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SADHANAS IN SAIVA SIDDHANTA PHILOSOPHY: THE PROMOTION OF SOUL

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Sadhanas means the ways, means, paths, margas, yogas etc., philosophy has discovered nothing if it does not discover the path of the soul of God. According to Dr. S. Rathakrishnan "Every system of philosophy is a mukti sastra and teaches the way to release from samsara or bondage to time¹. Saiva Siddhanta and Visistadvaita, give importance to Sadhanas. The Sadhanas adopted by the spiritual aspirant are in a real sense a means for securing divine grace, just as the digging of a canal from the water source to a field is not itself a sufficient cause of plant's growth. Digging of a canal only means for letting water into the field which favours growth.

Similarly Saiva Siddhanta and Visistadvaita have given a spiritual exercise (Sadhana) to enable the souls to overcome themselves from pasa and to live in perpetual awareness of God as the source and sustenance of their very being². We shall discuss the four margas of Saiva Siddhanta and the four yogas of Visistadvaita.

The Soul has opened up before it new possibilities of higher spiritual attainments and closer communion with God. Inspired by these goals, it goes on steadily rising higher in spiritual life. Set on a God-centred life, the aspirant follows the following means for the attainment of mukti. Now let us discuss the same.

Sripancaksara Mantra

Pancaksara gives effect that is towards manifestation of jnana and the perception of the jneya in the recital of Sri-pancaksara. Spiritual discipline is not adequate till it harnesses our thought, speech and action alike towards the realization of its goal.

Accordingly it takes the forms of meditation (bhavana), recitation (mantra) and action (kriya).³ Every real meditation involves three basic objectives our mind,

feeling and will are all exercised in it. We think the object of meditation; we feel the emotion of the 'creaturely' sense and finally there is iccha-the resolve or the renewal of our surrender to God which is an act of will. The need for mantra and kriya to reinforce bhavana arises out of the circumstances that the sadhaka may again turn by virtue of habit due to the lingering taints of mala to his erstwhile stage of bondage to sense, even as a vermin turns yearningly from a sweet sugarcane to the bitter neem it was feeding on before.

The pancaksara mantra used in this context is formulated in the following order 'si-va-ya-na and ma; the letters respectively stand for Siva, anugraha-sakti, atman, tirodhana sakti and mala. The illustrative analogues for them are respectively the Sun, its rays the eye, the light and darkness. This also called mukti-pancaksara in view of the fact that its recital is designed to lead one from the state of sadhaka to that of the mukta. As it shall be presently explained, it is the direct sadhana for Siva-darsana-atma-suddhi which is the portal to Siva-yoga - Siva bhoga in the scheme of dasa-karyani.

The significance of mantra lies, as the letters indicate in the self acknowledging the supremacy of Siva and Sakti and its own insignificance in comparison on the one hand, and of its freedom from tirodhayin and mala on the other. The order of recital gives precedence to Siva and Sakti (si and va) and relegates tirodhayin and mala (na and ma) to the end to indicate their being 'conquered' it is because of this fact of their being conquered or overshadowed na could be distinguished from main recital. It is only through on awareness of the distinction of va and na, that the distinction between na and ma emerges. The letter na which signifies tirodhayi is understood to comprehend within it maya and karma which are the freely employed instruments in its service.

There is thus full harmony in import between the contemplation of the mantra as thus understood and the sadhana previously mentioned, namely relinquishing *asat* as false and meditating on *sat* as identity.

The self is the nexus between *tirodhana-sakti*(na) and *anugraha-sakti* (va) – between the whirl of cosmic dance (*una natana*) and the dance of wisdom (*jnana natana*) in the words of St Umapati. Its spiritual endeavour should be directed towards finding itself not between na and va but between si and va in which lies its destiny. When na and ma are in the ascendent the self is obvious of indifferent to si and va, and therefore caught in the vortex of phenomenal life (*unanatana*). When it is disenchanted and disillusioned, si and va gain ascendance with the ripening of mala (ma), *tirodhayi* (na) ceases to function and is as it were transfigured into *anugrahasakti*. As symbolic of this change, the five letters of *mukti-pancaksara* are now really reduced to three the letters of *tirodhana* (na and mala (ma) being absent. *Sakti* (va) brings about the union of the self (ya) with Siva (si).

It is in this form that the mantra is said to embody the meaning of *tvam asi*. The three terms of the *mahavakya* stand respectively for *pasu*, *pati* and their essential union. Similarly, si and ya denote siva and atman and va their union which is the work of *anugraha-sakti*. Still, in a sense we can say with St Tirumular, that Siva is the ultimate import of the *mahavakya* by reason of his primacy and absoluteness. The *pancaksara* ultimately denotes the one Supreme Being. This point is more clearly brought out in the two other forms of *pancaksara* suggested in the hymns writings of the Saiva saints.

In one of these the self (ya) freed from *tirodhayi* (na) and mala (ma) loses itself in *sakti* (va), so that we have only two letters si and va left. St Manikkavasagar refers to it in a celebrated verse which is quoted by St Umapati as embodying this Supreme truth. In another place also St Manikkavasagar says: "In him my body, soul and thought and mind were merged. How all myself was lost, sing we, etc.

Finally, we have *pancaksara* in the form of one letter (*ekaksara*), namely is only where the suggestion is that *sakti* with self 'sinks' in Siva. A popular verse of a

saint is quoted in illustration of this truth which defines *nistha* as consisting in renouncing the associates, that is, delusious, and the company of women, that is *maya* and seeking the father through the assistance of the mother, and in the end reaching the father even oblivious of the mother that unto him. These two forms of *pancaksara* correspond to the forms of *Siva-yoga* and *Siva-bhoga* yet to be considered.

Now it remains to be seen how contemplation of *mukti-pancaksara* serves its intended purpose of warding off the lingerings of impurity (*vasana-mala*). The ultimate import of *mukti pancaksara* is to show that self and Siva stand in the relation of owner and owned. The self perceives the inconsequential nature of its body and other possessions (na) and the ultimate importance of mala (ma) which occasions them consequent on perceiving the 'absoluteness' and omniscience of Siva (si) and *sakti* (va). *Sakti*(va) now is its only prop with which to realize unity of Being (Si) the recital of *pancaksara* thus carries with it a total valuation or depreciation of self, devaluation in respect of its very being as an independent thing, and a complementary appreciation of Siva as the Supreme Being and value. St Meykandar gives picturesque illustrations to show how *siva-darsana* and *atma-suddhi* are achieved at once by means of the sadhana of *pancaksara* recital.

Of the three ultimate of the system, *pasa* and *pasu* are perceived immediately as the contents of the judgments 'I am ignorant' (*aham ajnah*), 'I know' (*aham Janami*) respectively; *Pati*, is intuited through meditation of *pancaksara*. The planets of *rahu* and *ketu* are perceived, not like other planets, which hover about are perceived, not like other planets, which about in space but only in and through the planets of the sun and the moon during solar and lunar eclipses. In the same way is *pati* perceived in oneself in and through the contemplation of *sri-pancaksara* in which one becomes immediately aware of oneself as the creature (*sesa*) and, by complementary relation, of Siva as God to whom one belongs (*sesin*). The real manifests itself as 'light within the light'. in that creature – consciousness even as fire appears in the wood when the friction stick is revolved-

'like the appearance of oil on grinding the sesame, of ghee on churning the curd, of water on boring the ground etc., The self too freely surrenders its being unto Siva, in which indeed lies its freedom, just as iron loses its being consisting of hardness etc., in the fire. Thus it is that the recital of sri-pancaksara becomes a sadhana for siva dharsana –atma suddhi.

Antaryaga - puja comes in as an accessory to the recital of pancaksara and bears the same significance. Although Siva is the 'wholly other'. He is also one with man at the same time so that He can be worshipped in the sanctum of one's heart. The heart in the form of a lotus stands for the microcosm of the thirty – six tattvas which compose the world and the transcendent (Siva) is invoked as being seated on this lotus seat which is symbolic of the relation in which the self stands to it. Thus the thirty-six tattvas from prthivi onwards to sakti - tattva are represented in the different parts of the lotus-heart, prthivi has its root in the navel the twenty-three tattvas beginning with prthvi are its stalks; the seven vidya-tattvas and the suddha-vidya of the Siva-tattvas are its eight tender petals. Isvara and sadasiva tattvas are its stamens sakti-tattva is its pistil and ovary and Siva-tattva the (fifty-one) seeds on it.

To complete the picture as a saiva saint does, the root of this lotus is maya the mire whence it springs is karma and the tank at its base mala. Siva is worshipped as the 'installed' (sthanin) of which the hrtpundarika, is the seat (sthana).⁴ In this sanctum of worship (pujasthana). Siva is invoked in the form composed of the pancaksara. The Supreme spirit is contemplated as 'dancing' in the sanctuary of one's being in a form made of the five letters of pancaksara.⁵ Thus it may be seen that bhavana, mantra and kriya involving our mind that feel and will tend towards the same result, namely, atma-suddhi and prepare it for Siva-yoga, Siva-bhoga

Mukti - Pancaksara

S.No	Pancaksara	Aksara	Bhutas	Presiding Deities	Anma Labam
1.	Sthula	Namasivaya	Earth	Brahman	Gives birth
2.	Suksma	Sivayanama	Water	Vishnu	and death
3.	Karana	Sivaya	Fire	Siva	Destroy the
4.	Mahakarana	Siva	Air	Maheswara	three malas
					Destroy the

5.	Mahamanu	Si	Akasa	Sadhasiva	pasa Arul unified with Siva and bestowed the bliss The Soul becomes the Siva.
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The Siddhantins have given a scheme of spiritual exercise (Sadhana) to enable souls to wean themselves from pasa and to live in perpetual awareness of pati as the source and sustenance of their very being. Carya, Kriya, Yoga and Jnana constitute this scheme. They are said to illustrate dasamarga (the path of the servant), satputramarga (the path of the good son), sakha marga (the path of friend) and sanmarga (the good path-typified either by the teacher-pupil relationship or the lover-beloved relationship). St. Appar, St. Tirugnanasambandar, St. Sundarar and St. Manikkavasagar are the well known exemplars of these paths. It may appear as though we proceed from a formal, external and distant relationship to an intimate inward and loving one as we move from carya, on.

Here, we may briefly deal with carya etc., as we shall have to discuss the four margas in an elaborate manner. Carya consists mainly in external acts which are preparatory to worship. They are sweeping the temple premises, gathering flowers, lighting the oil lamps, serving the devotees of the Lord, and so on. It will be noticed here that the body (Kaya) is used for purposes of worship. St. Appar has decade of verses known as Thirungamalai wherein he exhorts each part of the human frame to perform that function for which it has been given. The stage of kriya (acts) is characterized by the performance of various acts, physical and mental.

At the stage of Yoga, the mind and spirit are yoked to the Lord in single minded concentration and meditation. When the body (including the sense organs) and mind are thus disciplined, the stage is set for Jnana. Jnana is not mere cognitive awareness characterized by the triple distinction into knower, known (object) and knowledge. It is a total tripartite awareness.

Occasions there are in life when one is prepared to offer anything it thereby the pressing need of the moment could be fulfilled. A traveler in desert is quite willing to offer all his possessions to get water quench his thirst. The person suffering from unbearable pain would be too great for getting rid of samsara and attaining blessedness. St Tayumanavar sings "Accepting all my wealth, body and soul which I placed at Thy disposal. There has been pleased to enter in to me "6.

Siddhanta being a philosophy of religion, it attaches the highest importance to Sadhanas- to remove the illusions or malas. The Sadhanas adopted by the spiritual aspirant are in a real sense only means for securing divine grace or peace in life. Just as the digging of a casual from the water service to the field is not in itself a sufficient cause of plant growth, but is only the

means for letting water into the field which favours growth.

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PROS AND CONS OF FEMININE IDENTITY ILLUSTRATING MAYA ANGELOU'S PHENOMENAL WOMAN AND KAMALA DAS' INTRODUCTION

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Abstract

Literature is celebrated in all ages and it must be celebrated, as there is no such thing that effectively portrays lives. Creators of literature should be esteemed high. It is compassionate that there were ages when society turned a blind eye even to creators of literature just because of their feminine identity. It is known that many women writers hid themselves under male pseudonym. Pros and cons of feminine identity are analyzed illustrating two ethnically divergent literature pieces of an Indian poet KAMALA DAS and an American poet MAYA ANGELOU.

The most undeniable truth is that whole globe is patriarchal irrespective of occidental and oriental culture and of social factors such as race, religion, community, caste and economic status. Only the level of dominance and ill treatment varies based on the above factors.

Feminism is to be defined as, "(establishing and defending equal political, economic, cultural and social rights for women.)" There are four waves of feminism emerged but women are still helpless to acquire an equal status.

The pros and cons of feminine identity is dealt illustrating 'Phenomenal woman' of Maya Angelou and Kamala Das' Introduction. (1965)

Introduction of Kamala Das provides a strong remark on dominant patriarchal society and portrays the pain suffered by the fair sex. In the poem Introduction, Kamala Das confesses that, when she was sixteen, she asked for "love". The word love can be interpreted as care and affection, but, the patriarchal society interpreted as sexual love. She is married to a man, who didn't physically beat her but her female body felt beaten. If it is not physically it can be interpreted psychologically.

*("He did not beat me but my sad woman body Felt so
beaten")*

It is a remark on the vulnerability of female

children to child marriage and the assault induced both physically and psychologically to the unprepared mind of a female child. Being wounded by her feminine identity, decides to conceal it. She turned to male attire to hide her female charm.

*("Then I wore a shirt and my Brothers' trousers,
cut my hair short and ignored my womanliness")*

She was asked by the society to behave like wife, mother, domestic servant and not an individual self. Kamala Das calls them "categorizers" who categorize female community as an inferior sex. As the patriarchal society neglects even her free laughter, individuality, crushes her dreams, she does not want herself to be identified as woman. The society made her to hate her own inborn feminine identity which is actually of high worth to be admired and loved.

To universalize the patriarchal dominance of whole male society in spite of giving names, she mentions "everyman". Kamala Das tells that Everyman answers "I" to her question of "who they are?" which reveals the "male ego" of the community. Kamala Das ends the poem with hope "I" will denote women who is ahead to self-assertion.

Maya Angelou celebrates femininity as indispensable and phenomenal aspect. Maya Angelou is of the view that women's confidence resides from the curl of the hair to the tap of her foot, she compares her passion to the fire

and her smile to the sun. Women are embodiment of power irrespective of size, colour and looks. To be a successful woman every woman must possess the beautiful quality of admiring for "who they are". Maya claims that it is all about self-confidence of her own phenomenal femininity, which made her a successful female. She does not hold herself gracefully to seek attention; it is to make others aware of her own self-confidence and self-assurance. A woman should not be judged of her beauty but of how "she thinks of herself".

("Men themselves have wondered/ what they see in me. They try so much/ but they can't touch / My inner mystery")

Besides the unique feminine body language, every woman possesses their own mystery. Maya advocates that it is true that men are drawn to women for their mystery. Men should know that the universal keys to

uncover the mystery that lie in women are love and equal respect but not through dominance or chauvinism.

Feminine identity is a gifted aspect to be celebrated and not to be condemned. In latest concern, pathetic thing is in the name of feminism, female identity is exposed. It is not a show piece to be exposed or a damn thing to be condemned. It is all about power, confidence and independence of women which provides equality and respect to womenhood.

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PROOFS FOR THE EXISTENCE OF THE PASU IN SAIVA SIDDHANTA PHILOSOPHY

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The Indian philosophical background with regard to the soul, the Siddhantin is well able to show the absurdities involved in the arguments that deny the existence of the soul. There were several schools, each holding its own viewpoint concerning the soul. These theories were calculated to deny the soul by the different means of directly saying that it is non-existent, maintaining that what was meant by the term, 'soul', was some part of the physical body and by claiming that what was meant by the soul was God.

In meeting these theories, the Siddhantin both establishes the existence of the soul and distinguishes it from God and the physical elements with which it was confused. His procedure in dealing with these schools may now be considered.

Argument -1

The Sunyavadin holds that his philosophical position, that what is claimed to be reality is nothing, applies to the soul as well; therefore, no such thing as 'soul' exists. The Siddhantin replies that the very denial of the soul implies an intelligent self who makes such denial. This reply of the Siddhantin is similar to that of Descartes who contends that the very fact of doubting implies a doubter¹.

Argument -2

The Dehatmavadhi sect of the Lokayatas say that what we mean by the soul is the body (deham) this, therefore, constitutes the soul. The Siddhantin replies that as in the case of a man who, while speaking of his wife and his city with a possessive sense, knows that he is other than them, so, there is a self which, while speaking with a possessive sense of its body, knows that it is other than the body. Moreover, if the body is the soul, it should

be able to exercise its knowing process even when it becomes a corpse. Since, this does not happen the body is not the soul². The Siddhantin contends that even when the body is eliminated, there is a residue, the self which, while claiming ownership of the eliminated factor, distinguishes itself from it. In arguing thus, the Siddhantin anticipates Descartes who centuries later in searching for the self, said, "I am not this collection of members, which is called the human body".

Argument -3

The Indriyatmavadin says that the indriyas or five organs of sense, which perceive the different sensations, are what we mean by the soul. The Siddhantin points out the following weaknesses in this argument: The five organs of sense are able to attain knowledge; they are, however not characterised by desire and will that which has not only knowledge, but desire and will as well is the soul. Each of the five organs can perform only one function thus the eye can see, but not hear. There is, however, one who experiences all the sensations this is the soul.

These organs have objective consciousness only, whereby they have awareness of the world. They do not have subjective consciousness which enables the eye to say, 'I see', or the ear to say, 'I hear' etc. the being which not only has awareness, but, is also conscious that it has the awareness, so that it can say, 'I have this awareness', is the soul³.

If the sense organs constitute the soul, how is the cognition of dreams to be explained, which takes place in sleep when the sense organs are not functioning? It is the soul which cognises dreams in sleep when the sense organs are inactive.

Argument - 4

It is necessary to clarify a point before proceeding further. The subtle and gross bodies are not distinct from each other. The latter has the additional tattvas (evolutes) of the five jnana indriyas, five karma indriyas and five bhutas. When these tattvas are in abeyance as in sleep, then the subtle body comes into being. The Suksma - dehatma-vadin says that it is the suksma deham (subtle body), which is known as the soul.

The Siddhantin refutes this argument by pointing out that if the subtle body were the soul, it being of a dreamy nature, it would recollect dreams in the same way in which they are experienced, that is, as vivid experiences. However, dreams recalled are dim and faint. This is because the soul recalls these experiences which it had during its sleepy state, and which in its waking state appear unreal and dim.

This reply of the Siddhantin does not steer clear difficulties. If the recall of dreams were made by the subtle body, it is likely that in the waking state, with additional tattvas functioning, there could be discrepancy between the dream experience and the recall of it.

The subtle body is made up of tattvas or organs which are constituted of matter which is inert and non-intelligent; hence, the subtle body cannot be the soul. The subtle body is transient; and hence, cannot be the soul. There is a further point of criticism which the Siddhantin might have added to his attack of the subtle body theorist. It is that the body from which the soul distinguishes itself saying, 'I am not the body', is the entire body, which is inclusive of the subtle and gross bodies⁴.

Argument - 5

The Antahkaranatma-vadin maintains that the antahkaranas (inner organs of knowledge) constitute the soul. The Siddhantin is rejecting this argument and says that, the antahkaranas are constituted of maya hence, they cannot be the soul. These internal organs of knowledge are dependent for their material on the outer organs of knowledge⁵. The antahkaranas are intelligent only when compared the tattvas that are below them in status; viewed in relation to the soul, however, they are non-intelligent.

As in the case of the external sense, they also have objective consciousness; hence though the manas doubts, it does not know that it doubts.

Argument - 6

The Tattva-samuhatma-vadin, being a sect of the Buddhists, seeks to dissolve the soul into an aggregate of skandhas, (material compounds) and maintains that knowledge is possible when all the tattvas function. This group of tattvas (tattvasamuhatmam) constitutes the soul. The Siddhantin replies that the tattvas cannot constitute the soul, as they arise from the perishable and non-intelligent maya. The soul is something other than the tattvas⁶.

Argument - 7

Another sect of the Lokayatas, the Pranatma-vadin, says that unlike the suksma sarira, which is present only in the dream state, prana-vayu (vital air or breath) is present always; and hence, this is the soul. The Siddhantin points out⁷ that the body is given to us in order that we may have cognition of the world and experiences of pleasure and pain. These experiences should be available for prana-vayu at all times as it functions at all times. However, as these experiences are not present in sleep even though prana-vayu is present in that state, they are obviously not for the benefit of the vital air. Functioning for the soul, which is other than the vital air, these experiences present themselves when the soul is awoken and are in abeyance when the soul rests.

Argument - 8

The Vijnanatma-vadin says that what we mean by the soul is Brahman or Paramatma. In other words, the soul, according to this theory is God Himself. The Siddhantin replies that the soul, which uses instruments for attaining knowledge, cannot constitute the Supreme Intelligence. The self which experiences limitations in knowing, and uses instruments of knowledge is the soul, which is other than the supernal light⁸.

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SOCIO AND ECONOMIC CONDITIONS OF ELDERLY POPULATION IN NAGAPATTINAM DISTRICT TAMILNADU

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Introduction

Elderly or old age consists of ages nearing or surpassing the average life span of human beings. The boundary of old age cannot be defined exactly because it does not have the same meaning in all societies. Government of India adopted 'National Policy on Older person. The policy defines 'senior citizen' or 'elderly' as a person who is of age 60 years or above. Elderly or old age consists of ages nearing or surpassing the average life span of human beings. The boundary of old age cannot be defined exactly because it does not have the same meaning in all societies. People can be considered old because of certain changes in their activities or social roles.

India's older population will increase dramatically over the next four decades. The share of India's population ages 60 and older is projected to climb from 8 percent in 2010 to 19 percent in 2050, according to the United Nations Population Division (UN 2011). By mid-century, India's 60 and older population is expected to encompass 323 million people, a number greater than the total U.S. population in 2012. This profound shift in the share of older Indians taking place in the context of changing family relationships and severely limited old-age income support brings with it a variety of social, economic, and health care policy challenges. The National Institute on Aging (NIA) supports research on the health, social support, and economic security of India's elderly population. This newsletter highlights some of the recent research by NIA-supported investigators and

others that can inform policy decisions as India and other developing countries plan for aging societies. Also included in this newsletter are findings from the recent pilot phase of the nationally representative Longitudinal Aging Study in India (LASI).

As India's population ages, the nation will face a shrinking pool of working-age people to support the elderly population. Arokiasamy (2011) report that the old-age dependency ratio the number of people ages 60 and older per person ages 15 to 59 is expected to rise from 12 per 100 to 31 per 100 by 2050. By 2042, the share of Indians 60 and older is projected to exceed children and youth ages 14 and younger. Burden of old-age dependency "will be substantially offset by the decline in youth dependency associated with declining fertility" indeed some studies suggest that in India, the burden of old age dependence may be less than usually assumed. To understand the way economic resources flow to the young and old, the National Transfer Accounts (NTA) project has created various measures that capture the interplay among family support, government programs, and savings at various ages. The project led by the Center for the Economics and Demography of Aging, University of California at Berkeley and the Population and Health Studies Program, East-West Center offers a detailed view of the economic impact of population aging in nearly three dozen countries, including India. The results can inform public policy decisions related to pensions, health care, education, and the family. Analysis of the way resources are shared, consumed, saved, and

produced in India yields some surprising results. The figure provides a graphic illustration of the differences in economy-wide consumption by India's relatively large young population and small old population. Ladusingh and Narayana (2011) document the role of public funding for education (mainly consumed by the young) and of private funding for health care (mainly consumed by the elderly). They find that the lion's share of family support goes to those below age 20, with little if any going to family members ages 60 and older.

Research on human and social interactions has many implications for the family in the marriage market, divorce, fertility, and social security. He believed that the rate of return from investing in children was often greater than from normal retirement savings. Social security can cause families to be less interdependent by removing the motivation of parents to use behaviours in motivating their children to care for them Becker's (1964)

Population ageing is the process by which the older population grows faster than the total population. It is the most significant emerging demographic phenomenon in the world today. In 1950, the world population aged 60 years and above was 205 million (8.2 per cent of the population) which increased to 606 million (10 per cent of the population) in 2000. By 2050, the proportion of older persons 60 years and above is projected to rise to 21.1 per cent, which will be two billion in number. Asia has the largest number of world's elderly (53 per cent), followed by Europe (25 per cent). In the context of an ever graying world population, ageing has emerged as an important area of study. Gerontology, the study of ageing, is a multidisciplinary subject with three core components: the biological, the psychological and the social. Social gerontology, which marked its beginning in the late 1940s, incorporates three distinct aspects: ageing as an individual experience; ageing in the social context to understand the position of the older persons within the society; and the social consequences of ageing. Clark Tibbits used the term 'social gerontology' for the first time in 1954.

The demographic profile of the elderly population in India, as per 2011 Census, showed that in

the case of the general population, the majority of the elderly (75 per cent) are living in rural areas and the rest (25 per cent) are in urban areas. While 53 per cent among elderly males are literate, the figure drops to only 20 per cent among elderly females. The data on work status of the elderly (NSSO, 2006) revealed that 36 per cent are still in the labour force and two-thirds (64 per cent) of them are out of the labour force. Over a quarter of elderly (26.9 per cent) are self-employed and the casual labourers among the older population are to the extent of 7.4 per cent. Only 1.5 per cent of them are in regular salaried employment. Elderly males are more economically active as compared to elderly females.

These days, due to a change in family structure, the elderly are not given adequate care and attention by their family members. This trend is fast emerging partly due to growth of "individualism" in modern industrial life and also due to the materialistic thinking among the younger generation. These changes lead to greater alienation and isolation of the elderly from their family members and from society at large. Due to the changes in the family structure and the value system, respect, honour, status and authority, which the elderly used to enjoy in traditional society, has gradually started declining, and in the process the elderly are relegated to an insignificant place in our society (Niharika, 2001). Though the younger generation takes care of their elders, in spite of several economic and social problems, it is their living conditions and the quality of care, which differ widely from society to society.

Review of literature

Old age presents its special and unique problems but these have been aggravated due to the unprecedented speed of socioeconomic transformation leading to a number of changes in different aspects of living conditions. The needs and problems of the elderly vary significantly according to their age, socioeconomic status, health, living status and other such background characteristics (Siva Raju, 2002). For elders living with their families - still the dominant living arrangement - their economic security and well-being largely depends on the economic capacity of the family unit (Alam, 2006).

Balasubramanian and Sundari (2008) in their study on 'Gender and social determinants of health of older population in Tamil Nadu' clearly brought out an inequality in health status of older population by caste, gender and family type. Older women in nuclear family are the most affected group because of the lack of social support from the family. There is an urgent need to develop geriatric health care services with support groups which provide moral and physical support in unsupported environment.

Panigrahi (2009) while analyzing the socio-economic and demographic correlates of the living arrangement choices of older persons that in view of the changing socio-economic and demographic scenario, increasing education and income and a simultaneous decline in fertility, proposes that there is a likelihood of a higher proportion of aged Indians living alone in the future.

Chaudhuri and Roy (2009) by examining the 52nd round of National Sample Survey data state that older women are more likely to live alone than older men, even after controlling for demographic, socio-economic characteristics, health status, economic independence and property ownership. Economic independence is associated with higher likelihood of living alone for men and women. While physical immobility decreases the likelihood of living with children or extended family for older men, older and physically immobile women are less likely to live alone if they have sons rather than daughters. The family structure has a significant role on the health of the aged. 1991 Census reports that about 44 per cent of the aged women and 81 per cent of the aged men were living with their spouses. While men are likely to be cared for by their spouses the same cannot be said for women.

Somayajulu, et al., (2010) provides socio-economic and demographic profile of the elderly and identifies the needs of them. The paper uses the available sources of secondary data and reports including the Help Age and NSSO. In this study economic dependence is more in rural areas and among female elderly as getting any retirement benefits was less common in rural areas.

Prevalence of chronic ailments was generally high among the elderly and higher in urban areas.

Vanitha.D (2014) opines that the change ongoing within and outside the family have driven the elderly from own homes to old age homes a situation they probably would not have dreamt of it becomes inevitable to look in to the problems of the elderly and the scenario of elderly care given by these institutions, as the situations in own homes should not be allowed to repeat in their new havens. The present paper looks into their problems and the played by the selected old age homes in giving care to the elderly. The major problems observed were physical and mental disorders and adjustment problems with fellow inmates, especially in early stage. The institutions deliver commendable care to their inmates by taking care of almost all aspects of their life, including proper diet, regular exercise, health check-ups, meditation and recreational activities. Old age home being 'home –away-from-home' has a great responsibility in taking proper care of the elderly and the institution under study delivers commendable services within the limitation.

Demographic research has developed as an important area of interdisciplinary study within the ambit of social gerontology in the context of an ever graying world population. Literature review was conducted to find out the areas of concern within the emerging issues in the process of ageing, know the various sources of data and methodologies applied in the identify the research gaps and areas for future research. There has been a vast growth of literature on ageing trends, pattern, socio-economic and demographic profiles of the elderly. Cross sectional studies on specific aspects of the elderly have been done based on ample studies. However, longitudinal cohort studies with in depth analysis of the different strata within the elderly need to receiver specific attention on a multidisciplinary level by adopting a holistic approach to population ageing(Baruwala Anita 2015)

Dr. Ranjita Singh (2015), says "Old age or elderly consists of ages nearing or surpassing the average life span of human beings. As per National Policy on Older Persons, 1999, elderly or senior citizen is a

person who is of age 60 years or above. The era of urbanization, nuclearisation of family, industrialization, education, dual career in families, modernization, and rise of individual philosophy have diminished the traditional values of India society that earlier had vested authority with elderly. This paper gives insight into the socio-economic condition of the elderly along with the social and health problems faced by the elderly.

Methodology

It is based on the primary data. Primary data were collected from the Kidarankondan village in Nagapattinam District. Simple random technique was adopted to identify the sample and the total sample stood at 60. Cross classification tables with average and percentage were calculated in order to analyze the socio-economic conditions and Quality of life of aged population.

Focal theme

The focal theme of the paper is to study the demographic and socio economic characteristics of the aged persons.

Table.1 Number of respondents by their socio-economic characteristics

Characteristics	60 - 64 years (n=20)	65 - 69 years (n=20)	>=70 years (n=20)	Total (N=60)
Sex				
Male	8	11	11	30
Female	12	9	9	30
Religion				
Hindu	16	13	18	47
Christian	4	7	2	13
Community				
BC	8	3	--	11
MBC	4	3	3	10
SC	8	14	17	39
Marital status				
Married	17	17	15	49

Widow	3	3	5	11
Type of family				
Nuclear	5	6	8	19
Joint	15	14	12	41
Head of the Household				
Spouse	5	9	7	21
Son	14	11	11	36
Daughter	1	--	2	3
Education				
Illiterate	11	14	12	37
< Primary	4	4	4	12
High School	5	2	4	11

Source: Computed

Table .1 shows the social characteristics of the respondents, viz., sex, religion, community, type of family, marital status, education and head of the household are discussed. The males and females are equal in the total number of respondents (60). However, majority of the males (22) belonged to the age group 65 years above as against the female respondents.

More than three-fourth of the aged was Hindus and the remaining all were Christians. As far as the community of the respondents is concerned, most of them (39) were from Scheduled Caste and the remaining equally from Backward Caste and Most Backward Caste. Among Scheduled Caste respondents, majority of the aged were 70 years and above.

Four-fifth (49) of the respondents was married, only few female respondents were widows. Majority of the respondents were from joint family (41) as against 19 from nuclear family. Among the respondents in the age group below 64 years, majority was from joint family and very few were nuclear family.

Out of the total households, majority (36) was headed by sons, and one-third of the aged respondents were heads of the households. Only very few (3) households were headed by daughters. As far as the educational level is concerned, majority of the respondents were illiterate (37) and the remaining were educated the primary and school education (12 and 11 respectively).

Table. 2
Number of respondents by their occupation and income

Occupation / Income	60 – 64 years	65 - 69 years	70 & above years	Total
Occupation Before 60 years				
Agri Coolie	18	16	17	51
Govt. Job	1	3	3	7
Self Business	1	1	--	2
Monthly Income Before 60 years				
≤ Rs. 2000	13	8	9	30
Rs. 2001 – 4000	2	2	3	7
Rs. 4001+	5	10	8	23
Present Occupation				
Agri Coolie	9	9	3	21
Self Business	2	3	3	8
Not Working	9	8	14	31
Present Monthly Income				
Rs. ≤ 1000	7	7	3	17
Rs. 1001+	4	5	3	12
No Income	9	8	14	31

Source: Computed

Table 2 deals with the number of respondents according to their occupation and income status before and after their ageing. Before ageing, most of the (51) respondents were engaged in agricultural work. Only two of them were engaged in self-business. But, currently only 21 of them were engaged in agricultural work. The number of respondents who earn their income through self-business increased four times. Currently, more than 50 percent of the respondents were not working and most of them come under the age-group >70 years. Among the aged who were before 60 years, more than one third had monthly income of above Rs. 4000. But, most of the respondents had a monthly income of Rs. <2000 and this income group was higher among those aged <65 years.

But most of the respondents in the age group <70 years, who work currently, had a monthly income of Rs. <1000.

Table. 3
Relative income status of the respondents

Relative income status	60 – 64 years	65 - 69 years	>70 years	Total
Annual Income Before 60 years				
Minimum	18000	21600	10800	10800
Maximum	60000	72000	100800	100800
Mean	30540	41340	40020	37300
Current Annual income years				
Minimum	6000	6000	6000	6000
Maximum	30000	24000	18000	30000
Mean	15818	15500	14000	15310
	51.8	37.5	35.0	41.0

Note: Relative Mean Income = (Current year income / Income before 60 years)*100

Table 3 portrays the relative income status of the respondents. The average annual income of the respondents was higher (Rs.1, 00, 800) for the aged before they reach their age 60 years, and it was lower (Rs. 10, 800) for those who were in the age-group >70 years. But, the mean income was higher (Rs. 41, 340) in the age-group 65-69.

Out of the total respondents, the current income was higher (Rs. 30, 000) for the aged whose age-group was <65 years. But the mean income was also little bit higher for the same age-group. The overall relative mean income of the ageing population was 41 percentages. The relative income was higher for the aged whose age-group was <65 years and lower for age-group >70 years.

Table 4
Number of respondents and the maximum and minimum levels of household wealth (in Rs.)

Household Wealth Levels	60 – 64 years		65 - 69 years		>70 years	
	N	Mean	n	Mean	N	Mean
Household Wealth						
Minimum	20	41800	20	114700	20	155900
Maximum		1614800		1455500		1729800
Mean		487287		594850		577007
Annual Household Income						
Minimum	20	33600	20	48000	20	6000
Maximum		294000		360000		294000
Mean		141150		135920		110580
Savings (last 2 years)						
Minimum	11	500	13	1000	13	1000
Maximum		115000		80000		80000
Mean		27336		31838		32030
Borrowing (last 2 years)						
Minimum	4	6000	3	15000	2	5000
Maximum		50000		60000		60000
Mean		27750		31666		32500

Source: Computed

Table 4 shows the economic characteristics of the respondents. Here, the household wealth includes Land, Livestock, Cycle / Moped, Radio / TV, Fan, Furniture, House / Building and Gold etc. The overall household wealth composition among the aged was higher (Rs. 17, 29, 800) and the minimum level of wealth composition was Rs. 6, 000. In the age-group was >70 years. The above wealth composition shows that all had any one of the wealth items. In this age category of the aged, the annual household income includes pension income, subsidiary occupation income, income from other sources and income of others. The figures in the table prove that the annual average household income was more than Rs. 1 Lakh among all the aged in this age-group. Among the aged in the age-group 60-69, the maximum average household income was Rs. 3, 60, 000, and the minimum income was Rs. 6, 000 in the age-group >70 years.

Half of the total respondents (37) had savings from their income. In this age-group, savings of the aged include LIC, Chit Fund, Deposits in Post-office and Banks. The aged in the age-group 60-69 years had very minimum level of saving (Rs. 500). The maximum level of saving (Rs. 1, 15, 000) was found among the aged in the age-group <65 years. Rs. 27, 336, Rs. 31, 838 and Rs. 32, 030 were the average levels of savings in the age-groups 60-64 years, 65-69 years and >70 years.

Out of the total respondents, only 9 had loans from the banks and LIC. The maximum (Rs. 60, 000) and minimum (Rs. 5, 000) amounts were found in the age-groups >64 years and >70 years respectively. The maximum average level of the loan (Rs. 40, 000) was found among the aged in the age-group >70 years. We can conclude that the average income of the family was higher than the national income of person. This statement is above the general perception to become true.

Table 5
Minimum and Maximum levels of Food, Non-Food and Medical Expenses of the respondents by age-group (in Rs.)

Expenditure Level	60 – 64 years	65 - 69 years	70 & above years	Total
	n = 20	n = 20	n = 20	N = 60
Food Expenditure				
Minimum	500	400	300	300
Maximum	5000	2000	2000	5000
Mean	975	685	640	766
Non-Food Expenditure				
Minimum	500	500	500	500
Maximum	2000	2000	2000	2000
Mean	900	855	830	861
Medical Expenditure				
Minimum	50	100	200	50
Maximum	5000	5000	5000	5000
Mean	975	936	980	953

Source: Computed

Table 5 explains the average monthly expenditure of the ageing population. There are three categories of expenditures met out by ageing population, i.e., food expenditure, non-food expenditure and medical expenditure. Food expenditure and non-food expenditures are decreasing when their age is increasing. The average food and non-food expenditures among the aged in the age-group 60-64 years were Rs. 975 and Rs. 900 respectively. Among the aged in the age-group >70 years, they were only Rs. 640 and Rs.830 respectively. It is notable that the average medical expenditure is somewhat stable for the aged after they reach their age 60 years. There exists a negative relationship between the food expenditure the medical expenditure, where a decrease in the food expenditure and an increase in the medical expenditure. These facts assure that there is an inverse relationship between food expenditure and medical expenditure as far as the aged in the age-group >60 years is concerned. The overall average non-food expense was comparatively low than the food expense.

Conclusion

Demographic projections indicate that India's old age population would increase at a rate of about four percent per annum in the next three decades due to the decline in mortality and fertility levels. Although the expected rise in the proportion of old age population is modest in the near future, the increased survival chances to older ages are likely to induce workers to save more for retirement and the state to spend more for the welfare of the elderly. Population ageing is expected to have a major impact on many aspects of life in the twenty-first century. So the government should take various steps related to well being of the older persons.

Suggestions

It may be suggested that the welfare programmes for the aged persons should be made known to those who are illiterate, economically and physically deprived, and those who do not have spouse or children or family members to support them. The voluntary organisations in the needy areas may be encouraged to

undertake welfare activities of the aged persons in view of improving and sustaining the social economic security of the aged population..

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EFFECT OF AFTER SCHOOL PROGRAMMES ON THE ACADEMIC PERFORMANCE OF HIGH SCHOOL STUDENTS

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Abstract

Participation in after school programs is influencing academic performance in a number of ways, including better attitudes toward school and higher educational aspirations; higher school attendance rates and lower tardiness rates; less disciplinary action, such as suspension; lower dropout rates; better performance in school, as measured by achievement test scores and grades; significant gains in academic achievement test scores; greater on-time promotion; improved homework completion; and deeper engagement in learning. This study thus focused on the impact of after school programmes on the academic achievement of the students by means of adopting specific after school programmes. The study concludes that a moderate level of academic performance was found among the respondents. The study also concludes that after school programme had a significant impact on academic performance of the students.

Keywords: *academic performance, school programmes, school students*

Introduction

Participation in after school programs is influencing academic performance in a number of ways, including better attitudes toward school and higher educational aspirations; higher school attendance rates and lower tardiness rates; less disciplinary action, such as suspension; lower dropout rates; better performance in school, as measured by achievement test scores and grades; significant gains in academic achievement test scores; greater on-time promotion; improved homework completion; and deeper engagement in learning. Dozens of studies of after school programs repeatedly underscore the powerful impact of supporting a range of positive learning outcomes, including academic achievement, by affording children and youth opportunities to practice new skills through hands-on, experiential learning in project-based after school programs. Another common thread among all of these studies is that successful programs focus not just on academic support, but also offer other enrichment activities. Thus, balancing academic support with a variety of structured, engaging, and enjoyable extracurricular activities appears to improve academic performance.

Apart from after school programmes, school students participate in a wide variety of extracurricular activities: interscholastic and intramural athletic programs; service and school government clubs; music, art, and drama organizations; and academic and vocational clubs. Usually conducted outside the normal school day, the activities are voluntary, and students do not receive grades for their participation. Music, parental involvement, sports—all of these have an influence on how children perform academically. The way children choose to spend their free time can affect their school performance; it is not simply traditional in-class instruction that impacts academic achievement.

This study thus focused on the impact of after school programmes on the academic achievement of the students by means of adopting specific after school programmes.

Review of Literature

Amy Magin Wong (2009). Many after school programs focus less on academics and more on improving young people's social and developmental challenges, such as social skills, self-esteem and self-

concept issues, initiative, and leadership skills. Research has shown that participation in these programs is associated with decreased behavioral problems, improved social and communication skills, better relationships with peers and teachers, increased self-confidence, self-esteem and self-efficiency, lower levels of depression and anxiety, development of initiative, and improved feelings and attitudes toward self and school.

Elementary school students attending LA's BEST afterschool program improved their regular school day attendance and reported higher aspirations regarding finishing school and going to college. Additionally, LA's BEST participants are 20 percent less likely to drop out of school compared to matched nonparticipants. (UCLA National Center for Research on Evaluation, Standards and Student Testing, June 2000, December 2005 and September 2007)

High school students participating in Chicago's After School Matters program—which offers paid internships in the arts, technology, sports, and communications to teenagers in some of the city's most underserved schools—have higher class attendance, lower course failures and higher graduation rates than similar students who do not participate in the program. (University of Chicago, Chapin Hall Center for Children, 2007)

Participants in North Carolina's Young Scholars Program with at least 280 hours in the program averaged double-digit increases annually for proficiency in both math and reading. Promotion rates rose by 38 percent. Furthermore, the number of Young Scholars receiving A's and B's increased an average of 38 percent, while the number receiving F's decreased an average of 50 percent. (Z Smith Reynolds Foundation, 2006)

Robert M. Goerge. Et.al. (2007) A new study of Chicago's After School Matters (ASM) program — which offers paid internships in the arts, technology, sports, and communications to teenagers in some of the city's most underserved schools — finds a relationship between participating in after-school activities and higher class attendance, lower course failures and higher graduation rates.

The results of the One-dimensional Chi-square test suggest that participation in extracurricular activities improves academic performance; participation in musical performance does not improve academic performance; athletic participation improves academic performance; watching television improves academic performance; and participation in community service improves academic performance among the junior high students attending Walnut Creek Christian Academy.

Objective

1. To study the academic performance of the respondents.
2. To study the effect of after school programme on academic performance of the respondents.

Methodology

Experimental research design is adopted for the present study. The researcher adopted pre-test post-test control group experimental design for the present study. One school was selected for the study based on the researcher's convenience. The researcher selected the 11 standard students for the study. There were totally 80 students. Academic performance was measures and only the students who had moderate and low level academic performance was taken for the further study. Two homogenous groups (1 control and 1 experimental group) were selected with a size of 20 each. The researcher maintained the homogeneity in groups by selecting the subjects based on their age, family back ground, IQ, physical fitness, etc. The researcher conducted the pre-test using interview schedule (academic achievement scale) with the control and 1 experimental groups. Then the experimental group is been subjected to after school programme (2 hours per day) for a period of 12 days. Then the post-test was carried out by administrating the same academic achievement Scale for all the 2 groups (control and experimental). The difference in the pre test and post test scores of the experimental groups determines the effect of after school programme on academic achievement of the respondents in comparison with the control group which is not been subjected to any activity or programme. Statistical tools like percentage

analysis and paired sample t-test were used to analyze the data.

Analysis and Interpretation

Table 1: Level of Academic Performance

Performance	Frequency	Percent
High	21	26.2
Moderate	43	53.8
Low	16	20.0
Total	80	100.0

The above table shows the level of academic performance of the respondents. It depicts that 26.2 percent of the respondents had high academic performance and 53.8 percent of them had moderate level of academic performance and 20 percent of them had low level of academic performance.

Of the total 59 respondents who had moderate and low level of academic performance, 40 respondents were taken for further analysis by dividing them into two homogeneous groups 20 (control group) and 20 (experimental group).

Impact of After School Programmes on the academic performance

Academic Performance Scores before and After School Programmes

Table : 2 Pre-test Academic Performance Scores of Control and Experimental Groups

Respondent No.	Academic Performance Score	
	Control	Experimental
1	25.0	27.0
2	36.0	40.0
3	26.0	22.0
4	26.0	26.0
5	25.0	31.0
6	25.0	25.0
7	40.0	40.0
8	30.0	29.0
9	30.0	31.0
10	40.0	35.0
11	33.0	33.0

12	38.0	35.0
13	34.0	30.0
14	29.0	29.0
15	42.0	42.0
16	26.0	34.0
17	26.0	26.0
18	33.0	33.0
19	35.0	37.0
20	40.0	40.0
Mean	31.95	32.25

The table 2 shows that pre-test academic performance scores of the control and experimental groups. From the above table it is clear that there is no much difference in the pre test mental health scores among control and experimental groups. The mean values also depict the same.

Table 3: Difference in Academic Performance Scores between Control and Experimental Groups before the Programmes

t-value	Sig.	Result
0.424	0.676	Not-Significant

From the table 3, the result of the paired sample t-test shows that there is no significant difference in the academic performance scores between the control group and experimental group during the pre-test.

Academic Performance between Control and Experimental Groups after the Programmes

Table: 4 Post-test Academic Performance Scores of Control and Experimental Groups

Respondent No.	Academic Performance Score	
	Control	Experimental
1	25.0	29.0
2	36.0	42.0
3	26.0	30.0
4	26.0	27.0
5	25.0	35.0
6	25.0	35.0
7	36.0	43.0
8	30.0	36.0
9	30.0	38.0
10	42.0	49.0

11	32.0	43.0
12	38.0	48.0
13	34.0	41.0
14	35.0	34.0
15	36.0	58.0
16	26.0	38.0
17	26.0	43.0
18	33.0	39.0
19	35.0	41.0
20	37.0	51.0
Mean	31.65	40.00

The table 4 shows that academic performance health scores of the control and experimental groups. From the above table it is clear that there is a significant difference in the post test academic performance scores among control and experimental groups. The mean values also depict the same.

Table: 5 Difference in Academic Performance Scores between Control and Experimental Groups Before the programmes

Paired Samples Test

t-value	Sig.	Result
31.65	000	Significant

From the table 5, the result of the paired sample t-test shows that there is a significant difference in the post test academic performance scores between the control group and experimental group. The mean value shows that post test score were better than the preset scores.

Table: 6 Academic Performance Scores Before and After the Programmes between the Control and Experimental Groups

Sn. No.	Control		Experiential	
	Pre-test	Post-test	Pre-test	Post-test
1	25.0	25.0	27.0	29.0
2	36.0	37.0	40.0	42.0
3	26.0	26.0	22.0	30.0
4	26.0	26.0	26.0	27.0
5	25.0	28.0	31.0	35.0
6	25.0	25.0	25.0	35.0

7	40.0	36.0	40.0	43.0
8	30.0	23.0	29.0	36.0
9	30.0	30.0	31.0	38.0
10	40.0	38.0	35.0	49.0
11	33.0	33.0	33.0	43.0
12	38.0	37.0	35.0	48.0
13	34.0	40.0	30.0	41.0
14	29.0	29.0	29.0	34.0
15	42.0	38.0	42.0	58.0
16	26.0	26.0	34.0	38.0
17	26.0	26.0	26.0	43.0
18	33.0	33.0	33.0	39.0
19	35.0	35.0	37.0	41.0
20	40.0	42.0	40.0	51.0
Mean	31.95	31.65	32.25	40.00
T-test	t = 0.505 p>0.05		T = 7.20 p<0.01	

The table 6 shows that there is no significant difference in the pre-test and post-test academic performance scores of the control group. It is also evident from the above table that there is a significant difference in the pre-test and post-test academic performance scores of the experimental group. From this it is concluded that counselling is effective in improving the mental health of the women.

Conclusion

The study concludes that a moderate level of academic performance was found among the respondents. The study also concludes that after school programme had a significant impact on academic performance of the students.

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OCCUPATION RELATED HEALTH PROBLEMS AMONG TEXTILES WOMEN WORKERS IN COIMBATORE CITY

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Introduction

Women workers in India constitute one third of the total workforce. Majority of these women are engaged in the unorganized sectors such as agriculture, construction, domestic services, foundry, textiles, etc. The overwhelming majority of domestic workers are women and girls. Millions of women across the country take to unorganized work in view of limited options available to them in order to provide a living for themselves and their families. In last few decades there has been a tremendous growth in the demand for unorganized workers, which has led to the trafficking and other forms of exploitation of millions of Women and children, which tremendously their health as good health is a pre-requisite to human productivity and development process. Health has been proclaimed and declared a universal goal and public responsibility. Governments all over the world are responsible for preserving and protecting the human race from all possible hazards of health. Efforts in this direction vary from country to country, depending on their stage of development and on the magnitude of the problems from diseases provided purposeful focal point around which international cooperation has developed over the years (Park K, 1994).

Occupational hazards

The number of women joining the workforce has steadily increased all over the world during the last few decades. Throughout history, women in developing countries have always worked hard, not only as wives and mothers but also as workers in different sectors. Often encumbered with many children and weakened by

excessive and frequent pregnancies, working women are subject to numerous risks e.g. fatigue, malnutrition, undue mental stress and exposure to various hazards at their workplaces. Domestic work exposes women to many hazards which may undermine their health, e.g. accidents, burns, backache from bending, and chemical exposure from detergents, resulting in skin problems such as dermatitis.

In many countries, industrial expansion has occurred without sufficient protective measures for workers. Women are under special pressure since, in many instances, their jobs are considered by management to be of secondary importance and medical facilities are consequently inadequate. Female workers differ from male workers in that they are generally physically smaller and are subject to specific stressful conditions peculiar to them, e.g. menstruation, pregnancy and lactation. PHC workers caring for working women should be aware of such conditions and their possible effects on work performance, and the effect of the work environment on the health of women at these times, e.g. there is a progressive increase in respiratory ventilation during pregnancy which may lead to increased uptake of inhaled chemicals from the air. (Lorraine 2008)

Area of study

The study was confined to Coimbatore City of Tamil Nadu, the second largest city of the State. Coimbatore is one of the most industrialized cities in Tamil Nadu and is known as the textile capital of South India or the Manchester of the South. Among all the districts of Tamil Nadu, Coimbatore district is one of the

most affluent and industrially advanced districts of the State. It has more than 40,000 small, medium and large-scale industries, which serve the engineering needs of the major parts of the country. The city is known for its dynamic people and excellent infrastructure. The entrepreneurial spirit of the business community here is renowned across the country. Besides Textiles, the city today has evolved itself into a diversified economy with Engineering, Auto Components, Pumps and Motors (Out of every two water pumps produced in the country one is from Coimbatore), Foundries (One among the six major centres in India) and the educational institutions (the highest density in the country: 84 in 75 Square Km) which produce about 40,000 graduates of various disciplines a year. Coimbatore is well known for its textile and engineering industry, which consists of units turning out a variety of products needed by different types of industries, as inputs. Apart from supplying components to major units, many engineering units are engaged in producing consumer durables too. The unorganized women workers of these units are prone to unhealthy working and living conditions.

Objectives of the study

1. To examine Socio- Economic Background of the sample women Textiles Workers
2. To identify Occupation related health problems of the sample Workers.

Data Sources and Methodology

The present study constitutes area of the study, sample design, source of data collection, period of the study and statistical tool used.

a. Tools used for Data Collection

It was felt appropriate to make use of Survey Method for this research with data collection from selected women workers of textile and foundry units. For the purpose of data collection, an interview schedule was prepared in line with the objectives and conceptual framework. Most of the items in the interview schedule were structured and close-ended questions.

b. Pilot-study

The interview schedule was prepared based on the objectives of the study and at the outset it was pre-tested with 25 textiles women workers.

c. Data Collection Process

The researcher, on the basis of interview schedule, interviewed the selected women respondents personally. Working place of the sample women workers were visited at least twice to check the information provided. The interview started with general questions to put the women respondents at ease. They have no time for this type of interaction. Of course, they believe that they have no benefit from this and also they suspect some danger in it. But after a series of interactions, they become ready to open up their minds. Initially, they were hesitant but generally they opened up and gave all the relevant information.

d. Sampling

In the study area, the sample unprotected women workers in the organized sector are mainly in the categories of regular, casual and contract workers who remain unprotected because of non-compliance of the provisions of the existing laws. This is a growing segment in the organized sector and this forms the universe of the present study. The study of unorganized women workers with special reference to foundry and textile units in Coimbatore is an empirical one. The study is based on survey research technique. The information on female workers in the informal sector has been gathered from extensive survey of field investigation. As working women in informal sector of Coimbatore city constitute a heterogeneous group, stratified disproportionate sampling has been undertaken while collecting the sample workers. The researcher was only interested in achieving a sample size of 250 workers who would take part in her research.

e. Pre-test

To prevent the schedule containing any inconsistent and ambiguous questions and also to check the comprehensiveness of aspects covered, a pilot study was taken up. Several modifications had to be made in the questions, based on the difficulties encountered during pilot study. Hence, the interview schedule was pre-

tested with 10 sample workers with five from textile and five from foundry units. Then, the interview was finalized and information was obtained by personal interviews. The interview schedule was developed in Tamil, the language spoken by the majority of the people in the sample area (and the whole state of Tamil Nadu). The survey was conducted during the period July 2014 January 2015.

Women and Women's Employment in India:

According to National Committee of Women, the growth in the percentage of women labour force in the organized sector is minimal in the last sixty years i.e. 3.44 percent in 1911 to 17.35 percent in 1971; besides, the work load either in the field or in the factories or offices, the women have to do the household such as cooking, washing, cleaning up the house etc. The younger women, besides all these, have to carry the burden of early pregnancy, childbirth and breast-feeding. In terms of help offered to people for their various functions women seem to receive the least attention from the society. The status of women is intimately connected with their economic status, which in turn, depends upon rights, roles and opportunity for the participation in economic activities. The economic status of women is now accepted as an indicator of a society's stage of development. However, all development does not result in improving women's economic activities. Pattern of women's activities are affected by prevailing social ideology and are also linked with the stage of economic development. Generally the women work equally along with men in informal sector. They were facing so many problems especially household responsibilities like cooking, cleaning, washing; child care, etc. were causes for low female work participation in informal sector had no job security and maternity benefits like women engaged in the organized sector. Demographic Profile is the essential aspect of socio-economic status of women workers. Demographic and Socio Economic profile of women workers includes place of women, age group, marital status, religion of the women workers. These are the pieces of information that make the first level of understanding of an individual. This data provide below gives the first impression about the women workers. It can be seen from the following

analysis that women workers are typical sample of women of Coimbatore.

Table 1.1 Demographics & Socio Economic Background of the Women Workers (N-250)

S.No	Variables	Category	No. Of Respondents	Percentage
1	Age	Below 45	109	43.6
		46-55	114	45.6
		above 55	27	10.8
2	Mother Tongue	Tamil	219	87.6
		Malayalam	11	4.4
		Telugu	20	8.0
4	Religion of the Respondents	Hindu	232	92.8
		Christian	16	6.4
		Muslim	02	0.8
5	Marital status	Single	65	26.0
		Married	165	66.0
		Divorced	6	2.4
		Widower	14	5.6
6.	Educational Qualification	Primary	39	15.6
		Middle School	42	16.8
		Secondary	47	18.8
		Higher Secondary	71	28.4
		Degree/Diploma/ Professional , Certificate Course(ITI)/	30	12.0
		Illiterate	21	8.4
7	Monthly income	Below4000	14	5.6
		4001-6000	147	58.8
		Above6000	89	35.6

Source : Primary Data

From the above data it is clear that among 250 respondents, majority of the respondents belongs to category of 46-55years of age. Around 43.6 of the respondents belong to the age group of below 45, followed by 10.8 percent belong to the age group of 55

and above. Majority (i.e. 87.6 per cent of the respondents) of the women workers speaks Tamil, followed by Malayalam as major language where 4.4 percent of respondents speak Malayalam. Only 8.0 percent of women workers were speaking Telugu. Among the total respondents 92.8 percent of the respondents were Hindu. Around 6.4 percent of the respondents were Christian, and only 0.8 percent of the respondents were Muslim. Among 250 respondents 66 percent of them were married; around 26 percent of them were not married. Nearly 5.6 per cent of the respondents who were married, but presently widows. And only 2.4 percent of the workers divorced women. Out of total respondents 18.8 percent of them had completed secondary(9-10) , 28.4 percent of the respondents had studied higher secondary(11-12) , then 16.8 percent of them had studied middle school (6-8), around 12 percent of them had completed Degree/Diploma/ Certificate Course(ITI)/ Professional , and only 8.4 percent of them were illiterate. Family monthly income of the respondents majority of them (i.e 58.8 percent) were earning between Rs. 4000-6000, around 5.6 percent of them were earning Rs. below 4000, 35.6 percent of them were earning above 6000. Income is the most basic of all determinants of development. It has been considered as the key indicator of economic development of a group of people or of a nation.

1.7 Nature of job in Textile

Different occupations are associated with differential economic returns, prestige and authority. Workers are taking up jobs due to various reasons. A few workers work as sole supporters of the family while others work as additional bread- winners of the family. Table 1.2 explains the nature of job in which the sample respondents were working in textiles.

Table 1.2 Nature of job in Textile

Nature of job in Textile	Frequency	Per cent
Power loom	21	8.4
Blue room	28	11.2
Winding	54	21.6
Spinning	117	46.8

Helpers	30	12.0
Total	250	100.0

Source : Primary Data

In the textiles industry category, most of the respondents 46.8 percent were working in the spinning followed by winding (21.6 percent), Helpers (12 percent), Blue room (11.2 percent) power loom (8.4 percent).

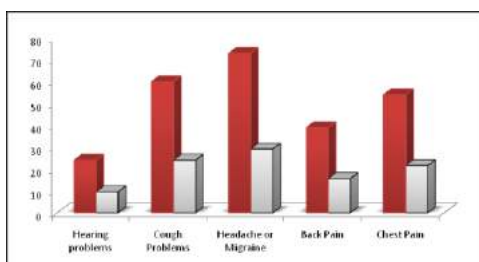
Health Problems of the Respondents

Health related problems have become a common phenomenon in the industrialized world. Whatever preventive measures the workers adopt, it does not help the workers to protect themselves. Any industrial site or a work place like industry and foundry will have its own hazardous effect on the workers. In addition to the environmental damages, health is also becoming a major problem. (Srinivasan s et al, 2012) Every occupation has its own health problems. A working condition can sometime lead to illness or death. Workers should take adequate and proper precautions to save themselves. Workers in industries face acute health problems of occupational hazards. Proper safety and precautionary measures against occupational health is the fundamental right of all workers. In this background, the researcher made an attempt to know whether the sample industrial workers had health hazards at the time of work.

Table 1.3 Health Problems of the sample workers

Health Problems	Frequency	Per cent
Hearing problems	24	9.6
Cough Problems	60	24.0
Headache or Migraine	73	29.2
Back Pain	39	15.6
Chest Pain	54	21.6
Total	250	100.0

Source: Primary Data



Source: Primary Data

Result and discussion

The table depicts that the most serious problem is found to be the Headache or Migraine for 29.2 per cent of the sample workers, followed by 24 per cent who suffered from cough problems. Around 21.6 per cent respondents had chest pain, 15.6 per cent had back pain (these workers carry heavy loads), only 9.6 per cent suffered from hearing problem. In textile industry, more chemical components were used and in engineering industry, various types of sand, chemicals and iron were used in their working place. These will have a negative impact on the health of the workers. For any kind of workplace injury, first aid was the maximum assistance

provided. But in the study, area there is no such facility available and everything else had to be taken care of by the workers themselves. Body pain and pain in the legs are common health problems frequently reported by the sample workers. Some mentioned health problems like headache, difficulty in breathing and back pain during the interview.

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A STUDY OF AWARENESS ON EXPENSES AND BENEFITS OF HIGHER EDUCATION DECISIONS

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Abstract

A university and college fee is the main trouble in India, prompting fears that young people may be put off from participating in higher education. We investigate students' knowledge and their receptiveness to information campaigns about the costs and benefits of staying on in education. We compare the effects of a specially designed information campaign to the effects of media exposure about the increase in tuition fees. The latter has a stronger effect on relevant outcomes. However, we find that an inexpensive information campaign can be effective in improving information and reducing perceived financial barriers to university participation, especially for students from disadvantaged backgrounds. The present study concludes that Majority (63.3%) of the respondent's knowledge of student expenses about aware, (70 %) of the respondent's information about careers and higher education aware, (61.7 %) of the respondent's perceived importance of expenses constraint moderate level, and There is relationship between careers and expenses of the school student's higher education decisions.

Keywords: Tuition fees, Information campaign, Educational decisions

Introduction

A major concern arising from the trouble of tuition fees in India is that students will be deterred from going to university because of the rise in cost. While the application rate for 18 year olds has remained fairly stable, it is too early to say whether this will affect the decisions of younger cohorts and the amount of effort they invest in obtaining the relevant pre-requisite qualifications. A further concern is that higher fees will increase socioeconomic inequality as students from less well-off family backgrounds may be more affected if they are either more risk averse or not aware of the financial help to which they would be entitled. In addition, there is a perception in policy circles as shown in recent days. The reason for low social mobility in India is that children from poor backgrounds have low educational aspirations.

In this paper, we examine the extent to which young people lack good information about the costs and benefits of staying on in education, and whether exposure

to relevant information affects their knowledge and attitudes. Specifically, we explore the knowledge and aspirations of a sample of young students in India schools with regard to the costs and benefits of staying on in education.

Review Of Literature

Dominitz and Manski (1996) and Betts (1996) are two early examples of studies in this literature. The former look at student expectations of the returns to different types of schooling using a computer based survey. The survey contains questions about their unconditional earnings expectations at ages 30 and 40, their expected earnings under hypothetical schooling scenarios (e.g. if they were to go to college/ finish high school), their expectations of the level of schooling they will actually attain, and their beliefs about the current earnings distribution at various schooling levels. They find that although respondents perceive a positive return to a

degree, there is a lot of variation between respondents and also a high degree of uncertainty. In comparing beliefs to reality, male respondents are more likely to have an accurate perception of true (current) male earnings, but female respondents overestimate current earnings. Nguyen, (2008) looks at the perceived returns to primary and secondary schooling among households in rural Madagascar, concentrating on the knowledge and perceptions of parents. The baseline survey reveals a high degree of uncertainty and much variation between respondents. 30% of parents are unable to answer simple questions on the returns to education and those from poorer areas are found to have lower expectations compared to those from richer areas.

Jensen (2009) undertakes a study of the perceived returns to education and the demand for schooling in the Dominican Republic. He first surveys household members to estimate actual wage returns, and then goes on to interview students about their knowledge and perceptions of returns. He finds the perceived return to secondary school to be very low compared with reality. He implements an information experiment by providing a statement with facts about returns to education to students at randomly selected schools. He finds the intervention to significantly increase the perceived returns to education, and also finds evidence of a behavioral response on outcomes such as the likelihood of returning to school in the next academic year, completing high school and years of schooling.

Booji et al. (2012) look at the role of information for influencing student attitudes towards the cost of education in The Netherlands. They use a representative sample of students in higher education. Half of these students are given information about loan conditions (including interest rates, the maximum loan amount, the grace period and the repayment period). Results indicate that Dutch students are relatively poorly informed about loan conditions and that information significantly improves knowledge. However, while the experiment influences knowledge, it does not affect actual behavior: loan take-up is not significantly different between the treatment and control group after the treatment. This suggests that while

information campaigns are successful in improving student knowledge, they are not always sufficient to influence behavior.

Methodology of the Study

Objectives of the Study

- To study the demography conditions of the school students
- To identify the awareness of expenses benefits of the school students
- To relationship between demography conditions and expenses benefits of the school students

Research design

The researcher followed descriptive research design for the study.

Universe of the study

The universe of the present study is School students, CBSC, ICSC, Matriculation, and State Board. A purposive sample selection sampling technique was adopted.

Sampling

60 Respondents were selected for data collection by purposive Sampling.

Tools for data collection:

The questionnaire was adapted from the work of Odell (1986). Content validity was established by a panel of experts consisting of university faculty members, school administrators, and former high school teachers. Pilot testing for suitability and reliability was conducted with students in schools included in the sample. The test-retest reliability coefficient for the student questionnaire was 84. The data were analyzed using various statistical tools like simple percentage, correlation.

Finds of the Study

Gender

Majority of the students (60%) are female.

Board of Education

Majority of the students (33%) are Studied on State board.

Studying standard

Less than half of the students (46%) are +2 studied.

Family monthly income

Less than half of the student's (46%) family income is 20001-50000.

Living

Majority of the students (73%) are living with father.

Information about Universities

Majority of the students (66%) are known about Universities.

Speaking English

Majority of the students (66%) are not speaking English in home.

Future education study

Majority of the students (50%) are choosing in technical college.

Respondents Perceived Importance of Expenses Constraint

Expenses Constraint	Frequency	Percent
GOOD	14	23.3
MODERATE	37	61.7
POOR	9	15.0
Total	60	100

The above table shows that Majority (61.7 %) of the respondent's perceived importance of expenses constraint moderate level, 23.3 percent of the respondent's perceived importance of expenses constraint good level and 15 percent of the respondent's perceived importance of expenses constraint poor level.

Respondents Knowledge about Student expenses of Education

Expenses of Education	Frequency	Percent
AWARE	38	63.3
UNAWARE	22	36.7
Total	60	100

The above table shows that Majority (63.3%) of the respondent's knowledge of student expenses about aware and 36.7 percent of the respondent's knowledge of student expenses about unaware.

Respondents Information about Careers and Higher Education

Careers And Higher Education	Frequency	Percent
AWARE	42	70
UNAWARE	18	30
Total	60	100

The above table shows that Majority (70 %) of the respondent's information about careers and higher education aware and 30 percent of the respondent's information about careers and higher education unaware.

Correlation relationship between Perceived, Careers and Expenses of school students

Correlation	Perceived	Careers	Expenses
Perceived	1.000	-.096	-.079
	.	.464	.551
Careers	-.096	1.000	.860**
	.464	.	.000
Expenses	-.079	.860**	1.000
	.551	.000	.
Total	60	60	60

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

There is relationship between careers and expenses of the school student's higher education decisions.

Recommendations

We show that a 'light-touch' intervention can affect students' knowledge, attitudes and aspirations over the short-run. However, the government announcement to treble university fees over this time-

period often worked in the opposite direction. Most troubling is the difference in the effect of the announcements for students in comprehensive schools

relative to those in independent/selective schools and for students eligible to receive free school meals relative to other children. This is despite the fact that the system of financing higher education has been designed with a view to not putting off those from relatively disadvantaged backgrounds. This analysis suggests that this point is not getting through to these students. It also suggests that relatively inexpensive and properly directed information campaigns can help to mitigate this effect.

Conclusion

It was with great interest that I approached this study. The present study concludes that Majority (63.3%) of the respondent's knowledge of student expenses about aware, (70 %) of the respondent's information about careers and higher education aware, (61.7 %) of the respondent's perceived importance of expenses constraint moderate level, and There is relationship between careers and expenses of the school student's higher education decisions.

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HEALTH CARE BEHAVIOUR OF WOMEN AT BHUVANAGIRI BLOCK, CUDDALORE DISTRICT, TAMILNADU

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Introduction

Health is a state of complete physical, mental and social wellbeing and not merely an absence of diseases or infirmity (WHO 1948). The malnutrition-infection-malnutrition deprivation cycle, first described by Scrimshaw and colleagues (Scrimshaw, Taylor, and Gordan 1968), describes the synergistic effect of malnutrition and infectious disease. The cycle is particularly acute in its effects on young children living in poor environments (Martorell and Habicht 1986). The phenomenon can be summarized as inadequate nutrient intake leads to malnutrition, which results in increased vulnerability to infectious diseases as a result of a depressed immune system; infections, in turn, further exacerbate poor nutritional status as a result of reduced appetite and food intake, increased intestinal losses of nutrients, and increased nutrient requirements (Martínez and Tomkins 1995). This phenomenon is true both for rural and urban populations, and for areas with different levels of diarrhea and malnutrition (Lutter et al. 1992).

In central and northern regions of the country, health access is poorer, indicating a poor health infrastructure, poor services and low qualification of providers. The larger cities are more effective in providing a better health environment. Larger cities are less prone to rampant infections, communicable diseases like pneumonia or diarrhea. Similarly, cities from southern states of India have healthier populations, while the least healthy are from cities in central India (WHO, 2002).

Due to poverty, many are unable to use health services. The poor hardly seek health-care when they are ill. The poor have to depend on loans and sale of assets—assuming they have assets—to pay for hospitalization. Cost is a greater barrier than the physical access to health providers. There is no provision in the government programs for the unorganised labour sector to access medical benefits while the organized employees often have provisions for medical benefits (Enson & Cooper, 2004).

Towards reducing the burden of vector borne diseases and paving the way for healthy and socio-economically developed nation, the Government of India (GoI) in its National Health Policy (2002) has envisaged the goal to reduce mortality on account of malaria, dengue and Japanese encephalitis by 50% by 2010, elimination of Kalaazar by 2010 and elimination of lymphatic filariasis by 2015. Reducing morbidity and mortality on account of malaria is also Millennium Development Goal. The programme has also been subsumed under National Rural Health Mission (NRHM) to improve the availability of services and access to health care to people, especially for those residing in rural areas, the poor, women and children.



www.types+diseases++of+rural
+and+urban+women+2014-15

Figure 11.7

Some Communicable Diseases

Disease	Symptoms	Contagious Period	Vaccine
Chicken pox	Rash, fever, headache, body ache	One to six days after symptoms appear	No
Pneumonia	Chills, high fever, chest pain, cough	Varies	For some types
Rubella	Headache, swollen lymph nodes, cough, sore throat	Seven days before rash starts to five days after	Yes
Measles	Fever, runny nose, cough, rash	Four days before rash starts to five days after	Yes
Mumps	Chills, fever, headache, swollen lymph nodes	Seven days before symptoms to nine days after	Yes
Polio	Fever, sore throat, muscle pain, paralysis	Several days before symptoms start to seven days after	Yes
Whooping cough	Fever, runny nose, sneezing, dry cough (with whooping sound)	From inflammation of mucous membranes to four weeks after	Yes
Tuberculosis	Fever, fatigue, weight loss, coughing blood	Varies	Yes

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Review of Literature

Mridula bhadauria (1999), in his article opined that most of the women are suffering from iron deficiency both in rural and urban area. The maternal mortality rate, the gender development index (GDI), the inverse sex-ratio reflect the poor status of women and their health. Women face high risk of malnutrition, retardation in growth and development, disease, disability and even death at three critical stages in their lives-Infancy, carry childhood and reproduction phase. The maternal mortality rate is a measure not only of poverty but also a problem of life and death concern to women. **Mira seth (2001)** explained that women are seen to be suffering from iron deficiencies many state-level survey on anemia have indicated its prevalence among men and women. The National Nutrition Board ducted a survey in four cities of

India, which showed higher anemia rates in women than in men in all age groups in both rural and urban areas.

Jayasree Ramakrishnan and Hema Nair (2002) observed that nutritional deficiency underlies women's deaths to a greater extent than male deaths. The lower nutritional status among women was according to a recent study conducted in India, due to greater morbidity nutrition deficiency was one of the most important causes for the health problems of women. It included anemia owing to iron deficiency and calcium deficiency that main fests itself as osteoporosis among older women.

Khetarpal 's(2007) study found that majority of the women were suffering from anaemia and complained of backache, head ache and pain in the body. This may be due to considerable workload for women who spend 10-11 hours at working in fields, continue doing their work at home also and consume less food.

Manoj.K Pandey (2008) examined the effect of domestic violence on the health of ever-married women of reproductive age group in India. The authors employed disease, body mass index, under nutrition level and anemia as the measures of health and physical, emotional and sexual forms of domestic violence are used as indicators of domestic violence at both national and state level. They found out that domestic violence has negative impact on the overall women's health and nutrition status.

Agenor and Agenor (2009) said that development a gender-based model women's time allocation between market work, raising children, own health care, home production, and leisure. It is observed that gender women, and of mothers devoting ret relatively more time to rearing their sons. Women's health status in adulthood, which affects productivity and wages, depends on their health status in childhood.

MallikharjunaRao., et al. (2010) in their study found that the prevalence of goiter was relatively higher (4.9%) among tribal women compared to their rural counterparts (0.8%). Tribal women were particularly vulnerable to under-nutrition compared to women in rural areas. The prevalence of chronic energy deficiency was higher (56%) among tribal Non-Pregnant, Non- Lactating

(NPNL) women compared to rural women (36%). The prevalence of bigot's spots, a sign of Vitamin A deficiency was 0.6% among tribal and 0.3% among rural women. The prevalence of angular stomatitis, a sign of B complex vitamin deficiency was 1.1% and 0.8% in tribal and rural women respectively. About 14% of tribal and 12% in rural women had dental caries.

Paul A Bourne (2010) provides that health literacy is also important for dealing with a range of chronic diseases. The suggests that health literacy independently influences the knowledge of disease but does not always influenced healthy life style practices, therefore the health status of the elderly should be improved and the cost of emergency room services reduced with an effective health literacy strategy. These variables would be linked to socio economic and health outcomes. In addition this index could also quantify the outcomes of health prevention and promotion activities.

Sebastiankevany., et al., (2012) in their study aimed to assess the impact of i) Socio- economic status and ii) employment status on the utilization of health survey in rural Zimbabwe. The study reveals that female respondents were significantly more likely to be of low Socio-Economic Status (SES) than their male counterparts, and male respondents were significantly more likely to be paid to work or to be employed full time. Health care utilization is significantly associated with employment status supports the hypothesis that health services tend to be utilized the more affluent members of a population. The tendency for government, private. Church, community and other health care to be utilized by employed respondents suggests that utilization of many forms of health care may be dependent of work-related benefits such as health insurance. Workplace or employment –related health programs may also be of high importance in increasing utilization of health services.

Improving quality and access to Perinatal Mental Health services is identified as a priority in the NHS England Mandate and NHS England Business Plan for 2014 onwards. The NHS Mandate identifies mental health as one of two key areas requiring further

improvement during 2014/15. NHS England have been asked to improve the standards of care and experience for women and families during pregnancy and in the early years for their children and specifically to ensure a reduction in the incidence and impact of post-natal depression through earlier diagnosis, and better intervention and support. The NHS England business plan for 2014/15 onwards has committed to help improve services to support mothers with Perinatal Mental Health problems. The NHS 'A Five Year Forward View' sets out how despite all its achievements to date, the NHS will need to continue to change in order to keep people well for longer. This will be achieved by promoting equally both mental and physical wellbeing, through earlier intervention including a greater emphasis on prevention activities and by actively engaging citizens in decisions about their health and wellbeing. It also highlights the importance of addressing the care and quality gap which includes having flexible and responsive services, reducing variation in services and ensuring the health needs of people are met.

Methodology

The study is based on both primary and secondary data. Secondary data are used to select study area and primary data are used to collect information from the sample respondents. Well structured questionnaire is administered to the respondents. The study adopts multistage random sampling. In the first stage Cuddalore district is selected Cuddalore district is one of backward districts in Tamilnadu. Cuddalore District GDI is less than HDI (2011 census report).

In the second stage Bhuvanagiri block is selected from cuddalore district. In Bhuvanagiri block population is high. In the third stage 120 samples are selected at random which includes 60 from Bhuvanagiri block representing urban sample and 60 from sitheri village representing rural. sample. The village has no hospital facilities.

Delimitation

- This study is delimited to expenditure on types of diseases and does not include other aspects

Focal themes

- The focal theme of the paper is to assess the types of diseases that affect rural and urban women.

Hypothesis

- Place of residence has significant influence on types of disease.

Result and discussion

The questions related to Communicable and non-communicable diseases, Most affected diseases, have been asked and interpreted.

Table-1 Communicable and non-communicable diseases

Type of Diseases	Rural	Urban	Total
Communicable	8(13)	5(8)	13(11)
Non-Communicable	42(70)	43(72)	85(71)
Both diseases	10(17)	12(20)	22(18)
Total	60(100)	60(100)	120(100)

Source: Computed from the primary data

Note: Figures in parentheses indicate percentage to column total.

Table-1 shows the classification of diseases in rural and urban. Respondents in urban area mostly affected by non-communicable diseases. In rural 70% respondents are affected by non-communicable where as 72% of the respondents in urban area are affected by the same disease. One-fifth of the urban respondents are affected by communicable and Non -communicable diseases while it is one-sixth in urban area.

Table-2 Most affected diseases

Diseases	Rural	Urban	Total
Back pain	9(15)	8(13)	17(14)
Blood pressure	4(7)	7(12)	11(9)
Headache	7(12)	14(23)	21 (17.5)
Sugar	8(13)	13(22)	21(17.5)
Fever	11(18)	6(10)	17(14)
Other diseases	21(35)	12(20)	33(28)
Total	60(100)	60(100)	120(100)

Source: Computed from the primary data

Note: Figures in parentheses indicate percentage to column total.

The occurrence of the diseases such as headache and diabetic is more or less same for both rural and urban women. The occurrence of other diseases is high (21) for rural women as compared to urban women. Other diseases include malaria, skin disease, fever, diarrhea, measles, cholera, chicken pox, cold, back pain, headache, blood pressure, sugar, obesity, asthma, heart disease, dysentery, ache, biliousness, orthrities, hip gout, heaviness, indigestion, numbness, swelling.

Table-3 Diseases of the respondents-I

No	Diseases	R	U	T	No	Diseases	R	U	T
1.	Back pain	2	2	4	12.	Dysentery	3	2	5
2.	Headache	4	4	8	13.	Cholera	1	1	2
3.	Sugar	2	4	6	14.	Ache	15	10	25
4.	Obesity	1	1	2	15.	Chicken pox	1	1	2
5.	Asthma	1	1	2	16.	Orthrities	1	0	1
6.	Malaria	1	2	3	17.	Hip gout	2	2	4
7.	Skin disease	2	-	2	18.	Indigestion	1	0	1
8.	Fever	7	3	10	19.	Numbness	1	4	5
9.	Diarrhea	1	-	1	20.	Swelling	1	4	5
10.	Measles	1	-	1					
11.	Heart disease	4	3	7	21.	Cold	8	15	23

Source: Computed from the primary data

Note: Figures in parentheses indicate percentage to column total.

The occurrence of the diseases such as Back pain, Headache, Obesity, Asthma, Cholera, Chicken pox,

Hip gout is more as less same for both rural and urban women. The occurrence of ache is high (15) for rural women as compare to urban women. Whereas the occurrence of cold is high (15) for urban women as compare to rural women. The occurrence of same diseases like back pain, headache, obesity, asthma, cholera, chicken box, hip gout as same level in rural and urban and the occurrence of diseases like sugar, malaria, skin diseases, fever, diarrhea, measles, heart diseases, dysentery, ache, orthrities, indigestion, numbness, swelling, cold for difference level in rural and urban.

Table-4 Disease of the respondents-II

No	Diseases	R	U	T	No	Diseases	R	U	T
1.	Back pain	7	6	13	13.	Dysentery	2	1	3
2.	Headache	3	10	13	14.	Ache	1	1	2
3.	Blood pressure	4	7	11	15.	Biliousness	2	1	3
4.	Sugar	6	9	15	16.	Chicken pox	1	-	1
5.	Obesity	1	3	4	17.	Orthrities	1	1	2
6.	Asthma	2	2	4	18.	Hip gout	5	2	7
7.	Malaria	1	-	1	19.	Heaviness	2	0	2
8.	Skin disease	3	4	7	20.	Indigestion	2	2	4
9.	Fever	4	2	6	21.	Numbness	2	1	3
10.	Diarrhea	3	1	4	22.	Swelling	5	-	5
11.	Measles	1	-	1	23.	Cold	-	1	1
12.	Heart disease	2	6	8					

Source: Computed from the primary data

Note: Figures in parentheses indicate percentage to column total.

The occurrence of the diseases such as Asthma, Ache, Orthrities, and Indigestion is more as less same for both rural and urban women. The occurrence of headache is high (10) for urban women as compare to rural women. Whereas the occurrence of sugar is high (9) for urban women as compare to rural women. The occurrence of same diseases like asthma, ache, diabetes, indigestion as same level in rural and urban and the occurrence of diseases like back pain, headache, blood pressure, sugar, obesity, malaria, skin disease, fever, diarrhea, measles, heart disease, dysentery, biliousness, chicken box, hip gout, heaviness, numbness, swelling, cold for difference level in rural and urban.

Hypothesis

Place of residence has significant influence on types of disease.

Framework of Analysis:

H₀: There is no association between types of diseases and types of residential place of women.

H₁: There is an association between types of diseases and types of residential place of women.

Table-5

Chi-square test for association between place of residence and types of diseases

Area	Communicable Diseases	Non – Communicable Diseases	Both Diseases	Total
Rural	8 (6.5)	42 (42.5)	10 (11)	60
Urban	5 (6.5)	43 (42.5)	12 (11)	60
Total	13	85	22	120

Note: Eij values

$$\chi^2 = 0.86^*$$

$$\chi_{0.05} = 5.991$$

$$\chi_{0.01} = 9.210$$

$$\chi^2 = \sum \frac{(O.E)^2}{E}$$

Since the calculated value is less than the table value, the null hypothesis is accepted. The place of residence has no significant influence on the types of disease.

Conclusion

In the study area Less than three-fourth of the respondents in rural and urban area are affected by non-communicable diseases. There is marginal difference regarding non-communicable diseases between rural and urban area. More than one-fourth of the respondents are affected by the diseases like malaria, skin disease, fever, diarrhea, measles, cholera, chicken box, cold, back pain, headache, blood pressure, sugar, obesity, asthma, heart disease, dysentery, ache, biliousness, diabetes, hip gout, heaviness, indigestion, numbness, swelling. Most of the urban women have obesity (87%) but one-third of rural women have over weight problem (47%) which is very meager among urban women (5%).

Suggestion

It is suggested that the awareness on health women's among rural and urban women government should be provide health awareness camp and providing monthly free health checkup.

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RELATION BETWEEN BHAKTI, JNANA AND KARMA: RAMANUJA PERSPECTIVES

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Visistadvaita has recognized a very close connection between bhakti and jnana or devotion and knowledge. In fact, it appears to us that in the opinion of Ramanuja, knowledge is the very foundation of bhakti and it is jnana that produces bhakti and also nourishes and enriches it. In the process of attaining liberation, an individual should first of all try to acquire a true knowledge of his self thereby distinguishing the soul from all its necessary accompaniments and also from all other inanimate objects of the world. When he will acquire a true knowledge of his pure aham and will also understand that this pure aham is only a mode of the supreme personality on which it fully depends, he will succeed in realising his true being in relation to the ultimate source of the world. Naturally, therefore, he will feel intense love and affection and reverence for God in whom he lives, moves and has his being. This is bhakti and this bhakti can remain fixed in the mind only through constant mediation, thinking and reflection on the nature of the Supreme Being¹.

Therefore, bhakti consists of knowledge, intense affection and respect. The essence of bhakti lies in complete self-surrender to the Highest Being who is the Lord and protector of the whole universe and such a surrender takes place only when the individual self realizes his own nature, the nature of God and also the nature of his relation to the Supreme Reality. Love cannot spring forth in the heart of a man unless he knows the nature of the object he is going to love. So, knowledge is necessary for the emergence of bhakti (devotion) in the heart of a worshipper.

Not only Jnana-yoga, but also Karma-yoga is necessary for the awakening of bhakti (devotion) in the heart of man. It is the disinterested performance of nitya-

naimittika karmas (daily duties and duties obligatory on occasions) that purifies the mind of an individual² and makes him fit for grasping the Ultimate Truth. Karma, according to Visistadvaita, is such a thing that should not be abandoned at any stage of life. The importance of disinterested action or karma-yoga for the purpose of self-knowledge and self-realisation has been emphasized.

The most important requirement for the performance of disinterested action is the complete dissociation of the soul from the ego-consciousness that he thinks of himself as the doer of actions and enjoyer of all sorts of worldly experiences. One is able to practice karmayoga by dissociating his self wholly from the egocentric desires, and this happens to him only when the light of self-knowledge, illuminates and purifies his heart (when he feels and realizes that the soul is essentially different from the body mind system). The disinterested action has, therefore, been described as action illumined by the light of self-knowledge.

