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## TRANSLATING SONGS IN FILMS ON UKRAINIAN TV

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### ABSTRACT

*The article analyzes functions of songs in films and determines the role of translating songs in the faithfulness of film translation as a whole. The following ways of translating songs are described: absence of translation (original soundtrack), abridged voice-over translation, dubbing, adapted translation and subtitling. Different ways of translation are illustrated by examples of songs from various feature and animation films. Recommendations are given for choosing the most suitable way of translation according to different linguistic and extralinguistic factors.*

**Key words:** *song, film, script, adequate translation, voice-over, dubbing, adaptation, subtitles.*

A film is a complex object of translation due to its inherent peculiarities. The art of film is polyphonic, so the semantic code of this kind of 'text' is multifaceted. Besides, there are various ways of rendering them into the target language (TL) and dubbing studios have to decide which one to choose in each particular case.

Recently, the problem of video translation has been of much interest to scholars in different countries. They analyze successes and failures of translating movies and their titles (Z.Hromova, K. Dubovyi, T. Lukianova), discuss kinds of media translation and various translation strategies (V.Horshkova, V. Konkuliovskiy, S. Kuzmichiov, I. Sofiyenko), translating scripts and their editing (Ye. Hordeyeva, N.Kovaliova, M. Kozyrieva, H.

Slyshkin), reveal the methodology of teaching media translation (V.Horshkova, R.Matasov), technical details (I.Migolatiev, S.Lobastov), and discuss terminology and development of the field (A.MeInyk, O.Oriekhova). Collections of articles give a further insight in a variety of related topics: *(Multi) Media Translation: Concepts, Practices, and Research* (2001) (Gambier); *Topics in Audiovisual Translation* (2004) (Orero); *The Didactics of Audiovisual Translation* (2008) (Diáz-Cintas); *New Insights Into Audiovisual Translation and Media Accessibility* (2010) (Diáz-Cintas et al); *Voice-over Translation: An Overview* (2010) (Frank et al). Some fundamental studies include N. Skoromyslova's dissertation thesis, ongoing recommendations by translation masters

P.Palazhchenko and A.Chuzhakin. Nevertheless, the issue of song translation in movies has not been elucidated in this proliferation of publications, though soundtracks are an integral part of modern cinematography. It is necessary to develop both the theoretical and practical aspects of song translation in films.

The aim of this article is to study the issue of song translation in movies and animation films. The study has been carried out on the basis of such movies as *27 Dresses* (2008), *Pirates of the Caribbean: At World's End* (2007), *Three Idiots* (2009), and animated TV series *Sofia the First* (since 2012), *The Simpsons* (since 1989).

There exist totally opposite views on the role of music in a film. More than half a century ago, composer Igor Stravinsky famously said that film music 'has the same relationship to the drama that restaurant music has to the conversation at the individual restaurant table. Or that somebody's piano playing in my living-room has to the book I am reading' (Dahl). Music was considered to be just a background to what was going on the screen. However, the attitude to music has changed considerably over time. Polish philosopher Roman Ingarden in his book *Studies in Aesthetics* comes to the conclusion that music only seems to be mere accompaniment to the verbal and visual information channels while in fact it completes what can be only shown partly by cinematography. Thus he recognizes the essential role of music in the film as a whole (Ingarden).

Unlike in silent movies, the artistic features of music burgeoned in talking films. It took on a range of functions such as creating psychological effects, revealing implications, providing the script-writer's comments, expressiveness and illustration and became a symbol of something untold and unshown. It not only 'synchronizes with the visual imagery

and its elements, but complements them in those aspects in which the visual part, restricted by its nature, cannot show on its own: thus, music received the opportunity to deepen the expressiveness of the visual element and even counterpoint it with its matter different from the one shown on the screen' (Lissa, 23). Music builds functional connections with the inner development of the film; aesthetic functions of music play almost the same role as the visual picture, but they are not totally equal and will probably never be, in the opinion of prominent Polish researcher of film music Zofia Lissa. (Musicals are quite different, but it is a specific genre which needs separate study.)

All the above is also relevant to songs that make up a constituent part of the film's musical world. Moreover, a song has its own verbal filling that activates additional functions and brings forth wider dramatic possibilities. The language of music is universal and needs no translation, but every song has its own text and logically calls for translation into the TL. In practice, it often happens that the audience listens to the original, the song in the source language (SL). In this case it fails to perform a number of its crucial functions, the meaning of its verbal component is lost and de facto it functions as music alone. Does the faithfulness of movie translation suffer as a whole as a result?

It depends on the role of the song. In some cases, it is part of a scene, like the backdrop; for instance, characters are singing something and the song carries out the same function as a playing of an orchestra at somebody's wedding or somebody's whistling. Such song is heard by the characters that happen to be in the shot at that moment. More often than not, this kind of song is left unchanged in translation, as in *27 Dresses* (dubbed by 'NevafilmUkraina'), when protagonists sing a song in a bar and soon they are joined by other visitors:

JANE and KEVIN: B-B-B-Bennie and the  
Jetssss

Ooh, and the wind and the waterfall

Oh, baby, she's a-revvin' Cain

She's got electric...

And mohair shoes

You know, I read it in a magazine, oh-ho...

B-B-B-Bennie and the Jetssss...

EVERYONE: She got electric

A mohair suit

You know I read it in a magazine, oh-ho

B-B-B-Bennie and the Jetssss

CROWD: Bennie! Bennie! Bennie!

ALL: Bennie and the Jets!

Even without translation, the song performs its main functions – it serves as a way of drawing Jane and Kevin together, helps them to make themselves at home in a strange place and draws visitors' attention to them. Besides, the lyrics do not have an important semantic load that can disappear without translation.

A song can have a voice-over, similar to voice-over narration, and perform independent dramatic functions. This form is addressed not to the actors but to the viewers; it is only they who can hear it and understand its role in the general picture (Lissa, 15). In *27 Dresses*, after an argument during main characters' first meeting, there is a song that suggests a rise of the man's interest in the new acquaintance, reveals certain character traits (impracticality, unreliability and irresponsibility, but also determination), prepares the viewers for further plot development. All these implications are lost in the Ukrainian version, as the song is not translated.

That I'm irresponsibly mad for you...

Tell me I'm impractical.

Rainbows I'm inclined to pursue.

Call me irresponsible.

Yes I'm unreliable.

But it's undeniably true.

That I'm irresponsibly mad for you.

Though having a different degree of semantic load in the two cases (a song in its backdrop role and as a voice-over commentary), song lyrics are part of the script which is to be fully translated. According to N. Skoromyslova, 'movie translation is not a reconsideration of the writer's intention, not the translator's own emphasis, but close to the original rendering of sense and intonation accompanying to the events depicted on the screen' (Skoromyslova, 155). She remarks that the soundtrack is mostly not translated. Exceptions are songs in cartoons that are either fully translated or substituted with more familiar TL songs. In our opinion, such practice of movie translation contradicts the notion of adequate translation.

The main requirement to the translated script is 'to provide the same influence on the TL audience as the original makes on the SL audience' (Reiss, 225). The text of the script comprises dialogues, voice-over commentary, lyrics and inscriptions (Snetkova, 57). Undeniably, lyrics form a part of the script and have their share of the overall influence on the listener of the text. If they stay untranslated, then a part of the pragmatic task of the original is lost and the translation can no longer be called full and adequate. According to R. Sehol's classification (Sehol, 9) of translated media, text adequacy (which includes content-related, formal, stylistic and communicative adequacy) involves transferring the original foreign-language song to the translated script. Preserving the formal adequacy alone will mean losing the content-related and communicative adequacy. In our opinion, the only way to fully cope with the tasks of film translation and to preserve most types of adequacy is to use subtitles to translate lyrics. Unlike dubbing and voice-over, it can be superimposed on the original without violating

its aesthetics. However, it has some restrictions – subtitles are not used in cartoons as they require an advanced level of literacy and dividing attention between the image and the text, which are beyond children. Because of this, lyrics in cartoons are either left without translation or dubbed, but sometimes translated by voice-over. Disney Character Voices International Inc, which is responsible for dubbing and translation, has a special rule for translating lyrics. The proof of this can be found in the Wikipedia entry on the *Brave* cartoon soundtrack (2012): ‘Differently from songs in Disney musical movies, in movies where the songs are only used as a background, Disney Character Voices International does not require for them to be dubbed’ (‘Brave’). Thus, the requirement is to translate lexically-loaded songs while background songs may stay in the original language.

Dubbing is a costly way of movie translation itself, and song recording increases the expenditures even more, as the dubbing studio has to invite singers or a choir. However, if the song has significant semantic value for the plot, the producers of the original want it to be dubbed, as a rule. Every episode of the *Sofia the First* series (Disney Television Animation), for example, has a meaningful song that somehow describes the characters, reveals their intentions, reminds of past events or tells some story. In episode 26 (season 3), for instance, the protagonists sum up the Royal Family’s trip to the jungle. In the Ukrainian version, the song is translated and fully dubbed, so the underlying message has been preserved.

Original	Interlinear translation from Ukrainian (“LeDoyen” Dubbing Studio)
Our trip got off to a rocky start When we arrived at the lodge That looked like it would fall apart. Then all our bags wound up getting lost, And we survived the monkey tribe And their awful berry toss. But oh, what a vacation! At times, we wanted to give in But we braved the rough weather And got through it together. Yes, we still made it through And had more fun than we ever knew.	All the trip was very hard, It looked like the cave Would fall apart. Our luggage disappeared in the evil jungle, We beat wicked monkeys Though we fled. In all these misfortunes we almost gave up, but we didn’t lose our hearts and overcame all the hardships. We’ve gone through everything and found happiness in the journey.

In feature films, songs are also often re-recorded in the Ukrainian translation. It was done by ‘NevafilmUkraina’ studio for *Pirates of the Caribbean: At World’s End*, when it invited singers from the renowned H. Veriovka choir and from other well-known groups. Still, the author of the translated script, Oleksa Nehrebetskyi, criticizes the final version that the TL audience received after actors’ modifications and editors’ proofreading: ‘They are so talented, I bow to those great singers. When they roared in the studio – it gave me the creeps! Then I came to the cinema – and I could only hear the first two lines of the song. And it was cut off... That’s as far as the song is concerned... But not even all dialogues got to the audience or they had been wrongly modified’ (Yashchenko). The main drawback of dubbing will always be the loss of authenticity and original soundtrack, though there are great believers in dubbing and even fans. *The Simpsons* (dubbed by ‘Pilot’ studio) has long been a vivid example of high-quality dubbing and adaptation. Some of the songs have been substituted with their Ukrainian equivalents. A good illustration of this is episode 18 (season 17) in which sailor-boys on a ship sing a popular nursery rhyme:

Row, row, row your boat

Gently down the stream.

The song is only situationally related to the context and does not have any additional significance or overtones, so it could be painlessly transferred to the Ukrainian video. However, the translators decided to use the comic picture to the full and changed the English rhyme to lines familiar to Ukrainian viewers. One sailor sings ‘Sea, sea, fathomless world’ (which also appeared in mega-popular Soviet cartoon *A Wolf and a Hare* (or ‘I’ll get you!’), others start singing ‘You are a seaman, I am a seawoman, you are a fisherman, I am a fisherwoman’ (an old song by a once popular singer Oleg Gazmanov). The translators’ choice goes in tune with the overall adaptation

approach to this series, keeps or to some extent enhances the comic effect, though the original wording and even the melody is lost in this case.

The final translation option is voice-over, usually abridged. It means that the song is left in its original version and the translator/ dubbing actor gives the gist of it. There was (and sometimes is) a general practice to do poetic translations of songs in Indian films and read the verses to the original sounds in the background. However, more often songs are rendered in shortened or approximate way (sometimes the first stanza and the refrain), like in *Three Idiots*.

Original	Shortened voice-over translation
Lifelong I lived The life of another For just one moment Let me live as I.....	I've lived for one moment so far. Give me a chance to live my life to the full.
Lifelong I lived The life of another For just one moment Let me live as I.....	Give me some sunshine, Give me some rain. Give me another chance, I want to grow up once again.
Give me some sunshine Give me some rain Give me another chance I wanna grow up once again Give me some sunshine Give me some rain Give me another chance I wanna grow up once again	

Such translation does not convey all the details of the text but preserves its main idea. Voicing this translation does not cover the whole song, only a part of it (starting usually some seconds after the beginning) thus enabling the TL audience to enjoy the rest in the original.

To sum up, rendering songs in movies and cartoons is a specific kind of translation. The translator needs to understand the context in which it is used, be able to separate the essential from the secondary, reproduce the original sense in the TL with the same tone and style, be creative and resourceful in case of script adaptation to the TL culture. The translator, in partnership with the dubbing studio, should choose the most appropriate way

of translation for each particular case: 1) leave the original soundtrack in place (for songs that are used in their natural function or as a background and have no direct semantic connection to the events in the film); 2) use voice-over translation (usually abridged); 3) re-record/ dub the song in the TL (in musicals, for songs with independent dramatic functions); 4) use adapted translation (substitute a song with a composition that is more popular or familiar to the target audience, suits the context and follows the adaptation strategy used for the film in general); or, 5) give the translation of lyrics in subtitles (not used in movies and cartoons for children). Every kind of translation needs further research and discussion of gains and losses. The preliminary conclusion may be drawn that only subtitles can fully preserve the original sound and give the most faithful translation at the same time. It meets the requirements for translation adequacy and, moreover, is the cheapest and easiest to perform. Belonging to the group of dubbing countries, Ukraine, unfortunately, rarely uses subtitles for songs in films (except for translation from Russian). Subtitles should be more often used to preserve authenticity and meet the adequacy requirements for film translation. Dubbing and adaptation are more suitable for younger audiences.

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## A STUDY ON JOB SATISFACTION OF EMPLOYEES IN DALMIA CEMENTS(B) LIMITED, DALMIAPURAM

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### *Abstract*

*Job Satisfaction is a general attitude towards one's job, the difference between the amount of reward workers receive and the amount they believe they should receive. Employee is a back bone of every organization, without employee no work can be done. So employee's satisfaction is very important. Employees will be more satisfied if they get what they expected, job satisfaction relates to inner feelings of workers As Dalmia cements (B) Limited in Dalmiapuram are famous for cement industries. the main aim of this study is to analyse the satisfaction level of employees.*

**Keywords :** Job satisfaction, attitudewages, promotion, job conditions, working environment

### **Introduction**

Job satisfaction is a variable matter. It usually depends on the mind of employee/worker. Positive attitude regarding to any work of a person is stated as job satisfaction. It is a mental condition of a person to any type of work. Someone may feel satisfaction to a work and in contrary another person may feel unsatisfactory to the same work depending on their attitude regarding the work/job.

To elaborate the concept of job satisfaction, It is said that In a organization which employees work, their job/task and their view to that job and that organization create many conceptions and expectations in the mind of employees or workers. Such conceptions and expectations may be their status, salary/wages, promotion, job conditions, working

environment and communication environment etc. Job satisfaction is the positive or negative attitude of employees/workers about this kinds of subjects.

### **Review of literature**

**Hulin and Smith (1965)** indicated that job satisfaction increases in a positive linear fashion with respect to age. As workers grow older, they tend to be more satisfied with their jobs. Older workers have lower expectations than younger workers, and they tend to be better adjusted to the work situation.”

**According to Anderson, Hohenshil & Brown (1984)** completed one study on the job satisfaction of school psychologists in 1982. This research surveyed a nationwide sample of school psychologists and found that 85 percent of surveyed National Organization of

School Psychologists (NASP) members were satisfied or very satisfied with their jobs.”

**Quinn et al (1974)** claimed that older workers are more satisfied with their work because they move into better work or more desirable positions across their careers.”

**Clark, (1993)** observed age differences in overall job satisfaction are greater than those associated with gender, education, ethnic background or income.”

**Gruenberg (1979)** presented several reasons for the inconsistent results of the investigations concerning the relationship between gender and job satisfaction. Males and females might occupy different job levels in the same organization. Their promotion prospects might vary, as might pay and the level of need satisfaction in the same job. Women might perceive stronger social satisfaction in a position that requires few skills and offers limited promotion opportunities than men do and thus might experience greater job satisfaction than men.”

### Research Problem

Now a day’s government gives importance to the quality services to their people. In Tamilnadu, especially primary health department take initiatives to provide quality services and they instructed staff take care for their patient with concentration and commitment during their duty time. Staff nurses is playing important role for the patient health improvement. They work with concentration and commitment, but they affect many problems like duty shift, lack of leave, no time to take rest, no proper lunch time etc. So they face dissatisfaction in most of the time. It affects their mental health and work importance. So they can’t work effectively. It leads to suffer the patients whose comes under the dissatisfied nurse. Government hospital is main centre of getting medical treatments for the poor, low income and middle class. So it must be rectified with proper way. Employees

get appropriate motivational and employee satisfaction programmes for the welfare society. This study is an attempt to know the level of satisfaction.

### Objectives

1. To find out the level of satisfaction of employess
2. To study the factors influencing job satisfaction of employees
3. To give suggestions to improve satisfaction and commitment of employees.

### Research Design

Descriptive research has been applied, which is also known as statistical research, describes data and characteristics about the population or phenomenon being studied.

Sources of Data: To cater the need of the research we have used primary (self constructed structured Questionnaire) as well as secondary sources of data (web sites, journals etc.)

### Data Collection Tool

Structured questionnaire was prepared to interview the employees of the organization.

#### Sampling Method and sampling size

The present study is descriptive in nature. The present study is used well structure questionnaire for collecting primary data. The sample is selected 120 staff nurse from government hospital srirangam. The sampling is selected based on the convenience sampling technique.

**Table 1 Distribution Of Respondents By Age**

	Frequency	Percentage
Less than 30 Years	28	18.7
31-40 Years	56	37.3
41-50 Years	25	16.7
51-60 Years	41	27.3
Total	150	100.0

#### Computed Primary Data

From the above Table 1 , that37.3 percent of employees are in the age group of 31-40

years. 27.3 per cent of the sample respondents are in the age group of 51-60 Years. On the other hand, 18.7 percent of the respondents are in the age group of less than 30 years and the remaining 16.7 percent of the respondents are in the age group of 41-50 years.

**Finding**

Thus, from the analysis, it could be concluded that a majority of the sample respondents are in the age group of 31-40 years

**Table2 - Distribution Of Respondent By Marital Status**

	Frequency	Percentage
Married	136	90.67
Unmarried	14	09.33
Total	150	100.0

Computed Primary Data

The above table2, indicates that 90.67 percent of the sample respondents are married and 9.33 percent of the sample respondents are unmarried.

**Finding**

Thus from the analysis it can be concluded that Maximum of the sample respondents are Married.

**Table 3 - Distribution Of Respondents By Length Of Service**

	Frequency	Percentage
Less than 5 years	27	18.0
6-15 Years	47	31.3
16-25 Years	59	39.3
26-35 Years	17	11.3
Total	150	100.0

Computed Primary Data

As the above table3, indicates, 39.3 percent of the sample respondents have 16-25 years experience. 31.3 percent of the sample respondents have 6-15 years experience while 18.0 percent of the sample respondent have less than 5 years experience and the 11.3 percent of the sample respondents have 26-35 years experience.

**Finding**

Thus from the analysis it can be concluded that Maximum of the sample respondents are 16-25 years are experienced.

**Table 4 - Percentage analysis for Current Job**

	Frequency	Percentage
Satisfied	54	36.0
Neutral	74	49.3
Dissatisfied	22	14.7
Total	150	100.0

Computed Primary data

As it could be seen in table 4,, 49.3 percent of the sample respondents feel neutral in current job, another 36.0 percent of the sample respondent feel satisfied in the current job, and rest -14.7 percent of the sample respondent feel dissatisfied in the current job .

Thus from the analysis it can be concluded that maximum of the sample respondent are feel neutral in the current job factor.

**Table 5 - Percentage analysis for Organizational Climate**

	Frequency	Percentage
Satisfied	43	28.7
Neutral	59	39.3
Dissatisfied	48	32.0
Total	150	100.0

Computed Primary data

**Inference**

As shown in the above table 5 ,39.3 percent of the sample respondents are neither satisfied nor dissatisfied, on the other hand 32.0 percent of the sample respondent feel dissatisfied and rest of the 28.7 of the sample respondents feel satisfied about organization climate.

**Findings**

Thus from the analysis it can be concluded that majority of the sample respondent feel neither satisfied nor dissatisfied and least of the respondents feels satisfied about organization climate.

**Table 6 - Percentage analysis for Motivational Factors**

	Frequency	Percentage
Satisfied	59	39.3
Neutral	61	40.7
Dissatisfied	30	20.0
Total	150	100.0

Computed Primary data

### Inference

As it could be seen in table 6, 40.7 of the sample respondents feel neither satisfied nor dissatisfied about the motivational factors. 39.3 percent of the sample respondents feel satisfied with the motivational factor and 20.0 percent of the sample respondent feel dissatisfied.

### Findings

Thus from the analysis it can be concluded that maximum of the sample respondent feel neither satisfied nor dissatisfied and least of the respondent feel dissatisfied.

**Table 7 - Percentage analysis for Hygiene Factors**

	Frequency	Percentage
Satisfied	48	32.0
Neutral	62	41.3
Dissatisfied	40	26.7
Total	150	100.0

Computed Primary data

### Inference:

It could be seen from table 7, that 41.3 percent of the sample respondents feel neither satisfied nor dissatisfied about hygiene factors. On the other hand 32.0 percent of the sample respondents feel satisfied, and rest 26.7 percent of the sample respondent feel dissatisfied

### Findings

The above analysis it can be concluded that maximum of the sample respondent feel neither satisfied nor dissatisfied and least of the sample respondent feel dissatisfied with the hygiene factors.

### Suggestions and conclusion

Provide necessary education, training and coaching that increases employees skills and shows the employee that you are interested in their success and readiness for new responsibility.

Organisation should adapt virtuous strategies for overcome with the problem related to fatigue and boredom. Hospital management would be change the job for decay the fatigue and boredom.

Organisation should divide the work equally for workload or else appoint more employees. As workload stimulus stress, so company has to take some action

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## NEW DEVELOPMENT BANK - GREEN BONDS FOR SUSTAINABLE DEVELOPMENT

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### *Abstract*

*Over utilization of resources, affecting the ecosystem, these consequences enhance the corporate or a country's role towards the environment and ecosystem additionally to increase the supply of resources or creating new resources for their own businesses. In the way of creating new resources that are renewable and being eco-friendly, the capital needed raised by the development banks, World Bank etc. through a new instrument called Green Bonds. Green bonds are usually the bonds, which are issued to generate loans only for the renewable energy projects or for the projects, which reduces carbon emissions. The New Development Bank is the Bank of BRICS member countries provide loans to our country and other member countries to build up the eco-friendly projects. It plays a vital role in BRICS to sustain the environment. Hence, this paper assesses the importance of green bonds and the role of NDB in sustaining the environment.*

**Keywords:** *New Development Bank, BRICS, Green bonds, Sustainable development.*

### **Introduction**

Green bonds are becoming a compelling tool for supporting green projects in developing countries, with development bank expertise; the tool could even lead to direct funding of these projects (Tanguy claquin 2013). The green bonds are differentiated from a regular bond by its label, which signifies a commitment to exclusively use the funds raised to finance or re-finance green projects assets or business activities (Angel gurria and Micheal Bloomberg 2016). The green bonds are launched by the few development banks such as the World Bank and European investment banks

in the year 2007. Later, other corporations, banks also started issuing the green bonds. Green bonds help in raising finance like any other bonds. Green bonds are raised for low carbon transport, climate adaptation. In simpler words, it is a tool to advance low carbon future. Green bonds have emerged as one of the key financing mechanisms, which lead to the transformation of the global economy to a greener future (Ani Singh 2017). The investors can choose climate-related investing in a variety of asset classes, private equity allows investors to target green investments like renewable energy more directly, but it also lacks liquidity

and requires significant diligence costs most options after opportunities to invest in big companies where renewable energy is only one of many business areas (Heike Reichelt 2010). The breadth of activities funded by green bonds? In corporations, governments, and development banks for renewable energy and energy efficient projects and water management projects (Friends of the earth, U.S, and International Rivers). The new development bank issued the 5-years green bonds, denominated in the Chinese currency worth 3 billion Yuan sold at china's onshore interbank bond market. The investors are attracted from home and abroad. Green bonds had boosted the sustainable development and lays support for capital markets in BRICS (K J M Varma 2016).

### Review of literature

Heike Richelt (2010) said that the capital markets have to interfere in mobilising private funds for climate change mitigation and adapting projects. Moreover, there is a requirement of innovative green products to appeal the investor with a substantial asset base.

Angel gurria and Michael R Bloomberg (2016) were differentiated that green bonds are same like a regular bond by its label, which signifies a commitment to exclusively use the funds raised to finance or re-finance on green projects assets or business activities.

Tanguy claquin (2017) cleared that green bonds are a compelling tool for supporting green bonds. in developing countries, with development bank expertise, the tool could even lead to direct funding of these projects.

### Objectives

1. To assess the importance of NDB green bonds in investment
2. The role of NDB green bonds for sustainable development

### Methodology

This study relies on the information gathered from secondary sources such as reports, newspapers, articles, journals, publications and websites.

### Importance of NDB green bonds in investment

Green bonds an attractive option in investment for investor. It was issued by the new development bank, which is also known as BRICS bank for public offering, the issue type is senior unsecured green financial bond, and the bond was rated with AAA ratings.

### Gree

**Table-1 Green bond of NDB**

Issuer	The New Development Bank (NDB)
Issue Type	Senior Unsecured Green Financial Bond
Issue Format	Public Offering
Issue Ratings	AAA(China Domestic Rating)
Amount	RMB 3bn(435603310.50 USD)
Tenor	5-year
Pricing Date	18 July 2016
Settlement Date	19 July 2016 (T+1)
Maturity Date	19 July 2021
Coupon	3.07%
Issue Price	Par
Custodian	China Central Depository & Clearing Co.,Ltd.
Denominator /Subscription	RMB100; MB5 million/1million
Governing Law	PRC Law

(Source: www.ndb.int)

Note: 1 RMB = 0.1452011035 USD

The underwriting syndicate precise by the Lead underwriter offer the bond to the public during a book building and centralised allotment process. The earnings of the bond issue will be used for infrastructure and sustainable development projects and financing green industry projects in BRICS countries and other rising economies and early countries.

The bond maturity period is 5 years, bond coupon value is 3.07% issued at par china

central depository, and clearing Co Ltd is its custodian. Its minimum subscription value is RMB100, and its joint lead underwriters are BOC, CCB, CDB etc. green bonds are fixed income, liquid financial instruments that are used to raise funds devoted to climate-mitigation, and other environment-friendly projects. The rate of interest is fixed and does not change during the term of the bond. The interest rate is calculated as simple interest, without any compounding. No additional payment of interest will be made on the principal amount of the bond because of delay in payment. Any third party does not guarantee these bonds. Investors cannot sell back the bond to the issuer before the maturity date. Bond can be used as collateral for various types of burrowing.

The role of NDB green bonds for sustainable development

The contract with the new development bank was signed on 15<sup>th</sup> July 2014 and enters into force on 3<sup>rd</sup> July 2015. The beginning members are BRICS countries the reason of the NDB is to gather resources for infrastructure and sustainable development projects, complement the existing efforts of many-sided financial institutions for global growth and development. NDB planned to introduce innovative move towards pursuing the green financing way as a possible source of funding as well; it also considers by green condition in its investment decision, which shows the obligation of the bank in the direction of the sustainable development. The NDB has recognized an environmental framework and has formulated a guideline that promotes the strong corporate systems. It prioritizes the activities with healthier environment results. The New Development Bank decided to provide to India for development of renewable energy and to avoid greenhouse gases like carbon-dioxide, etc. green bonds are issued to projects which create renewable energy in place of conventional

energy sources, so that the carbon emissions usage will decrease in the forthcoming future. The main purpose of green bonds is to fund the renewable project that helps in sustaining the future resources. The New Development Bank issues bonds to the participant who wants the capital for sustainability in developing projects. The profits of the bonds by the NDB are mostly of renewable wind energy, renewable solar energy, construction of roads, construction of solar plants, clean energy, clean transportation, resource conservation and recycling, pollution control, energy efficiency, biodiversity conservation, climate change adaptation etc. which lays a step for maintaining or protecting the non-renewable resources. The amount of loan raised by the green bonds to the countries of BRICS, the sector of the investment by the countries and their development impact of the investment is tabulated below:

**Table-2 Mechanism of NDB towards the BRICS Countries**

Country	Target Sector	Loan Amount	Development Impact
India	Renewable energy (wind solar)	USD 250m	500MW Renewable energy -avoided 815,000 t Co2/year
India	Upgrading major district roads	USD 350m	-About 1,500 Km of MDRs Will be upgraded
China	Renewable energy (solar rooftop PV)	USD 81m	-100 MW Solar -avoided 73,000 t Co2/year
China	Renewable energy (wind power)	USD 298m	-250 MW Wind -avoided 869,900 t Co2/year
Brazil	Renewable energy (wind, solar etc)	USD 300m	-600 MW renewable energy -avoided 1,000,000 t Co2/year
South Africa	Renewable energy (transmission)	USD 180m	-670 MW renewable energy evacuated(transmitted) -avoided 1,300,000 t Co2/year
Russia	Renewable energy (hydro power) + green energy	USD 100m	-49.8 MW Renewable energy -avoided 48,000 t Co2/year

(Source: www.ndb.int)

As per the data obtained from the table above, we can understand that the projects funded are measuring their impact with the megawatt energy they are producing and the amount of carbon emissions reduced by the projects. India one of the member countries of BRICS nations raised the loan of 250m US\$ for the renewable energy of wind and solar

sector, which results in 500MW renewable energy to avoid 81500 CO<sub>2</sub> per year. The other project for upgrading major district roads funded with 350M US\$ to achieve the objective to upgrade 500 km of MDRs. In china, to produce 100MW of solar energy, solar rooftop has been constructing with the loan amount of US\$81m to avoid 73000/co2 per year. Additionally, renewable wind energy project is given loan of US\$ 298m that creates 250Mw wind energy thereby decreases 869900 co2 per annum. Brazil is provided with US\$300m to produce 600MW renewable wind and solar energy to reduce carbon emissions by 1,000,000 per annum. South Africa is also provided with loan of US\$180m to conceive 670MW renewable energy for transformation. Moreover, Russia also granted loan to create renewable energy (hydropower)-green energy of 49.8MW to reduce 48000 carbon emissions for a year with US\$100m.

### Conclusion

Green bonds are having same risk perspective as of other financial instruments and its returns may be lesser compared with the other one as the earnings yield of the investment are not to earn more profits but to renew the resources and operating to sustain the resources. However, these bonds are attracting the investors because of the

responsibility felt by them towards the environment sustainable. The New Development Bank provides its support to not only the BRICS countries, but also the member nations of the United Nations to use the resources judiciously so that they are available for the future generations. Hence, the green bonds are fulfilling the goals of both economical and environmental aspects.

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## GENDER ISSUES AND IMPLICATIONS IN INDIAN AGRICULTURE

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### *Abstract*

*India is developing country. The main occupation is agriculture, because 70 per cent of the population is involved in this occupation. Many women in developing countries are occupied in agriculture. . In almost, Asian countries, the number of women employed in agriculture as a percentage of the economically active population is higher. Long standing obstacles faced by rural women in terms of limited access to productive resources (Land, Credit, Inputs, Transport, Extension Services, Storage and Technical Assistance) prevent them from adopting new technologies or encoring them economies of scale.*

**Keywords:** Agriculture, gender, liberalization, impacts, globalization and discrimination

### **Introduction**

India is predominantly an agricultural country with more than 70% of the households still in the rural sector. Agriculture is one of the traditional occupation of women in India. Their contribution to agriculture development continue to be very crucial to the national economy. 65% of the agricultural work force done by women and it is noticed that, considered to be a valuable resource potential needed to be meaningfully organized and recognized in the field of entrepreneurship, especially in the rural agricultural sector of India. The employment structure in this Survey showed that around a third of the employed worked in the agriculture sector, with a quarter in Industry and balance two fifths in the Services sector. Around 70% of the employed remained working in the informal sector where majority of them are females. Underemployment continues to be a serious

problem in the country remaining at 22% of the labour force. Relatively more females are underemployed than males. The unemployment rate among the females at 14.2% is more than double of male unemployment rate (males 6.3% and the total average is 8.9%).

### **Conceptual frame work of gender and its role**

Gender in general is a system relationship rather than a set of attributes which distinguish males and females. Gender is the relative status of men and women in a given society because of their being “men” and “women”. Gender describes roles, identification and power relations of men and women that are defined by society and socially constructed. Gender needs are classified into derived needs, practical needs and strategic needs. The gender derived needs are those women and men develop by virtue of their social

positioning through gender attributes. These gender needs can be either practical or strategic each derived in a different way; practical needs refers to satisfying the men and women within their existing roles in society. For examples, reduced work load, increase income through improved success to markets and skill training, improve health etc. Strategic needs refers to changing the structure and nature of relationships between men and women. Besides, Gender mainstreaming is need to mainstream women as a human resource is central to national development. Women entrepreneurs in rural industry and agro production have throughout comprised a relatively large proportion of domestic producers. Alternatives are available in the underutilized productive potential of the small micro subsistence sectors.

#### **Distribution of work force in different sectors**

The Education levels are rising but without a commensurate match between employment expectations and opportunities. The high levels of youth unemployment at the post secondary level is a good indicator for this mismatch. The informal private sector accounted for the largest share of the employed with the self-employed category forming the single largest share of 33% of the employed work force. Unpaid family workers also accounted for a significant 8% of the work force where females are the majority. The change in the production structures observed since the liberalization of the economy in 1977 was evident from the distribution of employment by Production sector with the shift to Service sector. As a result the share of the Agriculture sector declined further. The continuation of the shift was confirmed by a further decline in the agriculture and allied sectors share in the total employment growth.

#### **Distribution of employment details in various sectors**

The distribution of employment revealed

that skilled agricultural and fishery workers continued to absorb the highest share of employment in 2003/04 though it had decreased to 25% from 35% from 1996/97. This category too consisted of around 30% of unskilled workers in the agriculture sector. Thus these observations confirm the continued importance of the agriculture sector in providing employment in the country despite its declining relative contribution to national output. The distribution of occupation groups reveal that the highest shares of females are recorded in the skilled agricultural and fishery workers category.

#### **Promotion of women entrepreneurs a new phenomenon**

Large number of Indian women started joining the labour force as a result of free education There are no social barriers positions compared to other South Asian countries for women to join the labour force. Women have been involved in the Agricultural Sector mostly as unpaid family workers where their role is not recognized as it is in the informal sector. Advanced technical skills and inputs available to the privileged sectors such as laboratory facilities, quality equipment, storage, cooling, packaging facilities, infrastructural amenities and transport etc. are not available or inaccessible to the poor women in rural areas.

#### **Role of rural women in agriculture and allied sectors**

Rural women performs numerous labour intensive jobs such as weeding, hoeing, grass cutting, picking, cotton stick collections, separation of seeds from fiber. Women are also expected to collect wood from fields. This wood is being used as a major fuel source for cooking. Because of the increasing population pressure, over grazing and desertification, women face difficulties in searching of fire wood. Clean drinking water is another major problem in rural areas. Like collection of wood, fetching water from remote areas is also the duty of women. Because a rural woman is

responsible for farm activities, keeping of livestock and its other associated activities like milking, milk processing, and preparation of ghee are also carried out by the women. Livestock is the primary subsistent activity used to meet household food needs as well as supplement farm incomes. The majority of farms own some livestock. The pattern of livestock strength is mainly influenced by various factors such as farm size, cropping pattern, availability of range-lands including fodder and pasture. It is common practice in the rural areas to give an animal as part of a women s dowry. Studies have revealed rural women earn extra income from the sale of milk and animals. Mostly women are engaged in cleaning of animal, sheds, watering and milking the animals.

#### **Gender issues in agriculture**

Agricultural development has been a major concern to most developing nations for the last 20 years. It includes a cluster of some related but separate concepts such as agricultural expansion, increased production per acre of cropped land; agricultural growth, rising per capita income and complete agricultural transformation. It is a well known fact that agriculture is the mainstay of Indian economy employing about two third of the population but the contribution to gross domestic product is much lower. There might be many reasons; one of them could be women's work not recognized as gainful employment. Men and women are two wheels of a cart that leads to development and yes, agricultural development. There has been a growing recognition of the importance of gender to some specific development sectors in recent times. It has also been a cross cutting issue in agriculture, health and infrastructural development [3]. Key major gender issues in agriculture are sexual division of labour, an impact of male out migration on women, decision-making privileges to women, disparity in wage rate, access to credit and land,

an impact of farm technology on women, access to extension services, training to women and an impact of development schemes on women in agriculture.

#### **Obstacles for women growth in agriculture sector**

Few women holding of agricultural productive resources such as land, animals, and machinery. Women absence from decision making process, either inside or outside home. Women perform all un-mechanized agricultural tasks and perform multiple tasks, which add more burden to them. Women workers in agriculture suffer from high illiteracy rate among them and drop-out of schools. Women earn less wages, especially in joint, informal and private sector. Women do not know their legal rights. Miss applying some laws and regulations in favour of women such heritage legislation.

#### **Impact of farm technology on women**

Technology is application of science into the process of production. The crux of need for technology is to improve the earning capacity and increase output, widen employment opportunities especially for women, lessen drudgery in daily life, an encourage participation in activities which promote the development of the community and to offer labour and time saving appliances not only in agriculture but in household tasks. Besides, whatever the technology developed it should be adapted to local cultural and economic conditions, the tools and processes utilized should be under the maintenance and operational control of the people and whenever possible the technology should use locally available materials, technology should match the skill of both male and female farmers, cost of technology should not be too high and finally it should reach the farmers.

#### **Displacing effect of farm technologies**

To cope up with the increasing demand of food grain production many new scientific

innovation in agriculture technology is getting introduced every day. Mechanization and new farming practices resulted in an overall decline in demand for family and hired labour. The displacing effect of technology is more for women than men. It also reported that as a consequence of change in harvesting practices and crop establishment methods and of the introduction of mechanical rice thresher more females than male labourers was displaced. It has been reported that the green revolution in Northern India resulted in displacing women from the available work in turn they allotted jobs which pay less and require less skill [2].

#### **Importance of promoting female extension workers in agriculture:**

It is largely accepted fact that, female extension personnel will be more successful in reaching female farmers with advisory service in the second world countries. It also reported that female extension personnel are more likely to be influential and effective in reaching female farmers than male extension workers regardless of socio-cultural, agro-climatic and politic and economic conditions. Besides, need based training for women farmers is mandatory and agriculture is thought in a much different way at the present, than it was formerly. Now the farmer must use good judgement and careful management if he has to make a profit. So training is very much essential to equip women with the improved technology. However, women farmers are mostly trained on home economics than farming aspects. The farmers need training in many aspects of farming to which they devoid off. It has observed that intense training was required by the farm women since they were included in farming activities and often joined with their husbands in performing different agricultural operations [1]. They required training on methods of sowing, transplanting, harvesting and knowledge on developed storing techniques to avoid loss. Key impact

of development schemes on women in agriculture and allied sector is ever since Independence, Government of India started several schemes and development programmes to uplift the rural poor and women. Unfortunately the impact of these programmes on women on women's development is reported to be insignificant.

#### **Conclusion**

Rural women are the major contributors in agriculture and its allied fields. Her work ranges from crop production, livestock production to cottage industry. From household and family maintenance activities, to transporting water, fuel and fodder. Despite such a huge involvement, her role and dignity has yet not been recognized. Women status is low by all social, economic, and political indicators. Besides, it has been written about the past failures of government extension services in reaching women farmers and the cultural bias which has in many countries prevented women from active participation in group training, extension meetings and most importantly, access to inputs such as fertiliser and credit. These services have been predominantly staffed by men and they have tended to direct their services to male farmers or heads of households, excluding female-headed households and women members of male-headed households. However, any consideration of gender in relation to these points must be considered in the context of the changes which are taking place.

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## INSTITUTIONAL FINANCE FOR DEVELOPMENT OF MSMEs IN INDIA

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### *Abstract*

*Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. This paper focuses on the role played by major financial institutions like SIDBI, IFCI, EDII, SFC, and Scheduled Commercial Banks in overall development of MSMEs in India.*

**Key Words:** MSME's, Financial Institutions, Development, Growth, Economic Growth.

### **Introduction**

The Micro, Small and Medium Enterprises (MSMEs) play a pivotal role in the economic and social development of the country, often acting as a nursery of entrepreneurship. They also play a key role in the development of the economy with their effective, efficient, flexible and innovative entrepreneurial spirit. The MSME sector contributes significantly to the country's manufacturing output, employment and exports and is credited with generating the highest employment growth as well as accounting for a major share of industrial production and exports.

The MSME sector in India is highly heterogeneous in terms of the size of the enterprises, variety of products and services, and levels of technology. The sector not only plays a critical role in providing employment opportunities at comparatively lower capital cost than large industries but also helps in industrialization of rural and backward areas, reducing regional imbalances and assuring more equitable distribution of national income and wealth. MSMEs complement large industries as ancillary units and contribute enormously to the socioeconomic development of the country

Micro, small and medium enterprises (MSMEs) in India and abroad have demonstrated considerable strength and resilience in maintaining a consistent rate of growth and employment generation during the global recession and economic slowdown. Indian economy during the recent years has shown an appreciable growth performance by contributing to creation of livelihood opportunities to millions of people, in enhancing the export potential and in increasing the overall economic growth of the country. Prompt and appropriate fiscal stimulus, effective monetary policy and huge capital inflows were greatly instrumental in the bounce back situation of the economy. As a catalyst for socio-economic transformation of the country, the MSME sector is extremely crucial in addressing the national objectives of bridging the rural-urban divide, reducing poverty and generating employment to the teeming millions. It is therefore, essential that India adopts a suitable policy framework that provides the required impetus to seize the opportunities and create an enabling business environment in order to keep the momentum of growth and holistic development. It is equally important that the MSME sector must address the infrastructural deficiencies and is well empowered to meet the emerging challenges for its sustainable growth and survival in a globally competitive order.<sup>1</sup>

#### **Objectives**

- to analyse role of institutions finance for development of MSMEs India.
- to analyse the contribution of MSMEs sector in GDP in India.

#### **Methodology**

This paper is based on secondary data from various reports and existing work on the topic has been analyzed to arrive at certain results. In this paper financial data compiled from Annual Reports of MSMEs.

#### **Development of MSMEs in India**

The Micro, Small and Medium Enterprises – Development Organization (MSME) headed by the Additional Secretary & Development Commissioner (MSME), being an apex body for formulating and overseeing implementation of the policies for the development of MSMEs in the country, is playing a very positive and constructive role for strengthening this vital sector. It functions through a network of MSME, Regional Testing Centers, Footwear Training Institutes, Production Centers, Field Testing Stations and specialized institutes. It renders services such as advising the Government in Policy formulation for the promotion and development of MSMEs. Providing techno-economic and managerial consultancy, common facilities and extension services to MSME units. Providing facilities for technology up gradation, modernization, quality improvement and infrastructure, Developing Human Resources through training and skill up gradation. Providing economic information services, maintaining a close liaison with the Central Ministries, Planning Commission, State Governments, Financial Institutions and other Organizations concerned with development of MSMEs, Evolving and coordinating Policies and Programmers for development of MSMEs as ancillaries to large and medium scale industries.

Over the years, Office of the (MSME) has served a very useful purpose as a catalyst of growth of small enterprises through its vast network of field organizations spread over different parts of the country. Entrepreneurship development and training is one of the key elements for the promotion of micro, small and medium enterprises (MSMEs), especially for creation of new enterprises by the first generation entrepreneurs. In order to inculcate the entrepreneurial culture amongst the first generation of entrepreneurs on a regular basis, the Ministry has set up National Institute for Micro, Small and Medium Enterprises

### Development of MSMEs in Five Year Plans

Government of India has undertaken measures to develop the Micro, small industrial units through five year plans, as this sector demands labour and capital in proportion, corresponding more closely to their relative supplies than does a large scale industry. MSME sector was promoted immediately after independence for taking necessary steps with several policy measures for sustaining growth and development of the sector through the successful five year plans implementation. The progress of Development of MSMEs under five year plans is presented in table – 1.

**Table – 1 Development of MSMEs in Five Year Plans**

Five Year Plan	Total	Share of MSMEs	Percentage
First Plan	1,960	5.20	0.27
Second Plan	4,672	56.00	1.20
Third Plan	8,577	113.06	1.32
Fourth Plan	6,625	53.48	0.81
Fifth Plan	15,779	96.19	0.61
Sixth Plan	39,426	221.74	0.56
Seventh Plan	12,177	104.81	0.86
Eight Plan	1,09,292	616.10	0.56
Ninth Plan	1,80,000	1,120.51	0.62
Tenth Plan	4,34,100	1,629.55	0.66
Eleventh Plan	8,59,200	4,303.85	0.50
Twelfth Plan	18,65,700	5,534.00	0.93
<b>Total</b>	<b>89,216.00</b>	<b>13,854.49</b>	<b>8.90</b>

(Rs. In crores)

**Source:** Planning Commission, Govt. of India

It is noticed from the table 1 that allocation to MSMEs is highest Rs. 18, 65,700 crore in the twelfth Plan and lowest Rs. 1,960 crore in the first plan. The percentage share of MSMEs to total outlay is highest 1.32 in third plan it is lowest 0.30 in tenth plan. From the table 1 can be observed that there are ups and downs with regard to total outlay as well allocation to MSMEs.

### Institutional Financial for Development of MSMEs in India

Indian MSMEs have proved themselves as key factor for overall economic development. Considering the role of MSMEs government

has taken time to time initiatives for development and promotion of the sector. In the county like India where economy its developing phase has to give due consideration for key success factor. The same happened to Indian MSMEs which has attracted the attention of policy makers and researchers.

MSMEs in India are defined on the basis of investment in Plant & Machinery and equipments under the MSMED Act, 2006. The present investment limit for MSMEs is as under. The classification of micro small and medium enterprise in India is presented in table 2.

**Table – 2 Classification of Micro Small and Medium Enterprises in India**

Classification	Manufacturing Enterprise Investment in plant and Machinery	Service Enterprises Investment in Equipment
Micro Enterprises	upto Rs. 25 lakh	up to Rs. 10 lakhs
Small Enterprises	Between Rs. 25 lakh to Rs. 5 crore	Between Rs. 10 laksh to Rs. 2 crore
Medium Enterprises	Between Rs. 5 crore to Rs. 10 crore	Between to Rs. 2 crore to Rs. 5 crore

**Source:** MSME Annual Report 2015-16

From the above table 2 The MSMEs are defined on the basis of investment in Plant & Machinery and equipments under the MSMED Act, 2006. The present investment limit for MSMEs is as under Manufacturing Enterprises, Micro enterprise: investment in plant and machinery upto Rs. 25 lakh, Small enterprise: investment in plant and machinery from Rs. 25 lakh to Rs. 5 crore, Medium enterprise: Investment in plant and machinery from Rs. 5 crore to Rs. 10 crore, Service Enterprises Micro enterprise: investment in equipments upto Rs. 10 lakh, Small enterprise: investment in equipments from Rs. 10 lakh to Rs. 2 crore, Medium enterprise: investment in equipments from Rs. 2 crore to Rs. 5 crore.

### Formal Loans Supply to MSMEs in India

The MSMEs primarily rely on bank finance for their operations and as such ensuring timely and adequate flow of credit to MSME sector.

### Small Industries Development Bank of India (SIDBI)

The SIDBI was established in 1990 as the apex refinance bank. The SIDBI is operating different programs and schemes through 5 Regional Offices and 33 Branch Offices. The financial assistance of SIDBI to the small scale sector is channelized through the two routes-direct and indirect<sup>2</sup>. Year-wise sanctions and disbursements to MSMEs by SIDBI in India is presented in table 3.

**Table -3 Year – Wise SIDBI Operation of Micro, Small and Medium Industrial Sector Sanctions and Disbursements**

Year	Sanctions	Disbursements	% shared disbursements to sanction	Growth of sanctions indices	Growth of disbursements indices
2008-09	4177.90	4050.21	96.94	-	-
2009-10	6332.19	6154.24	97.19	51.56	51.94
2010-11	8906.62	8722.15	97.92	40.65	41.72
2011-12	13446.58	10814.46	80.42	50.97	23.98
2012-13	10814.58	11528.15	106.09	19.57	-2.64
2013-14	12267.00	9395.00	76.58	-89.27	-10.78
2014-15	3822.00	2083.00	54.50	-68.84	-77.82
2015-16	2789.00	1513.00	54.24	-27.02	-27.36

(Rs. in core)

**Source:** SIDBI Annual Report, 2015-16.

The above table 3 reveals the year –wise SIDBI Operations of MSMEs industrial sector sections and disbursements. The sanctions made by SIDBI to MSMEs industrial sector has been fluctuating during the study period from 2008-09 to 2015-16. The sanctions recorded high during the year 2011-12 with the amount of Rs. 13446.58 crore and recorded low during the year 2015-16 with the amount of Rs. 2789 crore . The sanctions of SIDBI has been increased from Rs. 4177.90 crore in 2008-09 to Rs. 13446.58 crore in 2011 to 2012. Than the sanction were significantly decreased to Rs. 5789.00 crore in 2015-16.

The disbursements made by SIDBI to MSMEs industrial sector also has been fluctuating during the study period. The disbursements made by SIDBI has been increased from Rs.4050.21 crore in 2008-09

to Rs. 10814.46 crore in 2011-12, than the disbursement has been significantly decreased to Rs. 1513 crore in 2015-16. The disbursements of SIDBI recorded high during the year 2011-12 with the amount of Rs. 10814.46 crore and recorded low during the year 2015-16, with amount of 1513 crore.

The percentage shared of disbursements to sanctions has been significantly decreased from 96.94 per cent in 2008-09 to 54.24 per cent in 2015-16. The growth in sanction has been fluctuating during the period. The growth in sanction recorded high with 51.56 per cent during the year 2009-10 and recorded low with -89.27 per cent during year 2013-14. The growth disbursement has been fluctuating during the study period. The growth in disbursements recorded high with 51.94 per cent in the year 2009-10 recorded low with -77.82 per cent in the year 2014-15.

### Industrial Finance Corporation of India Limited (IFCI)

The Industrial Finance Corporation of India Limited (IFCI), the first development finance institution set up in 1948 and since July 1, 1993, it has been brought under companies Act, 1956. The IFCI extends financial assistance to the industrial sector through rupee and foreign currency loans, under writing direct subscription to shares debentures. It guarantees and also offers financial services through its facilities for equipment procurement, equipment leasing and finance to leasing and hire-purchase companies. It also provides merchant banking. The IFCI has started new promotional schemes, such as (a) interest subsidy schemes for women entrepreneurs (b) consultancy fee subsidy schemes for providing marketing assistance to small-scale industry and (c) encouraging the modernization of tiny, small-scale industries. Year-wise sanctions and disbursements to MSMEs by IFCI in India is presented in table 4

**Table -4 Year – Wise IFCI Operation of Micro, Small and Medium Industrial Sector Sanctions and Disbursements (Rs. in core)**

Year	Sanctions	Disbursements	% shared disbursements to sanction	Growth of sanctions indices	Growth of disbursements indices
2008-09	1050.00	550.00	52.38	-	-
2009-10	2550.05	2280.00	89.39	142.86	414.54
2010-11	4115.00	3311.00	82.46	61.37	45.21
2011-12	7007.02	6045.04	86.27	70.28	82.57
2012-13	13208.05	8399.04	63.59	88.49	38.93
2013-14	15213.05	11332.03	74.48	15.18	34.92
2014-15	17001.06	14421.08	84.82	11.75	27.25
2015-16	21218.04	19416.08	91.50	24.80	34.63

Source: IFCI Annual Report, 2015-16.

The above table 4 reveals the year –wise IFCI Operations of MSMEs industrial sector sections and disbursements. The sanctions made by IFCI to MSMEs industrial sector has been gradually increased from Rs. 1050 crore in 2008-09 to Rs 21218.04 crore in 2015-16.

The disbursements made by IFCI to MSMEs industrial sector also has been significantly increased from Rs.550.00 crore in 2008-09 to Rs. 19416.08 crore in 2015-16. The percentage shared of disbursements to sanctions has been significantly increased from 52.38 per cent in 2008-09 to 91.50 per cent in 2015-16.

The growth in sanction has been fluctuating during the period and decreased from 142.86 in 2009-10 to 24.80 per cent in 2015-16. The growth in sanction recorded high with 142.86 per cent in the year 2009-10 and recorded low with 11.75 per cent in 2014-15. The growth disbursement has been fluctuating during the study period and decreased from 414.54 per cent in 2009-10 to 34.63 per cent in 2014-15. The growth in disbursements recorded high with 414.54 per cent in the year 2009-10 recorded low with 27.25 per cent in the year 2014-15.

#### Entrepreneurship Development Institute of India (EDII)

The Entrepreneurship Development Institute of India (EDII) it is the principal financial institution for promotion, financing and development of small scale industries in

the economy. It aims to entrepreneurship development of Micro, Small and Medium Enterprise (MSME) sector with a view to contributing to the process of economic growth, employment generation and balanced regional development. Year-wise sanctions and disbursements to MSMEs by EDII in India is presented in table 5.

**Table 5 Year – Wise EDII Operation of Micro, Small and Medium Industrial Sector Sanctions and Disbursements (Rs. in core)**

Year	Sanctions	Disbursements	% shared disbursements to sanction	Growth of sanctions indices	Growth of disbursements indices
2008-09	1802.16	1632.14	90.56	-	-
2009-10	1982.18	1802.14	82.34	09.98	10.4
2010-11	2504.57	2385.76	95.25	26.35	32.38
2011-12	4952.01	4333.52	87.57	97.07	81.64
2012-13	5157.00	4995.42	96.86	04.13	15.27
2013-14	4600.28	4280.52	93.04	-10.13	-14.31
2014-15	4719.19	4513.16	95.63	2.58	5.43
2015-16	4912.16	4618.32	94.01	04.08	2.33

Source: EDII Annual Report, 2015-16.

The above table 5 reveals the year –wise EDII Operations of MSMEs industrial sector sections and disbursements. The sanctions made by EDII to MSMEs industrial sector has been fluctuating during the study period from 2008-09 to 2015-16. The sanctions increased from Rs.1802.16 crore in 2008-09 to Rs.5157 crore in 2012-13 then the sanctions decreased to Rs. 4912.16 crore in 2015-16. The sanctions recorded high during the year 2012-13 with the amount of Rs. 5157 crore and recorded low during the year 2008-09 with the amount of Rs. 1802.16 crore.

The disbursements made by EDII to MSMEs industrial sector has been fluctuating during the study period. The disbursements made by EDII has been increased from Rs.1632.14 crore in 2008-09 to Rs. 4995.42 crore in 2012-13, than the disbursement has been significantly decreased to Rs. 4618.32 crore in 2015-16.

The growth in sanction has been fluctuating during the period and decreased from 09.98 in 2009-10 to 04.08 per cent in 2015-16. The growth in sanction recorded high with 97.07

per cent in the year 2011-12 and recorded low with -10.13 per cent in 2013-14. The growth disbursement has been fluctuating during the study period and decreased from 10.40 per cent in 2009-10 to 2.00. per cent in 2014-15. The growth in disbursements recorded high with 81.64 per cent in the year 2011-12 recorded low with -14.31 per cent in the year 2013-14.

#### State Financial Corporation's (SFCs)

State Financial Corporation Act 1951 was brought into force to enable all the state governments (except Jammu and Kashmir) to set up State Financial Corporations as regional development banks. State Financial Corporations provide long term finance to industrial entrepreneurs, subscribing equity and debentures of industrial entrepreneurs, providing financial assistance to small and medium enterprises engaged in service sector and provide working capital loans and meeting various short term needs of their clients. Year-wise sanctions and disbursements to MSMEs by SFC in India is presented in table 6.

**Table 6 Year –Wise SFC Operation of Micro, Small and Medium Industrial Sector Sanctions and Disbursements (Rs. in Crore)**

Year	Sanctions	Disbursements	% shared disbursements to sanction	Growth of sanctions indices	Growth of disbursements indices
2008-09	913.04	757.04	82.95	-	-
2009-10	873.04	651.08	74.38	-14.07	0.77
2010-11	1098.00	1095.07	99.79	25.31	45.74
2011-12	1460.06	1259.05	86.23	32.97	14.94
2012-13	1845.09	1630.09	88.35	26.37	29.42
2013-14	2071.05	1824.09	88.07	12.24	10.63
2014-15	2285.05	2133.05	93.34	10.33	16.94
2015-16	2645.07	2387.07	90.24	15.55	11.90

**Source:** MSMEs Annual Report, 2015-16.

The above table 6 reveals the year –wise SFC Operations of MSMEs industrial sector sections and disbursements. The sanctions made by SFC to MSMEs industrial sector has been significantly increased from Rs. 91.04 crore in 2008-09 to Rs. 2645.07 crore in 2015-16.

The disbursements made by SFC to MSMEs industrial sector also has been increasing during the study period. The disbursements increased from Rs. 757.04 crore in 2008-09 to Rs. 2387.07 crore in 2015-16.

The percentage shared of disbursements to sanctions has been fluctuating during the study period and recorded high with 99.79 per cent in 2010-11, recorded low with 74.38 per cent in 2009-1. The growth in sanction has been fluctuating during the period. The growth in sanction recorded high with 32.97 per cent during the year 2011-12 and recorded low with -14.07 per cent during year 2009-10. The growth disbursement has been fluctuating during the study period. The growth in disbursements recorded high with 45.74 per cent in the year 2010-11 recorded low with 0.77 per cent in the year 2009-10.

**Table- 7 Year-Wise Banks Credit to MSMEs in India, 2012 to 2016**

Years	Public Sector Banks	Private Sector Banks	Foreign Banks	Total Rs. In Crores
2008-09	1,91,307	47,916	18,138	2,39,223
2009-10	2,78,398	64,534	21,080	3,42,932
2010-11	3,76,625	87,857	21,501	4,64,482
2011-12	3,96,343	1,10,514	21,760	5,28,617
2012-13	5,02,459	1,54,732	30,020	6,87,211
2013-14	6,20,139	2,00,840	29,491	8,50,469
2014-15	7,01,571	2,32,171	30,837	9,64,578
2015-16	6,66,931	2,45,660	24,729	9,37,319

**Source:** Reserve Bank of India, Annual Report 2015-16.

From the above table.3 the public sector banks of MSMEs in the year 2008-09 was recorded Rs. 191307, crore and it has been increased to Rs. 6,66,931crore in the year 2015-16. The private sector banks of MEMEs in the year 2008-09 was recorded Rs. 47916 crore and it has been increased to Rs. 245660 crore in the year 2015-16. The foreign banks of MSMEs in the year 2008-09 was recorded Rs. 18138 crore and it has been gradually

increased to Rs. 30,837 crore in the year 2014-15 and it has been decreased to Rs. 24,729 in the year 2015-16.

### Contribution of MSMEs SECTOR in GDP

Gross Domestic Product (GDP) published by Central Statistics Office (CSO) collected as per the revised methodology suggested by CSO and final results of the latest MSME Census (Fourth Census), conducted, MSME manufacturing sector to GDP. The growth rate of MSME manufacturing has been well above the growth rate of overall manufacturing in the last few years. The Ministry is promoting competitiveness and productivity in the MSME space through the implementation of various Schemes, especially the National Manufacturing Competitiveness Programme (NMCP) which aims at enhancing the competitiveness of Indian manufacturing sector by reducing their manufacturing costs through better space utilization, scientific inventory management, improved process flows, and reduced engineering time etc<sup>2</sup>. MSME sector to GDP, during 2008-09 to 2014-15, contribution of GDP in presented in table 8.

**Table 8 Year-Wise Contribution of MSME Sector in GDP**

Years	MSMEs sector in total GDP (Per cent)		Total
	Manufacturing Sector	Service Sector	
2008-09	7.73	27.40	35.13
2009-10	7.81	27.60	35.41
2010-11	7.52	28.60	36.12
2011-12	7.45	28.60	36.05
2012-13	7.39	29.30	36.69
2013-14	7.27	30.70	37.97
2014-15	7.04	30.50	37.54

**Source:** MSMEs Annual Report 2015-16

From the above table 8 reveals that contribution of MSME sector in GDP, in the

year 2008-09 in the manufacturing sector 7.73 per cent and in service sector 27.40 per cent the contribution of MSME in gradually decreased from 7.73 per cent in 2008-09 and it has been gradually decreased to 7.04 per cent in 2014-15. The contribution of MSME in GDP of service sector is gradually increased 27.40 per cent in the year 2008-09 and it has been increased to 30.50 per cent in the year 2014-15.

### Conclusion

MSME will definitely continue to contribute towards its role in development of overall economy of the country. It has provided scope for regional development and demolishing imbalances. Worldwide MSMEs are considered as development engine for economy. So policy makers should give due consideration for designing good policies for the sector and equally for policy implementation. So far Financial Institutions have played an important role in support and development of MSMEs, focus should be given for more financial inclusion of MSMEs. Government should act on the recommendations of various committee reports appointed for MSME sector analysis. The MSMEs of today will be large corporate and MNCs of tomorrow and hence will be giving strength to economy. So banks and other agencies should take pride while serving MSMEs as they are playing key role formation of such corporate and MNCs of Indian future of global industrial manufacturing hub.

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## A STUDY ON CUSTOMER SATISFACTION TOWARDS AFTER SALES SERVICE RENDERED BY TWO WHEELER DEALERS IN TIRUCHIRAPPALLI DISTRICT

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### *Abstract*

*This study is to identify the customer satisfaction towards after sales service rendered by two wheeler dealers in Tiruchirappalli District. The survey is mainly focused after sales service provided to the customer.*

**Keywords :** *satisfaction, customer two wheeler, after sales service etc.,*

### **Introduction**

“Satisfaction is a person’s feelings of pleasure or disappointment resulting from comparing a product’s perceived performance in relation to his or her expectation”. As the definition makes it clear, satisfaction is a function of perceived performance and expectations.

If the performance falls short of the expectations of the customer, the customer is dissatisfied. If the performance exceeds the expectations, the customer is highly satisfied or delighted. Many companies are aiming for high satisfaction because customers who are just satisfied still find it easy to switch, when a better offer comes along. Those who are highly satisfied are much less ready to switch. High satisfaction or delight creates an emotional affinity with the brain, not just a rational preference.

The result is high customer loyalty. In this

highly competitive world customers plays a very important role. Thus, if a company wants to survive then it should look forward to the determinants of customer satisfaction. Though it is a very subjective issue that differs from individual to individual yet, identifying some basic parameters of customer satisfaction is important. Satisfaction is a person’s feeling of pleasure and disappointment resulting from comparing a product’s perceived performance in relation to his or her expectations.

The two wheelers market has had a perceptible shift from a buyer’s market to a seller market with a variety of choices. Players will have to complete on various fronts viz pricing, technology product design, productivity, after sale service, marketing and distribution. In the short term, market shares of individual manufacturers are going to be sensitive to capacity, product acceptance, pricing and competitive pressures from other manufacturers.

## Service

The characteristics of services play a predominant role in determining the degree of service quality, which in turn makes the measurement of service quality difficult. Without prejudice, a service provider and a customer find it difficult to evaluate the service because of its intangibility.

The services are considered to be intangible, as the customers perceive them instead of touching and seeing. It is very difficult for a service provider to arrange his service delivery systems to match the customer demand with the supply of services. Services are often produced and consumed simultaneously, indicating that the customer is intimately involved in the process of producing and delivering a service.

The customer judgment of service can be regarded as an appraisal of the service delivery process and the service outcome, by comparing the expectations of the customer and desired benefits

## Objectives of the Study

- v To study the various services rendered by the dealers of the two wheelers, after the sales.

## Research Methodology

**Primary Data:** The analysis of the primary data, collected through structured interview schedule and Questionnaire..

**Secondary Data:** Secondary data has been collected from books, magazines, periodicals, dailies and from web sources.

**Sample Design:** The 50 customers from each show room at proportionate random sampling techniques a six Big Show rooms are Sri Raja Agencies, Radu & Radu, PLA Agencies, KRT Motors, Bajaj Susee wheels & MA Honda at Tiruchirappalli district

## Data Analysis and Interpretation

The research were done on the Customer

Satisfaction towards after sales service rendered by two wheeler dealers and resulted with number of findings. All these findings and conclusions are basically drawn from the questionnaires, which were filled by the respondents in person.

**Table No.1 The service quality of this show room is acceptable by the customers**

Opinion	Frequency	Percentnt
Strongly disagree	31	10.3
Disagree	54	18.0
Somewhat agree	99	33.0
Agree	46	15.3
Strongly agree	70	23.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

The above table depicts the opinion of the respondents regarding the service quality. 10.3 per cent of the respondents strongly disagree this, 18 per cent of the respondents disagree, 33 per cent of the respondents somewhat agree, 15.3 per cent of the respondents agree and the remaining 23.3 per cent of the respondents strongly agree.

**Table No.2 Employees in this showroom tell the customers about the service exactly rendered**

Opinion	Frequency	Percent
Strongly disagree	24	8.0
Disagree	53	17.7
Somewhat agree	72	24.0
Agree	55	18.3
Strongly agree	96	32.0
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

The above table depicts the opinion of the respondents regarding actual service rendered. 8 per cent of the respondents strongly disagree this, 17.7 per cent of the respondents disagree, 24 per cent of the respondents somewhat agree, 18.3 per cent of the respondents agree and the remaining 32 per cent of the respondents strongly agree.

**Table No.3 This showroom pays individual attention to the customers**

Opinion	Frequency	Percent
Strongly disagree	8	2.7
Disagree	55	18.3
Somewhat agree	106	35.3
Agree	54	18.0
Strongly agree	77	25.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

The above table depicts the opinion of the respondents regarding the show room paid individual attention to the customers. 2.7 per cent of the respondents strongly disagree this, 18.3 per cent of the respondents disagree, 35.3 per cent of the respondents somewhat agree, 18 per cent of the respondents agree and the remaining 25.7 per cent of the respondents strongly agree.

**Table No.4 This show room willingly to accept the repairs and do the necessary for that**

Opinion	Frequency	Percent
Strongly disagree	48	16.0
Disagree	29	9.7
Somewhat agree	88	29.3
Agree	49	16.3
Strongly agree	86	28.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

The above table depicts that the opinion of the respondents regarding the employees were acceptance of repairing work and does the necessary for that. 16 per cent of the respondents strongly disagree this, 9.7 per cent of the respondents disagree, 29.3 per cent of the respondents somewhat agree, 16.3 per cent of the respondents agree and the remaining 28.7 per cent of the respondents strongly agree.

**Table No.5 Customers' problems had sincerely solved by the showroom**

Opinion	Frequency	Percent
Strongly disagree	17	5.7
Disagree	78	26.0
Somewhat agree	98	32.7
Agree	48	16.0
Strongly agree	59	19.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

The above table depicts the opinion of the respondents regarding the solving of customers problems. 5.7 per cent of the respondents strongly disagree this, 26.0 per cent of the respondents disagree, 32.7 per cent of the respondents somewhat agree, 16 per cent of the respondents agree and the remaining 19.7 per cent of the respondents strongly agree.

**Table No.6 Attending customers' complaints directly and immediately**

Opinion	Frequency	Percent
Strongly disagree	63	21.0
Disagree	38	12.7
Somewhat agree	71	23.7
Agree	39	13.0
Strongly agree	89	29.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

The above table depicts the opinion of the respondents regarding the consideration of complaints. 21 per cent of the respondents strongly disagree this, 12.7 per cent of the respondents disagree, 23.7 per cent of the respondents somewhat agree, 13 per cent of the respondents agree and the remaining 29.7 per cent of the respondents strongly agree.

**Table No.7 They should not charge any amount for service at the time of free service**

Opinion	Frequency	Percent
Strongly disagree	40	13.3
Disagree	27	9.0
Somewhat agree	82	27.3
Agree	40	13.3
Strongly agree	111	37.0
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

The above table depicts the opinion of the respondents regarding there should be no charges at the time of free services. 13.3 per cent of the respondents strongly disagree this, 9 per cent of the respondents disagree, 27.3 per cent of the respondents somewhat disagree, 13.3 per cent of the respondents agree and the remaining 37 per cent of the respondents strongly agree.

**Findings**

To understand the various factors which influence the satisfaction level of the customers regarding the Service Quality rendered by the two wheeler show rooms based on the five dimensions of service quality namely tangibility, reliability, responsiveness, assurance and empathy.

**Conclusion**

The two wheeler stores in Tiruchirappalli were found to be prospering in the recent years, providing quality service to the customers by employing newer and newer promotional tactics. The present research has brought out the various factors influencing the satisfaction level of the customers with regard to service quality based on the five dimensions namely physical aspect, reliability, personal

interaction, problem solving, policy . The study has covered the general profile and the shopping habits of the respondents, along with an enumeration of their opinion on the various dimensions that trigger satisfaction to the service provided.

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## தமிழாய்வுச் சங்கமம்

(பன்னாட்டு தமிழ் இலக்கிய ஆய்விதழ்)

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### TAMILAIVU SANGAMAM

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தமிழ் அறிஞர்கள், பேராசிரியர்கள், ஆய்வாளர்கள் மற்றும் எழுத்தாளர்களின் வேண்டுகோளையும், தேவைகளையும் பூர்த்திச் செய்யும் நோக்கத்தோடு இந்திய கல்விசார் ஆய்வாளர்கள் அமைப்பின் மூன்றாவது இதழான "தமிழாய்வுச் சங்கமம்" என்ற பன்னாட்டு ஆய்வு இதழின் பத்தாம் தொகுதி டிசம்பர் 2017ல் வெளிவர இருக்கிறது.

இவ்விதழில் ஆய்வுக்கட்டுரை சமர்ப்பிக்க விரும்புகின்றவர்கள் தங்களது ஆய்வுக்கட்டுரைகளை மின் அஞ்சல் வாயிலாக (எடுத்துருவையும் சேர்த்து) [iara@selptrust.org](mailto:iara@selptrust.org) என்ற முகவரிக்கு அனுப்பலாம்.

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- நிர்வாக ஆசிரியர்.