Knowledge, therefore, is not alien to bhakti and karma; on the other hand, it is an important ingredient of both devotion and disinterested action. In the first stage, knowledge is needed to purify all actions of the devotee. In this stage, the devotee realizes that his soul is different from the body and the sense-organs which are the vehicles of action and that his sole purpose of life is to please God. He understands that prakrti is not his substratum and that the bodily self associated with all the organs is an object to be shunned. This true knowledge of the soul helps him to give up the sense of agency of all worldly activities and also to make his mind completely free from the desire to enjoy the fruits of such actions.

In the second stage, the true knowledge of self and also the knowledge of its non-relation to prakrti as the

substratum ripens into a firm faith in God as the individual's sole source and support: his mind is now illumined with the light of the knowledge of this true relation to God. Here, all philosophical interpretations of the relation such as "Sarira-Sariri Bhava" (body-soul feeling), "Prakara-Prakari Bhava" (mode substance feeling), "Sesa-sesi Bhava" (Principal-accessory feeling), etc. are directly experienced by him and naturally, therefore, this knowledge of Amsa-Amsi generates in his mind a deep devotion and love for God as He is now looked upon as the individual's only refuge. In this stage, knowledge becomes the cause of bhakti.

In the last stage when knowledge deepens into highest form of bhakti, it assumes the form of constant meditation, thinking and reflection on the svarupa of God. Thus, when a man attains a full knowledge of his absolute dependence on God he at once shifts his attention from worldly objects to God, gives up his egoism totally. Performs action with complete vairagya (detachment) and meditates constantly on the nature of God. A question may be asked here, what form of God is constantly contemplated upon by the devotee in this stage of paramabhakti?

Regarding this view, it is really very difficult to make any clear and definite suggestion to give, we may say that the devotee visualizes God first of all, as one possessing infinite auspicious qualities, devoid of all faults, blissful and gradually loses all senses of difference. There remains the feeling of 'Grahana'. The devotee becomes fully immersed in the Grahya-rupa. Different qualities are present, yet there is no feeling of any distinction between the substance and its attributes. All differences are totally lost in this state.

This is the last and the final state of bhaktiyoga when the worshipper feels no difference between himself and God acquires all the fundamental characteristics of his Ideal and finally realizes Him as his own self. The non-dualistic consciousness of the liberated soul is expressed in the feeling "I am Brahman without any division"³ This non-duality however does not mean svarupa aikya but visista aikya in which the self is realized as an inseparable mode of God who is its only support

and substratum. By the acquisition of equality of attributes with God the individual soul also becomes as pure as Brahman (Brahmasamana suddhi). This stage of mukti reminds us of the stage of "Samapatti" described in the Yogasutra of St. Patanjali

The devotee places himself wholly in God and thereby gets merged in God and there is no other object for him except God. Psychologically considered, this stage is a stage of Adavita. Bhakti (devotion) in this stage is upeya bhakti and there exists an experienced unity between the devotee and God. Difference exists only ontologically as the self is naturally different from God.

Seven-Fold Limbs of Bhakti

The seven-fold sadhanas leading to bhakti are enumerated by Visistadvaita philosophy as follows.

1. Viveka- this is purification of body by taking only such food which has not been spoilt. In other words, in order to keep one's body pure and spotless, one should take only sattvika food.
2. Vimoka - This means being free from passion and anger as these two are the great obstacles towards the path of bhakti.
3. Abhyasa - This refers to a continuous remembrance of the presence of God as the indwelling principle with a pure body and a purified mind.
4. Kriya – (Duty) The mumukshu has got to perform his duties according to his ability.
5. Kalyana - This is virtue or innerside of duty. It consists of satya or truth, arjaba or purity of thought, word and action, dhaya or kindness, dhana or benvovelance and ahimsa or non-violence.
6. Anavasada-this is being free from all kinds of despair, dejection and disappointments.
7. Anudharsa – this refers to the absence of too much excitation on account of pleasure and too much depression on account of pain⁴.

The seven-fold sadhanas of bhakti lead to that state of anubhava (experience) which is just prior to the final realization of Brahman and which possesses, fullness, vividness and liveliness of perception⁵. When

such a vivid experience of God takes place, naturally the heart of devotee becomes full to the brim with intense love, respect and yearning for that supremely beloved object.

This is parabhakti (primary love of God) which blossoms into paramabhakti when the devotee succeeds in winning the grace of God. When the object of his love fully responds to his call, he forgets everything, gives up all dharmas and seeks refuge in the loving heart of his beloved God.

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MICRO FINANCE IN INDIA AND MDGs: MAXIMISING IMPACT ON POVERTY

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Introduction

The rural finance policy pursued in most developing countries beginning from 1950s was based on providing subsidized credit through state controlled or directed institutions to rural segments of population. Expansion of credit coverage through state interventions was based on various theoretical assumptions. Seibel & Parhusip (1990) mention that this approach was based on the premise that rural micro-entrepreneurs are unable to organize themselves, they need subsidized credit for increasing their income and are too poor to save. Under this approach, in addition to the assumptions listed above, the key problem areas visualized in rural financial markets included a lack of credit in rural areas, absence of modern technology in agriculture, low savings capacity in rural areas and prevalence of usurious moneylenders.

These distortions and imperfections in rural credit markets were sought to be addressed through Government interventions. With difference of range and degree, most developing countries from 1950s to the 1980s were home to interventions ranging from establishing state owned financial institutions, interest rate ceiling on deposits and credit, credit subsidy, directing credit to particular sectors and nationalization of private banks. Hulme & Mosley (1996) credit the counter revolution against Development Financial Institutions (DFIs) which were a prime symbol of Government intervention in rural credit markets to 'Ohio school' as the economists at Ohio State University provided the theoretical underpinnings to the critique of past approach and contributed to transfer of these ideas into operational policies of World Bank. On account of the above developments, the resultant shift in rural finance discourse and operational paradigm is shown in Table.

Features	Old Paradigm	New Paradigm
Problem Definition	Overcome market imperfections	Lower risks and transaction costs
Role of Financial Markets	Implement State plans Help the poor	Intermediate resources efficiently
View of users	Beneficiary	Clients
Subsidies	Create subsidy dependence	Create independent institutions
Sustainability	Largely Ignored	A major concern
Evaluations	Credit impact on beneficiaries	Performance of financial Institutions

Emergence of micro credit in late 1970s and early 1980s in the backdrop of growing world attention on deficiencies of earlier approach in rural finance explains much of its dominant theoretical underpinnings. The initial micro credit innovations in disparate settings of Bangladesh, Bolivia and Indonesia demonstrated the success of micro lending to poor without collateral requirements. Rhyne (2001) observes that these interventions demonstrated techniques for lending to the poor with better outreach and cost recovery.

The universal appeal of microfinance stemmed from its ability to reach the poor without social collateral and generation of near full recovery rates through what has been described as a Win-Win proposition. The mainstreaming of microfinance worldwide and its global acceptance in development community is based on this Win-Win proposition.

Global Scenario of Microfinance

It is claimed that this new paradigm of unsecured small scale financial service provision helps poor people take advantage of economic opportunities, expand their income, smoothen their consumption requirement, reduce vulnerability and also empowers them (CGAP, 2003; ADB, 2004). Former World Bank President James Wolfensohn said "Microfinance fits squarely into the Bank's overall strategy. As you know, the Bank's mission is to reduce poverty and improve living standards by promoting sustainable growth and investment in people through loans, technical assistance, and policy guidance. Microfinance contributes directly to this objective".

Realising the importance of microfinance, World Bank has also taken major steps in developing the sector. Formation of Consultative Group to Assist the Poor (CGAP) in 1995 as a consortium of 33 Public and private development agencies and establishment of Microfinance Management Institute (MAFMI) in 2003 are significant landmarks. CGAP acts as a "resource center for the entire microfinance industry, where it incubates and supports new ideas, innovative products, cutting-edge technology, novel mechanisms for delivering financial services, and concrete solutions to the challenges of expanding microfinance". MAFMI was established with support of CGAP and Open Society Institute for meeting the technical and managerial skills required for microfinance sector.

Other Regional multilateral development banks like Asian Development Bank also champion the cause of commercial microfinance. ADB (2000) outlining its policy for microfinance lends support to the logic by saying "to the poor, access to service is more important than the cost of services" and "the key to sustainable results seems to be the adoption of a financial-system development approach".

The underlying logic offered in support of this is universally based on twin arguments i.e., (a) subsidized funds are limited and cannot meet the vast unmet demand, hence private capital must flow to the sector and

(b) the ability of the poor to afford market rates. Though, various scholars like Morduch (2000) have brought out the flaws of this Win-Win proposition like belief in congruence between commercial microfinance and poverty outreach, this paper will limit itself to analyzing as to how the focus on commercialization has relegated impact assessment to backstage.

Microfinance and Millennium Development Goal

The current literature on microfinance is also dominated by the positive linkages between microfinance and achievement of Millennium Development Goals (MDGs). Microcredit Summit Campaign's 2005 report argues that the campaign offers much needed hope for achieving the Millennium Development Goals, especially relating to poverty reduction. CGAP lends support to this by saying that the growing body of evidence suggests microfinance to be a critical contextual factor in achievement of MDGs. ADB in its theme chapter on microfinance also cites access to financial services as critical for eliminating poverty and reaching MDGs. IFAD along with Food and Agriculture Organisation (FAO) and the World Food Programme (WFP) declared that it will be possible to achieve the eight Millennium Development Goals (MDGs) by the established deadline of 2015 "if the developing and industrialised countries take action immediately" by implementing plans and projects, in which microcredit could play a major role.

Indian Context on Micro Finance

Indian public policy for rural finance from 1950s to till date mirrors the patterns observed worldwide. Increasing access to credit for the poor has always remained at the core of Indian planning in fight against poverty. The assumption behind expanding outreach of financial services, mainly credit was that the welfare costs of exclusion from the banking sector, especially for rural poor are very high. Starting late 1960s, India was home to one of largest state intervention in rural credit market and has been euphemistically referred to as 'Social banking' phase. It saw nationalisation of existing private commercial banks, massive expansion of branch network in rural areas, mandatory directed credit to priority sectors

of the economy, subsidised rates of interest and creation of a new set of rural banks at district level and an Apex bank for Agriculture and Rural Development (NABARD) at national level. These measures resulted in impressive gains in rural outreach and volume of credit.

Microcredit emergence in India has to be seen in this backdrop for a better appreciation of current paradigm. Successful microfinance interventions across the world especially in Asia and in parts of India by NGOs provided further impetus. In this backdrop, NABARD's search for alternative models of reaching the rural poor brought the existence of informal groups of poor to the fore. It was realised that the poor tended to come together in a variety of informal ways for pooling their savings and dispensing small and unsecured loans at varying costs to group members on the basis of need. This concept of Self-help was discovered by social-development NGOs in 1980s. Realising that the only constraining factor in unleashing the potential of these groups was meagreness of their financial resources, NABARD designed the concept of linking these groups with banks to overcome the financial constraint. The programme has come a long way since 1992 passing through stages of pilot (1992-1995), mainstreaming (1995-1998) and expansion phase (1998 onwards) and emerged as the world's biggest microfinance programme in terms of outreach, covering 1.6 million groups as on March, 2005. It occupies a pre-eminent position in the sector accounting for nearly 80% market share in India.

The programme has received strong public policy support from both Government of India and Reserve Bank of India. The importance attached to it by Government is exemplified by mention of yearly targets by Finance Minister in his annual budget speech as well as introduction of similar group based lending approach in government's poverty alleviation programme. The success of the programme in reaching financial services to the poor has won international admiration. World Bank policy paper hails the programme and states that it is particularly suited to India because the model capitalises on country's vast network of rural bank branches that are otherwise unable to reach the rural poor.

Financial System' Approach – Shifting of 'Goalpost' and its Impact

The growth of microfinance in India has also to be seen in the light of financial sector reforms in India starting from 1991 and the global emphasis on commercialization of the sector. The financial sector reforms in India have focused on fostering a market based financial system by increasing competition and improving the quality of financial services.

The new approach has been deeply influenced by the reorientation among international rural financial policy makers centering around concepts such as self-help, self sustained growth and institutional viability. Under the new approach, institutional viability is of prime concern and instruments of directed credit and interest rate directives have been totally diluted or been done away with.

The field research was undertaken to understand the clients perspective and analyse the factors behind repayment rates as well as impact of credit on socio economic well being of clients. The research covered 93 client households from 5 Self Help Groups from three different locations in Western and Central part of India. While statistically the number may look insignificant considering the size of the programme, use of participatory methods of research add to its depth and value.

As the size limitations of paper constrain a detailed enumeration of field research findings, only the key findings of the field research having a bearing on the central aspect of the paper are listed:

- All clients were saving regular amounts of money at monthly/bimonthly interval building up the group savings.
- Internal loaning of group funds was very high resulting in significant waiting time for members interested in borrowing.
- Social awareness index of group members as measured on Likert Scale showed a definite positive trend after joining the group.

- Reliance on moneylenders for credit eliminated or decreased in case of approx 2/3rd of clients.
- No specific benchmarks for group membership leading to inadequate poverty targeting.
- Only 6% clients had taken up any economic activity post group formation.
- Marginal increase in real term income level after joining the group.
- Bank credit to group often a result of banker's zeal to achieve targets rather than based on group demand.
- Bank credit as well as loans used overwhelmingly for consumption purpose.
- Group members not willing to borrow to take up economic activity on account of credit risk and absence of skills.
- Prompt Repayment a factor of group pressure and sourced out of reduced consumption, extra work and borrowing from other sources.
- High rates of interest in internal lending among group members (2-3%) was seen by members as prescribed by the group forming agency and accepted as being better than even higher rates of informal sector.

Further summarizing the findings at the cost of over simplification, it can be said that while the programme had definite impact on building of social capital, it had marginal impact on income levels. At this point it is useful to clarify that positive contribution on social sphere is by itself a significant achievement, however the problem lies with extension of positive impact to economic activities. The findings sit uneasily with earlier evaluations of the programme in respect of economic impact, while being in consonance with social impact.

The divergence of field research findings demands a situational analysis of the field study findings. The study sites exhibited certain common features, which can be said to be true of most of Indian rural landscape. The major occupation of group members was agriculture supplemented by other activities such as farm labour, factory labour and poultry. Being rain fed area, lack of

irrigation facilities, declining terms of trade in agriculture and fragmentation of land have accentuated their vulnerabilities over a period of time.

In this scenario, it seems rather naïve to visualize flourishing of micro enterprises through provision of microcredit. Dichter (2006) in his paper drawing on African experience rightly draws attention to both these aspects by pointing to the "infertile context" of rural settings and says "if the large majority of us in the advanced economies are not entrepreneurs, and have had in our past little sophisticated contact with financial services, and if most of us use credit, when we do, for consumption, why do we make the assumption that in the developing countries, the poor are budding entrepreneurs....".

In the absence of any significant economic development, the findings logically point to an unmistakable trend of repayments being made out of reduced consumption, increased working time as farm labour and borrowing from relatives, other groups in vicinity or moneylenders in extreme cases.

Reliance on credit off take and recovery as a proxy for positive economic development ignores the critical issue of 'impact assessment' at client level. This aspect of microfinance has received increasing attention. Dichter feels that the use of proxies like repayment rate to justify impact is not tenable as it does not examine the source of repayment.

Road Ahead

Indian rural finance sector is at crossroads today. Following the financial sector reforms with its emphasis on profitability as the key performance benchmark, banks are increasingly shying away from rural lending as well as rationalizing their branch network in rural areas. Burgess & Pande have brought out this fact in their study by stating that while between 1977 and 1990 (pre reform period) more bank branches were opened in financially less developed areas, the pattern was reversed in post reform period. Thus while, access of credit to the rural poor has reduced in post reform period, the policy recommendation is to fill this gap through micro credit. The SHG-Bank linkage programme has witnessed

phenomenal growth and the current strategy is to focus on 13 underdeveloped states as also graduate the existing SHGs to the next stage of micro enterprises.

At this stage, the paper argues that if SHG-Bank linkage programme has to contribute to poverty reduction, there is an imperative need for integrating impact assessment as a necessary design feature of the programme.

Impact on Institutional Innovations

Mainstreaming of impact assessment in the SHG-Bank linkage programme will call for extra efforts and resources as also create conflict with the present focus on numerical growth. Realisation of a substantial trade off between sustainable economic impact and exponential growth, calls for courageous public policy decisions. World Bank policy research working paper (ibid) also points that ensuring preoccupation with achievement of numeric targets does not override attention to group quality will be a key future concern for SHG-Bank linkage programme.

Though, the paper is focused on pointing the missing link of impact in the current paradigm of rural finance focusing mainly on institutional viability, other critical issues having a bearing on impact also merit attention. The SHG-Bank linkage programme at present has no explicit social or economic benchmarks for inclusion of members into groups to be credit linked in line with the flexible approach of the programme.

Conclusion

The Indian economy at present is at a crucial juncture, on one hand, the optimists are talking of India being among the top 5 economies of the world by 2050 and on the other is the presence of 260 million poor forming 26 % of the total population. The enormity of the task can be gauged from the above numbers and if India is to stand among the comity of developed nations, there is no denying the fact that poverty alleviation & reduction of income inequalities has to be the top most priority. India's achievement of the MDG of halving the population of poor by 2015 as well as achieving a broad based

economic growth also hinges on a successful poverty alleviation strategy.

In this backdrop, the impressive gains made by SHG-Bank linkage programme in coverage of rural population with financial services offers a ray of hope. The paper argues for mainstreaming of impact assessment and incorporation of local factors in service delivery to maximize impact of SHG –Bank linkage programme on achievement of MDGs and not letting go this opportunity.

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THE PHILOSOPHY OF SRI SANKARA

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Advaita is as ancient as the Veda. While the glimpses of its teachings are seen in the hymns (mantras) of Veda, it is only in the Upanisads, which constitute the concluding portion of the Veda, that we have a full-fledged account of its teachings. Advaita has, therefore, no founder in the sense in which we speak of founders of other schools, e.g. Gautama as the founder of the Nyaya school, Kapila as the founder of the Sankhya school, and so on. Since we frequently speak of "Advaita of Sankara", one gets the impression that Sankara is the founder or originator of Advaita. This, however, is not true, though it is undeniable that Sankara as the author of the commentaries (bhāṣya-kāra) on the Upanisads, the Bhagavad-gita, and the Brahma-sutra not only elucidated but also gave a final form to the basic doctrines of Advaita. So far as we know from the available literature on Advaita, Gaudapada who was Sankara's teacher (paramaguru) and the author of the Mandukya-karika was the first systematic expounder of Advaita. That there were teachers of Advaita even before Gaudapada is borne out from references contained in Badarayana's Brahma-sutra. Badarayana, for example, refers to the views of Kasakrtsna and Badari, which lend support to the Advaita view.

Source books

The Brahma-sutra, also called the Vedānta-sutra, which attempts to bring out in an aphoristic manner the central teaching of the Upanisads, is the basic work of all the schools of Vedānta including Advaita. In addition to the Upanisads and the Brahma-sutra, the Bhagavad-gita is an important source book for Advaita. The central teaching of the Upanisads, the Brahma-sutra, and the Bhagavad-gita which constitute the triple sources of authority (prasthāna-traya) is one and the same: all of them, that is to say, (1) affirm the non-duality of Brahman,

(2) the non-difference between the jiva and Brahman, and (3) the non-reality (or falsity) of the empirical world. Of the triple sources of authority mentioned above, while the Upanisads and the Bhagavad-gita represent the standpoints of sruti and smṛti respectively, the Brahma-sutra represents the standpoint of reason (tarka). It means that the basic doctrines of Advaita which are based on sruti are supported by smṛti and tarka.

Commentaries

Sankara's exposition of the basic doctrines of Advaita has been explained by a number of teachers of Advaita either by way of sub-commentaries and glosses on his Bhāṣyas on the prasthāna-traya or through independent treatises on Advaita. Mention may be made of the two 'ways' (prasthāna) – very often referred to as the two "schools" – in which Sankara's commentary on the Brahma-sutra has been interpreted by his followers. The three important works of the Bhamati-prasthāna are (1) the Bhamati of Vacaspati, which is a brilliant commentary on Sankara's Brahma-sutra-bhāṣya, (2) the Kalpataru of Amalananda, which is a further commentary on the Bhamati, and (3) the Parimala of Appayya Dikṣita which is again a commentary on the Kalpataru. In the same way, the three important works of the Vivarana-prasthāna are (1) the Panca-padika of Padmapada which is, as available, a part of the commentary on Sankara's Brahma-sutra-bhāṣya, (2) the Pancapadika-vivaraṇa of Prakasatman, and (3) the Vivarana-prameya-sangraha of Vidyaranya. Though these two post-Sankara schools differ in the interpretation of certain aspects of Advaita, they agree on the essentials of Advaita. It may be stated here that the differences between these two schools are only exegetical and not doctrinal and these differences which have arisen in the course of the elucidation of the point of view, clarification of an issue, answering

objections and so on, are within the frame work of Advaita. Both the Brasthanas take their stand on, and draw inspiration from, the writings of Sankara; and through different modes of interpretation of the views of Sankara they help us to gain an insight into Sankara and Advaita. Every perspective every mode of interpretation which is relative and significant from one's point of view, is intended, as Suresvara has stated, to help us realize the inward Self. One must bear this in mind in dealing with the differences between the two prasthanas. These differences which are not irreconcilable within the frame work of Advaita do not make Advaita a house divided against itself.

In Advaita, as in the case of some other schools, we speak of three kinds of works providing materials, as well as authoritative interpretation of these materials, for the school. They are the Sutra-work, the Bhasya-work and the Vartika-work. Reference has already been made to Badarayana's Brahma-sutra and Sankara's Bhasyas. Just as Kumarila Bhatta is the author of the Vartikas in the Purva-mimamsa school, even so Suresvara, Sankara's direct disciple is the author of the Vartikas in Advaita. Among his Vartikas, which elucidate Sankara's position, the one on the Taittiriyaopanisad-bhasya and the other on the Brhadaranyakopanisad-bhasya are very important. The status which Suresvara as the Vartikakara enjoys in the Advaita tradition is unique. The fact that influential teachers of Advaita like Madhusudana Sarasvati place Suresvara along with Vyasa and Sankara brings out the greatness of Suresvara.

Metaphysics

Empirical pluralism and transcendental non-dualism

Every philosophical system seeks to explain three entities the ultimate reality called Brahman or God as the case may be, the individual self (jiva) and the physical universe (jagat). According to Advaita, though from the relative or empirical point of view there are these three entities, from the absolute point of view there is only one entity, Brahman-Atman, which the Upanisad says is "one and non-dual" (ekameva advitiyam). It means that pluralism which we experience in our day-to-day life and with which we start our philosophical inquiry is not the final truth. The one reality appears to be plural due to our avidya. The Upanisad says:

"Indra (the supreme Being) is perceived as manifold due to the powers of maya. So long as there is avidya, which is only another name for maya, we are at the empirical realm. Conditioned by avidya, we think of and accept pluralism as the truth. The redeeming feature is that avidya which suppresses the truth and suggests the false is not permanent, for it can be terminated through vidya, the right knowledge of the reality. When the truth oneness is realized plurality along with its cause disappears in the Words of Gauapada. "Jante dvaitam na vidyate." The Advaitin is not averse to accepting plurality from the vyavaharika stand point but he maintains on the basis of both Scripture and reason that plurality is not ultimately real. To the Vedantins of other schools, plurality is real both in the empirical state of bondage and in the final state of liberation. Advaita holds that there is no inconsistency between the empirical pluralism and the transcendental non-dualism.

The method of adhyaropa and apavada

Since Brahman-Atman is ever existent all that we have to do is to discover its real nature by removing the wrong notions about it which we hold due to ignorance. The method adopted for getting the disclosure of the truth is called "the method of adhyaropa and apavada." Sankara himself speaks of this method as "traditional." Adhyaropa means superimposition, and apavada means denial. According to this method, qualities, relations, and distinctions which are falsely superimposed on Brahman-Atman are to be negated of it. Critics of Advaita ask: "Why should we first superimpose and then negate them?" Not that we deliberately superimpose them on Brahman-Atman, knowing in advance that we will deny them subsequently. Our empirical existence is due to avidya. Conditioned as we are by avidya in our view of things and way of life, this superimposition is connate to us. Though it is already there, we do not know it. It is through sruti that we come to know of it; and it is sruti that helps us to remove it by negating what is false. Though Brahman is not an object of knowledge in the sense in which a table and a tree are objects of knowledge, sruti helps us to discover it by negating the distinctions and relations falsely superimposed on it due to avidya.

The technique of cause – effect inquiry

Three method of adhyaropa and apavada has been worked out through several ways. Here we may refer to three of them. There is first of all the technique of cause-effect inquiry (karya-karana-vicara) which helps to show that the physical universe is false (mithya) and is not ultimately real. We view Brahman as the cause and the world as the effect. We say that being the cause of the world as the *tatastha-laksana* of Brahman. A careful examination of the whole issue will show that there are difficulties in the application of the category of causality to Brahman. Is it the material cause (upadana-karana)? Or is it only the efficient cause rolled into one? Being immutable, it cannot be the material cause of the world in the same way as clay is the material cause of pot. Nor can it be just an efficient cause like a potter.

On the basis of sruti texts, "Being alone was in the beginning, one only without a second," "It thought, may I become many..." we say that Brahman associated with maya is both the material and the efficient cause (*abhinna-nimittopadana-karana*). What does this mean? The pure Brahman which is immutable cannot be the cause of the world. Maya which is not an independent category cannot by itself be the cause of the world. Brahman associated with maya is *Isvara*; consequently *Isvara* is *saguna*. If *Isvara* (or Brahman with maya) is the cause of the universe, how are we to understand this cause-effect relation? It cannot be understood in terms of the theory of actual transformation (*parinama-vada*), for Brahman which is not a composite entity is not subject to modification. Advaita, therefore, introduces the theory of transfiguration or apparent change (*vivarta-vada*). The full explanation of this theory as worked out by the Advaitin will show that while Brahman is the transfigurative material cause (*vivara-upadana-karana*), maya is the transformative material cause (*parinami-upadana-karana*) of the physical universe.

Let us work out the implication of the theory of *vivarta*. While cause and effect have the same ontological status (*samasat-taka*) in *parinama-vada*, they have different ontological status (*visamasttaka*) in the theory of *vivarta*. If we take the rope-snake example, we find that while the rope, the

substratum, is empirically real (*vyavaharika*), the snake which appears therein is apparently real (*pratibhasika*); the effect, that is to say, has a lower ontological status, while the cause has a higher ontological status in the theory of *vivarta*. The same thing is true between Brahman and the world, when their cause-effect relation is explained in terms of *vivarta*. Brahman, being *paramarthika*, has a higher ontological status, while the world is *vyavaharika* has a lower ontological status. If Brahman is real and if the world does not have the same reality as Brahman, it follows that the world is not real. In other words, the world, the Advaitin says, is false (*mithya*). Further, maya is not ultimately real. It is *mithya*. The world cannot be but *mithya* when maya is its *parinami-upadana-karana*. Assuming the existence of the world, we seek its cause and say that Brahman associated with maya is its cause. When both maya and the world get negated, we cannot speak of Brahman as cause. The technique of cause-effect inquiry is intended to help us realize the oneness of Brahman by negating the world which is false. Sankara brings out the full significance of the cause-effect relation and the application of this principle to Brahman in his commentary on the *Brahma-sutra*, I.i.2, I. iv.23, and II.i.14.

It is wrong to think that Advaita has dispensed with God. It is Brahman that is God or *Isvara* in relation to the world. He is not only the source and support of the world, but also its moral governor. He is the wielder of maya (*mayin*) and is not affected by it. It means that He is both omnipotent and omniscient. It is He who reveals the Veda at the beginning of every cycle for the benefit of *jivas*. He is the object of worship and meditation. So long as there is *jiva* as well as the world, there is *Isvara*. Things are altogether different to one who has gained this new vision. To one who has attained this new perspective, every thing is Brahman. From his perspective, to use the words of Gaudapada, "There is no dissolution, no creation, none in bondage, no aspirant, no seeker after liberation and none liberated. This is the absolute truth." This cannot be said of those who lack this vision. The difference in the two standpoints should not be ignored. To mix up the two standpoints is a case of perspective mistake.

A STUDY ON JOB STRESS AMONG COLLEGE TEACHERS

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Introduction

Stress is the body's response to physical, mental, or emotional changes, situations, and forces. Stress can result from external factors (e.g., events, environments) or from internal factors (e.g., expectations, attitude, and feelings). Stress often occurs in response to situations that are perceived as being difficult to handle or threatening. A common cause for stress (called stressors) includes illness, injury, fear, and anxiety. Each person reacts to stress differently. A healthy response to stress begins quickly is appropriate in degree and in length, can improve function, motivation, and productivity.

According to Cox (1978) stress can be thought of as a response i.e. as the stress response to an extreme stimulus, as a stimulus i.e. as the stressor itself and as an intervening variable. As commonly understood, it is the mismatch between personal resources and environmental demands that leads to the condition called, "stress".

A stress is any event or situation that is perceived by an individual as a threat causing the individual to either adapt or initiate the stress response. Therefore, a stressor is a stimulus and stress is a response. Stressor is the cause and stress is the effect. The effects of stress upon a person are cumulative and can cause serious harm if experienced over a long period of time.

Stress is caused by many factors. The causes of stress are Internal causes: Chronic worry, Pessimism, Negative self-talk, All-or-nothing attitude, Unrealistic expectations/perfectionism and Rigid thinking, lack of flexibility and external causes are Major life change, Work or school, Relationship difficulties, Financial problems and Being too busy children and family.

Review of Literature

Ben-Bakr (1995) refers to an investigation done by Wilson in 1979 in San Diego California where it was found that 90% of teachers experienced some form of stress and that 95% of them indicated the need for stress management training. Loudly and clearly, teachers are saying that they are vulnerable to stress.

Elizabeth Scot (2009) examines the social causes of the expansion of the role of teachers in schools and in society, and describes several of the consequences. She states that social pressures affecting teachers are poverty, family instability, drug and alcohol abuse, neglect and legal pressure.

Fairbrother (2003). This added stress experienced by teachers in special education takes its toll in terms of numbers. The Teacher Education Division of the Council for Exceptional Children indicated that as many as 30,000 special education teachers leave the classroom annually to escape the stressful special school environment.

Objectives of the Study

The main objectives of the present investigation are:

1. To study about the demographic profile of the respondents.
2. To assess the level of stress of the respondents.

Methodology

Descriptive research design was adopted for the study. The universe of the present study is the teaching faculties of a private college in Pollachi. The universe size is 213 staffs. The researcher adopted simple random sampling technique for selecting the sample for the study. The sample size of was confirmed to 43 staffs assuming that 30 percent would be significant

to represent the opinion of the total staffs engaged in the college. (Krejcie and Morgan's, 1970). The samples were selected by the name lists provided by the college administrative departments. The researcher used interview schedule as a tool for collecting data. The interview schedule consisted of two sections. 1. Personal details, 2. Job Stress scale. The researcher used the standardized stress scale (ISMA Stress scale) for data collecting. The scale was modified by the research before administrating data collection. Mean, Standard deviation and percentage analysis were used to analyze the data.

Analysis and Interpretation

Table 1 : Personal Details

S.no	Particulars	No. of Respondents	Percentage
Age	20-30	23	53.5%
	30-40	11	25.6%
	50 and above	09	20.9%
Gender	Male	11	25.6%
	Female	32	74.4%
Educational Qualification	P.G	11	25.6%
	M.Phil	20	46.5%
	Ph.D	11	25.6%
	Others	01	2.3%
Experience	1yr	4	9.3%
	2-5yr	19	44.2%
	5-10yr	10	23.3%
	15 yrs and above	10	23.3%

The above table shows that 23 faculty belong to the age group of 20-30 years with 53.3%, majority of the respondents were female, 46.5% of the respondents have completed M.Phil and majority of the respondents had 2-5 years of experience.

Table 2: Level of Job Stress

S.no	Level of stress	No of respondents	Percentage
1	High	23	53.48%
2	Moderate	16	37.20%
3	Low	4	9.30%
	Total	43	100%

The table 2 depicts that 53.4 percent of the respondents had high level of job stress, 37.2 percent of the respondents had moderate level of job stress and 9.3 percent of the respondents had low level of job stress.

Conclusion

The teaching profession is one of the helping professions in which practitioners are normally committed to giving their best for the welfare of those entrusted in their care. Anyone who has worked in a helping profession such as teaching will appreciate how stressful such professions can be. Everyday interactions with students can trigger the experience of stress in teachers. Stress at work has been singled out as an important area of investigation for several reasons. Most people spend a substantial amount of time at work, and work is important as a fundamental means for implementing and fulfilling personal aspirations and expectations. The present study thus concludes that majority of the respondents have high level of job stress.

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THE IMPACT OF COLONIZATION ON ABORIGINAL CULTURE

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Abstract

This paper mostly focuses on the original aboriginal culture in Australia and the impact of British colonization on its culture, race, life through white racism and cultural imperialism affecting their individual lives as well as their cultural values. The Europeans have asserted and imposed their cultural, social habits intensely on these aboriginal people with a result of the degradation of their own cultural values and social lives. Now, the current generation of the Aboriginal writers have been expressing their feelings, sense of their cultural importance to generate a new meaning and value to their cultural history and identity against this imperialism. This is a subtle fight for their right through literature to awaken their own race and to communicate to the world at large. Hence these writings acquire a great revolutionary significance as far as Aboriginal culture of Australia is concerned.

Keywords: Racism, Discrimination, Identity, Ideological Persuasions, Aboriginal Culture, Indigenous writings.

A recent development by the Aboriginal writers whose publications in English brought to light to the world at large describing and expressing their inner and innate need for rediscovering a new value and significance for their social and cultural structures free from the white imperialism. The first and foremost publication appeared in 1929 by an Aborigine writer, David Unaipon named as Native Legends. Then gradually and slowly the tempo picked up the speed and publications of Aboriginal writing became more frequent and regular by 1960s. Some of the significant writings published by Aboriginal writers include, Aboriginal poetry of Kath Walker, *We are Going* (1964), the first Aboriginal novel by Colin Johnson, *Wild Cat Falling* (1965), the first aboriginal play by Kevin Gilbert, *The Cherry Pickers* (1988). These writings narrate the historical perceptive and experiences of the aboriginal tribes of Australia before the colonization and how they have come to adapt to the current social and cultural life under imperial pressures. Some other writings contain the history of Aboriginal tribes through presenting both general and individual life histories of rural aboriginal people. The most significant among such writings was the publication by Colin Johnson, *Doctor Wooreddy's prescription for enduring the ending of the world* (1989).

Aboriginal activists took the opportunity to speak up their feelings, especially asserting their identities as aboriginal tribes on the occasion of the Australian bi-centenary during the year 1988. There was much discussion at this time regarding the white Australian history. They insisted in their speeches to place the Aboriginal history and contemporary life and human rights in the mainstream political agenda. This could take shape after 20 years of continuous efforts by these Aboriginal writers voicing their feelings to seek their people full civil rights and self-determination. Their writings are influenced by the political culture and mostly reflect their needs of the quest for the individual identity as a race, issues related to mixed race children, poverty both in spiritual and material realms and the connectivity between the past and present. Most of all the sources of these themes are based on the lives of tribal people living on reserves, fringe dwellers and poor urban settlements. On the whole, the background theme of these contemporary Aboriginal activist writers contains the oppression and subjugation of the white colonization and imperialism of 200 years in the form of poetry, drama and fiction.

The Aboriginal Literature of fiction and drama represents the links in between the past and present

through bringing into light on their material and spiritual poverty combined with degradation of cultural and social values. These writings clearly and concretely bring to the surface the history of current miserable situations in which the Aborigines live through highlighting the real life stories and events. Once a proud race of aboriginal tribes have now been reduced and turned into addicted alcoholics and camp dwellers is described in Kevin Gilbert's novel *The Cherry Pickers* (1988). The publication of Kullark (1982) narrates the three phases of Aboriginal history from 1829-34 being the period of white settlement in Western Australia, the Moore River native settlement during the 1930's and 1945 and the country living in the south-west of Western Australia in 1979. This fiction describes the action of imperialism on the Aboriginal tribes of Western Australia and the resistance from the later to prevent it. This play clearly brings forth the insinuations of the white colonization through imposing their policies and social norms on these aboriginal people and their plight of facing racism in spite of their efforts to integrate into the stream of white culture. It is devoid of the romantic essence usually found in the urban literature such as the living of the true identity and communing with Nature of the aboriginal people. The play *The Dreamers* by David describes the links between the past and present through bringing about the images of proud Aboriginal past and its degradation by white imperialism through narrating the contemporary living of families belonging to urban dwelling. The violence against blacks, their everyday experiences of poverty, misery against the comfort living of white races is described vividly in these writings. It further evokes the feelings of the aboriginal people who lead miserable lives as beggars and dependents while some accepting their plight as natural, others hoping for the change through reforming the social structures. The characters speak of their misery since the colonization and the current plight of slavery losing their culture, identity and social status under the impact of white imperialism. The writings further confirm how the imperialism in the Western Australia has undermined and degraded the lives of Aboriginal tribes through practically reducing them into slavery.

The lack of Identity factor was mostly highlighted through describing the stories of aimless, aggressive youth in these publications of novels, short stories and autobiographies by Aboriginal activist writers such as Alexis Wright, Larissa Behrendt, Faith Brandler, Anitha Heiss and Sally Morgan. They concretely refer to the unsuccessful colonization of Aboriginal people to lose their identities as a race and failure to become white while being black and mixed race against white racism.

The problem of lack of concrete identity and struggle to survive against uncertain and mixed cultures leading an aimless and violent life resorting to criminal activities is vividly described in Colin Johnson's *Wild Cat Falling* (1965), through narrating the life of a youth who lead an aimless and criminal life under such miserable circumstances until he met a true aboriginal personality who managed to retain his identity as aboriginal personality. This old man has finally managed to guide the unfortunate struggling youth to his true identity and purpose of the life through inculcating the values of traditional aboriginal tribe along with positive attitude.

Archie Weller's writings of short stories *Going Home* (1986) have mainly dealt with the possibility and lack of proper integration of the Aboriginal tribes into the white society in spite of their adoption into social and cultural values of white. The descendants of the Aboriginal tribes in the current situation are found themselves lost. They found themselves to have no proper or positive identity as they have deviated one side to their original tribal identities and on the other side they are unable to integrate and their inability to be adopted or accepted into the white dominated society where they are treated with racist attitudes and subjected to humiliation along with violence. Thus they are completely reduced to poverty both in the spiritual, cultural as well as material levels. Even the earliest writers like Weller emphasize through their writings how the imperialism and domination of white colonization had undermined the Aboriginal cultural identity through asserting on them their own social and cultural values and habits. This aspect is clearly described in 'Cooley' through the story of a youth who found himself lost as he was rejected by his native

Aboriginal tribes due to his mixed race and failed to be integrated into the white society.

Thus today the Aboriginal people stand at a situation where they are unable to claim their true identity and demand basic civil rights for themselves, thus reduced to the slavery imposed on them by the imperialism. Weller has managed to bring to the surface through his writings the emotional state of the current Aboriginal people describing their lives depicting the fact of how an aboriginal experiences his life in the present well developed Australia. Weller further narrates through the lives of mixed race people who struggle to survive in the white world to assert their identities against the inferior treatment of white racism in spite of being successful in various fields like business and sports. They are denied equal rights and status usually attributed to white men. Thus they find themselves in a miserable situation having lost their original identity as aboriginal personality while attempting to be integrated into the white society which only undermines them both culturally and materially. This is a very sad plight indeed which is emphatically voiced by various Aboriginal writers to state their misery to the world at large.

Weller's writings also bring out the aspects imposing crimes on these unfortunate people by police authorities which eventually drove them to criminal lives. He elaborates this aspect through the character of Billy in his short story *Going Home* in which the young successful sportsman who adapted to white ways and ignored his original, native Aboriginal people discarding them as unwanted tribes. Finally the brutal truth presented to him when he was not only humiliated by white men but also incriminated into a crime never committed by him. He further realized that he has no right or power to speak for himself due to his lack of concrete identity. The frustration and helplessness experienced by this youth who eventually turned to criminal life is a concrete representation of the lives of current Aboriginal people who are subjected to such a pitiable misery of lacking self respect and true identity. They are left to become drunkards while attempting to adapt white ways and habits only to be reduced to poverty due to the bitter white

racism against them which completely destroyed both their culture and psyche. These degraded conditions ultimately prompt them to be violent and criminal which is depicted in these writings. Weller's writings also describe how the original Aboriginal tribes who are now confined to remote suburbs still maintain their natural instincts and tendencies being attuned to the Nature. Their affinity to the land is presented as a positive aspect of the Aboriginal culture against their current misery of being subjected to the racist prejudices.

The female writer Sally Morgan who is an aboriginal descent, in her publication of autobiography *My Place* narrated through her life history presented the theme of Aboriginal women and their inferior status in the Aboriginal tribe which male dominated and patriarchal. The women are often treated only as sex objects and absolutely have no say. Thus their plight is worse in this mixed culture of Aboriginal people where they are subjected to ill treatment by their own dominating males devoid of self respect and status. The theme woven around a family with various characters spanning across few generations resounds the impact of racist prejudice against these aboriginal tribes and their individual lives. It is well meant to be the search of an aboriginal individual for the lost heritage and true identity. It clearly depicts the struggle underwent by the women of Aboriginal people in the current society who venture to integrate themselves as white through denying their past as Aboriginal tribe. They are filled with fear and shame to be identified as native aboriginal people only to realize in the end that they could never be passed as white people. This conflict has a great negative effect on the individual lives resulting into various concerns regarding their true identity and self respect. This writing further describes how brutally they are subjected to slavery and forced labour while women were carried away to be domestic servants under police oppression and authority. Even their children of mixed race were taken away from them and subjected to severe racist prejudices.

Finally it is a confirmed fact that these publications of Aboriginal writers are well meant to describe the current misery of the Aboriginal people due

to lack of self respect, true identity under the pressure imperialism and racist attitude. These writings in the form of poetry, novels, fiction and dramas hope to bring a change in future through their efforts of exposing to the entire world, the plight of the current Aboriginal people of Australia under white colonization, imperialism and racist prejudices while insisting to gain basic civic values and human rights. These writing provide an elaborate account of the Aboriginal history over a length of period spanning across generations through narrating the individual stories which describe the gradual change of degradation and destruction of the cultural image of the native Aboriginal people. The different cultural values of both Aboriginal people and white people and their mix up eventually creating the mixed race which has no stand either in the native society or in the white society is well emphasized in these writings by various Aboriginal writers who chose literature as a means of fight for their human values and rights. These writers also reveal the negative consequences of the attempts by the native Aboriginal people to integrate into the white society through adopting their social habits and values there losing their own true selves.

On the whole these writings leave a message to current youth of Aboriginal tribes who have a mixed status and struggle in between that it is essential for them to rediscover their original native cultural values to re-establish themselves in the current situation with pride and hope. They would never be successful to acquire full status of white men through rejecting and hiding their true status, identity and cultural values. They leave a space to search and discover new ways and possibilities of survival as aboriginal people through throwing light on various issues and complications faced by them. These publications encourage and inspire the aboriginal people to speak for their own rights among the larger Australian society and became the vehicle to voice their experiences and feelings of what it is being an aboriginal individual in the present Australian Society at large. They acquire a significant importance of a quest and subtle fight for the truth and originality based on human rights and values for the world at large. Hence their structure and purpose is

different from the general literature and these publications have larger literary value.

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A STUDY ON THE NUTRITIONAL STATUS OF CHILDREN BELOW SIX YEARS IN ICDS

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Abstract

Under nutrition involving major deficiencies in calories, protein, vitamin A, iron, folic acid and iodine presents one of the most important public health problems in the developing countries of the world especially in India. A large number of children in India do not have the optimal living conditions due to poverty and majority of parents are unable to give much stimulation to their child because of their own limitations. The scheme of Integrated Child Development Service is the prime symbol of India's commitment to her children. India's response to breaking the vicious cycle of malnutrition, morbidity, reduced learning capacity and morbidity. The result showed that the ICDS nutrition intervention programmes achieved better coverage of the target population and led to a significant decline in malnutrition among preschool children in the ICDS population but certain state has no big change when comparing to other state. The present study is on the nutrition status of India and the impact of ICDS on the nutritional and health status of children below six year.

Keywords- ICDS, Malnutrition, nutritional supplement.

Introduction

Nutrition plays a key role in physical, mental and emotional development of children and much importance has been given to provide good nutrition to growing population especially in formative years of life. Poor and inadequate nutrition leads to malnutrition, which ultimately results into morbidity and mortality. Globally, more than one- third of child deaths are attributable to under nutrition. India ranks among the worst performing countries with respect to the prevalence of child undernutrition. Nutritional status refers to the state of health of an individual as it is affected by the intake and utilization of nutrients. Once the nutritional status is poor one becomes vulnerable to ill health and he loses resistance and diseases fighting capacity.

Objective:

1. To study the nutrition problem of children in India.
2. To study the nutritional status of children under six years in ICDS.

Research Methodology

The data has been gathered through secondary sources which include books, magazines, journals, research articles, research journal, e-journals.

Present Nutritional Status of Children in India

The World Bank estimates that India is one of the highest ranking countries in the world for the number of children suffering from malnutrition. The prevalence of underweight children in India is among the highest in the world, and is nearly double that of South Africa with dire consequences for mobility, mortality, productivity and economic growth. India is one of the fastest growing countries in terms of population and economics, sitting at a population of 1.252 billion and the gross Domestic Product (GDP) in India expanded 7.50 percent in the first quarter of 2015, its economic status has been classified as a low-income country with majority of the population at or below the poverty line.

Though most of the population is still living below the National Poverty Line, its economic growth indicates new opportunities and a movement towards increase in the prevalence of chronic diseases which is observed in at high rates in developed countries such as United States, Canada and Australia. The combination of people living in poverty and the recent economic growth of India has led to the co-emergence of two types of malnutrition: undernutrition and overnutrition.

Malnutrition

Malnutrition refers to the situation where there is an unbalanced diet in which some nutrients are in excess, lacking or wrong proportion. The major nutritional problems are protein energy malnutrition (PEM), vitamin A deficiency (VAD) which affects 57% of children ages 6 to 59 months, iron deficiency anemia (IDA) affect 78.55% of children and iodine deficiency disorders (IDD) affect 33% of children. Nearly $\frac{3}{4}$ of Indian children are underweight, 19% are wasted (in fact, Indian children account for one-third of the world's wasting), and 38% are stunted. While under nutrition has been steadily declining over the past few years, the rate of under nutrition remains unacceptable, accounting for 22% of the burden of disease. Over half of child deaths are associated with under nutrition.

Despite India's 50% increase in GDP since 1991, more than one third of the world's malnourished children live in India. India is one among the many countries where child malnutrition is severe and also malnutrition is a major underlying cause of child mortality in India. The problem has caught the attention of policy makers and researchers for several decades. Various studies and surveys have been conducted to find out the root causes of child malnutrition. All these studies including the three National Family Health Surveys (NFHS) reveal that malnutrition is not the result of a single cause; the problem is multifaceted, the causes acting singly or in combination with other complex factors like poverty, purchasing power, health care, ignorance on nutrition and health education, female illiteracy, social convention etc.

Integrated Child Development Services (ICDS)

The Integrated Child Development Services (ICDS) is a unique Child Development Program in India and the biggest county-wide multi-sectoral program in the world, which covers the main components of sustainable human development, viz., health, nutrition and education. ICDS was launched on 2nd October 1975, on the auspicious occasion of the 106th birth anniversary of Mahatma Gandhi, the Father of the Nation. In the initial stages ICDS was implemented in 33 selected community development blocks all over India. ICDS has expanded considerably in subsequent years and Up to 31st March 2013; there are 7076 sanctioned projects, 7025 operational projects in India.

India, the largest child population in the world, formulated the National Policy on Children in August 1974 and in 1975 launched the Integrated Child Development Services (ICDS) with the following objectives:

1. To improve the nutritional and health status of children below the age of six years
2. To lay the foundation for proper psychological, physical and social development of the child
3. To reduce the incidence of mortality, morbidity and malnutrition and school drop out
4. To achieve effective coordination of the policy and implementation among various Departments to promote child development

Table 1: Status of Children in India

	Population (0-6 years) 2001-2011 in India								
	Children (0-6yrs) in millions			Total population (in millions)			Share of children (0-6yrs) to the corresponding population		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Census 2001	163.84	85.01	78.83	1028.74	532.2	496.5	15.93	15.97	15.88
Census 2011	158.79	82.95	75.84	1210.19	623.72	586.47	13.1	13.3	12.9

Source- Census, Office of Registrar General of India, 2011

As per Census of India 2001, there are 163.86 million children below six years of age, and many of them have inadequate access to health care, nutrition, sanitation, child care, early stimulation, etc. In 2011, the total number of children in the age-group 0-6 years is

reported as 158.79 million which is down by 3.1% compared to the child population in 2001 of the order of 163.84 million.

To ensure that all young children, even those from vulnerable sections of society have access to their basic rights, Integrated Child Development Services (ICDS) was launched in 1975 to provide a package of services to ensure their holistic development. ICDS provides health, nutrition, immunization, preschool education, health and nutrition education, and referral services to young children and their mothers. ICDS also supposed to empowers mothers to take better care of their children. There has been significant progress in the implementation and the outreach of ICDS services during XI plan XII plan in terms of increase in number of operational projects.

Malnutrition impairs physical and mental development and hence providing nutritional support to children in the vulnerable age group is essential to prevent the onset of malnutrition and growth faltering in the formative years. With a view to reducing morbidity and mortality among the vulnerable sections of the population, the Supplementary Nutrition Programme through the ICDS scheme has proved to be one of the most important food-based interventions in the State.

Under the scheme, Supplementary Nutrition is provided to needy children from low income families for a period of 300 days a year as per nutritional norms indicated in the Table 2.

Table 2: Nutritional NORM for the Beneficiaries

Beneficiaries	Calories (Cal)	Protein (g)
Children 6 months-3 years	300	8-10
Children 3-6 years	300	8-10
Severely malnourished Children	600	16-20

Severely malnourished children, in grade III and IV as per ICDS classification are provided with an additional dose of SNP i.e. called as double ration feeding.

This intervention aims only at supplementing and not substituting the family food. There has been a significant impact of the ICDS Programme in general and the Supplementary Nutrition Programme in particular on the health status of the beneficiaries. To be brief, the following are some of the areas, which clearly show positive impact on the health status of the beneficiaries:

- Improvement in the nutritional level among the beneficiaries both of the children and the mother
- Reduction in the IMR, MMR and incidence of diseases
- Improvement in the overall health status of the women and children
- Reduction in the incidence of (number of) malnourished children

Despite the fact that ICDS has been in operation nearly four decades, the supplies of nutrition supplements were irregular and insufficient, and states have made limited progress in tackling undernutrition. There is a large inter-state variation with the phenomenon being concentrated in a few states; Bihar, Madhya Pradesh, Maharashtra, Orissa, Rajasthan and Uttar Pradesh account for more than 80 percent of the cases of child Malnutrition and under-weight. Many studies indicate that the levels of calorie and micronutrient gaps have changed since 1975 when ICDS nutritional norms were first fixed. To optimize the ICDS, the Department is now considering a Comprehensive approach which includes promotion of optimal Infant and Young Child Feeding Practices (IYCF), dietary diversification, and supplementation, micronutrient fortification of supplementary nutrition and public health measures such as promotion of personal hygiene, environmental sanitation and routine immunization. Its aims to ensure that the nutritional gap is effectively bridged and all children and women in the target group are brought under the coverage of the ICDS.

It has been noted that young children belonging to special groups, namely tribal, scheduled castes, scheduled tribes and backward communities, had all shown beneficial impact of ICDS on their nutritional status. Special multicentre research studies at different intervals during the 17 years of ICDS had confirmed that the nutritional

status of children in the ICDS project areas was significantly better than that of their counterparts in areas without the benefit of the ICDS scheme. Thus a study by the National Institute of Nutrition had recorded better nutrition status of children attending ICDS Anganwadis as compared to children of the same village and similar socio-economic status not utilising the services of ICDS.

There are multiple health and nutrition intervention factors in ICDS which could have contributed to the decline in protein-calorie malnutrition. Food supplementation providing 300 calories and 10-12 gm protein daily at the Anganwadi must have been a major contributory component. There has been evidence that management of diarrhoea, respiratory infections and other minor ailments at the village, and health centres had improved in ICDS areas. Personal hygiene, and to a limited extent environmental hygiene, had also improved through ICDS health education activity. ICDS apparently also had facilitated family planning programmes in some areas.

Conclusion

To diminish the problem of malnutrition, various nutrition intervention programmes have been introduced, from time to time, in India. The impact of ICDS on children, which is planned to bring a package of strategy to break the intergenerational cycle of malnutrition, morbidity, and mortality, takes a long time to achieve its planned goal. Although the ICDS program has been successful in improving the nutritional status of children (0-6 years), further improvements can be made in the functioning of the program. ICDS play an important role in the up gradation of nutritional status of children, so initiative should be taken up by the Government to open such ICDS centers and make people aware of such facilities so that the people can make best use of it.

A STUDY ON PERCEPTION TOWARDS POVERTY IN EDUCATION FOR SCHOOL STUDENTS

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Introduction

The economic definition of poverty is typically based on income measures, with the absolute poverty line calculated as the food expenditure necessary to meet dietary recommendations, supplemented by a small allowance for nonfood goods. However, many poverty researchers use a broader definition suggesting that "poor" means lacking not only material assets and health but also capabilities, such as social belonging, cultural identity, respect and dignity, and information and education. According to Sen, poverty means capability deprivation. A second difference is that some researchers and policy makers see poverty and poverty escape as primarily due to an individual condition, whereas others focus on the social exclusion factors which prevent groups or categories of peoples from moving out of poverty.

In all countries, poverty presents a chronic stress for children and families that may interfere with successful adjustment to developmental tasks, including school achievement. Children raised in low-income families are at risk for academic and social problems as well as poor health and well-being, which can in turn undermine educational achievement.

"To build a nation, build a school." - Amartya Sen, Nobel Prize – Winning Economist

Review Of Literature

RAVALLION, M. (1992) Poverty Comparisons: A Guide to Concepts and Methods. Living Standards Measurement Study Working. In a direct effects model, poverty influences children's education and development

by increasing risk factors and limiting protective factors and opportunities for stimulation and enrichment (see FIG. 1). For example, children in low-income families are at increased risk for both under nutrition and overweight, often associated with food insecurity

SEN, A. (1995). The Political Economy of Targeting. In Public Spending and the Poor: Theory and Evidence. It is a critical element but needs to be supported by many other components of a poverty-alleviation strategy, such as improved opportunity structures and empowerment of families. The paper reviews evidence from interventions to improve school readiness of children in poverty

NARAYAN, D.&P. PETESCH. (2007) Agency, opportunity structure and poverty escapes. In Moving Out of Poverty: Cross- Disciplinary Perspectives on Mobility. In all countries, poverty presents a chronic stress for children and families that may interfere with successful adjustment to developmental tasks, including school achievement.¹⁰ Children raised in low-income families are at risk for academic and social problems as well as poor health and well-being, which can in turn undermine educational achievement.

KRISHNA, A. (2007). Escaping poverty and becoming poor in three states of India, with additional evidence from Kenya, Uganda, and Peru. In Moving Out of Poverty: Cross Disciplinary Perspectives on Mobility.

NATIONAL INSTITUTE OF CHILD HEALTH AND HUMAN DEVELOPMENT EARLY CHILD CARE RESEARCH NETWORK. (2005) Duration and developmental timing of poverty and children's cognitive

and social development from birth through third grade. Comprehensive programs address multiple effects of disadvantage in improving children's development and educational outcomes. Most focus specifically on nutrition and health as well as child development, and many use a variety of strategies including mass media, home visiting, preschool groups, strengthening of healthcare services, and nutrition supplements.

Methodology of the Study

Objectives of the Study

- To study the demography conditions of the school students
- To identify the level of perception and poverty in education of the school students
- To relationship between demography conditions and perception and poverty in education of the school students

Research design

The researcher followed descriptive research design for the study.

Universe of the study

The universe of the present study is School students, CBSC, ICSC, Matriculation, and State Board. A simple random sampling technique was adopted.

Sampling

60 Respondents were selected for data collection.

Tools for data collection

A simple survey research design was Student to explore the issue. A 15 item questionnaire supplemented with oral interview sessions provided the data used for the study. The researcher used interview schedule as a tool for collecting data. The data were analyzed using various statistical tools like simple percentage, independent t-test, correlation and ANOVA.

Finds of the Study

Gender

More than of the students (58.3%) are Male.

Board of Education

Less than of the students (26.7%) having Matriculation.

Studying standard

Less than half of the students (36.7%) are +2 studied.

Family monthly income

Less than half of the students family (38.3%) having income 50001 and above.

Living

Majority of the students (81.7%) are living parents.

Respondents Level of Perception of the Education

Perception of the Education	Frequency	Percent
GOOD	14	23.3
MODERATE	34	56.7
POOR	12	20.0
Total	60	100

The above table shows that Majority (56.7%) of the respondent's Perception of education is moderate level, 20 percent of the respondent's perceptions of education are poor level, and 23.3 percent of the respondent's perceptions of education are good level.

Respondents poverty in education

Poverty in Education	Frequency	Percent
HIGH	15	25
MODERATE	37	61.7
LOW	8	13.3
Total	60	100

The above table shows that Majority (61.7%) of the respondent's Poverty in education is moderate level, 25 percent of the respondent's poverty in education is high level, and 13.3 percent of the respondent's poverty in education is low level.

Influence of Socio Economic Factors on Perception and Poverty

Variables	Statistical tool	Value	Result
Board of education and Perception	ANOVA	F= .000 P<0.05	Significant
Family income and Perception	ANOVA	F = .001 P<0.05	Significant

Board of education and Poverty	ANOVA	F= .000 P<0.05	Significant
Class and Poverty	ANOVA	F= .000 P<0.05	Significant
Family income and Poverty	ANOVA	F = .000 P<0.05	Significant

The one way ANOVA shows that there is a significant difference in the Board of education and perception school students at 0.05 levels.

The one way ANOVA shows that there is a significant difference in the family income and perception school students at 0.05 levels.

The one way ANOVA shows that there is a significant difference in the Board of education and poverty school students at 0.05 levels.

The one way ANOVA shows that there is a significant difference in the class and poverty school students at 0.05 levels.

The one way ANOVA shows that there is a significant difference in the family income and poverty school students at 0.05 levels.

Correlation relationship between Perceptions, Poverty of school students

Correlation	Perception	Poverty
Perception	1.000	.386**
	.	.002
Poverty	.386**	1.000
	.002	.
Total	60	60

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

There is relationship between perception and poverty of the school student's in education.

Recommendations

In summary, poverty reduction requires a life-cycle approach that begins during the early years before formal schooling to ensure school readiness, involves the family and other proximal contexts, and focuses on the indirect processes linking poverty to child development and educational outcomes. There are no magic bullets that can be applied across all settings. Both individual characteristics and contextual factors determine how

children can benefit from educational opportunities and over the course of time, escape from poverty.

Conclusion

It was with great interest that I approached this study. The present study concludes that Majority (56.7%) of the respondent's Perception of education is moderate level, (61.7%) of the respondent's Poverty in education is moderate level; There is relationship between perception and poverty of the school student's in education.

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DR. B.R. AMBEDKAR'S CONTRIBUTION TO INDIAN LABOUR MOVEMENT: A HISTORICAL STUDY

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Introduction

The beginning of 20th century witnessed many socio-political movements in India which has changed the future course of history. Dr. B. R. Ambedkar led the movement of marginalized people of India to establish their human rights. He waged a relentless war against the Hindu social order for social equality, human dignity and politico-economic empowerment of subaltern people of India. He expressed his views on various social issues through his writings and speeches. He has contributed to Indian labour movement in various capacities. A careful analysis of his views, writings, speeches, articles and correspondence brings to a well-articulated theoretical framework for labour movement in India. Indian labour movement of colonial period has been studied by number of scholars and labour historians of India and abroad but they have not covered the contribution of Dr. B.R. Ambedkar towards the Indian labour movement.

The history of labour movement written by progressive Indian upper caste and western scholars and historians failed to sensitize the scholarly world on the question of caste. The writing of labour movement history so far centered around strikes and cotton textile industry as these two regions were dominated by labour leaders. Indian labour movement centered on strikes, communist's upper caste leadership, the expression of mass consciousness in labour movement got subsumed and the plurality of it was never examined. Labouring activities in India have been and continue to be performed by those belonging to underprivileged castes. An exclusive focus on class tends to obscure this central dimension of Indian social reality. An attempt is therefore made here, in this paper to explain the Contribution of Dr. B.R. Ambedkar towards the upliftment of labouring class in India.

Background of Indian Labour Movement upto 1920

The second half of the 19th Century marked with the rapid growth of industrialization in India and foundations of modern industry were laid down. With the development of coal and iron mines, iron and steel industries, jute and cotton textile factories and tea-plantation industry, the number of wage earning people went on increasing. The movement of the working class originated in industrialized centers during the last decades of 19th Century. In order to earn more profits British and Indian capitalist class started exploitation of Indian working class and this led to the origin of labour movement in India.

During the Colonial rule, the condition of the Indian workers was miserable. They were paid meager salaries. The working hours in all the cotton mills and even other industries were 13 to 15 hours a day. The condition of the female workers was deplorable. Employing of child labour was so common that children in the age group 5-7 constituted a major workforce in most of the factories. In order to make money they exploited mill worker in Bombay who were working in their mills and factories. Mill owners did not share the profit which they made on the cost of labourers. However they were denied their humanitarian rights by mill owners and capitalist class of Bombay. This led to the emergence of labour movement in Bombay under the leadership of Narayan Meghaji Lokhande, the father of Indian labour movement. He immensely contributed towards the upliftment of Indian working class. With the cooperation of the workers, N. M. Lokhande established "The Bombay Mill Hands' Association", which was the first workers' organization in the country. N. M. Lokhande and his associates put forwarded different demands before the government and asked the government to take serious action against the

mill owners. They also submitted petitions, memorandums to the British Government in Mumbai to abolish the unjust laws of mill owners and pass the humanitarian laws in the interest of Indian working class. Number of labour strikes occurred in various industries in different parts of India from 1890 to 1920. During the period of 1890 to 1918, number of associations and organizations were established for the welfare of the workers and to address their grievances in different parts of India and in 1920, All India Trade Union Congress was formed with the object to coordinate the activities of all labour organizations established in all the provinces of India. The union also aims to protect and survive economic social and political interests of the labourers. The first session of the union held at Bombay in 1920 under the headship of Lala Lajpat Rai. In this way, Indian labour movement originated and developed in India during pre-Ambedkar period.

Dr. B.R. Ambedkar and Indian Labour Movement (1920-1947)

India has produced a galaxy of multi-faceted personalities and Dr. B.R. Ambedkar was prominent amongst them. He was an academician, economist, lawyer, historian, sociologist, socio-political activist, crusader of Social justice and an architect of Indian Constitution. He devoted his entire life for the betterment of entire humanity. He raised the issues of all classes and castes. Because of his ideological framework, he made significant contribution for the politico- socio and economic development of our country.

As an economist, Dr. B.R. Ambedkar tried to give solutions to major economic problems of Indian Economy. He was considered as the prominent labour leader of his times. From the beginning of social work, Dr. B.R. Ambedkar was associated with labour movement which he continued till his death. He used to stay at Paral which was the centre of labour movement in Mumbai. Dr. Ambedkar was deeply engrossed in the welfare of the labouring class. Dr. Ambedkar's struggle for emancipation of labouring class has borne good fruits as a result of different facilities made available to them. His objective and scientific approach combined with different policies

including economic and political reforms led to the strengthening of Indian Labour Movement.

Dr. B.R. Ambedkar as member of Bombay Legislature (1927-1942)

As a member of Bombay Legislature (1927-1942), Dr. Ambedkar contributed immensely towards the betterment of labourers of Bombay. He introduced number of Bills for the emancipation of labourers in Bombay Presidency through his Independent Labour Party founded on 15th August 1936, which worked for the landless poor tenets, agricultural labourers, landless labourers and industrial workers. Independent Labour Party contested in the 1937 Bombay election to the Legislative Assembly for the 13 reserved and 4 general seats and securing 11 and 3 seats respectively. Through this party, he raised number of issues pertained to labourers in Bombay presidency. His successful struggle against the prevailing land tenure system called Khoti and he wanted to liberate a vast majority of the rural poor from an extreme form of economic exploitation. His successful agitation against Mahar Watan emancipated a large section of the rural poor from virtual serfdom. Dr. Ambedkar attended and guided a number of conferences against the khoti system and Mahar Watan during this period. He was very active in labour movement in India and participated in various strikes for their betterment.

Dr. Ambedkar's Attitude towards Socialists and Communists in India

Dr. Ambedkar in his newspapers Bahishkrit Bharat and Janata, criticized the communist leaders for using the weapon of strike for their political purpose and not addressing the issues of Dalit labourers working in textile industry of Bombay. He criticized the communists' leaders in India for not giving attention to the problems of Dalit labourers in India working in various industries. Untouchables were working in various other departments but prohibited in high paid departments due to the stigma of caste. Dr. Ambedkar criticized the silence of 'Girni Kamgar Union' and their leaders for not giving importance to the issue and not to train their followers. He expressed his conviction that due to the united struggle of

untouchable textile workers for their just rights, others would have to accept them and involved them in spinning department. Dr. Ambedkar organized peasants march on Bombay Assembly on 10 January 1938. After peasants march, Dr. Ambedkar criticized the attitude of socialists in meeting. The peasants demanded the passing of Dr. Ambedkar's Bill for abolition of the Khoti system. Dr. Ambedkar opposed the Industrial Dispute Bill and organized a successful strike on 7th Nov. 1938 in association with communists.

Dr. B.R. Ambedkar as Labour Minister in the Viceroy's Executive council (1942 to 1946)

Dr. Babasaheb Ambedkar was appointed as labour minister in the Viceroy's Executive Council. As a policy maker and Labour minister from 1942 to 1946, he initiated number of steps for their betterment. According to Sukhdeo Thorat, "Dr. Ambedkar's labour policy goals were threefold: (1) providing safeguards and social security measures to workers; (2) giving equal opportunity to workers and employers to participate in formulating a labour policy; and strengthening the labour movement by introducing compulsory recognition of trade unions; and (3) establishing the machinery for enforcing labour laws and settling disputes." The mechanism evolved to achieve these purposes included: setting up the Indian Labour Conference and Standing Labour Committee; enactment of labour laws; establishment of the Chief Labour Commissioner's organization; appointment of the Labour Investigative Committee; machinery for fixing minimum wages; standing orders in industrial employment; and recognition of trade unions. These efforts to protect and promote the interests of labour and the working class made a significant impact on the labour movement in India.

It was during this period that factories Act was amended by Dr. Ambedkar to ensure holidays with pay and shorter hours of work, Indian Mines Act and Mines Maternity Benefit Acts were amended to provide larger benefits and better facilities. An important piece of legislation was also passed to reduce to writing the terms and conditions of employment. It was also the constitution of statutory Welfare Funds and breakthrough in the field

of Social Insurance for which Dr. Ambedkar will be long remembered. The period also witnessed important institutional developments. Employment Exchanges, Chief Labour Commissioner's machinery, Tripartite Labour meetings, meetings of the representatives of the union with management, participation of labour in management, insurance for the workers, 45 minutes lunch time for labourers, provisions of canteens, cretches, bathed with shower, urinals, lavatories, housing, fair wages, minimum wages policy, proper trainings to the workers, protections to children and women workers, machinery for redressal of workers grievances etc. In addition the amendments of Industrial Dispute and defense procedure to defend the workers had created history in the labour movements the credit of which goes to Dr. Ambedkar. His work against forced labour, provisions of health insurance, policy of equal pay to men and women, fixation of working hours, old age benefits, Labour Tribunal can be cited as an example besides his valuable guidance and inspiration to labourers. As a labour minister Dr. Babasaheb Ambedkar, personally visited the coal mines and residential quarters of workers and provided many facilities to them.

Dr. B.R. Ambedkar as an Architect of Indian Constitution

Dr. Babasaheb Ambedkar as a member of Constituent Assembly of India (1946-1949), submitted his memorandum entitled 'States and Minorities: What are their Rights and How to Secure them in the Constitution of Free India' in March 1947 to safeguard the interest of minorities, depressed classes and labourers in India and put forwarded the concept of 'State Socialism' and laid the foundation of welfare state in India. In this memorandum, Dr. Ambedkar laid down a strategy for India's economic development. The strategy placed "an obligation on the State to plan the economic life of the people on lines which would lead to highest point of productivity without closing every avenue to private enterprise and also provide for the equitable distribution of wealth". As a chairman of Drafting Committee of the Constituent Assembly where he prescribed number of articles for the betterment of Indian working class in the

Indian Constitution. For labour emancipation and their protection from exploitation, victimization, tortures he has also provided the provisions in the Constitution of India and enacted various labour legislations assuring them, healthy working conditions, better standard of living and socio-economic justice. Thus he laid the sound foundation of welfare state in India by emphasizing economic democracy in Indian constitution.

Dr. B. R. Ambedkar's Perceptions of Labour Consciousness in India

Dr. Ambedkar expressed his views and perspective on labour issues and labour problems in India through his writings and speeches from May 1916 to Nov. 1956. Dr. Ambedkar read a paper on 'Castes in India; Their Mechanism, Genesis and Development' on 9th May 1916 and it was later published in The Indian Antiquary in May 1917. In this paper he criticizes the Chaturvarnya system and caste system for its unnatural division of labour. Dr. Babasaheb Ambedkar wrote the 'Annihilation of Caste' in 1936 and criticized the institution of Varna and Caste of Hindu religious system as a system of 'graded inequality' and exploitation of lower castes based on Varnashramadharama, sanctified by Dharmashastras. According to Dr. B.R. Ambedkar, "Caste System is not merely division of labour; it is also a division of labourers. Civilized society undoubtedly needs division of labour. But in no civilized society is division of labour accompanied by this unnatural division of labourers into watertight compartments. Caste System is not merely a division of labourers which is quite different from division of labour—it is a hierarchy in which the divisions of labourers are graded one above the other. In no other country is the division of labour accompanied by this gradation of labourers."

Many scholars have worked on this but very scant attention was given to the problems of various categories of labourers in India especially Dalit labourers. They considered labourer as a monolithic category. They focused on more class struggle rather caste struggle. Dr. Ambedkar put emphasis on caste struggle in Indian context. Therefore, Dr. Ambedkar highlighted the problems of Dalit labourers and their caste construed

consciousness and evolved strategy for their emancipation. Dr. Ambedkar has seen the problems of Dalit labourers closely and tried to make strategies to overcome those in various capacities. He introduced number of bills for their betterment such as Mahar Watan Abolition Bill, Khoti System Abolition Bill, Money-lenders Bill etc. Dr. Ambedkar presided over many conferences and addressed the issues of various categories of labourers in India and emphasis was given on Dalit labourers. He said that the upper caste communist labour leaders speaks about exploitation based on capitalism but never speaks about Brahmanism and exploitation based on caste system. He said at GIP Untouchable Railway Workers Conference held at Manmad, Nashik on 13th February 1938 that 'Capitalism and Brahmanism are the two enemies of labourers in India' and also expressed that labourer should unite to form their separate union and capture the power for making laws for their progress and betterment.

Dr. Ambedkar also fought number of cases to give justice to labourers in India. He did not considered labour as a monolithic category. He addressed the problems of agricultural labourer, industrial labourer, landless labourer, mine workers, plantation workers etc. and evolved the strategy for the benefit of untouchable labourers, women labourers and ordinary labourers in India. As a labour minister, he laid the foundation of future labour policy of India and demanded the state control on land and industry through his state socialism in Constituent Assembly.

Conclusion

To sum up, Dr. B.R. Ambedkar never considered labour as a monolithic category. He understood that within the category of labour number of subcategories are existed. He also saw the problem of labourers from the view point of caste because of the division of Indian social structure. He was mainly responsible for creating consciousness amongst the various categories of labourers in India and especially Dalit labourers. The principle of graded inequality was put forwarded by him and vehemently criticized the Hindu religious scriptures. According to him, 'Caste is not merely

the division of labour in India; it is the division of labourers.' He argued that the problems of labour are lies in the social economy of our country. The caste based labour and hereditary occupation became the main reason of caste based inequality and the exploitation of Dalits. Thus, Dr. Ambedkar had understanding of varied images of labourers in India and accordingly he evolved his strategy of their emancipation in their socio-economic and cultural ambience.

Dr. B. R. Ambedkar's contribution in the field of Indian labour movement is very important even in present times. He saw the problem of labourers from both the Class and Caste point of view which is very much evident in his writings, Speeches and Correspondence. He addressed their issues at various levels and at various capacities. He established number of tools for the emancipation of Indian Working class. Dr. Ambedkar always kept in his mind that the problems of the labour could not be solved by using violent methods and this is very useful in present scenario. Dr. Ambedkar was aware of intensity and degree of exploitation of all kinds of labourers and workers. As a being 'Organic Intellectual', his perception of labour was differed with the leaders of his contemporary times. His perception towards Labour Problems in India with special reference to Class, Caste and Gender are relevant even today. His contribution to Indian Labour movement should be included in the mainstream history of labour in India.

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SOCIO-ECONOMIC CONDITIONS OF WOMEN WORKERS IN UNORGANIZED SECTOR

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Abstract

Unorganized sector is a most important part of Indian Economy. In unorganized sector, those enterprises and employments are complex which are unregistered under any statutory provision. 90% man power throw in unorganized sector globally. In, Indian picture, 86% of human source is employ in unorganized sector and 91% of women workers are rendering their services. This study focuses on at hand authentic depiction of present position of construction sector women workers in Sivagangai district, Taminadu. This paper throws the socio economic conditions of women construction workers in unorganized sector.

Key Words: *Unorganized Sector, Construction Women Workers, Working Condition, Health effect.*

Introduction

Our Indian constitution swears egalitarianism of men and women. In this connection a lot of hard work as of times of yore, female segment of society is destitute in put side by sided to male part. They are not prearranged first hand precedence in social and economic pronouncement in her household. As per United Nations Development Programme (UNDP) report, women are concerned in responsibility more than half (67%) work of world; motionless they are socially and economically rundown. They are getting only 10% of the worldwide income and have 1% element in overall assets. This bigotry also keeps on in their work environment in unorganized sector. In unorganised sector, women workers don't dig up equal wages for temperament of work for same hours completed by men. They are browbeaten at administrative center. They are some legislation are enacted for this purposes like that. The Unorganized Workers Social Security Act, 2008, Domestic Workers Welfare and Social Security Act, 2010 etc. but due to their rude implementation, women workers are compulsory to work and live in miserable conditions in unorganized sector.

Unorganized Sector: An Overview

The Government of India defined the (NCEUS) unorganized sector which consists all enterprises owned by individuals or households fewer than 10 sum workers rivet in sale or production of goods and service on any mode of ownership.¹ The unorganized sector be deficient in all features of organized sector. It can be alert let know by the salient features i.e. seasonal employment, no morale, unclear rights and lack of social security. Domestic servants, road side vendor and construction laborers are occupied in unorganized sector.

Nature of Unorganized Sector

- No curb on doorway and egress.
- Autarchy and pliability.
- Possession is in family dispense in unorganized sector.
- It may be lawful or banned.
- Lack of knowledge of government and
- No testimony of income.

Literature Review

Even though the huge funds are obtainable, one stay bearing in mind women workers carrying brood at own waist even as they move violently to clutch washbasin of mire on their head due to the lack of day-care centers for their children at most worksites. Worse, one reads about workers' kids falling fatally into open sumps or into construction depths. Transversely civic and metropolitan in India, it is not unusual to glimpse women. Out of 40 million Indian construction workers only 20 percent of them are women workers, they are not as much of renowned as male workers with poorer pay and frequently lying face down to security vulnerability and sexual aggravation. Unorganized workers in India have enlarged many wrinkle post freedom. In the region of 52% of Unorganized workers' are betrothed in agriculture and allied sector and they comprise more than 90% of the labour work force. Unorganized workers also make a payment 50% to GDP2. So it is of greatest significance to seem into the dilemma of this destitute and oppressed class of India.

Research Methodology

The study is descriptive in nature and based on primary and secondary data. Hence, primary and sources have been used for data collection. In this regard, primary data is collected through interview schedule and appraise from various reports, journals, books and official websites pertinent to vicinity of the present enquiry.

Objectives of the Study

This paper has an following objectives:

- To study the responsibility of women workers in unorganized sector.
- To realize the temperament of work of women workers in unorganized sector.
- To portray the in attendance working environment of women worker.
- To delineate the harms of women workers in construction industries of unorganized sector.

- To delineate a legislation measure made by the government to thwart women workers from abuse.
- To find out the procedures to empower the women in unorganized sector.

Results and Discussion

Sample size

We have governed the interview schedule with 230 samples from different working sites in Sivagangai, District, Tamilnadu. Samples were randomly chosen from different work sites. Outcome are showing underneath:

Table 1

Age (in Years)	Frequency
Less than 20	23
20-29	87
30-39	62
40-49	53
50 and above	5

Source: Primary data

Table 1 shows that the more than two-third of the respondents from 20-29 age categories, next 30-39 age category. No of construction working women according to education is shown in table2.

Table 2

Education	Frequency
Above 10 standard	23
Below 10 standard	87
Illiterate	120

Source: Primary data

From table 2 presents the respondents educational statuses, out of 230 respondents 120 of them are illiterate and rest of them are literate.

Table 3

Parameters	Workers
Diarrhea	7
Malaria	30

Teeth ache	7
Fever, cold, head ache	55
Skin problem	12
No complaints	119

Source: Primary data

Table 3 reveals that the health issues, out of 230 workers suffering with Fever, cold, head ache were 55. The glide optimistic rate for the malaria was 30.

Awareness about Government Legislations

The workers are blissful with the circumstances, hitherto mysterious about own constitutional rights. The workers were unaware about the formats that are obtainable for the construction workers. Neither their contractor nor the supervisors fetch up them about own civil rights from government.

Suggestions

- Awareness about poles apart Government Schemes for construction workers.
- Nest egg to be deposited in banks, post offices but not in chit funds.
- Awareness may be creating on bank account and motivate for saving money.
- Perk up departure worth for superior vigor.

Conclusion

In this cram we deliberate about socio-economic conditions, health, and lifestyle of construction women workers in Sivagangai district. The working environments alongside with their health have plenty of compasses for development. It is awfully obligatory to each and every one worker to discern about Government Schemes.

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AUTOBIOGRAPHICAL IMPULSE IN BHARATI MUKHERJEE'S THE TIGER'S DAUGHTER

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By the close of the 18th Century, the practice of autobiography-writing was acknowledged as a distinctive and respectable mode of expression. Despite having many genres, self-portrayal has been poignantly accepted as an independent, vibrant and celebrated mode of expression. According to Andre Maurois, "Autobiography is a prolonged speech for defence". The convention of autobiography is blended well with the mood of the nation and the conscious individual in it. Self-portrayal has fascinated contemporary women writers as it gives green light to articulate their emotional turbulence of women and their relationship in the social set up concerned.

Autobiographical novel is a form of novel using auto-fiction technique. It is partially fiction as the names and locations are often changed and events are reconstructed a little to make the work more dramatic, yet the novel bears a close semblance of the author's life and the protagonist is modeled after the author and the central plotline mirrors events taken place in the life of his or her life. The main motif of the genre is to break silence into speech, imposed on them. It desires to focus on quest for identity, disintegration and how women are entangled in the midst of gender issues, cultural and generational conflict. It intends to substantiate how Asian American women autobiographers dismantle traditional impediments to express their authentic voices to outburst their traumatic experiences, mainly on displacement, and its aftermath, either forced or self-imposed in many ways a calamity. It leads to the state of dislocation, isolation, cross-cultural crisis, loss of identity both in homeland and in alien land and their thirst to assimilate with the new horizon.

The literary work taken for the study is Bharati Mukherjee's *The Tiger's Daughter*. She is arguably the most celebrated writer who echoes the life and experience of Asian American immigrants in her writings. Bharati Mukherjee, an Indian born American novelist, has received critical attention from all spheres in a brief span of time. She has been widely acknowledged as a 'Voice' of expatriate immigrant sensibility, her voice tells the tales of her own experiences to demonstrate the changing shapes of American society and the condition of Asian-Americans in North America. Mukherjee's Characters are often torn between ethnic tradition and cosmopolitan modernity. Mukherjee's *The Tiger's Daughter* unveils the phenomenon of migration, the status of new immigrants and the feeling of alienation.

The Tiger's Daughter is the story of a young girl, Tara, who ventures back to India after many years of being away from her homeland, Calcutta. The story parallels Mukherjee's own venture back to India with Clark Blaise in 1973, only to encounter poverty, utter turmoil and turbulence. "It is not written to imply", as Jasbin Jain says, "total rejection or a ruthless record of her confrontation with herself and her battleground". Mukherjee is the daughter of Sudhir Lal Mukherjee and Bina Mukherjee. She has spent her first eight years a part of large extended intelligent family. She has attended the English speaking Loreto Convent School and later she has been sent to the US to attend the Prestigious Writer's Workshop. She, then, decided to pursue her master degree and then decided to marry a bridegroom of her father's choice of his class and caste. The University of Iowa and her first co-educational experience have

brought a great transformation in her. She has fallen in love with Canadian writer Clark Blaise, a fellow student and married him by forgoing the sacraments and ceremonies of a Bengali wedding.

Similarly, Tara, the protagonist, a Bengali Brahmin woman, who is like Mukherjee comes from a prosperous Calcutta family, has been sent to Vassar for higher studies at the age of sixteen. Like Mukherjee's father, Tara's father has entrusted himself strongly to caste, class, and provinces. He has planned to engage her marriage with Manik Mukherjee, whose family is very much like Tara's family. But she is destined to marry an American David Cartwright, has become an academician cum writer. She has two sons, lives at the 124th Broadway Street and comes back after seven years away in the US.

The protagonist, Tara is of similar age, social background and personal history to Mukherjee. She observes radical changes in her city which she couldn't withstand. For her Bombay railway station appears more like a hospital and Calcutta's Howrah station, densed with its coolies, vendors and beggars. Nothing seems familiar to her: "For a moment she thought she was going mad" (T.D. 35). She distinguishes herself as an alien even in the midst of her family and friends and she feels as if she has lost her hold with her homeland. In American, she used to reminisce as if performing prayers with her mother, now she finds difficult when she steps into the prayer ritual as "she could not remember the next step of the ritual. It was not a simple loss" (T.D.64). She considered it as a little death.

Tara senses her alienation even in the company of her Camac Street friends, the westernized elite of Calcutta with whom she shares her caste, class affiliations. Like Tara's white American Husband, they appear to possess her confidence of the people, who lived in a "world that was more stable, more predictable than hers" (T.D. 131). Tara discovers that she cannot talk to the people about her feelings of being "outraged by Calcutta" (T.D.128). Tara's alienation is intensified by "their tone, their omission, their aristocratic oneness" (T.D.54). Tara's old Calcutta friends make it clear to her

that it is her being away from Calcutta. Tara's friends have accused her for abandoning her Brahmin caste by marrying an American is the only reason for her sense of being "an alien and outcaste". Tara's alienation is sensed by the history of cultural change wrought by colonialism and her sense of "the foreignness of the spirit" both in New York and Calcutta. Mukherjee sets Calcutta in the grip of Naxalite riots in the early 1970s'. Listening to radio announcements about the bomb blast rocking the city, Tara feels herself in the presence of history. Tara embraces the fear and anxieties of her class.

In short, Tara's husband sees Calcutta, as "the collective future in which garbage, disease, and stagnation are man's estate" (T.D. 238). Even she herself realizes "Calcutta was the deadliest city in the world; alarm and impatience were equally useless" (T.D.201). She fails to communicate or share her plight of Calcutta with her husband, "how could she explain the bitterness of it to David, who would have laughed at her friends and wished them luck as refugees and beggars in Shambazar?" (T.D. 57). And her attempts to write a letter to David about her Indian experience breaks down because of unauthenticity of the expressed voice:

Her voice in these letters was insipid or shrill, and she tore them up, twinging at the waste of seventy five naye paise- for each mistake. She felt there was no way she could describe in an aerogramme the endless conversations at the Cantelli- Continental, or the old man in a blazer who tried to catch her eyes in the café or the hatred of aunt Jharna or the bitterness of slogans scrawled on the walls of stores and hotels. (T.D. 78).