## A STUDY ON THE PERSPECTIVE TENDENCY TOWARDS CHALLENGES AND PROBLEMS FACED BY WORKING WOMEN IN INDIA

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### **Abstract**

*The principle goal of the investigation was to comprehend the issues and issues looked by urban working women in India. The destinations likewise included recognizing the key financial credits, adding to women's status, well being and security, and to examine women's association in different exercises/associations for enhancing of family, group and society. The investigation was limited to the urban working women dressed in white caught employments in the city of Rourkela, India. A blended strategies approach, including eye to eye interviews, center gathering discourses and survey method including both close-finished and open-ended inquiries were decided for viable elicitation of information from the respondents. Strategies triangulation was adjusted for building up the legitimacy and unwavering quality of the examination. The examination depended on essential information gathered from Rourkela city to discover the conceivable answers for working women, which could help them to conquer the issues that they look in the workplace.*

**Keywords :** *organisationsl behavior, Women stratgerical aspects, research methodology, attribute.*

### **Introduction**

Ever, women have been as imperative in the history making as men have been. Truth be told higher status for women versus business and work performed by them in a general public is a noteworthy marker of a country's general advance. Without a doubt, without the dynamic investment of women in national exercises, the social, financial or

political advance of a nation will fall apart and end up plainly stale. Be that as it may, amusingly and appallingly, women workers when all is said in done, are not considered important by their bosses, associates, or society on the loose. Having a vocation postures challenges for women because of their family duties. Customarily Indian women had been home creators however in the current decades,

legitimate training and better mindfulness, notwithstanding the consistently expanding typical cost for basic items has made them to go out and pick professions. In a man centric culture like India it is still trusted that a man is the essential provider of his family. Albeit Indian women have begun working outside their homes yet they have far to go both socially, socially and monetarily, to get constructive attitudinal changes in the outlook of individuals.

It is by and large seen that sex inclination against working women begins ideal from the phase of enrollment. The vast majority of the Indian men are not prepared to acknowledge that women are sufficiently competent to work next to each other with men in every one of the parts, other than in a couple of restricted ones like educating, nursing and in administrative divisions. Their abilities are by and large thought little of because of which Indian women tend to settle on less requesting employments regardless of the possibility that they are exceptionally qualified. Women have the obligations to adequately deal with their various parts in local and expert lives. Men for the most part don't offer any assistance in the family units work. This makes the life of working women to a great degree distressing.

### Review of Literature

The writing survey demonstrates that more concentrate is on hitching working women than on unmarried working women (Karl, 2009). It is likewise observed that attention is more on sorting out part instead of a chaotic segment of working women (Shalz, 2011). Eggins (1997) advocates for more offices to women in the working environment, proposing that "... it is an essential piece of formative methodology and additionally a demonstration of social equity" The World Bank (1991) gauges that Indian Women make up 33% of the work compel. Singhal (1995) is of the assessment that, "Investment of women in workforce is basic for monetary improvement

and populace arranging."

Somjee (1989) has some exceptionally solid basic remarks. She has said that "ever, which isn't long, an assortment of methodologies have been embraced so as to comprehend women' issues and discover answers for them. such methodologies extend from how women are seen in different societies and recorded settings, given their organic capacities and what nature 'planned' them to do, to their decrease in power and status versus men in the mind boggling social development, to a generally shared accentuation on the need to influence women to break even with through the financial on the need to influence women to level with through the monetary and lawful course which regards them as people as opposed to those having the sole duty regarding caring for the family."

Women can either go about as supposed superwomen keeping in mind the end goal to adapt to these contending requests or find different methods for dealing with the overburden at work or at home (Gordon and Whelan-Berry, 2005). Women, who felt overburdened by the majority of the weights they should bear, risk burnout and a conceivable end to their corporate yearnings (Gallagher and Goland, 2000, referred to by Easton, 2007). Macdonald, Phipps, and Lethbridge (referred to in Easton, 2007), utilizing crisp information on grown-up Canadian women and men found that women' more prominent hours of unpaid work added to women encountering more worry than men. Achievement in the working environment as super mother as far as adjusting work and family may come at a high cost as stress (MacDonald et al, 2005, referred to in Easton, 2007). "This anxiety, if not dealt with painstakingly, could effectsly affect their vocations and even their parts and commitments to their families."

Gunavathy and Suganya (2007) in their investigation among wedded women

representatives of BPO organizations followed the causes, results of work-life awkwardness and intercessions for work-life adjust. More than two-third of the respondents expressed the accomplished work-life irregularity essentially because of work impedance with individual life. The foundations for work-life unevenness were named authoritative and individual elements. The hierarchical elements included business related components, time-related variables and relationship-related elements. The individual components included absence of family bolster, conjugal clashes and regular change in dozing designs. As indicated by the investigation, “the three principle results of work-life lopsidedness were stretched and burnout, sick wellbeing and poor work execution. The respondents likewise experienced blame of not having the capacity to invest energy with family, tension about poor execution, removal of negative feelings on relatives and on associates.

### Research Problem

The investigation displays the accompanying examination issues for the current investigation identified with issues and difficulties looked by working women in the working environment:

- Balancing between paid employment and family care.
- Work related stress problems faced by working women.
- Victims of physical harassment and unfair treatment in the workplace.
- Tolerant of abuse, violence, harassment and discrimination.
- Sexual harassment, mental pressure and safety problems.
- Prejudiced and stereotyped thinking faced by working women.

### Objectives of the Study

- To pick up information about the issues and difficulties looked by urban working women in the work environment.

- To recognize the key financial pointers, adding to women' status, well being and security.
- To think about women's contribution in different exercises/associations for upliftment of society .
- To discover conceivable arrangements that could help them to beat the issues that they look in the working environment.

### Results and Discussions Faced by Working Women

The investigation is exploratory in nature and tries to recognize the issues and difficulties looked by urban women in various expert segments like open segment endeavors, banks, schools and universities, healing centers, business associations and so forth. Promote the examination additionally points likewise at discovering the authoritative backings for women workers with the goal that the women representatives can give their best to their association and can achieve their maximum capacity. The present examination overviewed just urban women representatives in white nabbed occupations who have been in their employments for no less than a half year. The investigation was led inside Rourkela City. Rourkela city is a steel plant city; multi-semantic, multi-ethnic, multi-religious and multi-social. This assorted variety makes it more appealing for this examination consider. The spots secured for the investigation were the nearby schools, universities, banks, healing facilities, Public Sector endeavors, Engineering administrations, Commercial associations and so forth. Essential information was gathered from 100 working women of the composed division utilizing a blended strategies approach that included eye to eye interviews, Focus Group Discussions (FGDs) and survey. Seventy-five reactions were observed to be finished and valid. Both subjective and quantitative perspectives have been contemplated for the investigation. The technique took after was a poll based study

among the urban working women of the chose regions, notwithstanding up close and personal meetings .A pilot examine among 30 of various working women of Rourkela town was at first directed to test the legitimacy of the survey. Consequently certain things were dropped and certain others were altered for better elicitation of results.

The graphical representation of each of the items is given below:

1. How long did it take for you to get promoted in comparison to male colleagues of the same position?

**Table 1: Time Taken for Women to get promoted as compared to their male colleagues (in nos.)**

	No. of respondent	Percentage (%)
Equal time	49	65
Longer	13	18
Earlier	13	17

**Inference:** According to the above information 65% of female employees were promoted at the same time irrespective of their gender, 17% women were promoted earlier than their male colleagues and 18% took longer than their male peers. The above data reflects that gender bias related to promotions do not prevail much in the working atmosphere.

**Table 2 : Percentage distribution of women getting promotion on merit basis/others**

	No. of respondent	Percentage (%)
Yes	17	23
No	46	61
Can't say	12	16

**Inference:** According to the above information 61% felt that their promotion was based on merit and not on the basis of favoritism or any other indecent proposal, 16% were not sure about their answers and 23% agreed that favoritism prevails in workplaces.

**Table 3 : Time spent on women (in nos.)**

	No. of respondent	Percentage (%)
Yes	34	46
No	28	37
Can't say	13	17

**Inference :**According to the above

information 46% women agreed they were working as much as male colleagues, 17% women were not sure about their answers and 37% women agreed they were not working as much as their male colleagues because sometimes post or position also matter in work process. Accordingly duration of work hour factor also differs for men and women.

**Table 4 : Perception of prevalence of sexual harassment or underestimation on the basis of gender (in nos.)**

	No. of respondent	Percentage (%)
Yes	40	47
No	35	53

**Inference:** According to the above information 53% of females agreed that sometimes they felt hesitant to work with male colleagues and 47% said that they were not comfortable with male colleagues. The reason for such high percentage of women not feeling comfortable working with their male colleagues could be their lack of self-confidence, or the inherent distrust for men in our society, reinforced down the years by negative experiences and general awareness.

**Table 5 : Women suffering from health related issues due to problems in the workplace (in nos.)**

	No. of respondent	Percentage (%)
Yes	60	80
No	15	20
Can't say	0	0

**Inference:** According to the above information 80% women suffer from health complications, 20% women have not faced any kind of health complications like headache, depression, concentration problems etc.

**Table 6 : Women having additional comments about their fears, frustration, wants, needs, career, boss, team, workplace and workplace environment etc.(in nos.)**

	No. of respondent	Percentage (%)
Yes	61	81
No	10	14
Can't say	4	5

**Inference:** According to the above data

81% working women were interested to give their feedback, 14% women were not interested and 5% working women did not give proper feedback or additional comments.

### Recommended Solutions

Partners can be more delicate to women's needs, and counter custom by helping their spouses perform day by day assignments and deal with kids.

- Organisations ought to have an inner code to guarantee security of women workers and take measures to guarantee that they release their activity in a protected air.
- Governments should make it obligatory for organizations to introduce Global Positioning System (GPS) in vehicles conveying women, in all businesses which connect with women in night shifts.
- Providing self-protection preparing to women; introducing wellbeing gadgets and CCTVs at the work put; undertaking police check of taxi drivers, security watches and so forth.
- Child mind offices and Child watch over working women ought to be given by each association.
- Flexible planning and Possibility to telecommute are required for working women.

### Conclusions and Recommendations

Conclusions identified with the difficulties and issues looked by working women drawn from the investigation of reactions:

- Professional women feel separated and troubled by the synchronous requests of their new yearnings on one side and the conventional lifestyle on the other.
- Women are victimized in all kinds of different backgrounds.
- Women are oppressed, ruled and abused both at work places and home.
- Women are by and large unfit to give appropriate and quality time to families, children and family.

- Working women by and large face working environment inappropriate behavior, mental weight, and wellbeing issues.
- Females are additionally very judgmental about other female associates and endeavor to put one at any given open door.
- Women confront issues, leaving kids at home and going to the office at a young hour in the morning.
- Child raising issues are constantly looking by working women.
- People make specific recognition or make inference about characters of working women.
- The social framework can't acknowledge the new parts of women who wind up feeling misjudged and troubled.

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## SERVICE QUALITY OF FOUR WHEELERS-A CHALLENGE FOR AUTOMOBILE SERVICE INDUSTRIES IN INDIA

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### **Abstract**

*Service quality determines the satisfaction of customer which in turn determines automobile market. Increasing technology and awareness among customers of four wheelers will create a critical situation to automobile service industries in addition to competitive rational industries. Therefore it is difficult to attract the customers easily even though modern technologies have been introduced. This paper analyses the challenges of automobile service industries to retain their customers and how do they attract new customers in an innovative way.*

**Keywords :** modernization, innovative techniques, service sector, service quality, automobile industry

### **Introduction**

It is the world for modernization in every walk of life. Change is not only for the human but for machines (technology) also. Since transport sector contributes a significant share in the national income, it also faces many challenges regarding modernization, regular introduction of innovative techniques, satisfaction of the customers etc. Automobile industries in service sector are facing heavy competitors within the country and from all over the world. To cope with these challenges, service quality of the automobile industry should often be analysed and adequate researches should be done and policies suggestions should be followed accordingly.

### **Meaning of Service**

Service is not manufactured in the factory, carried to the shelf, and sold to the customers. Service is a dynamic process where, the something which is executed on behalf of the customer and often with the involvement of the customer. A service is usually performed by the service provider which consist a series of motion and activities, which are linked to one another and are not in bits and pieces (Shostack & Kingman-Brundage, 1991). In short, service is an intangible aspect which the customer can neither possess, hold nor carry it forward but only can be felt.

### **Premises of Services**

The premises of service are so different that it becomes imperative to pose a question as to

how different it is from the product orientation. The distinctive premises which set services apart from the products are – intangibility, inseparability, variability (heterogeneous) and perishability.

### **Intangibility**

Intangibility is an absolute term so far as services is concerned, because, a market cannot have complete intangible services ever. The services will have an essence of tangibility in them. Most of the services is right mix of tangible and intangible aspect in them.

### **Inseparability**

Inseparability is that characteristic of the services where the service cannot be separated with the service provider. These inseparability aspects go to those personnel in the organization who are directly in touch with the customers. For example, receptionist, sales executives, etc.

### **Variability (Heterogeneous)**

Services are performed with the help of human involvement as a whole or only if even in the part of the user, cannot be standardized in the way that goods can. A service is always subject to some variations in performances and developing realistic standards of performance is extremely difficult.

### **Perishability**

Perishability of services means that they cannot be stored for later sale or use. For example an empty seat in a flight from Delhi to Mumbai cannot be sold later to a man flying in the same flight the day after.

### **Service quality**

Service quality measures how well a service is delivered compared to customer expectations. Businesses that meet or exceed expectations are considered to have high service quality.

### **Understanding the Service Quality**

Service quality is the foundation for services marketing because the core product

being marketed through performance. The performance is the product which is sold to the customers. A strong service gives companies the businesses to compete for customers. A good service always builds the confidence of the customers and can reinforce advertising, branding, selling and pricing.

### **Meaning of Customer Satisfaction**

If one views the historical advent of 'customer satisfaction' as a concept, it has been prevalent in the study of marketing since 1950's, and still today it keeps up as the most important and relevant topic and raises an unending interest from the practitioners and academicians in marketing area. Hence, from the outlook it can be stated that customer satisfaction is the prime domain of marketing. The processes of customer satisfaction involves in purchase and consumption. It also links post-purchase attitude of the customer such as attitudinal change, repeat purchases, and brand loyalty. The primary assumption of the researcher considering that the concept of customer satisfaction is a part of the core marketing activity seems to be correct by the consideration that customer satisfaction results in revenues and profits. Apparently, in order to make it more operational and measurable researchers have come out with various principles, tools and techniques to measure customer satisfaction since 1970's. As evident 'Customer Satisfaction' is amalgamation of two terms 'Customer' and 'Satisfaction'. Before analyzing the literature related to Customer Satisfaction, it would be feasible to review these two terms separately.

According to Business Dictionary the term 'customer' is defined as "a party that receives or consumes products (goods or services) and has the ability to choose between different products and suppliers. According to Wikipedia a customer (sometimes known as a client, buyer or a purchaser) is the physical recipient of goods or services, or a product, or an idea, obtained from a seller, vendor, or

supplier via a financial transaction or exchange for money or some other valuable consideration. But, there are many varied explanations and definitions so far as "Customer" is concerned.

### Review of Literature

**Ali Araghchi (2007)** has aimed at investigating and determining the nature of the service quality construct and its relationship with those of customer satisfaction, customer experience and behavioral intentions. The key finding of the study is that service quality is represented by four dimensions. They are tangibility, reliability, responsiveness and knowledge of employee.

**Mohd (2009)** has explained that after-sales service is the provision of services to customers before, during and after a purchase. It is one of the organizational processes which companies perform in considering the growing competition of the market and for attracting entrepreneurial opportunities for increasing profitability and better access to the market, as well as increasing the customer satisfaction level.

**Md. Hussain Kabir and Therese Carlsson (2010)** have aimed to analyze and research about the role of service quality for creating customer satisfaction. The survey was constructed as a case-study and was based on the quantitative method. The results from the different dimensions show that there is a gap between the expectations and perceptions, which means that the customers are not fully satisfied with the service quality.

**Katarne and Sharma (2010)** aimed at the measurement of current service quality level of a typical automobile dealership in an Indian city. The current performance of a service centre was not found up to the mark. Necessary suggestions have been made and the service centre has started executing them for the improvement in the current service quality level.

**Suhad S. Ambetkas (2013)** in his study stated that the difference between mean ratings of expected and perceived tangibility factors is statistically not significant. The customers have lower expectations about tangibility factors.

**Lusch and vargo (2015)** in their study stated that intangible resources, the co-creation of value and relationships with customers determine the quality service.

**Kumar, Townsend and vorhies (2015)** stated in their study that automobile manufacturers should merge social and emotional values into vehicles to improve service quality.

**Mohamried javed, Palul Guptha and vishal Saxena (2015)** in their article concluded that customer satisfaction is the key parameter for success of any industry. The satisfied customers promote the brand and service quality of the company by word of mouth communication.

**Charles Blankson and victor Prybutok (2017)** in their study analysed relative contribution of service quality on customer satisfaction and intention to switch brands. They stated that there is insignificant relationship between dealership service quality and customer satisfaction.

### Five dimensions of service quality

#### Tangibility

The appearance of the physical facilities, equipments, personnel, and visual communication material, physical surroundings are the evidence of tangible aspects in a service quality. This aspect can also be extended to the conduct of service providers and customers in the service quality.

#### Reliability

The ability to perform the promised service both dependably and accurately is the reliability aspect in the service quality. Reliable services define that customers expectations

have been fulfilled by providing timely, consistent and error free services every time. (Parsuraman et al, 1988)

### **Responsiveness**

The willingness of the service provider to help the customers and to provide prompt service defines the aspect of responsiveness. Keeping customers waiting, particularly for no apparent reasons, creates unnecessary negative perceptions of service quality. If a service failure occurs, the ability to recover quickly and with professionalism can create very positive perceptions of quality.

### **Assurance**

The knowledge and courtesy of employees as well as their ability to convey trust and confidence define the aspects of assurance in service quality. The assurance aspects includes competence to perform the services, politeness and respect for the customer, and the general attitude of the service provider to safe guard the interest of the customer.

### **Empathy**

The provision of caring and individualized attention to the customers defines the aspect of empathy in service quality. The features like sensitivity, approachability, conscious efforts to understand the customer needs.

### **Measuring the Service quality in Automobile Service Sector**

Measuring service quality in automobile service sector is a challenge because customer satisfaction is determined by many intangible factors. Unlike a product with physical features that can be objectively measured (e.g., the fit and finish of a car), service quality contains many psychological features (e.g., the ambience of a showroom). In addition, service quality often extends beyond the immediate encounter because, as in the case of automobile service sector, it has an impact on the customer loyalty.

### **Challenges in Indian Automobile Service Sector**

Due to foreign collaboration and direct investment in this sector now market becomes more competitive. It is a challenging task to fulfill customer requirements as per their expectation.

### **Customer Expectation**

Customer expectation is what the customer expects according to available resources and is influenced by cultural background, family lifestyle, personality, demographics, advertising, experience with similar products and information available. It is necessary to study Current mood of customer and Competitor offers

### **Train manpower**

Automotive service providers today face several challenges. The top of mind issues for service executives across different segments have to do with service manpower. Acquiring, training and retaining a highly skilled workforce are a constant challenge. Managing high levels of manpower is the single biggest challenge.

### **Effective Service Network**

As number of vehicle increases, the need for an efficient service network becomes important. Every year, the new vehicles sold add in overall vehicle population that needs to be serviced and maintained as scrapping of vehicles is low. In addition, rapid improvement in vehicle technology and the number of new model introduced each year, add to the challenges of providing efficient service. Service infrastructure needs adequate workshops at the right locations, with proper machinery, tools and other facilities, availability of spare parts and availability of skill manpower.

### **Local garage**

At the same time, feedback from industry players indicates that most customers do not

depend on the authorized service network for vehicles beyond about 7 years of age, but switch to local garages. Given the sizeable vehicle population in this category, it is evident that automotive servicing in India is still largely unorganized. Estimates put the share of authorized service outlets at around 46 percent, 53 percent by the unorganized sector, and only one percent by multi-brand service center.

### Multi-brand service providers

Independent players have also entered the organized automotive service sector, through offering post warranty services for multiple vehicle brands. Such independent players pose competition to authorized service outlets who seek to retain their customers throughout the vehicle lifecycle. At the same time, they seek to address an anticipated demand-supply gap between the required service capacity in the industry, and the capacity of authorized serviced outlets. Around 8 percent growth in shares of multi-brand organized servicing players expected by 2020.

### Service Quality Gap

Gap1: Customers' expectations versus management perceptions:

- Lack of marketing research orientation,
- Inadequate upward communication,
- Too many layers of management.

Gap2: Management perceptions versus service specifications:

- Inadequate commitment to service quality,
- perception of unfeasibility,
- Inadequate task standardization
- Absence of goal setting.

Gap3: Service specifications versus service delivery:

- Ambiguity and conflict,
- Poor employee-job fit and poor technology-job fit
- Inappropriate supervisory control systems,

- Lack of perceived control and lack of teamwork.

Gap4: Service delivery versus external communication:

- Inadequate horizontal communications
- Propensity to over-promise.

Gap5: The discrepancy between customer expectations and their perceptions of the service delivered:

- Influences exerted from the customer side and the shortfalls (gaps) on the part of the service provider.
- Customer expectations are influenced by the extent of personal needs,
- Word of mouth recommendation

Gap6: The discrepancy between customer expectations and employees' perceptions:

- Differences in the understanding of customer expectations by front-line service providers.

Gap7: The discrepancy between employee's perceptions and management perceptions:

- Differences in the understanding of customer expectations between managers and service providers.

### Conclusion

As a consequence of globalization, technology used in vehicles is of international standards and use the latest components like mechanical, electrical and electronics. Increasingly, auto service centers are also focusing on bringing in equipment from developed nations to enhance the effectiveness of existing service.

Service centers that cater to the post-warranty market, especially for the non-premium cars, need to enhance their skills to be able to compete effectively. The key to their success will be their skill levels of the manpower.

The changing Auto environment in India requires a following set of skills:

- Skilled manpower training, motivation, management and retention
- Customer service delivery and management policy
- Marketing and customer loyalty
- Spare parts management
- Skills for servicing special vehicle segments like luxury vehicles and green vehicles

These skills are currently being addressed in a sporadic manner by private training institutes.

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## INSTITUTIONAL SUPPORT TO POLYHOUSE FARMERS IN THRISSUR DISTRICT

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### **Abstract**

*The interest in poly-house agriculture in developing countries is growing because it requires less area and places more reliance on the natural and human resources available. Studies indicated that poly-house farming offers comparative advantage in areas which is even unsuitable for cultivation. The importance of poly-house is being realized by farmers as well as the policy makers, intellectuals and sensitive citizens after observing the deteriorating situation in the agriculture sector of the country. In this light of development, the present study analyse the institutional support to poly house farmers and the benefits obtained by poly house farmers from a sample of 60 farmers in Thrissur District in Kerala. It has been observed that farmers were technically supported by Krishi Bhavans, Krishi Vigyan Kendras and Kerala Agricultural University. The protected vegetable cultivation enhanced the agricultural income of the farmers and in turn improved the living standards of them. The main problem of poor adoption was the fear of initial decline in yield. There is a need for awareness campaigns for attracting youth to poly-house farming. Finally the study reflected that the farmers were moderately favourable to the poly-house farming.*

**Key Words :** Poly house, institutional support, benefit, farmers, farming

### **Introduction**

With the diverse agro-climatic condition prevailing in Kerala state, poly house farming has utilized for year round cultivation of high quality vegetables, production of off-season vegetables and hybrid seed production of high value vegetables.

Poly-house cultivation is an isolated,

intensive and protective cultivation, which results in a quality crop produce, which has a high demand in local and overseas market. Normally the people can recover their investment within 2 to 3 years. Cucumber, capsicum, tomatoes, bitter gourds and cowpea have been great success in the poly houses in Kerala.

### Statement of The Problem

Land fragmentation is at its worst in Kerala state and as a result, most of the farmers choose vegetable cultivation in poly houses, because of assured high productivity and good profit. Kerala State Horticulture Mission, under National Horticulture Mission program, a central government sponsored scheme (from 2005 to 2006) had given sanction for 1,115 poly-houses in the state. This scheme visualised the comprehensive development of the horticulture sector starting from production, post harvest management, processing and marketing. Vegetables from poly-house farmers were procured jointly and sold through the state government's Horticulture Mission. The core aim of the project was to ensure the availability of quality rich and pesticide free vegetables to consumers and reduce the dependency of Kerala state on neighbouring states for agriculture produces. At the same time, the demand for quality agricultural products, mainly organic vegetables were increasing. The relevance of initiating advanced technology and precision farming gains significance in this context. Poly houses require intensive investment and also have to make sure an effective local market place for the produce. Still the farmers were facing difficulties in poly-house farming because of high initial investment and risk involved in it. However it is true that vegetable cultivation in the state has gained momentum recently, with the initiatives of poly-house farming techniques introduced by Kerala State Horticulture Mission since 2005-2006. As a result it became necessary to check the organisational support gained by the farmers to adopt poly-house farming and to analyse linkages of farmers with different institutions to solve the constraints facing by them.

### Objective of the Study

1. To examine the institutional support to Poly- house farmers in Thrissur District
2. To examine the benefits obtained by poly house farmers.

### Methodology of the Study

The study was confined to the 60 poly house farmers in Thrissur district and the sampling used was purposive sampling. Structured interview schedules were used to collect primary data from farmers.

### Poly-House Farming Technology

Poly houses are structures utilized as micro climate environment to make the plants grow well in unfavourable climate which aimed at providing physical environments suitable for the survival and growth of plants. This technology is functional in getting finer produce qualitatively and quantitatively by 3 to 5 times more as compared to open environment. Protected cultivation is capital intensive and has the potential to increase the productivity of vegetables by many folds and to improve the quality of vegetables.

### Variation of Climatic Parameters

#### 1) Temperature

Temperature inside the naturally ventilated poly-house is more when compared to open field, which favours crop productivity. Physical properties of poly-house covering material traps the short wave radiations and resulted in better morphological growth and increased number of fruits.

#### 2) Relative Humidity

The relative humidity indicates inside the poly house may always 5 to 10 per cent lower than open condition or it may higher inside poly house than open field.

#### 3) Ultra-violet light

The reduction in UV radiation may be due to UV-B stabilized sheets provided in the

growth structure of poly-house. The poly-house covering materials are photo-selective nets which are designed to selectively screen various spectral components of solar radiation UV radiation.

#### 4) Light intensity

The poly-house material usually diffuses light and this diffused light penetrated deeper into the canopy and the middle leaves intercepted more light, which caused an increase in photosynthesis, leading to higher fruit production.

#### 5) Carbon dioxide Concentration

Carbon di oxide concentration will be high inside the poly-house and increasing atmospheric CO<sub>2</sub> concentration might not increase photosynthesis.

### Results and Discussions

The institutional support and linkages of poly house farmers to different organisations were explained and discussed here on the basis of the survey analysis.

It has been noted that full time agriculturist who are devoted to agriculture were limited to fifty percent of the respondents and majority of farmers belong to the age group between 45 years to 60 years. Regarding the ownership of land under cultivation, cent percent of the respondents cultivated in their own land.

#### Details of Farming

The study area embraced organic, inorganic and mixed (organic and inorganic) farming practices. Organic farming relies on fertilizers of organic origin such as compost, manure, green manure, bone meal etc. Inorganic farming is an agriculture production method which involves the use of manmade products such as fertilizers, pesticides, herbicides etc for improving the productivity and plant protection. Mixed farming practice comprises of partially adopted practices of both organic farming and inorganic farming. 43.33 per cent

of the farmers were engaged in mixed farming practice as they have used both organic and conventional practices and 26.67 per cent adopted conventional farming in poly house. The remaining 30 per cent farmers were organic farmers.

#### Availability of inputs

Poly house farmers depended on external support in availing labour, seedlings, and fertilizers in addition to that they have utilized their own agricultural inputs for farm activities.

**Table 1 Availability of inputs**

Sl. No	Inputs	Farmers Own Contribution	External Source
1	Labour	43(71.67)	17 (28.33)
2	Seed/seedlings	22 (36.67)	38 (63.33)
4	Fertilizer	24 (40)	36 (60)

Source: Primary data, 2016, Figures in parentheses shows percentages

In case of fertiliser and seeds/ seedlings the majority of farmers availed external sources while farmers own contribution protruded in the labour activities needed for the poly house farming. Majority of the respondents were engaged to conventional farming activities for more than 5 to 9 years. Only 13 farmers were noticed with less than 5 years experience in farming practices.

#### Membership in Farmer Associations

Hi-tech Precision Farmers Association formed by the farmers aimed to provide technical and extension support to the poly-house farmers. Farmers' clubs are grass root informal forums of farmers, which are organised by banks, Krishi Vigyan Kendras for technical support and financial assistance to the poly-house farmers.

**Table 2 Membership in Associations**

Sl. No	Membership	No. of Farmers
1	Hi-tech Precision Farmers Association	32(53.33)
2	Farmers Club	22(36.67)
3	Nil	6(10)
	TOTAL	60

Source: Primary data, 2016,

Figures in parentheses shows percentages

The table 3 revealed that 53.33 per cent of the farmers have the membership in Hi-tech Precision Farmers Association and they were benefited by getting technical support through farmer association. 36.67 per cent of the farmers had the membership in Farmers club. 10 per cent of the farmers had no membership in any of the association.

#### Institutional Support to farmers

Kerala state Horticulture Mission, Banks, Krishi Bhavan and Kerala Agricultural University (KAU) in Thrissur has provided technical support for starting the poly house farming in the district.

Sl. No	Name of the Organisation	No. of farmers (n=60)	Percentage
1	Kerala State Horticulture Mission	60	100
2	Banks	40	66.67
3	Krishi Bhavan	60	100
4	Kerala Agricultural University	52	86.67

**Table 3 Institutional Support to farmers**

Source: Primary data, 2016, Figures in parentheses shows percentages

All farmers were benefited through Kerala State Horticulture Mission and Krishi Bhavan, while forty has approached banks for financial assistance. These organisations provided both financial and technical support to the farmers and the technical support they provided to the farmers had a commendable role in the augmented number of poly houses in the district. Kerala Agricultural University provided technical support and seed supply to a maximum number of farmers.

#### Participation in training programme

The details regarding the participation of farmers in various training programmes on poly-house farming practices organized in the study area are shown in table 5.

**Table 4 Participation in training programme**

Sl. No	Training programme conducted	No of farmers(n=60)
1	About protected cultivation	38 ( 63.33)
2	About pest and disease management	32 (53.33)
3	About irrigation schedule	28 (46.67)
4	About preparation of compost	15 (25)

Source: Primary data, 2016, Figures in parentheses shows percentages

Farmers (63.33 percent) attended the training programme for protected cultivation and as they have informed, they get benefited by increase in the yield and 53.33 per cent of the farmers attended the training programme for pest and disease management and they get benefited by reducing the attack of pest and diseases. 46.67 per cent and 25 per cent of the farmers attended the training programme for irrigation schedule and preparation of compost and they get benefited by improving their water management and reduce the over use of agro chemicals in the poly-house. It is very clear from the table that majority of the farmers were attended more than one training practice and they get benefited.

#### Benefits received from poly-house cultivation

Distribution of agricultural produce / selling of the produce is an important factor that determines the profit for the farmers. The distribution channels are grouped into farmers market, VFPCCK (Vegetable and Fruits Promotion Council Keralam), local market, supply co and co-operative society. The poly-house farmers are getting some benefits over the conventional farmers. It helps to encourage the farmers in cultivating the vegetables through poly-house.

**Table 5 Benefits received from poly-house farming**

Sl. No	Benefits	Poly-house farmers	
		Number	Percentage (%)
1	Premium price for vegetables	38	63.33
2	Increased harvest quantity	55	91.67
3	Financial Support availed from different organisations	60	100
4	Technical training from institutions	56	93.33
5	Earned more profit from agriculture	38	63.33
6	Better than conventional farming	52	86.67

Source: primary data, 2016, Figures in parentheses shows percentages

### Conclusion

The ill effects of the conventional farming system are felt in terms of the sustainability of agricultural production, environmental degradation, health and sanitation problems, etc. Precision farming is gaining momentum as an alternative method to the modern system. This study has brought out the socio- economic benefits of the Poly-house farmers in Thrissur district. The protected vegetable cultivation enhanced the agricultural income of the farmers and in turn improved the living standards of them. Farmers' stimulated production during off-seasons in due course enables them to realize premium price. In short

the farmers gained help and benefits from different institutions for the protected cultivation technologies in like poly-house cultivation to reduce pesticide use mainly because of growing concern over food safety issues and environmental awareness.

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## AN EMPIRICAL STUDY ON THE HOUSING FINANCE IN EMERGING ECONOMIES

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### **Abstract**

*This Research Analysis looks at the current and planned lodging accountability frameworks for developing economies, India, China and Russia are the three biggest rising economies. Every one of the three nations have set out upon supported projects of financial change. While China and Russia were halfway arranged economies, India has a blended economy with to some degree stringent state controls. India has been a parliamentary majority rules system for over 50 years, and has numerous political, monetary and social organizations that support a cutting edge showcase economy, while China has shown a more prominent political welfare advertise change. In spite of these distinctions, a considerable lot of the institutional, auxiliary and financial issues defying these three Countries and other developing economies too, in their continuous change and progress process are very comparable.*

**Key Words:** Housing finance, Interest rate, Mortgage, housing stock

### **Introduction**

The Housing Finance Market is among the most imperative in the Economy. It represents a sizeable part of the creation action of a nation, through its retrogressive linkages to arrive markets, building materials, devices, sturdy products, and work markets.

Housing markets have critical forward linkages with monetary markets, too. Home loan obligation represents an expansive extent of family unit obligation and, through auxiliary markets and securitization, underpins the effective working of local and universal money related markets. Lodging markets are routinely

observed as a critical driving pointer of general macroeconomic action. The lodging money part has a gigantic formative effect, both regarding giving social steadiness and in advancing monetary advancement.

### **Statement of Problem:-**

One of the key challenges facing the demand countries via India, China and Russia is how to design policies that promotes market mechanisms to enhance efficiency and growth to ensure fairness and smooth transition. This challenge more evident than in the proposed reform of the housing finance system, which

is simultaneously a determinant of overall market efficiency, as well as a harbinger of social equity. These countries in reforming the sector, and analyze the challenges and issues faced in the context of housing market in general and housing finance system in particular. The collective experience of mortgage market in developing countries, summarized in a benchmark model. The benchmark provides a measure of how the mortgage system can be developed.

#### Need for the Study:-

To know the mortgage market in India, China and Russia for the development of a benchmark model from the countries to improve the housing finance system in this western countries.

#### Scope of the Study:-

The scope of the study is to have a detailed study, on the "Housing Finance in Emerging Economy by Applying a Benchmark". The researcher covers and analyses the housing finance of India, China and Russia. The study is useful to the researcher by applying the knowledge in the practical field. The duration was four months. The factors covered under the study are household size, population total number of houses, spread, urban population, new house completed, GDP, financial asset and mortgage volume.

#### Objectives of the Study:-

- ❖ To find the linkages between housing market, capital market and the economy.
- ❖ To know the impact of housing finance system towards housing, social well-being and the economy.
- ❖ To compare the housing finance system and the current reforms in India, China and Russia.
- ❖ To develop a housing finance system benchmark by comparing the systems of India, China and Russia.

#### Research Methodology:-

Research methodology is a new way to systematically solve the research problem. It is a science of studying how research is done. In research methodology, I studied the various steps that are generally adopted by a research problem along with logic behind in using a particular method technique for the purpose of evaluation.

#### Research Design:

It is an analytical research. The researcher has to use information already available analyze them to make a critical evaluation of financial performance.

#### Nature of data:

Secondary data were used in this study.

Source of data:

Secondary data are collected from the published National Economic Survey of Russia, China and India.

#### 1 Tools & Techniques:-

To have meaningful analysis and interpretation of various data's collected the following tool's made use of for the study.

##### Median

The midpoint of the range numbers that are arranged in order of value is known as Median.

$$\text{Median} = \text{Size of } \frac{(N+1)}{2} \text{th item}$$

##### Maximum

In a range number the highest value is known as Maximum.

##### Minimum

In a range number the lowest value is known as Minimum.

##### Mean

The simple mathematical average of two or more numbers is known as Mean.

$$\text{Mean} = \frac{x_1 + x_2 + \dots + x_n}{n} = \frac{\sum x}{n}$$

Correlation

Correlation is a measure of the relation between two or more variables. The measurement scales used should be at least interval scales, but other correlation coefficients are available to handle other types of data. Correlation coefficients can range from -1.00 to +1.00. The value of -1.00 represents a perfect negative correlation while a value of +1.00 represents a perfect positive correlation. A value of 0.00 represents a lack of correlation.

Regression

The portrayal of the idea of the connection between at least two factors; it is worried about the issue of depicting or evaluating the estimation of the needy variable on the premise of at least one autonomous factors.

**Literature Review:-**

A Working Paper was taken from the site www.watson institute of business.

Mr.Ashok Bardhan and Robert H.Edelstein have done a write about “Lodging Finance in Emerging Economies: Applying Benchmark from Developed Countries”.

This paper looks at the current and forthcoming lodging account frameworks for rising economies, when all is said in done, and China, India and Russia, the three biggest rising economies, specifically, from the favorable position purpose of the advanced frameworks of the created nations.

The advancement of the lodging area is broadly perceived as a vital piece of monetary improvement in many nations, and progressively so in developing economies, lodging speaks to a vast extent of a family unit use and takes up a considerable piece of lifetime pay. Normally it is the biggest resource claimed by families. It is additionally generally comprehended that the arrangement of lodging administrations relies on a well working lodging money framework. In fact, without a legitimately working lodging account

framework that works in an allocationally and operationally proficient way, the “genuine;” lodging business sector would be ideal.

**Data Analysis & Interpretation**

**Household Size:-**

The Number of persons living together in one house is known as Household Size.

**Table 1 Household Size for India , China and Russia**

Years	India		China		Russia	
	Household Size	Phenomenal Decrease	Household Size	Phenomenal Decrease	Household size	Phenomenal Decrease
2006	5.02	-	3.4	-	3.2	-
2007	4.8	4.38%	3.3	2.9%	3.1	3.1%
2008	4.7	2.08%	3.2	3.03%	3.0	3.2%

The Household Size decreases gradually every year in INDIA during the period of 2006-2008. In 2006 Household Size was 5.02; in 2007 it has decreased by 4.38% from 2006 and in 2008 it has decreased by 2.08% from 2007.

The Household Size decreases steadily every year in CHINA during the period of 2006-2008. In 2006 household size was 3.4. And then in 2007 it has decreased by 2.9% from 2006. And in 2008, it has decreased by 3.03% from 2007.

The Household Size decreases every year in RUSSIA during the period of 2006-2008. In 2006, household size was 3.2. And then in 2007, it has decreased by 3.1% from 2006. And in 2008, it has decreased by 3.2% from 2007.

**Population**

The Number of Peoples living in a country.

**Table – 2 Population**

Years	India		China		Russia	
	Population	Phenomenal Increase	Population	Phenomenal Increase	Population	Phenomenal Decrease
2006	1.09 Million	-	1.31 Million	-	14.28 Crores	-
2007	1.12 Million	2.75%	1.32 Million	0.76%	14.13 Crores	1.05%
2008	1.14 Million	1.78%	1.33 Million	0.75%	14.07 Crores	0.42%

During the years of 2006-2008 the Population increases rapidly every year in India. In 2006 the population is 1.09 Million; and then in 2007 it has increased by 2.75% from 2006 and then in 2008 it has increased by 1.78% from 2007.

During the years of 2006-2008 the Population increases steadily every year in CHINA. In 2006 the population was 1.31Million. And in 2007 it has increased by 0.76% from 2006. And in 2008 it has increased by 0.75% from 2007.

During the years of 2006-2008 the Population decreases gradually every year in RUSSIA. In 2006, the population was 14.28Crores. There is a decrease in 2007 by 1.05% from 2006 and further decrease in 2008 by 0.42% from 2007.

### Total Housing Stock

The Number of houses in a country is known as Total Housing Stock.

**Table –3 Total Housing Stock**

Years	India		China		Russia	
	Total Housing Stock	Phenomenal Increase	Total Housing Stock	Phenomenal Increase	Total Housing Stock	Phenomenal Increase
2006	21.81 Crores	-	38.64 Crores	-	4.46 Crores	-
2007	23.53 Crores	7.89%	40.05 Crores	3.65%	4.56 Crores	2.24%
2008	24.42 Crores	3.78%	41.56 Crores	3.91%	4.69 Crores	2.85%

The composition of Total Housing Stock increases every year in INDIA during the period 2006, 2007 & 2008. In 2006 the total housing stock is 21.81crores; in 2007, it has increased by 7.89% from 2006 and in 2008, it has increased by 3.78% from 2007.

The composition of Total Housing Stock increased abruptly every year in CHINA. In 2006, total housing stock was 38.64crores; in 2007, it has increased by 3.65% from 2006 and in 2008, it has increased by 3.91% from 2007.

The composition of Total Housing Stock increases gradually every year in RUSSIA. In 2006, the total housing stock was 2.24%; in 2007, it has increased by 2.24 from 2006 and in 2008, it has increased by 2.85% from 2007.

### Interest Rate:-

A rate which is charged or paid for the use of money. An interest rate is often expressed as an annual percentage of the principal. It is calculated by dividing the amount of interest

by the amount of principal.

**Table –4 Interest Rates for India**

Years	Interest Rate	Phenomenal	
		Increase	Decrease
2006	5.71%	-	-
2007	6%	0.29%	-
2008	5.92%	-	0.08%

The Interest rate is fluctuating every year in INDIA. In 2006 interest rate was 5.71%; in 2007 it has increased by 0.29% from 2006 and in 2008 it has decreased by 0.08% from 2007.

**Table –5 Interest Rates for China**

Years	Interest Rate	Phenomenal Increase
2006	5.85%	-
2007	6.67%	0.82%
2008	7.04%	0.37%

The Interest Rates is increasing gradually every year in INDIA. In 2006 interest rate was 5.85%; in 2007 it has increase by 0.82% from 2006 and further increased in 2008 by 0.37% from 2007.

**Table - 6 Interest Rates for Russia**

Years	Interest Rate	Phenomenal	
		Increase	Decrease
2006	11.58%	-	-
2007	10.21%	-	1.37%
2008	10.77%	0.56%	-

The Interest Rates is fluctuating every year in RUSSIA. In 2006 interest rate was 11.58%; in 2007 it has decreased by 1.37% from 2006 and further increased in 2008 by 0.56% from 2007.

### Findings

- ❖ The New Houses Completed during the year 2006 – 2008 in INDIA was declined from 2.17crores to 0.88crores; in CHINA was improved from 1.32crores to 1.50crores and in RUSSIA was fluctuated by decreased 0.02crores and increased 0.03crores.
- ❖ The Gross Domestic Product during the year 2006 – 2008 in INDIA and CHINA

- was reduced and in RUSSIA was irregular.
- ❖ The Saving Rate during the year 2006 – 2008 in INDIA & CHINA was increasing from 30.1% to 32.4% and 47% to 51.2% respectively and in RUSSIA was fluctuating by increasing by 11% & decreasing by 9.9%.
  - ❖ The Spread Rate during the year 2006 – 2008 in INDIA was raised; in CHINA was in- predictable and in RUSSIA was fallen.
  - ❖ The Mortgage Volume during the year 2006 – 2008 in INDIA & CHINA was reducing and RUSSIA was irregular.
  - ❖ The Mortgage Volume / GDP during the year 2006 – 2008 were grown in all the three countries.
  - ❖ The Urban Population during the year 2006 – 2008 was grown in INDIA & CHINA but in RUSSIA was reduced.
  - ❖ The Total Housing Stock during the year 2006 – 2008 was grown year by year in all the countries.

### Suggestions

- ❖ A rough calibration of the benchmark model of INDIA, CHINA & RUSSIA seems to suggest that, while all three have a small, actual volume of mortgage outstanding as a share of GDP.
- ❖ It is signifying that the western countries are less than benchmark model would predict, INDIA seems the closet to the projected figure and RUSSIA the furthest.
- ❖ The Mortgage Volume is short fall in all the countries to the early stage of housing finance reform.
- ❖ The mortgage market for INDIA, CHINA and RUSSIA, given the underlying socio-economic and financial variable, have a substantial potential for growth, even at current level of economic activity.

### Conclusion

In this exploration investigation we take a gander at some of these issues through the

crystal of a deliberate progress occurring in these nations and in addition considering the authentic and the setting of the past financial informative factors. The experimental outcomes are steady with the desires of monetary hypothesis and fit the information generally well. This is maybe an astounding outcome given the generous variety inside the hidden India, China and Russia dataset. In using our assessed benchmark for the western nations, an unpleasant speculative alignment for the normal size of the home loan markets for India, China and Russia recommends an inferred noteworthy “deficit” between the normal and genuine measure of home loans. We decipher this home loan deficit to connote that the new monetary changes and lodging market approaches now being actualized in India, China and Russia of advancement. Russia seems to have the best home loan “deficit” among the three, given the urban offer of the populace, the little family unit size of its populace and so on; both the projection and real sum for India are much lower, and China’s shortage involves a middle of the road position concerning the other two nations.

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## POLICIES AND CHALLENGES FACED BY ENERGY INTENSIVE INDUSTRIES

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### **Abstract**

*This paper is related with the importance of the energy policy and renewable energy which play a great role in the development and environmental benefits. India has a vast supply of renewable energy resources and it is one of the largest countries in the world for deploying renewable energy. A favorable policy framework, motivated players (e.g. energy service companies), and adequate incentive structures are key. Energy policy must create a level playing field to stimulate competition between options of energy supply and of demand-side energy efficiency that provide the same level of energy services. The investment costs of advanced technologies are higher at the beginning, the lifecycle costs (including running costs e.g. for power, maintenance and waste disposal), especially for efficient end-use technologies, are often cheaper compared to conventional technologies when used in an integrated operation. Therefore, the policy and regulatory framework must create supportive incentive structures, raise awareness This paper attempts to review the energy comprehensive overview of India's energy sector and policies and planning measures undertaken by the Indian government for promotion of energy incentive industries.*

**Keywords:** Energy, renewable energy, energy service, waste disposal, energy sector

### **Introduction**

Energy is one of the major inputs for the economic development of any country. In the case of the developing countries, the energy sector assumes a critical importance in view of the ever increasing energy needs requiring huge investments to meet them.

The energy policy of India is largely defined by the country's expanding energy deficit and increased focus on developing alternative sources of energy,<sup>[1]</sup> particularly nuclear, solar and wind energy. India ranks 81 position in overall energy self-sufficiency at 66% in 2014. The primary energy consumption in India is the third

biggest after China and USA with 5.5% global share in 2016.

### Objectives

1. To understand the energy comprehensive overview of India's energy sector and identifies challenges towards achieving the country's energy objectives
2. To know about the policy framework for Indian Energy Intensive Industries.

### Country background:

India has the world's second largest population of 1.24 billion in 2011 (WDI, 2012) and the world's seventh largest landmass (IEA, 2011c). The Indian subcontinent is located in Southern Asia, bordering the Arabian Sea and the Bay of Bengal. It is an ethnically and religiously diverse society with 23 official languages, whilst English is the subsidiary official language (IEA, 2007). India has achieved rapid and remarkable economic development in the past two decades and became the world's tenth largest economy in 2011. With its relatively young population with a median age of 26.2 years, India is expected to take over China as the world's most populous nation around 2025.

### Economic Development

With nominal gross domestic product (GDP) of USD 1 847 billion, India was the tenth largest economy in the world in 2011. In terms of purchasing power parity (PPP), with constant 2005 USD 3 976 billion, India ranked third after the United States and China in 2011. However, India's nominal per-capita income of USD 1 489 remained much lower than other large economies. For example, it was less than one-third of China's per-capita income of USD 5 430 in 2011 (WDI, 2012). The Indian economy is moving towards a free market economy, though

with remaining traces of a socialist economic model. Inspired by the Soviet Union, after independence Indian policy makers

infused many socialist elements into the Indian economy, including central planning, large public sectors, an import substitution approach and strict government regulations, which led to high inefficiency in the economy. Indian economic growth stagnated around 3.5% to 4% per year until major economic reforms commenced in 1991 (PC, 1995). The economy has increased at an average rate of approximately 7% since 2000. Amid the global economic recession in 2008, the Indian economy quickly rebounded and grew over 9% between 2009 and 2010. In a series of economic reforms implemented throughout the 1990s and 2000s, the most significant is the industrial reform, or often-called New Economic Policy, effectuated in 1991. Amid India's balance of payment crisis and following intervention by the International Monetary Fund (IMF), the Indian government released a "Statement on Industrial Policy", which led to: the Understanding Energy Challenges in India Policies, Players and Issues abolishment of industrial licensing for all industries, the approval of foreign direct investment up to 51% foreign equity in high priority industries; the automatic permission for technology agreements related to high priority industries; reform and disinvestment of public sector enterprises; and, the amendment of India's anti-competitive law – Monopolies and Restrictive Trade Practices Act (MOI, 1991). Consequently, throughout the 1990s, privatisation and deregulation of major state-owned industries, including telecommunication and airlines were implemented as well as the liberalisation of trade under the World Trade Organization. Export of Indian products and services was encouraged and the Special Economic Zones (SEZs) policy was announced in 2000 and enacted in 2005 to attract larger foreign direct investments to India. As a result, India's export value multiplied by ten times from USD 18 billion in 1990 to USD 178 billion in fiscal year (FY) 2009/10.

Energy can be classified into several types based on the following criteria:

- Primary and Secondary energy
- Commercial and Non commercial energy
- Renewable and Non-Renewable energy

#### **Primary and Secondary Energy**

Primary energy sources are those that are either found or stored in nature. Common primary energy sources are coal, oil, natural gas, and biomass (such as wood). Other primary energy sources available include nuclear energy from radioactive substances, thermal energy stored in earth's interior and potential energy due to earth's gravity.

Primary energy sources are mostly converted in industrial utilities into secondary energy sources; for example coal, oil or gas converted into steam and electricity. Primary energy can also be used directly.

#### **Commercial Energy and Non Commercial Energy**

Commercial energy sources that are available in the market for a definite price are known as commercial energy. By far the most important forms of commercial energy are electricity, coal and refined petroleum products. Commercial energy forms the basis of industrial, countries, commercialized fuels are predominant source not only for economic production, but also for many household tasks of general population. Examples: Electricity, lignite, coal, oil, natural gas etc.

#### **Non-Commercial Energy**

The energy sources that are not available in the commercial market for a price are classified as non-commercial energy. Non-commercial energy sources include fuels such as firewood, cattle dung and agricultural wastes, which are traditionally gathered, and not bought at a price used especially in rural households. These are also called traditional fuels. Non-commercial energy is often ignored in energy accounting.

#### **Renewable and Non-Renewable Energy**

Renewable energy is energy obtained from sources that are essentially inexhaustible. Examples of renewable resources include wind power, solar power, geothermal energy, tidal power and hydroelectric power. The most important feature of renewable energy is that it can be connected without the release of harmful pollutants.

Non-renewable energy is the conventional fossil fuels such as coal, oil and gas, which are likely to deplete with time.

#### **Energy Distribution between Developed and Developing Countries**

Although 80 percent of the world's population lies in the developing countries (a fourfold population increase in the past 25 years), their energy consumption amounts to only 40 percent of the world total energy consumption. The high standards of living in the developed countries are attributable to high energy consumption levels. Also, the rapid population growth in the developing countries has kept the per capita energy consumption low compared with that of highly industrialized developed countries. The world average energy consumption per person is equivalent to 2.2 tonnes of coal. In industrialized countries, people use four to five times more than the world average, and nine times more than the average for the developing countries. An American uses 32 times more commercial energy than an Indian.

Legislative Framework and Administration of Energy Sector

**“Energy Laws” is a comprehensive term and would include the following:**

- a. Laws governing Electricity
- b. Laws governing Energy Conservation
- c. Laws governing the Petroleum and Natural Gas sector including all fuels derived from petroleum sources

- d. Laws governing the Coal sector including all forms of coal
- e. Laws governing Nuclear Energy for electricity generation

A few of the legislations falling in different heads under energy laws are:

- The Electricity Act 2003
- Electricity Regulatory Commissions Act, 1998
- Energy Conservation Act, 2001
- The Petroleum Act, 1934
- The Petroleum and Natural Gas Regulatory Board Act 2006
- The Oilfields (Regulation and Development) Act, 1948
- The Petroleum Pipelines Act, 1962
- The Oil Industry Act, 1974
- Coal Mines (Conservation & Development) Act, 1974
- Mines & Minerals (Development & Regulation) Act, 1957
- The Atomic Energy Act 1962
- Civil Liability for Nuclear Damage Act-2010

There are four key objectives of our energy policy:

- Access at affordable prices
- Improved security and Independence
- Greater Sustainability and
- Economic Growth.

All these objectives are closely related, but sometimes conflict with one another and are derived from the reality in India. Thus, it is challenging for India to maintain a balanced approach in pursuit of all these objectives.

### **The National Electricity Policy**

Section 3 (1) of the Electricity Act 2003 requires the Central Government to formulate, inter alia, the National Electricity Policy in consultation with Central Electricity Authority

(CEA) and State Governments Vide Resolution No. 23/40/2004-R&R (Vol.II) dated 12th February, 2005 the Central Government notified the National Electricity Policy.

The National Electricity Policy aims at laying guidelines for accelerated development of the power sector, providing supply of electricity to all areas and protecting interests of consumers and other stakeholders keeping in view availability of energy resources, technology available to exploit these resources, economics of generation using different resources, and energy security issues.

### **The National Electricity Policy aims at achieving the following objectives:**

- Access to Electricity - Available for all households in next five years
- Availability of Power - Demand to be fully met by 2012. Energy and peaking shortages to be overcome and adequate spinning reserve to be available.
- Supply of Reliable and Quality Power of specified standards in an efficient manner and at reasonable rates.
- Per capita availability of electricity to be increased to over 1000 units by 2012.
- Minimum lifeline consumption of 1 unit/household/day as a merit good by year 2012.
- Financial Turnaround and Commercial Viability of Electricity Sector.
- Protection of consumers interests.

### **Energy Conservation**

Energy conservation facilitates the replacement of non-renewable resources with renewable energy. It is often the most economical solution to energy shortages, and is a more environmentally benign alternative to increased energy production. It is the quickest, cheapest and most practical method of overcoming energy shortage. Energy conservation has emerged as one of the major issues in recent years.

Energy Conservation Act in 2001 and establishment of the Bureau of Energy Efficiency,

(BEE) under Ministry of Power, Government of India, on 1st March 2002 paved way for institutionalization of energy conservation efforts in the country. BEE has initiated a number of energy efficiency initiatives through a range of measures, including the launch of Energy Conservation Building Code for large, new commercial buildings; the launch of energy labeling scheme for appliances; the initiation of process for the development of energy consumption norms for industrial sub sectors and an annual examination to certify energy auditors and energy managers.

**The Energy Conservation (Amendment) Act, 2010'**, notified on 25.08.2010 further strengthened the provisions for energy efficiency in buildings, appliances and equipment' and set a mechanism for incentives and penalties to energy intensive industries in lieu of complying with energy performance targets. With this amendment, there will be one Appellate Tribunal both for the Electricity Act as well as the Energy Conservation Act.

#### **The Energy Conservation Act 2001**

Salient features of the Energy Conservation Act 2001

The Act empowers the Central Government and, in some instances, State Governments to:

- specify energy consumption standards for notified equipment and appliances;
- direct mandatory display of label on notified equipment and appliances;
- prohibit manufacture, sale, purchase and import of notified equipment and
- appliances not conforming to energy consumption standards;
- notify energy intensive industries, other establishments, and commercial buildings as designated consumers;
- establish and prescribe energy consumption norms and standards for designated consumers;
- prescribe energy conservation building codes for efficient use of energy and its conservation in new commercial buildings having a connected load of 500 kW or a contract demand of 600 kVA and above; direct designated consumers to -
- designate or appoint certified energy manager in charge of activities for efficient use of energy and its conservation;
- get an energy audit conducted by an accredited energy auditor in the specified manner and interval of time;
- furnish information with regard to energy consumed and action taken on the recommendation of the accredited energy auditor to the designated agency;
- comply with energy consumption norms and standards;
- prepare and implement schemes for efficient use of energy and its conservation
- if the prescribed energy consumption norms and standards are not fulfilled; - get energy audit of the building conducted by an accredited energy auditor in this specified manner and intervals of time;
- amend the energy conservation building codes prepared by the Central Government to suit regional and local climatic conditions;
- direct every owners or occupier of a new commercial building or building complex being a designated consumer to comply with the provisions of energy conservation building codes;
- direct, if considered necessary for efficient use of energy and its conservation, any designated consumer to get energy audit conducted by an accredited energy - auditor in such manner and at such intervals of time as may be specified;

### Ultra Mega Power Projects (UMPP) 2005

Launched in 2005 to accelerate power capacity expansion, UMPPs are coal-based power plant projects with over 4 000 MW capacity using supercritical technology and awarded through competitive tariff-based bidding (MOP, 2007b). They are inter-state power projects using either domestic coal from dedicated captive blocks, or imported coal for coastal projects. The most distinct aspect of UMPPs is that many statutory/administrative clearances are obtained prior to award of the project. A Special Purpose Vehicle (SPV) is created and designated for each UMPP. The SPV is in charge of completing the necessary activities including acquisition of land, obtaining coal blocks, receiving environment, forest and water clearances and arranging the off-take/sale of power contract. The aim is to shorten the project time significantly. Once the competitive bidding process is completed, the CERC approves the award of the UMPP and the tariff. A total of 16 UMPPs were envisaged, of which four were awarded so far and only Mundra unit, inter alia, has been commissioned (PFC, 2012).

### Rural Electrification Policy 2006

This Policy aimed to provide access to electricity to all households by 2009 (later revised to 2012) and reliable power supply at reasonable rates. The Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) was the key scheme launched in 2005. The 11th Five-Year Plan aimed to electrify 115 000 un-electrified villages and 23.4 million BPL households by 2012. A large portion of Indians without access to electricity fall under the BPL. Bihar, Jharkhand, Orissa and Uttar Pradesh, compose 76% of un-electrified villages. Over half of all BPL households reside in Andhra Pradesh, Bihar, Jharkhand, Orissa and West Bengal. As of the end of 2011, almost 91% of targeted villages and 77% of BPL households respectively had been electrified (MOP, 2011b). However, it should be noted that electrification does not guarantee a reliable and

daylong supply of electricity due to rampant nation-wide power shortage. Key players Power is on the Concurrent list of the Indian Constitution, with central and state governments sharing responsibility. Until the 5th Five-Year Plan (FYP 1974-79) that created electricity utilities (e.g. NTPC) under the central government, state governments were solely in charge of power sector development through the SEBs monopolising generation, transmission and distribution, which was intended as per the Electricity (Supply) Act of 1948 to facilitate power sector development (PC, 2006). As an outcome of the Electricity Act 2003 and unbundling of SEBs, a multitude of market players emerged in India's power sector. An appreciation of their roles, functions and interactions as well as their limitations would be a first step towards understanding the characteristics of India's power sector.

### Ministry of Power (MOP)

The Ministry of Power (MOP) is responsible for planning, formulation, implementation and monitoring of power sector policy. It oversees and co-ordinates two statutory bodies and six PSUs, which cover thermal and hydro power generation, transmission and distribution and financing (MOP, 2012b). Central Electricity Authority (CEA) has a key role in short- and long-term policy planning and co-ordination for the power sector as an advisory body for the central government. It also monitors the implementation of MOP programmes and specifies technical standards required in power system (IEA, 2011c).

**The Bureau of Energy Efficiency (BEE)** was established in 2002 as per the Energy Conservation Act of 2001. BEE's primary objective is to promote energy saving measures and improve the country's energy intensity. The BEE's main tasks include demand side management, labelling and standards, and development of energy auditing and energy performance evaluation mechanism. •

**The National Thermal Power Corporation (NTPC)** is the largest thermal power generation company in India, with 28 power plants and 36 GW installed capacity. It was established in 1975 as a central generation utility to supply electricity to multiple states and to supplement the SEB-dominated generation sector. It also has a “Maharatna status”, which allows it to make an investment decision up to about USD 1 billion (or INR 50 billion) without explicit government approval (NTPC, 2012). •

**The Rural Electrification Corporation (REC)** was created to provide financial assistance and loans to state governments for rural electrification projects. REC as a nodal agency received an approved budget of total INR 280 billion (or USD 5.5 billion) for capital subsidy for the 11th Five-Year Plan. •

**Power Grid Corporation of India (POWERGRID)** is mandated to establish the national electricity transmission network, or “National Grid”, to operate the regional power grids and improve reliability, stability and security of the transmission sector. POWERGRID has several joint ventures (JV) for transmission in different regions. In 2010, Power System Operation Corporation Limited (POSOCO), as a wholly owned subsidiary of POWERGRID, was formed to operate National and Regional Load Dispatch Centres to achieve the maximum economy and efficiency in the operation of the National Grid (POSOCO, 2012). Other PSUs, such as the North Eastern Electric Power Corporation (NEEPCO) was established to develop the power sector in India’s north-east region. Despite the region’s high endowment of hydro and natural gas, its power sector still remains underdeveloped. The NEEPCO has installed capacity of 1 130 MW, representing 55% of installed capacity in the north-east region (NEEPCO, 2012).

**The National Hydroelectric Power Corporation (NHPC)** is responsible for

developing large hydro, tidal, geothermal and wind based electricity (NHPC, 2012). It operates 14 hydro plants with a total capacity of 5 295 MW (NHPC, 2011). The mission of Power Finance Corporation (PFC) is to act as the primary financial development institution dedicated to the growth and development of the power sector by selecting and providing financial assistance to power projects (PFC, 2012).

### Conclusion

After a decade of unfinished liberalisation of the energy sector, India is now standing at the crossroads with a need for the next phase of energy sector reform. Strong political leadership is vital to address energy challenges. Public perception should be shifted to accept that energy is not an entitlement, but a commodity. Energy supply cannot be taken for granted, and it requires sufficient resources to be delivered to consumers. India’s policy objective of inclusive development and affordable energy should be maintained, but business viability cannot be sacrificed in the process. This perception is the foundation of a functioning energy market and the sustainable, green growth economy that India hunts.

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## A STUDY ON RELATIONSHIP BETWEEN NUMBER OF MSME'S AND ITS EMPLOYMENT GENERATION

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### **Abstract**

*The purpose of the study is to examine the relationship between number of MSME's and its employment generation in India. In terms of employment generation, place of MSMEs is next to agriculture. This sector has achieved better growth in the recent census. This study also reveals that unregistered enterprises generate more than 80 percent of the employment. Even after the integration of Indian economy with global economy in 1991, MSMEs sectors of India have performed well in employment generation.*

**Keywords:** MSME , economic growth, entrepreneurship, investment , employment potential

### **Introduction**

Micro, Small and Medium Enterprises (MSME) play a strong role in the growth of the country and can be rightly referred as backbone of the Indian economy, and it is seen that worldwide, MSMEs have been recognized as the engines of economic growth. Government's policy initiatives like enactment of the new Micro Small and Medium Enterprises Development Act, 2006, pruning of reserved MSME list, advising financial institutions to increase their flow of credit to the MSME sector, are all initiatives towards boosting entrepreneurship, investment and growth.

As it is seen that the role of small industry sector is phenomenal, this sector has seen a

rapid growth in the post independence era. The emphasis on village and small scale industries has always been an integral part of India's industrial strategy, more so, after the second Five Year Plan. The cottage and rural industries play an important role in providing employment opportunities in the rural areas, especially for the traditional artisans and the weaker sections of society. These industries contribute more to other socio-economic aspects, such as reduction in income inequalities, dispersed development of industries and linkage with other sectors of the economy. In fact promotion of small scale industries and rural industrialization has been considered by the Government of India as a powerful instrument for realizing the twin

objectives of 'accelerated industrial growth and creating additional productive employment potential in rural and backward areas.'

### Literature Review

**UNIDO (1969)** in a study based on evidence from a number of developing countries indicated that small enterprises with a lower level of investment per worker tend to achieve a higher productivity of capital than do the larger, more capital intensive enterprises.

**Mali (1998)** observed that small and medium enterprises (SMEs) and micro enterprises have to face increasing competition in the present scenario of globalization, they have to specifically improve themselves in the fields of management, marketing, product diversification, infrastructural development, technological up gradation. Moreover, new small and medium enterprises may have to move from slow growth area to the high growth area and they have to form strategic alliance with entrepreneurs of neighboring countries. Data bank on industries to guide the prospective entrepreneurs including investors from abroad is also needed.

**Bala Subrahmanya (2004)** highlighted the impact of globalization and domestic reforms on small-scale industries sector. The study stated that small industry had suffered in terms of growth of units, employment, output and exports. The researcher highlighted that the policy changes had also thrown open new opportunities and markets for the small-scale industries sector. The researcher suggested that the focus must be turned to technology development and strengthening of financial infrastructure in order to make Indian small industry internationally competitive and contribute to national income and employment.

**Bargal et al. (2009)** examined the causal relationship among the three variables GDP, SSI output and SSI exports and also have compared the performance parameters of SSIs in the pre and post liberalization era. The study found that the annual average growth rate of different parameters of SSIs have declined in

the period of nineties vis-à-vis the pre-reform years. There is an absence of any lead-lag causal relationship between exports and production in small-scale sector and GDP of Indian economy.

**Dixit and Pandey (2011)** applied co-integration analysis to examine the causal relationship between SMEs output, exports, employment, number of SMEs and their fixed investment and India's GDP, total exports and employment (public and private) for the period 1973-74 to 2006-07. Their study revealed the positive causality between SMEs output and India's GDP.

**Singh et al. (2012)** analyzed the performance of Small scale industry in India and focused on policy changes which have opened new opportunities for this sector. Their study concluded that SSI sector has made good progress in terms of number of SSI units, production & employment levels. The study recommended the emergence of technology development and strengthening of financial infrastructure to boost SSI and to achieve growth target.

**MSME (2011)** this report reveals that in the last decade, the growth rate of MSMEs has been consistently higher than the overall growth rate of the industrial sector, crossing the 12% mark in the terminal year of the Tenth Plan.

**Venkatesh and Muthiah (2012)** found that the role of small & medium enterprises (SMEs) in the industrial sector is growing rapidly and they have become a thrust area for future growth. They emphasized that nurturing SME sector is essential for the economic well-being of the nation.

### Objective

The objective of the study is to examine the relationship between number of MSME's and its employment generation in India. In terms of employment generation, place of MSMEs is next to agriculture. This sector has achieved better growth in the recent census. This study also reveals that unregistered enterprises generate more than 80 percent of

the employment. Even after the integration of Indian economy with global economy in 1991, MSMEs sectors of India has performed well in employment generation.

**Methodology**

The study employed the Augmented Dickey Fuller (ADF) Test for unit root, Johansen Co-integration Test and Granger Causality Test. Data on annual series of the study variables for the period 2000-01 to 2011-12 which were sourced from the Ministry of Micro, Small and Medium Enterprises.

**Model Specification**

The model is specified as:  $EMP = f(NUM)$

Where: EMP – Employment from MSME, NUM- Number of MSME Enterprises

Note\* All variables are in their log form.

**Findings and Discussion**

It was observed that there was steady increase in the number of MSME’s, its employment creation and gross output during the study period. There was tremendous change during the year 2005-06 in all the three variables. The employability of MSME’s increased from 23.87 million to 101.18 million during 2000-01 to 2011-12. The gross output from MSME was 17908046 million at the end of 2011-12. The number of MSME’s was 44.77 million during 2011-12.

**Table 1 Number of MSME’s and Employment, Gross Output generated from MSME’s (in Million)**

Year	Number	AGR	Employment	AGR	Gross Output	AGR
2000-01	10.11		23.87		2612970.00	
2001-02	10.52	3.91	24.93	4.26	2822700.00	7.43
2002-03	10.95	3.91	26.02	4.18	3148500.00	10.35
2003-04	11.40	3.91	27.14	4.13	3645470.00	13.63
2004-05	11.86	3.91	28.26	3.95	4297960.00	15.18
2005-06	12.34	3.91	29.49	4.18	4978420.00	13.67
2006-07	36.18	65.89	80.52	63.37	11988175.50	58.47
2007-08	37.74	4.12	84.22	4.39	13229604.10	9.38
2008-09	39.37	4.15	88.08	4.39	13756986.00	3.83
2009-10	41.08	4.16	92.18	4.44	14883902.30	7.57
2010-11	42.87	4.18	96.52	4.49	16555806.00	10.10
2011-12	44.77	4.23	101.18	4.61	17908046.70	7.55

Source: Ministry of MSME

**Stationary Test**

Owing to the fact that time series data is used, in other to avoid spurious regression, the

series are first checked whether they are stationary or not. A series is said to be stationary if it is time invariant. To do this, the study employed the ADF Unit Root Test and the result is presented in Table 2.

Under the ADF test, the null hypothesis of non-stationarity (unit root) is rejected if the test statistic is more negative than the critical values. If a variable is found to be stationary in its raw form without any transformation, it is said to be integrated of order zero i.e. I(0), but of a variable only became stationary after taking its first difference, it is said to be integrated of order one. From our result above, it can be seen that all our variables were found to be stationary only after taking their first difference, we could thus conclude that all variables are I(1).

**Table 2 ADF Unit Root Test Result**

Variables	Level			First Difference			Order
	None	Intercept	Int & T	None	Intercept	Int & T	
NUM	1.22	-0.71	-2.00	-2.74*	-3.16	-2.95	I(1)
EMP	1.34	-0.69	-2.01	-2.71*	-3.16	-2.94	I(1)
GO	2.40	-0.63	-1.74	-2.07*	-2.98	-2.82	I(1)

Source: Author’s own computation.

H0: Unit root in series. \* denotes rejecting H0 at 5% significance respectively.

**Co-integration Test**

Having examined the order of integration of variables and all were found to be integrated of order one i.e. non-stationary, the next step in the analysis is to examine whether variables have long run association. To do this, the study applied the Johansen co-integration test.

**Table 3: Johansen Co-integration Test Results**

Included observations: 10 after adjustments				
Series: LNEMP LNNUM				
Lags interval (in first differences): 1 to 1				
Unrestricted Co-integration Rank Test (Trace)				
Hypothesized No. of CE(s)	Eigen value	Trace Statistic	0.05 Critical Value	Prob.**
None	0.450245	10.46710	15.49471	0.2465
Trace test indicates no co-integration at the 0.05 level				
**MacKinnon-Haug-Michelis (1999) p-values				
Unrestricted Co-integration Rank Test (Maximum Eigen value)				
Hypothesized No. of CE(s)	Eigen value	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None	0.450245	5.982834	14.26460	0.6154
Max-eigen value test indicates no co-integration at the 0.05 level				
**MacKinnon-Haug-Michelis (1999) p-values				

Source: Author's own computation.

Under the Johansen Co-integration methodology, there are basically two tests that are employed; they are the Trace test and Maximum Eigen Value test. Under each of the tests, the null hypothesis is rejected if the test statistic is greater the critical value at 5 percent level of significance. The result indicated that null hypothesis cannot be rejected and therefore it is concluded that in both tests there is no presence of co-integrating equations. The finding of the test points to the fact that there is no long run association among the variables.

### Granger Causality Test

The relationship between employment and number of MSME's didn't had long association. The next tool to be employed to analyze the relationship is Granger Causality test. It studies the causal relationship between the variables. The results of the Granger Causality test are provided in below Table 4.