The novel ends inconclusively with Tara, on her way for her air reservations, getting caught in one of the periodical flares-ups common in calcutta. At the end of the novel, she is molested by Tycoon Tuntunwala, who is the agency of her final alienation, which swept her from Calcutta to Poughkeepsie. Tara could perceive that the old world order is brutally beaten to death. The novel concludes with Tara who sits shivering in the fiat amidst violent mob of Naxalite, and protesters. The unpredictable violence of Calcutta has made her to return to the States, to husband. Tara rejects her Indianness and India,

simultaneously she is unable to grasp or comprehend America to which she is going back. She comprehends that her apartment on the edge of Harlem is safer than the Catelli-Continental hotel in Calcutta.

Mukherjee explores the cultural tension which she encountered in her life as a privileged Indian Woman, who returns to her home and after becoming a Canadian citizen. She confronts the constant dangers that surround her. She describes the painful clash of her dual identities. She says, "My Indianness is fragile; it has to be professed and fought for, even though I look so unmistakably Indian. Language transforms our ways of apprehending the world. I fear that my decades-long use of English as a first language has cut me off from my desh"(Mukherjee 24). Her first novel, *The Tiger's Daughter*, not only voices out

her own emotions, but also the immigrants in the United States. This novel addresses her personal difficulties of being caught between two contradictory worlds, cultures and also the revelation of roots.

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THE RELATIONSHIP BETWEEN ORGANISATIONAL JUSTICE AND EMPLOYEE ENGAGEMENT IN NEYVELI LIGNITE CORPORATION LIMITED, NEYVELI

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Abstract

Employee Engagement has become a sizzling topic in current era among all firms and Business groups. However, Employee Engagement has occasionally been studied in the academic community, the idea remains fresh. And therefore, the concept needs rigorous influential studies to validate it and fairly little is known about its drives. Employee engagement is a key variable for organizational success. The purpose of this study is to examine that organisational justice as the drive of employee engagement in Neyveli Lignite Corporation Limited, Neyveli. The data were collected through a standardized questionnaire, among 356 executive employees in NLC. Results of this study indicate that there is a positive relationship among the organisational justice and employee engagement.

Keywords: *Employee Engagement, Drives and Organizational Justice.*

Introduction

This study examines how “employee engagement” is a relatively fresh and gorgeous research topic and a step to search which component drive employee engagement. Employee engagement is a newly established concept in educational fiction and an increasingly widespread idea in practice. Followers of employee engagement claim a strong positive relationship on employee engagement and its organizational accomplishment. Neyveli Lignite Corporation limited is a profit earning corporation and it has a saying that “The Power behind the Power” it indicates that, generating the power is behind the manpower. This indicates the employee playing a vital role for earning continuous profitability of NLC. The corporation success is based on engaged employees (Vadivukarasi, S., Sabarirajan, K.K., 2015).

Employee engagement was first introduced by (Kahn, 1990) that “harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances”. One of the most

glaring issues concerning the concept of employee engagement is that there is no clear definition. If you take a cross section of employee engagement definitions from practitioners, corporations, and academic researchers you will find extensive variations. Shaw (2005) also created a definition of employee engagement, which is, “translating employee potential into employee performance and business success” and thus “changing the way employees perform by utilizing the tools in the armory of internal communication professionals.”

Review of literature

Employee engagement

Employee engagement is emotionally attachment of employees with job, fellow workers and organization whether positively or negatively which intensely affect employee consent of gaining something new and performance of work. Robinson et al. (2004) define employee engagement as “a positive attitude held by the employee towards the organization and its value. Engaged employees care about the future of the organization and are willing to invest in the future success

of the organization through their individual and collective actions (Seijts & Crim, 2006). Employee engagement is a way through which employees put all their powers and devotions to assist the customers of the organization. This results in organization success if employees have capability of giving all supportive efforts and acts with their full eagerness (Cook 2008).

An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee. This verdict and definition forwarded by Institute of Employment Studies gives a clear insight that employee engagement is the result of two-way relationship between employer and employee pointing out that there are things to be done by both sides. Gebauer and Lowman defined employee engagement as "a deep and broad connection that employees have with a company that results in a willingness to go above and beyond what's expected of them to help their company succeed".

Employee engagement has been the focus of great interest in management and human resource management publications in recent years as the pool of information around the subject is continuing to grow (Gatenby, Rees, Soan & Truss, 2008).

Organisational Justice

Organizational justice consists of three categories named as distributive justice, procedural justice, and interactional justice (Greenberg, J., 1987). "Justice refers to perceptions of employees about fair treatment received from an organization and their behaviour reaction to such perceptions", (James, K., 1993). Relatively little attention has been turned toward identifying the criteria that employees use to judge the fairness of their work organizations. These conceptual ambiguities stifle the practical and theoretical advancement of organizational justice (Cropanzano & Prehar, 1999). Distributive justice refers to the apparent impartiality that employees perceive in the allocation of rewards and recognition by their employing organization

(Byrne and Cropanzano 2001). Organizational justice is an essential term which is commonly used as expressive variables in institutional studies. Organisational justice is defined as "a dominating theme in organizational life" (Cremer, D.D., 2005).

Organizational justice, which represents employees' observed fairness at the workplace, governs their social exchange relationships (Kashyap, Ribeiro, Asare and Brashear 2007). procedural justice investigates the reasonability of the rewards allocation process (Thibaut and Walker 1975). "A classic debate in the organizational justice literature concerns the question of whether procedural justice and distributive justice are independent constructs". In previous twenty five years, the research regarding fairness has attained much importance in different fields (Dulebohn, J.H., et al. 2009). Prior research has indicated that within the framework of social exchange theory (SET), organizational justice would be directly associated with the quality of social exchange between individuals and their organizations and also organizational agents such as immediate supervisors (Bhatnagar and Biswas 2010).

Objectives

- To find out significant association between marital status and employee engagement level.
- To study the level of employee engagement due to the spouse employment.
- To find out the significant relationship between organisational justice and employee engagement.

Research Methodology

This study is descriptive in nature. Descriptive research studies are concerned with describing the characteristics of a particular individual or group. Both primary and secondary data were used for the purpose of this study. The primary data were collected through standardized questionnaire. Totally 356 executive employees were selected for this study from Neyveli Lignite Corporation Limited, Neyveli. Secondary data has been collected from books, journals and websites. Convenience sampling method was adopted for this

study. The collected data was tabulated and analyzed through the appropriate statistical techniques i.e. Karl Pearson's correlation and Chi-square.

Results analysis:

Ho: There is no significant association between marital status and Employee Engagement

Table: 1

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	101.272	66	.003
Likelihood Ratio	42.763	66	.988
Linear-by-Linear Association	1.329	1	.249
N of Valid Cases	356		

From the table:1, it is inferred that the p value = 0.003 is less than the 0.01 and hence, the null hypothesis regarding the variables marital status and employee engagement is rejected, which implies the employees marital status of the employee will influence the employee engagement.

Ho: There is no significant association between the spouse employment and Employee Engagement

Table: 2

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	101.272	66	.003
Likelihood Ratio	42.763	66	.988
Linear-by-Linear Association	1.329	1	.249
N of Valid Cases	356		

From table: 2, it is inferred that there is significant association between the nature of family and employee engagement. The p value = 0.030 is less than 0.05. Hence we reject Ho, Which implies the nature of family will influence employee engagement.

Ho: There is no significant relationship between Organisational justice and Employee Engagement.

Table: 3

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	101.272	66	.003
Likelihood Ratio	42.763	66	.988
Linear-by-Linear Association	1.329	1	.249
N of Valid Cases	356		

There is positive correlation between employee engagement and organizational justice. From table: 3 the p value = .000, which is less than 0.01. Therefore, there is enough evidence to reject Ho at 1% level of significance. It means that there is significant relationship between Organisational Justice and Employee Engagement.

Research findings:

- Findings of this study suggest that organisational justice plays important role in promoting employee engagement in corporate sector.
- There is positive relationship between organizational justice and employee engagement. It means employee's engagement level increases with the increase in organisational justice.
- There is significant association between marital status and employee engagement.
- Spouse employment and employee engagement is significantly associated with each other.

Research suggestion:

- The resource that is needed for the employees to get their job done best must be made available so that employees will be engaged to their fullest potential.
- Employee must be known that the work they do is important for the success of organization. Effective training must be given for the employees so that they feel free and fully able to handle their job without any fear.

- Organization can increase the salary of the employees, so that employees will be satisfied and become actively engaged in their work.
- The Employees work very well as team and good understanding among the team members so this climate has to be maintained.
- Rewards and Recognition policies can be made even more effective.

Research conclusion:

From this research it can be concluded that employees of NLC Ltd., are engaged. The organisational justice is the one of the drive which leads to high level employee engagement in NLC. It is also found that there is positive relationship between employee engagement variable and organisational justice, there is an influence between marital status and employee engagement and also there is an association between spouse employment and employee engagement. Employee Engagement is a positive attitude held by the employee towards the organization and its values. Employee Engagement is rapidly gaining popularity, use and importance in the workplace and impacts organization in many way.

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VICTIMS AND VICTIMIZED IN DON DELILLO'S FALLING MAN AND MOHSIN HAMID'S THE RELUCTANT FUNDAMENTALIST

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Abstract :

Victims and victimized are the two terms, we often hear in the post 9/11 world. A victim is a person who is hurt or injured in an attack or accident. Whereas we assign the term victimized to someone who is unjustly ill-treated. Both are interconnected yet different. The destruction of the twin towers may have directly affected the lives of American society. Nonetheless it has threatened the existence of Muslim community in the American soil. This paper analyses the effect of 9/11 event upon these two groups of people based on two post 9/11 novels -Don DeLillo's Falling Man and Mohsin Hamid's The Reluctant Fundamentalist.

The September 11, 2001 terrorist attack is commonly known as the 9/11 event. The 9/11 event is a significant moment in the world history because it has altered and the reconstructed people's perspective towards the Middle Eastern population. For them it denotes the moment they became victims of prejudiced backlashes. This paper analyses how this event affected the life of two categories of people in the post 9/11 novels, DeLillo's Falling Man and Mohsin Hamid's The Reluctant Fundamentalist. The first category is the group who are direct victims of the terrorist attack. But the second group incorporates a bunch of people who are victimized for the reason that they belong to a particular class of people. The selected novels are studied in the broad theoretical framework of postcolonialism.

This paper does not deal with the old colonial powers and their relation with their former colonies. Instead it deals with the world before and after the 9/11 and America's imperialistic power over the world. John Bellamy Foster in his book Naked Imperialism: The US Pursuit of Global Dominance says that America is "the nation with great conventional military force and the willingness to use it unilaterally to enlarge its global power" (10). This statement clearly exposes America's imperialistic nature. It is the reason why the destruction of the Twin Towers has formed the most recognised image of the terrorist attacks (Hoffman 304) in the world history.

have chosen to discuss two famous 9/11 novels by authors with a different view on the events of that day. According to Versluys, we can place the post-9/11 novels into four different categories: the novel of recuperation, the novel of first-hand witnessing, the great New York novel and the novel of the outsider (Versluys, 68). Obviously, the last category is mostly written by non-American novelists. Don DeLillo's Falling Man belongs to the first category – the novel of first hand witnessing. The second novel Mohsin Hamid's The Reluctant Fundamentalist is the example for the novel of outsider.

De Lillo's Falling Man narrates the tale of Keith Neudecker a survivor of the 9/11 attacks and the effect of that experience on his life thereafter. The Reluctant Fundamentalist by Mohsin Hamid is a novel that explores several issues related to the relationship between America and the Islamic world in the contexts of post 9/11. The novel consists of a monologue of Pakistani man named Changez directed at an unnamed American in the Lahore city. According to renowned film maker Mira Nair, "in the ten years between 9/11 and killing of Osama Bin Laden a young man grows up. This is the story of that young man" (Nair, 6).

The 9/11 was an agonized event for many Americans. Through the character of Keith the author justifies the American backlash against Muslims and middle eastern look alike people. Falling Man gives a

detailed account of the trauma suffered by those affected in the 9/11 terrorist attacks and the destruction of the twin towers of the World Trade Center in New York city. Leach says:

"The attack struck at the very heart of the American psyche, since it was an assault on one of the very iconic references around which an American way of life had been formulated. The attack on the building was equally an attack on American national identity" (85).

DeLillo skilfully creates a sense of vulnerability through the characters and their factual accounts on the 9/11 attack. Keith Neudecker the protagonist of the novel sees the site of destruction and says:

"it was not a street anymore but a world, a time and space of falling ash and near night. He was walking north through rubble and mud and there were people running past holding towels to their faces or jackets over their heads. . . This was the world now. Smoke and ash came rolling down streets and turning corners, busting around corners, seismic tides of smoke, with office paper flashing past, standard sheets with cutting edge, skimming, whipping past, otherworldly things in the morning pall (1).

In other words the 9/11 attack has stirred up the sense of unity among the victims to fight against the victimizer. Since the tower was destroyed by the terrorist group called Al- Qaida, the entire Muslim community has fallen inside the antiterrorist radar of America. Mohsin Hamid's *The Reluctant Fundamentalist* explores several issues related to the relationship between America and the Islamic world in the context of the notorious event.

Mohsin Hamid has stated that after 9/11, it felt like a "wall had suddenly come up between (his) American and Muslim worlds." The protagonist of the novel shares the same sensation. A few days after the attacks, as he returns from Manila with his business team, he becomes aware that his appearance is creating distrust among the fellow passengers. Changez confesses: "I flew to New York uncomfortable in my own face: I was aware of being under suspicion; I felt guilty" (Hamid, 74). It is hard for Changez to feel his host country

turning against him in distrust. He suddenly finds himself being typecast as the intimidating stranger.

Right after 9/11, the so called security actions affected not only the targeted individuals (terrorists), but also young, Arab, Middle Eastern, and Muslim men, and their families. It was also clear that the targeted group will be "Muslim-looking" people as the Islamic Jihadists are presumably Arabs. Racial content preoccupied with phenotype rather than faith. In the novel, Changez has to endure the mistreatment because of his 'Muslim looks and nationality. Abu-Ras in *Muslim Men and Women's Perception of Discrimination, Hate Crimes, and PTSD Symptoms Post 9/11* comments: "Since then, increased racial and religious animosity has left Arabs, Middle Easterners, Muslims, and those who bear stereotyped physical resemblance to members of these groups, fearful of potential hatred and hostility from persons of other cultures (Abu-Ras & Suarez, 48). Unlike his American colleagues (the whites), Changez in the novel is asked to strip down into his boxer shorts; an order that leaves him humiliated. He is clearly stripped out to a less American – a potential terrorist. The following exchange with an unwelcoming American immigration officer and Changez, substantiates authors opinion.

"What is the purpose of your trip to the United States?" she asked me. "I live here." I replied. "That is not what I asked you, sir" she said, "What is the purpose of your trip to the United States?" Our exchange continued in much this fashion for several minutes. In the end I was dispatched for a secondary inspection in a room where I sat on a metal bench next to a tattooed man in handcuffs. My team did not wait for me" (75)

The Reluctant Fundamentalist explores anxiety and fear of American Muslims with great detail, inviting attention to the suddenly altered state of American life after the 9/11 event. . The narrative offers a description of the sense of panic that developed with the realization that Muslims, ordinary New Yorkers are beginning to bear the wrath of 9/11. Hamid utilises unexplained absence as tool to magnify the alarming socio-cultural conditions in America.

Pakistani cabdrivers were being beaten to within an inch of their lives; the FBI was raiding mosques, shops, and even people's houses; Muslim men were disappearing, perhaps into shadowy detention centers for questioning or worse. (Hamid, 94)

Though Changez reassured himself that this show of American wrath and counter violence was reserved for 'extremist' Muslims, not a successfully highly educated Americanized Princeton graduate, he too became a victim of American counter violence within no time. After a series of less significant incidents such as car tyre puncture and telephone line disruption, Changez finally experiences the physical threatening show of so called American counter violence.

I was approached by a man I did not know. He made a series of unintelligible noises ... and pressed his face alarmingly close to my mine ... just then another man appeared; he too, glared at me, but he took his friend by arm and tugged at him, saying it was not worth it. Reluctantly, the first allowed himself to be led away. "Fucking Arab," he said. I am not, of course, an Arab. Nor I am by nature, a gratuitously belligerent chap. But my blood throbbed in my temples, and I called out, "say it my face, coward not as you can run away and hide". (Hamid, 117)

Ali Sina in her article "Islamic game of victimization" comments about the present status of Muslims in America: "you may be an innocent person who feels the same way about terrorists but because you are Muslim you are going down just the same way. Want to avoid that? Change your religion. Don't wear a turban. Don't be Muslim – be American and in your home be whatever you want." Similarly Changez ends the novel by stating:

"You should not imagine that we Pakistanis are all potential terrorists, just as we should not imagine that

you Americans are all undercover assassins" (Hamid, 183).

Don DeLillo's *Falling Man* and Mohsin Hamid's *The Reluctant Fundamentalist* affirm the personification of two enormous conflicting entities called West and Islam. It was DeLillo who, years ago, wrote about the rise of the terrorist. He through his novel *Falling Man* states the insecurity and fear about the unknown and trauma of the 9/11 event as the reason for the backlash against the Muslims. Mohsin Hamid's *The Reluctant Fundamentalist* unfolds the follies America has kept on doing in the name of justice.

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A STUDY ON OPINION AND FUTURE EDUCATION PLANS AND JOBS FOR SCHOOL STUDENTS

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Abstract

The study found that children from all types of schools agreed that education is important. Younger children were more likely to think that school is fun, while older children were more likely to see school as a way of getting an education in order to get a good job. Children demonstrated a desire to be more involved in directing their own learning and to have more 'learning by doing'. In the advantaged schools, children saw education as a way of ensuring a good life as an adult. Children in disadvantaged schools were more likely to view education as a way of avoiding problems in the future. All the children, whatever the school they attended, had relatively high aspirations for their futures, although children from advantaged schools were considerably more likely to aspire to a high paying professional job. The present study concludes that more than half (36.7%) of the respondents opinion about future education and job are moderate level, 33.3 percent of the respondent's opinion about future education and job are poor level, and 30 percent of the respondent opinion about future education and job is good.

Key Words: Future Education, opinion, jobs and plans.

Introduction

As the children get grown-up, their understanding of why they go to school develops. So seven to nine year olds still tend to see school as about learning and having fun. But, in this age group, they started to say they go to school to learn so they can get a job when adult. While the social side is still important, it is mentioned less as one of the reasons to go to school, although it is still cited as one of the best things about school. This age group and boys in particular, are much less likely to say they 'love school' or 'enjoy school', although there are still those who see school as fun. For most ten and 18 year olds, school is all about getting a good education in order to get a good job: It helps you learn stuff and when you grow up you'll get a better job.

In some of the schools, generally (but not always) the more advantaged ones, school was seen as both fun and hard work. Children recognized and appreciated that they learnt better because teachers were

trying to make learning interesting and fun. Children who saw school like this were also more likely to see the social side of school as part of the learning experience and job.

Review Of Literature

Denson, (2009)

Encouraged students from diverse backgrounds to explore how significant social difference such as race, ethnicity, gender, social class, and sexual preference can shape their own and others' experiences and opportunities in college and in life. They found that students' participation in these dialogues increased inter group understanding and collaboration, empathy, and civic engagement. This research indicates that helping students understand how their different backgrounds matter is a powerful insight that has the potential to not only increase students' sense of comfort and ability to operate in diverse settings, but also equip them to better navigate their own college experience.

Oyserman & Destin, (2010);

Compared with their continuing-generation peers, first generation students are especially likely to feel left out and to have trouble finding their place. Many also struggle to navigate the middle-class culture of higher education, learn the "rules of the game," and take advantage of college resources. For example, first generation students frequently lack knowledge about how to select a major, find an internship, or build their resumes.

Markus, & Phillips, (2012).

Because U.S. colleges and universities seldom acknowledge how social class can affect students' Educational experiences, many first-generation students lack insight about why they are struggling and do not understand how students "like them" can improve. Interdisciplinary research on multicultural education suggests that one way to provide students with this insight is to educate them about how their different backgrounds matter. Children who saw school like this were also more likely to see the social side of school as part of the learning experience and job.

Methodology of the Study**Objectives of the Study**

- To study the demography conditions of the school students
- To identify the future education plans and jobs of the school students
- To relationship between opinion and future education plans and jobs of the school students

Research design

The researcher followed descriptive research design for the study.

Universe of the study

The universe of the present study is School students, Pollachi, CBSC, ICSC, Matriculation, and State Board. A purposive sample selection /sampling technique was adopted.

Sampling

60 Respondents were selected for data collection by purposive Sampling.

Tools for data collection

A simple survey research design was used to explore the issue. A 25 item questionnaire supplemented with oral interview sessions provided the data used for the study. The researcher used self questionnaire interview schedule as a tool for collecting data. The data were analyzed using various statistical tools like simple percentage, independent t-test, correlation and ANOVA.

Finds of the Study**Gender**

Majority of the students (60%) are female.

Board of Education

Majority of the students (33%) having State board.

Studying standard

Less than half of the students (46%) are +2 studied.

Family monthly income

Less than half of the student's (46%) family income 20001-50000.

Living

Majority of the students (73%) are living father.

Information about Universities

Majority of the students (66%) are known about Universities.

Speaking English

Majority of the students (66%) are not speaking English in home.

Regular access internet

Majority of the students (56%) are not regular access internet.

Future education study

Majority of the students (50%) are choosing in technical college.

Respondents future plans of education**Respondents Opinions About Future Education And Jobs**

Opinion	Frequency	Percent
GOOD	18	30
MODERATE	22	36.7

POOR	20	33.3
Total	60	100

The above table shows that more than half (36.7%) of the respondents opinion about education and job are moderate level, 33.3 percent of the respondent's opinion about education and job are poor level, and 30 percent of the respondent opinion about education and job is good .

Future Plan	Frequency	Percent
Stay on fulltime education	29	48.3
Stay working fulltime	4	6.7
Stay working based training	10	16.7
Don't know	17	28.3
Total	60	100.0

The above table shows that majority (48.3%) of the respondents Stay on fulltime education, 28 percent of the respondent's Stay working fulltime, 16percent of the respondent Stay working based training and 6.7percent of the respondents Don't know about future education plan.

Influence of demographic Factors on opinion about education and jobs of school students

Variables	Statistical tool	Value	Result
Gender and opinion about education and jobs school students	t-test	t = - .384 P>0.05	Not Significant
Speak English and opinion about education and jobs school students	t-test	t = .040 P<0.05	Significant
Board of education and opinion about education and jobs school students.	ANOVA	t= .657 t>0.05	Not-Significant
Family income and opinion about education and jobs school students.	ANOVA	F= .020 P<0.05	Significant

There is no significant difference in the level of opinion about education and jobs in school students and Gender.

There is significant difference in the Speak English and opinion about education and jobs school students.

The one way ANOVA shows that there is a no significant difference in the Board of education and opinion about education and jobs school students at 0.05 levels.

The one way ANOVA shows that there is a significant difference in the Family income and opinion about education and jobs school students at 0.05 levels.

Recommendations

A study determining what parents and business could do to aid in the discovery process could give answers in the mentoring and advising area. An important source of feedback would be those who are post high school and feel they could have done better choosing their career and what it is they would do different. We could evaluate the changes they propose and judge their true effectiveness. Career choice must be brought into a clearer focus, starting with students in elementary school and continuing beyond. Students seem to make high school a watershed for making the big decision. Career choice is an ever-evolving process. Career choice is a process that includes experimentation, trial and error, decision-making and eventually judgment. Students must be made aware of this process; it has yet to be perfected.

It was with great interest that I approached this study. My career choice path is not unlike many people whom I have been privileged to talk with. In doing the research, I was reminded again and again of how complicated the process of choosing a career is the present study concludes that more than half (36.7%) of the respondents opinion about future education and job are moderate level, 33.3 percent of the respondent's opinion about future education and job are poor level, and 30 percent of the respondent opinion about future education and job is good.

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JOB SATISFACTION AND ORGANISATIONAL CITIZENSHIP BEHAVIOUR: A CONCEPTUAL MODEL

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Abstract

Human resource is considered as one of the most valuable organisational capital. The purpose of this concept study is to be investigated the relationship between job satisfaction and organisational citizenship behaviour its dimensions and importance. Job satisfaction is leading predictor of ocb. Moreover, many studies indicated that OCB was associated with job Satisfaction. In the present study, interested in the relationship between OCB and job satisfaction. Most importantly, organizational citizenship behaviour is being proven as the catalyst for enhancing job satisfaction level of employees. If any organizations and intuitions also the job satisfaction increases or decreases based on increase or decrease in OCB. Organisational citizenship behaviour contributes to organisational success and effectiveness. Moreover any organisational their high level of job satisfaction and organisational citizenship behaviour is high level of working environment.

Keywords: Job Satisfaction, Organizational Citizenship Behavior, Altruism, Conscientiousness, Courtesy, Sportsmanship, Civic virtue, Importance

Introduction

Over the decades, studies on Organizational Citizenship Behavior (ocb) has become a phenomenon in organisational behaviour research as it was discussed extensively in psychology and management field and obtained much attention in the literature (Batmen & Organ, 1983; Niehoff & Moorman, 1993; Organ & Ryan, 1995; Podsakoff, Mackenzie, Paine, & Bachrach, 2000). The concept of ocb was first introduced by Batman and Organ (1983) which relied on the notions of Organ (1988) defined organizational citizenship behaviours as "individual behaviour that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization. By discretionary, we mean that the behaviour is not an enforceable requirement of the role or the job description, that is, the clearly specifiable terms of the person's employment contract with the organization; the behaviour is rather a matter of personal choice, such

that its omission is not generally understood as punishable" (Podsakoff et al., 2000). Willing to cooperate (Barnard, 1938) and spontaneous or extra – role behaviour (Katz, 1964; Katz & Kahn 1978). Some of the examples of OCB are readiness to compromise difficulties at workplace, act in accordance with organizational regulations, rules, guiding principles and practices and exhibiting vigorous involvement in organizational growth which results in organizational success (Katz and Kahn, 1966). Job satisfaction is an attitude that reveals how people feel about their careers totally and/or about their different aspects. Job satisfaction had 5 aspects which are consisted of: work, supervision, staff, salary and promotions satisfaction; in addition, total job satisfaction is obtained by gathering of all these aspects (Na'ami & Shekarshekan, 2004).

Job satisfaction is one of the most important factors in job success. It's a factor which increases efficiency and also causes feeling of personal satisfaction.

Researchers have defined job satisfaction from different points of view and believe if a job provides the desirable pleasure for a person, in this case that person is satisfied of his job. A certain combination of various internal factors such as pleasure feeling from doing a job and external ones like salary, rewards and work relationships cause a person to be satisfied and content of his job (Askari & Kaldi, 2003). Organ believes that organizational citizenship behavior is a personal and voluntary behavior which is not recognized directly by formal reward systems however despite this fact; it increases the effectiveness and efficiency of the organization's performance. Due to this definition, as a citizen, human is expected to act for the goals of the organization more than the requirements of this duty and more than his official tasks. On the other hand, the structure of organizational citizenship behavior looks for identification, management and evaluation of extra-role behaviors of employees whom are working the organization and as the result of their behaviors, effectiveness of the organization improves (Biestock et al., 2003).

There are different opinions about the dimensions of organizational citizenship behavior. Different researchers have considered different dimensions for OCB. Dimensions like helping behaviors, sportsmanship, organizational loyalty, organizational conformity, personal initiatives, conscientiousness, personal development, courtesy, civic virtue, and altruism are identified and regarded in different studies. But one of the most credible classifications of OCB dimensions which has gained most of the attention by researchers was introduced by Organ in 1988 which includes five dimensions. These dimensions include altruism, conscientiousness, courtesy, sportsmanship and civic virtue. It will be discussed here briefly

Dimensions

Altruism

It points to helping the other members of organization in performing tasks or solving Problems such as helping the newcomers or amateurs. In some studies, altruism and conscientiousness are combined and appear

as helping behaviors. Discretionary help or preventing work problems are examples of helping behaviors.

Conscientiousness

It refers to a group of optional behaviors which go beyond the minimum role requirements, and the ability of controlling environmentally sudden motivations. As an example we can mention a person who tries more to increase, profitability works more or rests less.

Courtesy

It refers to employees' attempts to prevent tensions or work problems in relation to others. In other words, it is the internal acceptance of organizational rules, procedures, and laws related to work affairs by an individual.

Sportsmanship

Showing tolerance and forgiveness in difficult and critical Conditions without complaint is referred to as sportsmanship. Sportsmanship is a behavior originated from interest in work, peers and superior.

Civic virtue

It refers to the responsibility which employees undertake as a member of organization. It's also providing a favourable image of the organization for the outsiders, such as recognition of environmental opportunities and threats even at their personal expense. (Mackenzie, et al 1993; Bell & Menguc 2002).

Job Satisfaction

Job satisfaction refers to the general attitude of an individual towards his or her work. A person with high satisfaction would have a positive attitude towards the job while a dissatisfied person would express a negative attitude towards the job (Robbins, 2005). Individual attitude towards the job is, according to Gibson, Ivancevich & Donnelly (1996) a result of the individual perception of their work and work environment, such as supervisor style, policies and procedures, affiliation with their department, work condition and benefits. According to Mathis & Jackson (2001), job satisfaction is a positive

emotional condition resulting from the evaluation of one's work experience comparing to their individual expectations. Job dissatisfaction would emerge when expectations of the employee are not met.

Dessler (2005) adds that employees with job satisfaction usually have good records for attendance, a lower rate of turnover and better job performance than employees with job dissatisfaction.

Mathis & Jackson (2001) state that job satisfaction has many dimensions. In general, the focus of research are the dimensions of the satisfaction with the job itself, satisfaction with payment, recognition, relation between superior and subordinate, and with opportunities for advancement. Each dimension would result in a feeling of satisfaction with the job itself, while different people have their own perception about job satisfaction

Basically, there is no simple way to estimate employee satisfaction. Mathis & Jackson (2001) suggest that the critical factor here is the difference between what is expected from the employees and what they receive from their work.

Most widely cited definition of job satisfaction comes from Locke (1976) as "a pleasurable or positive emotional state resulting from the appraisal of one's job". Employee satisfaction and retention have always been important issues for human resources managers. This is particularly so as employees' satisfaction with their jobs offers important clues concerning the health and profitability of an organization. What is more, managers may even discover that by creating a positive workplace for their employees, they have increased their own job satisfaction as well (Baridam and Nwibere, 2008).

Job satisfaction refers to a collection of feelings toward the job. A number of organizationally relevant behaviors are thought to be the result of job satisfaction or dissatisfaction (Spector, 2006) Satisfied employees would seem more likely to talk positively about the organization, help others, and go beyond the normal expectations in their job (Robbins, 2005).

Literature review

Relationship between Job Satisfaction and OCB

Job satisfaction its dimension, factors and various aspects have been studied across many contexts, it varies across different school of thought and scholars. Locke (1976) defined job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". According to him Job satisfaction is an internal state with some degree of favour or disfavour based on assessing the job and job-related experiences.

Empirical studies carried out by various researchers to establish the relationship between OCB and Job satisfaction but the results of Job satisfaction-OCB relationship have proven to be an inconsistent one. The findings of job satisfaction-OCB relationship vary across various research studies. But in 15 independent studies across different contexts found a significant relationship between job satisfaction and OCB as discussed by (Organ and

Lingl, 1995). Werner (2007) asserts that only satisfied employees seem more likely to display positive behaviours that can effectively contribute to the overall functioning of the organization

Job satisfaction has the most robust attitudinal relationship with OCB (Organ and Ryan, 1995). Employees will tend to display organizational citizenship behaviors more probably when they feel satisfied with their jobs, against support or benefit (e.g., positive work experiences) provided by their organization or colleagues (Bateman and Organ 1983). Bateman and Organ, (1983) examined the relationship between job satisfaction and OCB and found a correlation of .41 between employee satisfaction and supervisory OCB. Smith et al (1983) while investigating job satisfaction- OCB relationship of two large banks observed a positive correlation between job satisfaction and two dimensions of OCB Altruism and Compliance.

In another study Schnake et al. (1995) analyzed the effect of perceived equity, leadership and job satisfaction on OCB and found that leadership and perceived equity is strongly related to OCB and hence

predictor of OCB while job satisfaction is only found related with two dimensions of OCB. Organ and Ryan (1995) investigated the relationship between job satisfaction and OCB and noted that there is a modest relationship of job satisfactions with that of Altruism. They also found that civic virtue, courtesy, sportsmanship is sufficient predictor of satisfaction however civic virtue is less related to satisfaction than other OCB measure. On the other hand Konovsky and Organ, (1996) analyzed dispositional factors and its relationship as to predict OCB. They reported a sufficient variance by Conscientiousness in at least three dimensions of OCB Civic virtue, Altruism and Compliance. This finding put forward a petty concrete statement that dispositional factors especially conscientiousness is strongly related to three dimensions of OCB.

Moorman, (1991) examined the effects of job satisfaction on OCB and found that when perception of fairness is controlled, There is no relationship found between job satisfaction. According to him perception of fairness influences employee decision to act as OCB, job satisfaction only predicts OCB to the extent that it reflects fairness. George Murphy et al, (2002) while observing the relationship between job satisfaction and OCB among human resource professional reported a significant correlation between job satisfaction and organizational citizenship and participation behaviors. Chibowa et al. (2011) tested the relationship between job satisfaction and OCB dimensions among administrative employees of five selected organizations of Zimbabwe where he noted that there is a weak but significantly positive relationship between job satisfaction and all dimensions of OCB.

Literature by Organ (1998) and Munene (1995) indicates a strong link between organizational citizenship behavior and job satisfaction when the latter is used to mean "a state of fairness." Fairness or unfairness is determined by the employee's satisfaction with the job and a given satisfaction level influences behavior, conduct and actions. In distribution and sharing of organizational resources for example, those who perceive that equity has obtained in distribution of resources are more likely to be satisfied with their jobs and behave with

a sense of citizenship (Organ, 1998). Job satisfaction and organizational citizenship behavior are commonly determined by the relationship between the subordinates and the boss, relationship among employees of a given work group and individual characteristics. Research findings by O'Driscoll and Randel (1999) cited in Tumwesigye (2003) show a uniform positive correlation between job satisfaction and organizational citizenship behavior over a period of time.

Important of OCB

1. Reasons for paying a sum for citizenship behavioral of organization's employees are:
2. Challenges afflicted with necessity of reforms in organization for unceasing effectiveness: in evolving situations and or effort for performing of unceasing evolving, it is a small part of today organizations. Undoubtedly, act of reforming without using of employees that can't resist against it, is impossible.
3. Organization's employees the most important and the main point manpower in the organization: Undoubtedly different researches for best appliance of employees who have important duty and responsibilities are one of the necessities to work on citizenship behavior.
4. Role of employees citizenship behavior in effectiveness of organizations: research about employees citizenship behavior recognize some important points of roles and way of effectiveness and on it's subsequent it helps to improve effectiveness of organizations.
5. It's not enough to explain official duties: explanation of employees official duties can't predict all behaviours that are needed for effectiveness and organization's goal full filament. So we need behaviors that are beyond some things that said in employee's jobs explanations for fronting with available occasions and urgent needs.
6. Necessity of more grasp and understanding of changeable citizenship behavior: research about citizenship behavior increases our finding

and increase and send citizenship behavior meaning to a frontier beyond educational frontier.

7. Organizations heavy role and duty. existing of international market cause that organizations have to have complex. competition in international. Employees understanding of their role in the organization and organizations mission can be as an factor due to improving behavior beyond role that helps to effectiveness of organization (Morgan,1998).

Conclusion

Based on review of the recent literature on ocb has relationship between job satisfaction and organisational citizenship behaviour that is a multidimensional concept. The relationship is found to be moderate which establishes that there are many factors which influences Job satisfaction and out of these Organizational Citizenship Behavior may not be the only factor. This study highlights the need for strengthening the Organizational Citizenship Behavior and job satisfaction. It is perceived to be something intangible; OCB is not always formally recognised or rewarded, and concept like ' helpfulness' or 'friendliness' are also difficult to quantify. As a result, some human subject studies are concerned with organisational citizenship behaviour as a will benefit form encouraging employees to engage in OCB , because it has been show to increase productivity , efficiency and job satisfaction.

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ECONOMIC LIFE OF THE HOUSEMAIDS IN SALEM CITY – AN OVERVIEW

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Introduction

In India approximately 96% of the total workforce is in the unorganized sector. Due to globalization, workers especially in the traditional and unorganized sectors are alienated from the mainstream of the society in terms of welfare schemes, benefits and even just wages. Besides, they are also being subjected to exploitation due to lack of unionism, legal protection and social security. They are considered the most vulnerable as they do not have any bargaining power. As far as women in unorganised sector are concerned they carry the double burden of poverty and discrimination. In spite of their hard work, they get no recognition as economically active individuals. Most of the women of this sort perform various types of work for their livelihood of which domestic service is one.

The domestic service is an unorganized and unregulated form of work which has an individualistic nature. In urban areas, the demand for domestic servants has been increased due to lack of time and physical inability of both the housewives and working women and also due to the emerging modern lifestyle among the city habitants. Though, the gadgets are available to make the work easier, for certain jobs only women domestic workers (also called as housemaids) are preferred by the employers as they would do the work perfectly. No doubt it saves much of the time and energy of the employers. But the employers are not generous enough to pay proper wages to the domestic workers as they consider it to be a menial job performed by a person belonging to a low economic status. As the domestic workers are unskilled with less educational qualification, they are exploited and

paid less by the employers. This article deals with the deplorable economic life of the housemaids in Salem city.

Objectives

- To study the economic condition of housemaids.
- To understand the importance of housemaids.

Methodology

The study was conducted in Salem city. Salem being the industrial sector has many industries, factories and mills which provides employment to lakhs of people. Besides these organized sectors, unorganized sector also provides job opportunities to both men and women. As far as unorganized sectors are concerned women are placed in various works which includes household work also. For the present study, the researcher collected data from 100 housemaids using snow-ball sampling method. The researcher identifies a housemaid first and then through her identifies another, and through another identifying others till reaching a required sample size. The information was elicited from the housemaids using interview method.

Economic Life of Housemaids

In India some of the vital aspects of women's employment in the domestic sector are totally neglected in research. Most studies have been carried out in metropolitan cities and there is hardly any study on the pattern and problems of housemaids in smaller cities and towns. So a detailed study of a particular area can be more useful in improving the economic conditions of

women in this sector. To reduce poverty in this sector, it is necessary to know a lot about these women area-wise. Thus to improve the condition of housemaids requires the knowledge of every aspect of their economic life.

Housemaids are very busy and have tight schedule irrespective of their age. Their main activities at work place include washing utensils, clothes, cleaning floors, taking care of children, cooking etc., and like this they render their service in many houses. Majority of the respondents had great family responsibilities as they are married and residing in nuclear family. This kindles them to take up the job in which they are familiar in order to meet the family expenses. They are very much dependent on their monthly income without which survival is under threat. Those who earn below Rs.2000 per month work in only one house whereas those who earn Rs.2000 to Rs.4000 per month (depending on the nature of job) work in more than two or three houses. They have to toil themselves to satisfy their basic needs as there is no other alternative. Only a very few are getting more than Rs 4000. The housemaids who maintain more than four houses manage with the help of their daughters or mothers in order to educate their children and lead a life without much worry. They travel from 1 to 2 kilometer from their residence to reach their workplace. As they need money, the housemaids do not mind about the distance. They have no additional occupation, therefore they are entirely dependent on domestic work. The housemaids spend major part of their income to satisfy the needs of the family and not for their personal use.

Majority of the housemaids render their service both in the morning and as well as in the evening. They are expected to work only when the working women employers are at home. The housemaids are remaining in the same job for more than 10 years due to their poor economic condition and family commitments. Though they undergo certain problems like mental and physical stress, long hours of work, irregular payment, deduction in wage for their absence and not permitted to take leave unless it is very necessary, they adjust with the employers for sake of economic reasons. Majority of the housemaids have the problem of indebtedness as they are not able to

maintain their family needs within their income. Therefore they borrow money from bank and money lenders. Highest percentages of the housemaids feel that this job does not degrade their prestige and feel proud to be one of the breadwinners of their family.

Conclusion:

The study found that majority of the respondents families totally depend upon the women's income. In most of the families husbands are drunkards. If women do not go to work in a particular day, that would become a desperate day for the families. In most of the cases, family expenditure exceeds the family income. In such a condition, to sustain the family needs like children's education, medical expenditure, etc., they get loan from bank, self help groups and money lenders. Therefore they maintain the family and as well as render their service with all difficulties.

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EDUCATION INFLUENCES ON ENVIRONMENTAL AWARENESS IN RURAL AND URBAN AREA

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Introduction

Environmental education is a lifelong process and should aim at imparting knowledge and understanding of man's total environment and of the methods and their application for improving our near and distant surroundings but it should also aim values necessary to understand, appreciate and improve our bio and troposphere's. Sharma R.C (1999) explains "environmental education is not an easy task, unlike other curriculum areas". It is universally accepted that environmental education should be interdisciplinary, drawing from biological, sociological, anthropological, economic/ political and human resources. According to UNESCO (1976) environmental education is a way of implementing goal of environmental protection. It is not a separate branch of science or field of study. It should be carried out according to the principles of lifelong education.

Need For Environmental Education

The earth can be thought of as a spaceship with limited resource. The living things including human being are interdependent on one another and their environment.

There is a delicate balance of nature a condition of natural ecosystem. There exists a dynamic equilibrium involving various cycles. Interface of people with these cycles over periods of time could lead to catastrophic changes in the environment. The global which has been hospitable to its life supporting system now endangered by the lack of understanding of the consequence of environmental crisis and the total absence of personal and individualized global ethics.

The reform in educational system and process is central to the building of this new global ethics. These environmental problems cannot be solved merely through new technologies. Legislative regulations and administrative restricting unless there has been appropriate reforms and discipline in the life styles of people.

Education is the most effective tool to modify the behavior of the individuals and society in order to make man to understand his responsibility as a part of this biosphere. Man who is an integral part of the environment that is constantly interfering with the various equilibrium existing in the natural ecosystems thereby disturbing the balance of the nature this has been leading to irreparable losses and changes in the environment the mother nature who has been very patient with her sibling is showing her displeasure in the form of various natural disasters and in many other forms. It is high time that we understand the underlying meaning and start reacting best if it without causing much harm to it indeed.

For such a thing to happen it is not enough to tackle it with new technologies or administrative strategies or legislative regulatory and effective reforms must be induced and brought about in the behaviour patterns and life styles of the people.

Importance of Environment Education

- The need for environmental education and its importance are
- Man is a part of nature and bound by its basic laws. He must not cross the limits and flout

natural laws and tendencies the more he invites danger.

- Nature is the protector, provider and the pointer more he understands about nature and appreciate. Its provisions and systems the better for his safety and survival.
- Nature is the largest reservoir of the widest variety of resource. He draws his needs to prevent their depletion and destruction beyond safe limits.
- In nature the living and non-living things have interaction between one another. if there is a slight disturbance in the system.
- Man has to realize that while as a component of nature. He draws resource from nature, using his intellect, seek to modify and enrich his environment for better living. If he disturbs the natural equilibrium which may provide hazards to life.
- Uncontrolled output of industrial effluents and biological waste, expansion of modern means of transportation, rapid growth of population, crowded urban settlements expanding industrialization shifting of agriculture and increased use of chemicals pollute the environment air, water, they create hazards in biosphere etc.
- Unplanned dams, uncontrolled deforestation, production and use of nuclear energy disturb. The balance and rhythm in nature and different forms of life.
- Modernizations of man interface with air we breathe, water we drink and cook for cultivation and transportation this disrupting. The basic condition and provision of life.

Review Of Literature

UNESCO (1980) explains the environmental education as the general consensus on the goals of environmental education is to foster clear awareness of, and concern about social, economic, political and ecological interdependence in urban anti rural areas: to

provide every person with opportunities to acquire the knowledge (values, attitudes, commitments) and skills needed to protect and improve the environment : to create new patterns of behaviour of individuals, groups and society as a whole towards the environment.

Bandara (1989) studied an environmental awareness among the most vulnerable communities in developing awareness in these countries can be improved through both formal and non-formal education. Mass, media, art and traditional knowledge are elements that can greatly contribute to the encouragement of environmental awareness in developing countries.

Arcury and Christianson (1990) and Herrera (1992) as components of social status, the effects of education and income on environmental awareness and attitudes have been broadly examined in a variety of populations with differing backgrounds. Generally, high-income earners claim to be more inclined to hold pro-environmental beliefs and strong associations have been reported between relative affluence and high levels of environmentalism.

Littledyke and Michael (1996) have studied about "science education for environmental awareness in postmodern world ", they have identified elements of science education that are conducive to environmental awareness and congruent with reconstructive or revisionary post modernism.

Keighley (1997) has conducted a research on "the impact of experiences out of doors on personal development and environmental attitudes, he claimed that the values inherent in outdoor education are supported only by weak unsubstantiated assumptions, 14 empirical research project are described that outdoors education has a positive influence on personal and social development and environmental awareness.

Kumar et al (2000) have conducted a study about "environmental degradation and its control through environmental education: a few basic considerations. They have discussion about two kinds of environment: social environment, and the natural environment. They have insisted that environment education is power instrument in understanding preventing and solving

environmental problems. They have also listed sixteen types of environmental problem in their study.

Shukla (2001) World educators and environment specialists have repeatedly pointed out that a solution to environmental crisis will require an environmental awareness and its proper understanding which should be deeply rooted in the education system at all levels of school education.

McMillan, Wright, and Beazley (2004) points out that there is an increase in environmental awareness of individuals and societies. Controversies over issues such as "organic versus heavily processed foods" or "a high fuel economy versus the effects of global warming" display prime examples of the influence of environmental issues on today's Americans. The rise in awareness has also coincided with an increase in environmental education since the 1970s.

M Abraham and N. K. Arjunan (2005) made a survey to study the environmental interest of secondary school student in relation to their environmental attitude. They found that the secondary school student did not have a high level of environmental interest. A differential effect of gender and locale were observed in their environmental interest. The boys and urban students were found to have more interest compared to girls and rural counterparts respectively.

Nagra and J. S. Dhillon (2006) conducted a study on environmental education awareness among secondary school teachers in relation to gender and residential background. They found that urban school teacher has highly aware than their rural counterpart as well as male teacher has higher awareness that of its female counterpart.

Julie E. Schmidt (2007) conducted a study and examined the ways environmental education influences the attitudes and behaviors of university students. Previous research has been able to associate strong attitudes with intentions; this research goes beyond intentions by measuring behaviors. Surveys were used to verify the impact of an introductory environmental course on participants' environmental awareness. Two independent groups were divided by the characteristic of

enrollment in the course. Students in the course reported greater pro-environmental attitudes and behaviors than students who were not enrolled. Results also revealed a positive correlation between attitudes and behaviors at the end of the course. These findings suggest a need for stressing the importance of environmental awareness in an educational setting, in order to benefit both student knowledge and future welfare of the greater population.

Rita Sundari (2014) examines that the environmental awareness is a potential strategy in a densely populated urban region to generate pro-environmental behavior in a sustainable benign urban development. This condition is fostered by perfect structured urban planning considering land geology and climate, settlement loading, waterways design and facilities of waste disposal. Green program and land reclamation are urgent in friendly urban planning to maintain sustainable environmental development.

Focal theme

The focal theme of the paper is to study on the Education related to Environmental awareness in rural and urban.

Hypothesis

Level of educational attainments determines the environmental awareness among the surveyed rural and urban respondents.

Methodology

In order to study the environmental awareness of the people in the Chidambaram Taluk, two regions are selected viz., urban and rural regions. From each region, 60 respondents are selected and 120 in total. Environmental awareness data is collected with the help of pre tested structured interview schedule. The schedule is administered through personal interviews with most knowledgeable person. Statistical Package for Social Science (SPSS) is used in addition to Ms Excel for data processing, analysis and tabulation. Besides, simple statistical measures such as averages and percentages also will be used extensively for analysis.

Delimitation

The present study has delimited to study the environmental awareness regarding environmental components, services, pollution and its impact among rural and urban respondents.

Result and Discussion

Table-1
Age of the respondents

Details	Area of Respondent		Total (N=120)
	Rural	Urban	
	(n=60)	(n=60)	
Young age (Below-35)	24	27	51
	40.0%	45.0%	42.5%
Middle age (36-60)	32	30	62
	53.3%	50.0%	51.7%
Old age (60-Above)	4	3	7
	6.7%	5.0%	5.8%
Total	60	60	120
	100%	100%	100%

Source: Computed

Age of the Respondents

It is clear from the Table.1 that half of the respondents belong to the middle age group of 36-60 in rural and urban area. 40 percent of the respondents belong to the young age group of below-35 years in rural area, very few (5%) level of respondents belong to the old age group of 60-above in urban area. More than 51.7 percent of the respondents belong to the middle age group, 42.5 percent of the respondents belong to young age group and very low (5.8%) level of respondents belong to old age group in total respondents.

Table-2
Education of the respondents

Details	Area of Respondent		Total (N=120)
	Rural	Urban	
	(n=60)	(n=60)	
Illiterate	19	6	25

	31.7%	10.0%	20.8%
Primary	12	3	15
	20.0%	5.0%	12.5%
High school	5	12	17
	8.3%	20.0%	14.2%
Higher secondary	8	11	19
	13.3%	18.3%	15.8%
Graduate	16	28	44
	26.7%	46.7%	36.7%
Total	60	60	120
	100%	100%	100%

Source: Computed

Education of the respondents

It is observed from that table .2 that more than 46.7 percent of the urban respondent's graduates, 31.7 percent of the respondents are illiterate in rural area and 5 percent of the respondents are primary education. 36.7 percent of the respondents graduate, 20.8 percent of the respondents is illiterate, 15.8 percent of the respondents have higher secondary education, 14.2 percent of the respondents have obtained high school and 12.5 percent of the respondents have primary education.

Table-3
Occupation of the respondents

Details	Area of respondent		Total (N=120)
	Rural	Urban	
	(n=60)	(n=60)	
Government	4	9	13
	6.7%	15.0%	10.8%
Private	13	18	31
	21.7%	30.0%	25.8%
Business	7	15	22
	11.7%	25.0%	18.3%
Wage workers	26	11	37
	43.3%	18.3%	30.8%
Unemployment	10	7	17
	16.7%	11.7%	14.2%
Total	60	60	120
	100%	100%	100%

Source: Computed

Occupation of the respondents

It is seen from the table 4.3 that 43.3 percent of wage workers in rural area, on-sixth of the respondents are private workers in urban area, 16.7 percent of the rural respondents are unemployed while it is half in urban area. 6.7 percent of the respondents are government workers in rural area. More than 30.8 percent of the respondents are wage workers, 25.8 percent of the respondents are private employees, 18.3 percent of the respondents are doing business, 14.2 percent of the respondents are unemployed, and 10.8 percent of the respondents are government workers in total respondents.

Table-4
Community of the respondents

Details	Area of respondent		Total (N=120)
	Rural	Urban	
	(n=60)	(n=60)	
SC/ST	23	16	39
	38.3%	26.7%	32.5%

MBC	16	19	35
	26.7%	31.7%	29.2%
BC	15	8	23
	25.0%	13.3%	19.2%
FC	6	17	23
	10.0%	28.3%	19.2%
Total	60	60	120
	100%	100%	100%

Source: Computed

Community of the respondents

Table.5 clearly explain that 38.3 percent of rural respondents are SC/ST, where 26.7 percent of urban respondents are SC/ST. One-third of respondents belong to BC in rural and urban. Only 10 percent of the respondents belong to FC caste in rural area. More than 32.5 percent of the respondents are SC/ST, 29.2 percent of the respondents are MBC, one-third of rural and urban respondents belong to BC and FC in total respondents.

Table- 5
Education and Environmental Awareness: Mean Scores

Details	Educational Status of the Respondents					Total
	Illiterate	Primary	High school	Higher secondary	Graduate	
Aware of Environmental Components	0.24	0.33	0.64	0.68	0.87	0.61
Aware of Environmental Services	0.31	0.46	0.64	0.65	0.80	0.61
Awareness on Air Pollution	0.06	0.17	0.33	0.36	0.69	0.39
Awareness on Water Pollution	0.21	0.42	0.59	0.63	0.82	0.58
Awareness on Land Pollution	0.13	0.19	0.39	0.48	0.78	0.47
Awareness on Noise Pollution	0.21	0.28	0.56	0.64	0.83	0.56
Awareness on Other Env't. Issues	0.12	0.16	0.32	0.49	0.80	0.46
Environmental Protection Behavior	0.19	0.24	0.44	0.57	0.72	0.49
Environmental Friendly Behavior	0.17	0.22	0.43	0.55	0.75	0.49

Source: Computed

Education and Environmental Awareness

The surveyed respondents have attained education up to school level and collegiate where few respondents are illiterate (see table 4.2). The table.7 has analysed the level of education and environmental awareness. From the results, the awareness is high among the graduates as compared to the respondent's attained education up to school level and illiterate. Thus, education parts a major role in understanding the environmental issues, which validates the hypothesis.

Conclusion

From the surveyed rural and urban region, 46.7% of the urban respondents have graduate education, 31.7% of the respondents are illiterate in the rural area but very few respondents have environment awareness in the study region. Educational attainment is moderate in both the regions where majority of them have completed their education up to school level.

Suggestions

- There is wide variation among the rural and urban people in understanding the environmental awareness. This is due to lack of exposure to media and low level of educational attainment in rural area. Therefore, the Government/NGOs have to create environmental awareness among the rural people in order to understand the importance of nature and to safeguard the same.
- The Government has to create environment management clubs in both urban and rural areas to disseminate knowledge about environment and must encourage the clubs by giving awards according to their performance.
- Even though environmental awareness chapter included in school science books, Government suggest to introduced environmental awareness text books separate in school levels

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ECONOMIC VALUE ADDED – AN OVERVIEW

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Abstract

Economic Value Added (EVA) might improve the measurement of organisations' performance, it seems not to be used widely in India. The need to measure financial performance and the different metrics that can be used should be investigated to establish the best measure for each sector. The purpose of the reported study was to determine the extent to which EVA is used by India organisations. Furthermore, this investigation focused on methods used by these organisations to calculate EVA and aimed to determine the India business sectors in which it is most likely to be implemented. A focus group discussion was conducted with financial experts, which included consultants, analysts and statisticians, to discuss EVA and challenges relating to its implementation. It was established that India companies will benefit from using EVA on conjunction with other metrics. One professedly recent innovation in the field of internal and external performance measurement is a trade-marked variant of residual income known as economic value-added (EVA). Economic Value Added – or EVA – is a performance measurement system that aims to overcome these two weaknesses. EVA was developed by the US consulting firm Stern Stewart & Co, and it has gained widespread use among many well-known companies such as Siemens, Coca Cola and Herman Miller. It is recommended that companies do a thorough internal analysis of their organisations to assist them in making uninformed decision regarding the appropriate performance metric, which includes EVA. An overview of the implementation of Economic Value Added (EVA) in India.

Key words: EVA Economic Value Added, performance metrics, performance measurement.

Introduction

An accepted financial axiom is that the role of managers is to maximize the wealth of shareholders by the efficient allocation of resources. In order to operation alise this objective, shareholder wealth is traditionally proxied by either standard accounting magnitudes (such as profits, earnings and cash flows from operations) or financial statement ratios (including earnings per share and the returns on assets, investment and equity). The publicly available information contained in these variables is readily interpreted by the market, and thereby incorporated into future stock prices. Management, investors and other stakeholders need to be aware of a company's performance to enable them to make informed decisions about the future. Measuring the financial performance of a company is therefore important. The variety of performance measurements and the diversity of companies make this a complex task. The measure decided on by an organization will be determined by what a business is trying to achieve and the performance.

The remainder of the paper is sub-divided into five main areas. The second section outlines the concept of EVA and other value-based performance metrics. The third section discusses the calculation of EVA The accounting adjustments involved in these EVA calculations and their implications are discussed in the fourth section. The fifth section reviews the extant Economic Value-Added: A Review of the Theoretical and Empirical Literature empirical literature within a common framework. The final section contains some brief concluding remarks.

EVA was developed based on the recognition that shareholders need to be compensated through a return on their investment for the risk they have taken (Mäkeläinen 1998). Investors may become frustrated with companies showing a high profit accompanied by large capital costs. Therefore, EVA may provide the investor with a more acceptable and comprehensive measure of a company's performance. Hence, hybrid metrics exist and are used by companies.

According to Pietge (2003), the concept of integrating a total capital charge (EVA) is by no means new. Residual income or economic profit, which also requires a charge for equity capital, has been used for decades. Furthermore, Pietge (2003) agrees with Stewart (1990) that the use of accounting adjustments to calculate EVA and to evaluate performance at divisional level is not advisable. Therefore, performance metrics may need to be free of adjustments and be able to measure performance at a divisional level.

Literature Review

A literature review was conducted in order to obtain background information relative to the research questions that could also be used to discuss the results of the research conducted for the purposes of this study. In order to synthesize the literature in this article, the authors embarked on a theoretical as well as an empirical overview of the literature.

Theoretical Overview

The theoretical overview provides a brief discussion of the background. The goal of all companies is to create value for shareholders. Companies need to maximize on the use of various measurements that correlate with the value of their company. According to Damodaran (2001), the measurements that may be employed include 12. An overview of the implementation of Economic Value Added (EVA) in India.

- Earnings or return on investment – an accounting variable
- Market share – a marketing variable
- Cash-flow return on investment (CFROI) – a cash-flow variable
- Economic Value Added (EVA) – a risk-adjusted cash-flow variable. McClure (2011) mentioned that companies and their consultants use EVA as the most successful performance metric. Financial theory justifies this metric, which is consistent with valuation principles. Both of the aforementioned are important to investors when they analyse companies' performance.

EVA as well as earnings per share (EPS) and price per earnings (P/E) ratios are continuously scrutinized by investors and analysts. Companies can change their focus from company performance to divisional performance with the use of EVA (Stewart 1990). EVA is recognised as a strong indicator of a company's share performance. As a result of this, companies with a high EVA should perform more strongly than those with a poorer EVA, in a given period of time.

Definitions

EVA may be distinguished from other financial performance measures such as net profit and earnings per share (EPS), as it determines the profits remaining after the capital costs of a company – both debt and equity – have been deducted from the operating profit (McClure 2011). This means that profit should account for the cost of capital when calculating shareholder value. EVA is an estimate of true 'economic' profit, or the amount by which earnings exceed or fall short of the required minimum. H.M. van der Poll, N.J. Booyse, A.J. Pienaar, S. Büchner & J. Foot 126 rate of return that shareholders and lenders could get by investing in other securities of comparable risk. To understand the difference between EVA and net income, the hypothetical company, Mariefoo, is used as an example. The company earned R200 000 on a capital base of R2 million through the sales generated by one of their large divisions. Other accounting metrics suggest that Mariefoo is performing excellently. The company offers a return on capital of 10%. However, Mariefoo has only been operating for a year, and the market for their products carries substantial uncertainty and risk.

What is EVA?

EVA is a value based financial performance measure, an investment decision tool and a performance measure reflecting the absolute amount of shareholder value created. It is computed as the product of the "excess return" made on an investment or investments and the capital invested in that investment or investments. EVA is the net operating profit minus an appropriate charge for the opportunity cost of all capital invested in an

enterprise or project. It is an estimate of true economic profit, or the amount by which earnings exceed or fall short of the required minimum rate of return investors could get by investing in other securities of comparable risk (Stewart, 1990). EVA is so popular and well known that all residual income concepts are often called EVA even though they do not include the main elements defined by Stern Stewart & Co (Pinto, 2001). EVA is a strategy formulation and a financial performance management tool that help companies make a return greater than the firm's cost of capital. Firms adopt this concept to track their financial position and to guide management decisions regarding resource allocation, capital budgeting and acquisition analysis.

Advantages of EVA

1. EVA is closely related to NPV. It is closest in spirit to corporate finance theory that argues that the value of the firm will increase if you take positive NPV projects.
2. It avoids the problems associates with approaches that focus on percentage spreads - between ROE and Cost of Equity and ROC and Cost of Capital. These approaches may lead firms with high ROE to turn away good projects to avoid lowering their percentage spreads.
3. It makes top managers responsible for a measure that they have more control over - the return on capital and the cost of capital are affected by their decisions - rather than one that they feel they cannot control as well - the market price per share.
4. It is influenced by all of the decisions that managers have to make within a firm - the investment decisions and dividend decisions affect the return on capital and the financing decision affects the WACC.

Limitations of EVA

Like other financial performance measures, such as return on investment (ROI), EVA, on its own, is inadequate for assessing a company's progress in achieving its strategic goals and in measuring divisional

performance. In certain industries EVA alone is an inappropriate measure of financial performance. For new high growth companies, such as those in the new technology-intensive industries, year-on-year changes in EVA, which may be negative at times, are unlikely to explain changes in a firm's value, given that the value is dependent on future expected cash flows (Wood, 2000).

EVA and Changes in Market Value

The relationship between EVA and Market Value Changes is more complicated than the one between EVA and Firm Value. The market value of a firm reflects not only the Expected EVA of Assets in Place but also the Expected EVA from Future Projects. To the extent that the actual economic value added is smaller than the expected EVA the market value can decrease even though the EVA is higher. Year-by-year EVA Changes.

Firms are often evaluated based upon year-to-year changes in EVA rather than the present value of EVA over time. The advantage of this comparison is that it is simple and does not require the making of forecasts about future earnings potential. Another advantage is that it can be broken down by any unit - person, division etc., as long as one is willing to assign capital and allocate earnings across these same units. While it is simpler than DCF valuation, using year-by-year EVA changes comes at a cost. In particular, it is entirely possible that a firm which focuses on increasing EVA on a year-to-year basis may end up being less valuable.

EVA Research in India

Several research studies have focused on the use and measurement of EVA in India, although no research has been conducted into the development of EVA as a measurement tool for agricultural co-operatives. Several studies have examined the relationship between EVA and shareholder value maximisation. Bottger (1999), for example, found that basic corporate finance and microeconomic theory indicates that the primary financial directive of any firm ought to be to maximize the wealth of the shareholders.

The EVA concept is considered from a financial management perspective. He found that one of the major challenges facing EVA implementation is changing traditional methods of financial reporting. You Lee (1995) researched the use of EVA as a corporate performance measurement tool. His main research finding was that, within the context of the JSE, EVA is at best marginally better than measures such as ROA and ROE. This suggests that positive changes in EVA from one year to the next could be a reliable measure of management performance. Pretorius (1997) and Jansen (1998) both researched EVA as an investment decision-making measure.

Calculation of EVA

The basic calculation of EVA involves determining the NOPAT and then deducting a capital charge, based on the market value of operating assets. In the discussion of the calculation of EVA and economic profit by Stewart (1990), three different aspects of the calculation can be identified:

- Calculating profit
- Determining the asset base
- Determining the WACC.

Calculation of Profit

In terms of traditional EVA, interest on long-term loans should not be included in the calculation of NOPAT (Stewart 1990), and if any saving on this interest occurs, it should therefore also be excluded. Some of the participants, however, confirmed that they do not make this adjustment when calculating economic profit. They simply use net profit after interest and taxation before deducting a capital charge.

Other adjustments, such as smoothing of lumpy cash flows, could also be considered for years where there are significant unexpected and once-off cash-flow items.

Determining the Asset Base

The consensus among focus group participants was that the asset base used in the calculation of EVA and economic profit consists of non-current assets and

net current assets. The long-term financing of these assets is therefore not considered. Operating leases are often capitalised as well to present a better picture of the operating asset base used to generate income. Non-operating assets, for example housing provided to staff, are excluded from the EVA calculation. Furthermore, intellectual property is in practice a very difficult item to account for in EVA calculations. Valuing intellectual capital is not always spractical, and this is one of the reasons why it is often difficult to apply EVA in human capital-based companies.

Determining the Weighted Average Cost of Capital (WACC)

In all the cases, a previously determined WACC was provided to the individual preparing the EVA calculation.. The participants agreed that WACC should be determined by comparing the company reviewed to similar listed entities and any other benchmark peer company available. It would be more appropriate to use target debt–equity ratios instead of actual debt–equity ratios. A typical WACC for larger listed companies could be estimated at around 12% to 13%, and a premium of at least 5% to 6% would be added for unlisted medium-sized companies.

Conclusion

Despite numerous advantages flowing from the use of EVA, it seems not to be widely used by India companies. The research being reported on here focused on the extent to which EVA is used in India, the deviations from the Stern Stewart EVA model and the reasons for these deviations. The final component of value is the cost of capital. To create value then a co-operative has to:

- generate higher cash flows from existing assets, without affecting its growth prospects or its risk profile;
- reinvest more and with higher excess returns, without increasing the riskiness of its assets; and
- reduce the cost of financing its assets in place or future growth, without lowering the returns made on these investments.

In this study, we consider EVA as a value enhancement measure for agricultural co-operatives.

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TOWARDS EQUALITY: THE RISE AND DRIVE OF TAMIL DALIT THEATRE

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Writing is not simply writing, it is an act, and in man's continual fight against evil, writing must be deliberately used as a weapon. It is necessary that he understands this (Sartre What is Literature? 233)

The oppressed people of Indian sub-continent fashioned themselves as 'Dalits' in order to cast-off the derogatory titles like 'Harijans', 'untouchables', 'panchamas', and 'depressed classes' attributed to them by the dominant communities. For the oppressed sections, the term 'Dalit' becomes an alternate tag and also an emancipatory symbol. Though used initially in Maharashtra, the term became familiar and was put to popular use by the oppressed people of the entire nation in the post-Ambedkar Centenary (1991). Challenging the Brahmanical hegemony which sanctifies various forms of oppression to uphold its social superiority, Dalit movements emerged and structured themselves as radical outfits to create an egalitarian social system guaranteeing a social condition in which none can oppress anyone. Altogether, the emancipatory consciousness of the oppressed people assumed the name 'Dalit.' Literatures produced by Dalits are categorized as Dalit literature. Dalit literature primarily dismisses the sanctified principles of the mainstream literature and records the genuine lived experiences of the oppressed people in their own language with the regional/local flair. In a way, it counters the imaginary experiences of the elites registered in an artificial language completely devoid of reality.

Dalit literary forms like Dalit novels, Dalit short stories, Dalit dramas, Dalit autobiographies and testimonios, and Dalit folksongs contributed a lot towards the liberation of Dalits. Most of these literary forms deal with the life and struggles of Dalits and authentically narrate the caste based atrocities. The tradition of Dalit emancipatory thoughts began with the publication of a few magazines as early as in 1896. Though Dalit

intellectuals voiced their apprehensions about caste oppression in the 14th century CE, there was a vacuum in the Dalit emancipatory politics due to reasons which vary from period to period. First and foremost, the national political parties like congress and the Dravidian political parties lacked genuine interest in handling Dalit issues and showed synthetic interest for their own survival. Then the Communist movement which sprang from Keezhvenmani wherein forty-four Dalit landless labourers was brutally burnt alive as a punishment for demanding an increase in the quantum of grain they receive as pay for their work. Innocent children, women and men were burnt in a small hut by a group of mercenaries employed by a landlord. This massacre actually catapulted the communist movement to political prominence in Tamilnadu and the euphoria that this movement will rescue the Dalits from age old oppression was over with the dominant caste groups encroaching the movement making it no different from the Dravidian or any other national political party which uses the Dalits during elections and disposes them soon thereafter. The Tamil Nationalist movements also either subsumed or thoroughly neglected the Dalit identity. Betrayed by the revolutionary and radical political movements and parties, the Dalits started making serious attempts to attain their political and social freedom.

Dalit intellectual tradition in India is a product of Buddhist thought and it has a parallel renaissance in India starting from Jyotiba Phule, passing through Ayothidas Pandithar and culminating in B.R. Ambedkar. Dramatists who carry forward the struggle for equality through their theatre are just extensions of this Dalit intellectual tradition. In Tamil Literature, the Cankam

works, the Pallava and the Chola literary works did not represent the lives of Dalits genuinely. Even in Palluliterature, Kuravanchi literature, and Therukoothu which emerged during the Maratha and Naicker regimes, the lives of Dalits had been narrated only from the perspective of the dominant communities.

In the post-colonial set up, the Dravidian Movement tried instilling ideas of social reformation through their dramas. The communist movement portrayed the class conflicts and the problems of the working class in their plays. In the dramas produced by these two socially significant movements, the problems encountered by Dalits were dwarfed into insignificance. In the 1970s, Tamilnadu witnessed a chain of experimental drama forms. And then, the real revolution came. Dalit theatre emerged as a powerful tool to expose the atrocities against the Dalits and to question the hegemony of the casteist forces. Dalit dramas were mostly performed in Art festivals and on political stages. Dalit dramas concentrate on themes like rampant human rights violation in the treatment of Dalits, innumerable forms of discrimination, verdicts by the rural Kangaroo's Court against Dalit women to parade naked in the villages and rape of Dalit women by relatively upper caste men etc. In addition to these themes, Dalit theatre stretched its thematic base as it also talked about the rights of Adivasis, Dalit women, and perhaps the transgender.

The term 'Dalit' is an umbrella term to unite all the Dalits and to instill a political consciousness in them. The Centenary of Dr. Ambedkar awakened the Dalits in their struggle for freedom and equality. Inspired by the Ambedkarite movement, Dalits started reclaiming their art, literary, and cultural forms and expressed their discontentment with the Hindu social system and their anger against the social injustices through them. They also resisted the socially sanctioned and religiously sanctified discriminatory practices. And therefore, Dalit theatre is a form of resistance politics. Dalit theatre, by its very nature, became the theatre of the oppressed. As it does not aim at monetary gains but only at community outreach, it can also be appropriately called the 'Poor Theatre' in India.

On the 21st March 1899, a play titled *Abirama Sundari* was slated for performance by Hindu Vinodha Sabha in a theatre in Wal Tax road (present day V.O.C Road) Chennai. In the advertising posters displayed for the above performance, it was publicized that "Panchamas not allowed. Entry restricted for Panchamas." Dalits can neither watch dramas nor perform plays in the mainstream theatres. As a result of this continuous denial of space in the public theatres, Dalits started performing plays in their ghettoized spaces for their own people. Following the footsteps of Art festivals organized by the Tamilnadu Progressive Writers Association (CPI (M)'s Cultural Unit) and People's Music festival organized by the People's Art and Literature Association (An Extremist Left Movement), Dalit theatre also grew under the auspices of Tamilnadu Theological Seminary, Arasaradi, Madurai. Ever since the first Dalit Art Festival on 2nd February 1995, the festival has been continuously organized every year and Dalit theatre in fact evolved as a full-fledged form only in these festivals.

As Tamil mainstream playwrights failed to represent the life, culture and aesthetics of Dalits and touch upon human rights issues pertaining to Dalits, Dalit playwrights had a compulsion to voice the voiceless. Dalit playwrights had multiple responsibilities of upholding Dalit art forms disused and tarnished by the dominant castes, repudiating the divinity attached to the literature of the dominant castes, countering the mainstream aesthetics with Dalit aesthetics and using theatre as a tool of resistance to attain freedom for Dalits.

Tamil Dalit Theatre, as any other theatre, is an ideological weapon to construct a radical attitude in the audience to oppose subjugation and resist hegemony in any form-be it on the basis of caste, religion, colour, ethnicity, etc. It is a theatre of freedom which tries to rescue Dalits from the cruel clutches of the caste system, demolishing the basic premises of caste superiority and ultimately establishing social equality. This theatre empowers Dalits to trek towards achieving equality, freedom, self-respect and social recognition. Dalit theatre is a people friendly theatre as it demolishes the gap between the audience and the stage by breaking the

illusory fourth wall. It also converts the audience from passive spectators into active participants. Since it involves the participation of the entire audience, the plays performed in this theatre are produced not from the perspective of the elites but of the common people. Tamil theatre does not merely represent a slice of life but becomes a meaningful cultural activity by exposing the sufferings of the Dalits, the atrocities meted out to them and proclaiming the unity of Dalits in their fight against social injustices.

Poet Inquilab says that it would be appropriate if a Dalit speaks about Dalit issues. Dalit playwright M.Jeeva feels that only a Dalit can express the lived experiences of Dalits in an authentic manner. Though these two opinions are right to a certain extent, it would be unfair to deny a non-Dalit the opportunity to share the sufferings of the Dalits and join them in their protest against the social injustices. If a plot of a play penned by a non-Dalit revolves around the sufferings and problems of Dalits, then it can also be considered a Dalit play. Similarly, if a non-Dalit playwright produces a play voicing concern for the freedom of Dalits, then he/she may be considered as a Dalit Playwright. Tirumavalavan, leader of ViduthalaichiruthaikalKatchi (Dalit Panthers Party) says, that "it was an ill-conceived notion that only a Dalit should write about the community or lead a Dalit movement." He further stresses that "the definition of Dalit literature could not be confined to literary works dealing only with a particular community, but should include all writings portraying the lives of those from disadvantaged sections." World Dramatic literatures and of course Tamil dramatic literature are hitherto classified according to the content of the text. Hence, it would be a right approach to label a play as Dalit play only by its content and also by the purpose for which the play is produced. A Dalit playwright is expected to have a revisionist perspective of history and myths. He/She should have a thorough understanding of Dalit culture and aesthetics.

With the advent of the Dravidian politics, theatre groups affiliated to the Dravidian Movement started enacting plays criticizing Varnashrama Dharma and avowing eradication of untouchability. The play titled

Dravidamani, if not powerfully, subtly discussed the problems of Dalits. Kalaivanar N.S.Krishnan subverted the name Nandanar into *Kindanar* and performed it as a political satire. Sabha dramas concentrated only on middle class issues and individual problems. In the period between 1960 and 1980, there were only a few plays which dealt with inter-caste marriage and caste-based riots etc. A play which is worth mentioning in this period is MakkalMarumalarchiMandram's (People's Renaissance Movement) *Belchi* performed in 1978.

The early 1980s is a landmark period in the theatre activities of Tamilnadu. Modern drama trends and techniques got introduced to the Tamil theatre persons and audience as well. Dramas like Gnanasekaran's *Vayiru (Stomach)* (1978), Chennai PalkalaiArangam's *Egalaivan* (1980), M.Ramasamy's *Nyayangal (Rightness)* (1980), Indra Parthasarathy's *NandanKathai* (The Story of Nandan) (1986), Pralayan's *Kaditham* (The Letter) (1989), Mukil's *RamaiahvinKudisai* (The Hut of Ramaiah) (1992), A. Ramasamy's *VaarthaiMirugam* (Verbal Beast) (1995), Pudukkottai Poobalam KalaiKuzhu's *Mayaanam* (Cemetery) (1996), Othikai Drama Troupe's *Saamban* (2000), People's Art and Literature Association's *PokatheNanthaPokathe* (Don't go! Nantha, Don't go!) (2003), Inquilab's *Meelchi* (Liberation) (2003) were performed. Most of these plays dealt with Dalit issues but were written and performed by non-Dalit playwrights. Hence it is commonly considered that these plays failed to express to the fullest extent the life, culture, and politics of Dalits, atrocities and human rights violations against them.

The Ambedkar Centenary Celebrations fuelled the Dalit writers and creative artists across the nation with an urge to utilize their own potential and contribute their works for the welfare and development of the community. As a result, one can find a mushrooming of Dalit writers writing prolifically in Tamilnadu in the 1990s. K.A.Gunasekaran's *Bali Adugal* (The Scape Goats) (1993), M.Jeeva's *Thee* (Fire) (1993), Nitharsanam Theatre Group's *Onaikal* (Wolves) (1996), Kanal Theatre Group's *Dalit Eluchi* (The Uprising of Dalits) (1999), Inbakumar's *MeendumAmbedkar* (Ambedkar Again)

(2000), Puviarangam Theatre Group's *Ukkiram* (Fury)(2000), Nalanda Cultural Group's *Ponni* (2001), Vilimbu Theatre Group's *Tamiraparani* (2001), Vizhi Theatre Group's *PothusothilPangu* (Share in Common Property) (2002), NijaNatakalyakkam's *BharataDharmam*(2002), Thudi's *Ekalaivi* (2003), Chemmani Theatre Group's *Konthalippu* (Turbulence) (2003), ViduthalaiKural Theatre Group's *KaruppuArankam* (The Black Theater) (2003) are plays worth mentioning.

Since 1995, Dalit plays have been given a proper stage and audience in the Annual Dalit Art Festivals organized by the Tamilnadu Theological Seminary, Madurai. In 1996, there was an exclusive Dalit Theatre Festival. A few individual playwrights like AmaithiArasu, Manimaran, Pani, Suresh, K.S.Muthu, Britto, and Claire also contributed to Dalit theatre by conducting theatre workshops. Prem's *Mannilirunthu* (From the soil) (1998), Manimaran's *Sithiravathai* (Torture) (2000), C.Manuvel's *Kamukkama* (Confidential!) (2000), RajendraCholan's *Maruthalippu* (Negation) (2005), Parattai's *SaamiKuduthaVaram* (The Boon of God) (2005) are plays that created a salubrious climate for Dalit theatre performances.

In the late 1960s, the theatre of liberation arose as a subsidiary form of the social movements that sprang up across the world in support of the suppressed people, inspired by progressive political thoughts. In Tamil Theatre also, 1960 is a historic year as Madurai SarvodayaSangh performed a play titled *Harijan* which focused on Madurai Congress Unit's Temple entry agitation.

Among the Tamil Dalit playwrights, Parattai can be regarded as the pioneer of Tamil Dalit theatre. He has written more than 30 plays in his theatre career which spans across four decades. His first play *PullankulalAduppuOothukirathu* (A Flute induces an earthen stove) was performed in 1975. His other important plays include *OruVithaiMulaikirathu* (A Seed Sprouts), *AmmaPasikkuthe* (Its Hungry, Mom!), *OruSiluvaiSudapadukirathu* (A Cross is Shot), *VidathuSivappu* (Red won't leave you),

YarungaKollapporathuSathiya (Who is going to kill Caste?), *AngePaakathinga* (Don't look at it!), *PichiErinkada* (Tear and throw!), and *Sami KuduthaVaram* (God given Boon). His plays have predominant themes like the importance of inter-caste marriage, anti-Hindutva stance, and the need for economic prosperity to rescue the Dalits from the cruel caste-based feudal bondage. From 1978 onwards, Sister Claire had done extensive field work in Dalit villages of Dindigul district for almost 15 years and performed plays using the local youth to create awareness about local problems among the rural masses. Her plays *Antha Maya UruvamYaar?* (Who is that Illusory Figure?), *KakkaKathai* (The Story of Crow), *KozhiPanchayat* (Chicken Panchayat), and *UnmaikalUranguvathilai* (Truths never sleep) became realistic representations of the atrocities against the Dalits. In 1979, V.M.ShahjahanKani's *Pukai*(Smoke) drew the attention of theatre lovers with its strong treatment of the theme of manual scavenging. M.Ramasamy's *Nyayangal* (Rightness) based on Keezhvenmani Massacre was performed in 1981 in the First Theatre Workshop conducted by BadalSircar in Chennai Cholamandal. It is a gloomy fact that almost 1.2 million acres of land that were assigned to Dalits in Tamil Nadu has fallen into the hands of non-Dalits over the decades. Despite the fact that the Chengalpet District Collector Tremenheere initiated the move to recommend to the British India government distribution of land to people of the Depressed Classes in 1891, the agitation for Panchami Land Retrieval in Chengalpetafter almost a centuryin 1994 could not succeed. Puviarangam Theatre Group performed a play *Indha Mann YaarMaan?* (Whose land is this?), exactly three days after the police firing in Karanai village, Chengalpet District wherein a couple of Dalit youth sacrificed their lives in the Panchami Land Retrieval Struggle. In 1987, A.Alonso, A.Devaprasatham, B.Dorairaj of the Sacred Heart College, Poonamalle, Chennai, together released a collection of street plays titled *VeedhiyilVisaranaikal* (Trials in Streets).

From the time of the traditional theatre to that of the modern theatre, Dalit playwrights and theatre persons

have been facing a lot of impediments for their performances. In fact, the problem which started as a mere opposition by the dominant caste groups against Dalit performances on the stage created by Mukkulathor (a dominant intermediary community) resulted in the riots in Unjanai on 28th July 1989. In 1992, Mukil's *Ramaiahvin Kudisai* questioned the predicament of landless Dalit labourers toiling in the agricultural lands without any ray of hope for their future. It had a communist message and yet reiterated the point that in India, class is not synonymous with caste because economic status does not guarantee one's social status. In the same year, Chemmani Theatre group which started its journey from Palayamkottai interspersed historical and contemporary events in their plays *Manasatchi* (Conscience), *Adayalam* (Identity), and *Konthalippu* (Turbulence). In 1993, K.A.Gunasekaran's magnum opus *Bali Adugal* (Scape Goats) was performed in the Art Festival at Tiruvannamalai. *Bali Adugal* takes place in a village, where the upper caste Hindus anxiously search for an expiation for the broken temple chariot and decide to offer human sacrifice to their Goddess. They select a Dalit by name Udumban to be offered as sacrifice. However, he manages to escape by substituting his wife for him. Subsequently, Udumban's wife becomes the victim in the play. In the end of the play, the wife was killed and the people gathered around her cry that, "Always a woman is a scape goat..." (36) The play subtly tells us how the marginalized male in the society acquires the centre marginalizing his subordinate wife and other female members at home. It laughs at the ways in which a Dalit woman is doubly marginalized in the society. *Bali Adugal* is, in a way, a feminist text. The play is innovative in its theatrical style as it projects the slide at the background of the stage where Mulk Raj Anand is shown conversing with Dr. Ambedkar.

In the same year, M. Jeeva who is regarded as the pioneering figure in the Tamil Dalit Feminist Theatre produced *Thee* (Fire), *Cheriyin Thalattu* (The Lullaby of the Slum), *Oru Samathiyin Muzhakkam* (The Cry of a Cemetery) and *Kanni Mary* (Virgin Mary). Her play *Thee* is very powerful in portraying the atrocities of the

dominant castes which set fire to the huts of poor Dalits and the helplessness of Dalits who in retaliation could only burn the effigies of the dominant caste people.

In 1994, Puviarangam Theatre Group produced two plays *Engamma Sethutta* (Our Mother is dead), and *Thambi Eppa Varuvan* (When will my Younger Brother come?) which deal with the miserable plight of Dalit child laborers. Their next play, *India Enge Pogirathu?* (Whither goes India?), deals with the impact of Globalization on the lives of Dalits. Another play *Vathai* (Brutality) talks about the atrocities meted out to Dalits by the Caste Hindus guarded and backed by the Police machinery and the Government. In their yet another powerful play *Vukkiram* (Fury), the Subaltern Gods come alive and narrate the atrocities and cruelties meted out to them by the dominant caste Hindus. A. Ramasamy's *Thanneer* (Water) deals with the role of water in maintaining and upholding caste based untouchability.

Analyzing the text and context of Dalit plays, one can find that Dalit theatre emerged broadly as a powerful visible form of protest against a chequered history of exploitation both at socio-political and intellectual levels. With common elements of anguish, anger and protest discernible in Dalit Theatre, it becomes a dominant site for the contestation and negotiation of identities at several levels and in several ways. Conscious of their plight, Dalit playwrights attempt to challenge and subvert the practices and institutions that constitute their subordinate identities. Throughout their writings, they evoke a vital and recurring thematic concern, i.e., a conscious protest against and rejection of the political and cultural hegemony of the caste Hindus. Dalit theatre tries to establish the fact that Brahminical History is hegemonic and a misrepresentation of the actuality. While explicating Dalit Culture and Aesthetics, Dalit theatre portrays and subverts the socio-cultural dichotomies established and preserved in Indian Society by the Brahminical system. Dalit playwrights use humour as a survival apparatus against all inhuman denigration.

To encapsulate, Dalit theatre assembles towards the fact that it is a form of "resistance" literature

anda "narrative of pain." Dalit playwrights, by converting their personal experience into a community's collective experience, successfully convert their autobiographies into biographies of their respective communities. Dalit theatre has given these creative agents of social change amode of integrating with a larger community to create a powerful cultural space which can be used to fight againstoppression and discrimination and to create an egalitarian society.

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ECO-CRITICAL READING OF NADINE GORDIMER'S *GET A LIFE*

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The Nobel laureate Nadine Gordimer has always through her novels spoken of the cruelties done to her society. Her works has always been a topic for discussion for the sociological issues she incorporates in it. Her struggle for the abolition of apartheid and for the development of her society has been immense. Her post-apartheid novels have taken up the issues that stand as a roadblock to the development of not only her society but the world has a whole. Her 2005 novel *Get a Life* speaks of the various issues that hinder the development of her South African nation.

The novel's focus is on the eco system of South Africa and how it is exploited by the Western world. Neocolonialism and exploitation of the black labourers have not ceased in the country. Gordimer brings out the realities of not only her nation but also of the developing third world nations where exploitation of the natural resources has been done by the developed nations at the cost of the lives of the natives. She presents the microcosmic view of South Africa representing the problems the macrocosm world suffers.

The story revolves around Paul Bannerman, an ecologist in South Africa who suffers from thyroid cancer. His treatment makes him to be radioactive and is isolated from the world. He could not touch anything or come into contact with anything as his radioactive body might danger the things or people he comes into contact. "He radiates unseen danger to others from a destructive substance that has been directed to counter what was destroying him" (*Get a Life* 3). This peculiar position of the protagonist gives an insight to the readers how the new techniques have isolated human kind from nature. His isolation provides him space to ponder over his personal

life and his professional life and what his country is heading to.

His return to his mother's home and his visit to the garden is compared with the Garden of Eden in Genesis. Gordimer deliberately makes the comparison to show the 'fall of mankind'. Paul is compared to Adam who works hard and obeys the rule of nature. His wife Benni is compared to Eve who ate the forbidden fruit of evil. Benni knowing all the dangers the foreign companies bring to their country supports them as a advertising agent and bring the downfall of her own people. Thus Paul's struggle against the culprits is spoiled by his own wife. Gordimer explains that the cradle of humankind – Africa, is spoiled and her virgin nature is polluted. In the name of development it is being destroyed and she calls it a "Developmental Disaster".

The transformation Paul achieves after his quarantine can be understood from his movement from the garden to the zoo at the end of the novel. He makes the readers to understand that the nature and its goodness has to be lived under a combined eco-system with all living beings under the same roof of the earth. Gordimer criticises the commercialisation of such an eco-system. She explains that in the zoo animals are caged and showcased for the benefit of a few and compares it to the commercialising of the natural resources for the benefit of the rich. In both the cases the originality is lost forever and a hybridised variety is produced which is only an excreta of the former.

Okovanga Delta, a wetland which has given more for the country is now under threat where the Australian company plans to build a resort promoting tourism. Paul, an ecologist understands that the country does not need such development. "The Okovanga delta

in co-existence with a desert is a system of elements contained, maintained –by the phenomenon itself, unbelievably, inconceivably (*Get a Life* 91). But the need of the hour is to protect the Delta for it provides life for various organisms and a life source for the natives.

Paul's principal project at the time he was stricken was battling against the setting of a nuclear reactor in an ecologically sensitive area. When he himself becomes radioactive he understands what it will lead to. His son is made to stand at a distance and never allowed to touch his father. He is separated from the entire world. He becomes dependant on his parents even to satisfy his basic necessities. He emits radiation that not only harms him but the surrounding he is in. This minuscule suffering and the dangers in it make the readers understand what it is to have radioactive plants in the country and the dangers related to them.

The other problem linked with such globalising the natural resources of a particular country is the economic disparities arising from it. The company gives only a ten percent share to the natives – the true labourers and earn more destroying the land of the labourers. In such destruction arises the problem for the tribes who have been living there for hundreds of years. They had to be removed forcefully. Uprooted from their home for centuries they had to move out of their own place thus becoming refugees in their own land. In the novel Paul speaks of five tribes who were living in the Delta and understands that their lives would be at danger once the project comes to life.

Because of such disparities caused by commercialising the natural space, there arises the problem of ecological imbalance. This ultimately leads to problems such as food scarcity, unemployment, rise of violence, immigration, lack of basic needs, spread of disease, etc. Once the order of nature is disturbed it is hard to replace it. Gordimer in this novel has thus strongly criticized the commercializing of the natural resources

and the unnecessary use of development to create an imbalance in the ecosystem. James Graham concludes:

At an individual level, the novel seems to say, such contradictions can be worked through as a responsibility for the world. But if such individual commitment relies on a transformed consciousness of the alter-ity of (first) nature, it also rests on the acceptance of a seemingly unchallengeable socio-economic world (second nature). In this way *Get a Life* participates in there-routing of environmentalism in southern Africa – from the unjust conserva-tion practices of a land apart to the social ecology of a transnationally active and globally conscious environmental justice movement. (“ From Exceptionalism to Social Ecology in South Africa”)

The Conservationist by Gordimer some twenty five years back argued the need for conservation of the lands and how the powerful spoil the virginity of the African soil. After so many years the situation has not change much in South Africa. The problems have increased and still exploitation is done in the country for its natural resources. The government does not ponder over the realities of the environmental safety. It rather looks at it as development that destroys its own self. Only the individual effort exposes what is being done in the country. Only through the combination of all the sources such exploitation can be stopped. Creating a well balanced ecosystem will be the answer to this serious problem, which will benefit humanity for the times to come.

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A STUDY ON HEALTH AWARENESS AMONG SECONDARY SCHOOL STUDENTS IN CHENNAI DISTRICT

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Abstract

Health through education had been of great concern during ancient times and also in modern times in all the civilized nations of the world. Health is very important for human life. Wealth without health is of no use in our life; life is miserable and painful for an individual with ill-health. A sound mind is housed in a healthy body. Though modern man could enjoy all sorts of materialistic comforts in life, yet he falls often sick due to poor health awareness. Health promotion is not just about encouraging children and young people to eat well and to do exercise; it encompasses a much broader holistic approach. Health education aims to bring scientific knowledge to people so that they can use such knowledge for the betterment of their own health and health of the family and the community in which they live. Education is needed to replace ignorance by knowledge, remove prejudices and bring about changes in beliefs and attitudes in such a way that they will become positively tuned to health. At the heart of health and wellbeing is the capacity to form and sustain good personal, social and working relationships.

Introduction

“Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity”. - [WHO]

Good health enables people at all ages to do what they want to do, while poor health or a physical disability is an obstacle to the satisfaction of their wants and needs and, as such, affects their happiness unfavorably. Health through education has been of great concern during ancient times and also in modern times in all the civilized nations of the world. Health is very important for human life. Wealth without health is of no use in our life; life is miserable and painful for an individual with ill-health. A sound mind is housed in a healthy body. Though modern man could enjoy all sorts of materialistic comforts in life, thanks to the advancements of science and technology yet he falls often sick due to highly polluted environment in which he lives and works.

A study by Nilsson *et al* (2011) has revealed that Folate intake had a positive association with academic achievement in the 15-year-olds and provides

new information on the need to keep watch foliate status in childhood and adolescence. Other related studies concluded that the probability of sickness significantly affected academic success.

Health needs and general content areas for health education, Grout (2003) pointed out that there are many health needs that are common to children at various age levels, although they may manifest themselves differently. She lists and discusses eleven basic health needs with which those interested in health education should be concerned. They are:

1. Food and eating
2. Elimination of body waste
3. Exercise and play
4. Sleep and rest
5. Eyes and ears
6. Teeth
7. Posture
8. Illness and disease
9. Accidents and injuries
10. Emotional adjustments and Sex education.

The **National Social Welfare (NSW)** curriculum unit called 'Health Studies' defines health studies as: "that part of the curriculum which is concerned with the development of the total well-being of students and young people. It incorporates the curriculum areas of dance, health education, physical education, recreation and sport and refers to aesthetic, emotional, intellectual, physical and social development". With in the area of health studies, health education as such is defined more specifically as follows: "*Health education provides learning experiences which influence understanding, attitudes and behaviour with regard to individual, home, school and community health*".

Health awareness is dynamic in nature. Therefore, to be effective, it requires interaction between the individual, the home, the school and the community to increase the abilities of people to make informed decisions affecting their personal, family and community well-being and this is inflected in the above.

In some countries, the prevention of disease is the major concern and when that is the case, it is reflected in the curriculum, **K.C. Pang (2002)** of the University of Hong Kong writes: "*Health education is a method of conveying of the community the knowledge that necessary for the prevention of disease and the opportunity to lead a full normal life, physically, mentally and socially*". Thus education should include:

- A basic knowledge of the normal functioning of the body
- An understanding of the more common ailments
- The effects that certain habits have on the system

Recognition of the need for health education in the schools has developed through the years, as educators and the lay public health have come to realize the importance of providing learning in maintaining good health and providing learning experiences which will result in healthful living or more people. Furthermore, they have come to see more clearly the relationship of knowledge, attitudes and practices with respect to health.

Gan, L. and Gong (2007) are of the view that health and education may interact in three not mutually exclusive ways which are listed below

- 1) Health may determine education.
- 2) One or more other factors may determine both health and education simultaneously; and
- 3) Education may determine health.

Determinants of Health

The predominant view appears to be that the effect of education on health is primarily driving the correlation in high-income countries. Similarly, a recent study by **Lundborg (1903)**, using data on identical twins to estimate the health returns to education, concluded that higher educational levels positively affect self-reported health and reduce the number of chronic conditions.

Health may Determine Education

Health promotion is not just about encouraging children and young people to eat well and to do exercise; it encompasses a much broader holistic approach. The heart of health and wellbeing is the capacity to form and sustain good personal, social and working relationships. Such relationships undermine successful learning, as they are the key to motivation and excellence. When children and young people have good relationships, they are more likely to have self esteem and confidence with regard to their learning, to show resilience, when faced with personal challenges and to show respect for others. Health education aims to bring scientific knowledge to people so that they can use such knowledge for the betterment of their own health and health of the family and community in which they live.

Health and Wellbeing for Promoting Life Skill

Good health and well being is central to effective learning and preparation for successful independent living. Learning through health and wellbeing enables children and young people to; make informed decisions in order to improve their mental, emotional, social and physical well being. We humans are extraordinarily adaptable creatures. At the same time, we

are creatures of habit, and our lives can easily become reutilized to the point, where the very idea of change becomes terrifying. This is the flip side of adaptability – we can fit ourselves into a niche so snugly that we never want to leave.

Education may Determine Health

Education is needed to replace ignorance by knowledge, remove prejudices and bring about changes in beliefs and attitudes, in such a way that they will become positively tuned to health. What we need today for the progress of our country is enriched human resources made up of youths, not only well educated and skilled, but also well built and robust in health. The health of a family, community or a nation is ultimately determined by the health of individual members.

Puskar et al. (1999) collected data from the rural survey representing 624 community adolescents attending 4 rural Pennsylvania schools. The students were in the 9th, 10th and 11th grades. All the adolescent Health Inventory was used to report concerns related to general health psychological issues and risk behaviours. Overall, rural adolescents in the study reported an average of 6.5 (SD = 3.2) health concerns with frequencies of occurrence being always or often and reported an average involvement in 1 (SD = 3.2) risk behavior. Psychological issues were reported as 28% and 23% worried about their general health. Frequently report risk behavior included alcohol use and lack of exercise. There was minimal concern expressed regarding venereal disease or Aids, whereas 12% expressed concern about the possibility of pregnancy. These results suggested that the likelihood that adolescents perceive health form a holistic perspective and that health promotion should consider involving adolescents in planning both (a) to ensure congruence of the plan of care with adolescents concerns and (b) to clarify the interpretation and meaning of their concerns.

In examining the role of elementary school counselors in planned prevention activities at school, **Botvin (1985)** described a school-based health promotion programme. This programme was intended to be an effective response to the adolescent problems of cigarette

smoking, use of marijuana and use of alcohol. It was used with junior high school students. The five components of the programme were as follows: (1) cognitive component, (2) decision-making, (3) techniques for coping with anxiety, (4) social skills training and (5) self-improvement. These various cognitive-behavioral techniques were taught using instructional methods of modeling, rehearsal feedback and reinforcement and extended practice through homework assignments. Many others have suggested training to prevent smoking in adolescence. Life skills counseling methods have been applied cross-culturally to help American Indian adolescents to avoid drug and alcohol use (**Bobo, 1985**).

Statement of the Problem

The present problem is titled as follows: A STUDY ON HEALTH AWARENESS AMONG SECONDARY SCHOOL STUDENTS IN CHENNAI DISTRICT

Operational Definition Health

Health according to **WHO(2008)**, “Good health status enables people at all ages to do what they want to do, while poor health or a physical disability is an obstacle to the satisfaction of their wants and needs as such affects their happiness unfavorably”.

Need for the Study

Good health and well being is central to effective learning and preparation for successful independent living. Learning through health and wellbeing enables children and young people to; make informed decisions in order to improve their mental, emotional, social and physical well being. Like the cockroach, we humans are extraordinarily adaptable creatures. At the same time, we are creatures of habit, and our lives can easily become reutilized to the point where the very idea of change becomes terrifying. This is the flip side of adaptability – we can fit ourselves into a niche so snugly that we never want to leave. Education is needed to replace ignorance by knowledge, remove prejudices and bring about changes in beliefs and attitudes in such a way

that they will become positively tuned to health. What we need today for the progress of our country is enriched human resources made up of youths not only well educated and skilled but also well built and robust in health. The health of a family, community or a nation is ultimately determined by the health of individual members. Therefore the investigator would like to see the health awareness among secondary school students.

Objectives of the Study

The following objectives have been set in the present study:

- To find out the significant difference between XI and XII standard students with respect to their health awareness.
- To find out the significant difference between male and female students with respect to their health awareness.
- To find out the significant difference between aided and government school with respect to their health awareness.
- To find out the significant difference between low income (Below 2 lakh) and high income (Above 2 lakh) parents students with respect to their health awareness.
- To find out the significant difference between students whose fathers have school education and college education with respect to their health awareness.
- To find out the significant difference between students whose mother have school education and college education with respect to their health awareness.
- To find out the significant difference between students from nuclear and joint family with respect to health awareness

Sample

A sample of 298 students studying in secondary classes is considered in the present study.

Table: 1 Showing the Distribution of the Sample Drawn from Different Schools, Gender and Standard

S. No	Name of the School	Types of School	Gender	XI	XII	Total
1.	Pudur Government Boys Hr. Sec. School, Ashok Nagar	Govt.	Boys	48	51	99
2.	Government girls Hr. Sec. School, Aminjikarai	Govt.	Girls	53	47	100
3.	Thiru.Vi.Ka Boys Hr. Sec. School, Aminjikarai	Aided	Boys	27	23	50
4.	St. Ann's girls Hr.sec.school, Broadway	Aided	Girls	22	27	49

Diagram 1

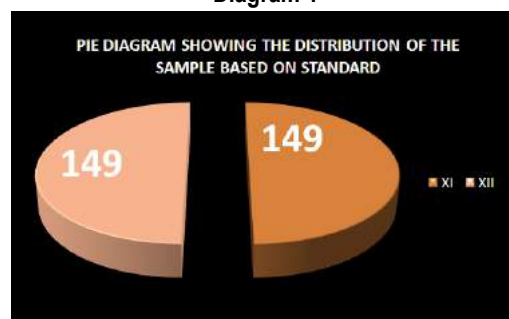


Diagram 2

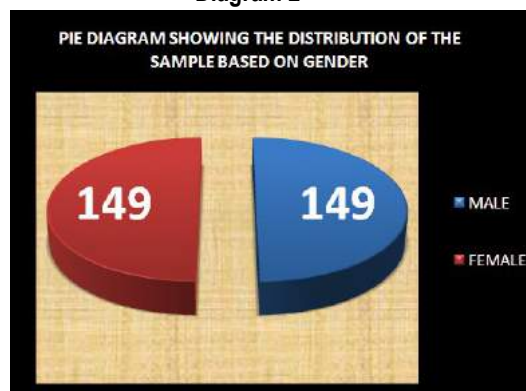
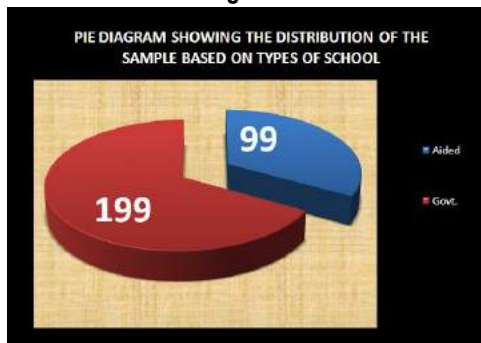


Diagram 3



Method of Investigation

Survey method was undertaken in the present study. Care was taken in designing, formulating and applying appropriate research tools for the verification of the hypotheses.

Variables of the Study

The variables undertaken for the present study is:

Main Variable

Health Awareness of the student (Independent variable)

Background Variable

The following personal variables of the students were taken for this study with the following categories:

1. Class: (XI /XII)
2. Gender: (Male / Female)
3. Type of School: (Aided/Government)
4. Socio-Economic status (Below 2 lakh/ Above 2 lakh)
5. Fathers Educational qualification: (School/College Education)
6. Mothers Educational qualification: (School/College Education)
7. Type of Family: (Joint / Nuclear)

Tool Used

Health awareness standardized Inventory by Allen Pierre was administered.

Administration of the Tool

Health awareness standardized Inventory was administered to the selected sample of the 298 secondary

school students. The students were required to select any one of the following five responses to indicate the extent to which they feel about their health awareness. The investigator requested the students to give their responses frankly and said that it would be confidential. The inventory consists of 100 items, each to be responded on the continuum of **A** – Not at all characteristic of me, **B** – Slightly characteristic of me, **C** – Somewhat characteristic of me, **D** – Moderately characteristic of me and **E** – Very characteristic of me.

Scoring

For the positive statements if the students answer the respond as **A, B, C, D, E** then the marks will be **5, 4, 3, 2, 1**. For the negative statement is reversed. The maximum possible score is **500** and minimum is **100**.

Pilot Study

Pilot study was conducted on higher secondary students. **50** samples were selected to test the feasibility of health awareness inventory. The pilot study helped to compute the reliability and validity of the test.

Reliability and Validity of the Tool

The reliability of health awareness inventory was established by Spearman Brown formula odd-even method. The reliability of co-efficient was computed and the value is **0.73**. The index of reliability is taken as measures of validity (Garret, 1981) and this works out in our study to square root of **0.73** equal to **0.85**, which is highly significant.

Analysis and Interpretation of Data

After the data have been collected, mean, standard deviation and correlation are used for the purpose of testing of null hypotheses, the results of which are given in the following tables.

Hypotheses – 1

There is significant difference between XI and XII standard students with respect to their health awareness.

Table 2: Showing significant difference of health awareness scores of XI and XII standard higher secondary students

Standard	N	Mean	S.D	S.E.M	t- ratio	LS
XI	149	334.01	39.91	3.27	2.652	0.01
XII	149	321.15	43.71	3.58		

From the above table the obtained mean scores show that there is significant difference in the health awareness of the higher secondary school students studying in XI and XII standard. The XII standard students have higher health awareness than the XI standard students and it is statistically proved and thus the empirical hypothesis is accepted.

Hypotheses - 2

There is no significant difference between male and female students with respect to health awareness.

Table 3: Showing Mean, S.D., and CR for health awareness based on gender

Gender	N	MEAN	S.D	S.E.M	t-ratio	LS
Male	149	329.74	45.90	3.81	0.861	NS
Female	149	325.52	38.56	3.12		

From the above table the obtained mean scores show that there is significant difference in the health awareness of the higher secondary school students. It is also observed from the mean health awareness scores show that male students have higher level of health awareness than the female counterparts and is statistically proved and hence the null hypothesis is rejected.

Hypotheses – 3

There is no significant difference between aided and government school students with respect to health awareness.

Table 4: Showing Mean, S.D., and CR for health awareness based on type of school management

Type of Management	N	MEAN	S.D	S.E.M	t-ratio	LS
Aided	99	342.67	48.58	4.88	4.484	0.01
Government	199	320.07	36.63	2.60		

From the above table the obtained mean scores show that there is significant difference in the health awareness of the higher secondary school students. It is

also observed from the mean health awareness scores that aided school students have higher level of health awareness than the government school counterparts and is statistically proved and hence the null hypothesis is rejected.

Hypotheses – 4

There is no significant difference between low income and high income parents students with respect to health awareness.

Table 5: Showing Mean, S.D., and CR for health awareness based on economical status

Income	N	MEAN	S.D	S.E.M	t-ratio	LS
Low income below 2 lakh	246	331.85	41.30	2.63	3.880	0.01
High income above 2 lakh	52	307.38	41.36	5.74		

From the above table we find that the obtained mean scores show that there is a significant difference in the health awareness of the higher secondary school students. It is also observed from the mean health awareness scores students from low income group have higher level of health awareness than the high income counterparts and is statistically proved and hence the null hypothesis is rejected.

Hypotheses – 5

There is no significant difference between students whose father have school education and college education with respect to health awareness

Table 6: Showing Mean, S.D., and CR for health awareness based on fathers qualification

Father Qualification	N	MEAN	S.D	S.E.M	t-ratio	LS
School education	153	322.69	37.98	3.07	2.043	0.05
College education	145	332.73	45.96	3.82		

From the above table we find that the obtained mean scores show that there is significant difference in the health awareness of the secondary school students' father qualification. It is also observed from the mean health awareness scores students whose father have college education have higher level of health awareness than the students whose father have school education

and statistically proved and hence the null hypothesis is rejected.

Hypotheses - 6

There is no significant difference between students whose Mother have school education and college education with respect to health awareness

Table 7: Showing Mean, S.D., and CR for health awareness based on Mothers qualification

Mothers Qualification	N	MEAN	S.D	S.E.M	t-ratio	LS
School education	184	331.05	47.29	3.49	1.216	NS
College education	114	325.42	32.49	3.04		

From the above table we find that the obtained mean scores show that there is significant difference in the level of health awareness of the secondary school students' mothers' qualification. It is also observed from the mean health awareness scores students whose mother have school education have higher level of health awareness than the students whose mother have college education and statistically proved and hence the null hypothesis is rejected.

HYPOTHESES - 7

There is no significant difference between nuclear and joint family students with respect to health awareness

Table 8: Showing Mean, S.D., and CR for health awareness based on type of family

Type of Family	N	MEAN	S.D	S.E.M	t-ratio	LS
Nuclear	176	327.52	46.64	3.52	0.028	NS
Joint	122	327.66	35.22	3.19		

It is obtained from the above table that the obtained mean scores show that there is significant difference in the health awareness of the higher secondary school students coming from nuclear and joint family. It is also observed that the students coming from joint family have higher health awareness than the nuclear family students. It is statistically proved and hence the null hypothesis is rejected.

Major Findings

1. The XII standard students have higher health awareness than the XI standard students
2. It was found that male students have higher level of health awareness than the female students
3. It was found that Aided school students have higher level of health awareness than the Government school students.
4. It was found that students from low income group have higher level of health awareness than the higher income family
5. It was found that students whose father have college education have higher level of health awareness than the students whose father have school education
6. It was found that the students whose mother have school education have higher level of health awareness than the students whose mother have college education
7. It was found that the students coming from joint family have higher health awareness than the students coming from nuclear family.

Educational Implications

The findings of the study paved way to frame the following educational implications:

- All educational institutions can organise health awareness camps in order to improve physical well being of the students.
- Schools can also organise various counseling programmes for the parents to create awareness about the health status of their wards, particularly those studying at the secondary levels.
- At present life is full of stress and pressure for school children and adults. Pressure on school, busy parents, competitive sports and the demands of active participation are the contributing factors of stress. Teaching health maintenance skill to the children can help them learn to relax, teach self control and instill a

sense of peace on their daily lives. Health must be acquired by people's own efforts and cannot be imposed upon them. Health assessment Performa helps the students to do **SWOT analyses** and counter the pressure of this fast-paced society and help them to quiet their minds. It promotes self-discipline and develops inner strength. The regular participation in physical activity enhances the physical and psychological health of the body, social opportunities, relationships and quality of life. Learning through health and wellbeing promotes confidence, independent thinking and positive attitudes and dispositions.

- Being aware of health issues at the adolescent age is very essential. Both the teachers and the students must be aware of the physical changes in themselves. They must also have a complete knowledge of the various health hazards. Every school, regardless of size, should have someone on its staff assigned to coordinate the various aspects of the school health programme. In larger schools, this might be a full-time position, a person specially qualified to serve as a teacher, consultant, coordinator or supervisor of health education. A health coordinator can render valuable service in seeing that an all round health programme exists. Health instruction can be more carefully planned. In addition to the direct health teaching, there can also be provision for the correlation and integration of health instruction, along with the other subjects they learn at school. Resource materials can be provided for class teachers and other teachers involved in teaching about health issues. School and community relationships can be developed. The total school health programme can be guided to function as an integrated whole. The administration of the health education programme should also include a school health club or committee. The level of health

awareness should be at the maximum for the secondary school students. In order to develop higher level of health awareness, the teachers should take much effort to develop the health awareness of the pupil so that it will improve the health development of students at this level. Medical professionals may help policy-makers by sharing their latest knowledge and experience. Special programme for awareness among adolescent groups may be organized at a large scale. The Educational institutions can give more importance for sports, thus diverting adolescent's attention in other healthy areas and keeping them constructively busy in mind and spirit. Health awareness plays a significant role, as health adjustment can be made more positive among the growing children. Once adolescents are made aware of the health problem, they can better adjust to the health conditions and further develop coping skills related to their problems.

Limitations of the Study

The present investigation has the following limitations:

- 1 The study was confined to the students of standard XI and XII only
- 2 XI standard students who have taken biological science as a subject have been considered.
- 3 The study is restricted to schools in Chennai district, Tamil Nadu.
- 4 The sample size is restricted to 298 students.

Suggestions for Further Study

The aim of education is not merely communicating knowledge to prepare for job, but awakening and developing positive attitude, interest and health awareness. This study confines itself to the secondary students.

- As this study covers Chennai district, Tamil Nadu only, similar study may also be extended to other areas.

- This study is confined to 298 school students only; further studies can be conducted on a large sample.
- The present study aims at studying Health awareness of XI and XII standard students only. Other psychological and physiological variables could also be included in the study.
- A similar study may be extended to Arts and Science College students at different levels.

Conclusion

This study gives an overall picture of the work, that consisting of the major findings, summary, suggestions for further research and educational implications of the study, which is the goal to be reached. The present study is sure to provide insights into the field of educational research and the findings of the study can serve as database for further research.

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SOCIAL NETWORKING – AN e – BASED EFFECTIVE SHARING COMMUNICATION

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Introduction

Social media form of communication can be with a person or a group of persons. Today most of the people specially the youngsters are hooked onto the different social media for keeping in contact with their peers. Social media is media for social interaction as a superset beyond social communication. There are pros and cons to the use of social media. One most important advantage is the online sharing of knowledge and information among the different groups of people. This online sharing of information also promotes the increase in the communication skills among the people especially among the learners/students of educational institutions. There is also a flip side to the use of social media tools. Sometimes, such tools are misused by people which leads to interference into one's privacy. Such instances can lead to dangerous proportions keeping in view the ethical aspect of the use of such media. The social media tools have virtually brought people close to one another specially those living in far offplaces. However, these days it has been witnessed that most of the business houses also engage in social networking while promoting their products and services. Very often, the head honchos of the business groups tries to maintain a healthy relationship with their valued customers. Social networking sites are now seen as a promising means of publicity, which every brand must embrace.

What is Social Networking?

Social networking is a way for one person to meet up with other people on the Net. Other's use it to find old friends. Then there are those who use it to find people who have the same problems or interests they

have, this is called niche networking. Social networking can help a business gain contacts, clients, and increased public awareness. Even entrepreneurs who run small businesses from their homes can take advantage of this resource to set up a global presence. To make the most of social networking, it's important to fully understand the concept of social networking and how it can be applied in ways that will help you grow your business.

Common Uses for Social Networking and the effect on our Target Audience

"Social Media" is an umbrella term used for many different aspects of the social Internet from Facebook to blogging to forums and there are so many variants of the same phrase used to refer to so many different elements of the social web that it be confusing defining exactly what social media is. Just to make sure there is no confusion, for this article I am settling on "Social Networking" as a phrase to mean the sites such as Facebook, Twitter, MySpace etc, where people connect with others directly. It is fascinating to see that there are so many different things going on in one place, and even more incredible that they seem to all work in harmony.

Purely Personal Reasons

Easily the most common use of Social Networking sites, and the main reason for them existing in the first place, is for personal reasons. The majority of people using Facebook or MySpace keep to the "social" label. It is used for its original purpose – to keep in touch with friends. One great way of taking advantage of the personal side of Facebook is keeping in touch with people hundreds of miles away, maybe somebody who has gone

travelling or moved to the other side of the world. The people who use the tools for these purposes sometimes have no idea that marketing is going on, or that it is possible to use these networks for business purposes, and some even simply ignore advertising all together.

Business – Connecting with customers-Advertisements

With the rise of Internet Marketing, social media is being embraced by businesses more and more. Innovative ways of utilizing these tools by connecting directly with customers are being found. They can also act as a sort of customer service line, say somebody loses the code to pick up their ticket from the fast ticket machine they will post on Twitter, and get a response with the information they need.

Six ways Social Networking can Accelerate large-Scale change:

1. Building a collaborative culture

Social media can also help in cases where creating a more collaborative culture is one of the major objectives of the change initiative. This has been the case with the United States Transportation Command, or USTRANSCOM. Because of new responsibilities the Command had been given across the entire U.S. Department of Defense supply chain—from factory to point of delivery—executives sought to change the structure and culture of USTRANSCOM from a “command and control” emphasis to one that encouraged staff to interact directly with executives and supported the kinds of collaboration that can lead to innovation.

2. Two-way communication

Social media tools provide an effective communications medium—for the core change program teams and across the organization as a whole—as a large-scale change initiative proceeds. In addition, by monitoring and participating in online discussions, managers can more readily see where any misunderstandings or “pain points” exist across the

enterprise and take steps to address them. For example, one global resources company recently established a presence on Yammer, a secure and enterprise-strength social network that enables coworkers to communicate and share information with one another. Seventy percent of the company’s team members signed up for Yammer after its initial launch and 25 groups were created to discuss work-related issues. Today, about 2, 000 messages are posted each month.

3. Creating more engaging learning experiences

Social media applications can be extremely effective ways to deliver personalized learning experiences related to a change initiative, not just general broadcasts of information. In our experience, organizations have used these innovative collaboration platforms in a variety of ways to encourage effective workforce enablement, including:

- Video casts with short learning segments delivered before a new enterprise system goes live.
- Live web meetings and telepresence solutions that bring together dispersed teams for a common learning experience.
- User-generated content platforms such as YouTube, which allow staff members to provide short video or audio training segments relevant to the change program.

4. Sharing current practices through a knowledge network

“Learning” refers to more than just the formal offerings that are designed and delivered from a central group. Also critical are the knowledge networks that can be formed quickly using applications such as Twitter, Yammer and Facebook. These networks can help employees get information about processes or technologies, share innovative practices and receive answers in timely ways. One North American bank, for example, has established a dynamic communication and collaboration tool for employees to help locate people,

content and expertise and to centralize and share knowledge. By the end of the first two months of the new tool's introduction, more than 5, 000 users had joined, creating close to 100 personal blogs and more than 400 communities.

5. Improving employee involvement and engagement

One of the critical success factors for managing large-scale change programs is engaging employees in the change—helping them to feel ownership in the initiative and tapping into their energy to resolve issues and advance the business.

- Social media and collaboration solutions allow information to flow in multiple directions rather than just from the top down.

6. Assessing progress more regularly and effectively

Assessments can be supported in at least two ways: by providing a platform for nearly instantaneous survey-based feedback, which can supplement more comprehensive measurement exercises; and by conducting facilitated online feedback sessions. With social media tools, decision makers have timely information about employees' understanding and acceptance of the change program.

Conclusion

'Small steps that add up to big value'

Social media is an important addition to a traditional change management program, one that can dramatically increase the acceptance of change and advance an organization more predictably toward its business goals. Collaboration and social media tools can reduce the time an organization needs to navigate large-scale change programs and deliver a better change experience from the employee's perspective; this, in turn, builds a foundation for employees to be more continuously change capable in the future. Carefully managed, social media and collaboration tools provide a powerful platform that can help enterprises successfully manage large-scale change.

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EQ OF TEACHER TRAINEES IN RELATION WITH ACHIEVEMENT

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Introduction

The ability of people to know, to manage, and to regulate their emotions. They feel that it is better to lose brilliant candidates who have trouble in getting along and get those people whose skills are average, but have the ability to know and manage their own emotions and those of others. This ability to manage people and to manage one's own emotions is termed emotional intelligence (EI). The significance of IQ of the 20th century has been replaced with the term EQ (emotional intelligence quotient) at the dawn of the 21st century. To a certain extent we can say that emotional intelligence is a combination of both emotions and intelligence.

Peter Salovey, (Yale University's Psychology Department Chair) says that emotions and intelligence have both changed-where intelligence was once perfection, people were recognizing that there was more to life, Where emotion was once perdition, people were recognizing that it might have substantive value. There are ongoing discussions about the origins of "EQ", but consensus is that the seminal publication was an article called "Emotional Intelligence" by Peter Salovey and John "Jack" Mayer in 1990. The article defined EQ as a scientifically testable "intelligence".

EQ has evolved to: "Emotional intelligence is the ability to perceive emotions; to access and generate emotions so as to assist thought; to understand emotions and emotional knowledge; and to reflectively regulate emotions so as to promote emotional and intellectual growth."

As their colleague David Caruso writes, "It is very important to understand that emotional intelligence is not the opposite of intelligence, it is not the triumph of heart over head-it is the unique intersection of both".

Damasio's contributions provide powerful evidence that it is artificial to separate thinking and feeling. Candace Pert is a leading neurobiologist who wrote *Molecules of Emotion*.

And his perspective is that "thinking" occurs in the brain and the body. All kinds of 'information' is processed throughout the body – ideas, feelings, and maybe even spiritual impulses. While the brain has the most processing power, it is not necessarily driving the system.

Reuven Bar-On has been interested in non-cognitive competencies since the mid-1980s and developed a test that measures people self-report of these competencies, called the EQ-i.

Bar-On's definition is: "Emotional intelligence is an array of non-cognitive capabilities, competencies, and skills that influence one's ability to succeed in coping with environmental demands and pressures."

A Comparison of EQ Models

	Self-Awareness	Self-Management	Self-Direction
Salovey, Mayer, Caruso	Perceive Understand	Regulate	Generate
Six Seconds	Know Yourself	Choose Yourself	Give Yourself
Bar-On	Intrapersonal	Interpersonal General Mood Stress Management	Adaptability
Q-Metrics	Sense	Understand	Apply

Current research suggests that the EQ of a person will predict how successful a person is at executing these plans. a person's EQ is the link to the

competencies, values and attitudes that empowers them to get the results they want (Merlevede, 2000).

The distinction between intelligence and knowledge in the area of cognitions (i.e., IQ) is very clear, where generally, psychological research demonstrates that IQ is a reliable measure of cognitive capacity, and is stable over time. In the area of emotion (i.e., EQ) that distinction between intelligence and knowledge is murky. Current definitions of EQ are inconsistent about what it measures: some (Bradberry and Greaves 2005) say that EQ is dynamic, it can be learned or increased; whereas others (Mayer) say that EQ is stable, and cannot be increased.

The world of emotions is area that can be mastered skillfully with mental alertness. EQ is a special capacity, which determines how well we are able to make use of the others skills that we possess, besides IQ.

Finally, EI matters more than IQ because (1) EI skills can be taught to children in order to provide them a better chance to use their genetically given intellectual potential (IQ), (2) people without EI lack self-restraint and would do whatever their impulses suggest. They suffer a "moral deficiency", and (3) those who are insensitive to the emotions in others will not see the need to care for others.

The success of an educational system largely depends upon the quality of teachers available. The teacher is the pivot around which all the educational programme rotate. The destiny of a nation is in the hands of the teachers as they play a pivotal role in molding the students, who later enter into different walks of life and take the nation towards progress and development.' Nothing is more important than securing a sufficient supply of high quality recruits to the teaching profession, providing them with the best professional preparation and creating satisfactory conditions of work in which they can be fully effective' observed the Education Commission (1964-66).

People smart means one is effective in his interpersonal relationships. Teachers are in the profession of working with people especially with parents,

children and other teachers. They have to be effective in their interpersonal relationships.

Teacher education is the mother board of the whole educational system and the wisdom seat of all educational processes; it is evident that the quality of education is the direct consequence and outcome of the quality of teachers and teacher education system.

There are many studies on emotional intelligence with relation to management, organizations, administration etc. But there are very few studies on emotional intelligence in relation with teachers. Intelligence may help teachers in acquiring subject knowledge but only emotional intelligence can enrich their teaching proficiency and make them efficient as well an achievement. An emotionally intelligence teacher alone can educate the children effectively and that results in all-round development of the pupil which includes physical and psycho-social experts. Hence the present study has been undertaken to study the EQ of Teacher trainees in Relation with achievement.

Objectives

1. To find out the level of EQ of teacher trainees.
2. To find out the level of achievement of teacher trainees.
3. To find out whether there is any significant relation in EQ and achievement of teacher trainees.

Null hypotheses

1. There is no significant difference between male and female students in their EQ.
2. There is no significant difference between rural and urban students in their EQ.
3. There is no significant difference between day scholar and hosteller students in their achievement.
4. There is no significance different between govt. and unaided students in their achievement.
5. There is no significant relationship between EQ and achievement of teacher trainees.

Design of the Study

Survey method is used in this study. It involves clearly defined objectives.

Population & Sample of the Study

In the present study has selected the sample of 311 students randomly selected from teacher training institutions in Pudukottai Educational District in Tamil Nadu. The sample consists of 100 male and 211 female.

Tool Used in the Study

Emotional intelligence is a relatively new global concept. Many tools are available to measure the emotional intelligence of individuals, but most of them are of foreign origin. In this research, the investigator has used an indigenously developed tool by the name 'Emotional Intelligence Inventory' developed by Dr. P. Annaraja et al., (2000). This tool was modified by the investigator with consultation of his guide.

Results and Discussion

Table 1: Mean and SD Scores of EQ of Teacher Trainees in Terms of Sex

Dimension	Sex	Mean	SD	Count	't' value	Result
EQ	Male	83.38	18.26	100	3.2	S
	Female	76.67	14.57	211		

(At 5% level of significance, the table value of 't' ratio is 1.96)

From the above table it is inferred that there is significant difference in EQ of teacher trainees with respect to their sex.

Table 5: Correlation Sum Of Eq And Achievement Of Teacher Trainees

Categories	Count	Σx	Σy	Σx^2	Σy^2	Σxy	'r' value	Result
Emotional intelligence and achievement	311	25517	24516	2126379	2013222	2009877	0.03	NS

(At 5% level of significance, the table value of 'r' ratio is .113)

From the above table it is inferred that there is no significant relationship between EQ and achievement of teacher trainees.

Conclusion of the Study

The present study reveals that majority of the secondary grade teacher trainee students have average

Table 2: Mean and SD Scores of EQ of Teacher Trainees in Terms of Location of the Institution

Dimension	Type of students	Mean	SD	Count	't' value	Result
Psychology mark	Rural	80.58	16.68	190	2.65	S
	Urban	76.08	14.87	121		

(At 5% level of significance, the table value of 't' ratio is 1.96)

From the above table it is inferred that there is significant difference in EQ of teacher trainees with respect to location of the institution.

Table 3: Mean and SD Scores of Achievement in Psychology of Teacher Trainees in terms of Type of Student

Dimension	Type of students	Mean	SD	Count	't' value	Result
Psychology mark	Day scholar	80.12	11.54	147	3.14	S
	Hosteller	83.78	8.68	164		

(At 5% level of significance, the table value of 't' ratio is 1.96)

From the above table it is inferred that there is significant difference in achievement in psychology of teacher trainees with respect to type of students.

Table 4: Mean and SD Scores of Achievement of Teacher Trainees in terms of Type of the Institution

Dimension	Type of the Institution	Mean	SD	Count	't' value	Result
Psychology mark	Govt.	86.27	6.59	41	4.00	S
	Unaided	81.81	10.59	270		

(At 5% level of significance, the table value of 't' ratio is 1.96)

From the above table it is inferred that there is significant difference in achievement in psychology of teacher trainees with respect to type of the institution.

level of EQ and achievement. This may be due to the changing educational scenario mainly in the field of educational psychology and technology. As pointed out by Indian education commission (1966) and National policy on education (1986) schools and colleges play a significant role in the shaping the personality of the learners.

The 't' test reveals that there is significant difference between male and female students in their emotional quotient except from Social awareness, Relationship management. This may be due to the fact, that today the boys and girls have proper education and widens their ability to do things on their way and to be self-sufficient and emotional control. Particularly in Tamilnadu the boys and girls were well educated and they are aware of the importance of emotional quality.

From the above study reveals that significant difference between the day scholars, hostellers, rural and urban students in their level of emotional intelligence and academic achievement. Here the investigator has to think all the students received systematic education from school onwards and also they may have extra guidance, seminars etc.

The study proves that significant difference between Government unaided institution students in their achievement in psychology. Because of the engagement are varied in both, other views the students maintaining differ from the instructions.

There is no significant correlation between the emotional intelligence and academic achievement in psychology of the secondary grade teacher trainees. The level of emotional intelligence does not influence or affect the academic achievement of the teacher trainees. In total the investigator come out with a conclusion that

institutions have a great role in their level of emotional quotient and achievement of the teacher trainees.

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ROLE OF WOMEN'S PARTICIPATION IN CASHEW NUT PRODUCTION – A STUDY IN CUDDALORE DISTRICT

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Abstract

The present study makes an attempt to assess the women participation in cashew nut production in cuddalore district. In this connection womens' how they are earned from the cultivation for their livelihood. Especially in different segments of the cultivation linkages. In Tamil Nadu cuddalore district is one of the biggest contribution in the cashew nut particularly, womens are highly engaged and benefitted. At the same time economically they are coming forwarded, Cashew generates employment in the crop production and processing sectors of India employing over 3 lakh persons with more than 95 percent of them being women. Employment extends both economic status and social status to women. Women employment becomes a basic requisite for upliftment of the women socially and economically. Here 55 percent of the women involved are in the economically active age group of 35-45 yrs, and 68 percent of the women are illiterates

Key words: *Women in agriculture, Women employment, Cuddalore, Panruti, Cashew Nut. Walmart,*

Introduction

Women workers 59.4 million or 31.5 percent of the total workers in the country in 1961, according to the census data during the last 60 years, their proportion to the total working force have fluctuated between 23.30 percent and 30.70 percent. But, it should be noted here that-these fluctuations, in the main, are due to differences in the concept of "worker" from census rather than to actual change in the extent of participation of women in economic activity. In this connection in India, many states have great potential to cultivated cashew nut production. In this context, Tamil Nadu recorded sixth position in Indian country. In this view, cashew nut production is one of most successful cultivation and largely depend women society. Particularly in cuddalore district, female's contribution is high compared to men in cashew nut cultivation compared to other districts in Tamil Nadu. The cashew women laborers are may be ignorant, unskilled and semi skilled workers coming from various

communities which belongs to the lower social status but, Cashew has the potential to provide source of livelihood to the women.

Women peoples associated preparing cultivated lands; planting, plugging of cashews and other related works, in this connection they are derived some income from this works. Agriculture is the main source of livelihood for Indian rural masses, including women who are extensively involved in the agricultural activities. Cashew generates employment in the crop production and processing sectors of India employing over 3 lakh persons with more than 95 percent of them being women. Here 55 percent of the women involved are in the economically active age group of 35-45 yrs. This is also the age where they have relatively grown up children and so fewer restrictions on mobility, giving them greater opportunities to benefit from economic participation. 68 percent of the women are illiterate. Since 1960, it is remarkable to note that most of the female workers of

India have been working in cashew industries. This is also true in the case of cashew industries in cuddalore District. Except in roasting, only women workers are engaged in Shelling, Peeling, Grading, and Packing sections. But no systematic study has been done to An Economic analysis of Cashew nut Production in cuddalore district.

Statement of the Problem

Cashew industry is one of the most important sources of employment and income especially to the rural women people in Cuddalore district. It also fetches foreign earnings. So its role is important in the determination of economic development of the District. Women participation is very much requiring for the preparation of the land to final stage of process. But current situation, women wages is very low compared to men in this cultivation, because they are dominated by men at the same time male labors not interested to take up the process. However, women people's contribution is necessary to make better yield of production for that reason, land owners appointed women laborers because, land owners feel women's are neatly fill the work without any struggle and damage compared to men.

Objectives

To find out the various aspects to make the cultivation and how women's are engaged and utilized the opportunities.

Methodology

The present study is conducted on Women participation in cashew nut production cuddalore district. It is an attempt to analyze the role of women participation in agriculture sector and their income ability in all kinds of discipline of production of cashew nut. This study based on Secondary data has been collected from Directorate of Cashew and Cocoa Development, (DCCD) Kochi, and various articles, books. And the data and information has been collected through different studies.

Climate and Soil

Cashew can be cultivated in almost all kinds of soils ranging from coastal sandy and red lateritic soils to

red sandy loam soils in plains and soils with fertility status. It is largely believed that cashew is waste land cultivation and does not need much care, as a result of which it is given less attention.

Cashew Plantation Methods

At the time of cashew plantation seedling progenies are very essential to the spreading types and its need vast space for growth and development. Enormous number of varieties are developed are compact occupying very less place and will be accommodated in a large number. Cashew planted at various spacing levels in and around Tamil Nadu. Particularly cuddalore district cashew cultivator's followed planting method is 7X7m spacing or 7.5X7.5m. (200 plants per hectare) Each pit of cashew has been occupied with 10kg Farm Yard Manure, 100 to 120 kg lindane dust and 2kg neem cakes applied on the land before planting. Then the grafts are improved during three months period (August to November).

Varieties of Cashew

Due to research impact till now we are received more than 44 varieties. In this connection 25 varieties are germplasm and 19 varieties are hybrid, and yield range is 1.44 to 3.82 tonnes per hectare. But cuddalore district cashew varieties are very similar. All the varieties of cashew seeds are came from Virudhachalam Research Institute. VRI- I, VRI - 2, VRI - 3, VRI-4, and VRI (cw) HI. In this view VRI -I and VRI-2 selected from Kattarpalli and released from TNAU in 1985. It has clusters, high yielding and small yellow fruits and nuts, trees are spreading in nature. Then VRI - 3 selected from Vazhisodanai Palayam and this taken from Tami Nadu agricultural University in 1991 and its performance is comparatively very well in agro - climatic situation entire India. More over this variety was recommended for the cultivation in Tamil Nadu. Yield capacity per tree 11.68 kg nuts in a year, and the nut size is 7.20g and kernel weight is 2.17g, and apple is reddish pink colour at the same this is a familiar variety in Tamil Nadu especially in Cuddalore district.

Table 1

State	Varieties
Maharashtra	Vengurla 1, 4, 6, and 7
Kerala	Madhathara 1, 2, Dhana, kanaka sulabha, priyanga, poornima, amrutha
Karnataka	Ulla-1, 3, Un-50
Andhra Pradesh	BPP -4, BPP- 8
West Bengal	Jhargam -1
Tamil Nadu	VRI-1, VRI-2, VRI-3 and VRI-4
Goa	Bhaskara and Vengurla 4, 7, 8
Orissa	Bhunaveshwar and dhana, BPP-8

Source: Directorate of Cocoa and Cashew Development (DCCD) Kochi.

Preparation of Land and Planting Method

In this segment, preparing appropriate lands and planting system based on the topography of the land. Fertility of land and type of soil is very essential for establishing cashew plantation in different locations.

Time of Planting

Without any hesitate after the onsets of monsoon, plant the graft in the center of each pit and support it appropriate staking. The most suitable time for planting of cashew grafts is second fortnight of June to July. In this time period wage employers need to fulfill the work, for that purposes females are highly used for this circumstances, and they earned reasonable amount for their work.

Intercropping

While the initial period of cashew plantations, several inter-crops can be taken up in the inter-space of crop. Based on the climate conditions inter-cropping has been planted. This practice not only provides considerable income at the same time created employment opportunity especially for the women peoples.

Constraints of Cashew Production

Cashew has various agro climatic zones has the great potential to cultivate and produce maximum

potential productivity. Hence, various reasons are behind spoil the cashew production.

1. Cashew is an inferior kind of crop among the farmers however, grown under neglected situation.
2. Cashew widely cultivated in wasteland crop in degraded infertile soils in the country which hinders the exhibition of its potential yield.
3. Insufficient transfer of technological backward

Plant Protection for Cashew

Many insects are damaged the cashew production proportion. So we have to make some attempt to reduce the level of damages. On the basis what are the insects make huge damages for cashew cultivation, in this view (TMB) Tea Mosquito Bug on cashew occurs at new flushing, flowering, and fruiting stages between September to April and this losses ranging from 20 to 60 percentages. And another one is (CSRB) cashew stem and root borer, this is the apex dreaded pest of cashew trees, at the time of immature stages of which feed on the bark of trunk and roots and out rightly kill the tree within quicker days. These are the entire inconvenient situation for the cashew nut trees, at the time women wage employers are engaged among the trees and spray the fertilizers to control insect's level.

Walmart in Cuddalore District

The Walmart Foundation announced a USD 100, 000 (Rupees 50 Lakh) donation to a project to help small scale farmers, including 900 women, affected by Cyclone Thane in Cuddalore, Tamil Nadu, where the Walmart Foundation's Cashew Value Chain Initiative is currently underway. This project will be implemented by CARE, a leading international humanitarian organization. "Through the donation, the Walmart Foundation and CARE aim to restore livelihoods for small scale farmers. "Key initiatives that will be undertaken include cash-for-work program for debris clearance, land preparation for cashew tree plantation, creation of common livelihood interest groups of small farmers, training on sustainable cashew cultivation practices and capacity building for farmers." company said. "Cuddalore has major clusters of

large-scale cashew farming activities. Through this initiative, we hope to help rebuild the capacity of cashew growers and post-harvest workers and ensure positive, sustainable benefits for families adversely impacted by the cyclone. Approximately 3, 600 beneficiaries, 900 of which are women, will benefit from the restoration activities and a short-term cash-for-work program."

Aims

1. To provide income earning opportunities to 1, 000 marginalized women in the cashew value chain
2. To improve the functional literacy and numeric skills of women involved in the cashew processing sector, and other women within the community
3. To improve women's awareness of reproductive health, human rights, and entitlements
4. To create a member-owned and managed Processors' Federation (an approach that has already been tested and proven in other CARE interventions), where groups of women farmers and processors come together for the sake of collective procurement, institution building, advocacy, access to credit and savings
5. Opportunities, development of customized insurance products, and technical and business development.

Cashew Cultivation in Panruti and Cuddalore

The cultivation of cashew in Panruti is the mainstay for its population; it is grown in both private and government owned forest lands and is the sole agricultural crop for many farming households, it is well-tended and high yields of quality nuts are produced. The social organization of production is interplay of many actors and property rights mediate their activities. Landless agricultural laborers work for wages; small peasants organize production essentially with their family labor and large land owners depend entirely on hired workers. There are lease holders who

Lease land from the State or from individual farmers – on an annual contract. The contract is for the produce. At any time, these categories are not exclusive.

Despite these nuances, in terms of ownership and thereby the right over the produce, such rights – property rights over land, the produce from the land or both, are suspended for long spells of time in an year. Rather, these rights are invoked only during the time of peak harvest. All the exclusive rights over the produce are suspended towards the end of the season and the entire stretch turns into a huge common property resource. Anybody is free to go into any farm to collect the nuts both from the trees and from the ground. Such an erasure of boundaries and turning of private land into common property has significance for the livelihoods of the landless agricultural laborers, smallholders in general and women and children in particular. These 'free' nuts provide a critical buffer for their livelihoods.

Cashew and Women Workers

Cashew is one of the labor absorbing industries and 95 percent of the laborers in cashew industries are women. Employment is considered to be an important indicator of women's achievements in the economic sphere. In the organized and industrial sectors employment of women has gone up rather rapidly. Women employment is the felt need of the hour in our country. Employment is a shield for women to escape from social evils. Employment gives economic status to women. Economic status paves the way for social status. Employment extends both economic status and social status to women. Women employment becomes a basic requisite for upliftment of the women socially and economically.

Table 2: Cost of Cultivation for per Hectare Cashew Plantation (7m x 7m spacing)

Particulars	1 st year	2 nd year	3 rd year	4 th year	Total
Land clearing	6000	1000	600		7600
Digging of pits	5000				5000
Pit filling, planting.	2000	200			2200
chemical fertilizers	1000	2500	3000	4000	10, 500
Plant protection.	500	750	1000	1500	3, 750
Labor for fertilizer application	500	750	1000	1250	3, 500
Intercropping	5000	5000	4000	4000	18, 000
Miscellaneous	1500	1500	2000	2000	7, 000

Source: *Techniques and practices for Cashew Production, 2010*

Table.2 Explain the cost of cashew cultivation on per hectare of land (7mx 7m). It reveals that in the initial stage of land clearing charges Rs.6000 followed that digging of pits expenses Rs.5000 and inter cropping Rs.5000. Next, pit filling and planting cost Rs.2000, charges of miscellaneous cost Rs.1500. Further, cost on chemical fertilizers Rs.1000, plant protection cost Rs.500, and cost on labor for applying fertilizers Rs. 500. In the second year, cost on inter cropping Rs. 5000, cost on chemical fertilizers Rs. 2500. Next miscellaneous cost Rs 1500 and land clearing charges Rs.1000. Followed by the charges on plant production cost Rs 750, and cost on applying fertilizers Rs 750.

Table 3: Wage Rates for Female

Types of Work	Wages (per day)
Preparation of cashew land	Rs. 150 with one time food
Planting	Rs. 150 to 160 with one time food
Plugging	Rs. 120 to 140
Irrigation	Rs. 150 to 170
Fertilizers applying	Rs. 120 to 130

Source: *Directorate of Economics & statistics Department, Cuddalore 2012*

This table 3 revealed that wage rate of the female workers in cuddalore district. It regards that land preparing for cashew plantation on cost per female worker Rs. 150 with one time food allowance, next planting cost Rs. 170 to 180 with one time food. Further, plugging cost Rs. 120 to 140, irrigation cost Rs. 150 to 170 and fertilizers applying cost Rs. 120 to 130.

Conclusion

In order to promote gender equity, steps have to be taken to increase women's participation is necessary in the cashew cultivation. Women appearances very much require at the time of beginning to end of this process otherwise no way to achieve the better yield in cashew cultivable land. The cashew women laborers are may be ignorant, unskilled and semi skilled workers coming from various communities which belongs to the lower social status but, Cashew has the potential to

provide source of livelihood to the women. However, women participation is very significant in all aspects of the cashew preparation. Particularly, in cuddalore district maintained well women labor force for their farming compared to other neighbor districts like Ariyalur and Pudukotti.

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FEMINIST'S MESSAGE IN TAGORE'S WORKS

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Abstract

This paper focuses on the core essence of strong feminist values. Although Tagore has portrayed many female characters in his works through which not only he talks about the contemporary situation of women, their role in society, their efforts for self-alleviation, but also shows how they proved to be much better than their male counterparts. I wish to offer a perspective of looking Tagore as a Feminist literary writer.

Keywords: Patriarch, Self-effacing, empowerment, Matriarch, Empowerment, Emancipation, Self-Actualization.

Rabindranath Tagore who was born in a very traditional and rigidly custom-oriented society in its outlook towards woman, was very much influenced by his "sisters" (Deb 26-40) and elder brother and it was largely for the illuminating impact of Kadambari Devi that Tagore's wayward genius could reach a stage of fruitfulness even when he was still in his adolescent period. In London when Tagore's came to reside in Dr Scott's family his "earlier observations on English society and in particular the role and ways of its women, which had been mixed with not a little irony and caustic comment, now underwent a change and he began genuinely to admire the charm as well as the strength of character of women brought up in a free society". (Kripalani 41) This admiration, freely expressed in his letters, ensued a debate about woman-liberation with the editor of Bharati and the way Tagore's argued the case for freedom of the women bears testimony to his liberal feminist stand on the question.

A cursory reading of Tagore's short stories will reveal the inner ripples of women characters. Ghatir Katha (Story of the Ghat) is Tagore's first short story. Ghatir Katha (Story of the Ghat) is Tagore's first short story. In this story Tagore has shown the silent suffering of women under the patriarchal system. A young woman prefers to end her life because her husband becomes a

priest after deserting her. The husband rigidly adheres to his own principles and neglects his wife. Khata published in 1898, is the story of a child bride Uma. Her only crime is that she is literate. She writes down her emotions on a notebook which is torn away by her husband. Although he is an educated youth yet he does not like his wife to abandon domestic work and enter in the field of males. Tagore shows how this apparently educated males ravel in darkness. The subject of dowry has found place in his short stories Dena Paona. Nirupama is constantly humiliated by her in-laws for bringing less dowry. Her father, Ram Sunder, fails to give dowry. Nirupama does not want her father to pay dowry. She discourages him by saying that it is humiliating for her. Her in-laws treat her badly and she dies at last. Nirupama is an excellent example of Tagore's new woman. Tagore's next story Shasti (Punishment) was published in 1893. Chandara's husband falsely implicates her in the murder of his brother's wife. Although he knows that her brother has committed the crime. Police arrests Chandara. Chandara's husband has a peculiar opinion that if his wife is sentenced to death he can get another wife but a brother cannot be replaced. When the hearts of the brothers change they admit their crime in court. The judge thinks that they are trying to save Chandara. Chandara is sentenced to death. When her husband wants to meet

her in jail for one last time she refuses. This is herself assertion and self-respect. Chandara is Tagore's new woman who resists patriarchal supremacy.

In Manbhanjan Tagore shows the resistance of a married woman. Giribala is the wife of Gopinath. Gopinath never pays attention to her. He regularly visits theatre to watch plays. Giribala also secretly visits theatre. Gopinath elopes with actress Lobongo and shatters the hopes of the manager to cast her in his next play. Giribala is selected for the lead role in this new heroine-centred play 'Monorama'. Gopinath cannot bear this and he threatens to kill her. Thus Tagore successfully portrays the patriarchy which is egoistic, irrational and over powering. Tagore's rendering of a heroine who retaliates is really supreme. Tagore dealt with theme of extra-marital relationship in his short stories Madhyabartini and Nishithey (In the Dead of Night). In Madhyabartini, Harasundari persuades her husband Nibaran to marry another girl as she herself is unable to produce a child. When Nibaran marries Sailabala, Harasundari feels neglected. She has to abandon her bed which belonged to her for twenty seven years. This story creates the ideal patriarchal stereotype of the self-effacing wife. Harasundari is depicted as an ideal wife who does not care for her personal agony for the happiness of her husband. Sailabala dies out of illness during pregnancy. Now it seems irreconcilable for Nibaran to return to his first wife. In Nishithey also a dying wife implores her husband to marry again. Her husband Dakshinacharan confesses of the attraction he feels towards the daughter of his wife's general physician. In his intimate relation with his second wife Dakshinacharan feels haunted by his dead wife. He is grasped with the feeling of psychological guilt.

Kankal (Skeleton) depicts the unfulfilled desire of a young woman. Her spirit is restless even after her death. The spirit says that her skeleton is hanging in a classroom and the teacher is teaching the basics of human anatomy to his students. The spirit narrates to a young man her sorrowful story. She tells him that her husband died just two months after their marriage when she was only 16. She returned to her parental home.

There she got infatuated with Sashisekhar, her brother's doctor friend. But Sashisekhar was engaged somewhere else. When he was about to go for his marriage she mixed a toxic substance in his drink and also consumed it herself. Then she dressed up like a bride and waited for her union with her eternal love. She thought that she would unite with her lover as a spirit. Tagore shows aptly that in those social surroundings women could not express their desires. They would die with agony in their hearts. Their youthful desire would remain unfulfilled.

Tagore held the society responsible for its insensitive attitude towards women. In his short story Ginni (The Matriarch) Tagore shows how Ashu is ridiculed and scolded by his own school teacher Shibnath Pandit for playing with dolls with his younger sister. Playing with dolls was considered a pure feminine trait. Thus by playing with dolls a boy was feared to acquire that femininity. From that day Ashu starts adapting himself in patriarchal environment. He assured himself that he would never do anything that will be interpreted as an act of feminisation and degrade his maleness. In his short story Darpaharan (Pride Surrendered) Tagore visualises his new woman. Child bride Nirjharni has equal talent of writing like her husband, Harish. Her fame as a talented writer spreads among her husband's friends and acquaintances. Harish feels jealousy for her. He finds some solace in his knowledge of English language which his wife does not know. Harish tries to dissuade her from writing. In an essay writing competition Nirjharni wins first prize. It is only after this that Harish accepts her as a talented writer. This story is "a gendered documentation of women's education, companionate marriage, gender rivalry". (Das Gupta 119).

He wrote Streer Patra (A Wife's Letter) in 1913. In a letter written on 17th May 1941 Tagore wrote that "It's in my short story 'Streer Patra' that I supported the women's cause for the first time...." (Das Gupta 122). The story is about gradual evolution of a woman from non-entity to a person conscious of her identity. Mrinal was 12 years of age when she was married. She writes the letter at the age of 27. In these fifteen years she could not find the atmosphere of the house worth living. She points out

that her intelligence remained a threat for her in-laws. She writes that she would find pleasure in poetry writing amidst the various compromises she had to make. Mrinal first questions and then rejects the supremacy of patriarchy. The letter begins with the word 'Sricharankamaleshu' meaning the letter is addressed to his 'lotus feet' and ends with 'Tomader Charantalaroychinnu' meaning 'freed from the shelter beneath your feet'. She signs her own name 'Mrinal' instead of the title of 'Mejo Bou' given to her. The escape of Mrinal may be compared to the escape of the heroine of the play 'A Doll's House' of Henrik Ibsen. In this story Tagore protests against the enslavement of girls in the name of marriage.

Tagore's excellent lyrical drama Chitrangada, (translated as Chitra) its original source being the Mahabharat. Princess Chitra who had been brought up as a boy and trained in the rough art of the battle-field was plain and rugged to look at and knew no feminine wiles for winning hearts. Chitra demands from Arjuna equal right to live with him. Thus, when she was primarily refused by Arjun, humiliated and wounded in the core of her being, her feminist mindset urged her to beg of Madan, the God of love so that she could equate with Arjun both in status and position. She begged, "For a single day make me superbly beautiful, as beautiful as was the sudden awakening of love in my heart. Give me but one day of perfect beauty, and I will answer for the days that follow." (qtd. and translated in Kripalani 76)

The concept of feminist heroine is concretized in the play The Red Oleander through the figure like Nandini, a young and wilful girl, who fears no one and whose beauty charms everyone, upsets the patriarchal and male-dominated order of the kingdom of Yakshapuri wailing under the rule of the king, living behind locked steel doors, literally and symbolically implying the iron-curtain. She not only made the workers rebellious but lured the king himself out of his hiding. In the words of Tagore himself, "Nandini, the heroine of the play, has definite features of an individual person...Nandini is a real woman who knows that wealth and power are Maya, and that the highest expression of life is in love..." (Tagore

283-285) Nandini is like a lightning that contains the potential thunder: "I have brought the thunder, I shall strike the golden citadel". (Tagore 681.vol.6) Thus, in the drama Tagore not only represents the role of woman in bringing about liberation for the toiling mass, but simultaneously makes their representative Nandini equal in all respects except physical strength with her male counterpart, the demon-king of the gold-mines.

Although Tagore had a progressive outlook on the women question long before the phrase 'feminism', was popularized by feminist writers, he "did not maintain a uniformity in his feminist stance". (Chakrabarty 59) Thus, whereas his novel Chokher Bali certainly signals a significant advance in the sense that Binodini, a lady of rare courage, is the most individualistic and her life-style reflects her strong love for freedom, at the end of the novel Tagore, bowing to tradition, balks at widow remarriage. In contrast Tagore's progressive outlook not only effects an inter-religion marital union but also projects the independent spirit of the women in Gora. Specially, Lalita is presented in the novel as a postcolonial feminist woman. Again in Chaturanga Damini's independent spirit flouts the society's age-old conventional norms though in Yogayog Tagore makes a sudden retreat and trails off on a traditional note on the gender question. But Meenakshi Mukherjee asserts that "Yogayog is a powerful feminist text despite (or because of) the fact that it ends with a woman's defeat. Nora slamming the door and going out of the house was a potent image that heralded an entire movement, but the door closing in on Kumudini to imprison her for ever is a more searing statement". (Mukherjee 3)

Tagore has examined the question of emancipation of women in his novel Ghare Baire from a different angle. It shows how Nikhilesh, an educated aristocrat educates and liberates his wife Bimala from a cloistered existence in the home and encourages her entry into the world where she is deceived by an opportunist Sandip in the name of the ideal of political liberation of the country.

At the very outset of the novel when Sandip is restrained under orders of the Bara Rani by Nanku, her

resistance and adherence to conventional norms are superseded through an appropriation of power by Bimala. But it is interesting to note that Bimala's appropriation of power comes from an empowerment which is awarded by her liberal humanist husband Nikhilesh:

I would have you come into the heart of the outer world and meet reality. Merely going on with your household duties, living all your life in the world of household conventions and the drudgery of household tasks, --- you were not made for for that! If we meet, and recognise each other, in the real world, then only will our love be true. (18)

Subsequently, his arrangement of English education for Bimala, appointment of Miss Gilby for the purpose and entreating her 'to be present when he had particular friends to dinner' (30) are all symptomatic of a desire in his part to promote Bimala's individuality to his own status. Unlike Madhusudan in *yogayog* Nikhilesh represented the classical Indian values of broadmindedness and high culture and in right tune of his liberal humanist mindset with a view to translating his own individualistic ideal in Bimala's life he has not even hesitated to make an experiment with his own wife Bimala, and has suffered duly in the process. The power relation discourse in the process of this experiment has made *The Home and the World* a feminist text.

This discussion cannot end without mentioning *Laboratory*, a short story by Tagore written in his last days. There he put across a word pictures of a new age woman according to his own perception what he thought to be the future image of Indian women. In so doing, Tagore urges women to find an identity of their own, and realise that wifehood and motherhood are but fractions of

their whole being. He evoked the spirit of decision making ability in women through his final master piece.

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IMPACT OF STRESS ON PRODUCTIVITY OF NURSES IN PRIVATE HOSPITALS OF KANYAKUMARI DISTRICT, TAMIL NADU

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Abstract

Objectives: Better healthcare and higher patient expectations on one side and the workforce shortage and infrastructure bottlenecks on the other exerts pressure on the hospital staff to deliver quality outcome with existing resources. The nurses who form the second tier interface in hospitals walk a tight rope in ramping up the service delivery and comprehensive patient care. This in turn increases the stress level of those nurses and affects the productivity. The purpose of the study is to understand impact of stress on the productivity of nurses in private hospitals of Kanyakumari District, Tamil Nadu.

Design: A structured questionnaire designed to capture the stress level and measure the productivity of the nurses helped in capture the variables that will contribute to the objective.

Setting: Private hospitals in four Taluk viz., Agasteeswaram, Thovalai, Kalkulam and Vilavancode in Kanyakumari district, Tamil Nadu, India.

Outcome: The productivity were measured using self-reporting measures from a combination of scale variables viz., individual work stressors, stress outcomes (physical and psychological wellbeing), and commitment (both to and from an organization).

Results: The self-report questionnaire ASSET administered to collect data on nurses' stress perceptions (stressors), health (psychological and physical well-being), and attitude toward their organization (commitment by and to the nurse) and self-reported productivity indicate that the predictor variables are significantly correlated and 81 percent of the variance in productivity of the nurses in private hospitals in Kanyakumari District, Tamil Nadu were explained by the model.

Conclusion: This paper highlights the influence of perception of job variables and psychological well-being of employees on productivity in private hospitals which in turn will help hospital administrators to develop best practices for providing effective patient care.

Keywords: India, Kanyakumari, Private Hospitals, Stress, Productivity

Introduction

The nursing profession and the stress commonly associated with it has been the subject of considerable research for decades. This is perhaps not surprising given that nursing is widely perceived to be one of the most inherently stressful of occupations, often characterized by high rates of staff turnover, absenteeism and burnout (Dewe P J, 1987). Stress, a state of physical and emotional depletion (Cooper, C.L 2001) and can be

traumatic may result in productivity loss, low job satisfaction and absenteeism. Nurses are exposed to many serious events in the work place, such as patient deaths, aggression, acute care situations, and watching their patients suffer. Although these events are part of the nurses' daily routine, they occur unexpectedly and cannot be controlled. These serious events are often stressful, can lead to traumatic stress, and can eventually lead to productivity loss. Thus it became pertinent to find out the

impact of stress on the productivity of the nurses working in Private Hospitals in Kanyakumari District, Tamil Nadu.

Data and Methods

The total registered private hospitals in Kanyakumari district is 130 numbers with 74 hospitals in Urban areas and 56 hospitals in Rural areas spread across four taluks viz., Agasteeswaram, Thovalai, Kalkulam and Vilavancode.

A questionnaire was developed to capture the stress level of the nurses working in private hospitals and the impact on productivity of those nurses using the predictors of productivity (i.e., work performance) with A Shortened Stress Evaluation Tool (*E. B. Faragher, C. L. Cooper, & S. Cartwright, 2004*), which incorporates individual work stressors, stress outcomes (physical and psychological wellbeing), and commitment (both to and from an organization). The self-report questionnaire ASSET was used to collect data on nurses' stress perceptions (stressors), health (psychological and physical well-being), and attitude toward their organization (commitment by and to the nurse). ASSET is based on existing conceptualizations of stress (e.g., *Cooper & Marshall, 1976*) and incorporates additional measures of job satisfaction and organizational commitment.

The productivity of the nurses was measured using a self-report measure. Previous research had included self-reported measures whereby participants evaluate their own performance compared with that of their colleagues. Moreover, evidence from other areas, such as safety and safety culture, indicate a high level of correlation between self-report measures of performance and a variety of other objective measures of performance (*Hurst, Young, Donald, Gibson, & Muyselaar, 1996*).

Sampling and Data Collection

Samples of 150 nurses were drawn from 20 hospitals selected using simple random sampling were

the questionnaire administered. Out of the 150 administered, only 135 returned the questionnaire. After evaluating the questionnaire received, a total of n=132 respondents were finalized for analysis. The respondents mainly come from urban areas followed by rural areas. Among the respondents with completed data, 61% were unmarried and 52% reported having a university-level education. Respondents were aged 18 to 45 years with 46% aged under 25 years, 39% aged 26 to 35 years and 15% aged 36 to 45 years. About 25% of the nurses are General Nursing & Midwifery (GNM) diploma holders and 24% Auxiliary Nurse Midwifery (ANM) diploma holders and 42 percent of the nurses have less than 5 year experience and 36 percent with 6 to 10 years whereby majority earning less than Rs.5, 000.

Statistical Methods

An attempt was made to investigate the statistically significant relationship between the demographic variables and perception of job, attitude towards organization and health using chi-square technique and the effect size was measured using Phi/Cramer's V. Also, a multiple regression was conducted to predict the productivity from a combination of scale variables viz., individual work stressors, stress outcomes (physical and psychological wellbeing), and commitment (both to and from an organization) and dichotomous independent variables like experience and income using the enter method (simultaneous regression).

Results

The statistical significance between demographic variables and perception of job was analyzed with the null hypothesis that there is no association between the variables were tested and the results are shown in Table 1.

Table 1: Relationship between Demographic Variables and Perception of Job

Variable	Group	Perception of Job		Total	χ^2	Phi/ Carmer's V
		Low	High			
Marital Status	Married	20 (62.50)	32 (32.00)	52 (39.40)	9.446*	0.268
	Un-married	12 (37.50)	68 (68.00)	80 (60.60)		
	Total	32	100	132		
Age	18 to 25 years	4 (79.90)	56 (56.00)	60 (45.50)	23.882*	0.425
	26 to 35 years	24 (20.10)	28 (28.00)	52 (39.40)		
	36 to 45 years	4 (12.50)	16 (16.00)	20 (15.20)		
	Total	32	100	132		
Education	Higher Secondary	24 (75.00)	40 (40.00)	64 (48.50)	12.210*	0.304
	Degree	8 (25.00)	56 (56.00)	64 (48.50)		
	Others	0 (0.00)	4 (4.00)	4 (3.00)		
	Total	32	100	132		
Experience	Less than 5 years	12 (37.50)	44 (44.00)	56 (42.40)	3.913	0.172
	6 to 10 years	16 (50.0)	32 (32.00)	48 (36.40)		
	11 to 15 years	4 (12.50)	24 (24.00)	28 (21.20)		
	Total	32	100	132		

Source: Primary Data; **Note:** Figures in parenthesis indicates percentage; * Significant at five percent level

The Pearson Chi-square results indicate that marital status ($\chi^2= 9.446$, $df = 1$, $N = 132$, $p = 0.002$), age ($\chi^2= 23.882$, $df = 2$, $N = 132$, $p = 0.000$), education ($\chi^2= 12.210$, $df = 2$, $N = 132$, $p = 0.002$) and perception of job groups are statistically different. Thus the null hypothesis that there is no association between the demographic variables (marital status, age and education) and perception of job is rejected. The Carmer's V which indicate

the strength of the association between variables (marital status = 0.268, age = 0.425, education = 0.304) is considered to be medium or typical (Cohen, 1998).

The statistical significance between demographic variables and attitude towards organisation was analyzed with the null hypothesis that there is no association between the variables were tested and the results are shown in Table 2.

Table 2: Relationship between Demographic Variables and Attitude towards Organisation

Variable	Group	Attitude towards Organisation		Total	χ^2	Phi/ Carmer's V
		Low	High			
Marital Status	Married	36 (50.00)	16 (32.00)	52 (39.40)	7.463*	0.238
	Un-married	36 (50.00)	44 (73.30)	80 (60.60)		
	Total	72	60	132		
Age	18 to 25 years	16 (22.20)	44 (73.30)	60 (45.50)	39.999*	0.550
	26 to 35 years	36 (50.00)	16 (26.70)	52 (39.40)		
	36 to 45 years	20 (27.80)	0 (0.00)	20 (15.20)		
	Total	72	60	132		
Education	Higher Secondary	44 (61.10)	20 (33.30)	64 (48.50)	16.042*	0.349
	Degree	24 (33.30)	40 (56.00)	64 (48.50)		
	Others	4 (5.60)	0 (0.00)	4 (3.00)		
	Total	72	60	132		
Experience	Less than 5 years	16 (22.20)	40 (66.70)	56 (42.40)	26.557*	0.449
	6 to 10 years	36 (50.0)	12 (20.00)	48 (36.40)		
	11 to 15 years	20 (27.80)	8 (13.30)	28 (21.20)		
	Total	72	60	132		

Source: Primary Data; **Note:** Figures in parenthesis indicates percentage; * Significant at five percent level

The Pearson Chi-square results indicate that marital status ($\chi^2= 7.463$, $df = 1$, $N = 132$, $p = 0.006$), age ($\chi^2= 39.999$, $df = 2$, $N = 132$, $p = 0.000$), education ($\chi^2= 16.042$, $df = 2$, $N = 132$, $p = 0.000$), experience ($\chi^2= 26.557$, $df = 2$, $N = 132$, $p = 0.000$).

26.557, $df = 2$, $N = 132$, $p = 0.000$) and attitude towards organisation groups are statistically different. Thus the null hypothesis that there is no association between the demographic variables (marital status, age, education and experience) and attitude towards organisation is rejected. The Carmer's V which indicate the strength of the association between variables (marital status = 0.238,

age = 0.550, education = 0.349, experience = .449) is considered to be medium or typical (Cohen, 1998).

The statistical significance between demographic variables and health (psychological and physical well-being) was analyzed with the null hypothesis that there is no association between the variables were tested and the results are shown in Table 3.

Table 3: Relationship between Demographic Variables and Health

Variable	Group	Health		Total	χ^2	Phi/ Carmer's V
		Low	High			
Marital Status	Married	32 (47.10)	20 (31.20)	52 (39.40)	3.451	0.162
	Un-married	36 (52.90)	44 (68.80)	80 (60.60)		
	Total	68	64	132		
Age	18 to 25 years	16 (23.50)	44 (73.30)	60 (45.50)	27.863*	0.459
	26 to 35 years	36 (52.90)	16 (26.70)	52 (39.40)		
	36 to 45 years	16 (23.50)	4 (6.20)	20 (15.20)		
	Total	68	64	132		
Education	Higher Secondary	44 (64.70)	20 (31.20)	64 (48.50)	21.899*	0.407
	Degree	20 (29.40)	44 (68.80)	64 (48.50)		
	Others	4 (5.90)	0 (0.00)	4 (3.00)		
	Total	68	64	132		
Experience	Less than 5 years	16 (23.50)	40 (62.50)	56 (42.40)	22.757*	0.415
	6 to 10 years	36 (52.90)	12 (18.80)	48 (36.40)		
	11 to 15 years	16 (23.50)	12 (18.80)	28 (21.20)		
	Total	68	64	132		

Source: Primary Data; **Note:** Figures in parenthesis indicates percentage; * Significant at five percent level

The Pearson Chi-square results indicate that age ($\chi^2 = 27.863$, $df = 2$, $N = 132$, $p = 0.000$), education ($\chi^2 = 21.899$, $df = 2$, $N = 132$, $p = 0.000$), experience ($\chi^2 = 22.757$, $df = 2$, $N = 132$, $p = 0.000$) and health (psychological and physical well-being) groups are statistically different. Thus the null hypothesis that there is no association between the demographic variables (age, education and experience) and health (psychological and physical well-being) is rejected. The Carmer's V which indicate the strength of the association between variables (age = 0.459, education = 0.407, experience = .415) is considered to be medium or typical (Cohen, 1998).

Also, when a combination of variables to predict productivity of the nurses in private hospitals in Kanyakumari District, Tamil Nadu viz., perception of job, attitude towards organization, health, experience and income are included, the predictor variables are

significantly correlated $F(5, 126) = 112.02$, $p = 0.00$. Also the perception of job and health significantly predict productivity when all the five variables are included. The adjusted R squared value was 0.809 indicate that 81 percent of the variance in productivity of the nurses in private hospitals in Kanyakumari District, Tamil Nadu was explained by the model (depicted in the table) and the interpretation of the strength of the relationship (effect size) is considered to be much larger than typical (Cohen, 1998).

Table 4: Simultaneous Multiple Regression Analysis Summary

Variable	B	Standard Error	β
Perception of Job	-0.36	0.10	-0.27*
Attitude towards Organization	-0.13	0.09	-0.11
Health	1.04	0.05	1.07*
Experience	0.04	0.06	0.05
Income	-0.03	0.07	-0.04
Constant	1.97	0.26	

Note: $R^2 = 0.81$, $F(5, 126) = 112.02$, $p = 0.00$; * $p < 0.01$

Discussion

The multiple regression model that predicted the productivity from a combination variables indicate that perception of job and health have a significant contribution to the model. The perception of job variable had various subscales viz., work relationship, work-life balance, overload, job security, control, resource and communication, pay and benefits and the job itself. Also the health variable had psychological well-being and physical health. The table indicate that the strongest predictor of productivity was health ($\beta=1.07$) which was significant and the model explained 81% of the variance in productivity. The dichotomous variables income and experience were not significantly contributing to the equation along with attitude towards organization and hence it is assumed that these variables play a secondary role in productivity.

The nurses in different marital status, age group and education have different perception of job with an average 32 percent effect size. Also nurses with different marital status, age, education and experience have different attitude towards their hospital. Nurses with different age, education and experience differ in the their psychological and physical well-being.

In summary, this paper has provided support for the relationship between well-being and productivity and has enabled further insight into the relationship between commitment and productivity. Hence it is important for

hospital administrators to focus on the perception of job variables in private hospitals so that the productivity of the nurses can be improved and the comprehensive patient care provided to those who seek health care in the district.

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FACTORS INFLUENCING MUTUAL FUND INVESTORS' LEVEL OF PERCEPTION

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Abstract

In the past few years Indian mutual fund was put on assortment of fame. In this market UTI has enjoyed a monopoly status after 1991 there are several companies are entered into market, hence mutual fund industry faced ruthless antagonism. In this moment surpass mutual industry has be converted into an exhortation in the Indian financial system. So it is awfully vital to be acquainted with the investors' perception a propos this industry. The present study analyses the mutual fund investments in relation to investor's behavior. Investors' outlook regarding perception to various issues like type of scheme, investment objectives, role of advisors and brokers, factors influencing to invest, sources of information, lack of services provided by the mutual fund managers and confront sooner than the Indian mutual fund industry etc.

Keywords: *Mutual fund, investors' perception, investors' behavior, objectives, challenges.*

Introduction

As of its initiation the escalation of mutual funds is dreadfully dawdling and it took truly long years to grow the up-to-the-minute mutual funds. In the 18th century mutual fund was introduced in Netherland and followed by Scotland and United States in 19th century. The foremost reason behind mutual fund investments is to diversification of investment. After that this idea developed and investors received more and more choices of investment portfolios all the way through mutual funds. In Indian context the concept of mutual fund surface in 1960. The first mutual fund in India has Unit Trust of India (UTI). Monetary Fund's advantage gives bunch as of the mutual funds. Past investors worn to invest unswervingly in the stock market and numerous times endure from hammering due to erroneous gossip. Nevertheless with the imminent up of mutual funds, which were knob by proficient fund managers, the investment jeopardy was worse by an immense area. The expand investment construction of mutual funds and diversified risk put in terrifically in the development of mutual funds. With the

passageway of time countless new mutual funds appear. With time to time the selling methods was changed. However, the enlargement of mutual funds has not clogged. It is continuing to go forward to a healthier hope, where the investors will get novel prospect.

Literature Review

Langer (1983) suggests that when these preferences are based on choices, there is more ego involvement and attachment to the preferences, suggesting heightened level of preference bias. This phenomenon is consistent with the prediction from Cognitive Dissonance theory of Festinger (1957). De Bondt and Thaler (1985) while investigating the possible psychological basis for investor behaviour, argue that mean reversion in stock prices is an evidence of investor over reaction where investors overemphasise recent firm performance in forming future expectations. Ippolito (1992) says that fund/scheme selection by investors is based on past performance of the funds and money flows into winning funds more rapidly than they flow out of

losing funds Robert J. Shiller (1993) reported that many investors do not have data analysis and interpretation skills. This is because, data from the market supports the merits of index investing, passive investors are more likely to base their investment choices on information received from objective or scientific sources. Gupta (1994) made a household investor survey with the objective to provide data on the investor preferences on MFs and other financial assets. The findings of the study were more appropriate, at that time, to the policy makers and mutual funds to design the financial products for the future.

In this paper, an attempt is made by the author, mainly to study preference of investors for mutual funds and their performance evaluation.

Objectives of the Study

- To know the preference of investors and their needs regarding mutual funds investment.
- To analyse factors that influence most while perception of mutual funds.

Sampling Method and Sampling Frame

The primary research is based upon convenience sampling. Convenience sampling (sometimes known as grab or opportunity sampling) is a type of non-probability sampling which involves the sample being drawn from that part of the population which is close to hand.

Sample Size

Primary research is conducted of 200 educated investors of Madurai district

Analysis of Data

This paper deals with primary data regarding the level of perception of investors through interview schedule from the mutual investors in Madurai. The level of perception is measured through a scale called "Investors Level of Perception Scale". This scale is based on a scoring scheme in which each factor responsible for level of perception is awarded a score and then the total scores are estimated for each sample. The factors

influencing investors level of perception are studied with the help of two-way tables, percentage, averages, correlation, analysis of variance and stepwise multiple regression analysis.

Investors Level of Perception relating to the various factors influencing mutual fund investors in Madurai is abstract and qualitative. It can be measured only indirectly through their opinions or response to various factors in their retail sectors. A scale by name 'Investors Level of Perception Scale' has been constructed to measure the level of Perception of each customer's respondent. The scale contains 64 items related to various factors regarding the level of investors' perception in mutual fund investors in Madurai.

The responses of the sample respondents to the 64 items have been recorded. The investors' Level of Perception Scale has a maximum score of 455. The respondents based on their Perception have been grouped into three categories namely (i) Low-level (ii) Medium-level and (iii) High-level. This classification is done according to "Mean +SD" criterion. Their mean score is 359.24 and SD is 36.03.

Multiple Regression Analysis

In this foregoing analysis, the relationship of each factor with the perception of investors of the mutual fund investors in Chennai has been studied. The analysis has been carried forward into a regression analysis in this section is given in table 5.39 which shows that there is a significant relationship between nine factors with perception.

Table 1: Simple Correlation of Selected Factors with Perception

S.No	Factors	Correlation Co-efficient	Table Value "r"	Significance
1.	Gender	0.049	0.088	Not significant
2.	Age	0.108	0.088	Significant
3.	Education	-0.083	0.088	Not Significant
4.	Marital Status	-0.078	0.088	Not significant
5.	Type of Family	0.104	0.088	Significant
6.	Size of Family	0.349	0.088	Significant
7.	Status of Employment	0.215	0.088	Significant
8.	Annual Income	0.149	0.088	Not Significant
9.	Awareness of Mutual Fund Investment	-0.1049	0.088	Significant

Source: Primary data

Inter – Correlation

The partial Regression Co-efficient of the seven factors with investors' perception is significant (3.40) indicating that the seven factors, individually contribute significantly to the variations in customer's perception when the influence of other factors is kept constant. As the R^2 value is 0.597 the percentage of predictability of investors' perception in terms of these factors is 59.70 per cent.