Sample: 2000 2011				
Lags: 1				
Null Hypothesis:	Obs	F-Statistic	Prob.	
LNNUM does not Granger Cause LNEMP	11	2.59983	0.1455	
LNEMP does not Granger Cause LNNUM		2.57653	0.1471	

Sample: 2000 2011				
Lags: 2				
Null Hypothesis:	Obs	F-Statistic	Prob.	
LNNUM does not Granger Cause LNEMP	10	1.67746	0.2771	
LNEMP does not Granger Cause LNNUM		1.66229	0.2796	

Sample: 2000 2011				
Lags: 3				
Null Hypothesis:	Obs	F-Statistic	Prob.	
LNNUM does not Granger Cause LNEMP	9	16.0072	0.0594	
LNEMP does not Granger Cause LNNUM		16.2240	0.0586	

### Table 4 Pairwise Granger Causality Test

Source: Author's own computation

The results of granger causality test with lag one, lag two and lag three are presented above. The result of granger causality test with lag one indicates there is no bidirectional causality between number of MSME's and employment created at five percent significance level. The granger causality result

with lag two also indicates there is no bidirectional relationship between MSME's and employment created at five percent level. There is no causality from increase in MSME's to the job creation.

The granger causality test with lag three lag rejects bidirectional causality between the variables at five percent level. However, there is bidirectional causality between the variables at 10 percent significance level. It can be concluded that there is weak relationship between increase in micro, small and medium enterprise and their employment creation. The increase in MSME's had significantly increased employability opportunities. The expansion of MSME's should be aimed at more job creation for the welfare of the society.

### Conclusion

In a developing country like India, MSMEs sector can play vital role in creating employment avenues to the unemployed and underemployed people. More than 80 percent of employment generated in this sector is contributed unregistered enterprises. This emphasizes the need for giving priority to unregistered sector in future policies and plans for the promotion of MSMEs.

It is also seen that despite the withdrawal of various protectionist policies and severe competitions from Multinational companies and large Indian firms, MSMEs sector of India has achieved better progress in employment generation. Thus, it can be concluded that other developing nations of the world can also adopt the strategy of promoting MSMEs for employment generation and reducing unemployment.

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## IMPACT OF TECHNO-STRESS AMONG WOMEN EMPLOYEES IN IT SECTOR, CHENNAI

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### **Abstract**

*Information and Communication Technology (ICT) is becoming a fast changing and renewing technology in all sectors. The use of these fast changing and renewing technologies create a source of pressure among IT women employees. This study analyzes the impact of techno-stress among women IT employees. This research is conducted in Chennai city by using structured questionnaire among the women IT employees. The questionnaire was distributed among 50 women IT employees. The study concluded that the major problem faced by women is obesity.*

**Keywords:** Technology, ICT, Techno-stress, women employees, Technology Complexity,

### **Introduction**

Information and Communication Technology (ICT) has become the integral part of any organization. The rapid changes and technological advancement in the IT sector which creates pressure and high performance expectations from the employees. Due to these changes the employee's inability to cope up with the new technology that leads techno-stress among women IT employees and ultimately it will affect the employees' health and wellbeing. The impact of techno-stress may experience by the women IT employees are obesity, reduced immunity, hypertension,

menstrual problems, digestion, sleep disturbance and diabetes etc.

### **Technostress**

Techno-stress has been defined as "modern disease of adaptation caused by an inability to cope with new computer technologies in a healthy manner" (Brod 1984). Techno-stress has been defined as "any negative effect on human attitudes, thoughts, behaviors, and psychology that directly or indirectly results from technology". Literally, techno-stress is a feeling of anxiety or mental pressure from overexposure or involvement with technology (computer).

### Objectives of the Study

The present study was designed to analyze the impact of techno-stress among women employees in IT, Chennai with the following specific objectives:

- To analyze the correlations, if any, among the factors causing techno-stress.
- To find out the impact of techno-stress among women employees in IT sector.

### Hypothesis

- There is no significant relationship between demographic factors and High workload due to technology complexity.

#### Statement of the Problem

The fast growth of technology and its extensive use in business and industry has increased. The organizations are continuously bringing changes in the relevant field and the same forcing the employees to adapt innovative and unique blend of technological advancement created a huge demand of performance. Some people are feeling comfortable and gain benefits from the usage of technology, there are many employees who find it difficult to adjust and cope up with new technology. The technology needs people to change but it is not an easy thing to adapt new technology. Inability to cope with new technology could lead to techno-stress.

So this study focuses on identifying the impact of techno-stress among the women employees working in IT sector in Chennai city. It also suggests the possible and suitable methods of combating techno-stress among the employees. Thus, in order to sustain the wellbeing of individual women concerned, it is vital to understand the impact of technology on the physical and mental health of women employees. Hence a study on techno-stress is needed to understand the impact of techno-stress among the women employees in IT sector.

### Research Methodology

#### Research Design

From the research design, the researcher selected the Empirical research design for the study. Empirical research relies on experience or observation alone, often without due regard for system and theory. It is data-based research, coming up with the conclusions which are capable of being verified by observations or experiment. We can also call it as experimental type of research. Here the researcher must get the working hypothesis and should get enough facts for proving or disproving the hypothesis.

#### Sample Design

Sampling design refers to a definite plan for obtaining a sample from a given population. The sampling technique adopted for the study is Stratified random sampling method which comes under probability sampling design.

#### Sample Size

Stratified random sampling method is used for selecting the appropriate and adequate sample representative for this research study. Out of total population, 50 women IT employees were taken for the study as a sample.

#### Study Area

Chennai has the maximum number of software industry in India next to Bangalore. So it is the most appropriate place to conduct this kind of research study. The population for selecting sampling units of the study includes women employees working in IT sector.

#### Sources of Data Collection Primary Data

Primary data has been collected from the selected women IT employees. The questionnaire was prepared with a wide review of literature and keeping in view the objectives of the study. The data was collected through structured questionnaire.

**Secondary Data**

The Secondary data for the study have been taken from different sources. Information on IT sector has been obtained from various reports like NASSCOM, annual report of concerned company etc. Information is also obtained from national and international journals, research reports, magazines, newspapers, books and websites.

**Statistical Tools**

It is important to recognize an appropriate statistical design which brings solutions to the entire research objectives of the study. The following are the tools used for data analysis and interpretation like Cronbach’s Alpha testing, Frequency Analysis, Correlation Analysis and Chi-Square testing.

**Review of Literature**

Kupersmith (2006) confirmed that techno-stress existed in the library setting. In fact, more than half of the librarian surveyed (59%) felt that stress had increased in the past five years and almost two third of the respondents believed that the problem was somewhat serious. It was also revealed by the study that the leading causes of techno-stress in the library were information overload, networking problem, security issues and computer hardware, and ergonomics.

Bichteler (1986) also discovered that as a result of library automation some librarians felt that their personalities had changed, in which they became more computer-oriented. They were easily irritated and impatient when dealing with unorganized or illogical people and found it hard to communicate with nonprogrammers. The pressure to use the equipment efficiently and to stay on schedule had reduced their opportunities for conversation and led them to isolate themselves from other people. Moreover, the librarians also felt frustrated when there is

incompatibility between micros and mainframe, inaccessible and unhelpful sales representatives, lack of training, and inadequate time provided to practice what they have learned.

Stoney Brooks (2015) has measured that Personal social media usage is pervasive in both personal and professional lives. It was examined the effects that the personal social media usage has on individuals’ techno-stress and happiness levels. It was found that higher amounts of personal social media usage led to lower performance on the task, as well as higher levels of techno-stress and lower happiness. It was suggested that the personal usage of social media during professional times can lead to negative consequences.

Qin Shu et.al (2011) has aimed that professionals and end users of computers often experience being constantly surrounded by modern technology. Based on social cognitive theory, it was studied as consequences of computer self-efficacy and technology dependence. It was found that employees with higher level of computer self-efficacy have lower level of computer-related techno-stress, employees with higher level of technology dependence have higher level of computer-related techno-stress and employees under different individual situations may perceive different levels of techno-stress.

**Results and Discussion**

**Table-1 Cronbach’s Alpha-Reliability Test**

Cronbach's Alpha	N of Items
.880	169

Cronbach’s Alpha is the most common method to measure the internal consistency of items in the questionnaire. It was performed to check the reliability of questions or items. The Cronbach’s alpha test was performed and it resulted in an overall score of .880 indicating internal consistency of the items.

**Table – 2 Demographic Factors of the Respondents**

S. No	Variables	Category	No. of Respondents	Percentage
1	Age	18 – 24 Years	12	24
		25 – 31 Years	23	46
		32 – 38 Years	10	20
		39 – 45 Years	5	10
		Above 45 Years	0	0
2	Educational Qualification	B.Sc/BCA	16	32
		M.Sc/MCA	20	40
		B.E/B.Tech	8	16
		M.E/M.Tech	6	12
		Others	0	0
3	Marital status	Single	15	30
		Married	31	62
		Widow	0	0
		Divorced	4	8
4	Type of Family	Nuclear	37	74
		Joint	13	26
5	Nature of work	Clerical	5	10
		Technical	20	40
		Managerial	17	34
		Executive	8	16
6	Working Experience	Below 5 Years	7	14
		5 – 10 Years	24	48
		10 – 15 Years	11	22
		15 – 20 Years	5	10
		Above 20 Years	3	6
7	Area of Residence	Rural	33	66
		Urban	12	24
		Semi-Urban	5	10
<b>Total</b>			<b>50</b>	<b>100</b>

Source: Primary Data

The objective of the study was to analyze the demographic factors of the women employees in IT sector which was analyzed and found that majority of the women employees belongs to the age group of 25 – 31 Years (46%), who are married (61%) and live in a nuclear family system (74%), 40% of the women employees have education qualification as post-graduation. The nature of work of women employees is technical (40%), 48% of the respondents belongs to the category 5 – 10 Years as working experience and it is observed that majority of the respondents (66%) were belongs to rural area.

**Table – 3 Correlation between “Forced to work with very tight time schedules” and “Completion of work within short period”**

Correlations			
		"Forced to work with very tight time schedules"	"Completion of work within short period"
"Forced to work with very tight time schedules"	Pearson Correlation	1	.741**
	Sig. (2-tailed)		.000
	N	50	50
"Completion of work within short period"	Pearson Correlation	.741**	1
	Sig. (2-tailed)	.000	
	N	50	50

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The above table shows that there is a strong positive correlation between “Forced to work with very tight time schedules” and “Completion of work within short period” [.741\*\*]. It indicates that the employees who are forced to work with very tight time schedules those employees completed their work within short period and vice-versa.

**Table – 4 Correlation between “Completion of work within short period” and “Forced to adapt new technologies”**

Correlations			
		"Completion of work within short period"	"Forced to adapt new technologies"
"Completion of work within short period"	Pearson Correlation	1	.657**
	Sig. (2-tailed)		.000
	N	50	50
"Forced to adapt new technologies"	Pearson Correlation	.657**	1
	Sig. (2-tailed)	.000	
	N	50	50

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The above table shows that there is a strong positive correlation between “Completion of work within short period” and “Forced to adapt new technologies” [.657\*\*]. It indicates that the employees who are completed their work within short period and they are forced to adapt new technologies and vice- versa.

**Table- 5 Chi-square test for association between Demographic factors and High workload due to technology complexity**

S. No	Demographic Factors	DF	Calculated Values	Table Values	Results
1	Age	6	3.950	12.59	Not Significant
2	Educational Qualification	6	6.565	12.59	Not Significant
3	Marital status	4	7.496	9.49	Not Significant
4	Type of Family	2	1.436	5.99	Not Significant
5	Nature of work	6	9.701	12.59	Not Significant
6	Working Experience	8	7.739	15.51	Not Significant
7	Area of Residence	4	1.797	9.49	Not Significant

**H0: There is no significant relationship between Demographic factors and High workload due to technology complexity**

\* 5% Level of Significance (Probability <0.05)

The above table shows that demographic factors of the respondents relating to High workload due to technology complexity. It is found that the calculated value is lesser than table value so we accepted the null hypothesis in all seven cases at five percent significant level. It is concluded that there is no significant relationship between demographic factors and High workload due to technology complexity.

**Table – 6 Impact of techno-stress among women employees in IT sector**

Impact	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree	Mean Score value	Ranks
Reduced immunity	21	17	8	3	1	4.08	VI
Obesity	34	12	4	0	0	4.60	I
Hypertension	25	19	3	3	0	4.32	IV
Digestion	27	13	3	5	2	4.16	V
Sleep disturbance	33	10	7	0	0	4.52	II
Diabetes	28	12	0	5	5	4.06	VII
Eye pressure	15	17	3	10	5	3.54	IX
Menstrual problems	32	15	0	0	3	4.46	III
Heart Disease	31	4	3	4	8	3.92	VIII
Muscular skeletal Disorders	12	18	5	9	6	3.42	X

Source: Primary Data

Majority of the respondents reported different types of health problems they practically face. The above table envisages the rank order of impact of techno-stress among women IT employees. ‘Obesity’ was ranked I (4.60), ‘Sleep disturbance’ was ranked II (4.52), ‘Menstrual problems’ was ranked III (4.46), ‘Hypertension’ was ranked IV (4.32), ‘Digestion’ was ranked V (4.16), ‘Reduced

immunity’ was ranked VI (4.08), ‘Diabetes’ was ranked VII (4.06), ‘Heart Disease’ was ranked VIII (3.92), ‘Eye pressure’ was ranked IX (3.54) and ‘Muscular skeletal Disorders’ was ranked X (3.42). The mean score value of each constraint indicates the impact of techno-stress among women IT employees.

**Conclusion**

The paper studied the impact of techno-stress among women IT employees. There is a strong positive correlation indicates that the employees completed their work within short period and they are forced to adapt new technologies. It is found that women who are working in IT sector suffer from obesity, reduced immunity, hypertension, menstrual problems, digestion, sleep disturbance and diabetes etc. Further the study revealed that the major and foremost problem faced by women is obesity.

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## RECENT DEVELOPMENTS IN SERVICES OFFERED THROUGH PRIMARY HELTH CENTERS IN OMALUR TALUK, SALEM DISTRICT

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### **Abstract**

*The primary health center is the basic structured and functional unit of the public health services in developing countries. The primary health centers help to the village people and rural poor to take care of their health and taking treatment for diseases. So many village people are ready to utilize the services offered through primary health centers. In this primary health center verify and different type of health care service provide to the public especially old age people and pregnant ladies. The government of India and state government are offering various services which are essential to every village. This study is to be conducted with the objectives to know the current scenario of primary health centers health care services in omalurtaluk and to know the awareness level of rural poor about the services offered in primary health centers. The research is to be conducted by using structured interview schedule using convenient sampling of 12 primary health centers in omalurtaluk. The statistical tools like frequency, one sample t-test and anova is to be utilized for data analysis.*

**Keywords:** Health Service, Health center, Health care, Village, People

### **Introduction**

Health for all means that health is to be brought within the reach of everyone in a given community. It implies the removal of obstacles to health – that is to say the elimination of

- Malnutrition
- Ignorance
- Disease
- Contaminated water supply
- Unhygienic housing etc.

It depends on continued progress in medicine and public health. Alma Ata Declaration called on all governments to formulate national policies, strategies and plans of action to launch and sustain primary health care as part of a national health system. It is left to each country to innovate, according to its own circumstances to provide primary health care

This was followed by the formulation and adoption of the Global Strategy for Health for

all by the 34th World Health Assembly in 1981. Primary Health care got off to a good start in many countries with the theme "Health for All by 2000 AD". Primary Health Care is a new approach to health care, which integrates at the community level all the factors required for improving the health status of the population.

Primary Health Centre (PHCs), sometimes referred to as public health centres, are state-owned rural health care facilities in India. They are essentially single-physician clinics usually with facilities for minor surgeries, too. They are part of the government-funded public health system in India and are the most basic units of this system. Primary health centres and their sub-centres are supposed to meet the health care needs of rural population. Each primary health centre covers a population of 1,00,000 and is spread over about 100 villages. The PHCs are established and maintained by the State Governments under the Minimum Needs Programme (MNP)/ Basic Minimum Services (BMS) Programme. It acts as a referral unit for 6 Sub Centres and has 4-6 beds for patients. Apart from the regular medical treatments, PHCs in India have some special focuses like Infant immunization programs, Anti-epidemic programs, Birth control programs, Pregnancy & related care and Emergencies. At All India level as on 31st March 2014, there are 25020 Number of PHCs functioning. Out of 25020 PHCs, more than 80% are functioning in Government owned Buildings and rest are functioning in "Rented Buildings" and "Rent Free Panchayat/Vol. Society Buildings"

#### Statement of the Problem

The primary health center is the basic structured and functional unit of the public health services in developing countries. The primary health centers help to the village people and rural poor to take care of their health and taking treatment for diseases. So many village people are ready to utilize the

services offered through primary health centers. In this primary health center variety and different type of health care service provide to the public especially old age people and pregnant ladies. The government of India and state government are offering various services which are essential to every village.

Primary health centers in India are beset with problems such as the shortage of multidisciplinary medical expertise, laboratory facilities and lack of other infrastructure facilities and the dearth of life saving medicines. The medical personnel, as a rule are disinclined to practice in rural areas or remote locations and prefer urban areas on for monetary achievement and better life conveniences. Consequently in many remote rural villages qualified doctors are not available for consultation. The main reason behind which is the low utilization of Primary Health Care in omlaur taluk due to lack of essential facilities.

➤ What kind of service offered by the primary health center?

#### Objective of the Study

- ✓ To know the primary health center services among the people of Omalur taluk in Salem district.
- ✓ To evaluate the recent developments in service offered through primary health center.
- ✓ To offer suggestions for improving the existing Health Care System in Omalur Taluk.

#### Methodology

Both primary and secondary data were used for the study. The primary data were collected from general public in Omalur taluk in Salem district. The respondents are selected on the simple random sampling techniques. The primary health center is places where different type of situations and circumstances were going on. Hence, randomization does not possible during the study. The secondary data

were collected from various website, journals, magazine, etc. The statistical tools are applied such as percentage analysis, one sample T- test and ANOVA.

### Analysis and Interpretation of the Data

Socio economic factor is important for health care. Socioeconomic status is most widely understood as an indicator of education, place of residence, health beliefs and behaviour, occupation, income, access to health services and the environment. Socioeconomic status is inter related to health in a number of ways, particularly the: environments people are exposed to which impact on health, health-promoting or negating behaviours that people engage in the utilisation of health care services.

Gender	Frequency	Percent
Male	67	55.8
Female	53	44.2
Total	120	100.0
Age	Frequency	Percent
Below 25 years	19	15.8
25-30 years	46	38.3
31 to 35 years	30	25.0
Above 35 years	25	20.8
Marital Status	Frequency	Percent
Married	87	72.5
Unmarried	33	27.5
Total	120	100.0
Residential Place	Frequency	Percent
Rural	90	75.0
Semi Urban	30	25.0
Total	120	100.0
Educational Qualification	Frequency	Percent
Illiterate	35	29.2
Upto Primary School	9	7.5
Upto Higher Secondary School	42	35.0
Graduates/Post Graduate	29	24.2
Professional	5	4.2
Total	120	100.0
Occupation	Frequency	Percent
Home Maker	24	20.0
Student	23	19.2
Employee	19	15.8
Business	25	20.8
Cooli	29	24.2
Total	120	100.0

Monthly Income	Frequency	Percent
Rs.5,000 to Rs.6,000	23	19.2
Rs.6,001 to Rs.7,000	44	36.7
Rs.7,001 to Rs.8,000	19	15.8
Above 8,000	34	28.3
Total	120	100.0

Family Type	Frequency	Percent
Joint Famil	22	18.3
Nuclear Family	98	81.7
Total	120	100.0

Family member	Frequency	Percent
3	38	31.7
4	29	24.2
5	34	28.3
Above 5	19	15.8
Total	120	100.0

The above table shows that the demographic details of the respondents. Out of 120 respondents, 55.8 percent of the respondents are Male, 38.3 percent of the respondents are under the age group of 25-30 years, 72.5 percent of the respondents are Married, 75 percent of the respondents are belongs to rural area, 35 percent of the respondents are study upto higher secondary school , 24.2 percent of the respondents are Cooli, 28.3 percent of the respondents are earning Above 8, 000 per month, 81.7 percent of the respondents are in nuclear family set up and 31.7 percent of the respondents are having 3 members in their family.

### Agreement level of recent developments and services offered through primary health centers

#### One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Easy approach to doctors	120	4.1500	0.74077	0.06762
Available of Scan facility	120	3.1417	1.34287	0.12259
Available of X-Ray	120	3.0167	1.36575	0.12468
Available of Lab facility	120	2.9750	1.25331	0.11441
Infrastructure	120	3.7083	0.72640	0.06631
Ambulance	120	5.0083	5.09819	0.46540
working time of Doctors and workers	120	3.5333	0.95207	0.08691
Bed facility	120	3.3583	0.93302	0.08517
vaccination	120	5.3917	6.31431	0.57642
Diagnostic and physiotherapy services	120	2.9083	1.35966	0.12412

Treatment to pregnant ladies and delivery facilities	120	3.7500	0.82248	0.07508
Treatment to old age people	120	3.5417	0.90652	0.08275
Treatment to outpatients availability of Operation theater	120	3.5333	0.94321	0.08610
Availability of Medicine and tablet	120	3.4333	0.95911	0.08755

From the above table it is found that the mean value of fifteen variables are agreement level of recent developments and services offered through primary health centers of range from 2.70 to 5.39 with consistent standard deviation less than 2 expected for the ambulance (5.09) and vaccination (6.31). The significance of the mean values of the variables is explained in the table below.

**One-Sample Test**

The t test values of the fifteen variables are statistically significant at 5 percent level of significance. This shows that agreement level of recent developments and services offered through primary health centers have strong agreement easy approaches to doctors, infrastructure, treatment to pregnant ladies and delivery facilities and moderately agree on ambulance services, bed facility, vaccination, working time of doctors and workers, treatment to pregnant old age people, treatment to outpatients and availability of medicine and tablet. Low agree level on availability of scan facility, available on X-Ray, available of lab facility, diagnostic and physiotherapy services, availability of operation theater and availability of medicine and tablet.

Influence of residential place and developments and services offered through primary health centers

From the below table described by influence of residential place and developments and services offered through primary health center in Omlaur Taluk.

H<sub>0</sub>: There is no association difference between residential place and developments and services offered through primary health centers

Particulars	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Easy approach to doctors	17.006	119	<.001**	1.15000	1.0161	1.2839
Available of Scan facility	1.156	119	0.250	.14167	.1011	0.3844
Available of X-Ray	0.134	119	0.894	.01667	.2302	0.2635
Available of Lab facility	0.219	119	0.827	-.02500	.2515	0.2015
Infrastructure	10.682	119	<.001**	.70833	.5770	0.8396
Ambulance	4.315	119	<.001**	2.00833	1.0868	2.9299
working time of Doctors and workers	6.136	119	<.001**	.53333	.3612	0.7054
Bed facility	4.207	119	<.001**	.35833	.1897	0.5270
vaccination	4.149	119	<.001**	2.39167	1.2503	3.5330
Diagnostic and physiotherapy services	0.739	119	0.462	-.09167	.3374	0.1541
Treatment to pregnant ladies and delivery facilities	9.989	119	<.001**	.75000	.6013	0.8987
Treatment to old age people	6.546	119	<.001**	.54167	.3778	0.7055
Treatment to outpatients availability of Operation theater	6.194	119	<.001**	.53333	.3628	0.7038
Availability of Medicine and tablet	2.448	119	0.016	-.29167	.5276	-.0557
Availability of Medicine and tablet	4.949	119	<.001**	.43333	.2600	0.6067

**ANOVA**

From the above table shows that influencing of residential place and developments and services offered through primary health centers. Easy approach to doctors (F=23.067, P=0.000), Bed facility (F=4.497, P=0.036), vaccination (F=21.492, P=0.000), Diagnostic and physiotherapy services (F=8.021, P=0.005), Treatment to old age people (F=4.254, P=0.041) and availability of Operation theater (F=5.101, P=0.026) are less than 0.05. Hence the null hypothesis is rejected at 5% level. It is concluded that there is association difference between the above said variables and residential place.

Available of Scan facility (F=2.894, P=.092), Available of X-Ray (F=.480, P=.490), Available of Lab facility (F=.509, P=.477), Infrastructure (F= 3.355, P=.070), Ambulance (F= 1.091, P= .298), working time of Doctors and workers (F=.783, P=.378), Treatment to pregnant ladies and delivery facilities (F= .409, P=.524), Treatment to old age people (F=4.254, P=.041), Treatment to outpatients (F=.798, P=.374) and Availability of Medicine and tablet (F=.192, P=.662) are more than 0.05.

Hence the null hypothesis is accepted at 5% level. It is concluded that there is no association difference between the above said variables and residential place.

		Sum of Squares	df	Mean Square	F	Sig.
Easy approach to doctors	Between Groups	10.678	1	10.678	23.067	.000
	Within Groups	54.622	118	.463		
	Total	65.300	119			
Available of Scan facility	Between Groups	5.136	1	5.136	2.894	.092
	Within Groups	209.456	118	1.775		
	Total	214.592	119			
Available of X-Ray	Between Groups	.900	1	.900	.480	.490
	Within Groups	221.067	118	1.873		
	Total	221.967	119			
Available of Lab facility	Between Groups	.803	1	.803	.509	.477
	Within Groups	186.122	118	1.577		
	Total	186.925	119			
Infrastructure	Between Groups	1.736	1	1.736	3.355	.070
	Within Groups	61.056	118	.517		
	Total	62.792	119			
Ambulance	Between Groups	28.336	1	28.336	1.091	.298
	Within Groups	3064.656	118	25.972		
	Total	3092.992	119			
working time of Doctors and workers	Between Groups	.711	1	.711	.783	.378
	Within Groups	107.156	118	.908		
	Total	107.867	119			
Bed facility	Between Groups	3.803	1	3.803	4.497	.036
	Within Groups	99.789	118	.846		
	Total	103.592	119			
vaccination	Between Groups	731.025	1	731.025	21.492	.000
	Within Groups	4013.567	118	34.013		
	Total	4744.592	119			
Diagnostic and physiotherapy services	Between Groups	14.003	1	14.003	8.021	.005
	Within Groups	205.989	118	1.746		
	Total	219.992	119			
Treatment to pregnant ladies and delivery facilities	Between Groups	.278	1	.278	.409	.524
	Within Groups	80.222	118	.680		
	Total	80.500	119			
Treatment to old age people	Between Groups	3.403	1	3.403	4.254	.041
	Within Groups	94.389	118	.800		
	Total	97.792	119			
Treatment to outpatients	Between Groups	.711	1	.711	.798	.374
	Within Groups	105.156	118	.891		
	Total	105.867	119			
availability of Operation theater	Between Groups	8.403	1	8.403	5.101	.026
	Within Groups	194.389	118	1.647		
	Total	202.792	119			
Availability of Medicine and tablet	Between Groups	.178	1	.178	.192	.662
	Within Groups	109.289	118	.926		
	Total	109.467	119			

**Suggestions**

- Non availability of medicines in PHCs is one of the main constraints being faced by the people in general and the poorest of the poor in particulars.

- To ensure the availability, adequacy and functionality of health infrastructural facilities and medical and para-medical staff in PHCs.
- The government could appoint adequate number of lady doctors in the rural area.
- The existing PHCs should be made equipped with essential infrastructure and investigative facilities which will help increase the utilization rate.

**Conclusion**

Online healthcare services is an unavoidable and indispensable source of service now days. Because go online is the mantra of many companies and organizations both public and private sector. As far as this study is concerned there is a mix of opinion among the respondents about the online health care services. The study revealed that the respondents are having more awareness in the services such as avoid waiting time in treatment/ consultation, helpful to book an appointment, helpful to get various type of consultations and it will create Good communication among doctors. Remaining aspects are not fully reached to the respondents. Therefore, there is an essential to create awareness among general public at large level. Because Salem is the rural based economy which needs lot of government, NGO and Public Private Partnership (PPP) support for promoting online health care services.

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## PROBLEMS FACED BY THE LEARNERS OF FIRST YEAR ENGINEERING IN AND AROUND COIMBATORE DURING READING

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### *Abstract*

*This article focuses mainly on problems faced by the learners of First year engineering in and around Coimbatore while Comprehending. Today's world is becoming increasingly globalized because a graduate is meant not only for the local, but for the global market. So, graduates should have education of an international standard which is not possible without the reading skills of English. This is also an age of internet; it is the best medium for getting information and being acquainted with the world. A language of Internet is English, a fair level of reading skill in English is necessary to use or browse internet. Reading is therefore a very important English language skill that we need in this present competitive world. Reading is also necessary to know the answers to a particular question or issue for which some one reads. To satisfy one's thirst for knowledge, reading books are necessary. Most of the books are available in English. This being the reality of the world at present, teaching of reading skills in English is very important and it has no alternative. When a person reads he will develop his lexical knowledge and can analyse his Comprehension level over the information he reads.*

**Key words:** Reading Skills, Comprehension Level, Language of Internet, students using dictionary

### **Introduction**

The importance of reading skills especially Lexical Knowledge and Comprehension level in English has reached new heights in the present context of the globalized world. But the question is how far our learners from First Year Engineering in Coimbatore prepared for it?

Students' proficiency of reading English is very poor here. Majority of students in first year engineering in and around Coimbatore cannot access English Text books prescribed in their syllabus due to their lack of required proficiency of Reading Skills in English. Therefore, they depend only on the prescribed books, and the vast resources in the libraries

being in English remain unutilized. As a result, in most cases, higher education in this location suffers miserably. It falls below the international standard. Since they do not have the habit of reading English books they are lacking the lexical knowledge. Though students do some reading in school, they prefer memorizing things like words from dictionaries, sentences from various books, and rules of grammar from different grammar books. They are not in a position to identify their Comprehension

### **Objectives of the Study**

The study examines the recent development in the methodology for the teaching and learning of reading skills especially to develop lexical knowledge and to analyse the Comprehension level among the students. It also focuses upon the problems faced by the students of Engineering Colleges in reading English. The objective of the study is

To examine the problems faced by the students during their reading

### **Significance of the study**

The research in this field is very important, because the standard of education totally depending on the students' lexical knowledge and comprehension level in reading English. There have been notable developments in the theories and practices of reading all over the world in last four decades. It is important to examine those developments which can help us to bring significant changes in reading. For meaningful education, it is very important to improve the reading proficiency of learners in English. It is equally important to examine the present state of first year engineering students' reading skills especially lexical knowledge and comprehension level in and around Coimbatore. To identify the problems and address those to improve the overall situation in the interest of the students. It is admitted that higher education in this location suffers a lot because of students' poor level of lexical knowledge and comprehension level.

### **Sampling Design of the study**

The study deals with the Lexical Knowledge and Comprehension Level of the First year Engineering Students. So for the purpose of the study, researcher has taken in and around Coimbatore, as the area of the study. The researcher selected three categories of Engineering college; Government College, Aided College and Private College in and around Coimbatore.

The population of the study constitutes 4870 First year engineering students from the 13 selected engineering colleges. For the purpose of selecting the sample from the population, researcher used Krejcie & Morgan table, 19701. The Morgan table states that at 95% level of confidence, when population size is less than or equal to 5000, adequate sample size is 678 at 3.5% margin of standard error. Thus the total sample size of the study is determined as 678. The selected samples were equally considered from the three types of Engineering College.

The researcher selected totally 13 Engineering colleges in and around Coimbatore. The total number of samples selected from the aided engineering colleges is 226, Government engineering colleges is 226 and from the private engineering colleges are 226. Thus the sampling technique adopted for selecting the sample of the study is convenient random sampling method. The researcher circulated the structured questionnaire to 678 first year engineering college students for the purpose of data collection. Out of 678 questionnaires, 656 questionnaires were complete and the same was considered for the analysis of data. Hence the response rate of survey was about 96.75 percent by eliminating 22 incomplete questionnaires.

### **Methods of Data Collection**

The study is purely based on the primary data. The researcher collected the data from the first year engineering college students with the help of reading comprehension tool and the structured questionnaire.

Rationale for the Tool – Test on Reading Comprehension

Lanier and Davis (1972) in summarizing comprehension skills, categories them as literal skills (recall and recognition of facts); interpretative skills (inferring, drawing conclusions, generalizing, deriving meaning from figurative language, predicting, anticipating, and summarizing); critical skills (judging, detecting propaganda, analyzing, checking validity, checking the author’s biases, and purposes); and creative skills (applying information, responding emotionally).

Gray (1940) suggested that 5 different levels of meaning could be obtained from the same material. He identified a literal level, which involves translation of what the words say, an interpretative level, which relates material to its context, a significance level, which involves implications, and an evaluative level, which requires the reader to react to the material in his own terms. Reading activity involves perception, recall, reasoning, evaluating, imagining, organizing, application, and problem solving. Reading comprehension involves the following levels.

**Table No. 1 Number of students attended the spoken English class**

Attended the spoken English class	Frequency	Percent
No	358	54.57
Yes	298	45.43
Total	656	100

Source: Primary data

It is revealed from the above table that out of the 656 selected first year engineering students, 358 students (54.57 percent) have not attended any spoken English class and the remaining 298 students (45.43 percent) have attended the English class. Thus most of the selected students have not attended any spoken English class.

**Table No. 2 Use of dictionary by students while reading**

Use of dictionary by students while reading	Frequency	Percent
Yes	487	74.23
No	169	25.77
Total	656	100

Source: Primary data

It is revealed from the above table that out of the 656 selected first year engineering students, 487 students (74.23 percent) use dictionary while reading and the remaining 169 students (25.77 percent) didn’t use dictionary while reading. Thus, most of the students use dictionary while reading.

**Table No. 3 Habit of general reading in English apart from text book and reference material by the students**

Habit of general reading in English apart from text book and reference material by the students	Frequency	Percent
No	442	67.37
Yes	214	32.63
Total	656	100

Source: Primary data

It is revealed from the above table out of the 656 selected first year engineering students, 442 students (67.37 percent) didn’t have the habit of general reading in English apart from text book and reference material and the remaining 214 students (32.63 percent) have the habit of general reading in English apart from text book and reference material. Thus the majority of the students didn’t have the habit of general reading in English apart from text book and reference material.

**Table No. 4 Difference of opinion between spoken English classes attended and not attended students and their problems faced during reading**

Variables	Labels	Independent t test				
		N	Mean	SD	t	Sig.
Problems faced during reading	Not attended spoken English class	358	3.52	.756	.137	.001*
	Attended spoken English class	298	3.31	.741		

H<sub>0</sub>: There is no significant difference between the spoken English classes attended and unattended students and their problems faced by them during reading

Source: Computed from primary data

\*5% level of significance

Table 4 reveals the result of Independent

't' test applied to test the significant difference between the mean scores of spoken English classes attended and unattended students on the problems faced during reading. The calculated P value for the problems faced during reading show that there is a significant difference between the spoken English classes attended and unattended students, since its P value is less than 0.05. Hence, the null hypothesis is rejected. Hence it is concluded that there is a significant difference of opinion between the spoken English classes attended and unattended students and the problems faced by them during reading the English text.

**Table No. 5 Difference of opinion between students using dictionary and not using dictionary and their problems faced during reading**

Variables	Labels	Independent t test				
		N	Mean	SD	t	Sig.
Problems faced during reading	Using the dictionary while reading	487	2.84	.385	.124	.000*
	Not using dictionary while reading	169	2.32	.386		

H<sub>0</sub>: There is no significant difference between the students using dictionary and not using dictionary and their problems faced during reading

Source: Computed from primary data

\*5% level of significance

Table 5 reveals the result of Independent 't' test applied to test the significant difference between the mean scores of students using dictionary and not using dictionary and their problems faced during reading. The calculated P value for the problems faced during reading show that there is a significant difference between the students using dictionary and not using dictionary, since its P value is less than 0.05. Hence, the null hypothesis is rejected. Hence it is concluded that there is a significant difference of opinion between the students using dictionary and not using dictionary and their problems faced during reading the English text.