Table 2: Inter Correlation among Independent Variables

	Y	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X ₇	X ₈	X ₉
Y	1									
X ₁	0.049	1								
X ₂	0.108	-0.100	1							
X ₃	-0.083	-0.080	-0.015	1						
X ₄	-0.078	0.168	-0.372	0.318	1					
X ₅	0.104	-0.322	0.232	-0.364	-0.319	1				
X ₆	0.349	-0.040	0.273	-0.365	-0.420	0.409	1			
X ₇	0.137	0.194	-0.330	0.291	0.654	-0.260	0.262	1		
X ₈	0.149	-0.091	0.039	-0.101	-0.142	0.250	0.375	-0.001	1	
X ₉	-0.149	0.061	-0.380	0.100	0.480	-0.151	-0.407	0.494	-0.127	1

Significant at 5%; Table value of correlation = 0.088

Table 3: Multiple Regression Analysis of Nine Factors with Perception

S.No	Factors	Partial Regression	SE of Partial Regression	"t" Value	Significance
1.	Sex	4.409	4.214	0.149	NS
2.	Age	4.971	2.905	1.334	S
3.	Education	-0.154	3.828	-0.040	NS
4.	Marital Status	-0.450	5.278	-0.085	NS
5.	Type of Family	6.757	6.118	1.104	S
6.	Size of Family	13.944	5.748	2.426	S
7.	Status of Employment	4.340	3.888	1.116	S
8.	Annual Income	-0.530	3.239	-0.164	NS
9	Awareness of Mutual Fund Investment	-6.955	5.688	-1.344	S

 $R^2 = 0.629$; $F = 8.32$ significant; Percentage of Predictability = 62.90%

As the Partial Regression Co-efficient of five of the above factors is significant, the Partial Regression Analysis has been repeated for the five significant factors and the results are given in Table 4.

Table 4: Partial Regression Analysis of Five factors with Perception

S.No	Factors	Partial Regression	SE of Partial Regression	"t" Value	Significance
1.	Age	4.514	3.854	1.171	S
2.	Type of Family	6.891	5.846	1.179	S
3.	Size of Family	14.202	5.286	2.687	S
4.	Status of Employment	4.016	3.495	1.149	S
5.	Awareness of Mutual Fund Investment	-6.122	3.230	-1.896	S

$R^2 = 0.597$; $F = 10.37$; Percentage of Predictability = 59.70%

The Partial Regression Co-efficient of five factors with investors' perception shows that all the five factors individually contribute significantly to the variations in investors' perception when the influence of the factors is kept constant. As the R^2 value is 0.597 the percentage of predictability of investors' perception in terms of the five factors is 59.70%.

As the "F" value is significant, this Multiple Regression Analysis is significant.

Table 5: Analysis of Variance for Regression

Source	DF	SS	MS	F
Regression	4	93150.72	11643.84	10.37
Residual	196	596189.36	1122.77	
Total	199	689340.08		

Significant 5% level

The Analysis of Variance of multiple regression models for perception indicates the over-all significance of the model fitted. The coefficient of determination R^2 value shows that these variables put together explain the variations of perception to the extent of 59.70%.

Conclusion

In this paper, the extent of perception maintained by the mutual fund investors has been measured with the scale called "Investors' Level of Perception Scale". Based on the scores, the investors are divided into three groups namely those with low level perception, medium level perception and high level perception. The following is the essence of the chapter.

The average perception scores of the sample respondents are 359.24 out of the maximum of 455. The female respondents have a higher level of perception than the male respondents. The elderly respondents have

a higher level of perception than the young and the middle-aged. The school level and diploma holders have a higher level of perception than the other respondents. The married respondents have a higher perception than the unmarried respondents.

The percentage of high level perception is the highest among the investors belonging to joint families. The percentage of high level of perception is the highest among the investors from big families compared to small and medium sized families. The percentage of respondents with a high level of perception is the highest among permanent investors.

Nine factors are identified and their influence on perception has been analyzed. The influence of each factor has been tested with the help of correlation co-efficient. Among the factors tested, the following are the significant influences on perception.

- Age
- Type of Family
- Size of Family
- Status of Employment
- Awareness of Mutual Fund Investment

These statistical tests have proved that the following factors do not influence perception.

- Sex
- Education
- Marital Status
- Annual Income

Stepwise multiple regression analysis of six factors reveals that Age, Type of Family, Size of Family, Status of Employment and Awareness of mutual fund investment have a significant influence on perception when the influence of other factors is kept constant.

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THE ELIMINATION AND PREVENTION OF ALL FORMS OF VIOLENCE AGAINST WOMEN THROUGH TEACHING PROSOCIAL BEHAVIOUR

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Introduction

The international community recognizes 'violence against women' as any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women. Gender-based violence is violence that is directed against a woman because she is a woman or affects women disproportionately. Women in an Insecure World explore the roots of gender-based violence in social conditioning and social institutions, helping to understand the steps necessary to reverse these patterns. Reduces women violence through teaching prosocial behavior among students in present context. Because students are future citizen in society. Antisocial behavior in students represents a serious and pervasive clinical problem. Nowadays prosocial activities performance of students is less. Because, In the present scenario the students spend their most of the time with modern gadgets like video games, mobile phones, television, internet etc.. They have enough time to perform prosocial activities and they don't have thinking about society. The teacher can spare some amount of time for their routine teaching work and get themselves engaged especially in the teaching-learning process related inspiring prosocial values based activities.

The Roots of Violence against Women

The international community recognizes 'violence against women' as any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women. Gender-based violence is violence that is directed against a woman because she is a woman or affects women disproportionately. Examples include rape, domestic violence, trafficking, forced prostitution, sexual exploitation, sexual harassment, female genital mutilation

and forced marriage. Violence against women includes threats of such acts, coercion or arbitrary deprivation of liberty. Violence against women can occur in private (such as in the home) or in public settings (including places of work and educational institutions). The roots of gender-based violence lie in the pervasive systems of inequality that perpetrate the domination of men and the subordination of women. As recognised in the United Nations (UN) General Assembly's 1993 Declaration on the Elimination of Violence against Women, violence against women 'is a manifestation of historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of the full advancement of women, and ... is one of the crucial social mechanisms by which women are forced into a subordinate position compared with men. Women in an Insecure World explore the roots of gender-based violence in social conditioning and social institutions, helping to understand the steps necessary to reverse these patterns.

Woman Abuse

Understanding how children are affected by woman abuse necessitates a basic understanding by students of the concept. The spectrum of abuse ranges from insults through to life-threatening injuries and even murder. The goal is to gain the "upper hand, " to use physical, economic or other power to be in control and to put the woman in a position of powerlessness – with words, violence, or threats. It is a gendered phenomenon, rooted in the social, economic and political inequality of women (Canadian Panel on Violence Against Women, 1993). The factors believed to contribute to and perpetuate violence against women include: • traditional stereotypes of masculinity and femininity, which compel

men to be tough and controlling, and women to be passive and obedient;

- The differential socialization of girls and boys;
- Violence in the media; and,
- Societal attitudes condoning violence against women (see Baker & Cunningham, 2005: 8-9).

Woman abuse can take one or more of these forms

- **Emotional abuse**

Demeaning comments and insults (e.g., taunts about being useless, lazy, fat, ugly, or stupid; controlling behaviour such as dictating how she dresses; threats of suicide; threats of taking the children; surveillance; obsessive jealousy; isolating her from family or friends; abusing pets; and/or destroying sentimental and valued possessions).

- **Economic abuse**

Withholding money, taking her money, spending frivolously while the children go without necessities, making all major purchases, denying access to bank accounts, preventing her from taking or keeping a job, not paying child support.

- **Sexual abuse**

Forced sex, distasteful or painful sexual activity, exposure to AIDS or other sexually-transmitted diseases, refusal to use or permit her to use birth control.

- **Spiritual abuse**

Ridicule or punishment for holding a religious or cultural belief, forbidding practise of a woman's religion or forcing adherence to different practices.

- **Physical abuse**

Slapping, punching, kicking, shoving, choking, burning, biting, pushing down stairs, stabbing or slashing with a knife, shooting, hitting with an object. It may or may not result in visible injury.

Gender Violence throughout the Life Cycle

Prenatal phase

Battering during pregnancy (emotional and physical effects on the woman; effects on birth); coerced pregnancy; deprivation of food and liquids; sex selective abortion

Infancy

Female infanticide; emotional and physical abuse; differential access to food and medical care for girl infants

Childhood

Child marriage; genital mutilation; sexual abuse by family members and strangers; differential access to food and medical care; child prostitution

Adolescence

Rape and marital rape; sexual assault; forced prostitution; trafficking in women; courtship violence; economically coerced sex; sexual abuse in the workplace

Reproductive age

Abuse of women by intimate partners; marital rape; dowry abuse and murders; partner homicide; psychological abuse; sexual abuse in the workplace; sexual harassment; rape; abuse of women with disabilities; legal discrimination

Old-age

Abuse and exploitation of widows Source: United Nations Development Programme, Regional Bureau for Latin America and the Caribbean, A Life Free of Violence: It's our Right: United Nations Inter-Agency Campaign on Women's Human Rights in Latin America and the Caribbean (1998).

Reduces women violence through teaching prosocial behavior among students in present context.

Prosocial Activities Performed in Society in the Present Context

Nowadays prosocial activities performance of students is less. Because, In the present scenario the students spend their most of the time with modern gadgets like video games, mobile phones, television, internet etc.. They have enough time to perform prosocial activities and they don't have thinking about society.

Prosocial Behavior

Prosocial behavior is defined as actions which "benefit other people or society as a whole, such as helping, sharing, donating, co-operating, and volunteering. These actions may be motivated by empathy and Prosocial behavior, or "voluntary behavior intended to benefit another" consists of by concern about the welfare and

rights of others, as well as for egoistic or practical concerns. Evidence suggests that prosociality is central to the well-being of social groups across a range of scales. Empathy is a strong motive in eliciting prosocial behavior, and has deep evolutionary roots

In other words, Prosocial behaviour means that proactive and reactive responses to the needs of others that serve to promote the well-being of others. This definition casts a fairly wide net and admittedly, one that is not strictly limited to "behavior." A range of affective and behavioural elements comprise the scope of prosocial development including empathy, sympathy, compassion, concern, comforting, helping, sharing, cooperating, volunteering, and donating. Indices of social competence are specifically excluded from this definition, including leadership qualities, popularity, sociability, and similar constructs.

Present Status of Pro-Social Behavior among Students

Antisocial behavior in students represents a serious and pervasive clinical problem. To date, progress in identifying effective treatments has been relatively slow. The purpose of the present article is to characterize the current status of prosocial student behaviors and the corrective treatment for their antisocial behaviors, to identify promising approaches based on contemporary outcome research, and to note limitations and emergent methodological issues. A central purpose is to identify alternative models of treatment application and evaluation.

Insincere altruism motivations

We found that more prosocial individuals reported less concern for their reputations both desires for status and approval than did those who were more egoistic. These studies are consistent with our prediction that the selfish will be more motivated to improve their reputations because they are more globally self-interested. The findings challenge the view of generosity as largely strategic, which avers that apparent altruism motivations are in fact insincere, with generosity driven instead by individuals' concerns for their social standing.

Peer acceptance

Students who performs kind acts are experiencing significantly bigger increases in peer acceptance (or socio metric popularity) than students. Increasing peer acceptance is a critical goal, as it is related to a variety of important academic and social outcomes, including reduced likelihood of being bullied. Teachers and interventionists can build on this study by introducing intentional prosocial activities into classrooms and recommending that such activities be performed regularly and purposefully.

Antisocial behaviors among students

Antisocial behaviors include physical acts of violence and non-physical behaviors such as verbal abuse or social rejection. Antisocial behaviors also include subtle forms of behavior such as withdrawal and refusal to share with or help others. Acts of aggression have commanded the most attention in the research literature, particularly through the study of bullying, which includes physical and verbal or emotional abuse. Prosocial behavior, on the other hand, represents acts that indicate positive social regard and inclusiveness. Research on prosocial behavior typically concentrates on acts of sharing and cooperation

Role of the Teacher in Development of Moral Values and Prosocial Behaviour

Values are the forces that govern behavior at the core of the personality. Behavioral dispositions of the individual are governed by value-orientations, attitudinal dispositions, and belief systems with specific reference and relevance to broader social context of the individual. A value orientation is essential for the planning of a good future for mankind. It is a matter of experience that mankind reacts to human behavior sometimes with approval and sometimes with disapproval. Not only the individual but society makes judgments on various kinds of human behavior. The kind of behavior approved by the people is called moral behavior and the kind of behavior disapproved by the people is called immoral behavior. An individual can develop moral behavior only when he understands what is good and what is evil, what is right and what is wrong. This consciousness of right and

wrong, good and evil is called moral values. Moral development is an important dimension of education of the child. The National Policy on Education, 1986 expressed a great concern over the erosion of moral values. It strongly emphasized that curriculum should be readjusted in such a way as it makes education a forceful tool for the cultivation of moral and social values. "Psychology of the child and curriculum" published by NCERT 1983 has listed the following important moral qualities which need to be developed in children.

- Honesty in words and deeds
- Truthfulness
- Self respect and a desire to respect others
- Self Control
- Duty – Consciousness
- Comparison

Role of the Teacher in development of Moral Values: It has been stressed again and again that nothing can be more helpful in molding the child's moral behavior than the teacher's own conduct. A Teacher has to set a high standard of moral behavior before the child. The school plays a very important role in the moral values of the child. Through the organization of various curricular and co-curricular activities, teachers can foster among children various moral qualities. In the teaching of different subjects like languages and social studies etc., teacher may stress moral qualities like love, sacrifice, self-control, truthfulness, uprightness, etc., Dramas, games and sports provide many opportunities for an appeal to the moral sense of the students.

Conclusion

Prosocial Activities refers to supportive activities related to certain Social /Moral /Ethical values performed by the students to promote social based activities needed for the present society. Prosocial behavior is essential to the well being of students. Students must learn to act in an appropriate manner, it is both beneficial to them and to others. With so many students participating in group settings, positive interactions are necessary. The development of these skills allows students to interact with others in a socially accepted manner. The teacher

can spare some amount of time for their routine teaching work and get themselves engaged especially in the teaching-learning process related inspiring prosocial values based activities.

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A STUDY ON EMOTIONAL MATURITY OF ENGINEERING COLLEGE STUDENTS IN CHENNAI DISTRICT

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Abstract

Emotional development is one of the major aspects of human growth and development which is not only linked with the emotional makeup, but also intellectual, social, moral and aesthetic development, controlled by the emotional behaviour and experiences. The emotions are generally aroused by the conditions which are related to the immediate well-being of an individual. The emotional behaviour is influenced by various factors which lead to emotional maturity by responding to every new stimulus. This research proposes to find the emotional maturity of 360 engineering college students at the overall level with respect to gender, management, medium of instruction, type of family, father's qualification, mother's qualification and family income. This study was done on emotional maturity of Engineering College Students of Chennai district. Samples of 360 Engineering College Students of various Engineering Colleges were selected from Chennai district. Emotional maturity Scale developed and standardized by **Flash Singh and Mahesh Bargava (1997)** was used as a tool for measurement. Data analysis was done by using the following statistical tests: **Standard deviation, t-test and Anova.**

Introduction

Emotional development is congruous with the development of human growth. It reaches its utmost in adulthood on the scale of emotional maturity. Frequently, quickly and fluctuating emotional balance is predominant at this stage owing to the intensive current of the emotional experiences. The changes in sexual organs and tremendous increase in physical energy makes an individual restless and inconsistent that leads to mood swings. This culminates in uncertainty in the nature of the emotional state. According to **walter D. Smitson (1974)**, "Emotional maturity is a process in which the personality is continuously striving for greater sense of emotional health, both intra-physically and interpersonally". Emotional maturity is characterized by the ability to learn from experience, to give and receive love, to accept frustrations and have the capacity to relate positively to life experiences with tension free symptoms. The criterion of an emotionally matured individual are that he learns to satisfy his own needs conforming to social

expectations, has the ability to carry victory and prestige with grace, to delay the gratification of impulses, having freedom from undesirable fear and increasing satisfaction from socially approved responses. There are diverse factors which affect emotional maturity of an adolescent like health, physical development, family, school, Peer group relationship, intelligence, neighbourhood, community and society.

The overall importance of emotional experiences in the life of a human being makes it quite essential to know about the emotions. Emotional development during infancy from his birth, the infant cries and his bodily movements seem to give evidence of the presence of emotional states. Emotional development during childhood in the infancy, the child is only concerned with his own wellbeing. Therefore, the emotions are generally aroused by the conditions which are related with his immediate well-being. As he grows, his world grows large and he has to respond to a variety of stimuli. During childhood, peer group relationship,

school atmosphere and other environmental factors influence his emotional behaviour. His emotions get linked with the new experiences and interest and his emotional behaviour gets linked with the new stimuli. At the same time he does not react to old stimuli. For example, he does not show anger at being dressed or bathed, neither does he show any fear of stranger.

Emotional development during adolescence the emotional balance is once again disturbed in adolescence. The individual once again experiences the violent and intensive current of emotional experiences with regard to emotional experiences. This is the period of intensive storm and stress. At no stages this emotional energy is as strong and dangerous as in adolescence. It is very difficult for an adolescent to exercise control over his emotions. The student functioning of sexual glands and tremendous increase in physical energy makes him restless. Moreover, adolescents are not consistent in their emotions. Emotions during this stage fluctuate very frequently and quickly. It makes them moody. Sometimes they are very happy and at another time they are extremely sad and all this happens in a very short time. So here is too much uncertainty in the nature of their emotional state. Emotional development reaches its maximum in adulthood. During this stage, generally all individuals attain emotional maturity.

Statement of the Problem

The present study is entitled as Emotional Maturity of Engineering College Students in Chennai District

Objectives of the Study

1. To find out the overall level of Emotional Maturity among the Engineering college students.
2. To find out the significance difference in Emotional Maturity and its dimensions among the Engineering College students with respect to gender.
3. To find out the significant difference in Emotional Maturity and its dimensions among

the Engineering College students with respect to management

4. To find out the significant difference in Emotional Maturity and its dimensions among the Engineering College students with respect to medium of instruction till XII Standard
5. To find out the significant difference in Emotional Maturity and its dimensions among the Engineering College students with respect to type of family
6. To find out the significant difference in Emotional Maturity and its dimensions among the Engineering College students with respect to father's qualification
7. To find out the significant difference in Emotional Maturity and its dimensions among the Engineering College students with respect to mother's qualification
8. To find out the significant difference in Emotional Maturity and its dimensions among the Engineering College students with respect to family income

Need and Significance of the Study

The individual and self-centered society is looking for a different perspective to access achievement and success. Students' emotions are important because their thoughts, feelings and mood affect their subsequent motivated behaviour and learning situation. A study of understanding their emotional maturity will help them define their emotional needs.

There are three aspects of a person's life namely Emotional Intelligence. Emotional maturity plays major role in every plays major role in every fact o life and effective emotional management is very essential in developing life skills.

Hypothesis of the Study

1. The overall level of Emotional Maturity among Engineering College Students is moderate in nature.
2. There is no significant difference in Emotional Maturity and its dimensions among the

Engineering College Students with respect to gender

3. There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students with respect to type of management.
4. There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students with respect to medium of instruction till XII standard.
5. There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students with respect to type of family
6. There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students with respect to father's educational qualification
7. There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students with respect to mother's educational qualification
8. There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students based on the family income.

Tools Used

Emotional Maturity Scale developed and standardized by **Flash Singh and Mahesh Bargava (1997)**

Emotional Maturity Scaledescription

Emotional maturity scale standardized by **Flash Singh** (Head, Department of Psychology, St. John's College, Agra and **Mahesh Bhargava** Director N.P.C. Agra) consists of **48** items to measure the Emotional Maturity of the individuals.

Scoring

The weightage of 5, 4, 3, 2 and 1 are given for the categories 'very much', 'much', 'understanding', 'probably' and 'never' respectively. The score of an

individual with respect to emotional maturity is the sum of all scores in each of the **48** items.

Items	Score value
Very much	5
Much	4
Undecided	3
Probably	2
Never	1

Administration

The scale for psychological investigation consists of students about what the statement feels about emotional regression, social maladjustment, personal disintegration and lack of independence in various situations. The students were required to select anyone of the following five responses to indicate the extent to which they agree or disagree with each statement to describe their own feeling about emotional maturity. The prior permission was requested from the heads of the college and the investigator requested the students to give their response frankly and they were told that it would be kept confidential

Sample of the Study

Sample of the present study is selected using the stratified random sampling method. The selected population which constitutes the Engineering College Students is divided into different strata and the sampling units were selected randomly. A sample of 360 Engineering College Students was selected from different type of colleges from Chennai district, Tamil Nadu.

Method of Study

Research method is a systematic procedure through which the desired outcomes are achieved by setting up of situation in such a form that the investigator gathers information and draws conclusions on the basis of the collected data (**Good, 1945**). As the study intends to collect data pertaining to the emotional maturity among Engineering College Students, the survey method is employed to describe and interpret what exists at present.

Pilot Study

Before finalizing the final tools to collect data for main study, a pilot study was done. It was conducted among fifty (50) Engineering College Students to establish reliability and validity of the tools used in the study.

Reliability

The reliability of emotional maturity scale was established by split of method and it was found to be **0.75**

Validity

The validity was computed by taking the square root of the reliability co-efficient and it was found to be **0.87**

Hypothesis – 1

The overall level of Emotional Maturity among Engineering College Students is moderate in nature.

Table 1: Level of Emotional Maturity among Engineering College Students

Over all Emotional Maturity	Frequency	Percentage
Low	90	25.0
Moderate	177	49.2
High	93	25.8
Total	360	100

From the above table, it is observed that the Engineering College Students Emotional Maturity is moderate in nature. Therefore the hypothesis - 1 is accepted.

Hypothesis – 2

There is no significant difference on Emotional Maturity and its dimensions among the Engineering College Students with respect to Gender

Table 2: Showing the Mean, S.D., t-values of Emotional Maturity and its dimensions of Engineering College Students based on Gender

Dimensions	Gender	N	Mean	Std. Deviation	CR	LS
Emotional Instability	Male	180	21.86	6.85	3.182	0.01
	Female	180	24.20	7.10		
Emotional Regression	Male	180	21.49	7.18	2.365	0.05
	Female	180	23.28	7.21		
Social Maladjustments	Male	180	22.13	6.11	1.892	N.S
	Female	180	23.30	5.63		
Personality Disintegration	Male	180	20.81	6.56	2.136	0.05
	Female	180	22.39	7.43		
Lack of Independence	Male	180	17.09	5.41	2.436	0.05
	Female	180	18.52	5.71		
Overall Emotional Maturity	Male	180	103.38	25.27	3.57	0.05
	Female	180	111.69	26.30		

It is inferred from the above table, that there is a significant difference at 0.05 levels between male college students and female students in their overall emotional maturity. However, a significant difference at 0.01 levels is noted in the dimension of emotional instability. 0.05 level of significant difference is noted in the dimension of emotional regression, personality disintegration and lack

of independence. Hence the formulated hypothesis -2 is rejected except the dimension of social maladjustment.

Hypothesis – 3

There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students with respect to Management.

Table 3: ANOVA showing the Significant Difference between the Mean Scores of Emotional Maturity and its Dimensions based on the Management

Dimensions	Types of Management	Sum of Squares	Df	Mean Square	F	LS
Emotional Instability	Between groups	641.839	2	320.919	6.637	0.01
	Within groups	17262.825	357	48.355		
Emotional Regression	Between groups	223.272	2	111.636	2.141	N.S
	Within groups	18616	357	52.146		
Social Maladjustments	Between groups	47.539	2	23.769	0.682	N.S
	Within groups	12437	357	34.840		
Personality Disintegration	Between groups	193.867	2	96.933	1.966	N.S
	Within groups	17602.533	357	49.307		
Lack of Independence	Between groups	76.717	2	38.358	1.226	N.S
	Within groups	11173.058	357	31.297		
Overall Emotional Maturity	Between groups	3831.506	2	1915.753	2.844	N.S
	Within groups	240519.95	357	673.725		

It is inferred from the above table, that there is no significant difference in the overall Emotional Maturity and its dimensions of Engineering College students based on the management. However, a significant difference at 0.01 levels is noted in the dimensions of Emotional Instability. Hence the formulated hypothesis -3 is accepted, except the dimension of emotional instability.

Hypothesis -4

There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students with respect to medium of instruction till XII Standard.

Table 4: Showing Mean, S.D and t-Value for Emotional Maturity and its dimensions of Engineering College Students based on Medium of Instruction till XII Standard

Dimensions	Medium of Instruction till XII	N	Mean	Std. Deviation	CR	LS
Emotional Instability	English	240	23.46	7.25	1.645	N.S
	Tamil	120	22.17	6.62		
Emotional Regression	English	240	22.72	7.28	1.241	N.S
	Tamil	120	21.72	7.15		
Social Maladjustments	English	240	22.97	5.86	1.170	N.S
	Tamil	120	22.20	5.96		
Personality Disintegration	English	240	22.82	7.25	0.825	N.S
	Tamil	120	21.17	6.61		
Lack of Independence	English	240	18.13	5.91	1.541	N.S
	Tamil	120	17.17	4.87		
Overall Emotional Maturity	English	240	110.10	26.28	1.609	N.S
	Tamil	120	104.43	24.28		

It is inferred from the above table, that there is no significant difference between English medium students and Tamil medium students in their overall Emotional Maturity and its dimensions. Hence, the formulated null hypothesis-4 has no significant difference

of emotional maturity and its dimensions among engineering college students based on medium of instruction till XII Standard. Therefore hypothesis -4 is accepted.

Hypothesis – 5

There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students with respect to type of family.

It is inferred from the below table, that there is no significant difference between nuclear family students and

joint family students in their overall Emotional Maturity and its dimensions. Hence, the formulated null hypothesis-5 has no significant difference of emotional maturity and its dimensions among engineering college students coming from type of family. Therefore hypothesis -5 is accepted.

Table 5: Showing Mean, S.D and t-Value for Emotional Maturity and its Dimensions of Engineering College Students coming from type of family

Dimensions	Types of Family	N	MEAN	Std. Deviation	CR	LS
Emotional Instability	Nuclear	274	22.94	7.07	0.444	N.S
	Joint	86	23.33	7.07		
Emotional Regression	Nuclear	274	22.35	7.22	0.150	N.S
	Joint	86	22.49	7.38		
Social Maladjustments	Nuclear	274	22.66	6.01	0.327	N.S
	Joint	86	22.90	5.57		
Personality Disintegration	Nuclear	274	21.58	6.90	0.112	N.S
	Joint	86	21.67	7.50		
Lack Of Independence	Nuclear	274	17.93	5.72	0.762	N.S
	Joint	86	17.41	5.20		
Overall Emotional Maturity	Nuclear	274	107.46	26.06	0.102	N.S
	Joint	86	107.79	26.32		

Hypothesis – 6

There is no significant difference in Emotional Maturity and its dimensions among the Engineering

College Students with respect to fathers' educational qualification.

Table 6: ANOVA showing the Significant Difference between the Mean Scores of Emotional Maturity and its Dimensions with respect to Fathers' Educational Qualification

Dimensions	Fathers' Qualification	Sum of Squares	Df	Mean Square	F	LS
Emotional Instability	Between groups	54.716	2	27.358	0.547	N.S
	Within groups	17849.947	357	50.000		
Emotional Regression	Between groups	108.357	2	54.179	1.033	N.S
	Within groups	18730.973	357	52.468		
Social Maladjustments	Between groups	214.110	2	107.055	3.114	0.05
	Within groups	12271.421	357	34.374		
Personality Disintegration	Between groups	55.862	2	27.931	0.562	N.S
	Within groups	17740.538	357	49.693		
Lack Of Independence	Between groups	64.423	2	32.212	1.028	N.S
	Within groups	11185.352	357	31.332		
Overall Emotional Maturity	Between groups	1877.607	2	938.805	1.382	N.S
	Within groups	242473.846	357	679.198		

It is inferred from the above table, that there is no significant difference in overall emotional maturity and its dimensions. Hence, the formulated null hypothesis-6 has no significance difference of emotional maturity and

its dimensions among engineering college students based on father's educational qualifications. Therefore hypothesis -6 is accepted.

Hypothesis – 7

There is no significant difference in Emotional Maturity and its dimensions among the Engineering

College Students with respect to mothers' educational qualification.

Table 7: ANOVA showing the Significant Difference between the Mean Scores of Emotional Maturity and its Dimensions based on Mother's Educational Qualifications

Dimensions	Mothers' Qualification	Sum of Squares	df	Mean Square	F	LS
Emotional Instability	Between groups	35.399	2	17.700	0.354	N.S
	Within groups	17869.265	357	50.054		
Emotional Regression	Between groups	90.169	2	45.085	0.858	N.S
	Within groups	18749.169	357	52.519		
Social Maladjustments	Between groups	20.011	2	10.005	0.287	N.S
	Within groups	12465.520	357	34.917		
Personality Disintegration	Between groups	29.281	2	14.640	0.294	N.S
	Within groups	17767.119	357	49.768		
Lack Of Independence	Between groups	88.218	2	44.109	1.411	N.S
	Within groups	11161.557	357	31.265		
Overall Emotional Maturity	Between groups	697.458	2	348.729	0.511	N.S
	Within groups	243653.998	357	682.504		

It is inferred from the above table, that there is no significant difference in overall emotional maturity and its dimensions. Hence, the formulated null hypothesis-7 has no significance difference of emotional maturity and its dimensions among Engineering College Students based on Mother's educational qualification. Therefore hypothesis - 7 is accepted.

Hypothesis 8

There is no significant difference in Emotional Maturity and its dimensions among the Engineering College Students based on the family income.

Table 8: ANOVA showing the Significant Difference between the Mean Scores of Emotional Maturity and its Dimensions based on the Family Income

Dimensions	Family Income	N	Mean	Std. Deviation	CR	LS
Emotional Instability	Below 2 Lakh	50	23.52	6.56	0.528	N.S
	Above 2 Lakh	310	22.95	7.15		
Emotional Regression	Below 2 Lakh	50	22.58	6.80	0.204	N.S
	Above 2 Lakh	310	22.35	7.32		
Social Maladjustments	Below 2 Lakh	50	23.28	5.30	0.731	N.S
	Above 2 Lakh	310	22.62	5.99		
Personality Disintegration	Below 2 Lakh	50	23.20	8.18	1.736	N.S
	Above 2 Lakh	310	21.34	6.82		
Lack Of Independence	Below 2 Lakh	50	17.88	5.34	0.097	N.S
	Above 2 Lakh	310	17.80	5.65		
Overall Emotional Maturity	Below 2 Lakh	50	110.46	25.92	0.102	N.S
	Above 2 Lakh	310	107.06	26.13		

It is inferred from the above table, that there is no significant difference in overall emotional maturity and its dimensions. Hence, the formulated null hypothesis-8

has no significance difference of emotional maturity and its dimensions among engineering college students based on family income. Therefore hypothesis -8 is accepted.

Major Findings

1. The overall level of Emotional Maturity among Engineering College students is moderate in nature.
2. Male and Female students of Engineering College students differ significantly in Emotional Maturity and its dimensions
3. Students from between groups and within groups of Engineering College students do not differ significantly in the Emotional Maturity and its dimensions.
4. English and Tamil Medium of Engineering college students of till XII standard do not differ significantly in their Emotional Maturity and its dimensions.
5. Engineering college students from nuclear family and joint family do not differ significantly in their emotional maturity and its dimensions.
6. Engineering college Students whose father is not qualified up to school level and up to college level do not differ significantly in Emotional Maturity and its dimensions.
7. Engineering college Students whose mother is not qualified up to school level and up to college level do not differ significantly in Emotional Maturity and its dimensions.
8. Engineering college Students whose family income is below 2 lakh, above 2 lakh do not differ significant in Emotional Maturity and its dimensions.

Educational Implications

- The quality of family life is essential to the wellbeing of individuals in the adolescent age because it is a very imbalanced and unstable stage of development. Parents must play a significant role in understanding the fluctuating emotional development.
- Owing to the various social problems faced by most of the adolescents, they find an impenetrability in habituating to the environment. The emotional maturity of

engineering college students is found to be moderate in nature. In order to fabricate up this level of emotional maturity, the educational system can restructure the curriculum to develop significant skills.

- The findings of the present investigation are important for the improvement in the quality of education. The personal competence and social competence skills like self-awareness, self-regulation, motivation and empathy ought to be imbibed in the regular curriculum of engineering colleges. This can be done through counseling sessions and interview programmes to enhance better learning and inculcating holistic skill development for an improvising emotional maturity.
- Parental counseling at right time would enable to check the behaviour problems of adolescent students and direct them on the right track. Counseling also enhance supportive family environment that contributes to the successful academic performance of students.
- Emotional maturity is an important aspect of human behaviour. It helps the students to improve their values and develop right attitude towards society to become better individuals to handle emotions in a matured manner and be successful in all their endeavours.

Suggestions for Further Study

- The present study aims at studying the Emotional Maturity of Engineering College students of Chennai district Tamil Nadu only; similar study may also be extended to other areas.
- This study is confined to 360 Engineering College students only; further studies can be conducted on a large sample.
- Other psychological variables such as Social Intelligence, Emotional Adjustment and Emotional Intelligence could also be included in the study.
- A similar study may be extended to teachers working at different levels of Engineering Colleges.

Limitations of the Study

1. The sample was restricted to the adolescents belonging to under graduate Engineering College students.
2. The sample was restricted to Engineering College students in Chennai district.
3. In the present study the sample was restricted to a few Engineering College because of the resistance and various administrative inconveniences to get the permission.

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MICRO FINANCE AND SOCIAL RESPONSIBILITY

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Abstract

Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services. More broadly, it is a movement whose object is "a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers." Those who promote microfinance generally believe that such access will help poor people out of poverty. The dynamic growth of the microfinance industry has been promoted not only by market forces but also by conscious actions of national governments, Non-Governmental Organizations (NGOs) and the donors who view microfinance as an effective tool for eradicating poverty. The powerful push behind this huge and increasing support for microfinance indicated that national economic and social impacts are significant and it needs to be examined more closely. The main purpose of the paper is to demonstrate that a study on social responsibility in the field of microfinance is absolutely essential, for several reasons. It is first of all indispensable in order to avoid illusions about the supposed virtues and merits of microfinance in the fight against poverty. Microfinance is often considered a tool in the fight against poverty while it has to be understood first and foremost as a tool against financial exclusion. This clarification is essential and the term "financial inclusion" is much more appropriate than "microfinance". To equate microfinance with the fight against poverty is extremely dangerous. Not only is microfinance, unfortunately, poorly equipped to really fight against poverty, but even more so, this confusion of objectives leads many stakeholders (not only microfinance organizations, but also commercial banks and investors) to adopt practices not very compatible with effective action in the fight against poverty. To question the social responsibility of all the stakeholders involved in financial inclusion policies is therefore also indispensable to avoid improper practices.

Introduction

Microfinance is the supply of loans, savings, and other basic financial services to the poor. As these financial services usually involve small amounts of money - small loans, small savings, etc. the term "microfinance" helps to differentiate these services from those which formal banks provide. Microfinance refers offering small loans to very poor families with the purpose of engaging them into productive activities. Micro finance bank is an institution that extends small loan or micro finance, to applicant who typically belongs to the lowest group of society. Loans are extended to borrower to allow them to initiate a business, repair their homes and improve the general living condition of their families and the community. Microfinance is considered as a tool for socio-economic development, and can be clearly differentiated from donations. When it comes to rural development, with

the growth of the credit infrastructure, credit flow to the poor and especially to poor women, remained near to the ground.

As a result National Bank for Agriculture and Rural Development (NABARD) was set up with the objective of framing appropriate policy for rural credit, provision of technical assistance backed liquidity support to banks, supervision of rural credit institutions and other development initiatives. After a time it was experienced that the existing banking policies, systems and procedures, and deposit & loan products were possibly not well matched to meet the instant needs of the poor. It was experienced that the poor desired improved access to these services and products, more willingly than cheap financed credit. If a person observes an institution to be unfriendly or uncaring to them, they hesitate to move toward it. Thus a requirement has been experienced for

alternative policies, systems and procedures, savings and loan products, other matching services, and new delivery mechanisms, which would fulfill the requirements of the poorest, especially of the women members of such families. This has given beginning to an increasing emphasis on Microfinance for improving the access to credit for the poor. A large number of NGOs have started their own micro finance programs in an attempt to develop the people in their respective areas. Micro credit has become a major tool of development. The most current succession in this area is savings and credit groups or Self Help Groups (SHGs) as they are known in India, as well as a variety of specialized Micro Finance Institutions (MFIs). To assist and encourage the activities of these groups, significant institutional structures have emerged. A major portion of such support in India has come from non-profit NGOs. These organizations originally initiated the concept of Micro Finance and continue to work towards the delivery of Micro Finance projects in India especially for rural development.

Micro Finance and Poverty Reduction for Rural Development in India

India consists over a quarter of its population below to poverty line. The World Bank reports that India is a home around some 260 to 290 million poor, numbers that rise to around 390 million if poverty is measured by the international standard of those living on less than 1US\$ dollar a day. Almost half of India's poor, more or less 133 million, are found in three States: Uttar Pradesh, Bihar, and Madhya Pradesh. Rural area in India is the home of three quarters of India's poor which is supported by the increasing urban and rural disparities. The Indian government's poverty reduction strategy focuses on infrastructure, social development (Especially education and health), and rural livelihoods. The improvement of rural livelihoods is the aspect of poverty reduction that Microfinance Institutions concentrate on. Most poor people manage resources to develop their enterprises and their home over a time. Financial services could enable the poor to force their initiative, accelerating the process of assembling incomes, assets and economic safety.

Traditional finance institutions rarely lend money to serve the needs of low-income families and women-headed households. However, the income of many self employed households is not stable, regardless of its size. A large number of small loans are needed to serve the poor, but lenders prefer dealing with large loans in small numbers to minimize administration costs. They also look for guarantee which many low-income households do not have in hand. Over the last ten years, however, successful experiences in providing finance to small entrepreneur and producers demonstrate that poor people, when given access to responsive and timely financial services at market rates, pay back their loans and use the profits to increase their income and assets. This is not shocking since the only realistic alternative for them is to borrow the money from informal market. Community banks, NGOs and credit groups around the world have shown that these microenterprise loans can be profitable for borrowers and for the lenders, making microfinance one of the most effective poverty reducing strategies.



Critical Issues for Microfinance Institutions

This is not a point of consideration that Micro financial services have capability to offer better services than conventional banking services and carry out the needs of the underprivileged people. The significant factor is that external Micro financial services should join hand to the running system of lending and/or borrowing money in rural areas instead of throwing them out. In this way the poor people especially women who require the fund to run

their business and family activities in a well-organized manner will get benefitted more. Some critical issues for microfinance organizations are as follows:

The primary issue is related to sustainability. It has been reported in much news that the Micro financial institutions are comparatively costlier in terms of delivery of financial services. This is partially explained by the fact that the cost of supervision of credit is high, while the loan quantity and loan volume is low. Therefore it is necessary for MFIs to develop strategies for increasing the range and volume of their financial services. The next part of concern for MFIs, which is on the expansion path, is that they face a scarcity of owned funds. This is a critical constraint in their being able to scale up. Many of the MFIs are socially oriented institutions and do not have adequate access to financial capital. As a result they have high debt equity ratios.

It is now accepted that MFIs has both social and commercial dimensions. Since the sustainability of MFIs and their clients complement each other, it follows that building up the capacities of the MFIs and their primary stakeholders. These are preconditions for the successful delivery of flexible, client responsive and innovative microfinance services to the poor.

Scope for Growth of the Microfinance Sector

The Reserve Bank in collaboration with other stakeholders, has been conducting capacity building programs for microfinance institutions to facilitate strengthening of their corporate governance and risk management systems, and integrity of financial records. The initiatives are expected to enhance the capacity of MFIs to attract concessional funding from funders.

In an effort to address the ICT challenges noted in the microfinance sector, the Zimbabwe Association of the Microfinance Institutions (ZAMFI) in collaboration with co-operating partners initiated the development of an affordable generic management information system (MIS) for microfinance players in the sector. The system known as Musoni is a product of Musoni B.V, a Netherlands

based company. The Musoni System is a cloud-based core banking system used by over 30 MFIs across Africa. The system's functionalities include individual, groups, savings, loans, accounting and reporting. The system is also integrated with multiple mobile money transfer providers including Eco cash in Zimbabwe enabling clients to send and receive funds over their mobile phones. The system includes its own SMS module used to send automatic payment reminders to clients, and comes with a tablet application used to capture data in the field. The implementation of the new technology is expected to improve efficiency of microfinance institutions and expand their outreach into rural areas where the majority of the unbanked are domiciled. Out of 29 000 registered mobile banking agents as at 30 June 2015, only 4 MFIs were delivering loan products through mobile phones.

Conclusion

The MFI is leaving enormous economic and social impact. Microfinance provide both savings and loan facilities An MFI is likely to provide the much needed funds to the potential entrepreneurs of the rural India. Also it is anticipated that the people would become socially more advanced as they come into touch with the outside world. In order to be sustainable, microfinance lending should be fixed on market principles because large scale lending cannot be completed through financial support. A core conclusion of this paper is that microfinance can contribute into solving the problem of insufficient housing and rural services as an integral part of poverty alleviation programs and empower women to play a vital role in the society. Eventually it would be ideal to improve the creditworthiness of the poor and to make them more bankable to financial institutions and allow them to meet the criteria for long-term credit from the formal sector. Microfinance institutions have a lot to contribute to this by building financial discipline and educating borrowers about compensation requirements.

A STUDY ON POLICE ADMINISTRATION AND REFORMS IN TAMILNADU

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A semblance of the Police system as we know it today existed even in ancient India. Almost from the beginning of our recorded history, we are able to identify officials vested with police functions. Even the laws of Manu carry some vague references to the police. "The developed nations depend upon the large market in the developing nations to sustain their industry. Their object will be to make the developing nations develop just enough to be good buyers but not rich sellers. The race for leadership among the forward nations will motivate efforts to destabilise the developing nations by subversive forces activated within the nations."

The Indian police system, when it was first conceived by the British rulers, was meticulously designed, structured and honed to enforce law and public order primarily for sustaining the foreign rule. As part of the strait-jacket administration that was put in place soon after the patriotic uprising of 1857 by some sections of Indian soldiers against the British command, it had functioned as a loyal adjunct of the government for over 140 years. The statutory basis for the Indian police is the Police Act of 1861 which put the police squarely under the control of the government. The position has remained the same after Independence. The old Police Act continues to be law without being replaced by any fresh legislation to fit our democracy after Independence.

National Police Commission

The National Police Commission (NPC) was appointed by the Government of India in 1977 with wide terms of reference covering the police organisation, its role, functions, accountability, relations with the public, political interference in its work, misuse of powers, evaluation of its performance etc. This was the first

Commission appointed at the national level after Independence. The Commission produced eight reports between 1979 and 1981, suggesting wide ranging reforms in the existing police set-up.

Tamilnadu Police

The Police force in the country is entrusted with the responsibility of maintenance of public order and prevention and detection of crimes. Each state and union territory of India has its own separate police force. Article 246 of the Constitution of India (External website that opens in a new window) designates the police as a state subject, which means that the state governments frame the rules and regulations that govern each police force. These rules and regulations are contained in the police manuals of each state force. The Police force in the state is headed by the Director General of Police/Inspector General of Police. Each State is divided into convenient territorial divisions called ranges and each police range is under the administrative control of a Deputy Inspector General of Police. A number of districts constitute the range. District police is further sub-divided into police divisions, circles and police-stations. Besides the civil police, states also maintain their own armed police and have separate intelligence branches, crime branches, etc. Police set-up in big cities like Delhi, Kolkata, Mumbai, Chennai, Bangalore, Hyderabad, Ahmedabad, Nagpur, Pune, Bhubaneswar-Cuttack etc. is directly under a Commissioner of Police who enjoys magisterial powers. All senior police posts in various states are manned by the Indian Police Services (IPS) cadres, recruitment to which is made on all-India basis.

Role of State Agencies in Maintenance of Law and Order

To perform the task of law and order administration, a state government maintains a separate department called the Home Department. The administrative head of this department is the Secretary, drawn as a rule from the generalist Indian Administrative Service (IAS). The Home Department administers the police. Under the administrative control of the Home Department comes the executive organisation namely the Police department headed by the Deputy - General of Police, who as a rule is drawn from the Indian Police Service. He may have an Additional Director General of Police to assist him. The Police Hierarchy comprises Inspectors - General of Police, Deputy Inspectors General of Police, Superintendents of Police and other lower level functionaries. The basic unit of law and order administration in a state is the police thane headed by the Station House Officer (SHO) who is assisted by a complement of Inspectors, sub-inspectors, head constables and constables. The Superintendent of Police in charge of the district police is an important functionary and is subject to control and supervision by a Deputy Inspector - General of Police, who is generally placed in charge of a group of districts. The overall command and control are exercised by the Director - General of Police at the state level. Officers in charge of sub units within a district like sub divisions; circles and police stations are subordinate to the Superintendent of Police. The District Police is thus an integral part of the state wide police setup, which is hierarchically structured and held together by bonds of strong discipline and control. Therefore, it is imperative that law and order is given adequate attention and it is built up both on the infrastructural as well as intelligence and implementation level and its grievances and issues sorted out if we want a sound welfare state where development and law and order go hand in hand otherwise development will be stalled.

Reforms in Indian Police

The police personnel have a vital role in a parliamentary democracy. The society perceives them as custodians of law and order and providing safety and security to all. This essentially involves continuous police-public interface. The ever changing societal situation in terms of demography, increasing rate and complexity of crime particularly of an organized nature and also accompanied by violence, agitations, violent demonstrations, variety of political activities, left wing terrorism, insurgency, militancy, enforcement of economic and social legislations, etc. have further added new dimensions to the responsibilities of police personnel. Of late, there has been growing realization that police personnel have been functioning with a variety of constraints and handicaps, reflecting in their performance, thus becoming a major concern for both central and state governments. In addition, there is a feeling that the police performance has been falling short of public expectations, which is affecting the overall image of the police in the country. With a view to making the police personnel more effective and efficient especially with reference to their professionalism and public interface several initiatives have been launched from time to time. Some of the steps suggested by the National Police Commission in this direction are:

- To bring about a change of attitude of police personnel so that they become people friendly.
- To bring about more transparency and openness in police working.
- To improve public image and public participation in police working.
- To make the police more efficient and effective.

In order to achieve the above mention direction, the Ministry of Home Affairs with the support of UNDP has taken up an experimental project covering nine police stations in Rajasthan, Tamilnadu and Assam. One of the major aims of this project is to revise the curricula for training of police personnel at State Police Training Institutions.

Reforms in Tamilnadu Police

Tamil Nadu has taken the first step towards ushering in police reforms by promulgating an ordinance, days before the Supreme Court is slated to take a call on reining in states that have not complied with its guidelines issued in 2006. The state, however, has fallen short of complying with the guidelines on many counts. A significant feature of the ordinance is creation of a separate investigation wing in every police station. Without orders from zonal IG, the personnel from the wing can't be drafted for band bust duty. Though Tamil Nadu, for long, has been having separate crime wings in every police station, they used to handle only property-related crimes. Investigation into cases like murder was the duty of law and order police. On the selection of the state police chief, the ordinance says the DGP (law and order) will be picked from among five senior-most police officers empanelled by the Union Public Service Commission. It also provides for a minimum tenure of two years to the selected officer, irrespective of date of superannuation. Similarly, all officers heading police stations, districts and commission rates will have a minimum tenure of two years. They are, however, subject to superannuation and promotions.

The government has set up a state security commission with home minister as chairperson to frame guidelines to improve efficiency in policing. The commission will evaluate the force on operational efficiency, public satisfaction and observation of human rights standards. It will have leader of the Opposition, chief secretary, home secretary and chairpersons of Tamil Nadu Public Service Commission, State Human Rights Commission, State Women's Commission and State Minorities' Commission as its members. DGP will be the member secretary. The commission, however, is dominated by government officials and its nominees. Moreover, though the commission's annual report will be tabled in the assembly, the recommendations are not binding on the government.

A police establishment board has been set up with the DGP as chairman and four senior additional DGPs as members to recommend promotions and transfers of officers from superintendents of police up to

inspectors general of police. Similarly, a state police establishment committee will consider matters relating to promotions and transfers of officials below the rank of additional SPs. However, contrary to SC guidelines, these bodies do not enjoy full autonomy. Though state police complaints authority and district police complaints authorities have been set up to look into complaints against police personnel, they are headed by home secretary and district collectors respectively. The state chose to take an ordinance route as it will take longer to pass a police bill. Though the previous government introduced a bill in the assembly in 2008, it was referred to a select committee and lapsed at the end of the assembly's tenure in 2011. Commenting on the ordinance, former BSF director General Prakash Singh, whose petition prompted the SC to issue guidelines, said, "Passing an ordinance is an extraordinary measure. It appears to have been motivated by a desire to be on the right side of the SC. But the powers given to the security commission and police establishment board are inadequate and the composition of state and district-level complaints authorities is violating of the directives".

Conclusion

The reforms of the police management has been known by how they were involved by the policemen even though good heads lead them the society focuses only the outcome. It means how the crime and other offences are controlled among the public. The police department discussed always as pupils friend to do for all equally. The police department and its effective administration make more effort to fulfil the society to save and security.

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CAT – TO CREATE A BETTER TEACHING AND LEARNING SITUATION

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Classroom Assessment Techniques (CATs) are a set of specific activities that instructors can use to quickly gauge students' comprehension. They are generally used to assess students' understanding of material in the current course, but with minor modifications they can also be used to gauge students' knowledge coming into a course or program. CATs are meant to provide immediate feedback about the entire class's level of understanding, not individual students'. The instructor can use this feedback to inform instruction, such as speeding up or slowing the pace of a lecture or explicitly addressing areas of confusion.

Classroom Assessment Techniques are formative evaluation methods that serve two purposes. They can help you to assess the degree to which your students understand the course content and they can provide you with information about the effectiveness of your teaching methods. Most are designed to be quick and easy to use and each CAT provides different kinds of information.

Examples of CATs include the following.

- The *Background Knowledge Probe* is a short, simple questionnaire given to students at the start of a course, or before the introduction of a new unit, lesson or topic. It is designed to uncover students' pre-conceptions.
- The *Minute Paper* tests how students are gaining knowledge, or not. The instructor ends class by asking students to write a brief response to the following questions: "What was the most important thing you learned during this class?" and "What important question remains unanswered?"
- The *Muddiest Point* is one of the simplest CATs to help assess where students are having difficulties. The technique consists of asking students to jot down a quick response to one

question: "What was the muddiest point in [the lecture, discussion, homework assignment, film, etc.]" The term "muddiest" means "most unclear" or "most confusing."

- What's *the Principle*? CAT is useful in courses requiring problem-solving. After students figure out what type of problem they are dealing with, they often must decide what principle(s) to apply in order to solve the problem. This CAT provides students with a few problems and asks them to state the principle that best applies to each problem.
- *Defining Features Matrix*: Prepare a handout with a matrix of three columns and several rows. At the top of the first two columns, list two distinct concepts that have potentially confusing similarities (e.g. hurricanes vs. tornados, Picasso vs. Matisse). In the third column, list the important characteristics of both concepts in no particular order. Give your students the handout and have them use the matrix to identify which characteristics belong to each of the two concepts. Collect their responses and you'll quickly find out which characteristics are giving your students the most trouble.

Examples of appropriate questions you can ask in the CAT format:

- How familiar are students with important names, events, and places in history that they will need to know as background in order to understand the lectures and readings (e.g. in anthropology, literature, political science)?
- How are students applying knowledge and skills learned in this class to their own lives (e.g. psychology, sociology)?
- To what extent are students aware of the steps they go through in solving problems and how

well can they explain their problem-solving steps (e.g. mathematics, physics, chemistry, engineering)?

- How and how well are students using a learning approach that is new to them (e.g., cooperative groups) to master the concepts and principles in this course?

Using Specific Types of CATs

Minute Paper

Pose one to two questions in which students identify the most significant things they have learned from a given lecture, discussion, or assignment. Give students one to two minutes to write a response on an index card or paper. Collect their responses and look them over quickly. Their answers can help you to determine if they are successfully identifying what you view as most important.

Muddiest Point

This is similar to the Minute Paper but focuses on areas of confusion. Ask your students, "What was the muddiest point in... (today's lecture, the reading, the homework)?" Give them one to two minutes to write and collect their responses.

Problem Recognition Tasks

Identify a set of problems that can be solved most effectively by only one of a few methods that you are teaching in the class. Ask students to identify by name which methods best fit which problems without actually solving the problems. This task works best when only one method can be used for each problem.

Documented Problem Solutions

Choose one to three problems and ask students to write down all of the steps they would take in solving them with an explanation of each step. Consider using this method as an assessment of problem-solving skills at the beginning of the course or as a regular part of the assigned homework.

Directed Paraphrasing

Select an important theory, concept, or argument that students have studied in some depth and identify a real audience to whom your students should be able to explain this material in their own words (e.g., a grants review board, a city council member, a vice president making a related decision). Provide guidelines about the length and purpose of the paraphrased explanation.

Applications Cards

Identify a concept or principle your students are studying and ask students to come up with one to three applications of the principle from everyday experience, current news events, or their knowledge of particular organizations or systems discussed in the course.

Student-Generated Test Questions

A week or two prior to an exam, begin to write general guidelines about the kinds of questions you plan to ask on the exam. Share those guidelines with your students and ask them to write and answer one to two questions like those they expect to see on the exam.

Classroom Opinion Polls

When you believe that your students may have pre-existing opinions about course-related issues, construct a very short two- to four-item questionnaire to help uncover students' opinions.

Creating and Implementing CATs

You can create your own CATs to meet the specific needs of your course and students. Below are some strategies that you can use to do this.

- Identify a specific "assessable" question where the students' responses will influence your teaching and provide feedback to aid their learning.
- Complete the assessment task yourself (or ask a colleague to do it) to be sure that it is doable in the time you will allot for it.
- Plan how you will analyze students' responses, such as grouping them into the categories "good

understanding, "some misunderstanding," or "significant misunderstanding".

- After using a CAT, communicate the results to the students so that they know you learned from the assessment and so that they can identify specific difficulties of their own.

When CATs are used frequently, they can have the following impacts: For faculty, CATs can:

- provide day-to-day feedback that can be applied immediately;
- provide useful information about what students have learned without the amount of time required for preparing tests, reading papers, etc.;
- allow you to address student misconceptions or lack of understanding in a timely way;
- help to foster good working relationships with students and encourage them to understand that teaching and learning are on-going processes that require full participation.

For students, CATs can:

- help develop self-assessment and learning management skills;
- reduce feelings of isolation and impotence, especially in large classes;
- increase understanding and ability to think critically about the course content;
- foster an attitude that values understanding and long-term retention;
- Show your interest and caring about their success in your classroom.

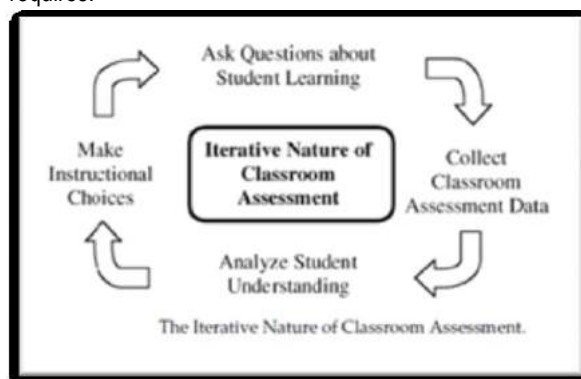
What kinds of evaluations are CATs designed to perform?

- Course-related knowledge and skills (including prior knowledge, recall and understanding; analysis and critical thinking skills; synthesis and creative thinking skills; problem solving skills; and application and performance skills)
- Student attitudes, values, and self-awareness (including students' awareness of their own values and attitudes; students' awareness of

their own learning processes; and course-related learning and study skills awareness)

- Reactions to instruction methods (including student and peer reactions to teachers and teaching, class activities, assignments, and materials)

Following is a partial chart of CAT exercises, indicating the kind of evaluation for which each is intended, what each is called, how each is conducted, what to do with the information you collect, and an approximation of the relative amount of time each requires.



Each CAT is composed of a set of common features:

- Focus Questions: Overview of strategy; general requirements and limitations of implementation.
- Description: Succinct but thorough introduction.
- Purposes: Indications of appropriate usage.
- Limitations: Contra-indications and potential problems.
- Teaching Goals: List of course goals addressed by the strategy.
- Suggestions for Use: Friendly "Tips" from an experienced user.
- Step-by-Step: Explicit directions for implementation.
- Variations: Alternative uses and elaborations.
- Analysis: Making sense of the data; uses in evaluation.

- Pros and Cons: Advantages and disadvantages.
- Theory and Research: Conceptual and empirical foundations.
- Links: URLs or email addresses of CAT authors for direct contact by users.
- Sources: Books, papers, related web-sites.
- Author's Story: Personalized description of author and how (s)he came to use strategy.

CATs can be used to improve the teaching and learning that occurs in a class. More frequent use of CATs can...

- Provide just-in-time feedback about the teaching-learning process
 - Provide information about student learning with less work than traditional assignments (tests, papers, etc.)
 - Encourage the view that teaching is an ongoing process of inquiry, experimentation, and reflection
 - Help students become better monitors of their own learning
 - Help students feel less anonymous, even in large courses
 - Provide concrete evidence that the instructor cares about learning
- How Should I Use CATs?

Results from CATs can guide teachers in fine-tuning their teaching strategies to better meet student needs. A good strategy for using CATs is the following.

1. Decide what you want to assess about your students' learning from a CAT.
2. Choose a CAT that provides this feedback, is consistent with your teaching style, and can be implemented easily in your class.
3. Explain the purpose of the activity to students, and then conduct it.
4. After class, review the results, determine what they tell you about your students' learning, and decide what changes to make, if any.
5. Let your students know what you learned from the CAT and how you will use this information.

Benefits for Teachers

By using feedback attained through CAT's, teachers gain insight into which concepts their student's understand the best and which ones are most confusing. They can then use this information to decide when there needs to be more instruction, and when the class is ready to move on to the next topic. In this way, teachers are able to meet the needs of their students most effectively. These techniques can also help teachers understand the ways their students learn the best as well as alert teachers when a certain teaching approach is not working very well. Other benefits include flexibility and timeliness. Many of the techniques, although not all, can be used in a variety of ways. They can be adapted to fit large or small class sizes, or modified depending on what subject matter is being taught; they can be used to assess student's recall or critical thinking skills. Also, CAT's require very little time, if any, to be set aside - most of the activities can be conducted while regular instruction time is taking place.

Benefits for Students

Classroom Assessment Techniques allow students a chance to see how they are progressing over time. Along with that, it shows students that their feedback can make a difference in what and how they learn, which in turn could lead students to take more ownership of their education. Students have reported that they feel more involved in the learning process when these techniques are used in the classroom because it requires them to focus on what they're learning - they become active participants rather than passive learners. The integration of CAT's in the classroom can also serve as an example for how learning is an ongoing, highly adaptable process.

Conclusion

Classroom Assessment Techniques (CATs) are simple, non-graded, typically in-class activities intended to provide faculty students useful feedback on the teaching-learning process and/or feedback about students' attainment of learning outcomes. Faculty often by use clickers to implement CATs, but CATs can also be

conducted online via Blackboard. CAT's are feedback devices to help us determine how much, how well and simply how our students learn. Many faculty use CATs regularly

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PROFESSIONAL VALUES VIS-À-VIS PERSONAL VALUES OF IT PROFESSIONALS IN CHENNAI CITY: A COMPARATIVE ANALYSIS

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Abstract

The aim of this article is to present the professional values and personal values among IT professionals and how they are intertwined and relevant. Professional values are practised in a business environment whereas personal values are practised within the ambit of the family, society, community, etc. It is studied whether the professional values viz. dealing with the business partners, colleagues, working ethics, business practices, changing jobs, confidentiality affect the personal values such as faithfulness, mutual commitment, responsibility towards one's family, conscience, truthfulness, compassion, forgiving, genuine care and love etc. The study finds out how professional life style affects personal values and its impacts.

Keywords: *Personal values, Professional values, forgiving, Open Communication, Awareness, inter relatedness, intertwining.*

Introduction

IT professionals work as software developers, testers, service providers, consultants, architects, designers, executives, ERPs etc. They take the present digital world ahead to the next generation. In both personal and professional life, values are more important. Life on earth revolves around human values. When a man is ethically strong, he is capable of handling any sort of problems both personal and professional. During the industrial era those who stood by their values stood apart from their competitors. It was their value system that brought them rich dividends. In this Information age, value based life can take the professionals into their next stage of a life of fulfilment. While practising values, there is always controversy as well as consistency.

The problem of the ethical values in the professional life arises when an executive indulges in malpractice or compromises his values, will that in any way affect his personal life? What will be the state of his

conscience? Will he be able to face his immediate family members without a feeling of guilty? There is a continual stress level to tell lies, manipulate truth, and manipulating business life. Do they affect one's mental health? How can his value system take him to the next level?

Personal and Professional Values

The values at stake are the following: accountability, achievement, adaptability, attitude, conflict resolution, continuous learning, Competence, Commitment, Creativity, being the best, dialogue, Balance(home/work), courage, Cooperation, Ethics, Efficiency, Honesty, Humility, Forgiveness, Financial stability, Ease with Uncertainty, Humor/Fun, Independence, Integrity, Job Security, Leadership, Listening, Patience, Preseverance, Professional growth, Recognition, Reliability, Respect, Responsibility, Openness, Risk-Taking, Safety, Self-Discipline, Success,

Team Work, Trust, Vision, Wealth, Wisdom, and Well-being.

Personal and Professional values are interrelated. An individual is primarily endowed with his mind. His mind includes his conscience. His conscience judges him in accordance with his value system. When his professional life infringes or violates a code of conduct, it not only affects professional values but also his personal values.

Unethical Practice in Industry:

In IT Industry, working for a company, and becoming loyal to another company, information stealing, selling software codes to competitors, revealing confidential information, becoming a threat to internal security system, submitting falsified expert reports to the management, fraudulent activities, altering project documents, destroying data, inserting virus into software codings, falsifying data, distorting the truth, mishandling the financial reports, intimidation, deception, data tampering (data diddling), changing or deleting existing data, entering false or fabricated or fraudulent data, other white collar crimes, any other computer criminal activities are most of the unethical activities which are happening all over the IT industries.

Conscience Conflict

When an individual's professional life infringes any one of the professional codes of conduct or working system or organizational behaviour, at a certain point his personal values get affected. His conscience stands against him. Consequently, the stress level increases, mental and physical health deteriorates. Eventually his self-image undergoes radical changes. His feeling of someone with worth fades away. So he will start suffering from uneasiness, disquietness, sadness, dejection, inner conflict in his personal life. Here his professional decision becomes the cause for affecting his personal values.

Research Methodolgy:

This article is based on literature review .Qualitative research methodology has been adopted .This study tries to explore the impact of personal values with respect to professional values of IT professionals in Chennai city.

Among the values mentioned above, the three values in focus are:

- Forgiveness
- Open Communication
- Awareness

Forgiveness as a Personal and a Professional Value

According to Oxford Dictionary, forgiveness means,

- a) the act of ceasing to feel angry or resentful towards;
- b) pardoning.

In a professional life one gets hurt when he is humiliated or discounted .If his work or effort is not appreciated, he will feel resentment. He keeps his hurting feelings within himself. When he keeps his hurt feelings within himself, his stress level goes higher. In consequence he feels unhappy, uncomfortable and stressful towards his colleagues. This breeds sadness and unproductiveness and it will lead to uncooperativeness, reporting late for work and absenteeism. These are the impact that is perceptible in his professional life.

When he carries these negative thoughts to his family, his immediate family members get affected. For example, during conversation with his spouse or children, his stress would translate into irritable reaction. So sadness, unworthiness, inferiority complex, resentment, anger are passed over to the members of family.

Here the value of forgiveness is felt. Those who forgive their offenders will find a heap of positive energy. They can strengthen their adult ego and reason out enough to remain cheerful. On the other hand, those who

do not forgive carry the weight of its burden not only by themselves but transfer it to others as well. On the other hand those who forgive usually would analyse the situation carefully and find out the actual cause. When they find out the reason why they are wronged, they are able to forgive others and go forward. When they find out they are wrong, they feel remorse and forgive and go forward. In this way forgiving and unforgiving have its own effects in both personal and professional life. Here, it is clear that one's personal life and professional life are intertwined as the personal and professional values are interrelated to each other.

Open communication as an effective value to understand others and to be understood by others in both personal and professional life

Personality conflict arises due to lack of understanding. Where there is no open communication, there is bound to be gross misunderstanding. Where there is misunderstanding, there is doubt, anger, vengeance, unproductively, distrust, inferiority and superiority complex, ego clash, pride and prejudice, confusion and chaos.

It is observed that many problems arise in ones professional life because of lack of open communication among subordinates, supervisors and other colleagues. In a job environment, there are many cultural values, class differences, language barriers, environmental causes present in an organization. To overcome such kinds of differences, open communication is the only solution in order to increase productivity and to meet organizational goals.

In personal life, because of information hiding, lack of communication among members of a family, there is a continual quarrel, unnecessary tension, misunderstanding, distrust, grudging, murmuring, keeping distance, ego conflict, argument, discontentment, disharmony, disquietness and chaos. Where there is open communication, the communication barrier is

reduced, trust is increased, mutual respect is fostered, self-esteem is boosted up, positive energy is heaped up and a pleasing, peaceful environment prevails over. Here the need for open communication is felt at large. The result of open and closed communication is felt and thus the importance of open communication is realized.

Awareness of Roles and Responsibility

Advancement in career, success and productivity invariably is grounded in awareness. In ones professional life, an employee will have to be aware of his roles and responsibility. When he understands what is expected of him, his autonomy and authority towards his job, he is likely to increase his productivity and that in turn will reduce his mistakes. In this way, he can make considerable advancement in his career. Awareness comes through realizing his career and himself. Here the values he possesses play an important role to have a mature understanding about his roles and responsibility both in personal and professional life. Realizing his responsibility and working towards his organizational goals takes him a step closer to perfection.

On the other hand, not realizing his roles and responsibilities, will lead towards value degradation and unpalatable incidents. In personal life, discharging one's duty requires awareness of one's personal roles and responsibilities. Awareness of roles and responsibility serves as a token of growth and development. Here it is observed that the personal and professional responsibility are interrelated and intertwined with each other to have a wholesome life. It has an impact on both the personal and professional values positively or negatively.

Recommendation

The professional life and personal life is intertwined and interrelated. The professional values and personal values affect one another. Since a man is endowed with mind, intellect and conscience, his values system reflects his personal as well as professional life.

Here forgiveness has a close link with personal happiness as well as professional happiness. It is necessary to give equal importance to both personal and professional values. There should not be a conflict in practicing values. Otherwise that will result in an adverse effect.

Open communication should be practised both in personal and professional life. So that there is a wholesome growth in personal and professional life. Otherwise, conflict will result. So it is mandatory to balance the value system on both.

One has to have personal and professional awareness of his roles and responsibilities in order to have a wholesome growth and development. The level of awareness will ensure a successful life both the personal and professional life. Happiness depends on having such awareness. Here personal and professional awareness is mutually dependent.

Conclusion

The aim of this research paper was to find out the reasons behind the interrelatedness between personal and professional values. They are intertwined and interdependent. Since a man has the mind, intellect and conscience, his personal and professional happiness depends on each other. The personal values and professional values should not be separated. If it gets disrupted then, there will be disharmony in life. The practice of professional value will have an impact on the personal life. So professional values should be practised scrupulously with a view to maintain harmony and happiness in personal life. So it leads to the conclusion that personal and professional values are intertwined and interrelated.

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INDIAN VARIATIONS OF SHAKESPEARE

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The relationship between Shakespeare and India is the longest and most widespread outside of Europe. Translations in Indian languages began appearing from 1852 onwards. Seventeen Indian languages have translated Shakespeare and some – Marathi, Bengali and Malayalam – the complete works. Shakespeare continues to speak to people across a kaleidoscope of cultures with undiminished vitality and relevance. His universal appeal is due to the timeless, placeless nature of his narratives and the intelligence of his observations about humanity. His stories transcend national theatre conventions, allowing for different cultural interpretations and exploring various political, social and psychological perspectives. Shakespeare has been rewritten, re-inscribed and translated to fit within the local traditions, values and languages of India.

Performances of Shakespeare's adaptations throughout Asia - as in Kathakali or Kutiyattam in India, or Sichuan Opera in China or of Noh Kabuki, or Bunraku in Japan have not been influenced by the traditional theatres of Europe. Localising Shakespeare, particularly when performing him in translation, has brought him closer, making him more completely one's own, and promoting a better understanding of the original. The most successful instance of fusion of Eastern and Western performative code was seen in B.V. Karnath's *BarnamVana*, a staging of *Macbeth* in Hindi. The play was interpreted from the perspective of Indian dramatic theory and Indian philosophy and expanded Shakespeare's universalism through the modified conventions of the *yakshagana*. Habib Tanvir's adaptation of *A Midsummer Night's Dream* in Nautanki form and Sadanam Balakrishnan's remake of *Othello* in Kathakali are two important instances of Indianisation of Shakespeare. Performance of *Macbeth* in Manipuri or various Shakespeare's plays at the Jatra, the touring theatres of Bengal and Orissa, are further expressions of

Indian adaptations of Shakespeare.

The tradition of performing Shakespeare in India is perhaps more than two centuries old. The bard was an early agent of cultural soft power. All Shakespearean texts contain some elements that are either the stuff of everyday life or the un-natural – ghosts, spirits, prophets and a host of unlikely events that philosophy or common sense would never sanction or explain. Adultery, love, gossip, weddings – Shakespeare's plays have them all – no wonder we Indians love Shakespeare so much. It is so close to our lives. Shakespeare's writings ring true in all Indian languages. The timelessness that pervades his plays would seem that they have been specifically written with India in mind. Shakespeare lends himself superbly to adaptations unlike many other European playwrights. Imogen Butler Cole agrees that most "Shakespeare's plays are best suited for India and Indian society". (Bennet, Carson 142)

Any adaptation is instinctive for Indians because our own literary traditions do not frown upon it as something less than 'original': witness the numerous adaptations and retellings of our epics. All these elements certainly are intended for the audience delight, a word that could be taken as an Elizabethan stand-in for *rasa*. An essential element of Shakespearean play is like *rasa*, sensational and immediately pleasurable. The Indian adaptations fulfil the purpose of theatre as proposed by *Natyasastra*, the ancient theatre manual handed down at the request of Indra the greatest of Gods. While inspiration will be derived from lived experience, theatre performance should not imitate life; it should create it. Shakespearean adaptations have featured the cream of India's acting fraternity as well as the artists from classical and folk art forms, ensuring that the play finds its own rhythm. It is in the performances of Shakespeare on stage rather than in the classroom, that the response of India to

Shakespeare can be seen.

These art forms are an enduring testimony of Indian creativity in Shakespearean adaptations. The ultimate success of Kathakali performances of Shakespearean plays lies in the fusion of the western text and the physicalisation of emotions by Kathakali dancers. These productions illuminate the Shakespearean plays and Kathakali techniques in ways that allowed spectators and performances to experience the theatre a new, offering a positive model for inter cultural work. These performances are a model of successful intellectual work both in terms of theatrical impact and proper intellectual practice. The "Kathakali performances are a theatrical expression for the larger than life dimension and explosive power of Shakespearean original." (Trivedi, Bartholomeuz 164) These splendid colourful shows dazzle with intensity, energy and extravaganza.

Sadanam Balakrishnan, a Delhi based dancer-director designed a production of Othello in Kathakali in 1996 that played in India in different and constantly revised versions. For him the daring and innovation lay in stretching on the rules of Kathakali, rather than in simply ignoring them to produce a spectacular version of Othello. He was addressing the double consciousness of Indian audience, however imperfect of both Shakespeare and Kathakali.

Othello in Kathakali is the total immersion variant of folk Shakespeare. It does not consciously seek to reinterpret or retell, but instead provides a powerful alternative experience of Shakespeare's play. Shakespeare's poetry is enacted by the rhythms and gestures of a dance- drama. Most audiences in Delhi, when it has had several stagings, have responded warmly to this experimentation. Yet such transplantation into a completely opposed aesthetics has raised some fundamental questions about the nature and politics of inter- culturalism. A similar experiment, the Kathakali King Lear was directed by McRuvie and Leday.

B.V.Karnath, a central figure in the revitalisation of folk forms, saw Macbeth "overflowing with rasa like valour, wrath, terror and wonder" and visualized it's theme as a labyrinthine jungle of ambition that ensnares

and destroys Macbeth. For him the jungle/ forest of the title, BarnamVana (Birnam Wood) was a metaphor for the nature of the world of Macbeth, which he concretized on the open- air stage by spotlighting a living pipal tree, the branches of which cast a shadowy web onstage- representing a maze of illusion or a mayajaal, as the illusionary world of Macbeth. This production's revisioning emerged out of Vedantic philosophy in which the cause of human suffering is man's inability to look beyond this physical mutable world, which is an illusion, and his failure to come to terms with his own innate "human kindness." That is his dharna or law of being. Hence the witches, creations of Macbeth's mind were imaged as creatures of the forest, emerging from the entrails of the tree, covered with drapes painted over with emblematic branch-like shapes. Nature, man and Supernature were integrated into one world.

The performative devices of the yakshagana were adapted to extend this reinterpretation; an innovative use of the handheld curtain, the patt, transformed a folk convention into a stage metaphor for the curtains of the mind, which concealed the "fair" from the "foul". Thus, the witches wrapped themselves up in it. In the sleep-walking scene, the patt became a literal manifestation of the fragile divide between dream and reality against which the hallucinating Lady Macbeth was extended into a long red drape that trailed being Banquo's ghost entangling Macbeth and materialising vividly, onstage, the illusions of the mind, which led him into a trail of blood. The play's final illusion, Malcolm's army, carried green drapes painted with leafy branches to camouflage it.

The signature movement of the yakshagana, the leaps and pirouettes (yakshagana is a fast – paced, virile and energetic form) were interpolated with the indigenous gestural language of exorcism rituals for the collapse of Lady Macbeth at the end of the sleepwalking scene, which cut across cultures to give her madness a revisionary edge. To watch her flash into giddy circles and pirouettes of the possessed with hair unpinned and arms and fingers outspread, echoing the branches of the tree was to relocate the perturbation in her nature in a

well defined practice of psychic and social control, both patriarchal and Indian.

Adaptation and transformations of Shakespeare are fairly common in Bengal. Jatra, the folk theatre form of Bengal made a significant attempt to replay Shakespeare. Utpal Dutt's Bengali version of Macbeth produced in Bengali folk theatrical form of Jatra exemplified the potency of Jatra for the reinvention of Shakespeare's text. He recreated on stage, through the dialectics of trans-cultural theatre four of Shakespeare's plays; Romeo and Juliet, Julius Caesar, Othello and A Midsummer Night's Dream are significant indeed. The Jatra plays and performances seem to be designed for both contact and combat between actors and spectators. Many speeches are spoken directly to them in order to address misunderstanding, explain what is going to happen, reflect on what has passed, or arouse active responses. Performance becomes a two way engagement. Jatra companies provide a particularly illuminating experience because like the Chamberlain's and King's Men, they perform in repertory. Actors are the centre of attention and sole means of communication. The small stags like a boxing ring gives little scope for crowd – scenes and has no scenery beyond a small rostrum or a single chair even though the play's action may involve journey to many different places and occupied a course of many years. There is, however, a orchestra dancing and singing and the actors have the experience and discipline to sustain six or seven hours of performance. The Jatra plays make Shakespeare available not only to the Indian people but also attuned the bard to the sensibility of a non-English-educated audience. (Tapati Gupta 4)

Shakespearian drama is a constantly evolving concept; the audience's attitude to it is also changing all

the time. The adaption of its plays is a reflection of social behaviour. Not only do we follow the action and empathize with the persons of the play but physical images from the folk performances stay locked within the audiences mind long after the play is over. The audience attains greater ability to retain words when they are engaged in an enacted drama.

On the Indian screen, rendering Shakespeare's plays in an Indian avatar have been seen as early as 1973 in Bengali 'Bhrantibilaash' based on The Comedy of Errors. The Hindi film Angoor was also inspired by the same play. Recently, films like Maqbool, based on Macbeth, and Omkara, based on Othello, and more recently Goliyon Ki Raasleela Ram-Leela have effectively granted Shakespearean plays a familiar and modern makeover, reaching a larger and varied Indian populace.

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DEVELOPING STRATEGIES TO IMPROVE COMMUNICATION SKILL THROUGH MONTESSORI METHOD AMONG SELECTED AUTISTIC CHILDREN

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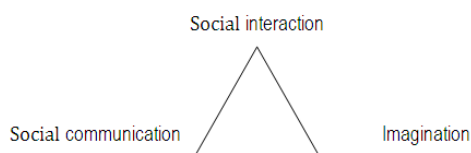
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Abstract

This is an attempt to find out a few strategies to enable autistic children to communicate verbally. As we know communication is one of the triad of impairments usually found among afore mentioned children. We have umpteen number of schools in the special school category and non special. Each of the school carries different methods for teaching learning transactions. Usually parents of state have prejudiced that it is an impairment to be taken less seriously or such shortcoming is there with such differently abled children. By and by, it is not sonorous to ears of the polished or cent percentage literate state. My attempt is to channelize Montessori method of teaching to develop a few strategies to enable them to communicate at least for daily chores

Key words: Autism, Montessori method, Communication skill

Autism is a neuro developmental disorder characterized by the triad of impairments. They are social interaction, communication and imagination.



"Autism is a complex developmental disability that typically appears during the first 3yrs of life and affects a person's ability to communicate and interact with others. Autism is defined by certain set of behaviours and is a spectrum disorders that affects individuals differently and to varying degrees [autism society of America]

Thanks to Leo Kanner, Bleuler, Asperger and many more. Their research and perseverance brought in astonishingly remarkable achievement in the field of special education, particularly autistic children.

Leo Kanner presented the following characteristics of an autistic child:-

1. Lack of desire to communicate verbally
2. Echolalic verbal utterance
3. Fear in strange or unexpected situations
4. Avoid eye contact
5. Lack of interest to interact or play with others
6. Appear oblivious to the world around him

7. Lack of co-cooperativeness in play and others
8. Unable to interpret or understand people's feelings and emotions.

Communication

The ability to communicate is one of the most important human skills. The heart of communication is the exchange of messages, thoughts, feelings and information from one person to another. We tend to think of communication happening primarily through speech and written language, but we also use gestures, facial expression, body posture, tone of voice and behaviour to convey messages. Although the combination of verbal and nonverbal language is the way most individuals communicate, other methods can be used to enhance or substitute spoken language. Sign language is, of course, the most common. Objects, pictures or written words can also be used in a variety of ways to convey messages, since individuals on the autism spectrum vary gently in their communication.

Montessori Method of Teaching In the first half of the 20th century, Dr. Maria Montessori, a highly intelligent, scientifically minded woman who herself decided to address the problem of each with a fresh outlook. In effect she redesigned allocation from the ground up.

Advantages

- I. A Montessori classroom is usually a large, open feeling space, with low shelves, different sizes of tables that comfortably seat one to 4 children, and chairs that are appropriately sized for the children in the classroom. This classroom is contrast with many traditional ones. In having a pristine appearance.

Value: Attention to the community and respect for the needs of others are highly valued.

- II. Children are not assigned seats but are free to work at whatever tables they choose, moving about in the course of the day. They can choose to work alone.
- III. Montessori education is organized to the core. They enter a Montessori classroom, and unlike preschools, they normally see it is very quiet. Children are calmly working alone or in groups.
- IV. The materials on the shelves are designed to attract children's interest and to teach concepts via repeated use. Most of the materials are made of wood and are either natural or painted in bright colors selected because those colour were found to attract childrens.

In Montessori system, children arrive in the morning, choose their work, and go about their business. The teacher's role is to actively observe the children and give new appropriately timed lessons. He intervenes in children's activities only when they are disturbing or unproductive

Method

A special room was arranged with the guidance and mentoring of a special educator and a psychiatrist. Initially we selected six autistic students from the nearby schools and all are informed to be summoned in a few hours in the afternoon on all week days. The pre discussed module was transacted after many discussions between the teacher concerned and the research scholar. Consecutively thirty hours we observed the all round development of the children. we felt the following changes

occurred among them. The parents of the said children experienced a bit change happened among them.

Result

Children with ASD have communication impairment, socialization difficulties, lack of physical coordination, eagerness to perform ritualistic behaviours, and hyper sensory sensitivity. After this method of teaching they showed a positive tendency to move forward from the echolalia mode of conversation to conversational style of utterance. when we ask their names they start spelling out at least in an ambiguous manner.

Nodoubt, Children with these special needs benefit from the interactive, sensory utilizing, calming, Montessori method of learning. Of course, it benefited them enormously. The daily routines practiced in this exclusive days gave autistic children the chance to watch and mimic socially appropriate behaviors such as taking turns in conversation, eye contact, speech inflection, and understanding facial expressions.

Children are allowed to acquire concepts through watching their classmates and to participate in their own, comfortable, time frame on all days without any instruction or pressure. They observe all models and try to internalize their own best. Practical life activity tips helped them learn to perform various tasks with confidence, while improving motor skills and coordination.

Conclusion

In short, the behavioural changes we found out among them is a positive stroke to the research scholar to resume his research. By and by miles to go before opining a resolution. The strategies should be very much useful to the student community in developing countries like India.

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CUSTOMERS ATTITUDE TOWARDS GOLD PRICE VOLATILITY IN MA DURAI DISTRICT

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Abstract

A Consumer is the king in the market. Everybody likes to purchase gold. Gold has occupied a prestigious place in human life. The Indian demand for gold jewellery is 22 per cent of the global market according to the research conducted by the World Gold Council. India is the world's largest consumer of gold in tonnage terms. Gold plays a formidable part in showcasing the Indian customs and traditions. Indian culture manifests itself in many religious festivals and occasions such as weddings when gold is worn as part of the colourful and lavish outfits. Giving gold as gifts is also very common. The information required for the study has been collected from both the primary and secondary sources. A multistage proportionate random sampling method has been followed. The results of the study reveal that the Jewellery shop owners should promote better understanding, and rapport with their customers for long lasting survival in the business.

Keywords: Consumer, Gold, Madurai, Chi-square, Garret Ranking.

Introduction

The love of Indians for gold is timeless. Gold has a special significance in all ages. In India, gold is considered much more than a precious metal. Jewellery, since time immemorial has remained as 'neighbour's envy and owner's pride'. The gold ornaments continue to remain as the symbol of status, fashion and taste, and women today are steadily moving away from conventional styles of adornment and ornamentation to modern patterns better suited to their busy life styles. Indians treat gold as a token of love, luck, prosperity and good fortune. No wedding or no festival is complete without gold and jewellery. Though the price of gold shoots up, the demand has not yet come down. Gold price is determined by annual flows of demand for jewellery, electronics and supply from mines, scrap and the liquidation of the official sectors above ground holdings. The latter occurs through both outright sales and loans. This liquidation comprises the markets 'commodity deficit'. There is an international market for the metal with publicly published prices. The

gold price changes daily in quick response to every crisis, minor or major in the world, hence volatile. Today, investor inflation expectations are not greatly influencing the gold price, but the Central Bank disposals are greatly depressing the gold price.

Previous Literature

Aarti Deveshwar and Rajeshkumari (2014)³⁷ in their article 'Indian Women Buying Behaviour Towards Branded Jewellery' attempted to study the awareness of the Indians about the brand of the jewellery, preference between the branded and unbranded jewellery and other factors affecting the buying behaviour of Indian women towards jewellery. The researcher found that the Indian women in the age group of 20 to 50 years with various income brackets preferred the branded jewellery to the unbranded jewellery.

Varadaraj, S and S. Kumar (2013) in their research paper 'A Study on Buying Products With Special Reference to Tirupur City', analysed the buying behaviour

of women customers in Tirupur city. The main objective of the study was to get the feedback about various factors affecting the buying behaviour of jewellery products, evaluating the brand awareness and the buying attitude of the women customers. The study suggested that the retail jewellery shops should adopt some sales promotion techniques to improve sales.

Kartheek Gupta (2012) in his report 'Consumer Perception towards Local and Branded Jewellery in Recent Trends', investigated the consumers' perception towards the branded and the unbranded jewellery in the study area. Primary data were collected through well-structured questionnaire. The sample respondents numbering 100 were selected randomly for the study. The study revealed that the buying behaviour of the customers varied from place to place. Majority of the women preferred the unbranded jewellery rather than branded jewellery.

Neelotpaul Banerjee (2010) in his study 'A Study on Customers' Attitude towards Online Shopping: An Indian Perspective' covered the customers' attitude towards online shopping. It attracted a lot of attention from researchers across the globe. The study found that the availability of extensive and current information was the most important factor which was the driving force of the Indian customers to buy commodities through online.