**Table: 6 Difference of opinion between students reading the English newspaper daily and not reading daily and their problems faced during reading**

Variables	Labels	Independent t test				
		N	Mean	SD	t	Sig.
Problems faced during reading	Reading the English newspaper daily	377	2.79	.648	.863	.000*
	Not reading the English newspaper daily	279	2.16	.600		

H<sub>0</sub>: There is no significant difference between the students reading the English newspaper daily and not reading daily and the problems faced by them during reading

Source: Computed from primary data

\*5% level of significance

Table 6 reveals the result of Independent 't' test applied to test the significant difference between the mean scores of students reading the English newspaper daily and not reading daily and their problems faced during reading. The calculated P value for the problems faced during reading show that there is a significant difference between the students reading the English newspaper daily and not reading daily, since its P value is less than 0.05. Hence, the null hypothesis is rejected. Hence it is concluded that there is a significant difference of opinion between the students reading the English newspaper daily and not reading daily and their problems faced during reading the English text.

Chi-square analysis between the components in the test on reading competency in English and the difficulty faced by the students in reading the English text

H<sub>0</sub>: There is no association between the phonemic awareness and the difficulty faced by the students in reading the English text.

**Table 7 Association between phonemic awareness and the difficulty faced by the students in Reading the English text**

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	281.591*	7	.000*
Likelihood Ratio	292.919	7	.000*
Linear-by-Linear Association	40.458	1	.000*
N of Valid Cases	656		

Source: Computed from Primary Data;

\*5% level of significance

From the above table, it is clear that Pearson Chi – Square P Value is 0.000 which is less than that of 0.05 at 5% level of significance, thus the null hypothesis is rejected. Therefore there is a significant association between phonemic awareness and the difficulty faced by the students in reading the English text.

### Finding and Suggestions

- ❖ Most of the selected students have not attended any spoken English class.
- ❖ Most of the students use dictionary while reading.
- ❖ The majority of the students didn't have the habit of general reading in English apart from text book and reference material.
- ❖ It is concluded that there is a significant difference of opinion between the spoken English classes attended and unattended students and the problems faced by them during reading the English text.
- ❖ It is concluded that there is a significant difference of opinion between the students using dictionary and not using dictionary and the problems faced by them during reading the English text.
- ❖ Hence it is concluded that there is a significant difference of opinion between the students reading the English newspaper daily and not reading daily and their problems faced during reading the English text.

### Conclusion

The most important cause for the failure of the students in reading is the lack of lexical

knowledge. Many students inspired by friends or guided by teachers and try to read a book but soon they lose the eagerness and interest with which they start reading a text. In every paragraph, or even in every sentence, or every phrase they come across some new words, which create a constant barrier for them to understand the meaning. Sometimes, they do not understand long sentences and they miss the link between the parts of a text. They also lose the lexical structure of the sentences. As a result, they lose their patience and their interest, they give up reading. Sometimes they may get some inspiration to look up the words in the dictionaries, but checking the dictionary for each and every word make them feel bored and at last their enthusiasm for reading the text will be totally lost.

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## PROBLEMS OF INDIAN SUGAR INDUSTRY

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### *Abstract*

*The status of Indian sugar industry has been compared with the rest of the world in terms of raw material availability, crushing period, size of the sugar mill, production cost and prices in the report. The advantages that Indian sugar mills have over others in cost terms have been emphasized too. Indian sugar industry is highly fragmented with organized and unorganized players. The unorganized players mainly produce Gur and Khandari, the less refined forms of sugar. The government had a controlling grip over the industry, which has slowly, yet steadily, given way to liberalization. The KPMG Report (2016) provides comprehensive analysis about the structure of Indian sugar industry by explaining the above facets. Besides the classification of sugar products and by-products like molasses, their uses too have been extensively covered. Sugarcane is one of the important commercial crops grown in India. The Indian sugar industry is a key driver of rural development, supporting India's economic growth. The Indian sugar industry is facing several challenges in terms of finance, management and governance. In spite of the giant economic strength of this sector, it has not been given due attention. The performance of Indian sugar mills is very poor when compared with international sugar industry. This is due to the reason that sugar mills do not have effective control over the cost incurred during the production and also due to low recovery of sugar from the sugarcane crushed. The purpose of this paper is to discuss the Problems of Indian sugar industry.*

**Keywords:** Sugar Industry, Fragmented, Sugarcane, Economic Growth.

### **Introduction**

Sugar is one of the oldest commodities in the world and traces its origin in 4th century AD in India and China. In those days sugar was manufactured only from sugarcane. But both the countries lost their initiatives to the European, American and Oceanic countries, as the eighteenth century witnessed the

development of new technology to manufacture sugar from sugar beet. However, India is presently a dominant player in the global sugar industry along with Brazil in terms of production. Given the growing sugar production and the structural changes witnessed in Indian sugar industry, India is all set to continue its domination at the global level.

The status of Indian sugar industry has been compared with the rest of the world in terms of raw material availability, crushing period, size of the sugar mill, production cost and prices in the report. The advantages that Indian sugar mills have over others in cost terms have been emphasized too.

Indian sugar industry is highly fragmented with organized and unorganized players. The unorganized players mainly produce Gur and Khandari, the less refined forms of sugar. The government had a controlling grip over the industry, which has slowly yet steadily given way to liberalization. The report provides comprehensive analysis about the structure of Indian sugar industry by explaining the above facets. Besides the classification of sugar products and by-products like molasses, their uses too have been extensively covered.

### Objective

The main objective of this research paper is to study the problems of sugar industry in India, to find out the problems which are being faced by the sugar industry in India and also to suggest some practical suggestions to solve these problems.

### Problems of Sugar Industry:

Sugar industry in India is plagued with several serious and complicated problems which call for immediate attention and rational solutions. Some of the burning problems are briefly described as under:

#### 1. Mismanagement:

Earlier, extracting sugar from cane was so expensive that most of the farmers preferred to convert it to jaggery, which resulted in a glut of jaggery in the market. The cooperative changed this situation by assuring the farmers of off-take of their produce at a reasonable price. The unique aspect of the cooperative movement was that a farmer with a small landholding is also given the same status of a shareholder. The major problems being faced by the cooperative sugar sector are

unprofessional management, lack of foresightedness and absence of decision-making process.

#### 2. Low Yield of Sugarcane:

Although India has the largest area under sugarcane cultivation, the yield per hectare is extremely low as compared to some of the major sugarcane producing countries of the world. For example, India's yield is only 64.5 tonnes/hectare as compared to 90 tonnes in Java and 121 tonnes in Hawaii.

This leads to low overall production and results in short supply of sugarcane to sugar mills. Efforts are being made to solve this problem through the introduction of high yielding, early maturing, and frost resistant and high sucrose content varieties of sugarcane as well as by controlling diseases and pests which are harmful for sugarcane.

#### 3. Short Crushing Season:

Manufacturing of sugar is a seasonal phenomenon with a short crushing season varying normally from 4 to 7 months in a year. The mills and the workers remain idle during the remaining period of the year, thus creating financial problems for the industry as a whole. One possible method to increase the crushing season is to sow and harvest sugarcane at proper intervals in different areas adjoining the sugar mill. This will increase the duration of supply of sugarcane to sugar mills.

#### 4. Fluctuating Production Trends:

Sugarcane has to compete with several other food and cash crops like cotton, oil seeds, rice, etc. Consequently, the land available to sugarcane cultivation is not the same and the total production of sugarcane fluctuates. This affects the supply of sugarcane to the mills and the production of sugar also varies from year to year.

#### 5. Low Rate of Recovery:

It is clear that the average rate of recovery in India is less than ten per cent which is quite

low as compared to other major sugar producing countries. For example recovery rate is as high as 14-16 per cent in Java, Hawaii and Australia.

#### **6. High Cost of Production:**

High cost of sugarcane, inefficient technology, uneconomic process of production and heavy excise duty result in high cost of manufacturing. The production cost of sugar in India is one of the highest in the world. Intense research is required to increase the sugarcane production in the agricultural field and to introduce new technology of production efficiency in the sugar mills. Production cost can also be reduced through proper utilization of by-products of the industry.

For example, bagasse can be used for manufacturing paper pulp, insulating board, plastic, carbon cortex etc. Molasses comprise another important by-product which can be gainfully used for the manufacture of power alcohol.

This, in its turn, is useful in manufacturing DDT, acetate rayon, polythene, synthetic rubber, plastics, toilet preparations, etc. It can also be utilized for conversion into edible molasses and cattle feed. Press-mud can be used for extracting wax.

#### **7. Small and Uneconomic Size of Mills:**

Most of the sugar mills in India are of small size with a production capacity of 1,000 to 1,500 tonnes per day. This makes large scale production uneconomic. Many of the mills are economically not viable.

#### **8. Old and Obsolete Machinery:**

Most of the machinery used in Indian sugar mills, particularly those of Uttar Pradesh and Bihar is old and obsolete, being 50-60 years old and needs rehabilitation. Low margin of profit prevents several mill owners from replacing the old machinery by the new one.

#### **9. Competition with Khandsari and Gur:**

Khandsari and gur have been manufactured

in rural India much before the advent of sugar industry in the organised sector. Since Khandsari industry is free from excise duty, it can offer higher prices of cane to the cane growers.

Further, cane growers themselves use cane for manufacturing gur and save on labour cost which is not possible in sugar industry. It is estimated that about 60 per cent of the cane grown in India is used for making khandsari and gur and the organised sugar industry is deprived of sufficient supply of this basic raw material.

#### **10. Regional Imbalances in Distribution:**

Over half of sugar mills are located in Maharashtra and Uttar Pradesh and about 60 per cent of the production comes from these two states. On the other hand, there are several states in the north-east, Jammu and Kashmir and Orissa where there is no appreciable growth of this industry. This leads to regional imbalances which have their own implications.

#### **11. Low per capita Consumption:**

The per capita annual consumption of sugar in India is only 16.3 kg as against 48.8 kg in the USA, 53.6 kg in U.K., 57.1 kg in Australia and 78.2 kg in Cuba and the world average of about 21.1 kg. In addition, there are problems specific to individual factories, such as improved methods of technical control, prevention of corrosion of metal parts, control over the use of process consumables, cane preparation index, prevention of loss of sucrose through the action of micro-organisms, reduction of sugar losses in Bagasse/molasses, development of equipment for reclamation of flue heat for drying of mill wet Bagasse and recycling of wastes.

#### **12. Organizational and Operational Problems**

Lack of production planning and control, delays in sanctioning of loans, unsatisfactory working and living conditions of labourers employed in Industrial Estates, lack of

adequate managerial abilities and skills, various provisions of the labour legislation such as the Factories Act not being implemented by the entrepreneurs, political pressures and influence of politicians, fewer technology aspects in India, less utilization of molasses and bagasse etc. are some of the organizational and operational problems.

### Suggestions

The problems of sugar industry have been examined by the researcher and various suggestions have been made. Some suggestions are as follows:

1. External funds shall be mobilized in the Indian sugar industries to reap the benefits of financial gearing, the reason being that the debt funds are cheaper sources than equity capital.
2. The Indian sugar industries shall improve the operating profit base so as to cover interest charges. Then long-term solvency would be at desired level.
3. The Indian sugar industries shall reduce their investments in fixed assets over and above their requirement. Then fixed assets can be utilized effectively. Or else, the managements of sugar mills shall utilize fixed assets more effectively so as to generate more sales. This is due to the fact that the magnitude of sales in relation to size of investment in fixed assets is inadequate more particularly in the case of the Indian sugar industries. Further, the operating costs shall be controlled and kept at the minimum possible level so that profit margins shall be increased.
4. The Indian sugar industries shall adopt scientific techniques and methods to promote sales. New inventory management techniques shall be introduced to sell stocks of sugar faster and The Indian sugar industries shall clear the dues promptly so that they can enjoy credit facilities as and when required.
5. The Indian sugar industries shall improve the working capital base to meet the day to day requirements. Working capital to Indian sugar industries may be made available through National Cooperative Development Corporation (NCDC) at a subsidized rate of interest. For this purpose, NCDC may arrange cheaper funds through External Commercial Borrowings (ECBs) and the government of India may accord permission as well as provide guarantee.
6. The net profits are non-existent or very low due to heavy financial changes. This deficiency can be rectified by reducing the interest burden which is an abnormal item of expenditure.
7. The Indian sugar industries shall adopt an effective profit planning and control system. Every year, they should estimate the minimum operation level in advance through break-even analysis and fix sugarcane price on the basis of the estimated cost of production and open market price of sugar as well as levy price and economics of by-products. Of course, the support price of sugarcane and levy price of sugar are in the hands of government.
8. The Indian sugar industries shall adopt cost control techniques in order to bring down the manufacturing and selling and administrative costs. The mills should strengthen the finance and cost accounting departments to collect, analyse and interpret the financial information to plug the weak spots and identify the key areas to reduce / control costs.
9. The Indian sugar industries shall have to spend more amounts on research and development to improve technology to obtain higher rate of sugar from sugarcane. The state government may offer the amount as loan at a low rate of interest; the central government may provide

interest subsidy to meet the difference between the coupon rates on the bonds raised through additional market borrowings.

10. Overall profitability of sugar mills may be improved through value addition to by-products like bagasse and molasses. The Indian sugar industries may set up diversified projects. In this context, NCDC may arrange ECBs and the Government of India may accord permission as well as counter guarantee in this regard.

If all the aforesaid suggestions are implemented in letter and spirit, the Indian sugar industries may come out of red in the near future. These may be followed in other states / regions if the results prove to be encouraging.

### Conclusion

Sugarcane is an important crop in India. There are 35 million farmers growing sugarcane and another 50 million depend on employment generated by the 571 sugar factories and other related industries using sugar. In Uttar Pradesh, Maharashtra and Tamil Nadu, sugarcane plays a major role in the state economy. The Sustainable Sugarcane Initiative (SSI) aims at providing practical options to farmers in improving the productivity of land, water and labour, all at the same time. In

addition, it reduces crop duration and provides factories a much longer period of crushing season and hence increasing employment to a longer period of time. SSI is also expected to reduce the overall pressure on water resources and contribute to recovery of ecosystems.

Sugar Industry faces many problems such as fluctuations in the production due to inadequate availability of sugarcane and power failure. The problems faced by Sugar production units are mainly technological which are reflected in the rate of recovery, duration of the crushing season and, ultimately, in sugar production. So, the government provides sufficient power and latest machinery equipment to sugar industries for crushing sugarcane in time. The Indian government's policies would need to support the sugar industry, considering its massive impact on the agro economy and associated social objectives encompassing large masses.

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## **COPING RISKS ON SMALL SCALE INDUSTRIES-AN EMPIRICAL STUDY ON PUMP AND MOTOR MANUFACTURERS IN COIMBATORE, TAMILNADU.**

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### ***Abstract***

*Small Scale industry is an significant stake to India as it role is greatly to intensification of Indian economy with a vast network of around 30 million units, creating employment of about 70 million, manufacturing more than 6000 products, contributing about 45% manufacturing output and about 40%of exports ,directly and indirectly. An attempt has been made to study the Coping risks on Small scale industries with reference to pump manufacturers in Coimbatore. It is found that the pump manufacturers are faced many risks and challenges on various aspects. Study reveals that their market is very seasonal and followed by other factors.*

**Keywords:** *Small Scale industries, Risks, Export potential, Marketing, Infrastructure.*

### **Introduction**

Small Scale industrial sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. They also play a key role in the development of the economy with their effective, efficient, flexible and innovative entrepreneurial spirit. The SSI sector contributes significantly to the country's manufacturing output, employment and exports and is credited with generating the highest employment growth as well as accounting for a major share of industrial production and exports. They have unique

advantages due to their size; they have comparatively high labor-capital ratio; they need a shorter gestation period; they focus on relatively smaller markets; they need lower investments; they ensure a more equitable distribution of national income; they facilitate an effective mobilization of resources of capital and skills which might otherwise remain unutilized; and they stimulate the growth of industrial entrepreneurship. The SSI sector in India is highly heterogeneous in terms of the size of the enterprises, variety of products and services, and levels of

technology. It complements large industries as ancillary units and contributes enormously to the socioeconomic development of the country.

### **Motor & Pumps Industry in India**

The Motor & Pumps industry in India grew at a compounded annual rate of about 5% from 1985-1986 to 1995-1996 due to the importance given by the Government to the agriculture sector, and because of increased industrial and construction activities, spawned by liberalization. The Motor & Pumps sector is exclusively reserved for manufacturing in the SSI sector. About 1 lac people are directly employed in this industry in India.

The Motor & Pumps industry produces a wide range of products such as single phase & three phase motors, monobloc pumps, jet pumps, submersible pumps, industrial pumps etc. Most of the products cater to the agriculture, domestic and industrial sectors. The high value products mostly cater to the export markets.

The industry has been experiencing falling profits in spite of the rise in product prices. This is attributed to the rising production costs, high prices of raw materials and components. The industry has to make further advancement in the up gradation of technology in the production area to meet both volume and quality aspects as per international standard.

The Indian motor and pumps industry is exporting mainly to third world countries like Africa, Sri Lanka, Bangladesh, Dubai & South Eastern Asia, and very less to the developed countries like USA and Europe. The estimated turnover of the Indian pump industry is around rupees 4000 crore.

For the past few years the Motors and Pumps industry has been passing through a severe recession. The major problems faced by the industry are: Threat of entry of foreign competitors who will be selling products at cheaper rates; the excise duty, sales tax and

high interest charges that have placed the domestic industry in a disadvantage position.

### **Significance of the Study**

India has a strong pump manufacturing base with both Indian and International players involved in the market. Coimbatore having the largest number of pump manufacturers. Coimbatore exports pumps to most of the countries. By keeping this in mind and the study would reveal the existing performance and issues of Small Scale pump manufacturing units who engaged in export activities in Coimbatore and also this will help the manufacturers to decide the future course of action for the development of pump industry and it will also provide the industrialists an avenue to better their performance.

### **Review of Literature:**

**Nishanth P, Dr. Zakkariya K.A. (May 2014)** reviewed that “there exists problem in accessing finance from banks and financial institutions and also viewed that this problem may differ from region to region between sectors, or between individual enterprises within a sector. Various barriers faced by SSI units in raising finance and also tried to identify various sources of finance other than banks. The study was restricted to Kozhikode district in Kerala.

**Dr. Neeru Garg (Sept. 2014)**, Micro, Small and Medium Enterprises in India: Current Scenario and Challenges,. This paper made an attempt to highlight the growth of this sector and analyze various problems and challenges faced by MSME sector in India in general.

**Dr. A.S. Shiralashetti (2014)**, prospects & Problems of MSMEs in India. This paper covered growth, performance and contribution of MSMEs to GDP and also mentioned about the problems faced by MSMEs located in Dharwad district of Karnataka State.

**Dr. Padmasani, S. Karthika (2013)**, A study on Problems and Prospects of Micro, Small and Medium Scale Enterprise in Textile

Exports with special reference to Tirupur and Coimbatore District. This paper has examined the problems of MSMEs in the era of global economy and also has identified the factors affecting MSMEs. A study was also made on the socio-economic conditions of MSMEs. The survey revealed that the problems can be overcome if MSMEs get involved in standardization of the business process, and can also adopt latest technology to improve the productivity. It was said that banks can support the industry by providing the credit facilities at low interest rate and Government and Institutions relating to Small and Medium Scale industries should take effective measures to improve the export performance of MSMEs in order to develop economy. The study covered the districts of Tirupur and Coimbatore district.

**Singh (2012)** analyzed the performance of Small scale industry in India and focused on policy changes which have opened new opportunities for this sector. Their study concluded that SSI sector has made good progress in terms of number of SSI units, production & employment levels. The study recommended the emergence of technology development and strengthening of financial infrastructure to boost SSI and to achieve growth target.

**Venkatesh and Muthiah (2012)** found that the role of small & medium enterprises (SMEs) in the industrial sector is growing rapidly and they have become a thrust area for future growth. They emphasized that nurturing SME sector is essential for the economic well-being of the nation. The above literature highlights the various aspects viz. performance, growth & problems of MSMEs in Indian economy and induces for continuous research in this field.

**Subrahmanya Bala (2011)** has probed the impact of globalization on the exports potentials of the small enterprises. The study shows that share of SSI export in total export has increased in protection period but remain

more or less stagnated during the liberalization period. However, the correlation co-efficient in liberalization period is higher than that of protection period suggesting that the relationship between the total export and SSI export has become stronger in liberalization period. This may be due to the drastic change in composition of SSI export items from traditional to non-traditional and growth in its contribution to total export through trading houses, export houses and subcontracting relation with large enterprises. Thus, the current policy of increasing competitiveness through infusion of improved technology, finance, and marketing techniques should be emphasized.

**Rajib Lahiri (2011)** the study made an attempt to critically analyze the definition aspect of MSMEs and explore the opportunities enjoyed and the constraints faced by them in the era of globalization after analyzing the performance of MSMEs in India during the pre and post liberalization period. The study revealed that except marginal increase in growth rate in employment generation, the growth rate in other parameters is not encouraging during the liberalization period.

**Dixit and Pandey (2011)** applied co-integration analysis to examine the causal relationship between SMEs output, exports, employment, number of SMEs and their fixed investment and India's GDP, total exports and employment (public and private) for the period 1973-74 to 2006-07. Their study revealed the positive causality between SMEs output and India's GDP.

**Bhavani T.A. (2010)** highlights the issue of quality employment generation by the SSIs and negates the short term attitude of increasing the volume of employment generation compromising with quality. The author argues that employment generation by the SSIs may be high in quantitative term but very low in quality. Technological up gradation

would enable the small firms to create quality employment improving remuneration, duration and skill. This structural shift may reduce the rate of employment generation in the short run but would ensure high-income employment generation in the long run. its contribution to total export through trading houses, export houses and subcontracting relation with large enterprises. Thus, the current policy of increasing competitiveness through infusion of improved technology, finance, and marketing techniques should be emphasized.

#### Objectives of the Study:

- To identify the Coping risks faced by the pump manufacturers.
- To identify the major problems faced by pump manufacturers
- To analyze the governmental policies and programmes offered to help the pump sector.

#### Research Methodology:

The present study is mainly based on primary and secondary data. A structured questionnaire is (Tamil and English) used to collect the data .The data has been collected from Small scale pump manufacturers in Coimbatore. The data has been collected from organized small scale pump manufactures using questionnaire. Since the population is definite as 1100 respondents. Simple random sampling method is applied.250 questionnaires were distributed and data was collected.

#### Analysis and Interpretation:

##### Risks faced by the respondents:

The below table shows the risks faced by exporters .Out of 250 respondents most of the respondents stated that credit risk is the major risk and its score is 336 and followed by legal risk with the score of 310, followed by government policy with the score of 210, followed by commercial kind of risk as the least ranked with the score of 153.

Export Risks	1st	2nd	3rd	4th	5th	Grand total	Rank
Commercial kind of risks.	30 (6*5)	24 (6*4)	27 (9*3)	26 (13*2)	46 (46*1)	153	5
Government policy.	60 (12*5)	36 (9*4)	87 (29*3)	46 (23*2)	7 (7*1)	236	3
Exchange rate.	55 (11*5)	24 (6*4)	66 (22*3)	48 (24*2)	17 (17*1)	210	4
Credit risk.	210 (42*5)	84 (21*4)	24 (8*3)	18 (9*2)	(0*1)	336	1
Legal risk.	100 (20*5)	160 (40*4)	36 (12*3)	12 (6*2)	2 (2*1)	310	2

**Source:** Primary data

The below table shows the problems faced by pump manufacturers. Most of the respondents stated that high cost of raw material compared to other states (Rajkot& Ahmadabad) is the major problem for pump production with the score of 11.17 , followed by lack of infrastructure with the score of 9.63, followed by more unorganized players with the score of 9.51, followed by ineffective research & development facility with the score of 9.49, followed by seasonal orders with the score of 9.10, followed by high interventions of middleman in export with the score of 9.01, followed by higher power tariff rates with the score of 8.89, followed by material & machinery maintenance cost is high with the score of 8.8, followed by dependency of SSI on private labeling with the score of 8.25, followed by lack of managerial skill with the score of 8.11, followed by not able to meet the customer specifications & demand with the score of 8.07 , followed by high rate of interest on loans with the score of 7.90, followed by availability of collateral free loans with the score of 7.89, followed by arrangement of expo and entrepreneur awareness camps with the score of 6.91, followed by frequent changes in the government policies with the score of 5.12, followed by complexity of clearance formalities with the score of 5.06 , followed by delayed payment from customers with the score of 4.77, followed by lack of fund to meet day today operation with the score of 4.75, followed by absenteeism with the score of 4.69 ranked as least one.

S. No.	Problems	Rating Score					Total	Mean Rank	Rank
		Strongly Agree	Agree	NO	Disagree	Strongly Disagree			
<b>PRODUCTION</b>									
1	High cost of raw material compared to other states (Rajkot&Ahmadabad)	190	54	0	3	3	500	11.17	1
		(76)	(21.6)	(0)	(1.3)	(1.2)	(100)		
2	Material & machinery maintenance cost is high	127	76	24	19	4	250	8.8	8
3	Lack of infrastructure	50.8 141	30.4 81	9.6 21	7.6 4	1.6 3	100 500	9.63	2
		56.4	32.4	8.4	1.6	1.2	100		
4	Ineffective research & development facility	132	93	14	11	0	250	9.49	4
5	Not able to meet the Customer specifications & demand	52.8	37.2	5.6	4.4	0	100		
6	More Unorganized players	138	74	13	16	7	250	9.31	3
7	Seasonal orders	55.2 136	29.6 67	6 25	6.4 15	2.8 7	100 250	9.10	5
		54.4	26.8	10	6	2.8	100		
8	High interventions of middleman in export	133	56	46	15	0	250	9.01	6
9	Dependency of SSI on private labeling	53.2 112	22.4 85	18.4 21	6 21	0 11	100 250	8.25	9
10	Delayed payment from customers	44.8 37	34 60	8.4 53	8.1 81	4.4 19	100 250	4.91	17
		14.8	24	21.2	32.4	7.6	100		
11	Lack of sufficient funds to meet day-to-day operations	33	66	50	60	41	250	4.75	20
12	Availability of collateral free loans	13.2 101	26.4 85	20 39	24 18	16.4 7	100 250	7.89	13
		40.4	34	15.6	7.2	2.8	100		
13	High rate of interest on loans	39.2 30	38.4 65	9.6 52	17.8 35	0 68	100 250	4.09	21
14	Absenteeism	12 37	26 66	20.8 50	14 40	27.2 57	100 250	4.77	19
		14.8	26.4	20	16	22.8	100		
16	Training and development	39 15.6	65 26	43 17.2	75 30	28 11.2	250 100	4.84	18
17	Lack of managerial skill	119	66	28	18	19	250	8.11	10
		47.6	26.4	11.2	7.2	7.6	100		
18	Frequent changes in the government policies.	45 18	60 24	56 22.4	75 30	14 5.6	250 100	5.12	15
19	Arrangement of Expo and Entrepreneur awareness camps.	76 30.4	88 35.2	28 11.2	54 21.6	4 1.6	250 100	6.91	14
20	Higher power tariff rates.	121 48.4	86 34.4	22 8.8	18 7.2	3 1.2	250 100	8.89	7
21	Complexity of clearance formalities	41 16.4	63 25.2	45 18	80 32	21 8.4	250 100	5.06	16

Source: Primary data

This below table clearly shows the government policies and programmes to promote the particular sector. establish growth centers and industrial estates by the government is highly satisfied with the mean score of 4.4, followed by lower central excise duties for outputs with the score of 4.3 and followed by liberal subsidiaries and grants of concessions with the score of 4.1, followed by entrepreneurial development programmes with the score of 3.66, followed by frequent

arrangements of trade fairs of exhibition with the score of 3.48, followed by liberal credit for exporters with the score of 4.1 and followed by reduction in tariffs with the score of 2.7, followed by low rate of interest for loan with the least score of 2.45

Sl. No	Government Policies Programmes	Opinion					Grand Total	Mean Score	Rank
		HIS	S	NSND	DS	HDS			
1	Liberal credit for exporters	280	276	225	62	19	862	3.44	6
2	Lower central excise duties for outputs	610	400	48	26	0	1084	4.3	2
3	Establish growth centers and industrial estates	750	352	48	12	0	1117	4.4	1
4	Entrepreneurial Development programmes.	360	336	150	50	19	915	3.66	4
5	Frequent arrangements of trade fairs of exhibition.	295	276	225	56	19	871	3.48	5
6	Liberal subsidiaries and grants of concessions.	530	352	102	44	0	1028	4.1	3
7	Low rate of interest for loan	125	124	168	118	78	613	2.45	8
8	Reduction in tariffs	140	276	123	88	69	696	2.7	7

Source: Primary data

### Findings

- ❖ Majority of the respondents stated that credit risk is the major risk and its score is 336 and it ranked as 1.
- ❖ Majority of the respondents stated that high cost of raw material compared to other states (Rajkot & Ahmadabad) is the one of the major problem for pump production with the score of 11.17.
- ❖ Majority respondents are felt that establish growth centers and industrial estates by the government is highly satisfied with the mean score of 4.4 and ranked as 1.

### Suggestions

- ❖ The Pump manufacturers are faced many Challenges on Various aspects. Majority of the respondents opine that their market is very seasonal and Low margin due to high cost of raw material. Comparatively our material cost is higher than north market (Rajkot Ahmadabad) so the government has to take the necessary steps to control over the material price.
- ❖ To grasp the market opportunity at international market, the producer has to improve the quality at par with international standards for sustainability

and continuous growth of market share.

- ❖ Government policies and programmes to uplift the particular industry have been perceived by Pump manufacturer is negative. Though the government has established growth centers and industrial estates, the subsidiaries and grants of concessions is not up to the mark. Entrepreneurial Development programmes by Government to make awareness on Export and Frequent arrangements of trade fairs and exhibition can be given to the manufacturers to know the recent scenarios in particular industry.

### Conclusion

Indian pump Manufacturers are facing intense competition from the foreign counterparts cater to global needs. In the recent years, the Indian pump industry has been forced to be proactive with foreign players bringing in superior pumps to the market. Thus it is very important to understand the Risks faced by Small Scale Pump Manufacturers to Motivate and Uplift the particular Industry In order to meet the international standard. This research would help the Relevant Bodies like MSME, DIC, COINDIA, SIEMA, IPMA, CODISSIA and government Officials and policy makers in India to understand the various risks and problems of Pump manufacturers and their Export potential at Global level and need for technology up gradation etc.,

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## EXPLOITATION OF WOMEN: BANNING OF SURROGACY AND INITIATION OF MOTHER'S MILK BANK IN TAMIL NADU

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### *Abstract*

*In Tamil, there is a proverb "Thaayaikum thaai paalaiyum vilaikku vanga mudiyathu" (you can not purchased mother and mother's milk). But in the trendy era the proverb was broken by the intervention of Science and Technology. On demand side, it is welcomed to overcome the gap of the parents those who are not able to have a genetic child and who are not able to get their own mother's milk. On the other hand, invention of Science and Technology and the perception of society strongly forced to push the women in to the vulnerable situation. This article tries to explore the exploitation of women by the patriarchy and feminization of poverty.*

**Keywords:** Surrogacy, Reproductive Health, Feminization of Poverty and Exploitation

### **Introduction**

The aspiration of every human race is extending of their generation. But the survival is questionable; there is a need of reproduction by every human being in their life span. Besides, human society will be extending only if production happens that to without any human or natural/scientific reasons/hazards. In Indian society bonded with web of culture bondages through only "natural" means? What about couples who are not able to reproduce? If all the human being wanted to extend their own reproductive cell for their genetic extension either male or female is sterile. In this circumstance every individual will feel not only about their inability they will also be psychologically depressed on account of not even to produce their next generation and also

not ready to accept and adopt someone's baby as their own.

It's not an easy task to adopt someone's child and having affection with them. Having affection and care with their genetic child is not a matter but adopting a child without genetic relationship having affection and taking care is such a priceless thing. And also because of the genetic link people get affection on own child but in adoption it's totally differ. People are ready to accept some relationship which is not having blood relationship for example life partner and friends. Meanwhile, they neglect to adopt a child. But people never think this thing rationally. So, majority of them thought to have their own genetic child for the future security. With this base, couple seeks help from the reproductive technologies such

as assisted reproductive technology (ART). ART is a group of techniques, assist to infertility treatment. There different kinds of techniques in ART such as egg donor, sperm donor, in vitro fertilization, intra cytoplasmic sperm injection, surrogacy etc. One of such technique is surrogacy. Surrogate is a Latin word that is substitute; it means a woman who is willing to act as a surrogate to deliver a child for unknown person for bit of some amount. Surrogacy is two kinds, traditional and gestational surrogacy. In traditional surrogacy relatives and friends anyone can act as a surrogate and medical cost only spent by the intended parents but in gestational surrogacy third party will be involved to deliver. The gestational surrogacy comes under trade.

India is seen as a paradise for commercial surrogacy to infertile couples to have their own genetic child. Majority of the developed and developing countries banned the commercial country, few countries prohibited both altruistic and commercial surrogacy. Commercial surrogacy in India, Delhi is a known hub and in Tamil Nadu, Chennai is a hub, which was legalized in India in 2002. The Confederation of Indian Industry (CII) has predicted the industry that will generate \$ 23 billion annually. Meanwhile, the total cost of the entire surrogacy process in India compared to other countries is very low because of this reason India is popularized in medical tourism. Now a day's medical tourism is changed into reproductive tourism.

### **Economical Exploitation Vs Surrogate Motherhood**

Oct, 2015 Indian government has declared that India is going to ban foreigners from hiring surrogate mothers. Here, a researcher has to think, why foreigners coming to India to hire surrogate? Majority of Indian people think that all the foreigners are rich and they are economically strong and they are coming from abroad but the entire prognosis is completely wrong. If, they are economically well and

sophisticated means they can hire surrogate from their domestic country. In their domestic country, if they are compare with other citizen they may be in middle class and due to infertility issue they can't have their own genetic child and hire surrogate in their domestic country. At the same time they may think to fulfill their desire they plan to come India to have own child from surrogate. In India, the total cost of surrogacy process and hiring surrogacy cost is very low. Council of responsible genetics have studied that surrogacy in America, in total expenses for a successful IVF pregnancy including medical costs for the IVF procedure and pregnancy is \$40,000 to \$120,000 in Indian rupees approximately 2,680,300 to 8,040,800. But in India the total cost of total Expenses for a successful IVF pregnancy including medical costs for the IVF procedure and pregnancy is 13 lakhs nearly 2000 USD. If, comparing both countries' cost, we can find out the reason why people come to India to hire the surrogate.