Statement of the Problem

The traditional attitude of women in India, being kitchen bound as a housewife, is getting completely changed. In the post era of Liberalization, Privatisation and Globalisation (LPG), the role of women has drastically changed. They come out of the family and get into challenging business ventures as entrepreneurs. Modern education, industrialization and protective legislation especially for women have all created golden opportunities for women in India. It is important to note that women to-day venture into even risky jobs, not only for showing their physical capability but also for augmenting their social status in the society. In the primitive society, the ideas of women in the family fall in the deaf ears of the heads of the family. Women awareness on their rights of sharing ideas in the family,

equal status in the working place, representation in civic bodies and in legislative and parliamentary elections and the like are growing at a faster rate in India. Various research reports have revealed that the price of gold has not in big way affected the demand for gold jewellery in India. The main aim of this study is to know how the customers change their attitude towards gold price volatility, particularly in Madurai district. The attitudes of the customers are addressed with when to, where to, how to buy gold, why people buy gold and what they buy of gold. Understanding the customer's attitude is the first step to winning the business. The researcher finds it worth to study the motivations and processes involved in the purchase of jewellery attitude and the behaviour of the consumers and its relationship with various socio economic factors, to suggest suitable measures to design suitable Gold Control Policy to the authorities concerned and to suggest ways to the customers to have a constant touch with the gold price movements in order to invest in gold for better returns.

Objectives of the Study

The researcher sets the following objectives for the present study.

- To study about the socio economic characteristics and its relationship with the intensity of gold price volatility of the customer respondents.
- To analyse the attitudinal level towards gold price volatility of the sample respondents.

Methodology

Data collection methods are an integral part of research design. Both the primary and the secondary data are used in this research. The primary data have been collected through an interview schedule constructed for the purpose of the study. The interview schedule has been designed keeping in view the objective of the study. It was duly pretested and pilot study was also carried out. The data was collected through convenience sampling in Madurai District through personal interviews covering a total sample of 285. The secondary data needed for the study was collected from the World Gold Council Report,

books, leading national and international journals, magazines, research projects, and web portals. In order to assess the attitude of customers towards the gold price volatility, Garret Ranking Technique was adopted. To know about the relationship between intensity of gold price volatility and socio economic factors Chi-square test had been employed.

Analysis and Interpretation of Socio – Economic Characteristics of Sample Respondents

In this section, how the individuals make decisions on what, why, how, when, where and how they buy gold in Madurai District have been attempted. The analysis reveals that all the sample consumer respondents in the study (i.e. 285 samples) have the habit of buying gold in the study area. The consumers are classified into three categories; viz. High Intensity Consumers, Middle Intensity Consumers and Lower Intensity Consumers. For identifying the high, middle, and lower intensity consumers, the Mean and Standard Deviation have been computed with the help of Microsoft Excel. The researcher when interviewed found that nobody felt that the gold price change was at low level intensity.

Chi – square test was applied to find out the relationship between the socio economic characteristics and the intensity of price change of the consumers.

Age Profile

The statistical particulars relating to the distribution of age profile and their intensity of price change of consumers are presented in Table 1.

Table 1: Age profile and the intensity of price change of the consumers

Age group in years	Number of Respondents		Total
	Medium intensity	High intensity	
Below 30	11 (3.86)	6 (2.11)	17 (4.97)
30 – 45	39 (4.97)	30 (10.53)	69 (24.21)
45 – 60	86 (30.18)	66 (23.15)	152 (53.33)
Above 60	32 (11.23)	15 (4.26)	47 (16.49)
Total	168 (58.95)	117 (41.05)	285 (100.00)

Source: Primary data

(Figures in parentheses indicate percentage to grand total)

From this it could be inferred that the highest and the lowest percentage of sample consumers were in the age group of 45 - 60 years and below 30 years respectively in the study area.

From the data available in Table 1 χ^2 value has been computed and the same is presented in Table 2. The null hypothesis framed for the test is:

'There is no relationship between the age profile and the intensity of price change of the consumer'.

Table 2: Chi – square results for age profile of the consumers

Particulars	Results
Table value of χ^2	7.815
Calculated value of χ^2	2.333
Degrees of Freedom	3
Level of Significance	5 Per cent
Inference	Hypothesis accepted

The calculated value of χ^2 2.333 is less than the critical value of χ^2 7.815 at 5 per cent level of significance at 3 degrees of freedom. So, the null hypothesis is accepted. So it is concluded that 'There is no relationship between the age profile and the intensity of price change of the consumers' in the study area. It means, age is no bar in the purchase of gold related products in the study area.

Occupational Structure

Data relating to the occupational structure and their intensity of price change of the consumer respondents are presented in Table 3

Table 3: Occupational status and the Intensity of Price Change of the Consumers

Occupational Status	Number of Respondents		Total
	Medium intensity	High intensity	
Agriculturist	27 (9.47)	41 (14.39)	68 (23.86)
Business men	41 (14.39)	18 (6.31)	59 (20.17)
Government employees	52 (18.25)	31 (10.88)	83 (29.13)
Private concern employees	31 (10.88)	16 (4.61)	47 (16.49)
Others	17 (4.96)	11 (3.86)	28 (9.82)
Total	168 (58.95)	117 (41.05)	285 (100.00)

Source: Primary data.

(Figures in parentheses indicate percentage to grand total)

From the above analysis, it has been concluded that a majority of the sample respondents belonged to government employees category. Further, the researcher noticed that among the majority group of government employees, a majority of 18.25 per cent belonged to the medium intensity category customers.

Data presented in Table 3 are used for computing χ^2 value and the same is presented in Table 4. The null hypothesis framed for the test is:

'There is no relationship between the occupational structure and the intensity of price change of the customers'.

Table 4: Chi - square results for occupational structure of the consumers

Particulars	Results
Table value of χ^2	9.488
Calculated value of χ^2	14.033
Degrees of Freedom	4
Significance Level	5 Per cent
Inference	Hypothesis rejected

The computed value of χ^2 14.033 is greater

than the critical value of χ^2 9.488 at 5 per cent level of significance at 4 degrees of freedom. So, the null hypothesis is rejected. From this analysis the researcher concluded that 'There is a relationship between occupational structure and the intensity of price change of the customers in the study area.'

Annual Income

Normally, the income of an individual is assessed annually. The status of an individual and his standard of living are judged by his capacity to earn. The purchasing capacity of the individual is estimated with his annual earnings. Data relating to the annual income of the consumers and their intensity of price change are presented in Table 5

Table 5: Annual income and the intensity of price change of the consumers

Annual income in ₹	Number of Respondents		Total
	Medium intensity	High intensity	
Below ₹ 25,000	9 (3.16)	26 (9.12)	35 (12.28)
25,000 – ₹ 1lakh	69 (24.21)	47 (16.49)	116 (40.70)
1 lakh – ₹ 2 lakh	77 (27.02)	11 (3.86)	88 (30.88)
Above ₹ 2 lakh	13 (4.56)	33 (11.58)	46 (16.14)
Total	168 (58.95)	117 (41.05)	285 (100.00)

Source: Primary data

(Figures in parentheses indicate percentage to grand total)

From this analysis the researcher found that a majority of the sample respondents earned an annual income between ₹ 25,000 to ₹ 1 lakh. Further, it was noticed that, among the majority sample respondents, a majority of 24.21 per cent of the sample respondents belonged to in the medium intensity category of consumers.

χ^2 value has been calculated from the data available in Table 5.

Table 6: Chi – square results for annual income of the consumers

Particulars	Results
Table value of χ^2	7.815
Calculated value of χ^2	64.134
Degrees of Freedom	3
Significance Level	5 Per cent
Inference	Hypothesis rejected

The computed value of χ^2 64.134 is greater than the critical value of χ^2 7.815 at 5 per cent level of significance at 3 degrees of freedom. So the null hypothesis is rejected. It means that 'there is a relationship between the annual income and the intensity of price change of the consumers' in the study area.

Indicators of Customer's Attitude

There are several indicators to measure the attitude of the customers towards gold price volatility. In the present study the researcher has attempted to evolve a set of customers' attitude through consultation with sample respondents for examining and studying its relevance. Under each one of the five related aspects of the above indicators of consumer's attitude, Garrett Ranking Technique was used to convert the order of preference given by the sample respondents into ranks. By using the following formula, per cent position was

calculated and score values were obtained from Garrett Ranking Conversion Table.

$$\text{Per cent position} = \frac{100(R_{ij} - 0.5)}{N_j} \text{ Where,}$$

R_{ij} -Rank given by the j^{th} individual for i^{th} factor and

N_j -Number of aspects ranked by the j^{th} individual.

$$\text{Mean Score} = \frac{\text{Total Garrett Score}}{\text{Number of Respondents}}$$

It has been observed that the percentage position for rank preferences 1, 2, 3, 4, 5 are 10, 30, 50, 70 and 90 and its score values are 75, 60, 50, 39 and 25 respectively. After calculating the total scores, mean score of each aspect is calculated. The calculated mean score of each aspect is compared with one another and analysed accordingly.

If all the respondents assigned the top preference 1 then the mean score would be 75. On the other hand if all of them assigned the low preference 5, the the mean score would be 25. So, in this study the mean scores lie from 25 to 75. In order to assess the level of customer attitude the researcher classified the degree of attitude into three levels. They are

Normal level attitude (The score from 25 to 41.67)

Slack level attitude (The score from 41.68 to 58.32)

Brisk level attitude (The score from 58.33 to 75)

Relevance of the Quality of the Product

As indicated above the five aspects related with quality was discussed with the jewellery shopper sample respondents. The numbers of sample particulars responding to the quality factor in different aspects and their order of preferences and the score levels have been presented in Table 7.

Table 7: Scores of different aspects related to the quality of the product (JS)

Rank preference		1	2	3	4	5	Total number	Mean score	Level of attitude
Score scales(x)		75	60	50	39	25	Aggregate score		
Aspects									
Superior	F	145	85	34	15	6	285	66.60	Brisk
	Fx	10875	5100	1700	585	150	18410		
General	F	93	114	44	22	12	285	60.26	Brisk
	Fx	6975	6840	2200	858	300	17173		
Fair	F	45	57	130	46	7	285	53.56	Slack
	Fx	3375	3420	6500	1794	175	15264		
Justifiable	F	15	29	120	104	15	285	47.00	Slack
	Fx	1125	1740	6100	4056	375	13396		
Poor	F	2	13	24	133	173	285	35.59	Normal
	Fx	150	780	1200	5187	2825	10142		

Source: Primary data

From the above analysis, the researcher found that the attitude of the consumers towards change in the price of gold was everlasting in the case of 'Superior' and 'General' quality gold products. As far as 'Fair' quality gold product was concerned, the attitude of the customers was lukewarm when the price of gold changed. The consumer's behaviour was normal in the purchase of 'Poor' quality gold products when there was a change in the price of gold.

Relevance of the Occasion

As indicated above, the five occasion related aspects had been given to jewellery shopper sample respondents to record their views. The number of sample respondents responding to the occasion factor in different aspects and their order of preferences and the score levels are presented in Table 8

Table 8: Scores of different aspects related to the occasion (JS)

Rank preference		1	2	3	4	5	Total Number	Mean score	Level of attitude
Score scales (x)		75	60	50	39	25	Aggregate Score		
Aspects									
Birth Day	f	77	102	53	42	11	285	57.75	Slack
	fx	5775	6120	2650	1638	275	16458		
Festival	f	107	112	39	15	12	285	61.68	Brisk
	fx	8025	6720	1950	585	300	17580		
Marriage	f	160	86	17	13	9	285	65.76	Brisk
	fx	12000	5160	850	507	225	18742		
Gift	f	83	104	45	41	12	285	58.29	Slack
	fx	6225	6240	2250	1599	300	16614		
Harvest Seasons	f	121	94	39	27	4	285	62.52	Brisk
	fx	9075	5640	1950	1053	100	17818		

Source: Primary data

From the above analysis it is understood that the attitude of the customers towards gold price change was as usual for the aspects 'Festival', 'Marriage' and 'Harvest Seasons' were concerned. In the case of 'Gift' aspect, the customers rated the attitude of the customers as lukewarm when there was a change in the price of gold. As far as 'Birth Day' aspect was concerned, the customer rated themselves as lukewarm when there was a change in the price of gold.

Findings

Socio Economic Characteristics Related Findings

- More than half of 58.95 per cent fell under the age group of felt that the gold price change was at medium intensity level. There is no relationship between age profile and the intensity of price change of the consumers.
- The majority group of government employees, a majority of 18.25 per cent belonged to the medium intensity category customers. There was a relationship between occupational structure and the intensity of price change of the customers.
- The majority sample respondents, a majority of 24.21 per cent of the sample respondents fell in the medium intensity category of consumers. There was a relationship between the annual income and the intensity of price change of the consumers.

Attitudinal Level towards Gold Price Volatility Related Findings

- The attitude of the consumers towards change in the price of gold was everlasting in the case of 'Superior' and 'General' quality gold products.
- The attitude of the customers towards gold price change was as usual for the aspects 'Festival', 'Marriage' and 'Harvest Seasons'.

Conclusions

Jewellery shop owners should promote better understanding and rapport with their customers for long lasting survival in the business. This study may be an eye opener in the field of gold related research and it opens new avenues for further research activities. Earlier research reports have indicated that a majority of the gold related products are not up to the standard quality. Both customers and shop owners can get competitive advantage and satisfaction by producing a product with a better quality and good designs. So, Hallmarking should be mandated by stringent laws.

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HAVE A REVIEW WITH SEMANTIC AND AFFECTIVE INTELLIGENCE

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Introduction

Intelligence a resource which is available in every person differs. The proportion of semantic and affective intelligence determines proves to be determining the right person. The person with correct proportion of intelligence will be done good. The structure of brain is very complex it is separated as frontal lobe, parietal lobe, temporal lobe and occipital lobe, broadly it can be classified as right hemisphere and left hemisphere.

Characteristics of Right Hemisphere

Right brain characteristics include creativity the ability to see patterns, spatial awareness and the understanding of how things relate ot one another in different contexts. Individuals with this brain dominance are good at recognizing faces, places and objects. These individuals seem to have a knack for

- out of box thinking(day dreaming)
- art including the ability to draw and paint.
- Imaginative thinking
- Music including the ability to play.

Right brained people may be with the above intelligence in a single, pait or multiple qualities.

Characteristics of Left Brain

Left brain characteristics include a gift for language, analytical skills and mathematical concepts such as time and sequence. They are good with lectures, numbers and words.(souse 1995P.88)

These individuals seem to "have a knack for"

- Language skills including reading, writing and speaking.
- Math

- Logic and reasoning
- Science

Keep in mind that left brained individuals may exhibit one or several of these traits.

Effectiveness of Handedness

Fine motor skills develop well when the hand position allows the thumb to propel the hand forward. That means that the right handed child will write with a straight hand and the thumb will be to the left of the rest of the fingers.

A left handed child will hook his hand to allow the thumb to be to the left handed child the rest of the fingers to proper the hand forward forcing a left handed child to be right handed is not a wise choice.

Physiology

According to human physiology thalamus is an information processing nerves which conducts the news to hypothalamus and sent to cerebral cortex. hippocampus is considered to be ;responsible for learning and memory. At the time of fear and stress thalamus send direct information to amygdale and restricts hippocampus. This causes to secretes emotionally stress realizing hormone cortisol. This causes to make the person to behave violent. If this stress condition prevails to the functioning of hippocampus and cerebral cortex became declined. Due to this one may lose learning ability, memory and parabolic disorder. Hypothalamus controls discipline, imitateness, sex, Inhibiting factor, food habit and regulates endocrine system.

Intelligence the source

Intelligence can be classified into two types they are scholastic intelligence/ semantic intelligence and affective intelligence/emotional intelligence.

Children are born with a predisposition to develop good semantic and affective intelligence, if the environment supports normal neuropsychological development, neglect abuse, poverty, lack of intellectual stimulation and other negative influences may disrupt normal acquisition of intelligence, the affected subjects may suffer from global reduction in intelligence or may acquire intelligence asymmetrically, when semantic and affective intelligence have very different performance levels.

Goelman and Emotional intelligence

According to Goelman the neo cortex is nothing but higher motivation, desires and values and the amygdale is nothing but lower mode of cognition. But one way or another neo cortex to formulate thoughts and amygdale to generate emotions, they each must have respectively an emotional component of a cognitive component built into them.

Semantic Intelligence

Semantic intelligence can be measured by standardized tests. Semantic intelligence depends on insight which is the ability to detect, establish, forecast and modulate relationships between causes and effect and to solve problems.

A technical problem is attacking an engineer with a high semantic quotient (SQ) and he finds solution to the problem. A production problem is faced by a farmer with a high SQ and he finds effective ways to plant, grow and harvest crops.

Semantic intelligence is very important in all aspects of life. Without intelligence most problems would be solved by means of habits. Such a cognitive mode would be determined in the majority of human activities, but might be more beneficial in the long run. A person relying on good habits and intelligence is said to be gifted. A person with good habits knows what works and what does not. Painful lessons of the past have usually shaped

habits and guided our behaviors' in most situations of our daily lives by contrast, unexpected and new challenges call for the engagement of semantic intelligence to solve the problem, at hand. The thinker activates his problem solving abilities and the outcome is usually good, but not always. Unlike habits which are typically shaped by both the semantic affective components of intelligence in solving new problems depends on contemporary involvement in affective intelligence.

Affective Intelligence

Affective intelligence is an elusive property. It only got appropriate attention after the publication of Daniel Goelman book "emotional intelligence", the year was 1995. During previous human history effective intelligence was virtually unknown to the western world. Interestingly native Americans have manifested deep wisdom for millennia.

The famous statement by chief Seattle "All things are connected", manifests the expression of highly developed affective intelligence in habits most native Americans have never been able to acquire his mode of thinking, they treat the environment with disregard of contempt.

Although things are connected this philosophy is often misapplied by people with low affective intelligence. They typically lose contact with reality and employ supernatural phenomena which have no factual substance. This mental deficit can lead to the belief that people live on earth and when their bodies die, their souls will continue living an eternal life in heaven. Life is believed to move in repetitive cycles and a person's soul never ceases to exist. The delusion is not caused by a lack of education, scientific knowledge or semantic insight, but by misinterpretation of facts and by the inability to introduce higher affective intelligence into the reasoning process. Thus reduced affective intelligence is always associated with compromised checking of reality in extreme cases. The outcome is schizophrenia. In less profound instances, psychopathology and belief. Next to intellectual abilities, some psychologists consider that even skills are intelligence (For ex) Olympic athlete is

believed to have "Physical intelligence" soldier who gets the honor of medal is to have "fighting intelligence"

Interlink between Semantic and Affective Intelligence

Semantic intelligence is under the control of affective intelligence. Attention conscious awareness and setting of priorities by affective intelligence determine whether or not semantic intelligence is employed in cognitive process. Similarly the solutions proposed by semantic intelligence are accepted or rejected by affective intelligence when a person wants to learn something. The conscious desire of affective intelligence enables learning of the topic by semantic intelligence. By contrast affective intelligence is acquired through unconscious learning, the desire to learn something is initiated by unconscious processes that determine learning something benefits' the human organism. A positive outcome activates the cognitive abilities of the mind. Conscious awareness of the topic may sharpen or modulate reasoning, but consciousness cannot produce the appropriate logical conclusions, they are determined by the circuits of affective intelligence.

Consciousness of Affective Intelligence

The behavior of a thief hints that stealing is the right thing to do. He may have never consciously considered the morality of stealing; it has always seemed the natural choice to him. When he questioned by a psychologist, the things is forced consciously explore the morality of his behavior. Even after the conscious exploration the thief continues stealing because his reduced affective intelligence considers it a logical thinking to do. So despite being consciously aware of his behavior and the fact that the behavior is wrong and socially unacceptable, he cannot modulate and alter his behavior.

Concurrent Behavior

Acquisition of semantic and affective intelligence can often happen concurrently. A school lecture enriches semantic knowledge and shapes semantic intelligence. But the lectures behavior toward the students affects their affective knowledge and

intelligence. If the teacher warns an inattentive boy, the pupils affective intelligence strongly reacts to the punishment. The pupil quickly pays attention to the semantic topic, unaware that the affective aspect of the encounter has profound and lasting effect on his psyche. A person who does not have good affective intelligence is only capable of learning the appropriate responses as skills, but is incapable of applying these taught abilities. Appropriately or by truly and spontaneously engaging affective intelligence. The person does not have the ability to understand affective aspects of intelligence and does not know why the corresponding responses of healthy people are considered human and normal.

Psychotherapy

Clinical finding reveal that affective intelligence is universally low in a person who was severely abused in child hood. Psychotherapy can resolve the victims traumatic memories, and allow the person to live a good life, however clinical work indicates that unresolved traumatic experiences block their integration into cognitive schemes, the notion has emerged that until the original traumas are resolved, the person is unable to learn from her traumatic experiences and correctly solve contextually similar problems. It was unclear for a long time whether or not these abilities truly emerge after a successful therapy.

Conclusion

In general good semantic intelligence can be acquired by any person. Experience shows that most people have surprisingly high ability to acquire skills to employ knowledge and to solve everyday problems. A low semantic quotient is usually caused by neural damage or lack of cognitive stimulation during formative years. Decline of affective intelligence may be of poor judgment and behavior or inner intuition. That is practical performance in life.

Finally the word smart might be used for high SQ and the expression wise would be reflective of a sound judgment and a high AQ. The label intelligent denotes both SQ and AQ are high and well developed equally.

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STUDY PRACTICES AMONG IX STANDARD PUPILS IN THANE

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Abstract

A teacher should not teach without knowing his / her learners doing their study. Hence an effective teacher is one who keeps in his/her mind the study practices of learners. Low achievers can be improved by discovering their study practices and on paying much attention to those practices during learning. In other words study practice, it is a very important characteristic of all human beings who are 'being educated' and are 'educated'. This is more important for secondary school pupils and especially ninth standard pupils. Study practices are rather a rigid term which means "a practice that is hard to give up".

Design: Descriptive, Method: Normative, Technique: Survey

Sample: A random sample of 282 IX standard pupils from Thane district with due representation to the variables, viz. Sex, School Locality, School Type, School Kind, Newspaper Reading, Television Viewing, Participation in Sports and Games and Participation in Extra-Curricular Activities.

The major conclusions emerged out of the study are presented below:

- 1. Study Practices among IX standard pupils in Thane is well above the average level.*
- 2. Study Practices among IX standard pupils in Thane is dependent upon-Sex; School Kind; and Participation in Extra-Curricular Activities.*
- 3. Study Practices among IX standard pupils in Thane is independent upon- School Locality; School Type; Newspaper Reading; Television Viewing; and participation in Sports and Games.*

Keywords: Study Practice

Need for the Study

Repeated exercise in learning activity requiring the development of certain skills in education is studying practice there is a great demand to evolve certain clear guidelines for the future trends and criteria for considering the development of teaching-learning process. A teacher should not teach without knowing his / her learners doing their study. Hence an effective teacher is one who keeps in his/her mind the study practices of learners. Low achievers can be improved by discovering their study practices and on paying much attention to those practices during learning.

In other words study practice, it is a very important characteristic of all human beings who are

'being educated' and are 'educated'. This is more important for secondary school pupils and especially ninth standard pupils. Study practices are rather a rigid term which means "a practice that is hard to give up". Hence the word study practice is used conveniently in this academic paper. There is no need for the study practices at the IXth standard level for effective learning and enlightened academic achievement.

Terms and Definitions

Study Practices - refers to the learning involving repeated exercises/systematic repetition adopted by the learners to achieve the learning goals.

IX Standard Pupils – refers to those who are studying ninth standard under Maharashtra State Board syllabus in Thane.

Variables of the Study

Dependent Variable

- Study Practices
- Academic Achievement

Independent Variable

1. Sex : Male / Female
2. School Locality: Rural / Urban
3. School Type: Aided / Unaided
4. School Kind: Unisex / Mixed
5. Newspaper Reading : Yes / No
6. Television Viewing : Yes / No
7. Participation in Sports & Games: Yes / No
8. Participation in Extra-Curricular Activities: Yes / No

Objectives of the Study

1. To measure the study practices among IX standard pupils in Thane.
2. To find out whether there is significant difference in study practices among IX standard pupils in Thane in terms of select independent variables.

Hypothesis of the Study

Each of the population variable involved in this study exerts a significant influence on study practices among IX standard pupils in Thane.

Methodology in Brief

Design: Descriptive, **Method:** Normative, **Technique:** Survey

Sample: A random sample of 282 IX standard pupils from Thane district with due representation to the variables, viz. Sex, School Locality, School Type, School Kind, Newspaper Reading, Television Viewing, Participation in Sports and Games and Participation in Extra-Curricular Activities.

Tools Used

1. General Information Sheet structured by the Investigator.
2. Study Practice Inventory structured by Vellaichamy, K. (2012).

Statistical Treatments

't'-test for significance of difference between the means of large independent samples.

Results and Discussions

Study Practices among IX standard pupils in Thane.

The empirical average of Study Practices among IX standard pupils in Thane is found to be 30.89, while the theoretical average is 20 only. This shows that Study Practices among IX standard pupils in Thane is found well above the average level.

Table 1: Results of test of significance of difference between the mean scores of Study Practices among X standard pupils in Thane: Population Variables – Wise.

Sl. No.	Variable	Sub-Variables	N	M	S.D.	't'-value	Significance at 0.05 level
1.	Sex	Male	166	31.70	6.53	2.296	Significant
		Female	116	29.72	7.52		
2.	School Locality	Rural	149	30.50	7.29	-0.986	Not Significant
		Urban	133	31.32	6.68		
3.	School Type	Aided	123	31.37	6.47	1.037	Not Significant
		Unaided	159	30.52	7.39		
4.	School Kind	Unisex	83	32.07	5.38	2.103	Significant
		Mixed	199	30.40	7.54		
5.	Newspaper Reading	Yes	172	30.85	7.23	-0.108	Not Significant
		No	110	30.95	6.68		
6.	Television Viewing	Yes	96	31.73	6.82	1.465	Not Significant
		No	186	30.46	7.08		
7.	Participation in Sports and Games	Yes	124	31.21	7.17	0.674	Not Significant
		No	158	30.64	6.89		
8.	Participation in Extra-Curricular Activities	Yes	98	32.07	6.66	2.122	Significant
		No	184	30.26	7.13		

Study Practices and Sex

The calculated 't' value (2.296) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Study Practices of ninth standard male and female pupils.

Study Practices and School Locality

The calculated 't' value (-0.986) is lesser than the table value (1.96) at 0.05 level of significance. This shows that there is no significant difference in Study Practices of rural and urban pupils in ninth standard.

Study Practices and School Type

The calculated 't' value (1.037) is lesser than the table value (1.96) at 0.05 level of significance. This shows that there is no significant difference in Study Practices of Aided and Unaided school ninth standard.

Study Practices and School Kind

The calculated 't' value (2.103) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Study Practices of Unisex and Mixed school ninth standard.

Study Practices and Newspaper Reading

The calculated 't' value (-0.108) is lesser than the table value (1.96) at 0.05 level of significance. This shows that there is no significant difference in Study Practices of Newspaper Reading and Non-newspaper Reading ninth standard.

Study Practices and Television Viewing

The calculated 't' value (1.465) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Study Practices of Television Viewing and Non-television Viewing ninth standard.

Practices of Television Viewing and Non-viewing ninth standard.

Study Practices and Participation in Sports and Games

The calculated 't' value (0.674) is lesser than the table value (1.96) at 0.05 level of significance. This shows that there is no significant difference in Study Practices of those participating and Non-participating sports and games of ninth standard.

Study Practices and Participation in Extra-Curricular Activities

The calculated 't' value (2.122) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Study Practices of those participating and non-participating in extra-curricular activities of ninth standard.

Conclusions

The major conclusions emerged out of the study are presented below:

- Study Practices among IX standard pupils in Thane is well above the average level.
- Study Practices among IX standard pupils in Thane is dependent upon-Sex; School Kind; and Participation in Extra-Curricular Activities.
- Study Practices among IX standard pupils in Thane is independent upon- School Locality; School Type; Newspaper Reading; Television Viewing; and participation in Sports and Games.

Educational Implications

Almost all the educationists and parents felt the need for suitable study practices among IX Standard pupils in order to make them effective learners. Hence the study attempted to devise effective study practices though it is individualist for all the IX standard pupils in Thane. Special Course should be designed for practice of suitable methods and techniques at the IX Standard level. If not the government the individual schools should organize courses on study practices at IX Standard level.

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SYSTEMIC FUNCTIONAL LINGUISTICS (SFL): AN INTRODUCTION

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This paper defines what SFL is and how its descriptions of language are completely interconnected with descriptions of the contexts in which language is used.

There are many traditions of linguistics research. SFL is distinctive in that the theory has always been developed in response to questions about language in applied practical contexts: questions in educational (How is a language best learned and taught?; computational (How should language be modeled for automatic text generation?); sociological (What is the role of conversation in the creation and maintenance of self and society?); and literary (How does a text mean what it does and comes to be valued as it is?)

SFL differs from other tradition in several respects. First, SFL argues that all languages have to manage their major functions to represent experience ("ideational or experiential" function); to start up and sustain interaction between people using language ("interpersonal" function) and to create connected and coherent discourse ("textual" function). All languages are internally organized into these three components or "metafunctions", ideational, interpersonal, textual. These functions are called the metafunctions of a language.

A second distinguishing feature of SFL model is that it describes a language in terms of sets of choices of meaning. A set of options -- such as singular /plural numbers, past /present/future tense, positive/negative polarity -- is called a system, hence the name "systemic linguistics".

Thirdly, SFL theory proposes that the object of language study should be a whole text, not a decontextualized sentence or utterance. Putting these three aspects of SFL together -- functions, choices, and whole text. We can characterize SFL theory as having a strong commitment to the view that language study should focus on meaning. Much traditional language

study including traditional school grammar has no comparable commitment to the study of meaning in language. SFL is concerned to describe "meaning potential" -- the linguistics options are available to construct meanings in particular contexts.

A fundamental idea of SFL is the complete interconnectedness of the linguistic and the social. The focus is on how people use language to make meanings or meaning getting with each other in order to carry out the activities of their social lives. Since the meaning-making systems of language that SFL describes are based on how people actually use language in different social contexts; the description of the systems of language must necessarily be related to the description of these social contexts.

SFL approaches the description of social context by interpreting it as two inter-related levels:

- 1) Context of situation and
- 2) Context of culture.

The context of situation is the immediate context in which the language is used; the "same" context of situation may be vary different in different cultures.

Any context of situation is described in terms of the three main variables:

- Field
- Tenor and
- Mode

These influence the way how a language is used:

Field is concerned with the social activity, its content or topic.

Tenor is the nature of the relationships among the people involved.

Mode is the medium and role of language in the situation -- whether spoken or written, whether accompanying or constitutive of the activity.

These situational variables are related to the three overarching areas of meaning already referred to as the "ideational", the "interpersonal" and the "textual".

Thus these are three components of the context each relating to one of the three areas within language. We can reconstruct the nature of the social activity in which the language plays some roles. We can infer ideational meaning i.e. participants or objects involved in some process and the relevant circumstances. This is the aspect of the context of situation which Halliday refers to as the Field: The Field of Discourse refers to what is happening to the nature of the social action that is taking place: what is it that the participants are engaged in, in which the language figures as some essential component?

But we can also infer interpersonal meanings or the nature of the relationship among the participants. Such meaning relates to the relative power or status of the participants, the extent of their contact and affect. These dimensions are part of what Halliday calls Tenor. The Tenor of Discourse refers to who is taking part, to the nature of the participants, their statuses and roles: what kinds of role relationships obtain among temporary relationships of one kind or another, both the types of speech role are taking on in the dialogue and the whole cluster of socially significant relationship is involved.

The textual fragments whether they are spoken or written indicate the relation to mode. In addition we can tell whether the text fragments are ancillary to events in the situation or whether the full text is actually constitutive of the contexts of situation, being a story or document.

These are textual meanings and relate to the third contextual variable mode.

The Mode of Discourse refers to what part the language is playing, what it is that the participants are expecting the language to do for them in that situation, the symbolic organization of the text: the status that it has and its function in the context, including the channel (is it spoken or written or some combination of the two?) and also the rhetorical Mode, what is being achieved by the text in terms of such categories as persuasive, expository, didactic and the like.

The field, tenor, and mode variables in this context of situation can be summarized as follows:

Field: Announcements of personal "news" by children as nominated by their teacher in an early childhood classroom.

Tenor: The teacher exercises power in directing the interaction. S/he is addressed formally by the children as Mr/Mrs. The context has been sufficiently frequent that the participants know each other. The teacher is neutral.

Mode: The channel is aural and the medium is oral or spoken language. It is the language of face to face interaction, so feedback is immediate.

Thus it is briefly outlined the interconnectedness between language and the contextual variables field, tenor and mode.

ECONOMIC EMPOWERMENT AND LEADERSHIP QUALITY OF SELF HELP GROUPS IN DINDIGUL DISTRICT

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Abstract

Economic empowerment of women is a challenge to society because it breaks the long established pattern of family life. Women need support, counseling and training in order to become empowered. The term, 'Self Help', can refer to any case or practices where by an individual or a group attempts for self improvement economically, intellectually and emotionally. Objective of this study is to examine the role of SHGs in economic empowerment of women, to identify the leadership quality of SHGs and to study the decision making process in SHGs. Dindigul district is taken for the study area. The data collection was conducted among SHGs, of Athoor and the sample size is 100. It was done through simple random method. The paper is based on the primary and secondary data. The primary data for the study were collected from the SHGs members using an interview schedule which was prepared in tune with the objectives. It is important to note that in the selected area process of economic empowerment of women begins at the levels of women individual consciousness, raised awareness levels, greater self esteem and further formation of group to solve their economic problems. SHGs are helping in the development of members, family, village, state and over all development of the country. 70% of the respondents perceive that SHGs have boosted their leadership quality skills. Process of economic empowerment can be achieved through successful income generating activities which can be translated into greater control and empowerment. The present research study found that rural women become good leaders. The multiple aspects of Self Help Groups developed in a phased process, starting with economic enhancement, leading to empowerment at the individual level, and then moving on to collective action at the community level.

Keywords: SHGs, Women Leaders, Economic Status, Empowerment

Introduction

From time immemorial, the women in India suffered crisis of identity amidst male chauvinism. India holds the goddesses in high esteem. But in real life, the Indian women are subjugated and subordinated, making them confine to the household chores and procreation of children. They are dependent on men and become the symbol of tolerance perpetrated against them by the conspiracy of the male counterparts. All efforts to emancipate these women at different stages were of no use. India got independence from the British imperialists but yet large number of citizens are affected by the evils like poverty, illiteracy, diseases, debts, extremism, superstition, corruption, religious, and communal fanaticism. The worst hit of these evils are the millions of the rural poor women of India. Economic

empowerment of women is a challenge to society because it brief the long established pattern of family life. Women need support, counseling and training in order to become empowered. The collective discussion and action help her lot to analyses her own situation and seek suitable solution by her ensures empowerment. When women is in group. She can get a moral support from her peer. Moreover the group activities facilitate her mobility outside the home.

The term, 'Self Help', can refer to any case or practices where by an individual or a group attempts for self improvement economically, intellectually and emotionally. Samuel Smile coined the term, "Self Help" (1859) in his book on personality development entitled 'Self Help'. Self Help movement was traditionally less dominated among the professionals. It was population

only in the field of mental health and social work. But in the last quarter of the 20th century, it gained momentum in women empowerment. The Self Help Group (SHGs) see to restore their self-reliance and lessen their dependency on institutions that define the lives of women groups provided individuals with experiences in which they have control and provides them with a perception of the control.. that perception led to a casual attribution of success control to oneself, which in turn led to future expectations of control and hopefulness. It was called as, 'Learned hopefulness'. It is instrumental in encouraging women to take control over their own development and help the women to build confidence and political awareness.

Mahalir Thittam

Tamil Nadu Women Development Project (TNWDP) under the name of "Mahalir Thittam" with state funding covers all rural and urban areas of the entire state, except the six city corporation areas since 01.04.2000. The original announcement made in 1996 can also be seen as a path-breaker, involving a massive replication of TNWDP to cover about 10 lakhs poor women of the state. This scheme is intended to promote economic development and social empowerment of the poorest women through a network of Self Help Group formed with active support of NGOs.

Project under Mahalir Thittam

The different projects under Mahalir Thittam are,

- IFAD assisted TN Women Development Project
- Banngaru Ammaiyaar Ninaivu Mahalir Thittam
- Entrepreneurship Development Programme
- Vocational and Skill Development Programme.

Self Help Group

Self Help Group are homogeneous group of poor people, women, users etc. these groups are voluntary one formed on areas of common interest so that they can think, organized and operate for their development. SHGs function on the basis of cooperative principle and provide a forum for members to expect support to each other. It is considered as a means of

empowerment. SHGs organized very poor people do not have access to financial system in the organized sector. In group normally transparency and accountability are lacking. However, in a group like SHGs they are ensured through collective action of the members. This scheme mobilizes the poor rural people especially women to form groups for mutual benefits. SHGs play a crucial role in improving the savings and credit and also in reducing poverty and social inequalities.

SHG Leaders

SHG leaders have any good qualities lie analytical ability, creativity, originality, desire to lead, personal motivation, enthusiasm, flexibility, adaptiveness, honesty, integrity and self-confidence. SHG leaders perform their duties like convening meetings, resolving conflicts, operating bank account, cash dealings and maintaining of all record. All the decisions are taken in open meetings in a participatory way. Collection of savings and credit disbursement are carried out during the meetings the group leaders are trained either by the Government representatives or NGOs in maintaining various records.

Limitation of the Study

Every research study is based with certain limitation. Some of them are inherent in the research design while some others become part of the study during various stages of research process. The present study is subject to the following limitations

- It is limited to Dindigul district only
- The researcher has collected information from 100 respondents only
- The researcher confronted with some difficulty in the data collection as the respondents did not disclose certain information

Objective of the Study

1. To examine the role of SHGs in economic empowerment of women
2. To identify the leadership Quality in SHGs
3. To study the decision making process in SHGs

Need for the Study

The design adopted for the present study was exploratory research design. The fundamental objective of the study was to explore the role of Economic Empowerment of Leadership Quality in the development of rural women. Exploratory research would be a valid design to study development and social change since its objective is to explore explain "what", "how" and "why" of particular kind of social change achieved. In this design, theory or hypothesis are employed as a yardstick for explanation and has the scope to produce an (imprecise, or incomprehensive) answer to the question "why is to". The focus of the exploratory research is to look for the cause and consequence of the social phenomena. It questions causal processes. The study intended to find out the economic empowerment and leadership quality of the Self Help Group for the development of rural women.

Tools and Techniques for Data Collection

Primary and secondary data were used in the study. The primary data for the study were collected from the SHG members using an interview schedule which was prepared in tune with the objectives. Group information was mainly collected from the group leaders who held position into the groups. The interview schedule was first pre-tested in Ambathurai. The questions were validated, the vague and ambivalent questions were clarified, the repeated questions were deleted, and the uninformative questions were also deleted. Some new necessary questions were added.

Findings

- It is important to note that in the selected area process of economic empowerment of women begins at the levels of women individual consciousness, raised awareness levels
- Greater self esteem and further formation group to solve their economic problems
- 70% of the respondent perceives that SHGs have boosted their leadership quality skills.

- 72% of husbands don't have any objection for their wife to participate in SHGs activity. They have freedom to act freely.
- By attending the training programs the leaders improve their knowledge, work and personality.
- Loan amount used for only their personal well being
- The leader allowed their members to participate in financial and other decision making process so they followed democratic leadership style.
- 24% of leaders did not attend any leadership training programs
- They needed extra fun for develop their SHGs in better way.
- This scheme helped them to get relived from the clutches of money lenders.

Suggestion

Development of economic condition of women can be achieved by framing policies programmes and schemes for women. Following are the main recommendation and suggestion for development economic condition of women.

- For improving the economic condition of women their educational level and social condition must be considered properly.
- SHGs have wider ramifications in the growth of economic empowerment. Of women. Hence, women should be organized under the one umbrella that is SHGs.
- The concerned government officials must ensure that the training programmes reach all the SHGs.
- The training package must include group dynamics, group management and technical training.
- The government should take necessary initiatives to bring all women to the mainstream to participate and encourage them to join SHGs
- The leaders should offer some essential training programs to their members.

Conclusion

The present research study found that process of economic empowerment can be achieved through successful income generating activities which can be translated into greater control and empowerment. Rural women become good leaders. The multiple aspect of Self-Help Groups developed in a phased process, starting with economic enhancement, leading to empowerment at the individual level, and then moving on to collective action at the community level. SHGs have proved that they could indeed bring about change in the mindset of the very conservative and tradition bound illiterate women. SHGs are helping in the development of members, family, village, state and over all development of the country. Effective and low of financial resources to rural women can help them, make a meaningful improvement in their economic social and mental condition and reduce gender inequality in rural areas.

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ISSUES AND CHALLENGES FACED BY DINDIGUL URBAN COOP BANK – A STUDY

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Abstract

UCBs play an important role by providing banking services to the weaker sections of the society especially in urban and semi urban areas. The study is based on primary and secondary data collected from bank officials, bank employees, audit report and RBI report of Dindigul UCB for ten years from 2006-07 to 2015-16. This paper highlights that the financial performance, what are the challenges are faced and how the management efforts taken by Dindigul UCB. This paper found out that the growth of owned fund was not incommensurate with the rate of growth in borrowed funds. To further the Dindigul UCB face the challenges of insufficient staff, lack of technology, political interference, internal control system and the bank take some management efforts like best management practices of NPA, post sanction supervision and measures taken to improve the quality of assets.

Keywords: Financial performance, NPA, owned fund, borrowed fund, challenges of Technology.

Introduction

Cooperative banks are small-sized units organized in the cooperative sector which operate both in urban and semi-urban regions. The term urban cooperative banks (UCBs), though not formally defined, refer to primary cooperative banks located in urban and semi-urban areas. This bank are traditionally centered on communities, localities and work place groups, and they essentially lend to agriculture and non agriculture purpose and particularly small farmers, small traders, business man, artisans, factory workers, salaried people and persons of small means. The more number of UCBs have saved the common man from the clutches of moneylenders. The urban cooperative bank was issues loan for priority sector and weaker section to the borrowers and faced challenges to recover the loan. Though there are challenges, existence and survival of UCBs is of great importance to the client base of middle and lower income group that they serve and challenges can be met by adopting Professional Approach, Good Corporate Governance, Technology Up gradation and Innovative HR policies.

The Dindigul UCBs provide more number of services such as savings and current accounts, safe

deposit lockers, high deposit interest rate, low level interest rate on secured and unsecured loan to agriculture allied activities and non agriculture, private and business customers. The Dindigul Urban cooperative bank issue loan for middle class users, for whom a bank is where they can save their money, facilities like internet banking or phone banking is not very important. Although they are not better than private banks in terms of facilities provided, their interest rates are definitely competitive. However, unlike private banks, the documentation process is lengthy if not stringent and getting a loan approved quickly is rather difficult. The criteria for getting a loan from a UCB are less stringent than for a loan from a commercial bank.

Objectives of the Study

The following objectives are

1. To examine the overall growth performance of Dindigul Urban Cooperative Bank
2. To analyze the challenges faced by Dindigul urban cooperative bank
3. To identify the management activities of Dindigul urban cooperative bank

Research Methodology

The present study pertains to Dindigul urban cooperative bank and covers ten years from 2006-07 to 2015-16. The present study is based on primary and secondary data. The primary data were collected from bank managing director, manager and bank employees of Dindigul urban cooperative bank. The secondary data were collected from RBI report and auditing report.

Performance of Dindigul Urban Cooperative Bank

The performance of owned funds consists of paid-up capital, reserve fund, other reserves, etc. and the borrowed funds consisting of various types of deposits and borrowing from banking institutions, other agencies, etc. The position of owned fund in Dindigul Urban Cooperative Bank has shown a continuously positive trend during the year 2006-07 to 2015-16. The owned fund of this bank was Rs 130 lakhs in 2006-07 which were increased up to 160 lakhs in the year 2015-16. The annual growth rate of owned fund is only 1.44 per cent. The position of borrowed fund in Dindigul Urban Cooperative Bank had been increasing trend in the year 2006-07 to 2015-16. During the year the borrowed fund increased by 2 times. As well as the component of borrowed fund is (Deposit and Borrowings). A deposit contributes the major portion (98 per cent) of borrowed funds and the position of borrowings is only 2 per cent of Dindigul Urban Cooperative Bank. The annual growth rate of deposit is 9.70 per cent. It was found that the growth of owned fund was not incommensurate with the rate of growth in borrowed funds. This shows that the laxity of the bank in enlarging the membership base and also its inability.

The Tamil Nadu State Co-operative Societies Rules, 1988, rule 2 defines "working capital" means such portion of the reserve fund, paid-up share capital, loans and deposits received by a society and debentures issued by a society as have not been invested in building and other fixed assets. The working capital of Dindigul Urban Cooperative Bank was Rs 1461 lakhs in 2006-07 that was twofold increased to Rs 2992 Lakhs in the year 2015-16. The annual growth rate of working capital is 9.9 per cent.

The loans and advances of Dindigul Urban cooperative bank showed a continuously positive trend during the study period. It was found that there has been an average increase of Rs 957 lakhs in the year 2006-07 which were increased Rs 2327 lakhs in the year 2015-16. It was increased in 50 per cent during the study period and the annual growth rate was 15 per cent.

The Dindigul UCB was increased the profitability of Rs 2 lakhs in the year 2006-07 which were increased Rs 50 lakhs in the year 2015-16. It was found that the Dindigul UCB continuously increasing trend of profit.

The position of Gross NPA in DGL UCB had been decreasing trend up to the year 2012-13. But even the last three years increasing trend of NPA is alarming with Dindigul UCB, since NPA being an important parameter for assessing financial performance of the bank. So the bank tries to take some efforts to reduce the NPA.

Challenges faced by Dindigul Urban cooperative bank

The below table shows that the Dindigul UCB faced a lot of issues and challenges in the year 2006-07 to 2015-16.

Table 1: Issues and Challenges of Dindigul Urban Cooperative Bank

S.No	Issues faced by UCB (2006-2015)	Challenges faced by UCB (2006-2015)
1	In the year 2006-2007 the gross NPA and Net NPA as per auditing report 49.9% and 25% respectively. In this year the Dindigul urban cooperative bank declared as weak bank (Ref No : UBD (che)/ p & o/186/15.03.03/2006-2007) rehabilitation of weak banks submission of action plan revival)	After the year 2008 to till now the bank take challenging effort based on RBI inspection as on 31.03.2008 the bank classified into grade II category (RBI (che) UBD No.1 & L/1992/12.01.0307/2007-2008)
2	In the year 2006-2007 the gross and net NPA as	In year 2011-2015 the Dindigul urban cooperative bank

	per auditing report Rs (477.4) (49.9%) and 166.29 lakh (25.7%) respectively. In this year the dindigul urban cooperative bank was declared as weak bank(Ref No:UBD(che)/ p & o / 186/15.03.03/2005-06 Rehabilitation of weak banks submission of action plan revival)	maintain the Gross NPA is below 7% and Net NPA level is below 3%
3	The dindigul urban cooperative bank was not framed separate loan policy and advances are granted in terms of the rules and regulations The bank was not satisfactory of the internal system and control	The dindigul urban bank take challenge effort to framed loan policy and the Loan policy is approved by Special Officer (as per Special Officer Resolution No 1/13.12.2012) and circulated among all staff. This policy deals among others: Duties and Responsibilities are fixed and entrusted among all staff members (as per Special Officer Resolution No 4 / 4.10.2013). A copy has been handover to individual staff Credit appraisal is approved and it is included in the loan policy (as per Special Officer Resolution No 1/ 13.12.2012)
4	The bank was not frame the proper credit appraisal in the year of 2006	Credit Appraisal System of the bank are framed Loan regulations for individual loans For e.g Petty Traders Loan Regulation No 53A Housing Loan Regulation No 44(12) TAMCO Loan Regulation No 44 SHG Loan Regulation No 44(14)
5	Lack of Technology & Insufficient staff	Still now the Dindigul urban bank face challenges on lack of technology and insufficient of staff
6	In the year 2010 the CD ratio was high 105% The bank accept the high cost deposit at 10%	And the CD ratio was decreased at low level its optimum level of 70% After the year cost of deposit was reduce at maximum level of 9%
7	Having insufficient staff the bank take full effort to collect of overdue NPA loans are personal contact	Now the bank take challenge to appoint the temporary staff
8	The unsecured loan such as personal loan, surety loan account holders are shifted their resident to some where place. So it's difficult to trace out immediately. So the bank concentrate on only secured loan	The bank take challenges to issue the unsecured loan only the borrowers are familiar to the bank
9	The bank had not framed a separate KYC policy and then the bank had not initiated any steps to complete the risk categorization	In the year 2104 the bank framed a separate KYC policy.

These are the major issues and challenges faced by Dindigul UCB during the study period.

Management activities taken by Dindigul Urban cooperative bank

In the following year wise the Dindigul urban cooperative bank take some efforts to managing the challenges

In the year 2006- 2008

1. In the year of 2006- 2008 the loan had shown a declining trend due to the bank decision to restricted loans and advances to loans against security of gold jewels and against its own deposit and closure of loans under the interest reduction scheme
2. The bank against fixed deposit, jewel loans and mainly the bank was not ready to sanction on unsecured loan
3. In the year 2007 the bank may continue its recovery efforts to reduce its G.NPA further and also ensure that there were no fresh accretion and timely action for recovery of the remaining paried loan

2009-2010

1. post sanction supervision- it was marked improved in the quality of post sanction supervision was evident from the decrease of G.NPA now the NPA amount was reduce to 120.66lakh as on 28.02.10
2. Measures taken for improving quality assets – the bank should initiate appropriate action and pursue with the defaulters especially top NPA category rs 25000 above on a priority sector basis the bank had taken all initiatives to rope in all the eligible by the state govt
3. Resolve to send the certificate that all irregular activities, violations of RBI directions, Guidelines deficiency etc
4. Ref UBD(che) I & L/1713/12.04.0307- B+ satisfactory 2009-2010

2011-2013

1. In this year the DGL UCB has to maintain the best management practices of Gross NPAS is less than 7% and Net NPA is not more than 3%
2. Total deposit amount was increased

3. The bank loans and advances increased

2014-2015

The bank had maintain remained CRR and SLR once daily basis during the period under the present inspection
The CRAR of the bank stood 19.8% as on the march 2014

Conclusion

The study found that the Dindigul UCB face lot of challenges to improve their working capital in the year of 2006-2015. The owned capital, (paid up share capital and reserves), deposits, the loans and advances of Dindigul urban cooperative bank trend shows on an average positive growth rates during the study period. The increasing share of reserves and decreasing share of paid up share capital in total owned funds indicates the increasing self reliance of Dindigul urban cooperative bank.

It seems that the cooperative bank is playing the vital role in the progress of rural areas. The banks issue loan to the middle and lower level income to the borrowers and faced lot of challenges to recover the loan. The bank framed loan separate policies and credit appraisal before the issue of loan. The paper found that the Dindigul urban cooperative bank improve their best management practices of NPA, post sanction supervision and measures taken to improve to the quality of assets.

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HEALTH STATUS OF TRIBES IN TAMIL NADU: A STUDY

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Introduction

The tribal population groups of India are known to be the autochthonous people of the land. Tribals are often referred to as adivasi, vanyajati, vanvasi, pahari, adimjati and anusuchit jan jati, the latter being the constitutional name. The concept of tribe emerged in India with the coming of the British. Gradually, the concept of reservation emerged and through that emerged the idea of scheduled tribe in independent India. In India, 427 groups have been recognized as scheduled tribes. They form approximately 8 per cent of the total Indian population. These tribal groups inhabit widely varying ecological and geo-climatic conditions (hilly, forest, desert, etc.) in different concentration throughout the country with different cultural and socio-economic backgrounds. Due to their remote and isolated living, tribal groups are difficult to reach. There is bewildering variation in population size of the scheduled tribes, ranging from 31 Jarwas of Andaman and Nicobar Islands to more than 7 million Bhils of Rajasthan, Madhya Pradesh, Maharashtra and Gujarat (1981 Census). The highest number of tribes is represented by the State of Orissa (62) and the lowest of Sikkim (2). The largest tribal population around 15.4 million reside in Madhya Pradesh. Seventy four primitive tribal communities have been identified by the Government of India in 15 States/ Union Territories for taking up special socio-economic development programmes on the basis of (a) Pre-agricultural level of technology, following a hunting-gathering way of life, (b) Extremely low level of literacy, and (c) Small stagnant diminishing population (Report of the Working Group, 1989).

Health and Its Correlates Health is a pre-requisite for human development and is essentially concerned with the well-being of common man. The UNDP Human Development Index (HDI) comprises three components i.e. health, education and income generating

capacity. Health is a function, not only of medical care, but also of the overall integrated development of society - cultural, economic, educational, social and political. The health status of a society is intimately related to its value system, philosophical and cultural traditions, and social, economic and political organization. Each of these aspects has a deep influence on health, which in turn influences all these aspects. Hence, it is not possible to raise the health status and quality of life of people unless such efforts are integrated with the wider effort to bring about overall transformation of a society.

Health development can be integrated with the larger programme of overall development in such a manner that the two become mutually self-supporting. Good health and good society go together. This is possible only when supportive services such as nutrition and improvements in the environment and in education reach a higher level. Health Culture The culture of community determines the health behavior of the community in general and individual members in particular. The health behavior of the individual is closely linked to the way he or she perceives various health problems; what they actually mean to him or her, on the one hand, and on the other his or her access to various relevant institutions. The holistic concept of health culture provides a valuable framework for analyzing the work of anthropologists in health fields. However, a very few studies are available in this direction, especially among the tribal population. Health Problems

The health problems need special attention in the context of tribal communities of India. Available research studies point out that the tribal population has distinctive health problems which are mainly governed by their habitat, difficult terrains and ecologically variable niches. The health, nutrition and medico-genetic problems of diverse tribal groups have been found to be unique and present a formidable challenge for which appropriate

solutions have to be found out by planning and evolving relevant research studies. Primitive tribal groups of India have special health problems and genetic abnormalities like sickle cell anemia, G-6-PD red cell enzyme deficiency and sexually transmitted diseases, (Commissioner Report for Scheduled Tribe and 64 Scheduled Caste, 1986-87). Insanitary conditions, ignorance, lack of personal hygiene and health education are the main factors responsible for their ill health.

The health and nutrition problems of the vast tribal population of India are as varied as the tribal groups themselves who present a bewildering diversity and variety in their socio-economic, socio-cultural and ecological settings. Nutritional anemia is a major problem for women in India and more so in the rural and tribal belt. This is particularly serious in view of the fact that both rural and tribal women have heavy workload and anemia has profound effect on psychological and physical health. Anemia lowers resistance to fatigue, affects working capacity under conditions of stress and increases susceptibility to other diseases.

National Health Committee

On the basis of an interim report of the National Health sub-committee presented to the NPC in August 1940, the NPC resolved that:

- India should adopt a form of health organization, in which both curative and preventive functions are suitably integrated, and administered through one agency.
- Such an integrated system of health organization can be worked only under state control. It is, therefore recommended that the preservation and maintenance of the health of the people should be the responsibility of the state.
- There should be ultimately one qualified medical man or woman for every 1000 population, and one (hospital) bed for every 600 of population. Within the next ten years the objective aimed at should be one medical man or woman for every 3000 of population, and a

bed for every 1500 of population. This should include adequate provision for maternity cases.

- The medical and health organization should be so devised and worked as to emphasize the social implications of this service. With this object in view the organization should be made a free public service, manned by whole-time workers trained in the scientific method.
- Adequate steps are taken to make India self-sufficient as regards the production and supply of drugs, biological products, scientific and surgical apparatus, instruments and equipment and other medical supplies... No individual or firm, Indian or foreign, should be allowed to hold patent rights for the preparation of any substances useful in human or veterinary medicine.

The Bore Committee endorsed this resolve of the NPC through its recommendations. In formulating its plan for a National Health Service the Bore Committee set itself the following objectives:

1. The services should make adequate provision for the medical care of the individual in the curative and preventive fields and for the active promotion of positive health;
2. These services should be placed as close to the people as possible, in order to ensure their maximum use by the community, which they are meant to serve;
3. The health organization should provide for the widest possible basis of cooperation between the health personnel and the people;
4. In order to promote the development of the health programme on sound lines the support of the medical and auxiliary professions, such as those of dentists, pharmacists and nurses, is essential; provisions should, therefore, be made for enabling the representatives of these professions to influence the health policy of the country.
5. In view of the complexity of modern medical practice, from the standpoint of diagnosis and

treatment, consultant, laboratory and institutional facilities of a varied character, which together constitute "group" practice, should be made available;

6. Special provision will be required for certain sections of the population, e.g. mothers, children, the mentally deficient etc.,
7. No individual should fail to secure adequate medical care, curative and preventive, because of inability to pay for it and
8. The creation and maintenance of as healthy environments as possible in the homes of the people as well as in all places where they congregate for work, amusement recreation, are essential (Bhore, 1946: II.17).

The Bhore Committee further recognized the vast rural-urban disparities in the existing health services and hence based its plan with specifically the rural population in mind. Its plan was for the district as a unit. "Two requirements of the district health scheme are that the peripheral units of the (health) organization should be brought as close to the people as possible and that the service rendered should be sufficiently comprehensive to satisfy modern standards of health administration" (Bhore, 1946: II.22).

When we consider the fact that even after 50 years of planning three fourths of the population still lives at the subsistence level or below it, and industrial development has reached a level that has generated employment in the organized sector for only about 10% of the work-force, it becomes clear that the bulk of planning has not benefited the vast majority in any significant way. While planning contributed substantially in the development of the economic infrastructure, by contrast the contribution of the Five Year Plans to the social sectors is abysmally poor; less than one fifth of the plan resources have been invested in this sector. Health, water supply and education are the three main sub-sectors under social services.

Tribal Health Related Issues

Some of the health problems as indicated by investigator include endemic diseases like malaria and

communicable disease like tuberculosis, influenza, dysentery, leads to high infant mortality and malnutrition. Non communicable diseases also seen in tribal area like anemia, communicable skin diseases mouth ulcers, severe peptic ulcers and venereal diseases include abortion addiction to opium, tobacco, alcoholic, consumption etc. disturbed sex ratio leading to shortage of women. The health and nutrition problems of the most tribal population of the India are as varied as tribal groups themselves who present a bewildering diversity and variety in their social – economic, socio – cultural and ecological settings. Nutritional anemia is a major problem for women in India and more so in the rural and tribal belt. This is particularly serious in view of the fact that both rural and tribal and women have heavy work level and anemia has propped effect on biological and physical health. Anemia lowers resistance to fatigue affects working capacity under the conditions of stress and increases susceptibility to other diseases. Maternal malnutrition is quite common among the tribal women especially those who may pregnancies too closely spaced.

Objectives of the Study

- To expose the social structure of the study area
- To examine the social – economic status of tribal people.
- Expose the tribal health problems on kaani tribal area.
- Examine the tribal people affected by diseases like communicable and non – communicable diseases.
- To analyze the government / NGO health and welfare programmes and its impact in the study area.
- To suggest measures to improve the health status of tribal in the study area

Research Methodology

The study has adopted descriptive research design since it is designed to describe the social structure, socio-economic condition, health problems of

Tribals, GOs and NGOs intervention on welfare programmes and its impacts and also to find out solution to solve their health related problems.

Selection of Study Area

Kanyakumari district in TamilNadu has been selected purposively for conducting this study. Thiruvataar block in the district was higher concentration of tribal population. Accordingly the block is identified; there are 17 Kanni tribal's settlement within selected block. These 17 settlement have been identified the study area for primary data collection from the tribal people.

Universe and Sample Size

This research is presented below 10% of universe is selected as a sample for this study. The details are presented below.

Sl. No	Name of the tribal village	No of households	10% of Sample Households
1	Thottamalai	37	4
2	Ettamkuntu	18	2
3	Valiyamalai	60	6
4	Valiyamthooki	14	1
5	Paduparai	14	1
6	Andipottai	30	3
7	Alamparai	28	3
8	Killikonam	30	3
9	Koruvakuzhi	38	4
10	Chepankuntu	28	3
11	Chellankuntu	12	1
12	Puravilai	128	13
13	Villusarimalai	62	6
14	Thachamalai	68	7
15	Kayal road	36	4
16	Keeraparaimalai	26	2
17	Theriyamoodu	23	2
	Total	652	65

Sources of Data

Primary Source of Data: Primary data are collected in face to face situation from the respondents by means of interview schedule prepared for the purpose. In

addition, observation technique and focus group discussion is also appropriately used.

Secondary Source of Data

Secondary data are collected from relevant literature such as newspapers, reports, periodicals, journals, books and also through websites etc.

Findings

- Majority (66%) of the respondents belong to male.
- Most (35.4%) of the respondents belong to the age of 29-39.
- Almost all the respondents (97%) the respondents belong to Hindu.
- Three fourth (72.3%) of the respondent's house is katcha.
- Majority (88%) of the respondents are having adequate ventilation in their house.
- Majority (73.8%) of the respondents are having moderate relationship
- Majority (58%) of the respondents are practicing dowry in the study area.
- Most (84.6%) of the respondents are accepting inter caste marriage in the study area.
- Majority (96.9%) of the respondents are not engaged in caste based occupation.
- Large number (96.9%) of the respondents said that there is no caste conflict in the study area.
- Majority (66%) of the respondents are unwilling to celebrate caste based celebrations in the study area.
- Most all (91%) of the respondents stated that there is social organization in the study area.
- Majority (89%) of the respondents are not having membership in SHG.
- Majority (54%) of the respondents are having bike in their house.
- Majority (63%) of the respondent's family earning around 5000 to 10000 per month.
- Majority (75%) of the respondents are affected by diseases because of climatic condition.

- Majority (46%) of the respondents said Anganwadi is available in the study area.

Suggestions

- **CBOs:** CBOs should look out the tribals, which are in poor health. It should educate the people to keep the surrounding clean and tidy and it should also create awareness about communicable diseases and its negative impacts. It should also give guidelines to Panchayat and make them implement some preventive measures.
- **PRI** should undertake some preventive measures regularly to protect the environment from spread of virus and bacteria which create numerous health hazards. It should also create awareness among people about good public health and hygiene.
- **GOs AND NGOs:** Government should properly monitor each and every village, thereby to maintain good environment and disease free society. It should give programmes and policies to alleviate unhygienic condition and improve tribal health.
- **NGO** should also be made responsible in involving and keeping the surrounding clean and maintain disease free society. They should also conduct medical camps and create awareness on health.
- **Academic Institutions:** It is the responsibility of the academicians to teach and coach the students to keep themselves clean and hygiene and also to keep the surrounding clean. It should provide education and awareness about health. It should also train the students how to keep the students their own environment clean.
- **Church Based Health Care Team:** it is the responsibility of the government to create and support the health care centres in the unreached areas permanently so that the people should have easy access to take care even first for small diseases and even for animal and snake bites.
- **NGOs** also have responsibility in adopting tribal villages which need support. They should involve in conducting health awareness camps about their development of health.

- **GOs, NGOs, PRI, and Community** have responsibility in keeping their environment healthy and disease free. They should work together to improve better environment and good health and hygiene.

Conclusion

The scheduled tribes are at different stages of social, cultural and economic development. The cultural pattern varies from tribe to tribe and region to region. The economic life of the tribals is specific in nature. Modern health and disease management initiatives have become very popular are in tribal villages. Gradually it has made them dependent prone. It has directly or indirectly created environment and mindset against the traditional healing method. Under this situation if there is reluctance and apathy on the part of state and its initiatives pertaining to effective functioning of health management schemes, nobody is there to take care of health related needs and requirements of poor health. Kaani Tribes and their health scenario presents a kaleidoscopic mosaic of various communicable and non-communicable the primitive disease profile keeping in pace with their socio-economic development. Among these there are communities who still depend primarily on hunt in grand food gathering as primary source of livelihood. The wide spread poverty, illiteracy, malnutrition, absence of safe drinking water and sanitary conditions, poor maternal and child health services, ineffective coverage of national health and nutritional services, etc. have been found, as possible contributing factors of dismal health condition prevailing amongst the primitive tribal communities of the country. Many of the infectious and parasitic diseases can be prevented with timely intervention, health awareness and IEC activities. Some of the intervention programmes can be included in the national programme also.

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EDUCATION AND MIGRATION: A STUDY WITH SPECIAL REFERENCE TO TIBETAN STUDENTS AT BANGALORE IN INDIA

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Introduction

Tibet is a plateau region in Asia, north-east of the Himalayas. It is the traditional homeland of the Tibetan people and is now also inhabited by considerable numbers of Tibetans. Tibet is the highest region on earth, with an average elevation of 4,900 metres (16,000ft). The economy of Tibet is dominated by subsistence agriculture, though tourism has become a growing industry in Tibet in recent decades. The dominant religion in Tibet is Tibetan Buddhism; in addition there is Bon which was indigenous religion of Tibet before the arrival of Buddhism in the 7th century CE though there are also Muslims and Christian minorities.

The history of a unified Tibet Begins with the rule of SongtsanGampo (604-650) who united parts of Yarlung River Valley and founded the Tibetan Empire. History of Tibet can be drawn from the incarnation of Dalai Lama. After the flourishing of Buddhism in Tibet, people began to believe in Lamas and other religious priest. The incarnation of Dalai Lamas and the post hold by the Dalai Lama becomes a major aspect of the Tibetans for past many years.

Emerging with control over most of mainland China after Chinese Civil War, the People's Republic of China incorporated Tibet in 1950 and negotiated the Seven Point Agreement with the newly enthroned 14th Dalai Lama's Government, affirming the People's Republic of China's sovereignty but granting the area autonomy. Subsequently, on his journey into exile, the 14th Dalai Lama completely repudiated the agreement, which he has repeated on many occasions.

Tibetans people lost their nation and fled to India for their safety life and shelter to save them from Chinese Communist invasion. The first generation migrant Tibetans reached India in the year of 1959 led by

then political and spiritual leader H.H. the 14th Dalai Lama. The settlement of Tibetans in Refugee camp was made in the year of 1970s with the permission of India Government. Tibetans, who came in India, were sent to different parts of the country to settle. There are more than 30 Tibetan Refugee settlements are prevailing in India now. The aim and objectives of refugee camps are to preserve the Tibetan culture and traditions with the mindset of nation building within them.

The first generation migrant Tibetans never had an opportunity to study in Tibet except for few. Most of them are illiterate and they use their thumb print for any legal and social agreements. Learning the importance of modern education, Tibetan Homes School was the first school opened in Mussorie, 1960 especially for Tibetans. Thereafter, the numbers of schools were increased in different names and branches such as, Central School for Tibetans, Tibetans Children Village, Thumisambuta School etc.

Second generation Tibetans who are born in India after the migration started going to schools but there are hardly graduated Tibetans then. This realization of few graduated people in Tibetan society encouraged the third generation students to persuade higher education qualification. Importance of education becomes a core to solve the Tibet issue in today's times.

Migration and Education

Migration is spatial behavior as everyone migrates from one place to another in different circumstances. It includes the movement of refugees, displaced persons, uprooted people as well as economic migrants. For Tibetans the push factor was Chinese Government in their country and the pull factor was Buddhism in India. Education is one of the major tools

which provide individuals the necessary qualification to fulfill economic roles. Education is considered to be the most powerful tools for social change as well as important for the establishment of better social order all over the world. The value of a quality post-secondary education is becoming increasingly evident. The term education and migration are social process where an individual tend move on. Tibetan students migrated in Bangalore from different parts of India to seek better education which they don't get from their respective places.

Statement of Problem

Lack of higher educational institutions in their respective homeland and they have moved from their home for better and higher educational facilities. To study the importance of education can be fulfilled by migrating to cities of well educational institutions.

Objectives of the Study

- To understand the socio-economic back ground of the Tibetan students
- To study the situation faced through education by Tibetan students in different universities/ Colleges
- To study the living patterns and asses the level of academic satisfaction of students
- To study the problem faced by the students

Research Design

Study Area

Study area includes 4 different colleges and one university from Bangalore of Karnataka nearly:

- Bishop Cotton Women Christian College
- Christ University
- JyotiNivas College
- St. Joseph College of Arts and Science
- St. Joseph College of Commerce

Selection of respondents

Respondents are taken by using Snowball Sampling

Inclusive criteria

1. Tibetan
2. Students pursuing graduation
3. Both male and female
4. Age of 19 to 24

Exclusive criteria

1. Working Tibetans are excluded
2. Age below 19 and above 24
3. Non-Tibetan

Tools for Data Collection

A questionnaire will be prepared for the respondents to obtain information from the Tibetan students. The questionnaire will be included of questions that are relevant to the study objectives. Questionnaire includes both open-ended and close-ended questions.

Data Collection

Data collection would be done by administering the questionnaire to the Tibetan students studying in different educational institutions. To obtain unambiguous data from the respondents, all the respondents are approached outside the colleges/university premises. These students are given a questionnaire individually.

Sources of data

Primary data

Data will be collected by referring the responses given by the subject in the questionnaire. Data was collected from 75 Tibetan Students studying in five different colleges/ University.

Secondary data

Sources such as websites, journals and articles are used for analyzing the data.

Data Analysis

After data collection, data was tabulated and analyzed by using SPSS. To arrive at the general conclusions descriptive methods such as percentage, ratio and proportions are used. Besides, average also would be calculated for some selected variables. There was no hypothesis taken by the researcher since the sample size was too small.

Research Summary and Conclusion

The research topic "Education and Migration: A study with special reference to Tibetan Students at Bangalore in India" focused on the Tibetan students studying in Bangalore, in 5 various colleges/University. The study was conducted on 75 students studying in Bangalore based institutions.

The study found the students studying in Bangalore migrated with majority of their own choice and they migrated for education purpose. Therefore, it proves that education has highly encouraged the students to move out of their homeland for higher education. This cause of migration is aiming for the better education facilities outside their homeland. The study also found the problems faced by the Tibetan migrant students such as; language, food habits and the system of host place but they still managed to adjust to fit in with others.

Background of the Family

Study found out the economic conditions of the respondents' families depends on the educational qualification of the parents, parental occupation on the income of the family. Family background of the respondents' families also includes the annual income of the families. 72% of the families have 3-5 lakh per annum income of the parents. 88% of the respondents' parents are literate and know how to read and write. Majority of the respondents' parent supported them to pursue higher education.

Problem Faced

Different problems were faced by the respondents inside and outside college. Language, food, travelling, accommodations, home sickness, discrimination by localities and cultural differences are the major problem mentioned by the respondents. 22% of respondents have problem in of language speaking. Local language and speaking English are the basic problem because they are not used in speaking with English and kannada. 8% of them have home sickness, missing home because they are out of their homes and natives. 20% of them have been facing travelling problem. They travel by auto and they are charged more than the meter charge. 47% of them have responded to the treatment of the local

people. They are treated differently. Accommodation is also one of the major problems as the area they stayed are quite expensive to afford easily.

Adjustment for the Problem

Problems are faced by the students in host place but they try to adjust with the problem. 30% of them responded that they have to adjust with new social system. 17 % have made a compromise with new place at any cause. 8% of them mentioned they avoid small problem they face in everyday life. 43% of them just try to cope up with the problem that they face. They have been adjusting in interaction with local people to understand them in better positive ways.

Decision of Migration

44% of them decided by themselves to migrate for higher education in Bangalore and 42 % them responded that their decision of migration were taken by family member. 14 of them migrated because their relatives suggested Bangalore for higher education. All of them migrated to Bangalore for higher education. The reasons to migrate to Bangalore are: friends and siblings studying in Bangalore and for better exposure in the city and better knowledge of outside modern world. Decisions of choices of selected institutions are because of the reputed or renowned of the institution or good educational institution. 48% responded for good educational system. 33% of them responded for the reputation of the institution and 19% of them responded for Girls College as "Good for girls".

Plan after Graduation

68% of the respondents want to go back to their native after graduation whereas 32% of them don't want to go back. The planning of the respondents after graduation is: 37% of them want to work for their own people, 30 % of them want to join in Tibetan Government in-exile, and 32% of the students don't want to go back because of better job opportunity in Bangalore and lack of job opportunity in their home town.

The research was on Tibetan pursuing graduate and post graduate students who are aged between 19-21

and 22-24. The percentage for 19-21 was 70.07% and 22-24 is 29.03%. Out of 75 students, 53 were aged between 19-21 and 22 are between the age group of 22-24. The students are pursuing their higher education in Bangalore and they are from different places around India and outside India. The number of female students is more than the male students with 45 females and 30 males.

Conclusion

The institutions chosen for this research are Bishop Cotton Women Christian College, Christ University, JyotiNivas College, St. Joseph College of Arts and Science and St. Joseph College of Commerce. These institutions have highest number of Tibetan students pursuing their graduation and post graduation. The number of students selected from each institution is 20. The percentage for Arts pursuing students are 25.3, science 20, commerce 33.3 and management as 21.3. The students in commerce stream are highest in number followed by Arts, management and Science. The percentage of migrant Tibetan students is highest from Tibet (33.3%) followed by Dharamshala (26.7%), Bylakuppe (22.7%), Delhi (9.3%), Nepal (6.7%) and Sikkim (1.3%). All the students have migrated from their homeland for their higher education in Bangalore. It is to be noted that invariably all the respondents approved that their culture is totally different from the culture of Bangalore. A change in lifestyle is the most common thing that a migrant notice when they move out from their homeland.

The choice for the stay in touch with community people is to get the information based on Tibet issues. The students have chosen to stay in Tibetan Hostel based in Bangalore because it is cheap and they also get the food which is almost similar to their home

food. Majority of them have mentioned the reason for their migration to Bangalore is to pursue higher education. Education had influenced positively on students which led them to migrate from their homes.

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AN ANALYSIS OF STRESS LEVEL AMONG TAMIL NADU STATE TRANSPORT COOPERATION LABOURS IN DINDIGUL DISTRICT

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Abstract

Stress is the debilitating effects caused by constant pressure both at work and home are a modern phenomenon. Today, however, the problem and stress that we experience have radically and can rarely be resolved with physical action. When this stress is prolonged, physical and mental damage will occur sometimes resulting in serious disease. A before Second World War TNSTC was controlled by British government. After Second World War TNSTC was running by private transport operate. Then committee was formed by Indian government to control and monitor TNSTC. The Indian government accepted to recommendations of the committee. The operates buses on intra and interstate buses routes and is the second largest transport cooperation in India, the operates buses of various classes to cater to different section of the public. Labours performance needs to be strengthened in the post liberalization stress. Employees face a number of constraints which account for the poor performance of the stress. It is necessary to identify the constraints and suggest constructive measures to overcome the identified constraints. The aim of the study is to, find out the various factors that influences stress among employees, employees opinion towards the stress disorder, employees opinion towards stress experienced in their job. For this purpose the study was Descriptive research Design methodology were used. Primary Data collected through Interview Schedule, Questionnaire and Scale from the respondents. Sampling Size was 100 in TNSTC Dindigul cooperation. Major findings of this study are, majority of the respondent comes under the 15 years work experiences and majority of the respondent comes under the tiredness problem. The workers are suffering from tiredness this shows the impact of stress on their health. Enough safety measures should be given in their working environment. Now a day's employee stresses play in important role than waged and salaries paid. The data are analyzed using statistical tools and findings and suggestions are given to the organization to reducing employees stress.

Key words: Stress, Labours, Safety Welfare.

"Stress is an adaptive response mediated by individual characteristics and / or psychological processes, that is, a consequence of any external action situation or event that places special physical and / or psychological demands upon a person."

Ivancevich and Matteson

Introduction

Stress is the response to a perceived demand, internal or external, on our mind, body, or emotions. According to this study, the term stress is defined as any interference like tension, anxiety or panic that disturbs a person's mental and physical well being. It occurs when the body is required to perform beyond its normal range of capacities. The results of stress are harmful to individuals, their families and to the organizations where

they are working. Stress refers to „the pressure and reaction to our environment which results in Psychological and physical reaction.

The twentieth century is witnessing one of the most serious health issues i.e. stresses. Stress may be defined as an experience of an individual when he or she perceives that the demands whatsoever it may be, placed on them as exceeding their ability to cope. Significantly, it is considered as a problem affecting individuals' physical

and mental well-being in every employment. Over the past few decades, researchers across disciplines like law, psychology, management, sociology, economics and women studies have an enduring preoccupation with research on stress (Aziz, 2004; Chandraiah, Agrawal, Marimuthu and Manoharan, 2003; Chang, Hancock, Johnson, Daly, Jackson, 2005; Lu, 1999; Mathews, Sparkes, Bygrave, 1996; Olofsson, Bengtsson, and Brink 2003; Stordeur, D'hoore, Vandenberghe, 2001;). Of late, it has become a well-defined area of research in its own right that includes how stress relates to its antecedents and outcomes. However, research in stress on labours (hereafter referred to as transport employees) working in Tamilnadu state transport corporation seemed to be very sparse. The problem of stress is particularly relevant for Tamilnadu state transport corporation labours. Moreover, the Tamilnadu state transport corporation employees seem to face unique problems in that many of the factors that are inherent in the job such as shift work, attentional overload, safety and security etc., and few others that include handling the commuters, have been found to give rise to stress. Hence, a study on stress is imperative as it has serious consequences for both employees as well as the organizations. The purpose of this study is to examine the various antecedents (stressors) related to stress and their impact on stress. Numerous models of stress have been proposed and tested, though the researcher in this article has primarily operated from various theoretical models that examine how stressors influence stress.

Statement of the Problem

Employee's performance needs to be strengthened in the post liberalization stress, employees face a number of constraints which account for the poor

performance of the stress and it is necessary to identify the constraints and suggest constructive measures to overcome the identified constraints.

Objectives of the Study

1. To find out the various factors that influences stress among employees,
2. To find the employees opinion towards the stress disorder,
3. To find the employees opinion towards stress experienced in their job,
4. To study the impact or stress on employees,
5. To identify the appropriate coping strategies to overcome stress.

Hypothesis

Null hypothesis (H_0): There is no relationship between employees work environment and stress in their job.

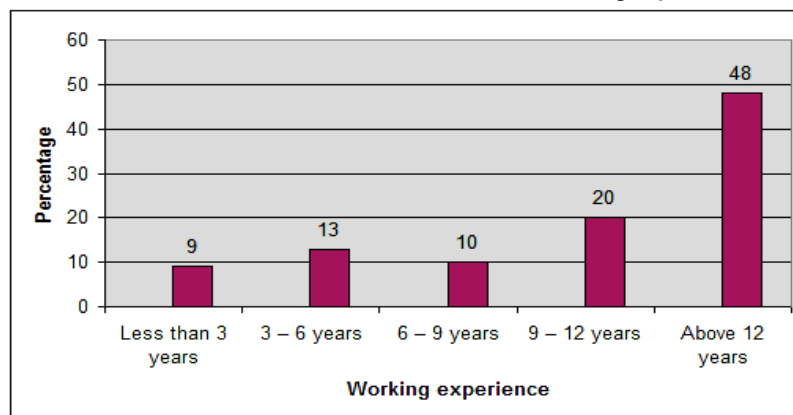
Alternative hypothesis (H_1): There is a relationship between employees work experiences and stress in their job.

Methodology

In this study the researcher has adopted Descriptive research design. To describe the stress among the labours of An Analysis of Stress Level among TNSSTC labours in Dindigul district, with a sample of 100. 100 labours are interviewed by using interview schedule and questionnaire tool of data collection. Here, both primary data and secondary data were used. Analysis has done by the SPSS (16 version) the percentage analysis method used for analysis.

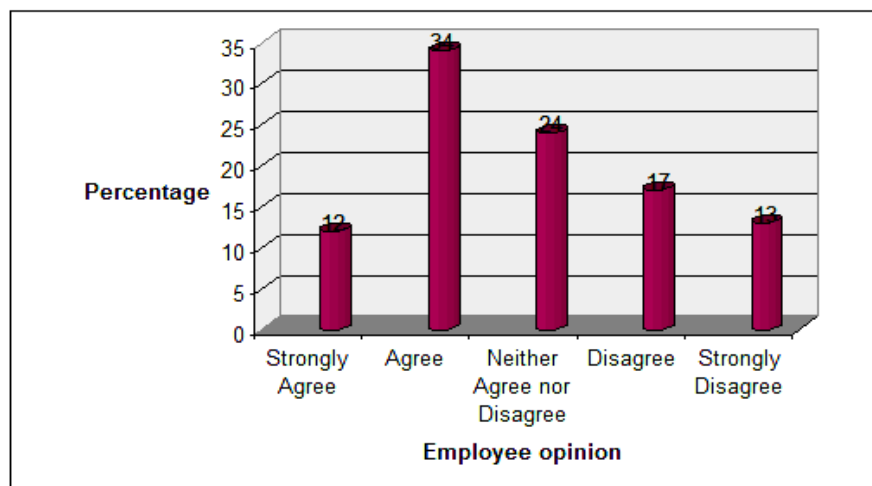
Analysis

Table 1: Classification on the basis of labours working experience

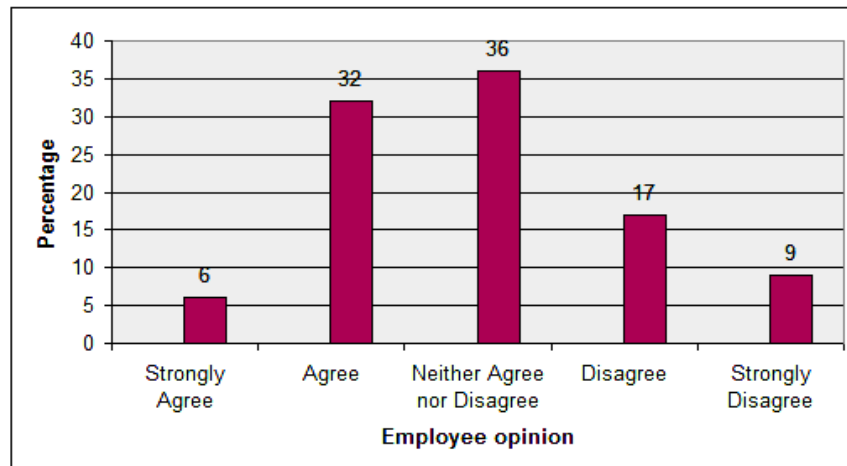


The 48% of the respondents are having above 12 years of experience and 20% of the respondents are having 9 - 12 years of experience, and 13% of the respondents are having below 3 - 6 years of work experience, and 10% of the respondents are having 6 – 9 years of experience, and 9% of the respondents are having less than 3 years of work experience.

Table 2: Labours Opinion Stress Induced with their Job

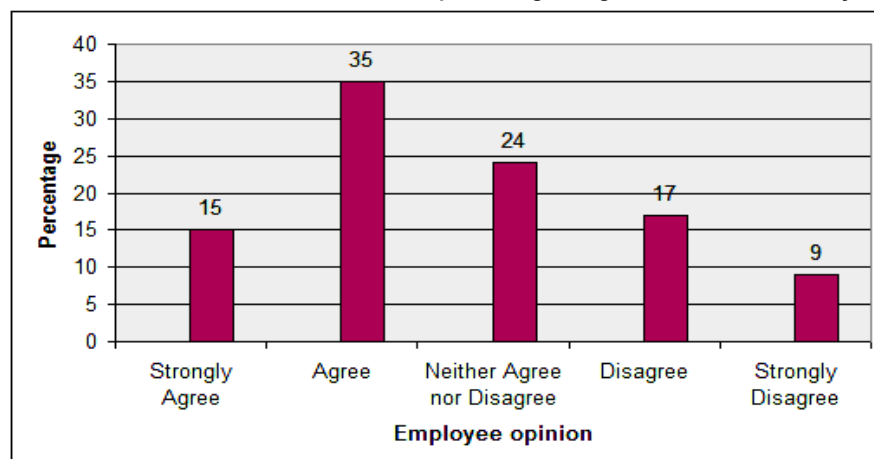


The 34% of the respondents are agree stress in their job and 24% of the respondents are neither agree nor disagree stress in their job and 17% of the respondents are disagree stress in their job and 13% of the respondents are strongly disagree stress in their job and 12% of the respondents are strongly agree stress in their job.

Table 3: Labours Opinion about Stress Based on Work Environment

The 36% of the respondents are neither agree nor disagree about stress based on work environment and 32% of the respondents are agree about stress based on work environment and 17% of the respondents are disagree about stress based on work environment

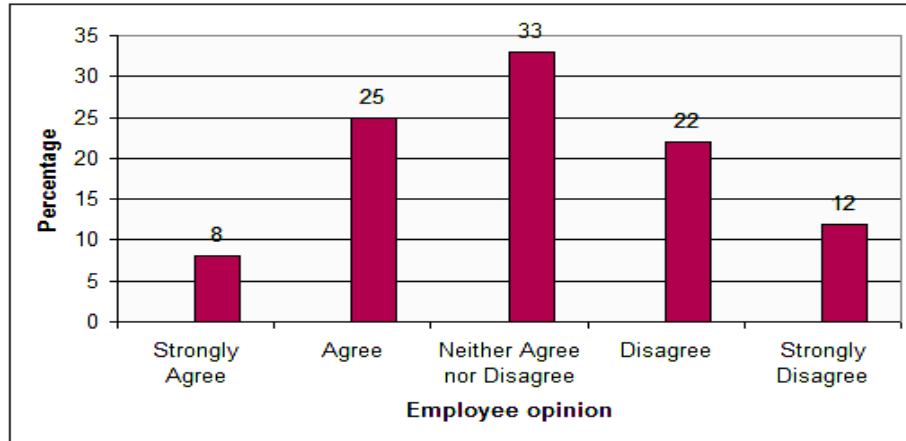
and 9% of the respondents are strongly disagree about stress based on work environment and 6% of the respondents are strongly agree about stress based on work environment.

Table 4: Classification on the basis of Labours opinion regarding Stress based on heavy work load

On the 35% of the respondents are agree about stress based on heavy work load and 24% of the respondents are neither agree nor disagree about stress based on heavy work load and 17% of the respondents are disagree about stress based on heavy work load and

15% of the respondents are strongly agree about stress based on heavy work load and 9% of the respondents are strongly disagree about stress based on heavy work load.

Table 5: Classification on the basis of labours opinion regarding stress based on their physiological problem



On the 33% of the respondents are neither agree nor disagree about stress based on their physiological problem and 25% of the respondents are agree about stress based on their physiological problem and 22% of the respondents are disagree about stress based on their physiological problem and 12% of the respondents are strongly disagree about stress based on their physiological problem and 8% of the respondents are strongly agree about stress based on their physiological problem.

Findings

- Hence most of the respondent comes under the HSC
- Majority of the respondent comes under the middle level stage
- Majority of the respondent comes under the 15 years work experiences
- Hence Majority of the respondent comes under the tiredness problem
- Hence it has been clearly understood that majority of HSC, and PG Degree qualification respondent having tiredness as there physiological symptoms
- Hence it has been clearly understood majority of middle level and lower level employee having tiredness with their physiological symptoms

- Hence clearly understand of majority of employees earned their monthly Income 6000 to 12000 and majority of the employees having tiredness with their physiological symptoms

Suggestions

In this organization most of the employees opinion the work load is high, but the company provided all facility for reduce the stress in their personal as well as organizational life. So the company provide some free hours for reduce the stress to employee means they are very satisfied. Most of the employees are use yoga and meditation for reduce the stress in their life. So the organization provides continuously yoga and meditation facility at frequent interval means the stress level is completely reduced in the organization.

Conclusion

Based on the research the researcher has identified what are all the factor to create stress in the working life. The organization provide some facility to employee for reduce the stress in their life, but the employee wants some more hours for attend all training programme for reduce the stress in their personal as well as organizational life. The organization provide some psychotic counseling means it is help full to all employee for how to reduce the stress in their life and how to handle

the heavy work and which facility like yoga meditation etc.. Mostly reduce the stress in their life

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DALIT COMMUNITY PROBLEMS IN TAMIL NADU: A STUDY

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Introduction

Social exclusion manifests itself in diverse ways. We shall focus on exclusion from basic goods due to poverty and exclusion from employment as the two principal economic categories with social exclusion would be identified, e.g one may examine the notion of exclusion from the rights to speech, religion, right to have a secure childhood. The concept of social exclusion must essentially be contaminant with poverty. This is especially true of a country like India where the depths to which the extent of poverty may go may affluent parts of the world. Gender-based discrimination is evident across all categories of employment. It does not need elaborating that caste and gender-based employment. Poverty, capacity deprivation and social exclusion-ultimately poverty must be seen in terms of poor living, rather than just as lowness prominent means for a good life without deprivation. If our paramount interest is in the lives that people can lead. Unemployment can also lead to clinically identifiable illnesses and to higher rates of mortality. Unemployment can be very disruptive of social relations and of family life. The groups most affected are often the dalit women and other vulnerable minorities especially in Indian context.

There is, however, one category of exclusion, vital in the Indian context among the Hindus, that is fixed at birth and that is caste. This is a category that sociologists typically study, and economists tend to ignore, but the importance of this category can hardly be overemphasized. There are several aspects of exclusion which cannot be characterized by a person when he is described as being simply poor or unemployed. For example, untouchables in many parts of India are prevented entry into certain temples; there are certain villages where members of the Scheduled Caste (SC) are forbidden use of certain village wells that are the exclusive

preserve of the upper caste members. This is because to be in contact with a schedule caste person is polluting.

Srinivas (1952) divides Hindu society into a fivefold categorization with the untouchables added on to the usually mentioned four castes, viz., the Brahmins, Kshatriyas, Vasishyas and Shudras, in some other descriptions untouchables form part of the Shudra caste. The idea of caste as a fourfold or fivefold division of society represents an oversimplification of facts. The real unit of the caste system is not one of the four or five varnas but Jati (sub – caste), which is a very small indigenous group practising a traditional occupation and enjoying a certain amount of cultural, ritual and juridical autonomy. There are innumerable Jatis or sub – castes. Professor Ghurye had estimated that there are some 2000 subcastes or Jatis in each linguistic area, and there are 14 major languages in the country. Now, the attempt to fit the Jatis of any region into the four or fivefold category is a very difficult affair. It is possible everywhere to say who are the Brahmins and the untouchables, but there is great confusion in the middle regions.

Membership of any Jati or sub-caste may only be acquired by being born into it. The activities or occupation of several Jatis are traditionally specified, in the sense that a cobbler's son can only be a cobbler and while there may be some other peripheral jobs he may do (for example he may till land) he in any case cannot be a priest, untouchables were forbidden to educate their children in village schools till very recently, and this may be so possibly even now because the children of the higher caste Hindus would thereby be polluted. In social functions such as marriages, untouchables would typically eat separately from the other higher sub – caste groups. There could hardly be a more telling form of hierarchy and social exclusion anywhere else in the world.

Just in case we might have made too much of the fixity of Jati or sub-caste, as distinct from other economic categories of exclusion which have some chance for flexibility, one should note that there is here, too, a notion of flexibility, but only in the next or subsequent births. According to the traditional Hindu view, birth is not an accident, but is preordained. The Hindu theological notions of Karma (duty) and dharma (moral code) have contributed greatly to strengthening the idea of hierarchy, which is inherent in the caste system. If a cobbler does his duty in all walks of life well and with devotion then in his next birth he may be born a kshatriya or even a Brahmin. By the same token, a bad Brahmin may be born a Shudra or an untouchable in his next birth. Thus as Srinivas puts it: "the caste hierarchy comes to be an index of the state of an individual's soul. It also represents certain milestones on the soul's journey to God". In the meantime, in the present birth, contact of any kind, touching, dining, sex and other relations between castes that are structurally distant results in the higher of the two castes being polluted.

This has led to spatial segregation of castes in a village in terms of their dwelling. The Brahmins as well as the untouchables usually reside in separate clusters of dwellings. The notion of social exclusion is therefore defined in a rather comprehensive and codified way. A Brahmin may not do the job of a cobbler or washer man, nor may an untouchable read the Vedas in a temple. As regards the notion of pollution we may look at an interesting account given by A. Aiyappan in his study on the Nayadis in 1937 (see Srinivas, 1952: "A Nayar must keep 7 feet from a Nambudri Brahmin, an Iravan must keep 32, a cheruman 64 and a Nayadi 74 to 124. The respective distances between these lower castes are calculated by a simple process of subtraction: the Iravan must keep 25 feet from the Nayar and Cheruman 32 feet from the Iravan." This account would merely be comic if it were not the cases that some of the above mentioned notions are still prevalent though perhaps in a diluted form in certain quarters of Indian.

In recent years, there has been a resurgence of social and political consciousness amongst the lower

castes generally and scheduled castes in particular. The term that is now commonly used is dalits, or the oppressed and exploited. The constitution of the country had sanctioned reservation in jobs, educational opportunities and certain elected political offices for the scheduled castes (SCs) and scheduled tribes (STs), by way of positive discrimination. In recent years, however, the other grounds as jobs were reserved for SCs and STs earlier. The OBCs have now come to wield a substantial amount of political clout, particularly in certain state legislatures (e.g. Uttar Pradesh) under the political leadership of the Janata Dal, (JD) the Bahujan Samaj Party (BSP) and a number of other significant political parties of a leftist persuasion.

Statement of the Problem

Socio economic status and problem of dalit is an important problem for socio economic development of our country. Attempts have been made by government through all of laws to fulfill the constitutional obligation of providing protection to dalit and to abolish untouchables. Though amply the government of India to uplift the status of dalit people formulates number of welfare programmes and schemes, they are still living under poverty and occupy the very low status in the society. There are several studies that highlighted the kind of caste problem such as land holding, land distribution economic development programme for scheduled caste, indebtedness, dalit movement that prevail in India. It appears that there are only few attempts have been made to test their problems, the present study is a modest attempt to fill the gap, though we realize some of the weakness of it.

Objectives

- To study the social structure of the study area.
- To examine the socio-economic background of the dalit living in the Study area.
- To study the factors responsible for their exclusion in the study area.
- To bring out the dimensions of inclusion in mainstreaming dalit Community.

- To suggest ways and means to frame inclusive policies for their participatory development

Methodology

Selection of Study Area

The area covered for the research study is Mullipadi, kulanthai patti, sukam patti and Seela patti.

Selection of Respondent

The scheduled caste people living in Mullipadi Panchayat constituted the universe to the study. For the purpose of the present study using Purposive sampling 50 Respondent were chosen by using random sampling.

Sources of Data

The data analysis is done on the processed data source they are

Primary Data

The data will be collected from the respondents selected through random sampling procedure by means of the personal interview schedule, supplementary by focus group discussions.

Secondary Data

The pertinent data for the studies are collected from various journals, Books and newspapers.

Research Design

To interpret the primary data collected from the study centers, the descriptive research design was opted.

Findings

- 90% of the respondents are Hindu Religion
- Majority 78% of the respondents are married
- 62% of the respondents follow nuclear Family system.
- 70% of the respondents has electric facilities and has not electric facilities.
- Majority 100 % of the respondents say that there is not child marriage practice.
- Majority 80% of the people have accepted and rejected the identification of dowry problem.
- The majority 70% of the respondents do not caste vote.

- All the respondents say that there is not malnutrition problem.
- 74% of the people have accepted the medical treatment of the center.
- The majority 60% of the respondents have knowledge of medical facilities.
- 60% of the respondents have awareness about nutrition food.
- The majority 76% of the respondents have accepted in pregnant women problem.
- 80% of the respondents accept medical treatment of the pregnant the local women.

Suggestions

- Skill training programmes should be given to the self-helps groups and prepares them to start their own business or trade.
- Animal husbandry also offers promoting opportunities for increasing rural employment. There are no reliable estimates of total employment in animal husbandry since many cultivating household under take it as an allied activity.
- Reducing the school drop outs through providing compulsory education to the Dalit and by taking necessary steps for reducing the conflict between Dalit and non-Dalit, Amicable atmosphere for living can be created in villages.
- The non-government organizations and other social groups try to motivate the people to get education and self employment through organizing various awareness programmes and also non-government organization provide awareness to Dalit people on sanitation.
- The Government, non-government organization, the educational institutions and the like should make the people aware on government schemes and other welfare schemes and privileges available to them.
- The Bankers may provide financial assistance to the SHG started by the dalit people without

hesitation and try to promote their economic power.

- The government should provide land to the dalit people for cultivation with non-salable ownership, and may encourage the dalit people to follow the Joint farming system.
- When the government provides free houses for Dalits they should not be in separate dalit colonies as this would only further the caste rifts. It also must be ensured that persons who already own houses are not entitled to this benefit as it raises the ire of the other communities who are homeless. A percentage of such houses should also be earmarked for other backward classes who are below poverty line.

Conclusion

The present study has attempted to evaluate "*Dalit Community Problems in Tamil Nadu: a Study*" "Dalit are the descendants of the dravidians, the original inhabitants of the tamil nadu. Nevertheless, they are living under poverty and low socio-economic status they face lot of problems in society. The government of India creates various commissions for the welfare and Upliftment of the Dalit people. However, it deviated from its goals and objectives. The problem of unemployment, illiteracy, and caste discrimination are the main reasons for the low socio-economic status of Dalit and problem of Dalit. Through bringing attitudinal changes among Dalit, the self respect, self esteem of them could be achieved and that may reduce the prevalence of low socio economic status and discrimination against dalits in India.

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PLIGHT OF SCAVENGERS EDUCATION IN TAMIL NADU: A DIAGNOSTIC STUDY

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Abstract

Since social exclusion is about domination, discrimination and deprivation, those who benefit from it do want to introduce any change while those who are discriminated against, who are supposed to be 'inferior', 'incapable', 'less meritorious' and 'lower' are not in a position to mobilize and organize to alter the existing social system. They do not want to remain in the dehumanizing social order but fear that may be subjected to repression if they resist exclusion and discrimination. To expose the social discrimination experienced by the respondents in the study area. To suggest measures to rectify the problem of the scavengers. Descriptive method has been adopted for the present study. Judged by the norms of civilized society, manual scavenging, personal sanitary and cleaning works in open environment and closed places is degrading and low profile job. The work status of scavenger is something considered by general public as undesirable, unwanted and disliked. In a large country like India with more than 120 crore of population, it is not possible for governments to fulfill public health and sanitation in hygienic manner. Moreover Indian professions are also classified based upon caste based works as division of labour in the Varnasharma Dharma. As a result the scavenging, cleaning, sanitation related works which are assessed low profile. Obviously it attends with lowest Varna namely the Chandala and the same is attended by panchamas and chandalas. These people are identified as lower category of caste namely Arunthathiyar. They are the worst victims of the tradition based work of this kind.

Introduction

Social exclusion is a process through which certain groups are systematically discriminated against their caste, religion, gender, disability, and HIV status, migrant status which occurs in public institutions, such as the legal system, education, family and health. Social exclusion keeps a social group outside the power centers and resources. It takes the form of segregation from the social, political, economic, cultural, educational and religious domains of society. It thus infects a sense of superiority and inferiority among members of a society or culture that results in a system of domination and subjugation. These processes ultimately lead to oppression and exploitation. One may identify several other important dimensions of exclusion. One may, for example, consider exclusion from education, housing, property ownership, democratic participation, access to

health services and public goods. In addition to these, there is gender-based exclusion, exclusion of the physically handicapped. The notion of exclusion may also be widened to incorporate the notion of human rights. For example, one may examine the notion of exclusion from the right to free speech, religion mobility or in the case of children, the right to have a secure childhood. Exclusion from these rights constitutes a fundamental violation of individual liberty equatively. In this context one can examine the incidence of child labour in India, which perhaps is an embodiment of one of the starkest forms of exclusion.

The term 'social exclusion' was originally used in France in the 1970s to refer to various categories of people, labeled 'social problems', who were unprotected by social insurance. Since the late 1980s, the European Commission has embraced the concept. In Britain, the

Labour Government of Tony Blair set up a cross-departmental Social Exclusion Unit to address issues of poverty, relative deprivation and social exclusion across many regions of the United Kingdom. The notion of social exclusion exists to some extent in the US under the label 'under classes. In Australia, the use of the concept of social exclusion includes that adopted by the US and some elements of the concept in the UK. Social exclusion has of course become increasingly important in the development debate on less developed countries of the world, particularly after the World Social Summit in Copenhagen in 1995. Several multilateral development agencies, including the World Bank and the International Labour Organization, used the concept. It is important to note however that the concept is used differently in different parts of the world. Two characteristics of exclusion are: first, the deprivation caused through exclusion in multiple spheres showing its multidimensionality. Second, it is embedded in the societal relations and institutions – the process through which individuals or groups are wholly or partially excluded from full participation in the society in which they live.

Based on a comprehensive review of the literature in 2007, Levitas et al. (in their report *The Multi-dimensional Analysis of Social Exclusion* for the last government's social exclusion task force) take as their working definition of social exclusion: Social exclusion is a complex and multi-dimensional process. It involves the lack of denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole.

All Dalits are not equal. Arunthathiyars are looked down upon by other SCS. We bear the whole weight of caste oppression. It is no secret that the two-tumbler system is still prevalent in many villages. But I have news for you. There are villages where they keep three tumblers in tea shops — one for the caste Hindu, one for the Arunthathiyar, and one for the non-

Arunthathiyar Dalit. The Pallars and Paraiyars think they are superior to us. They don't inter-marry with us. The two Dalit parties in the state, Viduthalaichiruthaigal (VC, formerly known as Dalit Panthers of India) and PuthiyaThamizhagam, represent the interests of the Paraiyars and the Pallars respectively. In the last Assembly elections, VC contested nine seats as part of the AIADMK front and all nine candidates belonged to the Paraiyar community. There are 44 reserved seats in the Assembly, but Arunthathiyars have never won more than five seats. At present, there are three Arunthathiyar MLAS — two in the DMK and one in the AIADMK. Paraiyars are the majority in the northern districts, Pallars in the southern districts, and Arunthathiyars in the western districts. No one except a Paraiyar can contest a reserved seat in the north. Pallars rule the roost in the south. But when it comes to areas where we are in majority, this rule does not apply. Parties field non- Arunthathiyars and win. The benefits of reservation for Dalits in Tamil Nadu have gone to Pallars and Paraiyars. There is 18 percent reservation for SCs.

The Arunthathiyar Isscavenging Community

Arunthathiyars, with a population of over 700,000, are one of the most marginalized social groups in Tamil Nadu. Arunthathiyars consider themselves as Tamil, though many also speak Telugu at home. Dalits constitute about one-fifth of Tamil Nadu's population, and of these the Arunthathiyars are one of the bigger groups constituting about one-third of the state's Dalit population. Arunthathiyars have historically worked as grave diggers, dead animal disposers, street sweepers and manual scavengers. Because of the nature of their work, they are regarded as outcastes and untouchables. In rural areas, there are Arunthathiyars who work as agricultural bonded laborers—there are cases where parents, shackled by illiteracy and poverty, have sold their own children to their landlords.

Despite over six decades of independence and affirmative action that allows for reservation of jobs, of seats in universities and political constituencies, many of the lower Dalit sub-castes such as the Arunthathiyars have been systematically denied the privileges enjoyed by a

democratic and upwardly-mobile society. The two Dalit political parties in Tamil Nadu are constituted by the Paraiyar and the Pallar communities who regard themselves as superior to the Arunthaiyars. There are stories of how Arunthaiyar women who sought to give up their jobs as scavengers and avail educational opportunities for their children were routinely oppressed and prevented from doing so by the local populace. It is hardly a secret that India's much touted economic rise has been literally built on the backs of these poorest of the poor who pay for the negative externalities of globalization and consumerism. Despite laws that ban oppression and decades of protest for social justice, untouchability still rules in Indian cities. Street-vendors in Tamil Nadu typically have three sets of tumblers for serving tea-one for the higher castes, one for the higher Dalits, one for the untouchable-the Arunthaiyar. Despite laws and court orders that seek to ban manual scavenging, it is the government itself, hiding behind convenient provisions and loopholes in the law, that hires Arunthaiyars for this deadly work and in many cases keeps them conveniently bonded to their work by neglecting to pay their wages in time.

Need for the Study

The social relations among various scavengers are assessed not only in terms of disparities but also in terms of manner of greetings and salutations and in mixing during festivals. In this study the concept plight refers to poor socio economic conditions of sanitary worker called scavengers, their social conditions refer to aspects such as discrimination, untouchability, differential and economic conditions such as low income, poverty etc. In this study concept refers to those engaged for generation together in the activities such as removing human excreta sweeping on the streets, ditch cleaning in the common places. The present study analyses the socio economic conditions social discrimination, activities of respondents other than scavenging works and social exclusion experienced by the respondents. Also, the study presents various measures meant for solving the problems of the respondents. In the study area of Tirupur

town, they are also referred as sanitary workers in the present study.

Objectives

- To study the social structure of the study area.
- To study the socio-economic condition of scavengers.
- To expose the social Discrimination experienced by the respondents.
- To analyse the social exclusion and problems of scavengers in the study area.
- To suggest measures to rectify the problem of the scavengers.

Methodology

Descriptive method has been adopted for the present study. Area of the present study is Nambiyampalaiyam village Panchayat located in Avinashi block in Tiruppur District. The Universe of the study area is Nambiyampalaiyam village panchayat covering rural dalits in the age group of 20-60, above and the total number of dalits in the said area comes to 400 dalits. For the purpose of the study 10 percent of rural dalits have been selected through simple random sampling method. Accordingly the sample size constitute 40 rural dalits are the respondents for the present study. To interpret the primary data collected from the respondents the descriptive research design was adopted. The data for the present study is both from primary and secondary sources. The primary data are collected on the basis of the structured personal interview schedule which contains questions on general information of the respondents and other particulars which are very relevant to study for instance, health status of rural married women cultural aspects, religious aspects, customs and traditions, economic conditions and state of being excluded from the ordered life of a community. The secondary data has been collected from journals, magazines, books etc.

Major Findings

- Mostly male workers do scavenging works. Therefore the male (77.5%) respondents were dominant in the study.

- Majority (47.5%) of the respondents belonged to productive age group of 40-49 years.
- Majority of the respondents 26 (65%) belong to the scheduled caste (Arunthathiyar) community.
- Lack of education is one of the main causes for selecting this job. Some of them are involved in this job hereditarily.
- 77.5% respondents were married.
- Majority (57.5%) of the respondents belonged to joint families.
- Majority (72.5%) of the respondents come under the illiterate category.
- All the respondents (100%) family members were doing scavenging work.
- Majority (42.5%) of the respondents were engaged in garbage cleaning works.
- Majority (77.5%) of the respondent's monthly income was 5000 – 10000.
- (32.5%) of the respondents were working for garbage cleaning and 25% were working for street cleaning, and 25% were engaged in ditch cleaning, 5% were doing bathroom cleaning and 25% other working.
- Most (59.5%) of the respondents were aware of the PCR Act.
- 100% of the respondents were working duration is 6 to 8 hours daily.
- Majority (65%) respondents were reaching the work spot by walk.
- Most of the respondents faced with untouchability in all levels of life. Such as working place discrimination by the higher level authorities.
- Wage differentiation between men and women was felt accordingly males are getting more wage than females.
- Community perceived the scavenger as available person. Among the respondents, majority of persons are afraid of community discrimination at present and future.
- Creating awareness on PCR Act among the women groups, youth clubs, working place at large.
- Communicate the household goods with others caste families whenever demanded.
- The respondents were consulting other cast members regarding matter selected to the families such children education observing domestic ceremonies, purchases of goods the festivals days.
- The Governments must implement the special schemes for scavengers.
- The Governments should provide free medical aids for scavengers.
- To provision of equal opportunity, decision making process for such as Gram Sabha meetings.
- The State government should promote suitable income generation programme for scavenger's workers.
- The self-help groups and youth clubs should be encouraged to take up the development programmes among the scavengers.

Conclusion

Judged by the norms of civilized society, manual scavenging, personal sanitary and cleaning works in open environment and closed places is degrading and low profile job. The work status of scavenger is something considered by general public as undesirable, unwanted and disliked. In a large country like India with more than 120 crore of population, it is not possible for governments to fulfill public health and sanitation in the entire counters. Moreover Indian professions are also classified based upon caste based works as division of labour in the Varnasharma Dharma. As a result the scavenging, cleaning, sanitation related works which are assessed low profile. Obviously it attends with lowest Varna namely the Chandala and the same is attended by panchamas and chandalas. These people are identified as lower category of caste namely Arunthathiyar. They are the worst victims of the tradition based work of this kind. Though many legislations, policies and programmes and organization and movement came up to rescue them from this job, in

Suggestions

- Promote education among the young students for understanding the causes and prevention of epidemic diseases.

the event of unemployment and compulsion of conformity the Arunthathiyar does the job. They are to be relieved and rehabilitated. The ban on manual scavenging should be strictly implemented by the Government. The NGOs should protect the interest of scavengers through education, alternative employment, leading to their liberation from this job. The community based organizations should take up the matter of hygiene. Scavenging and unpolluted cleaning and healthy environment in the direction of ensuring social health of society and empowerment of scavengers.

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OPPORTUNITIES AND CHALLENGES OF RURAL MARKETING AMONG RURAL WOMEN IN DINIDUGL DISTRICT – AN ANALYSIS

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Introduction

India is a country where the majority population, almost 70%, lives in villages. There are 627000 villages in the country spread across its length and breadth. Their primary activities are agriculture, animal husbandry, fisheries and forestry the village people are poorer than the city folk as the village contribute less 50% to total country income however now the situation is gradually is changing for the better. India is definitely the hub of entrepreneurs worldwide. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. While there is a large growth in the urban market, the rural or latent market is yet to be tapped, and has an enormous potential for growth. A rural market can be defined as any market that exists in an area where the population is less than 10, 000. The rural market in India is scattered and spread over a wide geographical area. Indian market is divided into urban and rural markets.

Opportunities in Rural Markets

Rural Marketing provides Opportunities for Marketers Untapped potential

It offers a great chance for different branded goods as well as services for large number of customers.

It is estimated by HLL that out of 5 lakh villages in India, only lakh has been tapped so far, which goes on to indicate the market potentials of the rural market.

Market Size and Potential

The size of India's rural market is stated as 12.2 % of the percentage of the old population this means 12.2% of the world's consumers live in rural India.

Increasing Income

Different programs undertaken have helped to improve the economic situation of the rural areas. The increase in income is seen in both absolute values as well as in the increase in average number of days of occupation in a year.

Accessibility Markets

Though the road network has not developed to the best possible extent but a fair amount of development has been made in many regions, making these regions accessible from the urban region and making it easier for supplying products to these regions

Competition in Urban Areas

The urban market is getting saturated and thus is unable to provide the much needed market to many companies and in search of greener pastures many of these companies are now targeting the rural market.

Challenges in Rural Marketing

Though rural markets are a huge attraction to marketers, it is not easy to enter the market and take a sizeable share of the market, in the short time due to the following reasons.

Low Literacy

There are not enough opportunities for education in rural areas. The literacy level is as low (36%) when compared to all-India average of 52%.

Seasonal Demand

Demand for goods in rural markets depends upon agricultural situation, as agriculture is the main

source of income. Agriculture to a large extent depends upon monsoon and, therefore, the demand or buying capacity is not stable or regular.

Transportation

Many rural areas are not connected by rail transport. Kacha roads become unserviceable during the monsoon and interior villages get isolated.

Distribution

An effective distribution system requires village-level shopkeeper, Mandal/ Taluka- level wholesaler or preferred dealer, distributor or stockiest at district level and company-owned depot or consignment distribution at state level. The presence of too many tiers in the distribution system increases the cost of distribution.

Communication Problems

Facilities such as telephone, fax and telegram are rather poor in rural areas.

Traditional Life

Life in rural areas is still governed by customs and traditions and people do not easily adapt new practices. For example, even rich and educated class of farmers does not wear jeans or branded shoes.

Buying Decisions

Rural consumers are cautious in buying and decisions are slow and delayed. They like to give a trial and only after being personally satisfied, do they buy the product.

Media for Promotions

Television has made a great impact and large audience has been exposed to this medium. Radio reaches large population in rural areas at a relatively low cost. However, reach of formal media is low in rural households; therefore, the market has to undertake specific sales promotion activities in rural areas like participating in melas or fairs.

Career in Rural Market

While rural marketing offers a challenging career, a rural sales person should require certain qualifications and specialized talent.

Cultural Factors

Culture is a system of shared values, beliefs and perceptions that influence the behaviour of

consumers. There are different groups based on religion, caste, occupation, income, age, education and politics and each group exerts influence on the behaviour of people in villages.

There is a belief among rural people that experience is more important than formal education and they respect salespersons who can offer practical solutions to their problems. Therefore, it is desirable that sales persons, especially those who have been brought up in cities are given a thorough training consisting of both theory and practical aspects of village life. The training will help these sales persons to align themselves with the market realities and settle down smoothly in their jobs.

Rural market has a tremendous potential that is yet to be tapped. A small increase in rural income, results in an exponential increase in buying power.

Future Trends

Markets which are not able to face the stiff competition posed by MNCs can restore their profits in the rural sector. The market share of urban market when compared to the rural market is low, hence if Indian industries concentrate on rural markets their sales will increase. If rural markets are brought into the limelight of development, they gave way to prosperity. Prosperity of India lies in the prosperity of every Indian; hence no rural segment should be left untapped.

Objectives of the Study

- To know about the opportunities of rural marketing among women
- To assess the challenges of rural marketing among women
- To suggest suitable methods to overcome the challenges of rural marketing among women

Methodology

Area of the study

The respondents were selected from rural areas in Dindigul district.

Design of the study

The present study is empirical exercise based on primary data with a main focus on the Opportunities

and Challenges of Rural Marketing among Rural Women in Dindigul District - an analysis.

Tools used for Data Collection

Interview schedule has been prepared in the study area by the researcher for collecting the required data and information for the present exercise. The primary data were collected from the respondents through the research tool prepared for the present study; the necessary secondary data have been collected from relevant books, journals, news paper, website etc for the purpose of review of related literature.

Tool for Analysis

The primary data collected for completeness, tabulated and analysis for the drawing inferences. In the present study, simple percentage method was adopted.

Analysis and Interpretation

Table 1: Personal Details

S. No	Characteristics	No. of Respondents	Percentage
1	Age		
	20-30	58	58
	30 -40	32	32
	above 40	10	10
3	Family type		
	Nuclear	71	71
	Joint	29	28
4	Educational Qualification		
	Illiterate	16	16
	Primary	22	21
	Middle	23	24
	High School	14	14
	Higher secondary	13	13
	Graduate	02	02
5	Type of Marketing		
	Sambar Podi	05	05
	Papadam	05	05
	Jam	06	06
	Idly flour and vegetables	16	16
	Petty shop	14	14
	Toys making	04	04
	Sarees and chudi	15	15

	sales		
	Fruits	11	11
	Pot	10	10
	Candle	14	14
5	Monthly Income		
	Below 2000	26	26
	2000-4000	44	44
	Above 4000	30	30
6	No. of stand this field		
	1-3	38	38
	3-6	51	51
	Above 6	11	11

From the above table, it reveals that 58 percent of the respondents belong to the age group of 20-30 years. 32 percent of the respondents belong to the age group of 30-40 years. 10 percent of the respondents belong to the age group of above 40.

The above table reveals that 71 percent of respondents are from nuclear families and 29 percent of respondents from joint families. One of the reasons for increasing of nuclear family is diversification in employment and its consequent migration as well.

The respondents were enquired about their educational qualification, 23 percent of the respondents are up to middle school, 22 percent of the respondents have completed their primary level, 16 percent of the respondents were illiterate, 14 percent of the respondents have completed their high school level. 13 percent of the respondents have completed their high secondary level and 02 percent of the respondents are completed their graduate level.

The respondents were enquired about their various marketing, 16 percent of the respondents have marketed idly flour and vegetables and 15 percent of the respondents were marketing sarees and chudidhar sales, 14 percent of the respondents have marketed glossaries items (Petty shop), 14 percent of the respondents have marketed pot items, 11 percent of the respondents are sales fruits, 10 percent of the respondents have marketed pot items, each 5 percent of the respondents were marketing papadam, and sambar podi.

The respondents were asked about their monthly income, 26 percentage get below 2000, 44 percent of the respondents get 2000-4000 and 30 percent of the respondents get above 4000.

The respondents were asked about their no. of years stand their field, 51 percentages of the respondents

are said that 3-6 years stand their field, 38 percentages of the respondents are said that 1-3 years stand their field, 11 percentages of the respondents are said that above 6 years stand this field.

Table - 2 Opportunity of Rural Marketing

S. No.	Characteristics	No. of Respondents	percentage
1	Opportunity of rural marketing		
	Better marketing management	51	51
	More information on credit	49	49
	Increase family income	87	87
	Less deposit	73	73
	Less expensive in advertising	69	69
	Know about demands	76	76
	Need identification of Neighbors	81	81
	Easy reached	63	63
	Less competition	61	61
2	Opportunity of Rural marketing in Education		
	General knowledge increased	52	52
	Increased awareness on rural marketing	59	59
3	Opportunity of Cultural change		
	Dress pattern change	58	58
	Traditional equipment change	53	53
	Girls Children get higher education	48	48

The respondents were asked about the opportunity of rural marketing, 51 percent of respondents said that getting knowledge of better marketing management, 49 percent of respondents said that it is helps to more information on credit, 87 percent of respondents said that it is helps to increase family income, 73 percent of respondents said that it is less deposit, 69 percent of respondents said that it is less expensive in advertising, 76 percent of respondents are aware about demands of their marketing, 81 percent of respondents said that need identification of their neighbours, 63 percent of respondents were asked easy reached our goods, 61 percent of respondents said that it isles competition.

The respondents were enquired about the opportunity of rural marketing in education, 58 percent of respondents are increased general knowledge, 59 percent of respondents said that it is helps to increased awareness on rural marketing,

The respondents were asked about the opportunity of rural marketing in cultural change, 58 percent of respondents said that it is helps to change their dress pattern, 53 percent of respondents said that it is helps to change of their equipment, 48 percent of respondents said that it is helps to increase their girls children higher education.

Table 3: Challenges of Rural Marketing

S. No.	Characteristics	No. of Respondents	Percentage
1	Challenges of rural marketing		
	Purchase items	78	78
	Seasonal Demands	45	45
	Low literacy	67	67
	Transport facilities	79	79
	Land facilities	68	68
	Dominant caste people	38	38
	High quality materials in advertisement	61	61
	Faced any loss	77	77
	Double burden of work	89	89
	Family conservation time reduced	85	85
	Children becoming irritation	67	67
2	Aware of Govt. schemes		
	Yes	52	52
	No	48	48
3	Suggestion for improved in the work		
	Any loan through the Govt.	52	52
	Any other home based training	38	38
	Transport facilities for marketing	52	52

The respondents were asked about the challenges of rural marketing, 78 percent of the respondents were faced challenges in purchased items from out side, 45 percent were faced seasonal demands, 67 percent of the respondents said low literacy is challenge of their marketing, 79 percent of the respondents said transport facilities is challenge of their marketing, 68 percent of the respondents said Land facilities, 38 percent of the respondents said Dominant people is challenge of their marketing, 61 percent of the respondents said High quality of materials in advertisement is challenge of their marketing, 77 percent of the respondents said faced loss is challenge of their marketing, 89 percent of the respondents said Double burden of work in their family is challenge of their marketing, 85 percent of the respondents said family conversation time reduced in their family, 67 percent of the respondents said children becoming irritation .

The respondents were enquired about the knowledge about Schemes, 52 percent of the respondents have knowledge about schemes of

entrepreneurs and 48 percent of the respondents don't have knowledge about schemes.

The respondents were asked about the suggestion for improve their work; 52 percent of the respondents are feel that give to any loan through government, 38 percent of the respondents are feel that give to home faced training through government and NGO, 52 percent of the respondents are feel that government arrange transport facilities for rural marketing women.

Findings

Majority (58 percent) of the respondents belong to the age group of 20-30 years. Most (71 percent) of respondents are from nuclear families and 23 percent of the respondents are up to middle school, 22 percent of the respondents have completed their primary level. 16 percent of the respondents are marketed idly flour and vegetables and 15 percent of the respondents were marketing sarees and chudidhar sales. Below half percent (44 percent) of the respondents get 2000-4000. Above

half percent (51 percent) of the respondents are said 3-6 years stand their field and getting knowledge of better marketing management. 49 percent of respondents said that it is helps to more information on credit. Most (87 percent) of respondents said that it is helps to increase family income. Majority (73 percent) of respondents said that it is less deposit.

Majority (69 percent) of respondents said that it is less expensive in advertising. Majority (76 percent) of respondents have known about demands of their marketing. Most (81 percent) of respondents said that need identification of their neighbours. Majority (63 percent) of respondents are asked easy reached our goods. Majority (61 percent) of respondents said that it is less competition. 59 percent of respondents said that it is helps to increased awareness on rural marketing. Above half percent (58 percent) of respondents said that it is helps to change their dress pattern. Above half percent (53 percent) of respondents said that it is helps to change of their equipment. Below half percent (48 percent) of respondents said that it is helps to increase their girl's children higher education. Majority (78 percent) of the respondents were faced challenges in purchased items from outside. Below half (45 percent) of the percent respondents are faced seasonal demands. Majority (67 percent) of the respondents said low literacy is challenge of their marketing. Majority (79 percent) of the respondents said that transport facilities are challenge of their marketing. Majority (68 percent) of the respondents have land facilities. Below half percent (38 percent) of the respondents said Dominant people is challenge of their marketing.

Majority (61 percent) of the respondents said High quality of materials in advertisement is challenge of their marketing. Most (77 percent) of the respondents said faced loss is challenge of their marketing. Majority (89 percent) of the respondents said double burden of work in their family is challenge of their marketing. Most (85 percent) of the respondents said family conversation time reduced in their family. Majority (67 percent) of the respondents said children becoming irritation. Half percent (52 percent) of the respondents have knowledge

about schemes and feel that give to any loan through government.

Suggestions

- Government and NGOs provide EDP training programme
- Government and NGOs provide loan facilities for Women
- Government to provide transport and land facilities for rural Marketing
- Attending the training and involvement in social activities helps to improve their knowledge and communication skills
- Increase women literacy rate 100 percent through policy makers and Government to increase women entrepreneur
- Training programme should be organized to updates the knowledge of rural marketing
- the Government and NGO should provide training to when or how to manage the Loss

Conclusions

Our study has indicated that rural women in Karur are mothers, wives and businesswomen. They are playing their roles as a part of their concern for the wellbeing of their families. They thus make decisions on their own to enter into the informal markets and business hoping that the profit they make will alleviate the economic hardships most families are facing in Karur. By doing so, women have displayed their independency of male domination and have gained leading roles in the household economy. However, by the same token, since other household activities based on sexual division of labour await their home from business, they become overburdened in the process of trying to fulfill all their roles adequately. Furthermore, they become too broadly stretched in their activities and as a result the energy and time spent in each activity may become problematic.

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AN ANALYSIS OF SOLLAMALAI MARKET POTENTIAL IN MADURAI DISTRICT

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Abstract

Estimating the market or market potential for a new business or business expansion is critical in determining the economic feasibility of a venture. Estimating the market potential for a business is critical in evaluating its viability and provides an estimate of the maximum total sales potential for a given market. Estimating the market potential will determine if the market is large enough to support your businesses. Hence we get precise and reliable information in this area after conducting a market potential analysis. Sollaimalai organization is professionally managed with the best managers in the industry. Experience in IT, sales, marketing, logistics and finance is abundant amongst the directors and senior managers. As a team we strongly believe on innovations to improve our efficiency and in turn add value to our customers believe on innovations to improve our efficiency and in turn add value to our customers. Sollaimalai, as a company we always works towards exceeding expectations and just not meeting expectations. The aim of the study is to, to identify the market potential in terms of value of PNGs in Madurai, to study the existing purchase pattern and preference of the dealers, to identify the Uniqueness of PNGs among other Brands, to provide suggestion based on findings. For this purpose the study was Descriptive research Design methodology were used. Primary Data collected through Interview Schedule, Questionnaire and Scale from the respondents. Sampling Size was 100 in Sollaimalai organization in Madurai. Major findings of this study are, they may issue privilege cards to their loyal customers in order to retain their brand loyalty.

Key words: Market Potential, Customers, Industry.

Introduction

Market potential analysis is a strategic tool to identify market opportunities and invest resources where they will have the greatest return in the long run. Market potential analysis is not used for short-term forecasting, but can help to target markets with high growth potential in the future. Market potential analysis enables companies to: Categorize countries as lead markets, break-out markets or emerging markets, Quantify market potential for a given product by country, region or globally, now in the future, Identify growth drivers and barriers in those markets, Understand how to exploit growth markets by tailoring marketing, product development and production strategies to meet customer demands and overcome markets barriers. Estimating the market or market potential for a new business or business expansion is critical in determining the economic feasibility of a venture. Estimating the market potential for

a business is critical in evaluating its viability and provides an estimate of the maximum total sales potential for a given market. Estimating the market potential will determine if the market is large enough to support your businesses. Hence we get precise and reliable information in this area after conducting a market potential analysis.

The burgeoning middle class Indian population as well as the rural sector, presents a huge potential for this sector. The FMCG sector in India is at present, the fourth largest sector with a total market size in excess of USD 13 billion as of 2012. This sector is expected to grow to a USD 33 billion industry by 2015 and to a whopping USD 100 billion by the year 2025. This sector is characterized by strong MNC presence and a well established distribution network. In India the easy availability of raw materials as well as cheap labour makes it an ideal destination for this sector. There is also

intense competition between the organised and unorganised segments and the fight to keep operational costs low. Global leaders in the FMCG segment are Nestlé, ITC, Hindustan Unilever Limited, Reckitt Benckiser, Unilever, Procter & Gamble, Coca-Cola, Carlsberg, Kleenex, General Mills, Pepsi, Gillette etc. Solaimalai, as a company we always works towards exceeding expectations and just not meeting expectations. Solaimalai with Coverage, Extensive knowledge of the geography and distribution channels, Branch offices in 60 major towns in Tamilnadu and Pondicherry, Relationship with more than 1lakh retailers, 200 stockiest/Distributors servicing any of our partnered brands. **Solaimalai**, a popular brand in Madurai has evolved since 1962 as a single lorry operator and now has diversified business operations throughout Tamilnadu with an annual turnover of 300 crore rupees marking footsteps in FMCG Distribution, C&F services, Goods Truck, passenger transportation and Cinema exhibition with an able team of more than 1300 people. Experience in IT, sales, marketing, logistics and finance is abundant amongst the directors and senior managers. As a team we strongly believe on innovations to improve our efficiency and in turn add value to our customersbelieve on innovations to improve our efficiency and in turn add value to our customers.

Statement of the Problem

In recent time, customers are reminded by companies by their Advertisements, Offers, New product launching and brand name. Customers believe that brand

name is a symbol of quality. Similarly Brand name influences customers to buy any product, so as to analyze the Market potential of PNG in this competitive environment.

Objectives of the Study

- To identify the market potential in terms of value of PNGs in Madurai.
- To study the existing purchase pattern and preference of the dealers
- To identify the Uniqueness of PNGs among other Brands.
- To provide suggestion based on findings.

Hypothesis

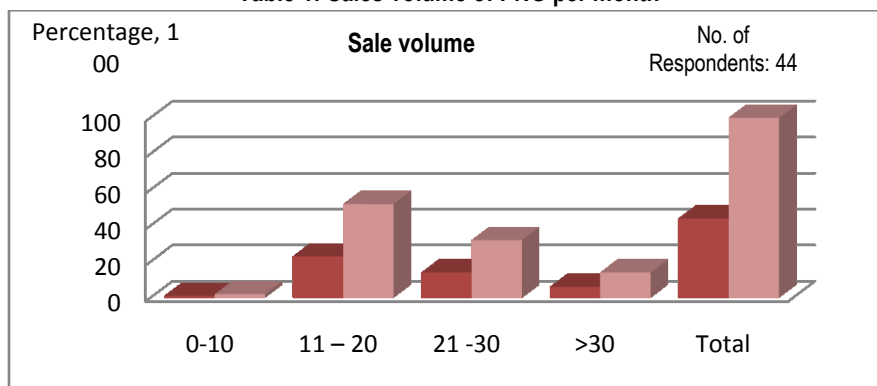
Alternative hypothesis (H1): There is a relationship between customer satisfaction level and market potential in their organization.

Methodology

In this study the researcher has adopted Descriptive research design. To describe the stress among the customers of An Analysis of Market Potential among Solamalai customers in Madurai district, with a sample of 100. 100 customers are interviewed by using questionnaire schedule and tool of data collection. Here, both primary data and secondary data were used. Analysis has done by the SPSS (16 version) the percentage analysis method used for analysis.

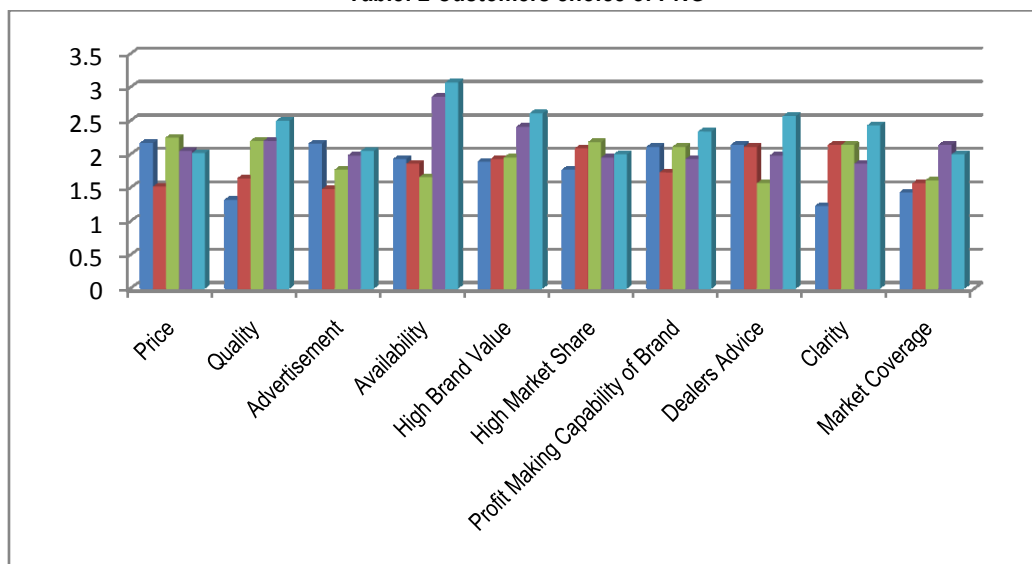
Analysis

Table 1: Sales volume of PNG per month



The Diagrams shows that, Majority (52%) of the respondents having 11 to 20 sale volume in their show room.

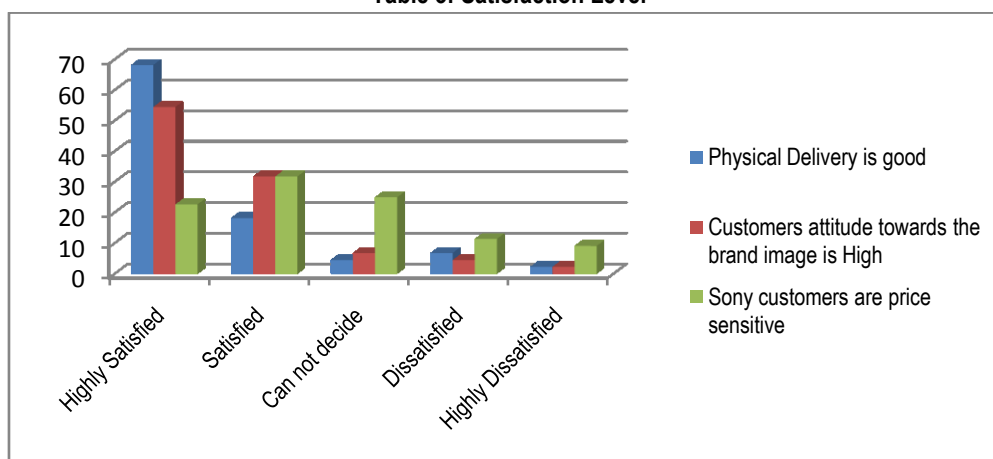
Table: 2 Customers choice of PNG



From the above table shows that, Most (1.52) of the respondents buy ITC PRODUCTS because of the price, (1.32) of the respondents buy PNG because of the Quality, Most (1.48) of the respondents buy ITC PRODUCTS because of the Advertisements, Most (1.66) of the respondents buy TATA PRODUCTS because of the Availability, Most (1.93) of the respondents buy PNG because of the High Brand Value, Most (1.77) of the

respondents buy PNG because of the High Market Share, Most (1.73) of the respondents buy ITC PRODUCTS because of the profit making capability, Most (1.57) of the respondents buy TATA PRODUCTS because of the Dealers Advice, Most (1.23) of the respondents buy PNG because of the Clarity, Most (1.43) of the respondents buy PNG because of the Market Coverage.

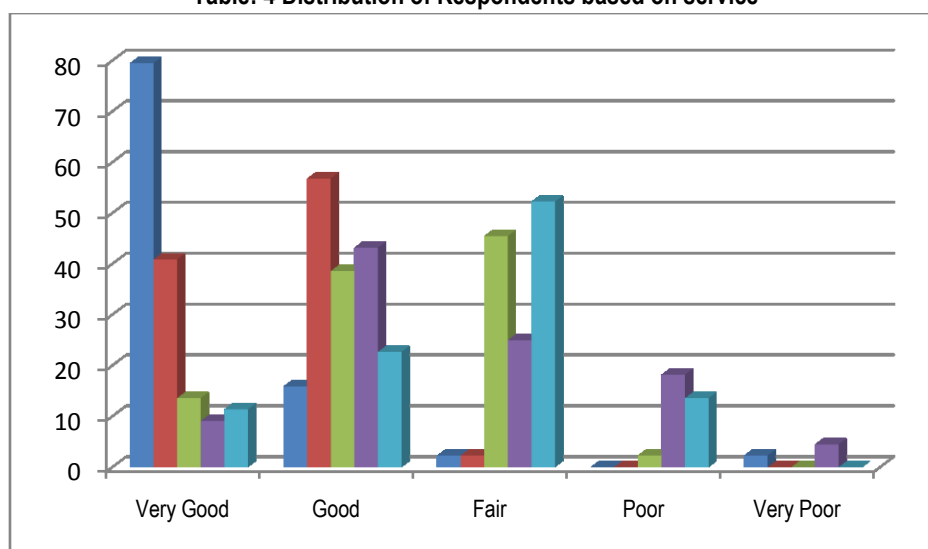
Table 3: Satisfaction Level



The above table shows that, Majority (68.2%) of the respondents are Highly Satisfied with physical Delivery of PNG, Majority (54.5%) of the respondents are

Highly Satisfied with brand image of PNG, Most (31.8%) of the respondents are only satisfied with Price sensitive customers.

Table: 4 Distribution of Respondents based on service



From the above table shows that, Majority (79.5%) of the respondents highly satisfied with PNG Services, Majority (56.8%) of the respondents satisfied with ITC Services, Most (45.5%) of the respondents are not satisfied with CAVIN CARE services, Most (43.2%) of the respondents are satisfied with TATA service., Most

(52.3%) of the respondents are not satisfied with NESTLE's service.

Findings

- Majority (52%) of the respondents having 11 to 20 sale volume in their show room.

- Most (1.32) of the respondents buy P&G products because of the Quality.
- Most (1.48) of the respondents buy ITC because of the Advertisements.
- Most (1.66) of the respondents buy TATA because of the Availability.
- Most (1.93) of the respondents buy P&G products because of the High Brand Value.
- Most (1.77) of the respondents buy P&G products because of the High Market Share.
- Most (1.73) of the respondents buy ITC because of the profit making capability.
- Most (1.57) of the respondents buy TATA because of the Dealers Advice.
- Most (1.23) of the respondents buy P&G products because of the Clarity.
- Most (1.43) of the respondents buy P&G products because of the Market Coverage.
- Majority (55%) of the respondents buy PNG by parents.
- Majority (69%) of the respondents are Highly Satisfied with physical Delivery of P&G products.
- Majority (68%) of the respondents are Highly Satisfied with physical Delivery of P&G products.
- Majority (55%) of the respondents are Highly Satisfied with brand image of P&G products.
- Most (32%) of the respondents are only satisfied with Price sensitive customers.
- Majority (80%) of the respondents are given that the price of P&G products is higher.
- Most (36%) of the respondents are given that after hiking price of P&G products is Good.
- Majority (82%) of the respondents are given that P&G products has maximum Shelf movement.
- Majority (80%) of the respondents highly satisfied with PNG Services.
- Majority (57%) of the respondents satisfied with NESTLE Services.

- Most (46%) of the respondents are not satisfied with Videocon services.
- Most (52%) of the respondents are not satisfied with Cavin Care's service.

Conclusion

Since the PNG has positioned them as a high cost product, they may introduce some special offers to attract the middle income customers. In order to attract online buyers they may also provide some discounts for customer booking PNG products through online. They may issue privilege cards to their loyal customers in order to retain their brand loyalty.

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MARKETING PRACTICES OF MSMEs IN COIMBATORE DISTRICT

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Abstract

MSMEs are the pillars of Indian economic development. The very presence of the MSMEs is successful in India due its simple structure, organisation procedure and easy connectivity with the domestic market customers. This study aimed analyse the current marketing practiced adhered by the MSMEs in Coimbatore district and to propose constructive suggestions for enhancement of their marketing practices. The study observed that majority of the respondents' exhibit high degree of satisfaction towards the production cost of production, labours availability, advertisement facility, and government schemes available for promotion of small scale industry in Coimbatore region. However, the study identified that the MSMEs in this region suffer from the issue like: poor banking credit, lack of effective logistics operations, warehousing facilities and technology adoptions. Effective management of these issues can lead to the better performance of MSMEs in Coimbatore region. It is suggested that both government agencies and regional trade development bodies to support the promotion of MSMEs by providing effective road and logistics support services, enhancing regional warehousing facilities offered by both Container Corporation of India and private agencies and also by educating the entrepreneurs in the field of latest technologies that could support them in strengthening their marketing operations and relationship with the buyers.

Key Words: Micro, Small and Medium Enterprises, Marketing Practices, Marketing Problems.

Introduction

Micro, Small and Medium Enterprises (MSMEs) in India have evolved considerably since independence. From being referred to merely as the Small Scale Industries (SSI) sector in the 60s and 70s, the MSME sector has progressed in scale and in the scope of business activities over the years. Today, MSMEs are present across sectors (manufacturing, trade and services) in India, thereby constituting a formidable component of the country's outstanding economic growth. While a key achievement of MSMEs over time has been their talent in utilising available domestic resources to deliver quality products and services, these firms have made their presence felt across India's key sectors as well as in prominent export markets. MSMEs have made an impact on a range of issues, from industrial progress to entrepreneurship and from job creation to economic

empowerment. The inclusiveness of the MSME sector is highlighted by the fact that around 50 per cent of MSMEs in India are owned by underprivileged groups. Due to its low capital structure, coupled with high labour absorbing power, the sector has played a noteworthy role in achieving rural industrialisation as well. The MSME sector remains a key driving force for India's complete transition from an agrarian economy to an industrialised one.

Across the globe the MSMEs are complementary to large industries as ancillary units contribute enormously to the socio-economic development of their respective country. In India the Micro, Small and Medium Enterprises (MSMEs) produce a diverse range of products with the very simple products produced by household enterprises at one end of the spectrum and highly advanced ones at the other end. With globalization and changes in communication

technologies, new challenges and opportunities have arisen for MSMEs. The concept and techniques of marketing have also been continuously undergoing a change with the rapid changes in technology and consumer preferences. Micro, Small and Medium Enterprises do not have any strategic tools for their business/ market development as available with large industries. Presently in the competitive age, marketing is one of the weakest areas wherein MSMEs face major problems.

Statement of the Problem

MSMES are the pillars of Indian economic development. The very presence of the MSMEs is successful in India due its simple structure, organisation procedure and easy connectivity with the domestic market customers. MSMEs contribute nearly 45 percent to manufacturing and about 40 percent to the Indian export sector. Their contribution to the Indian GDP is 8per cent and the sector has registered growth rate of 10.8per cent. Indian MSMEs have moved up from the manufacture of traditional goods including leather, gems and jewellery, agricultural goods to much more value addition in the manufacturing sector to its entry in the value added services as well. With the globalisation of the world economies there is a urgent need for focusing on the marketing practices and innovative techniques adopted by the MSMEs for their future growth and sustainability. This urge has motivated the author for conduct of this study.

Review of Literature

Few reviews pertaining to the subject issues are discussed in this section of the study. Trivedi (2013) study aimed to analyse the marketing strategies of small and medium sized enterprises. The study concluded by stating that the SMEs' innovative marketing strategy can work, if it is based on clearly formulated marketing programme to reach the potential and existing customers. Sharma and Afroz's (2014) research paper analysed the growth and development of the Indian MSME sector since opening of the economy in 1991. The study also discussed on the present scenario of MSMEs and the

challenges MSMES face like: lending, marketing, and license raj issues. The study findings revealed that inspite of its commendable contribution to the Nation's economy; MSME Sector does not get the required support from the concerned Government Departments, Banks, Financial Institutions and Corporate, which is a handicap in becoming more competitive in the National and International Markets.

ASSOCHAM SME Expo Report (2015) comment that MSMEs in India are also facing a number of problems like sub-optimal scale of operation, technological obsolescence, supply chain inefficiencies, increasing domestic and global competition, fund shortages, change in manufacturing strategies and turbulent and uncertain market scenario. To survive with such issues and compete with large and global enterprises, MSMEs need to adopt innovative approaches in their working. Venkatesh and Kumari.R (2015) paper provided a framework to help MSMEs to design suitable strategies to face effective and enhancing competitiveness. The sector needs to be provided better market access facilities in order to sustain and further enhance its contribution towards output, employment generation and exports. The study conclude by stating that MSMEs can vastly improve the effectiveness and accuracy of business planning , which would help them to improve their sales, optimize inventory, understand customer and product behavior patterns, etc with a view to build up more efficient, robust, progressive & profitable business. NijhumRudra (2016) in an article to Pc Quest have commented that the micro, small and medium businesses face problems of non-availability of adequate and timely credit at cost effective rates, technological obsolescence, marketing constraints, non-availability of skilled human resources, infrastructural bottlenecks, high input costs and a host of rules and regulations.

From the few key reviews discussed in this section of the study it has been understood that the MSMEs meet difficulties in adapting their strategies to market changes, in competing with big enterprises. Marketing management capabilities in terms of marketing research, marketing strategy, planning and implementation,

control and evaluation play a key role in the MSMEs performance in the market. Based on the literature knowledge gained this research article endeavours to study on the nature of marketing practices currently adhered by the MSMEs and to propose them few constructive suggestion for enhancing their current marketing practices.

Objectives of the Study

- To draw a first- hand information on the demographic and occupational status of MSMEs in Coimbatore district.
- To analyse the current marketing practiced adhered by the MSMEs in Coimbatore district and to propose constructive suggestions for enhancement of their marketing practices.

Research Methodology

Current study is purely quantitative in nature. Required data were collected from the MSMEs operating in the Coimbatore district. Small samples of 500 respondents were chosen based conveniences sampling techniques.

Results and Discussions

Today, the MSMEs produce a wide range of products, from simple consumer goods to high-precision, sophisticated finished products. It has emerged as a major supplier of mass consumption goods as well as a producer of electronic and electrical equipment and drugs and pharmaceuticals. An impetus to the sector is likely to have a multiplier impact on economic growth of the both the country and their individual state. Apart from providing the support to the large industries, MSMEs have played an important role in the development of States in terms of the employment generation. More than 55 per cent of these enterprises are located in six major States of the country, namely, Uttar Pradesh, Maharashtra, Tamil Nadu, West Bengal, Andhra Pradesh and Karnataka. The demographic and occupational status of the MSMEs functioning in the Coimbatore district of Tamil Nadu is presented in the following table.

Table 1: Demographic and Occupational Status of the MSMEs in Coimbatore District

Sl. No.	Variables	No. of Respondents	Percentage
Gender of the Entrepreneur			
1.	Male	307	61.40
2.	Female	193	38.60
	Total	500	100
Age of the Entrepreneur			
1.	Below 30 Years	79	15.80
2.	31-40 Years	245	49.00
3.	41-50 Years	118	23.60
4.	51 Years and Above	58	11.60
	Total	500	100
Educational Qualification			
1.	School Level	69	13.80
2.	Graduate	186	37.20
3.	Post Graduate	161	32.20
4.	Diploma/Others	84	16.80
	Total	500	100
Area of Residence			
1.	Urban	102	20.40
2.	Semi-urban	242	48.40
3.	Rural	156	31.20
	Total	500	100

Source: Primary Data

The data presented in the above table infers the general description of the small scale industries in Coimbatore district. Out of 500 respondents' surveyed, majority i.e., 61.40 per cent of entrepreneurs' are male and the remaining 38.60 per cent of the respondents' surveyed are female, respectively. Similarly it has been observed that 49 per cent of the sample populations' are aged between 31-40 years and 23.60 per cent of the respondents' fall under the age group of 41-50 years. Batch of 37.20 per cent of sample populations' are found to be under graduates and 32.20 per cent of them have completed their post-graduation degree.

From the above empirical data analysis it has been observed that, 48.40 per cent of the sample populations' reside in the semi-urban areas and 31.20 per cent of the entrepreneurs' are from the rural regions of Coimbatore district.

Table 2: Nature of Organization

Sl. No.	Variables	No. of Respondents	Percentage
1.	Proprietorship	232	46.40
2.	Partnership	200	40.00
3.	Others	68	13.60
	Total	500	100

Source: Primary Data

The data presented above infers that, 46.40 per cent of the entrepreneurs' are sole proprietors of the firm and 40 per cent of respondents' form a part of partnership concerns. Rests of the 13.60 per cent of the MSMEs concern are either grouped as private companies or co-operative sectors undertakings.

Table 3: Nature of Industry

Sl. No.	Variables	No. of Respondents	Percentage
1.	Food Industry	101	20.20
2.	Chemical Industry	147	29.40
3.	Coir Industry	150	30.00
4.	Mineral Based Industry	102	20.40
	Total	500	100

Source: Primary Data

From the above table it has been observed that, 30 per cent of the entrepreneurs' are in coir industry. It has been found that 29.40 per cent of respondents' are in chemical industry and 20.40 per cent of them are from mineral based industry. On the other hand the remaining 20.20 per cent of sample populations' belong to food industry.

Table 4: Reasons for Selecting Particular Industrial Operation

Sl. No.	Variables	No. of Respondents	Percentage
1.	Availability of Labour	92	18.40
2.	Less Investment	149	29.80
3.	No Formalities and Easy Registration	54	10.80
4.	Knowledge of Potential Market	87	17.40
5.	Availability of Subsidies	59	11.80
6.	All the Above	59	11.80
	Total	500	100

Source: Primary Data

The data presented in the above table indicated that 29.80 per cent of the respondents' have said that they prefer particular industry as it enables low investment which in turn minimizes the risks. It has been also inferred that 18.40 per cent of respondents' have chosen specific small scale industry for its availability of labourers.

Table 5: Regional Market Spread of the MSMEs

Sl. No.	Variables	No. of Respondents	Percentage
1.	Local	114	22.80
2.	Within Town	96	19.20
3.	Outside the Town	169	33.80
4.	Outside the State	121	24.20
	Total	500	100

Source: Primary Data

The above table clearly indicates that out of 500 respondents' surveyed, 33.80 per cent of the entrepreneurs' sell their products in the outskirts of Coimbatore, Avanashi and Erode district. Followed by it has been inferred that, 24.20 per cent of the respondents' vend their products to other states i.e., out of Tamil Nadu. Further it has been observed that 22.80 per cent of sample subjects' sell their products at local area and 19.20 per cent of entrepreneurs' trade the products within their town.

Table 6: Entrepreneurs' Opinion on Distribution Channels

Sl. No.	Variables	No. of Respondents	Percentage
1.	Door to Door	63	12.60
2.	Retailer	120	24.00
3.	Wholesaler	70	14.00
4.	Distributor	28	5.60
5.	Through SHGs	89	17.80
6.	All the Above	130	26.00
	Total	500	100

Source: Primary Data

From the above data analysis it has been observed that, 26 per cent of entrepreneurs' have said that their motive is to increase the sales and so they try to sell their products through all kind of distribution channels like door to door sales, retailer, wholesaler, distributor and

also through SHGs. Batch of 24 per cent of respondents' trade their goods to retailers and 17.80 per cent of respondents' sell their products through SHGs (Self Help Groups). Followed by it has been inferred that 14 per cent of respondents' take bulk orders from the wholesalers and 12.60 per cent of them prefer door-to-door sales. Further it has been inferred that the remaining 5.60 per cent of respondents' vend their products to distributors.

Table 7: Entrepreneurs Opinion on Receiving Feedback from the Customers

Sl. No.	Variables	No. of Respondents	Percentage
1.	Receive Feed Backs	312	62.40
2.	Do Not Receive Feed Backs	188	37.60
	Total	500	100

Source: Primary Data

It is evident from the above data analysis that, majority i.e., 62.40 per cent of the entrepreneurs' is receiving feedback from their customers. Whereas the remaining 37.60 per cent of respondents' have said that they do not get customer feedback.

Table 8: Entrepreneurs Opinion on Product Diversification

Sl. No.	Variables	No. of Respondents	Percentage
1.	Adopt Diversification	320	64.00
2.	Stick to Traditional Products	180	36.00
	Total	500	100

Source: Primary Data

Product diversification is the process of expanding business opportunities through additional market potential of an existing product. In this process the product may be improved, altered or new marketing activities are developed. The planning process includes product research, product adaptation analysis and legal review. The data presented above infers that 64 per cent of the entrepreneurs' have said that they adopt product diversification technique to expand their business. On the contrary, 36 per cent of the respondents' do not intend to do product diversification process.

Table 9: Entrepreneurs Opinion on Owning Trademark/label for their Products

Sl. No.	Variables	No. of Respondents	Percentage
1.	Own a Trade Mark / Label	339	67.80
2.	Do Not Own a Trade Mark / Label	161	32.20
	Total	500	100

Source: Primary Data

The above table clearly indicates that, 67.80 per cent of the sample entrepreneurs' own trademark/label for their products. Whereas 32.20 per cent of the respondents' have stated that they do not own any trademark/label for their products.

Table 10: Entrepreneurs Level of Satisfaction towards the Production and Marketing Practices

Sl. No.	Variables	Mean	Rank
1.	Cost of Production	4.17	1
2.	Labour Availability	3.32	3
3.	Advertisements	3.71	2
4.	Banking	3.01	7
5.	Transport	2.86	8
6.	Warehousing	2.85	9
7.	Technology	2.84	10
8.	Finance Availability	3.10	5
9.	Government Schemes	3.30	4
10.	Profit	3.07	6

Source: Primary Data

From the above data analysis it has been observed that, majority of the respondents' exhibit high degree of satisfaction towards the production cost of production as low; it is ranked in first place with the mean score of 4.17. Similarly the sample entrepreneurs' have opined that they are satisfied with the resources like labours availability, advertisement facility, and government schemes available for promotion of small scale industry. These factors are ranked in second, third and fourth place with an average score of 3.71, 3.32 and 3.30, respectively. Subsequently it has been inferred that the small scale entrepreneurs' feel that finance availability, profit and

banking services are also substantial in particular small scale industry. These factors are ranked in fifth, sixth and seventh place with an average score of 3.10, 3.07 and 3.01. On the contrary, the respondents' are found to be unhappy with the features such as transportation facilities, warehousing and technological development of particular small scale industry. These factors are placed in eighth, ninth and tenth place with the mean score of 2.86, 2.85 and 2.84, accordingly.

Findings and Conclusion

The study observed that majority of the MSMEs are owned by the sole proprietors and majority of the sample subjects function in knitwear industry and its related chemical industry. The study further depicted that low investment and potential opportunities for business growth were two primary reasons that motivated the entrepreneurs to start their business in Coimbatore region. 33.80 per cent of the entrepreneurs' sell their products in the outskirts of Coimbatore, Avnanashi and Erode district. Most of products manufactured by the sample entrepreneurs are distributed to the clients on door-to-door bases. The study confirmed that 62.40 per cent of the entrepreneurs' are receiving feedback from their customers and 64 per cent of the entrepreneurs' have said that they adopt product diversification technique to expand their business. The study indicates that, 67.80 per cent of the sample entrepreneurs' own trademark/label for their products. Majority of the respondents' exhibit high degree of satisfaction towards the production cost of production, labours availability, advertisement facility, and government schemes available for promotion of small scale industry in Coimbatore region. However, the study identified that the MSMEs in this region suffer from the issue like: poor banking credit, lack of effective logistics operations, warehousing facilities and technology adoptions.

Effective management of these issues can lead to the better performance of MSMEs in Coimbatore region. It is suggested that both government agencies and regional trade development bodies to support the promotion of MSMEs by providing effective road and logistics support services, enhancing regional warehousing facilities offered by both Container Corporation of India and private

agencies and also by educating the entrepreneurs in the field of latest technologies that could support them in strengthening their marketing operations and relationship with the buyers. The study conclude by stating that the small business has to improve the technology and they don't have any strategic alternatives for their business/ market development as it is being available with large industries. In the present competitive age, marketing is one of the vulnerable part of the MSMEs sectors and its need immediate attention and right correction for the sustainability of MSMEs in India.

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HUMAN RESOURCE MANAGEMENT AND QUALITY OF WORK LIFE AMONG THE EMPLOYEES IN DINDIGUL DISTRICT: ISSUES AND CHALLENGES

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Introduction

Human Resource Management (HRM) must be prepared to deal with effects of changing world of work qualitative approach to the research, which allowed for the "capture" of strategic change, as this way was deemed the most appropriate method for examining the relationship between business strategy and the management. Human resources are key to successful implementation of program. Human resource departments are involved with efforts to improve productivity through changes in employee relations. QWL means having good supervision, good working conditions, good pay and benefits and an interesting, challenging and rewarding job. That is, a proactive human resource department finds ways to empower employees so that they draw on their "brains and wits," usually by getting the employees more involved in the decision-making process. The favorableness or unfavorableness of a total job environment for people. QWL programs are another way in which organizations recognize their responsibility to develop jobs and working conditions that are excellent for people as well as for economic health of the bank. The elements in a typical QWL program include – open communications, equitable reward systems, a concern for employee job security and satisfying careers and participation in decision making. To find out whether the personnel working in the cooperative banks are comfortable and working environment is conducive, the study has been planned and conducted of Dindigul DCCB.

Need for the Study

The favorableness or unfavorableness of a total job environment for people. QWL programs are another way in which organizations recognize their responsibility to develop jobs and working conditions that are excellent for people as well as for economic health of the bank. Many early QWL efforts focus on job enrichment. In addition to improving the work system, QWL programs usually emphasize development of employee skills, the reduction of occupational stress and the development of more co-operative labour-management relations. To find out whether the personnel working in the cooperative banks are comfortable and working environment is conducive; the study has been planned and conducted of Dindigul DCCB.

Objective of Study

- To study different functioning of DCCB
- To find out the welfare measures provided to its implement by the DCCB.
- To study quality of work life and implement of the Dindigul District Central Co-operative Bank.
- To find out the problem relating the Quality of work life and suggest suitable measures to over the same.

Methodology

Research methodology is the way to systematically solve the research problem. It may be understood as a science of studying how the research is done scientifically. This research design is descriptive in nature. Descriptive research is one in which the characteristics of particular group or individual is studied.

In the case of descriptive research the factors are not controllable; research can only give suggestions but implementing these suggestions depends upon the interest of the bank. The researcher has chosen and proportionate sampling techniques.

Sources of Data

Primary Data

The primary data are those which are collected fresh for the first time and thus happen to be original in character. The primary data were collected directly from employees of the Dindigul District Central Cooperative Bank with structured and pre tested schedule.

Secondary Data

The secondary data are those which have already been collected by someone else and which have already been passed through the statistical process. The secondary data were collected from bank ledgers and reports, magazines, journals and also from various other secondary sources.

Tools for Data Collection

The tools employed for collecting data about quality of work is a well-structured for respondents. The schedule has sufficient questions to bring the various aspects regarding quality of work life in the DCCB.

Sampling

Sampling method was used to collect the pertinent data. The respondents were selected by using proportionate sampling. The study was conducted in Dindigul District Central Cooperative Bank.

Post Name	No. of Employees	Prorotunate Sampling
Senior Officer-1		-
General Manager-1		-
Assistant General Manager-5		-
Manager	43	22
Assistant Manager	37	18
Assistant	64	32
Typist	4	2
Driver	2	1
Sub Staff	22	11

Telephone Operator	1	1
Total	173	87

Data Analysis

The data collected from the primary sources were arranged sequentially and tabulated. In addition to the above test rank analysis is used to identify the facts mostly preferred by the respondents for improving the quality of work life for this purposes ten factor are listed in the schedule and the respondents are asked to rank all the factor from first rank to tenth rank according to the order of preference point are allotted to each rank and the total points is obtained minimum points are earned by the facts are considered to be the first and so on all the facts are linked.

Limitation

- The determination facts of quality of work life used in this study may not be exclusive, some of the factor might have been left out.
- The lack of interest among the employee as they felt that they have nothing beneficial by research.
- Some respondents hesitated to give the actual facts as they fear the management would take any action against them.
- The research was conducted with a limited duration of time so a detailed and comprehensive study could not be made.
- Most of the employees are very busy and data could not be collected.

Annual General Body

All the members (628) constitute general body of the DCCB. It is the supreme authority of the DCCB. The annual general body meeting was to be concerned once in a year. The particulars of the annual general body meeting reviewed the following matters are generally,

- Audit report of the bank

- Income and expenditure statements
- Balance sheet of the bank
- Approves of the budget for the ensuring year
- Any amendments in the by-law of the bank.

Working Hours

Every day, except weekly holidays, the bank commences its transaction at 9.30am from 2.30pm and 3.30pm to 5.30pm.

Special Features of DCCB

- There is a steady growth in the deposit mobilization.
- The bank plays a vital role in the credit requirement.
- In order to help the weaker sections, loans at the rate of 4% interest, garment maker, bankers, coir making, leather goods manufactures and oil crushing.
- From IRDP scheme the bank helps the tribes by giving 25% subsidy in medium term loan. It charges only 4% interest on loan.
- Existence of cardinal relationship between board and executive.
- Efficient marketing and administration by the special officers of the D.C.C.B Bank for speedy implementation and timely rectification.

Sections of DCCB

The Dindigul Central Co-operative Banks contains six sections viz,

- Banking Section
- Reconciliation Section
- Accounting Section
- Establishment Section
- Loan Section, and
- Development Section

Deposit Mobilization they are deal with

- Current account
- Savings account
- Cash credit account and over drafts
- Fixed deposit

- Term deposit
- Recurring deposit
- Safe deposit lockers

- Drafts

Documentary bills and B.R. bills, clearing house work and Borrowings, a norm of 75 credit and debit vouchers (both cash and adjustment) per day per Assistant may be fixed. Loan issue, and data collections, deposit collections, bank over drafts

Current Account

This is especially for business people who wish to do their business transaction through bank cheque. These banks give cheque book facility for all current A/c holders with a cost of Re. 1 per cheque leaf. And also give over draft facility to selected customer.

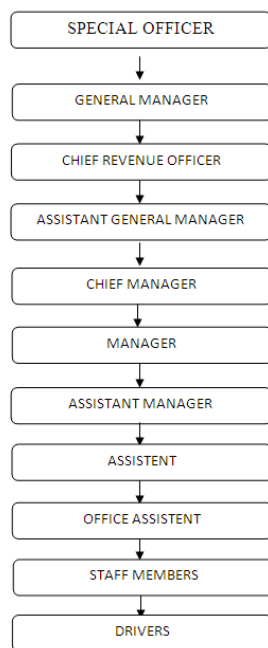
Saving Account

In this Account, the A/c Holder can deposit and withdraw money in any time. The Rate of Interest for this Account is 4.5 %.

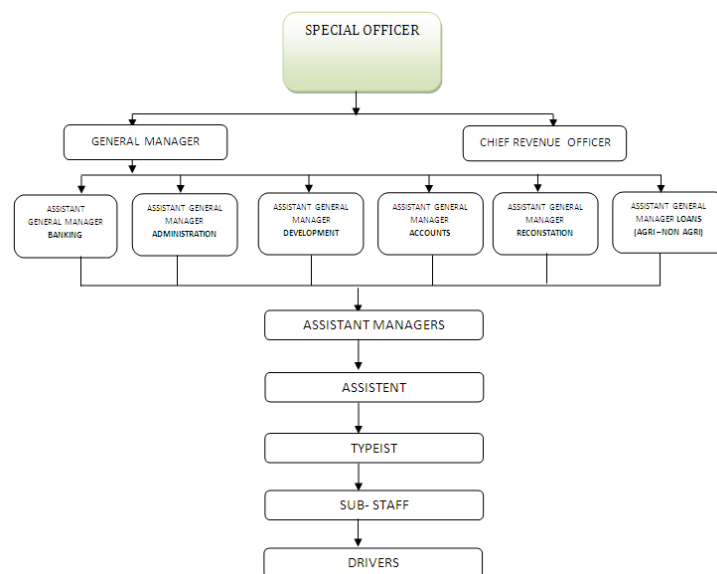
Fixed Deposit A/c

This bank accepts fixed deposit for different periods. The Rate of Interest is higher than other commercial bank. The minimum amount for fixed deposit is Rs. 1000 and there is no upper limit. In case of senior citizen 0.5 % is excess interest for above period. The Interest

Organisation Structure



Various Sections of Cooperatives



DCCB Bank & Branch Staff Detail

Post Name	No. of Post
Senior Officer	1
General Manager	1
Assistant General Manager	5
Manager	43
Assistant Manager	37
Assistant	64
Typist	4
Driver	2
Sub Staff	22
Telephone Operator	1
Total	180

No of Branches

The DCCB having a 30 branches and 1 head office in Dindigul.

Computerisation of DCCB

Core banking system applied to cooperative bank employee provide training , computer practices in arrangement computer lab facilities by NABARD 12.39 laks. NABARD provide amount 7 lack, remaining amount 5.39 laks DCCB funds. 22 cooperative bank branches can be supplied current computer purchase and generator after the cost Rs 50, 27,237 can be approved by cooperative register. All bank branches can be limited through the computer system at the cost of 45.34 laks should be intimate to the general body approved.

Operating System

1. Microsoft Windows 7 : 200 nos
2. Microsoft Office 2010 : 35 nos

Hardware

1. 1. Desk Top computer : no .45
2. 2. Dos Matrix Printer : no 15
3. 3. High speed DMP : no 04
4. 4. DD Printer : no31
5. 5. Network switch : no02
6. 6. Scanner A4size : no 01
7. 7. Web camera : no 31

Major Findings

The major findings are concerned with the District Central Cooperative Bank Employees. So the s and results drawn from this study are given below:

- Thus, the maximum numbers of respondents are between the age limit of 41-50 that is above middle age.
- It was found that majority of the employees were male employees.
- It may be inferred, it may be inferred that majority of the employees were married employees.
- Majority of the employees were studied undergraduate. At majority of the employees were male employees.
- Majority of the employees 11-20 years experienced.
- The employees were getting the salary in below 20000 with present job.
- The Response of the employees that majority of them are in the cadre of assistant.
- Majority of the employees benefit out of promotion schemes.
- It may be inferred that majority of the employees were satisfied with the relationship of their co-employee.
- It may be inferred that majority of the employees were satisfied and neutral with Recreation provided by the DCCB.
- It may be inferred that majority of the employees were satisfied with the Medical Benefits officially the bank.
- It may be inferred that majority of the employees were satisfied with the working conditions at the DCCB.
- It may be inferred that majority of the employees were satisfied on the Feed Back from the bank.
- It may be inferred that majority of the employees were satisfied with their present job in the DCCB.

Suggestions

- Some of the employees are requesting the management of District Central Cooperative Bank to increase the salary periodically, even though wage settlement is there, it is not contacted regularly.
- In order to improve the skills, knowledge, ability and the talent of employees the bank should come forward to provide need based periodic training program to the employee.
- There should be good co-ordination between the employer and employee which will promote better human relation and work culture among them.
- The management should consider the voices of the employees before taking any policies and actions that will lead to increase the productivity of the employee.
- Working environments are to be improved in the banking sectors.
- Leave facility is not conducive to the employees. Because many of the employees are highly dissatisfied with the leave facility. since number of employees are less, leave is not sanctioned even during urgency.
- Communication with the superior officer should be improved. Because level of communication only develop their relationship and work activity also.
- Many of the employees felt that more pressure and stress in the job that needs to be removed.
- In the loan section, very few employees are working; number of employees who are experienced here should be posted.
- Employees have to cooperate with their co-workers, and give some ideas in critical situation.
- As the entire banking structure has gone under CBS, the cooperative bank has to go for computerization immediately.

Conclusion

From the forgoing analysis and the s it is clear that majority of the employees are satisfied in their present job. However, there are certain factors, which considerably contribute towards dissatisfaction of the employees. Factors like proper promotion, transfer policy, grievance reprisal, and performance appraisal system need action on the part of the authorities to help the employees satisfied in their job. Therefore, the study suggests the suitable changes should be made in the personal policy. According to the suggestions made by the respondents, the qualification must be stipulated as eligibility criterion for promotion. The opportunity should be provided to all employees of the bank to enrich their knowledge and skills in various activities of their bank by imparting training. Research on Quality of work life can be divided into a number of different thoughts. Psychological needs school (Maslow, Herzberg, Liker, etc) see motivation as the central factor in job satisfaction and concentrate their attention on stimuli (achievement, recognition, responsibility, status, advancements etc) which are leading to motivation. Psychologists proclaimed that leadership as a factor in job satisfaction. Lupton, Gowler and Leggie reported that bargain inters of wage and salary in labour market is deciding factor. Behavioral scientist opinion that content of work and job design determines the job satisfaction of employees. Some contributors revealed the meeting the needs of the employees and hygiene are yet another factor leading to job satisfaction. To conclude nature of work, opportunity for using abilities participation in decision making, advancement through promotion advanced job knowledge, efficiency linked with incentives and promotion, rotating at the job to avoid monotony, attitude towards change of job working conditions.

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RURAL WOMEN EMPOWERMENT FOR HIGHER EDUCATION IN INDIA: A SOCIOLOGICAL STUDY

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Introduction

"Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process."

Empowerment consists of four dimensions, each equally important but none sufficient by itself to enable women to act on their own behalf. These are the cognitive or critical understanding of one's reality, the psychological or feeling of self-esteem, the political or awareness of power inequalities and the ability to organize and mobilize and the economic or the capacity to generate independent income (Datta & Kornberg 2002). Educational settings have the potential to foster all four dimensions but require the educational program to be designed explicitly to achieve each of those ends. While the interlocking nature of these dimensions can contribute to making empowerment irreversible, the path to the development of an empowered woman is not easy. It necessitates persistent interventions in order to break old patterns of low self-worth and dependence, and to foster the construction of new personalities with a realistic understanding of how gender functions in their society. To achieve empowerment through education, several concepts must be introduced at appropriate levels. When referring to primary and secondary schooling, empowerment should enable girls to develop the knowledge and skills to nullify and counter sexual stereotypes and conceptions of masculinity and femininity that limit the social potential of women (Parpart, Rai & Staudt 2002). This paper deals with the role of education, particularly in research, as a key component of the role and mission of education in addressing the immediate

and long-term search for gender equity and Women's Empowerment.

Objectives of the Study

- To study the benefit of women empowerment through higher Education.
- To study the role of higher education in the empowerment of Rural women
- To analysis the problems facing rural women in higher education

History of Women Education in India

Although in the Vedic period women had access to education in India, they had gradually lost this right. However, in the British period there was revival of interest in women's education in India. During this period, various socio religious movements led by eminent persons like Raja Ram Mohan Roy, Iswar Chandra Vidyasagar emphasized on women's education in India. Mahatma Jyotiba Phule, Periyar and Baba Saheb Ambedkar were leaders of the lower castes in India who took various initiatives to make education available to the women of India. However women's education got a fillip after the country got independence in 1947 and the government has taken various measures to provide education to all Indian women. As a result women's literacy rate has grown over the six decades and the growth of female literacy has in fact been higher than that of male literacy rate.

The Concept of Empowerment

Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and

communities. It often involves the empowered developing confidence in their own capacities. Women's empowerment is another term that needs clarification. Women's economic and political empowerment was adopted as one of the strategies for advancing the agenda of gender equality at the IV UN Conference on Women in 1995. The term empowerment has different meanings depending on the socio-economic, political and cultural context in which it is presented. Overall empowerment can be perceived as a process or as outcome/goal and can take place at different levels. Women empowerment means the process through which women, who are currently most discriminated against, achieve gender equity. This will include support for men to change those aspects of their behavior, roles and privileges which currently discriminate against women. The extent of current disadvantage and inequality means that women's empowerment may require support by development agencies at household, community and also from macro levels. The experts also inform that there are five levels of the women's empowerment framework, namely- welfare, access, conscientisation, mobilization and control.

Welfare means an improvement in socio-economic status, such as improved nutritional status, shelter or income, which is the zero level of empowerment, where women are the passive recipients of benefits that are 'given' from on high.