As a researcher, I have interviewed surrogates for their surrogate mother experience and what are the issues and challenges faced by the surrogates during and after surrogacy. During interview, surrogate mother's shared their experience and they have stated that they have signed the contract and in that contract they have mentioned 1.5L but after the delivery they are cheated by the brokers/intermediate, because of this surrogate only receives 80K and the foremost important thing is, surrogate who delivered baby are Indian couples. They also shared that, the women who have delivered the child for foreign couples got entire amount, also they have gifted some kind of domestic electrical things for her household activities and some gifts. In USA, for a successful delivery they have to pay 40 to 50L for surrogate but in India it is very small amount for them. At this junction we have to keenly observe that, both surrogate were Indian women, they have done equal work but there is a drastic difference in

the remuneration. Because, 13 lakhs is a huge amount for the Indian couple but it is fraction amount for US couples. Seeing as, the Indian women got 3 to 4 lakhs for a successful delivery because of the foreign couples. The compensation also differs based on the cost, religion, skin tone and education of the surrogate women (SAMA, 2013)

Indian government has announced that India is going to ban foreigners from hiring surrogate mothers from India, if we deeply think that again it will strongly exploit the economically backward women. Also, the compensation for the surrogate will decrease at minimum level. Here question may arise how the surrogate compensation will decrease? In India the total cost for entire single surrogacy process is approximately 10 to 20 lakhs. Compared to other countries the calculated amount is fraction to the foreigners but for Indian people the cost is too high. The spending of this much amount is not a easy task in Indian context meanwhile while entering into surrogacy process the physician not giving cent percent assurance to the couples. For considering the entire above thing, to reducing the medical cost ultimately the market side plans to reduce the compensation which is fixed by the surrogate.

On the other hand, Tamil Nadu government launched 352 lactating mothers' rooms, milk banks all over Tamil Nadu (The Hindu, Aug 3, 2015). One side we think that it's a good effort because the lactating mother facing problem while feeding their kids but here it's also a kind of indirect exploitation to women. As a researcher, we should compare this think with the gestational surrogacy because in gestational surrogacy after delivering the child the surrogate were not allowed to feed the kid because there is beliefs that mother and child

bond was produced because of the breast feeding. Above this reason the surrogate were not allowed to feed the child. But, after the delivery the surrogate can sell the milk to this milk bank for some of remuneration in return. In recent BBC news, women sold breast milk to stranger and also in foreign made chocolates from mother's milk. In future, in India particularly Tamil Nadu will be very popularize in marketing lactating mother's milk like gestational surrogacy. If it happens, children healthy future will be questionable.

### Conclusion

Reproductive work has seen as an honorable work for women. But technological reproductive work creates social stigma between women. Also, parthenogenesis process leads to women become a victimization, discrimination, subordination and Exploitation. Exploitation of women has happened in different ways because of the reproductive capacity and gender division. Feminization of poverty plays a major role in the exploitation. In future instead of banning, to safeguard the women from various kinds of exploitation and gender division should grate the awareness form the society and should regularize the reproductive technologies and the government shall initiates the gender equality at all level.

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## AN ANALYSIS OF INVESTORS PERCEPTION TOWARDS DERIVATIVE MARKET WITH SPECIAL REFERENCE TO TUMKUR DISTRICT

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### *Abstract*

*The derivatives are playing an important role in the economy of our country.. The first derivatives as “futures” contracts were introduced in the Yodoya rice market in Osaka, Japan around 1960. The commodity derivatives market has been functioning in India since nineteenth century with organized trading in cotton. Exchange traded financial derivatives were introduced in India in 2000 at two major stock exchanges. NSE and BSE. There are various derivative instruments like index futures. Stock futures, index option, stock options, interest rate futures, currency option, currently traded in these exchanges. This paper investigates the perception of the investors in NSE and BSE derivatives markets. The study focus on investor’s perception. The data were collected from 150respondents via a questionnaire survey.*

**Keywords:** *DS - Derivatives status, DM Derivative market ., II Institutional investors., IP Investor perception.*

### **Introduction**

A derivative is a financial tool which derives its importance from the value of underlying entities such as an asset. Equities, debt, currencies, index or interest rate. The first derivative contract in India was launched on NSE was the nifty 50 index futures contract. A series of modifications in the financial markets paved way for the improvement of exchange – traded derivatives by the L.C Gupta committee, set up by the securities and exchange, board of India recommended appeared introduction of derivatives tools with bi-level instruction (i.e.self regulation by

exchanges with SEBI providing the overall regulatory and supervisory role). Integration in the world’s commodity and financial market because of globalization and liberalization of the countries across the world. Varies types of risks, interest rate risk, foreign exchange risk, Inflation risk etc. due to successful management of such type of risks have become major issue for market players and business houses.

### **Types of derivatives**

Different types of derivatives instruments are forwards, future, option and swaps.

### Forwards

A forward contract is a customized contract between two entities, where settlement takes place on a specific date in the future at today's pre-agreed price. This is an agreement between two parties to buy or sell an asset at a specified point of time in the future.

### Futures

Futures are one of the important financial instruments in derivatives market. A futures contract is an agreement between the two parties to buy or sell an asset at a certain time in the future for a certain price.

### Options

An option is a financial derivative contract that provides a party the right to buy or sell an underlying asset at a fixed price by a certain time in the future. The party holding the right is known as the option buyer; the party granting the right is known as the option seller. **There are two types' options:** one is calls option and second is puts option.

### SWAPS

SWAPS are one type of financial instruments in derivatives market. The term SWAPS refers to the private agreements between two parties to exchange cash flows in the future according to a prearranged formula.

### Literature review

Bhatt. N Dr. Babraju conducted study on "Perception of Investor Towards Derivatives as On Investment Avenue" in the year 2014. The derivatives are risk management tool that support in effective management of risk by various stockholders.

Dr. kamleshghakar: Msd.Meetu conducted research on a derivatives market in India: evolution, trading in the year 2013. The Indian derivative market has become a multi-trillion dollar markets over the years. Marked with the ability to partially and fully transfer the risk by securing in, assets prices, derivatives are gaining popularity among the investors. Since the economic reforms of 1991.

NareshGopal, University of Madras, "Views of The Market Participants On Trading, Regulation in The Derivatives

Market". Indian institute of capital markets 9<sup>th</sup> capital markets conference paper, January 25, 2006. The dynamic growth of the derivatives market, particularly futures and options and the perceived risks to the financial sector, continue to stimulate debate on the proper regulation of these instruments. Even though this market was initially fuelled by various expert team survey, regulatory framework, recommenders' byelaws and rules there still a debate on the existing regulations such as is regulation needed..

### Statements of Problem

The global liberation and integration of financial markets have created new investment opportunities, which in turn require the development of new instruments that are more efficient to deal with increased risks. The most of desired instruments that allow market participants to manage risk in the modern securities trading are derivative instruments.

### Objectives of the Study

The Following are the objectives of the study

1. To analyze the perception of investors towards investment in derivative instrument and market.
2. To know different types of financial derivatives.
3. To study the awareness about derivative market.

### Research Methodology

This study research is based on primary data and secondary data. This primary data is gathered from investors in stock market. Secondary data are collected from journals articles and websites. This primary data is arranging for questionnaire method the subject of the study. The data collected was analyzed by using sample statistical technologies like percentages and paragraphs. This study is limited to Tumkur city and it is subject to the views expressed by the respondents.

### Limitations of the Study

1. Limitation of time: - This study has got limitations that; it is purely done for academic reasons.
2. Due to lack of awareness about

derivatives, many investors may not be responded accurately. The study is not focused on professional investors who have expertise and invests big amount in stock market. Because these professional investors are less in number and they are not easily accessible

### Data Analysis and Interpretation

Educational qualification	No. of respondents	Percentage (%)
Under graduate	07	4.66
Graduate	99	66.00
Post graduate	32	21.33
Professional	12	08.00
Total	150	100%
Annual income	No. of Respondents	Percentage (%)
Below 100000	11	7.33
100000 – 200000	26	17.33
200000 – 300000	70	46.67
Above 300000	43	28.67
Total	150	100%
Savings for investment	No. of respondents	Percentage(%)
Between 5 to 10%	27	18
Between 11to 15%	60	40
Between 16 to 20%	57	38
Between 21 to 25%	04	2.67
More than 25%	02	1.33
Total	150	100%
Purpose of investment	No. of respondents	Percentage (%)
Regular income	65	43.33
Meet future obligations	81	54.00
Capital appreciation	03	2.00
Others	1	0.66
Total	150	100%
Investment in derivatives	No. of Respondents	Percentage (%)
Yes	92	61.33
No	58	38.67
Total	150	100%
Reasons	No. of respondents	Percentage (%)
Not aware	53	35.33%
Not willing	78	52.00%
High risk	19	12.67%
Total	150	100%
Source	No. of respondents	Percentage (%)
Friends	38	25.33
Newspaper/TV	28	18.67
Broker	36	24.00
While studying	38	25.33
Others	10	06.67
Total	150	100%
Level of risk	No. of respondents	Percentage (%)
Low risk	52	34.67
Moderate risk	45	30.00
High risk	25	16.67
Others	28	18.66
Total	150	100%
Participant as	No. of respondents	Percentage (%)
Arbitrageurs	25	16.67
specular	71	47.33
Hedger	39	26.00
Investor	15	10.00
Total	150	100%
Preference	No. of respondents	Percentage(%)
Index futures	40	26.67
Index options	42	28.00
Stock futures	30	20.00
Stock options	38	25.33
Total	150	100%

Time period	No. of respondents	Percentage (%)
1 month	11	7.33
2 Month	22	14.67
3 Month	44	29.33
6 Month	46	30.67
9 Month	11	7.33
12 Month	16	10.67
Total	150	100%
Frequency	No. of respondents	Percentage (%)
1 - 10 times	63	42.00
11 - 20 times	68	45.33
21 – 30 Times	10	6.67
More than 30 times	09	6.00
Total	150	100%

Source: primary data.

From the above table it is clear that 66% of respondents are graduates, very less 07% are under graduates. 46.67% of respondent's annual income is between 200000 – 300000 and followed by 28.67% respondent's income is above 300000. from the above 60% of respondents save 11 to 15% of their income for investment and only 1.33% of respondents save more than 25% their income for investments.

54% of respondents investing to meet future obligations and 43.33 respondents are looking for regular income. 61.33% of respondents are invested in derivatives and 38.67% of respondents are not invested in derivatives. 52% of respondents are not willing to invest in derivatives, 12.67% of respondents are felt that derivatives are highly risky, 35.33% of respondents not aware of derivatives, so derivatives are highly risky and expected profit or loss is also high.

25.33% of respondents know about derivatives from friends and while studying and 6.67% of respondents know about derivatives from others. 34.67% of investors are taking low risk, 30% of investors are taking moderate risk, 16.67% of investors are taking high risk. 47.33% of investors are speculators in derivatives market, 26% of investors are hedging for their investment, followed by 16.67% of investors are arbitrageurs. 28% of investors are more often invest in index options. And 26.67% are more often invest in index futures. 30.67% of investors are taken 6 months positions, 29.33% of investors are taking 3 months positions. 45.33% of investors invest in derivatives 11-20 times in a year, 6% of investors in derivatives very often (more than 30times in a year).

**Findings from survey.**

- 66% of respondents are graduates. Very less 7% are under graduates.
- 46.67% of respondents annual income is between 200000 – 300000 and followed by 28.67% of respondents income is above 300000.
- 60% of respondents save 11 to 15% of their income for investments and only 1.33% of respondents save more than 25% of their income for investments.
- 54% of respondents investing to meet future obligations and 43.33% respondents are looking for regular income.
- 61.33% of respondents are invested in derivatives and 38.67% respondents are not invested in derivatives.
- 52% of respondents are not willing to invest in derivatives, 12.67% of respondents are felt that derivatives are highly risky. 35.33% of respondents not aware of derivatives, so derivatives are highly risky and expected profit or loss is also high.
- 25.33% of respondents know about derivatives from friends. And 25.33% of respondents know about derivatives while they are studying.
- 34.67% of investors are taking low risk, and 30% of investors are taking moderate risk, 16.67% of investors are taking high risk.
- 47.33% of investors are speculators in derivatives market, 26% of investors are hedging for their investments, followed by 16.67% of investors are arbitrageurs.
- 28% of investors are more often invest in index options. And 26.67% are more often invest in index futures.
- 29.33% of investors are taking 3 months positions. 30.67% of investors are taking 6 months positions.
- 45.44% of investors invest in derivatives 11 – 20 times in a year. 6% of investors invest in derivatives very often (more than 30 times in a year).

**Suggestions**

The study is limited to only Tumkur region with a sample size of 150 respondents only.

1. Future research need to explore and analyses the other variables that can influence investor's decision, so as to gain better insight. This study can be used by the regulating authorities and broker houses to increase awareness among the investors about derivatives.
2. An awareness camp should be conducted by Regulatory bodies such as SEBI about the derivatives area.
3. The sources of information should be provided to the prospective investors through the chamber of commerce and other professional bodies.

**Conclusion**

Now a days the investors know about the derivative market, so they are aware as derivative market offers more return, with the hedging of interest rate risk and exchange rate risk with maximum profits and minimum loss. It has been noticed that there has been awareness about derivatives trading amongst the derivatives in India since last few years. SEBI and government should take responsibility to create awareness among investors and need to educate individual investors through different seminars or training programs regarding the advantages and risk factors associated with derivative instruments.

*(Greatful acknowledgements to Dr.R.Praveen Registrar CMR University Bangalore and Dr.C.R.Reddy Professor of Emeritous Faculty of Commerce S.K. University for their valuable suggestions in the preparation of this paper.)*

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## A STUDY ON CAUSES OF ABSENTEEISM AMONG WORKERS IN INDIAN CORPORATE SECTOR

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### **Abstract**

*This study will reveal the reasons for the Absenteeism of workers. It is very helpful for the organization to take remedial action to reduce the rate of absenteeism, because absenteeism of workers plays an important role in the organization while in achieving the targets. Absenteeism is inversely proportional to the industrial growth.*

**Keywords** : corporate division, seventies, customer showcases, mechanical capital, vitality

### **Introduction**

The Indian corporate division has two fundamental parts, specifically, the administration possessed and exclusive organizations. The measure of both the segments, regarding the two numbers and capital, has developed quick, especially since start of the 'seventies'. Government organizations are basically in the fundamental, overwhelming and capital serious businesses though the private part is transcendently in ventures which oblige the customer showcases specifically. It is because of such an essential contrast, to the point that while the administration division represents almost 66% of the profitable mechanical capital, its offer in the net esteem included is short of what 33%. What's more, the inverse is valid for the private

area. The varying idea of the exercises embraced by the two parts is likewise reflected in the example of mechanical exercises of the two segments. For example, vitality - which is a pre-essential for procedures of monetary improvement - alone records for more than 44 for each penny of the capital speculation of the Central Government creation undertakings; another 15 for every penny venture is in steel, 11.4 for every penny in chemicals, composites and pharmaceutical and about 8 for every penny in minerals and metals.

### **Review of Literature**

Paul S. Goodman Robert S. Atkin (is to look at the results of non-attendance. Rather than asking what causes non-appearance we need to distinguish the causal impacts of non-appearance; that IS, ~hat impact truancy has

on the individual laborer, contiguous specialists the work aggregate association, other social associations, and society. We will probably give a superior hypothetical comprehension of these inquiries. The writing here is very meager. While ~here are \_ most likely a large number of studies look at the determinants non-attendance, there are presumably less than twenty examinations that specifically analyze the impacts of non-appearance on other critena ~~eh as Productivity, security, an? so on. Subsequently, (1984 Effects of Absenteeism on Individuals and Organizations)

**Statement of The Problem**

The company is complex and more competitive one. Hence, to cope up with growing competitive environment. It is very essential to know about the rate of Absenteeism in the organization because it affects the company growth, productivity and effective work of the workers in the organization.

**Objectives of The Study**

- To know the causes of absenteeism in the organization.
- To find the ways to minimize the absenteeism.
- To know the impact of absenteeism in the organization.

**Data Sources**

**a) Primary data:-**

Primary data constitute collecting data from all officers and supervisors in different departments through a prepared questionnaire

**b) Secondary Data: -**

Secondary data constitute an organization profile and collective data from various records maintained by the personnel department and manuals of the organization.

**Research Tools**

The structured questionnaire which consists of multiple choice questions open ended questions and a closed end question are used to collect the primary data.

**Data Collection Methods**

Data was collected conducting interviews and observation.

**Sampling Method**

Sample Size : 110 Workers

Sampling Method : Stratified Random Sampling Method

**Statistical Tools**

- Percentage method
- Chi-square test

**Data Analysis and Interpretation**

Variables	Particulars	Respondents	Percentage (%)
Job Experience	5 years	52	47
	5-10 years	30	27
	10-15 years	22	20
	15 years	6	6
	Total	110	100
Employees Satisfaction	Particulars	Respondents	Percentage (%)
	Satisfied	56	51
	Dissatisfied	54	49
	Total	110	100
Causes of Absenteeism	Social functions	17	16
	Due to sickness	49	45
	Away from Depot	9	8
	Any other	35	32
	Total	110	100
Absenteeism Due to Financial or Debt Problems	Particulars	Respondents	Percentage(%)
	Regularly	5	5
	Frequently	9	8
	Rarely	32	29
	Never	64	58
Total	110	100	
Absenteeism Due to Boss Pressure	Particulars	Respondents	Percentage(%)
	Regularly	7	6
	Frequently	10	8
	Rarely	9	7
	Never	84	79
Total	110	100	
Respondents' Family responsibilities as causes of absenteeism	Particulars	Respondents	Percentage(%)
	Regularly	8	7
	Frequently	12	11
	Rarely	30	27
	Never	60	55
Total	110	100	
Other Sources of Income of the Respondents	Particulars	Respondents	Percentage(%)
	Agriculture	18	16
	Business	15	14
	Any other	11	10
	None	66	60
Total	110	100	
Absenteeism Due to working for Other Sources of Income	Particulars	Respondents	Percentage(%)
	Yes	20	18
	No	90	82
Total	110	100	
Absenteeism without Specific Reasons	Particulars	Respondents	Percentage(%)
	Yes	31	28
	No	79	72
Total	110	100	
Absenteeism due to presence of Creditors at work place	Particulars	Respondents	Percentage(%)
	Regularly	9	8
	Frequently	16	15
	Rarely	29	26
	Never	56	51
Total	110	100	

Employees Opinions about Their Workloads	Particulars	Respondents	Percentage (%)
	Low	2	4
	Medium	40	38
	High	43	42
	Very high	15	16
	Total	110	100
Supervisory Behavior with Them	Particulars	Respondents	Percentage (%)
	Very good	38	35
	Good	56	51
	Average	16	14
	Poor	Nil	Nil
	Total	110	100
Impact of the Absenteeism on the Organization	Particulars	Respondents	Percentage (%)
	High	63	57
	Average	36	33
	Low	11	10
	Total	110	100
Impact of Absenteeism on Production	Particulars	Respondents	Percentage (%)
	Impact	76	84
	No Impact	34	16
	Total	110	100

**Hypothesis**

H<sub>0</sub>: There is no difference between and employees and habitual.

H<sub>1</sub>: Absenteeism as to their opinions about the impact of Absenteeism on production.

**Calculations**

$$\begin{aligned}
 \text{Degrees of freedom} &= (\text{rows}-1)*(\text{columns}-1) \\
 &= (2-1)*(4-1) \\
 &= 1*3 \\
 &= 3.
 \end{aligned}$$

**Table 16: Chi-Square test (x<sup>2</sup>)**

O <sub>i</sub>	E <sub>i</sub>	O <sub>i</sub> -E <sub>i</sub>	(O <sub>i</sub> -E <sub>i</sub> ) <sup>2</sup> /E <sub>i</sub>
16	17.75	1.75	0.1725
31	29.11	1.89	0.1227
9	12.78	-3.78	1.1180
15	11.36	3.64	1.1664
9	7.25	1.75	12.6875
10	11.89	-1.89	0.3004
9	5.22	3.78	2.7372
1	4.64	-3.64	2.8555
<b>Total</b>			21.1200

**Findings**

- In 18% of cases, working for income from other sources is the cause of absenteeism.
- Only 28% of the employees felt that presence of creditors at the work place was the cause of absenteeism.
- 49% of employees assigned no specific reasons for abstaining from work

- All the employees have long tenure with the origination, that is , experience with made than 5years
- 45% of cases , sickness is the cause of absenteeism.
- In 65% of cases, employee family members were paid informed absent their absenteeism.

**Conclusion**

There is a difference in the opinion of two categories of employees as to the impact of absenteeism on production. The recent findings of longitudinal studies on absenteeism rates indicate that as a trend it is on the rise. In the US, CCH's 16th Annual *Unscheduled Absence Survey* had absenteeism at its highest rate in almost ten years. A recent Australian study reported 56% of employees taking sick leave for reasons other than illness, up 13% since its previous survey, with an estimated cost to the Australian economy of \$18 Billion per year, up from \$7 Billion in 1990. Absenteeism is also estimated to cost Australian employers 2% of GDP.

When it comes to absenteeism, the old cliché' holds true: an investment in prevention is worth far more than the cost of the cure. Addressing the direct and indirect organizational factors that contribute to absence management must be your starting point. A fair and principled system of absence management, consistently applied, will lay the foundation for changing a culture that is suffering negatively from absenteeism.

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## LEVEL OF SATISFACTION TOWARDS BSNL CUSTOMERS IN PERAMBALUR TOWN

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### *Abstract*

*Mobile phone user has face new changes expecting in every place. Present day every one can't live without mobile phone. Mobile phone has a vital role in our life. Because one of the finger of our hand. Indian Telecom industry is one of the fastest growing telecom markets in the world. In earlier day the mobile phone being viewed as an expensive luxury only affordable to the power and rich .Today, not only in all urban areas, also in smaller towns and remote rural farms, the mobile phone has become a common, affordable, and convenient communication device. Reduction in the tariff has made affordable to all and increased its uses significantly. In telecom industry, service providers are the main drivers; whereas equipment manufacturers are witnessing growth. In this light, the present study deals with satisfaction level towards the BSNL customers in Perambalur Town, Tamil Nadu, India. The present study conducted on 50 BSNL customers. Based on hypothetical findings indicates that there is no significant difference between socio-demographic profile and their overall level of satisfaction.*

**Keywords:** BSNL, TRAI, Customer Satisfaction, Service Provider, Tele communication

### **Introduction**

Telecom is one of the fastest-growing industries in India and as the second largest market in the world. The BSNL is one pioneer and the largest segment in the telecom industry. Customer perception is the primary goal of every business organization. As the rapid changing business scenario for the entire transaction activities begins and ends with the customer. In earlier day the mobile phone being

viewed as an expensive luxury only affordable to the power and rich. Today, not only the youth and all urban areas people, also in smaller towns and remote rural farms, the mobile phone has become a common one, affordable, and convenient communication device in every place.

Exchange of information becomes the necessity of life to a common man. In the modern world an individual tends to

communicate anything to everything right from the place where he/she stands. Even while riding vehicle he / she wants to communicate. Within a fraction of second at quick speed with clear voice, without any disturbance, like line crossing, out of order, etc. most of which lack in the connection given by the department of telecommunication. Customer Satisfaction, a business term, is a measure of how products and services supplied by a company meet or surpass customer expectation. It is seen as a key performance indicator within business and is part of the four perspectives of a Balanced Score card. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. There is a substantial body of empirical literature that establishes the benefits of customer satisfaction for firms.

#### Reviews of literature

**Jamuna.S and Jegadeshkannan.M (2017)** The present study is based on the awareness of BSNL among the customers. A sample survey of 100 respondents was undertaken to find out the awareness of BSNL in Madurai city. The study mainly concentrated on general price level, quality and overall satisfaction about BSNL services, general awareness, and consumer preferences of BSNL.

**Rakhee Mairal Renapurkar (2016)** Every Business targets its target customer and their optimal goal would be the satisfaction of their ultimate customer. In this competitive world of Business everything starts and ends with needs of the customer. As we know that communication is lifeblood of every business, there is very tough competition between the service providers. The main objective of the study is to understand the levels of satisfaction of customers towards BSNL landline services;

to analyze their opinion and expectation with special reference to BSNL. Simple random sampling technique is used. The sample size is 100. The respondents of the study are part of population of Hyderabad city. Both primary and secondary data is used. The data has been mainly analyzed by using the Percentage Analysis and Chi - Square Test. Most of them are not much satisfied with the attitude of the staff and response to their queries, significant weight age should be given by the BSNL towards customer complaints. Only few are aware of call divert option and various schemes under BSNL. It is found that customers are satisfied with services. BSNL should focus on the promotional strategies in be competent in the market.

#### Objectives of the study

- o To identify the perception level of the customers on BSNL mobile service provider
- o To understand the influence of various demographic variables that influences the perception and satisfaction level to win the hearts of the customers.

#### Methods and materials

For the purpose, a survey based descriptive research design adopted to conduct for this study in Perambalur Town. The Simple Random Sampling Method is used to collect data and to be collected from 50 sample respondents through a structured questionnaire.

The data has classified and analyzed using percentage analysis, 't' test and oneway ANOVA 'f' test. The study find that demographic perception of the respondents were identified their choosing in the mobile service provider.

The demographic factor does not influence the perception of the respondents in the BSNL mobile service provider. The study concludes

that the service provided by BSNL is at the satisfactory level to the respondents. BSNL should focus on the promotional measures competitive to the private sector service providers, to enhance their service activity for the satisfaction of the customers.

### Data analysis and interpretation

#### Difference between socio-demographic profile of the respondents and their overall level of satisfaction

Level of satisfaction	Frequency	Percentage	Mean	S.D	Statistical inference
<b>Gender</b>					
Male	36	72	22.31	0.849	t=1.489 p>0.05 Not Significant
Female	14	28	21.29	1.029	
<b>Marital status</b>					
Married	41	82	19.02	0.918	t=0.819 p>0.05 Not Significant
Unmarried	09	18	18.91	1.087	
<b>Occupation</b>					
Business	05	10	17.19	0.879	f=1.742 p>0.05 Not Significant
Govt. employee	22	44	19.42	0.684	
Private employee	6	12	18.92	0.859	
Others	07	14	17.69	1.214	
<b>Monthly family income</b>					
Below Rs.10000	11	22	21.22	0.824	t=0.763 p>0.05 Not Significant
Above Rs.10000	39	78	20.15	0.979	

Statistical test: Student 't' test and one way ANOVA 'f' test was used the above table

The above tested table indicates that vast majority (72 per cent) 22.31±0.849 of the respondents were male, vast majority (82 per cent) 19.02±0.918 of the respondents were married, nearly half (44 per cent) 18.92±0.859 of the respondents were engaged in government organization and remaining vast majority (78 per cent) 20.15±0.979 of the respondents families monthly income above Rs.10000. So there is no significant difference

between socio-demographic profile and their overall level of satisfaction.

### Suggestions and Conclusion

Call tariff is the most influencing factor which induced consumers to buy a particular mobile phone operator. Mobile phone operators should launch some schemes exclusively for senior citizens, housewives and students. Customer care services play an important role in retaining consumers. Therefore, customer care services should be improved and there should be provisions of taking feedback from consumers so that necessary steps can be taken in this direction. The suggestions that cellular service providers should concentrate more on increasing customer network stability and setting tariff rates competitively. If the mobile phone service providers consider the suggestions which are made by the researcher it will be helpful not only for the consumer but also for the service providers.

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## SOCIO-ECONOMIC STATUS OF UNEMPLOYEES' OF THE BORDER VILLAGES IN RURAL KARNATAKA

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### *Abstract*

*Unemployment issue is another major problem of rural India. Since India is basically a country of villages, unemployment is a serious evil of Rural Society. Because 76 percent India's total population live in villages and unemployment problem in India is basically rural by nature. The plight of rural people of various developing countries has drawn rising international attention since 1980. Unemployment is a state of wordlessness for a man who is fit for work. Poverty is closely tied to unemployment in India as it is in most countries. The problem is especially acute in rural India as a result of a lack of social protection for the unemployed who are able to work and who must depend on a few fall-back options in subsistence agriculture and/or urban informal economy. Despite strong growth, the Indian economy does not create enough jobs to satisfy the desires of those who want work in rural areas. This article based on an empirical study done in the selected border villages of Karnataka.*

**Keywords :** *frontal attack, employment generation programmes, institutional credit, social security, destitute, poor*

### **Background**

Since independence India has made a significant progress in various sectors of development. The thrust of development programmes has been to make a frontal attack on unemployment through special employment generation programmes, productive asset transfer through institutional credit and subsidy programmes and programmes. Strong thrust has been given to social security programmes for providing assistance to the destitute, poor and unemployment families. Hence the current

study is focusing on trend and extent of unemployment in three border districts (Rural) of Karnataka state, India.

The plight of rural people of various developing countries has drawn increasing international attention since 1980. Over the last decade many international NGOs have planned long-term goal of providing a compressive developmental program to the rural people increasingly emphasized the more immediate need to provide essential basic infrastructures through the scientific

management of rural's traditional system by conducting more studies on culturally bounded development behavior among various rural settings.

Various studies says the overall incidence of district wise unemployment rate in north Karnataka is 6.13 per cent which is almost double to that of other southern districts of the state. Gender-wise break-up shows that it is about three times higher among the females in Northern Karnataka than the southern part of the state. Among the Northern, Karnataka districts the unemployment rate is highest (8.61 percent) in Bidar (border district) whereas degree of unemployment is lowest in Urban Bangalore (1.4%). The border district Raichur shows the second highest male unemployment rate among backward district of the state districts after the Bidar. The unemployment rates for rural males vary between 0.7-8.0 percent and for rural females from 0-13 percent, similarly, for urban males from 0.6 to 8 percent and for urban females 0.9-31 percent in rural districts of Karnataka. Further, in the rural sector, the percentage of unemployment in females is highest in Bijapur district (12.16 percent) followed by Belgaum district (6.12 percent). It is found evident that higher female unemployment in rural Bidar and Kolar may be because of the division of work in agricultural practices is strictly gender biased in favour of male and against the female laborers. The youth unemployment rates are higher in Bijapur (29.80 percent), followed by Kolar (17.06 percent) comparing to all other districts in Karnataka (various Socio-economic Survey Reports, 2007).

It is found that Karnataka state suffers from high level regional disparities. Human development index also indicates a high level of development in south Karnataka and absolutely a low level of development in northern Karnataka. Northern districts have more poverty ridden families who are more or

less either very small land holders or absolutely land less people always migrates to neighbor Andra Pradesh & Maharashtra states in searching suitable jobs. Since last 40 years various Governments have not concentrated on northern Karnataka, also politically these districts are not very influential.

Recently, Karnataka had three major Global Investment meets. In this meet a total of (Forty seven thousand crore) there was a declaration of Rs.47, 00, 00,000/- to be invested in the various sectors in northern Karnataka in the days ahead. However, due to the land acquisition problem and shortage of other fundamental facilities (power/water) it is generally opined that major investment will not yield any fruits until the next 10 years. Recently the central government has decided to extend Article 371 status (special) to the six northern Karnataka states. This provides special status covering more money for development, reservations in job and education etc ( Uliveppa ,1999).

As for as organic linkage with the rural development schemes are concerned, there is no basic service for a compressive development attempt to understand development culture as a subculture complex in developing a model of culturally suited developmental and unemployment eradication programme programmes especially for the rural people of the country having different castes and class groups. However, the last three decades have witnessed impressive economic growth in the Karnataka's economy. Industrial development, an outward looking strategy, and the world economic environment are behind the success.

### Objectives

- 1.To assess socio-economic status of the of unemployed' of the border villages in rural Karnataka

**Research Design**

**a. Study area**

this study done in three border districts of Karnataka as par tof UGC minor research project :

1. Tumkur District
2. Chamarnajner District
3. Kolar District.

**b) Coverage and Sample Design:**

Primary data will be collected through a household survey using multi-stage sampling design technique. The study is proposed to be conducted in three selected border districts of Karnataka State: 1. TumkurDistrict 2. District 3. Kolar District. Karnataka is one of the southern-most states of India and consists of mainly semi-arid rain-dependent flatlands along with forested hills. First, border villages will be trifurcated into zero-border villages (that fall within 1.5 to 2.5 kilometer of the border), near-border villages (that lie in 3 to 5 kilometer range of border) and other-border villages (that lie in 5 to 10 kilometer range of border). Based on the Human Development Index Report (2005) and state Socio Economic Survey (2009) each districts will be divided in to different blocks. Then 10 villages from each three districts will be selected for the study where the concentration of unemployment problem is comparatively high. Thus, a total of 30 villages will be covered. From each village 30 households will be selected based on the village directory. Thus, a total of 900 households (30x30) will be surveyed.

**2. Research Components**

The proposed research study consists of four major components:

- a. Survey

- b. Institutional Ethnography (NGOs prospective)
- c. Content Analysis
- d. Tools for data collection
  1. Survey
  2. Interview and Content analysis (Data has been analyzed suing SPSS ware)

**Result and Discussion**

**Age and Gender of the Respondents**

Age in Years		Gender		Total	X <sup>2</sup>	P
		Male	Female			
Between 18 - 25	f	145	123	268	7.312	0.000
	%	31.8	34.1	32.8		
25-40	f	267	113	380		
	%	58.6	31.3	46.6		
40-50	f	23	100	123		
	%	5.05	27.7	15.09		
Above 50	f	20	24	44		
	%	4.3	06.6	5.39		
Total	f	455	360	815		
	%	100.0	100.0	100.00		

**Educational Qualifications of the Respondents**

Level	Frequency	%	X <sup>2</sup>	P
Primary	213	26.13	220.93	0.000
Higher Primary	165	20.24		
High School	111	13.61		
Illiterates	251	30.79		
College	60	07.36		
Neo literates	15	01.84		
Total	815	100%		

**Monthly Income of the Respondents (declared)**

Income level (in Rs.)	Frequency	%	X <sup>2</sup>	P
5,000-8,000	334	40.98	11.210	0.000
8,000-5,000	251	30.79		
5,000-10000	163	20		
10,000-15000	45	05.52		
Above 15,000	22	02.69		
Total	815	100.0		

**Family Size of the Respondents**

Family size	Frequency	%	X <sup>2</sup>	P
4 Members	384	47.11	218.392	0.000
Members between 5-7	167	20.49		
Between 2-3	132	16.19		
Undivided	132	16.19		
Total	815	100.0		

**Dwelling Patterns of the Families**

Family size	Frequency	%	X <sup>2</sup>	P
Pucca	294	36.07	12.190	0.000
Kachha	267	32.76		
Semi pucca	322	39.50		
Other	199	14.60		
Total	815	100.0		

**Expenditure Patterns of the Families (in Rs/ Month)**

Amount in Rs. Category	2000-3000		3000-5000		5000-7000		Above 7000		X <sup>2</sup>	P
	f	%	f	%	f	%	f	%		
For Livelihood	137	42.02	34	23.12	54	25.47	23	17.69	12.412	0.000
Health	11	03.37	32	21.76	34	16.03	23	17.69		
Education	22	06.74	35	23.80	66	31.13	35	26.92		
Loan repayment	136	41.71	16	10.88	47	22.16	35	26.92		
Other	20	06.13	30	20.40	27	12.73	14	10.76		
Total	326	100.0	147	100.0	212	100.0	130	100.0		

**Household Liabilities / Loans**

Amount in Rs. Category	5,000-10,000		10,000-20,000		30,000-40,000		X <sup>2</sup>	P
	f	%	f	%	f	%		
Bank loan	137	64.62	117	40.76	137	43.35	11.213	0.000
Mortgage	11	05.18	51	17.77	47	14.87		
Local money lenders	22	10.37	52	18.11	22	06.96		
All the above	16	07.54	26	09.05	64	20.53		
Other	26	12.26	41	14.28	46	14.55		
Total	212	100.0	287	100.0	316	100.0		

**Discussion**

In case of the age distribution of the respondents, 31.8 % of the male and 34.1% female respondents belongs to the age group of 18 to 25. Next, 58.6% of male and 31.3% of female respondents belongs to the age group of 25-40. Next, 5.05% male and 27.7% of female respondent belong to the age group of 40 to 50. Finally 4.3% male and 06.6% of female respondent belong to above the age of 50. In the case of educational qualifications, 26.13% of respondents have studied up to the primary level whereas 20.24% have studied up to higher primary level. Next, 13.61% have studied up to the high school. 30.79% of them are illiterates, 7.36% of them have studied up to college whereas 01.84% are neo-literates. In case of monthly income of the respondents, more than 40.98% of them are earning between

Rs. 3000-5000 and- pm whereas 30.79% of them are earning Rs. 5,000-8,000/ pm. Also, it is found that 20% of them are earning between Rs. 8,000-10,000/-p.m, whereas 5.52% of them are earning Rs. 10,000-15,000/-pm. And finally 2.69% of them are earning more than Rs. 15,000/- It is just a range. It is a little bit uncertain /untrue regarding the claimed income is concerned.

In case of Castes classifications, 34.23% of the respondents belong to Scheduled Caste and 01.10% of them are Lingayaths while 05.15% of them are Gowda's community. Whereas 14.96% of them are Shettys'. Subsequently, 0.01% of them are Viswakarma's and 06.62% of them belong to the Ganiga caste. It is also found that 6.99% of them are Besta, and 2.57% of them are Brahmin's as well and 2.20% of them are Kuruba's. It is also found that 9.57% of them are STs and 16.44% of the respondents belong to the other caste groups. It has been found that only 47.11% respondents belong to the families having 4 members while 20.49% of the respondents belonging to families of having 5 to 7 members. It is more or less a middle size family in a rural area. Next, 16.19% of them belong to the families consisting of 2-3 members. Finally 16.19% of the respondents belong to the families of undivided.

Regarding dwelling pattern, 36.07% of them are living in Pucca house types while 32.76% of them are living in Kaccha houses. Next, 39.50% of them are living in semi Pucca houses whereas nearly 14.60% of the respondents are staying in other types of houses. Regarding land ownership, 6.87% of the respondents own irrigated land whereas 27.11% owns unirrigated lands. Next, 27.36% are owned dry land whereas 7.97% owns some land but they are using it for non-agriculture purposes while 4.53% owns the grazing land whereas 5.64% owns the waste land and 20.49% are landless laborers among the

studied samples. With respect to the occupations of the studied households, 5.52% of the respondents are engaged in Artisans occupation, whereas 13.61% of the respondent has engaged in Dairy product. In the same line 27.36% of the respondent is daily wage workers, and then 16.56% of the respondents are engaged in various services. Next 22.45% of the respondent working in small shops and finally 14.47% of the respondent are engaged in the different occupations. From the above data, it is found that maximum numbers of the people are working as daily wagers

Regarding place of birth, 72.51% of the respondents are born and brought up in the same village where as 27.48% of them born in the Cities. Regarding status of migration, 67.73% of them are living in the same village since their birth, where as 15.09% of them have come from the other villages and 14.84% of the respondents have come from the nearby towns. Next, 0.3% of them have come from the other districts; whereas 1.34% of the respondents are moved from the other States. Finally, 0.6% of the respondents don't know about the status of their migration. Regarding Expenditure pattern of the families, those who are earning Rs. 2000-3000/- per month 42.02% are spending for livelihood, 3.37% for Health, 6.74% for Education, 41.71% for Loan repayment and 6.13% of the income are spending for other purposes. From this data, it is found that they are spending most of their earnings for livelihood and loan repayment. Because of these reasons they are not able to give more importance to their children education and as well as their health. Such incident shows that they are having very poor economic status. Next, those who are earning Rs. 3000-5000, around 23.12% of income spending for livelihood, whereas 21.76% for Health, 23.80% for Education, 10.88% for Loan repayment, 20.40% are spending for other purposes.

Compare to the previous group here we can find that they are giving equal expenditure to all the aspects except loan repayment. Hence they are spending very less amount to loan repayment compare to other aspects. In the meanwhile those who are earning Rs. 5000-7000 pm in that 25.47% of amount spending for livelihood, 16.03% for Health, 31.13% for Education, 22.16% for Loan repayment and 12.73% of income spending for other purposes. According to these data, they are spending more money for the purpose of the education. Such attitude shows that how much they are giving the importance of education compare to the other aspects. Finally, those who are earning above Rs. 7000 pm in that 17.69% of income are spending for livelihood, 17.69% for Health, 26.92% for Education, 26.92% for Loan repayment and 10.76% of income are spending for other purposes. From the above data, it is indicated that they are also giving more importance to education compare to other aspects of expenditure.

From the obtained said data it is indicates that those who are having Rs.5000-10000/pm family income it is found that 64.62% of the respondent are taking Household liabilities/ Loans from Bank, whereas 05.18% from Mortgage, 10.37% from Local money lenders, 07.54% from all the sources and finally 12.26% of people taking household liabilities/ loan from others sources. It is shows that the most of the people have taken a loan from the banks. Whereas very less loan taking from mortgage for their liabilities. In the same way those who having Rs.10000-20000 family income finds that 40.76% of the respondent are taking Household liabilities/Loans from Bank, whereas 17.44% from Mortgage, 18.11% from Local money lenders, 09.05% from all the sources and finally 14.28% of people taking household liabilities/loan from others sources. These data shows that here also the people showing the interest to take loan from the banks. And one more interesting thing

that here the people also showing the interest to take the loan from the local money lenders. Finally those who are having Rs.30,000-40,000 family income it is finds that 43.35% of the respondent are taking Household liabilities/Loans from Bank, 14.87% from Mortgage, 06.96% from Local money lenders, 20.53% from all the sources and finally 14.55% of people taking household liabilities/loan from others sources. Here also the result is same as we find in the previous categories.

As long as poverty continues to exist it would be difficult to eliminate other rural unemployment. Simple legislation/programmes are not enough. Since acute economic crisis is the prime reason in rural India the only method of withdrawing family from poverty by arranging alternative income generation programme. In this corner point, all NGOs must and should think to provide some alternative income generation programme and assisting producer's organizations. If NGOs seriously wants to be in this field and, if so, necessarily specialize and they should think much larger scale programmes and project. Not only this, they should have high quality of human resource to mange themselves as organizations and their operations in a more (Rao,2009).

### Conclusion

Since unemployment is an intense socio-economic problem Govt and the NGOs should require long-term multipronged strategy to be carried out on a continuous basis. More investment is required border villages of the country Although at policy level NGOs have been perceived as developmental agents, yet

the scene at the grassroots level is not always in consonance with this subjectivity. It is so because base level Government functionaries some time see NGOs workers as outside encroaching/occupying their space. (Baland and Robinson, 2001)<sup>1</sup> And on another side, few NGOs thinks different government agencies are the main hurdles in their way. This may be the major weakness of many NGOs Their mutual interactions and even collaboration makes the effort more effective (Hussain, 2005).

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## MANAGEMENT OF WORK ENGAGEMENT IN TEACHERS OF BANGALORE: ROLE OF PSYCHOLOGICAL WELL-BEING

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### *Abstract*

*The overall success of any organization is dependent on the work engagement and psychological well-being of its workforce. This paper explores the work engagement among a sample of 516 Secondary school teachers in Bangalore, India. Data were collected using the Utrecht Work Engagement tool (Schaufeli and Bakker, 2004) and psychological well-being tool developed by Ryff (1989). Results from the regression analysis suggest that work engagement of teachers positively correlated and significantly influenced by psychological well-being. To the best of our knowledge, this is the first study empirically showing the integral relations between the internal factors of work engagement and psychological well-being.*

**Keywords:** work engagement, psychological well-being, Secondary school teachers

### **Introduction**

The teachers' power in imparting education to students plays a crucial role, as it carves the nation's future (Reijseger et al., 2017). The seeds of learning sowed by teachers guide the students in their lives forever, as learning is an evolving process. The basics, with which students learn new things in their schools, remain imbibed in their psyches and are sub-consciously utilized when they learn something new out of experience in their later lives. Thus, it can be gauged that the teachers' involvement and subsequent engagement in educating the students is an essential component that cannot be compromised or ignored (Gülbahar, 2017). The extent of

engagement to their occupation decides the anticipated outcomes through their students' overall performance. Therefore, work engagement plays an important role in an employee's performance and productivity.

Work engagement is a "positive, fulfilling, effectively motivating state of work-related subjective well-being" (Bakker et al., 2008). It is a central index that determines the quality of working life (Aryee, 1994) and characterized by three factors, namely, vigor, dedication and absorption (Schaufeli, 2013). Vigor is characterized by the energy used by employees in demonstrating a strong mental resilience in their tasks and being persistent in difficult times. Dedication emphasizes the

degree of involvement in work, wherein employees feel enthusiastic and inspired to overcome the work-related challenges. Absorption refers to the mental state of mind where much of the employees' concentration and focus is maximally absorbed in work-related issues.

Kahn (1990, p.694) believes that the effort put by engaged employees is higher as they identify with the work they do; hence he viewed work engagement as the "harnessing of organization member's selves to their work roles: in engagement, people employ and express themselves physically, cognitively, emotionally and mentally during role performances". A dynamic relationship was explained by Kahn (1990) between the one who directs cognitive, physical, emotional, and mental energy into his/her work role and the one who derives energy from the role that allow him/her to express himself or herself. Bakker et al (2008) identifies engagement with "high level of energy" and "a strong level of identification with one's work".

Work engagement is influenced by several factors, such as individual capabilities, orientations, strengths, job resources and personal resources (Bakker et al., 2014). It is the exact opposite of burnout that typically comprises of pessimism, enervation and diminished work-related efficiency (Schaufeli, 2013). All of this can be related to a healthier lifestyle, no absence, higher job satisfaction and an increased organizational performance (Reijseger et al., 2017). Teachers, thoroughly engaged in their work, can do justice to their role in a better way than teachers not engaged in their profession. Teachers must be physically, emotionally and cognitively involved in their tasks to effectuate ideal learning behaviors. Disengaged teachers create negative attitudes among students, resulting in inferior quality of education and dropping out of school (Kanti, 2013).

Runhaar et al (2013) found an association between interactions with pupils and work engagement suggesting that it motivated the teachers to be enthusiastic about their work. On the contrary, through the qualitative study, they found that the HR practices hampered the association between dedication and the interaction with students. While studying the job resources, Hakanen et al (2006) pointed out that burnout among the teachers could mediate the impact of high job demands and health, while work engagement could act as a mediator between the impact of organizational commitment and job resources. They also observed that burnout could also mediate the impact of poor engagement and resource lack.

These findings clearly suggest that to attain the goal of effectively educating pupils, the teachers need to be satisfied with their work conditions. High emotional competence is an important prerequisite for the teachers to achieve the goal of effectiveness. This made the concept of psychological well-being (PWB) which mirrors the emotional competence, a vital one that plays an important role in the personal and professional life of teachers and influences their effectiveness to a large extent.

Ryff (1989) described psychological well-being of individuals as their efficiency of coping with various circumstances of work and personal life. Cacioppo and Berntson (1999) pointed out that the presence of a positive effect does not indicate the absence of negative effects, i.e., psychological well-being cannot be defined as the absence of mental illness or other psychopathologies. Ryff and Keyes (1995) described psychological well-being of individuals based on their life goals, perceptions of self-potential, nature of their interpersonal relationships with others and overall perceptions of life. Huppert (2009) gave a simple definition of psychological wellbeing that it was a combination of feeling good and feeling functional.

Psychological well-being can be divided into two elements: hedonic and eudaimonic (Boniwell & Henry, 2007). Hedonism refers to the view of individuals that happiness or pleasure in general indicates psychological well-being (Kahneman, Diener & Schwarz, 1999) while eudaimonism refers to the viewpoint that psychological well-being is a mental state beyond happiness, i.e., psychological well-being results from striving for personal development and taking efforts to confront life challenges. (Waterman, 1993). While hedonism refers to subjective perceptions of well-being, eudaimonism refers to self-actualization of human potentials such as realizing the purpose of one's life, fulfilling one's daemon, realizing the vitality of life, meaningfulness of existence, etc. (McGregor & Little, 1998; Ryan & Deci, 2000). Individuals form perceptions of contentedness and quality of life, not just based on physical elements, but also on their psychological well-being (Schweitzer, 2014).

A work environment is perceived as 'healthy' only if both physical as well as psychological health is promoted among employees (Turner, Barling & Zacharatos, 2002). At work, psychological well-being has been proved to enhance the thought processes of employees, improve their attention, improve problem solving abilities and result in overall organizational success (Fredrickson & Joiner, 2002). A study by Roth (1993) found that when the needs of teachers were not satisfied by the administration for a long time, it resulted in anger, depression and discouragement among them. According to the researchers, the teachers experienced stress in the absence of positive interactions and support from colleagues.

Psychological well-being is affected in teachers owing to job stress resulting from incompetent school conditions, excessive number of students, insufficient compensation, etc. (Marablý, 2005). However, the importance

of emotional competence of teachers has been emphasized by several studies which found that psychological well-being in teachers influenced personal and organizational outcomes by improving effectiveness of teaching, academic performance of students, classroom climate, etc. (Bentea, 2015). Studies relating psychological well-being to work engagement have proved that vigor for the job increased and burnout from the job decreased as a result of psychological well-being (van den Broeck et al., 2008). By ensuring psychological well-being of teachers, the overall standard of education was found to improve (Bresó Esteve, 2008).

### **Significance of the study**

Teaching is regarded as a noble profession (Basikin, 2007) and teachers are highly respected as they strive for maximizing their students' potential in academic and co-curricular fields. In the present context school teachers are faced every day with changing rules of the government or the school management, job stress, variation in salary across the types of schools, limited freedom to enhance their abilities and overcome their dissatisfaction. Besides in cosmopolitan cities like Bangalore, teacher's work is becoming less engaging. As teaching becomes more mechanical and lack of challenge in the teaching profession, it is evident there is a sharp reduction in the tenure of teachers too. Therefore, it is essential to look deep into the work components of teachers and specifically work engagement of teachers. Besides, it is necessary to analyze the teacher's own personal factors, their mutual relationship with the principal and institutional factors of the schools they work for, which may determine work engagement of teachers.

### **Research gap**

Even though numerous studies describe the relationship between the Psychological well-being and various teacher outcomes (Basikin,

2007, Banihani et al., 2013), the study of the influence of Psychological well-being on teacher's work engagement is limited in Indian context. The available Indian studies were conducted in a particular state (Kerala) of India (Sarath and Manikandan, 2014; Vijayakumari and Vrinda, 2016). Hence, it cannot be assumed that the results have a pan India effect. None of the studies on Psychological well-being and work engagement spelled out how various constructs of Psychological well-being (job satisfaction, positive relation, self-acceptance, etc.) influenced work engagement.

Objectives of the study

1. To ascertain the overall relationship between work engagement and psychological well-being of secondary school teachers.
2. To identify the sub-factors of Psychological Well-being influencing work engagement.

Based on the objectives, following hypothesis was formulated:

H<sub>10</sub>: Psychological well-being has no significant influence on Work Engagement of school teachers.

### Methodology

*Sample for the study:* Data were collected with the help of a survey using a quantitative methodology from January-July, 2017. Demographic characteristics of the teachers have been described by percentage analysis as the statistical measure. The demographic profile of the teachers has been presented in Table 1. The population of the study consists of 516 teachers belonging to the age group in the range of 21 to more than 51 years in aided, unaided and government school teachers of Bangalore city. From the profile of the respondents, it can be understood that the majority of them were postgraduate, married teachers within the age group of 41-50 years, with 5-9 years of teaching experience, and average monthly salary of ₹ 21,000-30,000 with an equal representation of both the types of gender.

**Table 1: Demographic profile of the teachers**

Factor	Frequency	Percentage
<i>A. Age group (years)</i>		
21 to 30	86	16.67
31 to 40	170	32.95
41 to 50	180	34.88
>51	80	15.5
<i>B. Gender</i>		
Female	258	50.00
Male	258	50.00
<i>C. Gender</i>		
Married	450	87.20
Single	66	12.80
<i>D. Educational qualification</i>		
Postgraduate	296	57.40
Undergraduate	220	42.60
<i>E. Type of institution</i>		
Aided	172	33.30
Unaided	172	33.30
Government	172	33.30
<i>F. Teaching experience (in years)</i>		
< 5 years	75	14.50
< 10 years	120	23.30
< 20 years	216	41.90
>20 years	105	20.30
<i>G. Monthly salary (in ₹)</i>		
<10,000	103	20.20
10-20,000	131	25.70
20-30,000	175	34.30
>30,000	101	19.80

*Tools employed:* The survey used the Utrecht work engagement tool developed by Schaufeli and Bakker (2004) and Psychological well-being tool developed by Ryff (1989). However, they were adapted and standardized by the researcher to suit the Indian context.

*Statistical techniques used:* For data analysis, descriptive statistics, Pearson's correlation and linear regression were calculated using the statistical package program SPSS (Statistical Package for Social Sciences, Version 21.0).

Hypothesis testing was conducted through multiple regression analysis between work

engagement and Psychological well-being. The hypotheses are accepted when the standardized co-efficient ( $\hat{\alpha}$ ) is significant, i.e., the p-value is  $< 0.05$  at 95% confidence level. Standard error has been represented as S.E. and Standard coefficient as Std. Coeff.

### Results and Discussion

Mean and standard deviation of work engagement and psychological well-being have been demonstrated in Fig. 1 and Fig. 2 respectively.

Analysis of the parameters of work engagement reveals that Dedication achieved the highest mean score of 5.22 with a standard deviation of 0.86. This is a high score according to Schaufeli and Bakker (2004) and can be interpreted as the average frequency of the majority of respondents for dedication was more than a couple of times per week or daily. The overall work engagement achieved the mean score of 4.93. Absorption achieved the mean score of 4.90, while the vigor achieved the lowest mean score of 4.68. For the entire above construct, the standard deviation varied from 0.76 to 0.90. All the other constructs, vigor and absorption were restricted to at least once a week (Schaufeli and Bakker, 2004). The results were similar to the studies conducted by Reijseger et al., 2017, whereas, Betoret (2013), Runhaar et al., (2013) and White (2011) reported decreased levels for vigor, dedication and absorption.

In case of Psychological well-being, better scores on each imply a greater well-being on that dimension (Ryff, 1989). The participants scored highest in Personal Growth (PG) with a mean score of 4.33 and standard deviation of 0.7. The average score of all the parameters studied for psychological well-being achieved the mean of 4.12. Positive Relations (PR) and Self-Acceptance (SA) achieved the same mean score of 4.08, whereas Environmental Mastery (EM) and Purpose in Life (PL) had a slightly higher mean score of 4.17 and 4.26.

Autonomy (AT) had the lowest mean score of 3.82. The standard deviation for this parameter varied from 0.53 to 0.70.

The Mann Whitney U test conducted to find the difference of opinion on Work engagement among male and female demonstrated that there was no difference in the perception of male and female respondents for all the vigor, absorption and dedication (Table 2). The results suggest that both male and female teachers derive a sense of achievement from their jobs which make both the groups equally absorbed in their work. The results of this study are in line with Iyer's study conducted in India, which reports no difference between male and female teachers for work engagement components (Iyer, 2016). However, a study conducted by Kong (2009) in China among middle school teachers showed male teachers to have higher score female teachers in dimensions of absorption and vigor, while female teachers scored more for dimensions of dedication.

**Table 2. Perception of Work engagement among male and female respondents**

Factors	Gender	Mean $\pm$ SD	Mann-Whitney U	P value
Vigor	Female	4.71 $\pm$ 0.8	8.71	0.920
	Male	4.65 $\pm$ 0.99		
Dedication	Female	5.32 $\pm$ 0.75	700	0.090
	Male	5.13 $\pm$ 0.95		
Absorption	Female	4.95 $\pm$ 0.83	848	0.760
	Male	4.84 $\pm$ 0.93		
Work engagement	Female	4.99 $\pm$ 0.65	848	0.760
	Male	4.87 $\pm$ 0.84		

In the case of Psychological well being, there is a significant difference between the perception of male and female respondents (Table 3).

According to the Mann Whitney test, significant differences were observed between male and female teachers among all the factors except autonomy as the P value was observed to be  $< 0.05$ . Further, female respondents achieved a higher mean score than by males for all the components of psychological well

being. The results indicate at female teachers possess a positive attitude toward the self; has warm, satisfying, trusting relationships with others, with a sense of directedness and goal in life. They also have a sense of competence and mastery over their environment (Ryff, 1989).

**Table 3. Perception of Psychological well being among male and female respondents**

	Gender	Mean±SD	Mann-Whitney U	P value
Positive relations	Female	4.14±0.69	29667	0.030
	Male	4.02±0.69		
Autonomy	Female	3.84±0.6	31640	0.330
	Male	3.8±0.58		
Environmental Mastery	Female	4.26±0.64	27364	0.000
	Male	4.07±0.65		
Personal growth	Female	4.48±0.69	24417.5	0.000
	Male	4.17±0.68		
Purpose in life	Female	4.35±0.7	28759.5	0.000
	Male	4.18±0.66		
Self-acceptance	Female	4.14±0.64	29757	0.030
	Male	4.02±0.67		
Psychological well-being	Female	4.2±0.51	28719.5	0.000
	Male	4.04±0.54		

Table 4 presents the correlation between all the variables identified to study the relation between Work Engagement and Psychological Well-being. All the values for correlation was significant at  $p < 0.01$  level.

Work engagement was strongly significantly correlated with its own sub factors, vigor ( $r=0.84$ ), dedication ( $r=0.80$ ) and Absorption ( $r=0.88$ ), however, weakly significantly correlated with overall Psychological Well-being ( $r=0.32$ ) and its sub factors, particularly, Positive relations ( $r=0.32$ ), Environmental Mastery ( $r=0.3$ ), Personal growth ( $r=0.34$ ) and Purpose in Life ( $r=0.31$ ). This was also reported by Vijayakumari and Vrinda, 2016. There was a moderate significant correlation between Vigor and Dedication ( $r=0.5$ ) and Vigor with Absorption ( $r=0.62$ ). Similarly, dedication was moderately significantly correlated with Absorption ( $r=0.55$ ). The moderate relation of dedication with absorption was also supported

by Runhaar et al., (2013), however, they reported a low correlation of vigor with dedication and absorption. Contradictory to our results, all these factors were strongly correlated among each other as reported by Reijseger et al., 2017 and Betoret, 2013. Dedication was weakly correlated with some of subfactors of Psychological Well-being such as Positive relations ( $r=0.3$ ), Environmental Mastery ( $r=0.32$ ), Personal Growth ( $r=0.33$ ), Purpose in Life ( $r=0.3$ ) and Self-acceptance ( $r=0.31$ ). Psychological Well-being was highly correlated to most of its sub factors such as Positive relations ( $r=0.71$ ), Environmental mastery ( $r=0.71$ ), Personal Growth ( $r=0.72$ ), Purpose in Life ( $r=0.71$ ) and Self-Acceptance ( $r=0.73$ ) and moderately correlated to Autonomy ( $r=0.62$ ).

Within Psychological Well-being, moderate but significant correlated was observed between Positive relations and Environmental Mastery ( $r=0.6$ ), Positive relations and Purpose in life ( $r=0.61$ ) and Positive relations with Self-acceptance ( $r=0.64$ ). Environmental mastery was moderately correlated with Personal growth ( $r=0.63$ ), Purpose in Life and Self-acceptance (both with  $r=0.66$ ). Also, Personal growth was moderately correlated with Purpose in Life ( $r=0.66$ ) and Self-acceptance ( $r=0.61$ ). Similarly, Purpose in Life was moderately correlated with Self-acceptance ( $r=0.67$ ).

**Table 4. Pearson's correlation for study variables**

	N	Mean±STD	WE	PWB
Vigour	516	4.68±0.9	0.84**	
Dedication	516	5.22±0.86	0.80**	
Absorption	516	4.9±0.89	0.88**	
Positive relations	516	4.08±0.69		0.71**
Autonomy	516	3.82±0.59		0.62**
Environmental mastery	516	4.17±0.65		0.71**
Personal growth	516	4.33±0.7		0.72**
Purpose in life	516	4.26±0.69		0.71**
Self Acceptance	516	4.08±0.66		0.73**

\*\* significant at  $p < 0.01$ .

To test the hypothesis, regression studies of work engagement as dependent variable and

psychological well-being as independent variable were conducted (Table 5&6). The regression models predict the work engagement significantly well. As the level of significance is lower than 0.05, the alternate hypothesis in all the studies were accepted instead of the null hypothesis. Our results can be corroborated by Sarath and Manikandan (2014) and Vijayakumari and Vrinda (2016). Table 5 elaborates that work engagement has a positive and significant relation with psychological well-being (R value = 0.38). R square represents the coefficient of determination (ranging between 0 and 1). This implies that about 14.2% of the variation in work engagement can be explained by Psychological well-being with an F value of 14.45. Table 6 gives an overview on the coefficients of various factors of Psychological well-being on work engagement studied. Out of all the factors within psychological well-being, only Positive Relations with others and Personal Growth were found have a significant positive impact on work engagement. The unstandardized beta coefficient of Autonomy was -0.004, indicating a negative impact, though statistically insignificant on work engagement.

**Table 5: Model Summary of Work engagement with Psychological well-being**

R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E.	Change Statistics				
				R <sup>2</sup> Change	F Change	df1	df2	Sig.
.382	.146	.135	.721	.146	14.45	6	50	.000

**Table 6: Coefficients of Work engagement with Psychological well-being**

PWB	Unstandardized Coeff.		Std. Coeff.	t	Sig.
	B	S.E.			
(Constant)	2.807	.256		10.961	.000
Positive Relations	.155	.066	.138	2.346	.019
Autonomy	-.004	.064	-.003	-.056	.955
Environmental Mastery	.071	.075	.059	.943	.346
Personal Growth	.186	.067	.169	2.787	.006
Purpose in Life	.074	.072	.065	1.017	.310
Self-Acceptance	.024	.075	.020	.315	.753

**Conclusions**

Our study shows that the Work engagement among the school teachers of Bangalore City was significantly influenced by Psychological well-being. Along with this, demographics with respect to gender and type of school

management also impacted the psychological well-being. Fulfilling these parameters will improve the work engagement of the school teachers.

To the best of our knowledge, this is the first study empirically showing the integral relations between the internal factors of work engagement and psychological well-being.

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## A STUDY ON FACTORS INFLUENCING THE PURCHASE BEHAVIOUR OF HOUSEHOLD DURABLE CONSUMER GOODS BY WOMEN IN NAGERCOIL.

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### *Abstract*

A consumer is one who does some physical activities and deliberates to take decisions concerning purchase and to dispose off on to evaluate products and services. Consumer studies are an ongoing process and it is difficult to bring out a unified conclusion, this is because consumers vary by taste, design, colour, etc. Consumer behaviour reflects the totality of consumer's decisions with respect to acquisition, consumption and disposition of goods, services, time and idea by decision making units. An understanding of purchase behaviour of women towards durable goods is essential as it reflects the influence of brands, price, quality, quantity, mode of purchase, etc. The success of the market or failure depends on the purchase behaviour of consumers. Women are taking the lead roles as of today than the yester years. This is due to the outcome of education, employment, etc. At present, women are taking the lead in purchase decisions too.

**Keywords:** Women Consumer, Consumer behaviour, Durable goods, Purchase behavior.

### **Introduction**

India is the second largest consumer market in the world. The Indian consumer profile has been developed and changed in terms of education, income, occupation, and reference group and media habits. There is a shift in consumer brand preference for durable products for the past decade with the influx of modern technology. The consumer buying preferences are rapidly changing and moving towards high-end technology products with acculturation. Products which were once

considered luxury items have become a necessity because of the changing lifestyle and rising income levels. With growth in disposable incomes, the demand for high-end products such as television, washing machine, refrigerator, and air conditioners has increased considerably. It is also facilitated by the easy availability of finance and prevalence of nuclear families.

Consumer durable goods refer to various devices used in a household kitchen to reduce

manual human labour content and to remove the drudgery in working place and to make household activities speedy, tidy and enjoyable. There are, in the present day, a large number and a variety of such household appliances like Air conditioners, Refrigerator, Television, Washing machine and, Wet Grinder. To make life more enjoyable and entertaining, people also own audio and video players, home theatres and music systems. An understanding of purchase behaviour of women towards durable goods is essential as it reflects the influence of brands, price, quality, quantity, mode of purchase, etc. The success of the market or the failure depends on the purchase behaviour of consumers. Women are taking the lead roles as of today than the yester years. This is due to the impact of education, employment, etc. At present, women are taking the lead in purchase decisions too. The researcher has selected durable goods like Air conditioners, Refrigerators, Television, Washing machine and Wet grinder for the present study.

### Review of Literature

**Venkateshwar and Rao (2000)** have focused on tracing and identifying the elements in consumer decision-making; the research has studied 200 urban workingwomen belonging to different occupation, educational and income groups. The study observed television as a major source of information, for 65.5 percent consumers. Surprisingly 45 percent - employed women still feel radio as a source of information.

**Kotler and Keller (2006)** have defined brand image as the way in which consumers perceive the brand. More specifically, brand image as the perceptions and the beliefs held by consumers, as reflected in the associations held in the consumers, memory.

**Sudarshan R. and Sridhar, (2013)** have pointed out that Consumer involvement refers to the intensity of interest with which consumers approach the market place. It is

related to the consumers' values and self-concept which influence the degree of personal importance ascribed to a product or situation.

**Jisana.T.K. and Dr.P.V. Basheer Ahameed (2014)** have revealed that consumers in Kerala are using almost all the home appliances for their comfortable life. Refrigerator, Washing Machine and Air Conditioners have been changed to necessities from luxurious status. People are considering brand and features of the product before making purchases. Some people are influenced by festival season offers.

### Objectives

- To find out the reason for the preference of durable consumer goods.
- To identify the reason for purchasing durable consumer durable goods.
- To know the duration of purchase of consumer durable goods.

### Research Methodology

The study is an empirical research based on the survey method which uses both primary and secondary data.

### Sampling Method and Size

The researcher has adopted convenient random sampling method and the selected sample respondents are 100 residing in Nagercoil.

### Data Collection

For the purpose of the study both primary and secondary data have been used. Primary data were collected from the respondents through questionnaire and secondary data have been collected from websites, articles, journals and books.

### Results and Discussion

#### Table – 1 Reason for the Purchase Preference of Consumer Durable Goods

Table 1 shows the reasons for the preference of consumer durable goods by the sample respondents.

**Reason for the Purchase Preference of Consumer Durable Goods**

Ownership of durable goods	Nearer to home	Extension of credit	Availability of quality goods	Availability of variety of brands	Reasonable Price	Good behavior & courtesy of retailers	Offer & discounts
Television	2(2)	15(15)	21(21)	18(18)	23(23)	19(19)	2(2)
Refrigerator	1(1)	18(19)	20(21)	14(14)	8(8)	11(11)	25(26)
Washing Machine	1(1)	14(19)	10(13)	19(25)	9(12)	5(7)	17(23)
Mixer	3(3)	14(14)	20(20)	19(19)	22(22)	17(17)	5(5)
Computer	0(0)	21(33)	10(16)	4(6)	8(12)	12(19)	9(14)
Water Heater	1(2)	8(21)	5(13)	10(26)	5(13)	6(15)	4(10)
Air Conditioner	0(0)	3(6)	6(13)	15(32)	6(13)	9(19)	8(17)
Fan	20(20)	5(5)	15(15)	12(12)	23(23)	14(14)	11(11)
Mobile phone	3(4)	2(3)	6(8)	12(15)	22(27)	26(32)	9(11)
Grinder	2(2)	20(20)	14(14)	12(12)	12(12)	19(19)	21(21)

Source: Primary Data

As given in Table 1, 23 percent of the sample respondents prefer to purchase television because it has reasonable price, 26 percent prefer to purchase refrigerator because of offer and discounts, 25 percent prefer to purchase washing machine because its availability of variety of brands, 22 percent prefer to buy mixer because it has reasonable price, 33 percent prefer to buy computer because of extension of credit. The reasons such as offer and discounts and nearer to home constitute only 4 percent.

**Table – 2 Duration of Purchase of Consumer Durable Goods (duration in years)**

Table 2 shows the duration of purchase of consumer durable goods among sample respondents.

**Duration of Purchase of Consumer Durable Goods of The Sample Respondents**

Ownership of consumer durables	Within one year	1-3 years	4-6 years	7-10 years
Television	5 (5)	19(19)	28(28)	48(48)
Refrigerator	2(2)	21(22)	31(32)	43(44)
Washing Machine	2(3)	12(16)	18(24)	43(57)
Mixer	3(3)	17(17)	33(33)	47(47)
Computer	0(0)	8(14)	23(34)	33(52)
Water Heater	0(0)	3(8)	15(38)	21(54)
Air Conditioner	1(2)	12(26)	15(32)	19(40)
Fan	2(2)	26(26)	39(39)	33(33)
Mobile phone	5(3)	25(32)	38(48)	12(15)
Grinder	2(2)	12(12)	35(35)	48(48)

Source: Primary Data

Table 2 shows that all the ten consumer durable goods are purchased before ten years. The percentage of purchase of durable consumer goods within one year is very low. When compared to others.

**Table – 3 Season of Purchase of Consumer Durable Goods**

Table 3 shows the season of purchase of consumer durable goods among sample respondents.

**Season of Purchase of Consumer Durable Goods**

Season of purchase	No. of respondents	Percentage
Festival Season	47	47
When receiving additional lump sum earnings	12	12
During the time of discount/offer announcement other than festival seasons	17	17
Any time	11	11
When the product needs replacement	8	8
When Savings get Matured	5	5
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary Data

It is observed in Table 3 that in the case of sample respondents, 47 per cent have purchased the durable item during the festival season. 17 per cent of the respondents have purchased the product during the time of discount/offer announcement other than festival seasons. There are 8 per cent of the sample respondents who have purchased the product when it required replacement. 11 per cent of the sample respondents have purchased the product at any time, 5 per cent purchased the product when their savings have got matured. The remaining 12 per cent purchased the product when they received any lump sum income like provident fund or some wind fall gains.

**Table – 4 Reason for Purchasing in A Specific Shop**

Table 4 shows the reason for purchasing the consumer durable goods in a specific shop by the sample respondents.

**Reason for Purchasing in A Specific Shop**

Reason for purchase	No. of respondents	Percentage
Nearer to Home	2	2
Extension of credit	14	14
Good Image	24	24
Availability of variety of Brands	20	20
Reasonable Price & good quality	15	15
Good behaviour and Courtesy of retailers	21	21
Provision of Offers, discount	4	4
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary Data

From the data provided in table 4 it could be argued that 24 percent of the sample respondents prefer to buy in a particular shop because of the good image, it is followed by reasonable price and good quality (15 per cent), extension of credit (14 per cent), availability of variety of brands(20 per cent), provision of offers and discounts (4 per cent), good behaviour and courtesy of retailers (21 per cent) and the shop is nearest to home (2 per cent).

### Findings

- 33 percent of the sample respondents prefer to buy computer because of the availability of credit facilities.
- Among the consumer durable goods, 57 percent of the sample respondents replace the washing machine within 10 years and 32 percent of the respondents buy another mobile phone within 3 years.
- 47 percent of the sample respondents prefer to purchase durable consumer goods during festival season.
- 24 percent of the sample respondents prefer to purchase durable consumer goods from a particular shop because of the good image.

### Conclusion

Customer prefers a particular brand by judging what kind of benefit they offer to him/her. Although there are several factors which directly and indirectly affect the customer buying behaviour, but availability of quality

good becomes the dominant factor. Nowadays customer prefer the brand which has quality and can survive for a long period. Even though the quality goods are expensive more customers prefer it. People are ready to pay high for such product and view their living style differently from others. Certain other supportive factors like brand name, nearer to home, extension of credit, availability of variety of brands, reasonable price, good behavior and courtesy of retailers and provision of offers, discount also affect his decision of purchase. It weighs heavily on the marketer to analyze how a customer made his buying decision towards the brand.

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