Access to resources and services stands for the first level of empowerment, since women improve their own status, relative to men, by their own work and organization arising from increased access to resources and services.

Conscientisation is defined as the process, by which women collectively urge to act to remove one or more of the discriminatory practices that impede their access to resources. Here, women form groups to understand the underlying causes of their problems and to identify strategies for action for gender equity.

Mobilization is the action level of empowerment by forging links with the larger women's movement, to learn from the successes of women's

similar strategic action elsewhere and to connect with the wider struggle.

Control is the level of empowerment when women have taken action so that there is gender equality in decisions making over access to resources, so that women achieve direct control over their access to resources. But one needs to understand that these five levels of women's empowerment are not really a linear progression but helical and circular along with being interconnected. The empowerment occurs when women achieve increased control and participation in decision making that leads to their better access to resources, and therefore, improved socio-economic status.

Education is important for everyone, but it is especially significant for girls and women.

This is true not only because education is an entry point to other opportunities, but also because the educational achievements of women can have ripple effects within the family and across generations. Investing in girls' education is one of the most effective ways to reduce poverty. Investments in secondary school education for girls yield especially high dividends.

Further, the 3rd MDG has rightly acknowledged that the key to this goal lies in educating women: "Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels by 2015". Though the timeframe is arguably too strict, the goal is legitimate. Furthermore, Article 10 of the Convention on the Elimination of Discrimination against Women (CEDAW) specifically provides that "women shall not be discriminated against and shall have equal opportunities in the field of education."

Education is an important aspect of developed nations and it is proved that nations without education cannot develop at its full as it cannot take full advantage of its human resources and human resources is one of the major resource/asset of any nation. Woman make almost half of the population of any country, thus their involvement in the development cannot be ignored. Without educated woman a nation cannot see its distant dream as woman is the mothers who write the future of a generation. In last few years there has seen considerable

improvement in women education in India. More and more women are coming out of houses and opt for education in India. That is the reason, why we are seeing lot of women on top positions in India. They have done considerable improvement in all areas. Today we see women in education, in government, in teaching, in research and in forces. Today they are the CEO's of top companies. They are running successful businesses. Let us have a brief overview on the statistical figure of girl's education in India.

Indian government statistics 2001 hold the national literacy to be around 64.84%. Government statistics of 2001 also hold that the rate of increase of literacy is more in rural areas than in urban areas. Female literacy was at a national average of 53.63% whereas the male literacy was 75.26%. Within the Indian states, Kerala has shown the highest literacy rates of 90.02% whereas Bihar averaged lower than 50% literacy, the lowest in India. The 2001 statistics also indicated that the total number of 'absolute non literates' in the country was 304 million. India is the world's largest democracy where billions of people live and almost half of these are women. So how does woman effect India's development? If girls are not educated, families suffer too.

Educated mothers use their knowledge to improve the health of their children and other family members. They immunize their kids against major disease. They provide better nutrition. Their knowledge about health risk protects their families against illness. Child mortality rate is much higher where mothers lack education than in families where mothers are educated. Girl's education is emerging as one of the top priorities of Indian society "educating girls is not an option it is a necessity", we all want to eliminate gender disparities in education. Much progress has been made in recent decades. The number of girls attending school is increasing but in some parts of India a number of girls still receive little or no education. Even today there are many girls which don't even have access to Primary education. In some areas female literacy is even less than half that of males. Educating girls brings many benefits to society. As educated mother gives importance to education and

they invest more in their children's schooling and this improves society's development prospect. They strongly believe and practice family planning. They give equal importance to education, health and increase the productivity of future generation. And if they are not educated then the productivity and capacity of future generation will be low. We have to keep this thing in mind if we will not invest now on girls education then we have to pay prices in future in the form of slow growth and less income. There are many cultural and economical reasons for girls illiteracy like verbal and physical abuse, lack of sanitation, long distances between home and school hazardous experience that deter parents from sending their daughters to school. Another barrier to education in India is the lack of adequate school facilities. Many states simply do not have enough classrooms to accommodate all of the school-age children. Furthermore, the classrooms that are available often lack basic necessities such as sanitary facilities or water. In Uttar Pradesh, a recent survey found that 54 percent of schools did not have a water supply and 80 percent did not have latrines (The World Bank, 1997b). Lack of latrines can be particularly detrimental to girl's school attendance. Negative parental attitudes toward educating daughters can also be a barrier to a girl's education. Many parents view educating sons as an investment because the sons will be responsible for caring for aging parents. On the other hand, parents may see the education of daughters a waste of money because the girls are not expected to make economical contribution in the family. They are expected to take care of family and carry out household chores. Promoting girls education therefore involves changing attitude across society merely spending money on girls education will not solve this problem.

Gender Inequalities

A few years back seven types of gender inequality were identified in two broad categories; natality and post natality. A quarter of pregnant women do not receive prenatal care and less than half of births are attended by skilled health staff. Female primary school enrolment rates are lower compared to boys and this is reflected in the female literacy rate in the 15-24 age

group. Similarly, the female economic activity is lower and so is female participation in professional and technical work.

In terms of representation in structures of power, the participation of women in political decision-making at middle and higher levels is a by small low. Less than 11 per cent of the seats in loksabha are held by women. The situation is worse in the case of state assemblies where less than 8 per cent of the lawmakers are women.

Women's high illiteracy rate, lack of decision making power over their fertility and early marriage of girls limit their chances of coming out of poverty. In addition, due to the disproportionate gender division of labour in the household and their increased responsibilities for domestic and productive work, women tend to be more time poor. Is gender equality good for economic growth? Although some argue that economic growth can lead to greater equality, there is sufficient analytical work that suggests that gender equality can contribute to poverty reduction and economic growth. Klasen (1999) pointed out that gender inequalities in education have direct impact on growth, and through distorting incentives and indirect impact on investment and population growth.

The Role of Higher Education in the Empowerment of Women

To be involved in the dialogue about education systems around the world today is to understand and articulate the key role played by higher education. Through higher education flow of the ideology, values, and culture of a nation, state, and its people. Misinformation and constricted learning behaviors that women internalize can also be filtered through higher education. Women education in India plays a very important role in the overall development of the country. It not only helps in the development of half of the human resources, but in improving the quality of life at home and outside. Educated women not only tend to promote education of their girl children, but also can provide better guidance to all their children. Moreover educated women can also help in the reduction of infant mortality rate and growth of the population.

Importance of Women Higher Education in India

"Higher Education is one of the most important means of empowering women with the knowledge, skills and self confidence necessary to participate fully in the development process."

- Higher Education is important for everyone, but it is especially significant for girls and women. This is true not only because Higher education is an entry point to other opportunities, but also because the Higher educational achievements of women can have ripple effects within the family and across generations. Investing in girls' education is one of the most effective ways to reduce poverty.
- Girls who have been Higher education are likely to marry later and to have smaller and healthier families. Educated women can recognize the importance of health care and know how to seek it for themselves and their children.
- Women's literacy rates are significantly lower than men's in most developing countries. Higher Education helps girls and women to know their rights and to gain confidence to claim them and achieve better position in the society.
- The Higher education of parents is linked to their children's educational attainment, and the mother's education is usually more influential than the father's. An educated mother's greater influence in household negotiations may allow her to secure more resources for her children.
- India is a developing country and facing a problem of high population, family planning is very important concept, educated mothers, averaging fewer children, can concentrate more attention on each child.

The Root Causes for Low Literacy among Women in India

Women education is a multi-dimensional phenomenon. No single factor or cause can be held responsible for very low literacy rate of women in India.

Subsequently it is associated with combination of many factors including social, cultural, economic, educational, demographic, political and administrative and so on. The following are the some of the important factors which could be attributed for the present poor state of affairs of womenfolk in education.

The Lower enrolment: The lower enrolment of girls in schools is one of the foundational factors which stand as stumbling block for women empowerment in India. Reliable sources indicate that more than 50 % of the Non-Starters (those who have never been to school) are girls. According to the latest statistics, two out of every ten girls in the age group of 6-11 are still not enrolled in schools.

Higher drop-out rate among girls from schools: The incidence and prevalence of drop –outs among girls especially in rural, tribal and slums areas seem to be quite high. According to available sources, occurrence of drop-out and stagnation amongst girls is nearly twice that of boys all over India.

Girl child as second mother: In many families girl children play the role of second mother by shouldering the responsibilities of household work such as looking after the sibling, fetching water, collecting firewood, bringing fodder for cattle, cleaning and cooking etc. In rural India especially in poor families this traditional sex role makes girl child handicapped and conditioned by the attitude of mother and the family and discourages girl child to go school as it becomes secondary.

Bonded labour system: This social evil is a quite discouraging phenomenon which stands as barrier for girl's education in rural areas for the underprivileged families of washer men and agricultural labour, scheduled caste and scheduled tribes.

Cast system as a barrier; Children belonging to low caste families are forced to learn skills and work ways and not encouraged to go to school due to various factors in the sphere of strict instruction /threat from high caste communities for their selfish motives of keeping them as domestic servants and child labourers in the farms or factory.

Other Causes are

Dowry as cordon, Child labour practice, Poor school environment for girls, Female age at marriage, Inferiority, subservience and domesticity, Poverty as a barrier, Ineffective law enforcing machinery, Demographic factors, Poor political will and conviction etc.

Hindrances of Women Empowerment & in Higher Education

There are many hindrances in the path of women empowerment and in higher education. Some of them are as follows

- Lack of education
- Financial constraints
- Family responsibility
- Low mobility
- Low ability to bear risk
- Low need for Achievement
- Absence of Ambitions for the Achievement
- Social status

Status of Women in Indian

Society The worth of a civilization can be judged by the place given to women in the society. The Muslim influence on India caused considerable deterioration in the status of women. They were deprived of their rights of equality with men. Raja Ram Mohan Roy started a movement against this inequality and subjugation. The contact of Indian culture with that of the British also brought improvement in the status of women. The third factor in the revival of women's position was the influence of Mahatma Gandhi who induced women to participate in the Freedom Movement. As a result of this retrieval of freedom, women in Indian have distinguished themselves as teachers, nurses, air-hostesses, booking clerks, receptionists, and doctors. They are also participating in politics and administration. But in spite of this amelioration in the status of women, the evils of illiteracy, dowry, ignorance, and economic slavery would

have to be fully removed in order to give them their rightful place in Indian society.

Conclusions and Suggestions

Women are an integral part of our society. The idea of human race can't be conceived without the existence of a woman. Women in the holy books have been bestowed with a very high status and have been adored with various adjectives. She is called as mother of the nation and it is said that education of the mother means education of the entire family. Women throughout the ages have played an important role in the economic, social and political sector. She has proved her capacity and capability not only as the bread distributor, but also as one of the main contributors to the family income.

Women in the urban set-up works shoulder to shoulder with male counter parts in every sphere of life. In most of the sectors women excel their male counter parts and have proved very successful in their endeavor. Women may be a vegetable grower or seller or a fish seller or looking after the cattle or selling milk or she may be working in the private or public sector or working as a house wife or as an ordinary labourer or working with her family members in the paddy fields or orchards or doing any other odd job, she contributes to the family income in many ways and plays a vital role in the socio-economic and political development of the nation.

Women whatsoever their occupation or profession may be, contribute in to the humanity in their own humble way and their contribution under any circumstances can't be underestimated.

Women literacy is an important input for the economic, social and political development of the civilized society and therefore, every segment of the society; especially the Institutions of learning have an important role in this venture. It is a matter of fact that socially important element in the education is that the Universities are the instruments of social regeneration and reconstruction. Women education no doubt is vital for the growth and development of the family and society as whole, but it is a matter of fact that vast majority of women throughout the globe continue to be far below

than men. It is rightly believed that education of a man means education of one individual, but education of a woman means education of the entire family. In order to promote social, economic and political development, education of women is to be given top priority everywhere at every level.

Women in the modern hi-tech society, which is moving very fast under the shadow of population explosion, conflicts, chaos and corruption, can mould the personality of the adolescents and youth in a proper direction and perspective, provided the women are themselves empowered. Women empowerment is an essential component for the human resource development. World conference of UN Decade for Women defined development as the total development including development in the political, social, economic and cultural.

Women can play a vital role in the social, economic and political development of the society provided they are conscious of their rights and responsibilities. Their vision regarding their role in the present scenario has to be clear to serve the cause of humanity and to realize the basic purpose of life. It is the duty of higher education institutions to make provision of training, employment and income generation activities for women. This would help women to take off themselves. The path is clear for women, only strong and positive attitude with assertive efforts on the part of higher education sector and society at large are needed. Then there will no limit for women except sky.

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FARMERS ACCESS TO CREDIT THROUGH PRIMARY AGRICULTURAL COOPERATIVE CREDIT SOCIETIES IN TAMIL NADU

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Abstract

Agricultural cooperative credit system was started in India with the small beginning in the year 1904 by organizing Primary Agricultural Cooperative Credit Societies (PACCS). The main objective was to eliminate the role of moneylenders and to provide institutional arrangements of rural credit market. After independence, based on the recommendations of the All India Rural Credit Survey Committee 1954, the Government of India paid much attention for organizing such societies throughout the country. Today this system consists of short term and long term credit structures, which meet the different forms of credit needs of the cultivators and others in rural areas. The short term cooperative credit structure consist of 31 State Cooperative Banks at State level, 371 District Central Cooperative Banks at district level and 94371 PACCS at village level as on 2013-14. PACCS are the base level institutions on which the whole cooperative edifice is built. These societies functioning at grass root level have direct contacts with the farmers and meet their financial and non financial requirements.

However, in India context, despite their vast network and close proximity with the members, PACCS's share in credit dispensation to agriculture has come down over the years, though they could retain the number of accounts with them. The PACS are helping to farmers by providing financial facilities for the farmers for agriculture work. PACS is improving the agriculture sector by providing credit for buying good inputs like fertilizers, seeds, pesticides and marketing facilities etc., for the members of the societies. The PACSs continue to be the main source of agricultural credit to the farmers in rural area. This paper deals with the farmer's access to credit primary agricultural cooperative credit societies in Tamil Nadu.

Introduction

Agriculture is a prevailing sector of our economy and credit plays an important role in increasing agriculture production. The farmer's availability and access to adequate, timely and low cost credit from institutional sources is great importance especially to small and marginal farmers. Along with other inputs, credit is essential for establishing sustainable and profitable farming systems. Most of the farmers are small producers engaged in agricultural activities in areas of widely varying potential. Experience has shown that easy access to financial services at reasonable cost positively affects the productivity, asset formation, and income and food security of the rural poor. . The short term cooperative credit structure consist of 31 State Cooperative Banks at State level, 371 District Central

Cooperative Banks at district level and 94371 PACCS at village level as on 2013-14. PACCS are the base level institutions on which the whole cooperative edifice is built. These societies functioning at grass root level have direct contacts with the farmers and meet their financial and non financial requirements. However, in India context, despite their vast network and close proximity with the members, PACCS's share in credit dispensation to agriculture has come down over the years, though they could retain the number of accounts with them. The PACS are helping to farmers by providing financial facilities for the farmers for agriculture work. PACS is improving the agriculture sector by providing credit for buying good inputs like fertilizers, seeds, pesticides and marketing facilities etc., for the members of the societies. The PACSs continue to be the main source of agricultural credit to the farmers in rural

area. The major concern of the Government is therefore, to bring all the farmers households within the banking fold and promote complete financial inclusion.

Agricultural Credit Policy

The Government of India has initiated several policy measures to improve the accessibility of farmers to the institutional sources of credit. The emphasis of these policies has been on progressive institutionalization for providing timely and adequate credit support of society to all farmers with particular focus on small and marginal farmers and weaker sections of society to enable them to adopt modern technology and improved agricultural practices for increasing agricultural production and productivity. The policy lays emphasis on augmenting credit flow at the ground level through credit planning, adoption of region-specific strategies and rationalization of lending policies and procedures. These policy measures have resulted in the increase in the share of institutional credit of the rural households.

Government of India for Increasing Flow of Credit

1. Farm Credit Package:

Government of India in its Farm Credit Package announced in June 2004, advised banks to double credit to agriculture sector in three years. In the subsequent annual budgets, Government of India announced targets for credit to agriculture to ensure adequate credit flow to the sector. The target for the 2011-12 was fixed at Rs. 475000 crore and achievement as on March 2012 is Rs. 511029 crore (as per provisional figures given by NABARD) forming more than 107% of the target. The target of credit flow for the year 2012-13 has been fixed at Rs. 575000 crore.

2. Interest Subvention to Farmers

Government of India announced an interest subvention scheme in 2006-07 to enable banks to provide short term credit to agriculture crop loan upto Rs. 3 lakhs at 7% interest to farmers. The Government of India announced an additional interest subvention of 1% to those farmers who repay their short term crop loans promptly and on or before due date. This was subsequently raised to 2% in 2010-11 and 3% in 2011-12

and 2012-12 also. Thus, farmers, who promptly repay their crop loans, are now extended loans at an effective interest rate of 4% per annual.

3. Extension of Interest Subvention Scheme to post harvest loans

In order to discourage distress sale by farmers and to encourage them to store their produce in warehousing against warehouse receipts, the benefit of interest subvention scheme has been extended to small and marginal farmers having Kisan Credit Card for a further period of upto 6 months post harvest on the same rate as available to crop loan against negotiable warehouse receipt for keeping their produce in warehouses.

4. Kisan Credit Card Scheme

The Government of India announced to ensure that all eligible farmers are provided with hassle free and timely credit for their agricultural operation, Kisan Credit Card Scheme for farmers was introduced in 1998-99 to enable the farmers to purchase agricultural inputs such as seeds, fertilizers and pesticides etc. The Kisan Credit Card Scheme is in operation throughout the country and is implemented by Commercial Banks, Cooperative Banks and Regional Rural Banks. The scheme has facilitated in augmenting credit flow for agricultural activities. The scope of the Kisan Credit Card has been broad-based to include term credit and consumption needs. All farmers including small farmers, marginal farmers, share croppers, oral lessee and tenant farmers are eligible to be covered under the scheme.

5. Agriculture Debt Waiver and Debt Relief Scheme 2008

To mitigate the distress of farming community in general and small and marginal farmers in particular and to the institutional credit channels and make farmers eligible for fresh credit, the Debt Waiver and Debt Relief Scheme, 2008 was announced in the Union Budget for 2008-09. In the case of small and marginal farmers, short term production loans and installments of investment loans overdue were covered, while in the case of the other farmers, one time settlement was extended under which a rebate of 25% of the eligible amount was given on the

condition that the farmer repays the balance 75% in three installments.

6. Interest subvention for loan restructured in the drought affected states in 2012

The standing guidelines of Reserve Bank of India (RBI) provide for rescheduling of short term crop loans upon declaration of natural calamity including drought. Such rescheduling of crop loans converts them into term loans for which normal rate of interest are applicable. Due to deficient rainfall this year in some parts of the country, the matter of providing relief to the farmers of the drought affected areas has been under the consideration of the Government. In order to provide relief to drought affected farmers, it has been decided that in cases where such loan are restructured due to drought, the interest subvention of 2% which is already available for short term crop loans to Public Sector Banks, Cooperative Banks and Regional Rural Banks will continue to be available for the current financial year on the full restructured amount

7. Revival Package for Short Term Cooperative Credit Structure

The Government is implementing a package for revival of Short-Term Rural Cooperative Credit Structure in the country. The Revival Package is aimed at reviving the Short Term Rural Cooperative Credit Structure (STCCS) and makes it a well-managed and vibrant medium to serve the credit needs of rural India, especially the small and marginal farmers. It seeks to (a) provide financial assistance to bring the system to an acceptable level of health, (b) introduce legal and institutional reforms necessary for their democratic, self-reliant and efficient

functioning and (c) take measures to improve the quality of management.

Conclusion

In Tamil Nadu many of the peoples are belonging agricultural field previously were unable to get reasonable cost for their production but that scenario is concealing gradually and PACCS. Are providing various schemes such as Kisan Credit Card, Extension of interest subvention scheme and Farmer credit package scheme etc., for implementing new scheme farmer life will flourished. The accessibility of farmers is very important to bring out them from farmers suicide, that sanity job is done by the PACCS.

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THE 'MANIFOLD-MAYA' IN HERMAN HESSE'S *THE GLASS BEAD GAME*

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Abstract

"The Glass Bead Game (Magister Ludi)" is a 1943 novel, by Nobel Prize laureate Herman Hesse. His oeuvre is a testament to his scholarship in Eastern philosophies. In The Glass Bead Game, one observes that Hesse introduces key concepts of Eastern philosophy with a unique sensitivity to the historical age in which he writes. "The Glass Bead Game" is truly a novel for the age, if not of the age in which it was written. This paper analyses the concept and implications of 'Maya' in "The Glass Bead Game". The idea of 'Maya' and the political and personal relevance that it held for Hesse are the topics of deliberation.

In his biographical, presented before the Nobel Prize Committee, Hesse confesses that no other had had greater influence on him as the Indian, and later, Chinese philosophies. He reveals this, while giving due credit to the Western philosophers like Plato, Spinoza, Schopenhauer, Nietzsche and the historian Jacob Burckhardt (Nobel Lectures 418). Hesse's profound understanding of various Eastern philosophies is evident from the themes and the realization of his works. In his last major work, *The Glass Bead Game* (1943), Hesse relies heavily upon the philosophical concept of 'Maya.' This research paper analyses Hesse's engagement with the concept of 'Maya' and its relevance as a leitmotif in *The Glass Bead Game*.

A brief introduction to the concept of 'Maya' is imperative to understand and appreciate Hesse's paradigm of thought and the use of this concept within the novel. According to *A Dictionary of Hinduism*, the word 'Maya' is derived from 'ma', to measure. The same roots also impart the idea 'to build', leading to the idea of appearance or illusion. In the Rig Veda, the word Maya meant supernatural power, a mysterious will-power or a wonderful skill in contrast to physical power. ("Maya") P.D. Shastri, recognizes that the term 'Maya' had had undergone a gradual evolution during the period extending from the Vedic age to the age of Vedanta. He attempts to delineate its evolution in *The Doctrine of Maya in the Philosophy of Vedanta*. The Nighantu, which

is one of the earliest collections of Vedic homonyms, mentions Maya as one of the eleven names of 'prajna' (intelligence) (Shastri 5). In the Sankhya system Maya is identified with 'Prakrti' (the primal matter), as the source of the universe, with the distinct difference that the latter is real.¹ The term Maya came to connote the idea of an "underlying mystery" in the Atharva Veda in a later period. Further changes were observed during the periods of the Brahmanas and the Upanishads, when it came to denote 'magic' or 'illusion'. The idea of 'mystery' or 'magic' in the Atharva Veda formed a link between the old meaning of supernatural power and the modern Vedanta concept of Maya as appearance or illusion. From Sankara's time downward, the phraseology of the Vedanta was more and more settled technically, and even modern writers on the Vedanta use the word Maya in the same sense of 'illusion', which was so clearly brought out by Sankara. Shastri comments that Maya has been viewed principally from two aspects: As the principle of creation, Maya as a cause corresponding to the sense of 'sakti' (wondrous power); and as the phenomenal creation itself Maya as an effect corresponding to the sense of illusion, appearance and so on.

¹ It is the equilibrium of the three qualities of 'Sattva', 'Rajas' and 'Tamas'. It has a real and independent existence and brings about the evolution of the whole world in company with the 'Purusa'.

One of the most brilliant and important works on Advaitism is Gaudapada's *Karikas*, a commentary on the *Mandukya Upanisad*. Here 'Maya' is spoken of as the "Lord's great illusion" (Shastri 21). 'Maya' is collated with 'svapna' (dream), and it's said that the waking world has no substantiality. The so-called objective existences in this world are declared false and mere creations of the 'Atman's Maya' (avidya) (Shastri 21). The duality, i.e., the multiplicity of which the word is composed, is declared mere illusion. In the *Bhagavad Gita* which is the kernel or the crux of the *Vedas*, *Maya* is equated to will-power. Here it means illusion, which being dependent on God is spoken of as divine. Again it means deception or fraud (*kapata*) or hypocrisy (*chadma*) in the *Mahabharata*. Dr. S. Radhakrishnan observes that Sankara imported the conception of Maya into the Vedanta system, under the influence of the Buddhist teaching, and following the traditions of Gaudapada. He comments that "Maya is a pivotal principle of the later Sankara Vedanta, but it is not a part of the primitive cosmological conception of the Vedas and the earlier Upanishads" (Radhakrishnan 432). Nevertheless, it would suffice here to say that the conception of Maya as the great illusion of being, became a retrospective tenet in Vedic scholarship after the advent of Sankara Vedanta. Hesse employs the concept of Maya as the illusory transience of experiences.

Hermann Hesse's engagement with this concept of *Maya* in the *The Glass Bead Game* (1943) could not have been a coincidence. It is impossible to make any relevant attempt at studying the novel without giving due import on the historical period in which it was written. Hesse himself says that he survived the years of the Hitler regime and the Second World War through the eleven years of work that he spent on the novel in two volumes (Nobel Lectures 418). The primary motive, of course, is to bring in the idea of transience of the world. The novel subverts of the Nazi propaganda and agenda of becoming the master race which propels itself, and the rest of humanity to the greatest heights of civilization. Hesse ridicules and trivialises such grand narratives with the Eastern philosophical concept of *Maya*. His lack of faith in such jingoistic, all-encompassing dogmas

compelled him to evince the emptiness of its claims by creating a mythopoeia in the future world that has outlived the myopic bellicism of his age. Hesse's 'turning to the East' was made imminent by the fact that western philosophy and scientific rationality, which projected reason as its muse and guiding spirit, directly or indirectly laid the foundations for the building up of the arguments of the Nazis as well as of their rivals. The novel opens with a brief discussion of Castalia, which had survived the age of decadence and the age of wars. Writing in the twenty-fifth century and talking to the masses of the twenty-first century, Hesse, through the anonymous narrator, subtly prophesies the end of the reign of the Nazi regime, the failure of their ambitious machinations and the rise of the East into prominence alongside the West.

Hesse's engagement with the leitmotif of *Maya* borders on pedantry. The story "The Indian Life" and the poem "soap-bubbles" are two posthumous works of Josef Knecht in which the concept of *Maya* is most explicitly discussed. In the story "The Indian life," Dasa, the shepherd, who was born a prince, while absconding from soldiers for assassinating his brother, the King, runs into the lonely hermit whom he had taken a liking to, several years before. After spending several days in his mute service, Dasa finally confronts the yogi and tries to convince him into accepting him as a disciple. He recounts his tale of plights and his flight from humanity. But to his utter dismay the yogi, laughing soundlessly, dismisses his impassionate plea and says "Maya! Maya!" (Hesse 297). Dasa could not comprehend the yogi's simple belittling of his unique heart-wrenching ordeals as mere *Maya*. He further asks the yogi what he meant by 'Maya.' The yogi sends Dasa off to fetch some water where *Maya* manifests itself as an epiphanic hallucination imparting Dasa a wholesome understanding of its nature. *Maya* operates to create a dreaming world, a *fata morgana*. The concept of *Maya* as a dream or 'svapna,' as elaborated in the *Karikas*, is employed in the story to illustrate the illusory nature of the waking world. The episode in "The Indian Life" wherein concept of *Maya* is revealed to Dasa by the solitary hermit has a striking

similarity to a story in Hindu mythology in which, Lord Vishnu teaches Rishi Narad the concept of Maya.

In the "soap bubbles" Knecht compares people in three stages of their life: an old man, a student and a young boy. He writes that all three "creates illusions out of the Maya-foam of the universe" (Hesse 245). However, Knecht does not venture to portray it in a negative light. Commenting that "none is better or worse", he marvels at "the light of Eternity which burns more joyfully upon seeing its reflections" (Hesse 245).

To Knecht, "illusion", is the personal lived experience, the network of associations that an individual creates around himself. His conception of Maya as the product ("soap bubble") of a first-hand experience is corollary of the principle of Maya discussed before. However, there is a conspicuous difference in the Buddhist and Vedanta view of Maya and Knecht's own view of it. The break does not lie as much in the understanding of the concept as in his response towards it. While a deep comprehension of Maya made the Vedanta and Buddhist philosophers to denounce it with sombre disenchantment, Knecht is enthralled by the assorted illusory objects of beauty that is the work of Maya. Knecht, in true spirit of accommodation, neither condemns nor disparages it but wholeheartedly accepts and appreciates it for what it is. His acceptance and appreciation of Maya is the key to understanding his actions and decisions. Knecht's passion for understanding the world outside Castalia stems from this disinterested fascination and appreciation of Maya. Knecht tries to strike a chord of harmony between Castalia, the ideal abode of scholarship and learning and the world outside it. He tries to understand it, and his ambitious project of bringing a rapport between the two culminates in his death.

Hesse uses the leitmotif of 'Maya' to proclaim to the Nazi regime, and to the world, that the beauty of the world lies in its diversity. The world is a fleeting fancy—a dream. Eastern philosophies recognise this dream like quality of the world and disinterestedly denounce it. However Hesse is willing neither to dismiss it nor stay out of it. Like Knecht, he attempts to embrace the beauty of

the 'manifold-Maya' that unravels itself as an eclectic mix of cultures, peoples and regions. In his brief Nobel acceptance speech, Hesse dwells on the idea that the mind is international and supra-national and that it ought to serve not war and annihilation, but peace and reconciliation. His ideal, he wrote, is not the "blurring of national characteristics," which would lead to an intellectually uniform humanity (Nobel Lectures 416). His appreciation for the manifold-Maya is consistent with his hope that diversity in all shapes and colours will live long and flourish on the earth. He ecstatically wrote "What a wonderful thing is the existence of many races, many peoples, many languages, and many varieties of attitude and outlook! If I feel hatred and irreconcilable enmity toward wars, conquests, and annexations, I do so for many reasons, but also because so many organically grown, highly individual, and richly differentiated achievements of human civilization have fallen victim to these dark powers. I hate the *grands simplificateurs*, and I love the sense of quality, of inimitable craftsmanship and uniqueness" (Nobel Lectures 416).

In *Siddhartha* we find that the protagonist, after a life's search, attains enlightenment. He tries both the spiritual and temporal means to reach it. Adopting the belief that material world is an illusion, or *Maya*, that distracts a seeker from the spiritual truth, Siddhartha focuses his efforts on refining his mind by memorizing the knowledge that his teachers had passed on to him. He completely denies his body. However, he becomes disillusioned with the methods adopted to attain wisdom, and vehemently rejects the spiritual world to enter the material world. His relentless pursuit of carnal desires does not lead him to wisdom either. *Siddhartha* battles with other polar opposites like time/timelessness and attachment/detachment and so on. But in these too, he finds that embracing one and rejecting the other does not lead to enlightenment. Siddhartha finds enlightenment only when he understands and accepts *Om*, the unity of polarities. He achieves transcendence when he accepts that all is false and true at the same time, that all is living and dead at the same moment, and that all possibilities are united in the spirit of the universe. The wisdom he

gains tells him that one does not have to seek the truth. Only, one has to just 'be'. One may find the truth in this search, but all is well even if they don't because just "being" and accepting that state of "being", is the ultimate goal. One can observe a gradual shift in attitude of Hesse's conception of *Maya*. In *Siddhartha*, Hesse considers *Maya* as one of the polar opposites which a spiritual man must accept in order to attain the state of enlightenment. This passive acceptance is replaced in *The Glass Bead Game* by an active connoisseurship, wherein Hesse, through Knecht, becomes an enthusiast of the splendid diversities of the world, which is the work of *Maya*. Knecht's conception of *Maya* is the product of Hesse's own synthesis of the concept of *Maya*.

Hesse weaves an element of playfulness into the narrative of *The Glass Bead Game*. More often than not, the element of playfulness in the text is overlooked. This playfulness, which is subtly weaved into the narrative, is a parodist attempt on Hesse's part to ridicule the overarching claims of xenophobic doctrines that rose into alarming heights in the 1930s and 1940s. The title of the work itself --*Magister Ludi*-- conveys the idea of 'the ludicrous,' which hints at playfulness. The work is a collection of several fictional texts. The first of these individual fictional texts is a biographical narrative of Josef Knecht. The narrator of the biography glorifies the high culture of the pedagogical region of Castalia. He says such practices as the cult of personality and disobedience to customs is non-existent in Castalia. Yet they bestow the grand honorific appellation of *Ludi Magister Josephus the Third* on Josef Knecht. He says that the Castalians do not promote biographies only to start narrating one. The narration opens with the narrator's commentary on the intricacies of recounting a past event. He says: "For although in a certain sense and for light-minded persons non-existent things can be more easily and irresponsibly represented in words than existing things, for the serious and conscientious historian it is just the reverse. Nothing is harder, yet nothing is more necessary, than to speak of certain things whose existence is neither demonstrable nor probable" (Hesse 11). For all his snobbery and talks of his devotion to his duty, the narrator excuses himself

from the task of narrating the last chapter and hands over the baton to a popular version of Knecht's biography called the "Legend of Magister Ludi". Further, the narrator coins terms like "officialise," and uses them randomly. This also strikes the reader as strange as it goes against the narrator's claim that his work demands great seriousness. Again, this also adds to the playful mood of narration. Hesse's playfulness is the product of a self-reflexive, voluntary effort to subvert the racial, xenophobic doctrines that were current during the time in which he wrote. It stems from a clear understanding of the social and political factors which are at play in the world about him.

Hesse's appreciation of *Maya* is based on the idea that it is *Maya* which brings about the infinite diversities of the tangible world. Appreciating the diversity of the world, that is a product of *Maya*, becomes a pivotal point of Hesse's worldview. This take on life is in congruence with the aesthetic attitude of Schopenhauer which calls for the transformation of the world into a spectacle which maybe watched with disinterested pleasure. While Schopenhauer's treatment of life as an aesthetic spectacle is for the sake of tolerating it, Hesse uses the ancient philosophical concept of *Maya* to appreciate the diversity of the world. *Maya* aids him in making an active political statement against contemporary violence. In self-reflexively bringing in the playfulness of 'Maya' within the text, he generates, for the reader, a wilful style of life that is in congruence with his political convictions. One finds that Hesse's conception of *Maya* in *The Glass Bead Game*-- as a confluence of the grand playful illusion, appreciated with the active aesthetic connoisseurship of the beholder--is itself a metaphor for the text that is written in the wake of a political and spiritual crisis.

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ROLE OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) IN THE ENTREPRENEURIAL DEVELOPMENT IN INDIA

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Introduction

Government of India has come up with "Make in India" to prosper the youth of the country to become as an entrepreneur and also develop the nation. But economy development of the rural people has been one of the prime concerns for the development of country. Efforts have been made on a continuous basis for improving the social and economic well-being of rural people. Many programmes and schemes have been implemented for the development of rural people. The Ministry of Rural Development is committed towards their up-liftment. This agency helps at generating employment, eliminating poverty, developing infrastructure and social security to the rural masses. Still, the schemes have not reached the rural and semi urban masses. But still in India rural people suffer by high levels of unemployment, under employment, low levels of income so they have significant debt. Therefore, a study has been made to analysis the Micro, Small and Medium Enterprises (MSME) sector and what are its activities and what are the expectations of youth to become an entrepreneur were studied.

MSME and its Activities

Definition

Micro, small and medium enterprises (MSME) sector has been recognized as an engine for the growth of a nation. The sector is characterized by low investment requirement, operational flexibility, location wise mobility and import substitution. In India, the **Micro, Small and Medium Enterprises Development (MSMED) Act, 2006** is the first single comprehensive legislation covering all the three segments. In accordance with the Act, these enterprises are classified in two (i) manufacturing enterprises engaged in the manufacture or production of

goods pertaining to any industry specified in the first schedule to the Industries (Development and regulation) Act, 1951. These are defined in terms of investment in plant and machinery; (ii) service enterprises engaged in providing or rendering of services and are defined in terms of investment in equipment (<http://business.gov.in/outerwin.php>.last accessed on 04.05.2016).

MSME Suitability for an Entrepreneur

India has a vibrant micro and small enterprise sector that plays an important role in sustaining the economic growth. SMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. This sector consisting of 36 million units and it provides employment to over 80 million persons. SMEs 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 areas. The Sector through more than 6,000 products contributes about 8% to GDP besides 45% to the total manufacturing output and 40% to the exports from the country (<http://About MSMEs in India.html>, last accesses on 25.05.2016). The SME sector has the potential to spread industrial growth across the country and can be a major partner in the process of inclusive growth. This is because, most entrepreneurs start their business from a small unit, which provides them an opportunity to explore their skills and talents, to experiment, to innovate and transform their ideas into goods, and services and finally nurture it into a larger unit. Risk in SME is less than large industries.

The small-scale sector in India has progressed from the production of simple consumer goods to the manufacture of many sophisticated and precision products like electronics control systems, microwave components, electro medical equipments, etc.

SMEs also play a significant role in National development through high contribution to domestic production, significant export earnings, flexibility operational, location wise mobility, low intensive imports, capacities to develop appropriate indigenous technology, import substitution, Contribution towards Defenses Production, Technology, Oriented Industries, Competitiveness in Domestic and Export Markets thereby generating new entrepreneurs by providing knowledge and training (<http://About MSMEs in India.html>, last accesses on 25.05.2016).

Under the Micro, Small and Medium Enterprises Development Act, 2006 (**MSMED Act**), the meaning of the terms Micro, Small and Medium enterprise is understood with respect to the investment made in the plant and machinery/equipment. The investment limit for each enterprise is as follows:

Type of Enterprise	Investment Limit (in INR)	
	Plant and Machinery (if manufacturing or producing goods)	Equipment (if providing or rendering services)
Micro Enterprise	Not more than 25,00,000 (Rupees Twenty Five Lakhs only).	Not more than 10,00,000 (Rupees Ten Lakhs only).
Small Enterprise	Between 25,00,000 (Rupees Twenty-Five Lakhs only) to 5,00,00,000 (Rupees Five Crores only).	Between 10, 00, 000 (Rupees Ten Lakhs only) and 2,00,00,000 (Rupees Two Crores only).
Medium Enterprise	Between 5,00,00,000 (Rupees Five Crores only) to 10,00,00,000 (Rupees Ten Crores only).	Between 2,00,00,000 (Rupees Two Crores only) and Rs. 5,00, 00,000 (Rupees Five Crores only).

Source: MSMED Act(2006)

In case of the manufacturing enterprises, investment in plant and machinery is the original cost excluding land and building and the items specified by the Ministry of Small Scale Industries, vide its notification No. S.O. 1722(E) dated October 5, 2006.

The major benefit for MSMEs is the reservation policy, which reserves certain items, for exclusive manufacture by these enterprises, thus, protecting their interests. The Government has put in place policies and has reserved items for purchase from MSMEs, under the Government Stores Purchase Programme. To encourage the small-scale units, the Special Economic Zone's are required to allocate 10 per cent space for the small-scale units and protections are offered in relation to timely payment for goods and services by buyers to MSMEs. And also, the Government has been encouraging and supporting the sector through policies for preferential access to credit, preferential purchase policy, help in marketing; technical guidance; training and technology upgradation, etc (<http://About MSMEs in India.html>, last accesses on 25.05.2016).

Problems of Entrepreneur

The micro, small and medium enterprises face problems at every stage of their operation, whether it is buying of raw materials, raising of finance, manufacturing the products and marketing the product. These industries are therefore not in a position to secure the internal and external economies of scale. Despite the entrepreneurs have high enthusiasm and inherent capabilities to grow, they faces the problems of sub-optimal scale of operation, technological obsolescence, supply chain inefficiencies, increasing domestic & global competition, working capital shortages, not getting trade receivables from large and multinational companies on time, insufficient skilled manpower, change in manufacturing strategies and unstable and uncertain market scenario. To survive with large and global enterprises is very difficult. There is lack of experienced and trained employees, and the entrepreneur of small firms cannot pay high salaries and cannot spend much on training their employees.

Small-scale units have to face several difficulties in the marketing and distribution of their

products. Most of them do not have their own marketing network. They find it difficult to sell their output at remunerative prices due to higher cost of production and non-standardized quality of products. The entrepreneur cannot spend much on advertising, sales, promotion, marketing and research. They have to sell their products at throwaway prices due to weak bargaining power and immediate need for money.

Inadequate access to credit is a major problem facing micro, small and medium enterprises. Generally, such enterprises operate on tight budgets, often financed through owner's own contribution, loans from friends and relatives and some bank credit. They are often unable to procure adequate financial resources for the purchase of machinery, equipment and raw materials as well as for meeting day-to-day expenses. This is because, on account of their low goodwill and little fixed investment, they find it difficult to borrow at reasonable interest rates. As a result, they have to depend largely on internal resources.

Initiatives of the Government

Management Training Programmes with the basic objective of improving the productivity/profitability of existing entrepreneurs by upgrading their managerial decision making capabilities and providing them an insight in the latest developments in the area of industrial management, marketing management, financial management, inventory control, human resource development, information technology, and e-commerce, etc. Also, it aims to make them aware about emerging practices in the field of industrial management.

National Institute for Micro, small and Medium Enterprises (NI-MSME) has taken gigantic strides to become the premier institution for the promotion, development and modernization of the Small and Medium Enterprise sector. An autonomous arm of the Ministry of Micro, Small and Medium Enterprises (MSMEs), the institute strives to achieve its avowed objectives through a gamut of operations ranging from training, consultancy, research and education, to extension and information services.

National Institute for Entrepreneurship and Small Business Development (NIESBUD), NOIDA is an apex body established by Ministry of Industries, Government of India for coordinating, training and overseeing the activities of various institutions/ agencies engaged in entrepreneurship development particularly in the area of small industry and small business.

Indian Institute of Entrepreneurship (IIE), Guwahati aims to be the leading provider of quality professional development programmers, research and information services in the field of entrepreneurship motivation, entrepreneurship development and enterprise management. The activities of the institute include identification of training needs, designing and organizing programmers both for development functionaries and entrepreneurs; evolving effective training strategies and methodologies for different target groups and locations; organize seminars, workshops and conferences for providing for a interaction and exchange of views by various agencies and entrepreneurs; undertaking research on entrepreneurship development, documenting and disseminating information needed for policy formulation and implementation on self-employment and entrepreneurship.

National Manufacturing Competitiveness Council (NMCC) has been set up by the Government at the Central level. But, as such, the problem faced by small/ medium scale entrepreneurs is that of increasing unhealthy competition within and between firms/ industries.

Further, such entrepreneurs have huge difficulty in accessing technology needs of the sector and maintaining competitiveness. The reasons for this include:- poor financial situations and low levels of R&D; risk-averting attitude; non-availability of technically trained human resources; lack of access to technological information and consultancy services; isolation from technology hubs; low focus on production costs; etc.

National Small Industries Corporation (NSIC) and State Small Scale Industries Development Corporations are involved in making efforts for providing some raw materials to MSME sector.

NSIC aims to help small scale units by financing purchase of raw material (both indigenous and imported), thus allowing them to focus on manufacturing quality products. It facilitates availability of scarce raw material either through the domestic market or by importing.

State Directorate of Industries distributes scarce raw materials to small units. They have set up depots for distribution of raw materials to small scale industries (SSIs). The Central Government has introduced a buffer stock scheme to ensure availability of scarce raw materials to this sector.

Raw Material Assistance Scheme of NSIC aims at helping small scale industries by way of financing the purchase of raw material (both indigenous & imported). This gives an opportunity to SSIs to focus better on manufacturing quality products. Benefits of the Scheme

- Financial Assistance for procurement of Raw Material upto 90 days.
- SSI helped to avail Economics of Purchases like bulk purchase; cash discount etc.
- NSIC takes care of all the procedures, documentation & issue of Letter of credit in case of imports.

The entrepreneurs are required to apply for raw material assistance only on the prescribed application forms. The application may be filled and submitted to the concerned Regional & Branch Offices.

With a view to foster the growth of MSME sector in the country, government has taken up several initiatives:

ISO 9000/14001 Certification Fee Reimbursement Scheme was introduced in order to incentivize technological up-gradation, quality improvement and better environment management by the MSEs. The scheme provides incentive to those small scale/ ancillary undertaking who have acquired ISO 9000/ISO 14001/HACCP certifications.

In order to reduce the cost of funds, a scheme called **Credit Linked Capital Subsidy Scheme (CLCSS)** for Technology up gradation in Small Scale Industries has been put into place. It aims at facilitating technology up

gradation by providing upfront capital subsidy to small scale industry units, including tiny, khadi, village and coir industrial units, on institutional finance (credit) availed of by them for modernization of their production equipment (plant and machinery) and techniques.

National Manufacturing Competitiveness Programme (NMCP) has been launched by the government in order to help MSMEs improve their competitiveness. The schemes under this Programme are aimed at addressing the technology/quality upgradation needs of the sector, mainly in the public-private partnership mode.

Small Industries Development Bank of India (SIDBI) in collaboration with United Nations-Asian Pacific Centre for Transfer of Technology (UN-APCTT) had established **Technology Bureau for Small Enterprises (TBSE)** to bring synergy between Technology and Finance for Small and Medium Enterprise (SME) sector. The objectives of the company are to:

- provide professional services for technology transfer in order to enhance market competitiveness of small and medium enterprises and promote sustainable development.
- maintain and provide data base on technology options available from different countries.
- provide micro small & medium enterprises information on sources of technology and means of accessing them.
- provide background information on technology seeking enterprises to technology suppliers and collaborators.
- identify business partners willing to collaborate and extend support to tie up financial assistance and other requirements such as drafting agreements, obtaining various approvals and preparation of business plans required for transfer of technology.
- provides financial syndication through banks and financial institutions.

National Small Industries Corporation Ltd. (NSIC) has taken up an initiative to enhance technology

options for small scale industries. An ISO 9001 certified company, it has been working to fulfill its mission of promoting, aiding and fostering the growth of small scale industries and industry related small scale services/business enterprises in the country. Over a period of five decades of transition, growth and development, NSIC has proved its strength within the country and abroad by promoting modernization, upgradation of technology, quality consciousness, strengthening linkages with large medium enterprises and enhancing exports - projects and products from small industries.

Further, in order to facilitate investments for technological upgradation and higher productivity in the micro and small enterprises, the phased deletion of products from the list of items reserved for the exclusive manufacture by such enterprises is being undertaken.

Strategies to be adopted by the Government for making success of Make In India Scheme

- Provide entrepreneurial skills training to conduct feasibility studies, perform cost and benefit analyses, write business plans, acquire financing, and initiate start-ups.
- Start-up microfinance programs for the industries that struggle with operational, financial or institutional sustainability.
- Develop small businesses that produce saleable goods, such as traditional handicrafts.
- Increase the productivity and distribution of local farmers' goods, while providing drought relief to vulnerable families.
- Initiate and maintenance of financial guidance and credit, promote savings, free members from unfair debt burdens, and create collective action

opportunities that minimize exploitation of women and other marginalized groups.

- Offer skills training and capacity-building workshops to increase economic independence, empowerment and local employability of women and other underserved groups.
- Research and analyze numerous topics that include local economic conditions, migration patterns, obstructions to economic growth, and efficacy of microfinance programs.
- Expand and increase exposure of microfinance programs to outlying villages.
- Offer marketing, distribution, pricing, and management training to local microenterprises.

Conclusion

All kinds of business enterprises require sufficient funds in order to meet their fixed as well as working capital requirements. Finance is one of the critical inputs for growth and development of the micro, small and medium enterprises. They need credit support not only for running the enterprise and operational requirements but also for diversification, modernization/up gradation of facilities, capacity expansion, etc. The Government has been encouraging and supporting the sector through policies for infrastructural support, technology upgradation, preferential access to credit, reservation of products for exclusive manufacture in the sector, preferential purchase policy, etc. It has been offering packages of schemes and incentives through its specialized institutions in the form of assistance in obtaining finance; help in marketing; technical guidance; training and technology upgradation, etc. So, entrepreneur has to utilize the opportunity provided by the Governments and help in the development of nation.

DESIGN AND IMPLEMENTATION OF MINING SENTIMENTS FROM SONG LYRICS BASED ON HIDDEN SEMI MARKOV MODEL

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Abstract

Effective mining techniques need to be set up, in all fields, be it education, entertainment, or science. Data in the entertainment industry is mostly in the form of multimedia (songs, movies, videos, etc.). There has recently been a dramatic surge of interest in sentiment analysis based on the multiple sentiments. The research work focused on Hidden Markov Model (HMM) technique used to find sentiments behind songs based on the lyrics. The major problem in the present work is that it does not capture more semantics. The proposed work solves ambiguity problem for each entity which is solved by using the Markov Logic Network (MLN). It posits that documents in a collection come from k "topics", finally, each document is a combination of these k topics and gives a sentiment structure to a song, which is a combination of different moods.

Keywords: Entity Disambiguation, topic mining, HMM, HSMM, MLN.

Introduction

The goal of the proposed system is to first acquire lyrics and process them for further analysis. Each file is crawled and lyrics are collected as separate text files. The pre-processing of the text that corresponds to songs consists of the tokenization, stemming, stop word removal, morphological and Word-Sense Disambiguation (WSD) using Graph based WordNet tool. Entity Disambiguation resolves the many-to-many correspondence between mentions of entities in natural language and real-world entities. A real-world entity can be expressed using different aliases due to multiple reasons as use of abbreviations, different naming conventions (e.g. "Name Surname" and "Surname, N."), misspellings or naming variations over time (e.g. "Leningrad" and "Saint Petersburg"). Furthermore, some different real-world entities may have the same name or share some aliases. For instance, two citations of "J. Smith" in different documents may refer to different authors.

Many techniques have been explored for the Entity Disambiguation problem. Some of them are semantic integration or instance identification problem from multiple sources of data by [Hernandez et al.1995].The string similarity functions estimates the string distance between the values then detects the duplicate string from the similar metrics proposed by [Bilenko and Mooney 2003].In most works, the knowledge is manually defined, such as rules or weights and only some works rely on the use of machine learning method. A pair of entities as vectors of matching and non-matching pairs proposed by [Cohen et al. 2003]. Some techniques take advantage of an ontology structure, like clustering template elements or exploiting relations and also explain the concept of deduplication is when two tuples refer to the same entity [Bhattacharya and Getoor 2004].

Several disambiguation approaches have been proposed to address the entity ambiguity problem. [Dredze et al. 2010] formulated the disambiguation task as a ranking problem and developed features to link

entities to Wikipedia entries. [Zhang et al. 2010] used an automatically generated corpus to train a binary classifier to reduce ambiguities. [Dai et al. 2010] collected external knowledge for each entity and calculated likelihoods stating the similarity of the current text with the knowledge to improve the disambiguation performance.

Most previous works employed separate stages to execute NIL-filtering and disambiguation. However, a separate-stage approach ignores possible dependencies between NIL-filtering and disambiguation can result in error propagation. Joint inference has become popular recently, because they make it possible for features and constraints to be shared among tasks. [Che and Liu 2010] created a joint model for Word Sense Disambiguation (WSD) and semantic role labelling for finding sentence-level semantic representation. [Finkel and Manning 2009] integrated parsing and named entity recognition in a joint model.

A Markov Logic Network (MLN) [Richardson and Domingos 2006] is a probabilistic logic which applies the ideas of a Markov network to First-Order Logic (FOL) enabling uncertain inference. Markov Logic Networks generalize FOL, in the sense that, in a certain limit, all contradictory statements have a probability of zero, and all tautologies have probability one. [Richardson and Domingos 2006] propose a joint model which combines First Order Logic (FOL) and Markov Networks, to unify the NIL-filtering and entity disambiguation stages. The model captures the contextual information of the recognized entities for entity disambiguation as well as the constraints when linking an entity mention to a Knowledge Base (KB) entry.

HSMM Methodology

Hidden Markov Models (HMM) can also be generalized to allow continuous state spaces. Examples of such models are those where the Markov process over hidden variables is a linear dynamical system, with a linear relationship among related variables and where all hidden and observed variables follow a Gaussian Distribution (GD). In this work HMM follows a Gaussian Distribution (GD) to hypothesize that some of these topics correspond to moods. HMM is proposed in the recent work

to mine the topics of lyrics files, but it has the following major limitations. The limitations of the HMMs are as follows 1) HMM are linear models and are thus unable to capture higher order correlations among positions. 2) Another flaw of HMMs namely, that the probability of a sequence can be found from the product of the probabilities of its individual residues. The above mentioned issues are solved by using the Hidden Semi Markov Model (HSMM).

Semantic Matching and HSMM

[Sanson and Thomson 2001] modelled normal distributions within unnoticed states where the states change in time using a Hidden Semi Markov Model (HSMM). Word-Sense Disambiguation (WSD) resolves the meaning of affective words (i.e., nouns, adjectives and verbs) according to their context [Seco et al. 2004]. The proposed system uses three measurements such as indegree, Closeness, Betweenness are used to measure the semantic similarity of the words. The indegree is usually normalized by dividing the value by the maximum degree in the graph [Navigli and Lapata 2007]. Closeness of a vertex as the reciprocal of the sum of the shortest paths between the vertex and all the other vertices in the graph. The betweenness of a node for each one of the words (edges) from the lyrics files is defined in terms of how "in-between" a vertex is among the other vertices in the graph.

Algorithm 1: Graph centrality for word sense disambiguation for lyrics files

Input : Sequence of the words $EFW = \{EFW_1, \dots, EFW_n\}$

Input : Admissible labels $EFWL_i = \{efl_{w_i}^1, \dots, efl_{w_i}^{N_{w_i}}\}$

Output : Sequence of labels $FL = \{fwl_{w_i} | i = 1, \dots, N\}$ with label $EFWL_i$ corresponding to the word efw_i from input lyrics file sequence

Build graph G for label dependencies

For $i = 1, \dots, N$ do

For $j = i + 1$ to N do

If $j - i > EFMaxDist$ then

Break

End if

For $t = 1$ to N_{EFW_i} do

For $s = 1$ to N_{EFW_j} do

weight \leftarrow dependency($efl_{w_i}^t, efl_{w_j}^s, efw_i, efw_j$)

If weight > 0 then

addedge($G, efl_{w_i}^t, efl_{w_j}^s, weight$)

End if

End for

End for

End for

End for

Score vertices in G

For all $V_a \in Vertices(G)$ do

Score(V_a) \leftarrow Centrality(V_a)

End for

Label assignment

For $i = 1$ to N do

$efl_{w_i} \leftarrow \arg \max_{t \in EFW} P(efl_{w_i}^t) | t = 1, \dots, N_{w_i}$

end for

$$P(LFEV = lfev) = \frac{1}{Z} \exp \sum_{i \in LFEV} \sum_{j \in g_i} w lfe_i g_j(lfev) \quad (3)$$

In the above equation states that Z the partition function, LFEV is the set of all first order formulae in the MLN for lyrics files with the entity, g_j is the set of groundings of the j^{th} first-order formula, and $g_j(lfev) = 1$ if the j^{th} ground formula issue and $g_j(lfev) = 0$ otherwise.

HSM for Topic Mining

A Hidden Semi Markov Model (HSM) with markov chain is introduced by Gu'edon (2003), which

To measure the disambiguated problem for each entity in the lyrics files Markov Logic Network (MLN) [Richardson and Domingos 2006] represents the joint distribution of a set of variables $LFEV = \{LFEV_1, \dots, LFEV_n\}$ belongs to the values of each entity as a product of factors:

$$P(LFEV = lfev) = \frac{1}{Z} \prod_k f_k(lfev_k) \quad (1)$$

In the above equation where each factor $f_k(lfev_k)$ is a non-negative function of a subset of the variables, $LFEV_k$, and Z is a normalization constant. As long as $P(LFEV = lfev) > 0$ for all lfev, distribution can be equivalently represented as a log-linear model,

$$P(LFEV = lfev) = \frac{1}{Z} \sum_i w lfe_i g_i(lfev) \quad (2)$$

In the above equation, the features $g_i(lfev)$ are arbitrary functions of the variables' state. An MLN is a set of pairs, $(LFEF_i, w lfe_i)$, where is $LFEF_i$ a formula in FOL for each one of the lyrics files with entity and $w lfe_i$ is a real number represented a weight. Together with a finite set of constants C, it defines a Markov network $M_{L,C}$ where $M_{L,C}$ contains one entity node value for each possible grounding of each entity disambiguation predicate appearing in L. The value of the node is 1 if the ground entity disambiguation results are true and 0 otherwise.

The probability distribution over possible number of the entity with variables is given by

consists of pair classes such as positive and negative classes with different number of states for each one of words in the lyrics files $\{S_t = \{happy, sad, angry\}\}$ and $\{X_t\}$. The observed process $\{X_t\}$ is linked to the hidden, is defined for each one of the states such as the positive and negative class states in the lyrics files with $\{S_t\}$ and corresponds specific topics in the words. Here $X_t = \{t_1, \dots, t_n\}$ and $\{S_t\} = \{v_1 \dots v_n\} \in \{\text{No of class}\}$

Initial probabilities

$$\pi_j := P(S_0 = j), \sum_j \pi_j = 1 \quad (4)$$

$$P(X_t = x_t | X_0^{t-1} = x_0^{t-1}, S_0^{t-1} = s_0^{t-1}) = P(X_t = x_t | S_t = s_t) \quad (5)$$

The completed state sequence complicates the likelihood function by an additional sum over all possible prolongations of the topic detection sequence s_0, \dots, s_{t-1} . It is given by,

$$L(\theta) = \sum_{s_0, \dots, s_{t-1}} \sum_{u_{t+}} L_c(s_0^{t-1}, x_0^{t-1} | \theta) \quad (6)$$

In this work, the MLN is added as an external knowledge base used for solving the ambiguities problem in lyrics files. The sentiments of the each song are mined using Hidden semi Markov Model (HSMM).

Results and Discussion

In order to perform the experimentation, the data set is collected from LyricsTrax, a website for lyrics that provided us with the lyrics for songs. Assuming different values of k , ranging from 5 to 50, applied HSMM, HMM over the dataset. Changing the number of topics gives a similar structure and as k is increased from 5 to 50, the topics split and lose their crisp nature. It can be seen that purity of the clustering increases monotonically with the number of topics. Consider a separate cluster for each song, the purity would have been 1.

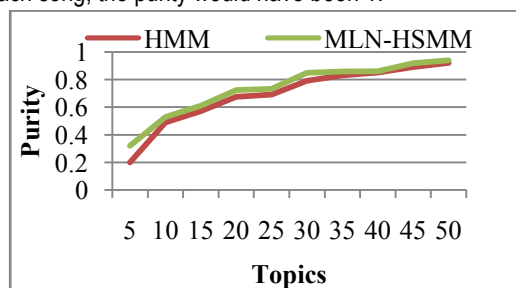


Figure 1: Purity comparison between the Methods

Figure 1 shows the comparison results of the proposed MLN-HSMM with HMM method and it can be seen that purity of the proposed MLN-HSMM is 0.94 which is 0.07 high with the existing system, which shows that proposed MLN-HSMM achieves higher mining results

The observation of the specific topic process is characterized by the conditional independence property,

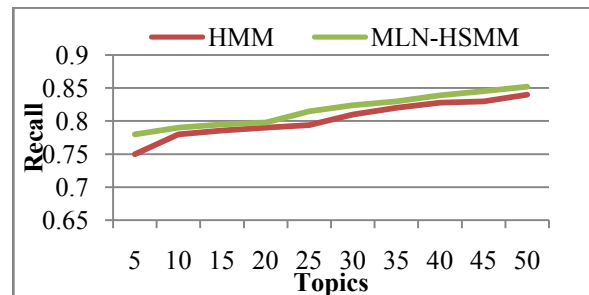


Figure 2: Recall comparison between the methods

Figure 2 depicts the comparison results of recall between the proposed MLN-HSMM, HMM methods. It can be seen that recall value of the proposed MLN-HSMM is 0.852 which is 0.092 high when compared to existing system which shows that proposed MLN-HSMM achieves higher mining results since entity disambiguation problem is solved using Markov Logic Network (MLN).

Summary

This research presents a sentiment analysis for mining the topics from songs based on their moods. The proposed approach learns to model the dependencies, including the interaction among Knowledge Base (KB) entries. The sentiments of the each song are mined using Hidden Semi Markov Model (HSMM). As far as songs are concerned, they reflect almost coherent sentiments and thus, form a good corpus for sentiment mining. The experimentation results of the proposed HSMM is measured in terms of the purity, and Recall, it achieves 0.94 and 0.852 values respectively which is high when compared to LDA with 50 topics. The major issue of this work is that the results of the topics are not summarized and this problem is solved by using Nonlinear Discriminant Analysis (NDA)

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ELECTRICAL HOME APPLIANCES IN INDIA AND TAMILNADU – AN OVERVIEW

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Home appliances play a major role in the domestic life of the modern man. It has always had a significant place in the life of man ever since the Stone Age when man began to use tools. Today, the twenty-first century human beings use more sophisticated tools and home appliances for his daily life. The more we try to make our life convenient and comfortable, the more significant the role of appliances turns out to be in determining the life style of man. Home appliances are electrical/mechanical appliances which accomplish some household functions, such as cooking or cleaning. Household appliances are the important appliances which are used in our household for the various day to day functions like cooking, cleaning, exercising, purifying, food preservation etc. The majority of household domestic appliances are the large machines usually used in the bed rooms, bath rooms, halls and in kitchen. The appliances which are used in a kitchen accomplish some routine housekeeping task such as cooking, food preservation and cleaning. The uptrend's in technology and innovations made the home appliances more user friendly making the home routines as quick as possible. The consumer durables industry can be broadly classified into two segments: Consumer Electronics and Consumer Appliances. Consumer Appliances can be further categorized into Brown Goods and White Goods.

Industrialization and Development in Home Appliances

Industrialization has ushered in dramatic as well as uneven transformation in world society. It has altered the technological pattern and work processes of the preindustrial ways of life. This socio-technological

revolution has changed the domestic ways and means of dealing with food provision, clothing, cleaning and medical care. In other words, it has affected the elements of human reproduction (productivity). With the development of mass production at the turn of the twentieth century, many traditionally male tasks were abandoned, and others were left most in the hands of women and servants. Corporate industry began providing goods and services that households had previously self-produced. During the Pre-world war period when the municipalities developed a water system, the homes were fully equipped with running water, water heaters and indoor bathrooms. Moreover, electricity substituted kerosene lamps, whilst other electric appliances slowly began appearing in the market (e.g. electric fans, sewing machines, washing machines, and vacuum cleaners). Telephone and automobiles also began to appear in a small number of families. These developments consolidated and further expanded during the post-war economic growth. Indeed, after World War II, household technologies dramatically spread through all the social layers. The assembly-line production of home appliances was balanced by an increasing consumerist culture and people's adequate increasing purchasing power. It was the era of mass consumption of Mixer Grinders, grinders, fridge, gas stove, pressure cooker and many other durable goods. Finally, as of the 1970s, the technological evolution brought the use of computers and micro-chips. This determined the massive and fast expansion of consumer electronics. At the turn of the Twenty first century, new products such as microwave ovens, compact-disc players, Mp3 players and personal computers, began to keep altering household everyday

life. More importantly, the attention of producers is increasingly focused on the environmental impact of new technology. Indeed, the new frontier of technology should be capable of addressing progressively its consequent effects on human reproduction in relation to the biosphere.

Government Initiatives to Promote home Appliance Market

The Indian Government is majorly concerned about the development of rural markets and hence, keeps introducing policies and initiatives to encourage their growth. In a bid to make economic development inclusive, the Indian Government has initiated many schemes and programs that aim at improving the standard of living in India villages or rural areas. For instance, the Government launched a time-bound business plan for action called Bharat Nirman for enhancing the infrastructure in hinterlands. Under this program, action is proposed in the areas of Water Supply, Housing, Telecommunication and Information Technology, Roads, Electrification and Irrigation. The other initiatives are:

- National Policy on Electronics (NPE) 2012 was launched with an objective to transform India into a global hub for Electronic System Design and Manufacturing (ESDM) and to expand the manufacturing base of electronic products in India. Key goals for 2020 are to attract investment of USD 100 billion, enhance exports to USD 80 billion, achieve a turnover of USD 400 billion and create employment of around 28 million
- As per Foreign Trade Policy (2015-2020), the Focus Product Scheme, Market Linked Focus Product Scheme and Focus Market Scheme are now under a single MEIS scheme. Export of notified goods (includes Ac parts and compressors, refrigerating equipment compressors, fully automatic washing machines and color TV) and Asia-Oceania block) will be payable as percentage of realized FOB value (in free foreign exchange). Moreover, there will

be a provision for higher level of rewards under MEIS scheme for export items with high domestic content and value addition.

- According to the Modified Special Incentives Package Scheme (MSIPS) the government will reimburse certain taxes and duties for 10 years, amounting to 20% (SEZs) to 25% (non-SEZs) of capital investment. However, white goods are not covered in this scheme and are in the draft MSIPS document.
- Zero duty EPCG scheme allows import of capital goods for pre-production, production and post-production (including CKD/SKD thereof as well as computer software systems) at zero Customs duty. As per the Foreign Trade Policy 2015-20 the specific export obligation under EPCG scheme where capital goods are procured from indigenous manufacturers has been reduced to 75% from 90% in order to promote domestic capital goods manufacturing industry.
- An Electronics development fund of USD 2 billion has been created to promote innovation, intellectual property creation, product commercialization etc.

Classification of Home Appliances

Traditionally, home appliances are classified into: Major Appliances (or "White goods") Small Appliances (or "Brown goods") Brown goods are typically small household electrical entertainment appliances such as: DVD players, Televisions, Cameras etc. White goods comprise major household appliances and may include: Fridge, Air conditioner, Cooker, Gas stove, Mixer Grinder etc. Some types of brown goods were traditionally finished with or looked like wood or Bakelite. This is now rather rare, but the name has stuck, even for goods that are unlikely ever to have been provided in a wooden case (e.g. camcorders). White goods were typically painted or enameled white, and many of them still are. The addition of new items to these categories shows that the categories still serve a purpose in marketing. This division

is also noticeable in the service area of these kinds of products. Brown goods usually require high technical knowledge and skills (which get more complex with time, such as going from a soldering iron to a hot-air soldering station), while white goods need more practical skills and "brute force" to manipulate the devices and heavy tools are required to repair them.

Mixer Grinder

The basic history of the Mixer Grinder originates from Herbert Johnson's ideas to make life in the kitchen easier. He came up with the idea in 1908 after watching a professional baker struggle with a bowl and a spoon. Johnson, founder of Hogart Mfg, invented the first 80 quart Hogart Model Mixer Grinder in 1915. According to ideafinder.com, this Mixer Grinder featured "planetary action," where a single whisk spun in one direction while the bowl spun in another. While the industrial-sized 65 lb Hogart Mixer Grinders served their role initially in professional bakeries; a man named Egmont Ahrens decided to streamline the size and look of the Mixer Grinder, which in turn, reduced the price from \$189.50 to \$55.00 in 1936. The new design made the Mixer Grinder fit so perfectly on kitchen countertops that they decided to patent the design itself. If we take a look at the changes that have come up in the ways of cooking one gets enough to contemplate on and observe. The difference between traditional and modern kitchen seems quite vast. Earlier when there were just a few of the machines available for aid, every homemaker had to perform most of the cooking tasks on their own. But now when one enters the modern kitchens, the kitchens are found stuffed with modern and up to date cooking appliances. Two of the modern kitchen accessories without which it becomes hard for a home maker to perform the cooking task are the Mixer Grinder and grinders.

Wet Grinder

Wet grinder is a grinder used with water. Wet grinders have a wide application in industry, workshops, and commercial and domestic kitchens throughout the world. Kitchen wet grinders are very popular tools in the South Indian kitchen and are used to make paste out of

soaked grains and lentils. At one time, a wet grinder consisted of a large rock with a hole in it, where a cylindrical rock with a wooden handle fit in. The grain and lentil mixture was poured in with water and the cylinder rotated by the handle on the top to grind the food together. The ground paste is used for various food items like idli, dosa, sevai and vada. The evolution of grinders has a dramatic change in the working. The earlier form of wet grinder called "Attan Kallu" used mechanical energy in which the user had to rotate the top stone called "Kullavi" to grind the medium. The invention of electricity led to the development of electric-powered wet grinders. By this invention, the powered wet grinders have both the top and the base stone rotating. These electric models were first introduced in restaurants, and later moved into the home. Most modern models still have stone components for the grinding action. The stone is usually granite. The old manual grinding stones used to be refinished for better results. Modern stones usually don't need refinishing, as they last much longer.

Refrigerator

Refrigerator is a major purchase for any home. After the oven and the pressure cooker, the refrigerator is the most needed appliance in a kitchen. Considering the use and cost of the refrigerator, people take more care and time to choose a new refrigerator. Today, there are many brands, types, and options to choose from. One has to consider one's need to decide whether one should choose a traditional refrigerator that has a freezer compartment, a double refrigerator, or just a refrigerator. Regarding the size of the refrigerator also one has to make serious thinking to choose the one that will suit the shape of the kitchen and the space needed inside the refrigerator. Depending on the needs of the people there are a wide variety of refrigerators in the market. People, who generally choose to buy a refrigerator with a freezer compartment, prefer a model that is equipped with automatic defrost. This is to save the trouble of defrosting it. According to their preferences customers choose a top mounted freezer or a bottom mount or even a side by side freezer. Power consumption is another important factor that goes in the selection of a refrigerator. Refrigerators

are one of the most sought after appliances in Indian middle class homes. The refrigerator market has two segments: Direct Cool and the relatively new Frost-Free type.

Washing Machines

Washing machines made their mark in the Indian market in the eighties. Videocon was the first company in India to introduce washing machines. Over the years, it has remained a market leader, with an overall market share of 35% by adopting flexible strategies, which are modified as and when the need arises. Initially, the challenge was to wean away home makers from their traditional methods of washing clothes. But then, owing to high prices, the market appeared to be limited only to upper income urban households. The 1990s saw a change in the socio-economic scene in the country. Rapid growth, increase in the number of working women, changing life styles and higher aspiration levels with exposure to satellite television and easy consumer finance meant that demand for consumer goods rose phenomenally. Sales of semi-automatics outstrip those that in the fully automatic segment. This has been due to a variety of factors, price being one of them. As semi-automatic washing machines are cheaper than the fully automatic ones. Fully automatic washing machines have been gaining share as a consequence of product improvement, competitive pricing and resultant convenience. However, semi-automatic machines will continue to play a major role in the Indian market for quite some time. Fully automatic washing machines have been the growing at 44.5 per cent and semi-automatic segment, at about 18 per cent. The entry of MNCs has widened the range to more than 10 brands with a proliferation of models, while ensuring technology upgradation. A visible impact of this churn has been the exit of a few established players from the market.

Television

History on television is a vast enterprise, spanning commercial and public networks, corporate and independent producers. As we rapidly enter the twenty-first century a significant increase in historical

programming exists on television screens throughout the United States mostly in the form of biographies and quasi biographical documentaries which coincides with a marked rise of interest in history among the general population. Television is the principal means by which most people learn about history today. American and European cable networks evinced interest, as well as large Indian business groups, who set up sophisticated head ends capable of delivering more than 30 channels. These multi- system operators started buying up local networks or franchising cable TV feeds to the smaller operators for a fee. This phenomenon led to resistance from smaller cable operators who joined forces and started functioning as MSOs. The net outcome was that the number of cable operators in the country has fallen to 30,000. Television must be understood and seldom is as the primary way that children and adults form their understanding of the past. Just as television has profoundly affected and altered every aspect of contemporary life from the family to education, government business, and religion the medium's nonfictional and fictional portrayals have similarly transformed the way tens of millions of viewers think about historical figures and events.

Brands of Home Appliances in India

A major appliance, or domestic appliance, is usually defined as a large machine which accomplishes some routine housekeeping task, which includes purposes such as cooking, food preservation, or cleaning, whether in a household, institutional or industrial setting. Major appliances are differentiated from small appliances because they are large, difficult to move, and generally fixed in place to some extent. Another frequent characteristic of major appliances is that they may have substantial electricity requirements that necessitate special electrical wiring to supply higher current than standard electrical outlets can deliver. This limits where they can be placed in a home. Major appliances have become more technically complex from the control side recently with the introduction of the various Energy Labeling rules across the world. This has meant that the appliances have been forced to become more and more

efficient leading to more accurate controllers in order to meet the regulations. Most of the segments in this sector are characterized by intense competition, emergence of new companies (especially MNCs) and introduction of state-of-the-art models, price discounts and exchange schemes. MNCs continue to dominate the Indian consumer durable segment, which is apparent from the fact that these companies command more than 65 per cent market share in the color television segment.

Philips

Apart from initiating new marketing and distribution programmes, Philips will also be launching a range of new products during the rural initiative. They have specially designed value-for-money products specifically targeted at the semi-urban and rural consumer in India, across our CTV and audio product range. The pricing for these products has been structured to make it affordable for their target audience. Other new models to be introduced will include features such as a new 'Eye-fit' technology which allows picture improvement under any cable signal condition, economy in electricity consumption and on-screen display in the regional language, among other things. On the distribution front, Philips claims to have the biggest distribution network (as compared to other consumer electronics companies) and a high degree of penetration even in the rural and semi-urban areas.

Videocon

Videocon has become a house hold name as most upper middle and middle class people identify its products, thanks to its huge spending in advertising and its strategies to Penetrate into semi-urban and rural areas in a big way. That it has achieved a market leader position in both audio and video equipment and also remained in that position for a considerable period (almost five years) bears testimony to the success of its strategies to attract the customers. In other product lines like washing machines also it witnessed a growing rate of success until 1997. The company believes that the only strategy for survival in a competitive market is to ensure

customer satisfaction and leadership through quality and innovation, technology and performance.

Kelvinator

In an effort to promote its new product launches, Electrolux Kelvinator Ltd is planning to launch a slew of marketing initiatives and promotions, targeted at trade partners and consumers in the year 2003-04. In addition, the company also plans to restructure its existing distribution system and consolidate its business operations. On the company's new marketing initiatives they have launched new range of Electrolux Kelvinator products with a new brand positioning such as 'Nurturing Hopes, Nourishing Life', the world's first - Life Nourishing System. This system is a superior technologically advanced system with new features. As part of its retailing strategy, the company has set up various shop-in-shop outlets, and it is also planning to launch its customer relationship management (CRM) initiatives, at the retail-end. Electrolux is a market leader in refrigerators with its three brands Electrolux Kelvinator, Electrolux and Allwyn. Every year, customers in more than 150 countries buy more than 55 million Electrolux Group products for both consumers and professional use.

Samsung India

Samsung India commenced its operations in India in December 1995, today enjoys a sales turnover of over USD 1 billion in just a decade of operations in the country. Samsung design centres are located in London, Los Angeles, San Francisco, Tokyo, Shanghai and Romen. Samsung India has its headquartered in New Delhi and has a network of 19 Branch Offices located all over the country. The Samsung manufacturing complex housing manufacturing facilities for Colour Televisions, Colour Monitors, Refrigerators and Washing Machines is located at Noida, near Delhi. Samsung 'Made in India' products like Colour Televisions, Colour Monitors and Refrigerators are being exported to Middle East, CIS and SAARC countries from its Noida manufacturing complex. Samsung India currently employs over 1600 employees, with around 18% of its employees working in Research & Development.

Whirlpool India

Whirlpool was established in 1911 as first commercial manufacturer of motorized washers to the current market position of being world's number one manufacturer and marketer of major home appliances. The parent company is headquartered at Benton Harbor, Michigan, USA with a global presence in over 170 countries and manufacturing operation in 13 countries with 11 major brand names such as Whirlpool, KitchenAid, Roper, Estate, Bauknecht, Laden and Ignis. Today, Whirlpool is the most recognized brand in home appliances in India and holds a market share of over 25 per cent. The company owns three state-of-the-art manufacturing facilities at Faridabad, Pondicherry and Pune.

LG India

LG Electronics was established on October 1, 1958 (As a private Company) and in 1959, LGE started manufacturing radios, operating 77 subsidiaries around the world with over 72,000 employees worldwide it is one of the major giants in the consumer durable domain worldwide. The company has as many as 27 R & D centers and 5 design centers. Its global leading products include residential air conditioners, DVD players, CDMA handsets, home theatre systems and optical storage systems.

Godrej India

Godrej India was established in 1897. The company was incorporated with limited liability on March 3, 1932, under the Indian Companies Act, 1913. The Company is one of the largest privately-held diversified industrial corporations in India. The Company has a network of 38 Company-owned Retail Stores, more than 2,200 wholesale dealers, and more than 18,000 retail outlets. The company has Representative Offices in Sharjah (UAE), Nairobi (Kenya), Colombo (Sri Lanka), Riyadh (Saudi Arabia) and Guangzhou (China-PRC).

Sony India

Sony Corporation, Japan, established its India operations in November 1994. In India, Sony has its

distribution network comprising of over 7000 channel partners, 215 Sony World and Sony Exclusive outlets and 21 direct branch locations. The company also has presence across the country with 21 company owned and 172 authorized service centres.

Conclusion

India is emerging as the third largest internet market and its e-commerce business is likely to touch Rs 40 billion (USD 742.76 million) in 2015 against Rs 12 billion (USD 222.83 million) at present. Also, with mobiles becoming a major medium for advertising and content delivery, every three out of four users in the country are expected to access the net through a mobile phone by 2015. During 2012-22, cumulatively around USD 500 billion of add expenditure is expected to happen on mobile phones, according to industry estimates. Moreover, the people in India need things instantly as their work style is in such a way. The e-commerce industry will surely adopt this as a positive note to expand their market. After sale service would play a vital role of the future of E-Commerce as it would pull a large population to buy goods with faith. Unlike like the window shopping experience E-commerce industry have to concentrate on building colorful websites to attract the customers to buy the goods as they would try in naked eye. The another important factor to be noted in this industry is to gain the confidence of each and every customer so by mouth talk the number of customer would increase and a small failure would back fire too. The E-commerce in India has a bright future because more than 55% of the population are youth with gadget freak tag, so with all these kind of positive note this particular industry has a huge opportunity to capture a larger share in the market.

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SOCIAL AND ECONOMIC FACTOR'S IMPEDING TO GROWTH OF WOMEN ENTREPRENEURSHIP IN INDIA

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Abstract

The characteristics of men and women entrepreneur are generally very similar. The difference is found only in the age, personality, motivation and type of business started. Men start an enterprise between the age group of 25 - 35 years. Whereas women does so in 35-45 age groups. Women are goal oriented independent, flexible, tolerant, creative, realistic, enthusiastic and energetic because of which the management style differ from their male counterpart. Women are by and large born managers as they manage their house. They can simultaneously do more than one task at a time and have co-ordinating skills. They in variably think of entering a business once their children are grown up and household responsibilities get reduced. Women rely on their own finance and avoid availing of loans. Women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. Therefore, instead of just schemes (financial and developmental) as the carrot for entrepreneurship development an intensive training needs to be provided to the women in rural India and create an entrepreneurship training system as per integrated rural development program. Rural women entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the rural women do not think of entrepreneurship as the career option. Therefore, the rural women entrepreneurs need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.

Introduction

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. There are many reasons for women to enter into entrepreneurial ventures in a predominantly society. Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the family and the society as a whole. Therefore, development of entrepreneurship among women has received special attention of the policy makers. In this direction, a special character in the seventh plan has converted into the integration of women in economic development. The new industrial policy has stressed the

need for conducting special Entrepreneurial Development Programme (EDPs) for women. Besides this, today, a network of institutions exists in the country to promote women entrepreneurship. The commercial banks and the financial institution are an integral part of this network. Many organizations / institutions and association promote and develop women entrepreneurship by providing financial assistance at concessional rates of interest and also organize industrial fairs and exhibitions. Entrepreneurship Development Programme (EDPs) for women creates entrepreneurial awareness among them. As women have emerged as top business executives.

Position of Women Entrepreneurship in Rural India

Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of

this effort is under estimated both by the families that take it for granted and in academic studies. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision-making. Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. Promoting entrepreneurship for women will require an even greater reversal of traditional Attitudes than the mere creation of jobs for women would. This does not mean that we should wait for societal change to take place first. But it does imply that the programme should go beyond subsidies and credit allocation to attitudinal changes, group formation, training and other support services.

Methodology of the Study

The present article has been prepared on the basis of reliable secondary data which is collected from the published reports of RBI, NABARD, Census Surveys, SSI Reports, newspapers, journals, Text book , reports journals and magazines. Information were also collected by surfing the net and from relevant websites.

Objectives

- To critically examine the Growth and problems faced by women entrepreneurs.
- To study the policies, programmes and planning process for growth of women entrepreneurship.
- To study the suggestion for the development of women entrepreneurs

Statistical Information of Women Entrepreneur in India

States	Number of units Registered	Number of women Entrepreneur	Percentage
TamilNadu	9618	2930	30.36
Uthrapradesh	7980	3180	39.84
Kerala	5407	2135	38.91
Punjob	4791	1618	33.77
Maharashtra	4330	1394	32.12
Gujarath	3872	1538	30.72
Karnataka	3822	1026	26.84
Mathyapradesh	2967	842	28.36
Other State and UTS	14576	4195	28.71
Total	57363	18848	32.82

This table shows the status of the women entrepreneur who have registered more in the state of UTS but the percentage of women entrepreneur is 28.71%. From the above mentioned states Tamil Nadu is the more units registered state and their percentage is 30.36%. In the state of Uttar Pradesh number of women entrepreneurs 3180 and their percentage is 39.84. Compare Tamil Nadu Uttar Pradesh biggest state but their registration units are less, but their number of women entrepreneur and percentage of women entrepreneur is high.

Growth of Women Entrepreneur

As per the 1991 census only 1,85,900 women entrepreneurs in Handlooms, Agriculture and agro based industries. In year 1995-96 only 2, 95,680 women entrepreneur increased. During the VIII the five year plan appreciable increases. In another five year plan the number of women entrepreneur increase up to 5,00,000.

Recent Trends in Women Entrepreneurs

- Nowadays women in India are increasingly participating in all spheres of activities.
- To promote appropriate technologies to improve women efficiency and productivity
- To involve women in decision making process
- To treat women as specific target groups in all development programme.

Problems Faced by Women Entrepreneurs

Women entrepreneurs face a series of problems right from the beginning till the enterprise functions. Being a woman itself poses various problems to a woman- Entrepreneur. The problems of Indian women pertain to her responsibility towards family, society and lion work. Women in India are faced with many problems to get ahead their life in business The national commission for women Act 1990 was passed to set up the National commission for women (NCW) "In spite of all these constitutional measures and legislation remains socially, economically, and politically marginalised.(Azim, 2002)

Shortage of Finance

Women and small entrepreneurs always suffer from inadequate financial resources and working capital. They lack access to external funds due to absence of tangible security and credit in the market. Women do not generally have property in their names.

Inefficient Arrangements for Marketing and Sale

For marketing their products, women entrepreneurs are often at the mercy of the middlemen who pocket large chunks of profit.

Gender Inequality

India is a male dominated traditional society where women are not supposed to be equal to men folk. They are treated as subordinate to husbands and men, physically weak and lesser confident to be able to shoulder the responsibility of entrepreneur.

Shortage of Raw Materials

Women entrepreneurs find it difficult to procure raw materials and other necessary inputs. The failure of many women cooperatives in 1971 such as those engaged in basket-making was mainly due to the inadequate availability of forest- raw materials. The prices of many raw materials are quite high.

Stiff competition

Many of the women enterprises have imperfect organisational setup. They have to face severe competition from organised industries and male entrepreneurs.

Obsolescence of Technology & Resulting Increase in Cost of Production

Several factors including inefficient management contribute to the high cost of production which stands as a stumbling block before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoption or slow adoption to changing technology which is a major factor of high cost of production.

Low Mobility

One of the biggest handicaps for women entrepreneurs is mobility or travelling from place to place. Women on their own find it difficult to get accommodation in smaller towns.

Family Responsibilities

In India, it is mainly women's duty to look after the children and other members of the family. Their involvement in family leaves little energy and time for business. Married women IJCEM International Journal of Computational Engineering & Management, Vol. 15 Issue 6, November 2012 ISSN (Online): 2230-7893 www.IJCEM.org IJCEM www.ijcem.org 10 entrepreneurs have to make a fine balance between business and home.

Social Attitudes

The biggest problem of a woman entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional equality, there is discrimination against women. In a tradition-bound society, women suffer from male reservations about a woman's role and capacity. In rural areas, women face resistance not only from males but also from elderly females who have accepted inequality.

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Low Ability to Bear Risk

Women have comparatively a low ability to bear economic and other risks because they have led a protected life.

Lack of Education

In India literacy among women is very low. Due to lack of education, majority of women are unaware of technological developments, marketing knowledge, etc. Lack of information and experience creates further problems in the setting up and running of business enterprises.

Low Need for Achievement

Need for achievement, independence and autonomy are the prerequisites for success in entrepreneurship. But women are proud to bask in the glory of their parents, husbands, sons, etc. In addition to the above problems, inadequate —infrastructure, shortage of power and technical know-how and other economic and social constraints have retarded the growth of women entrepreneurship in not only in India but also in Andhra Pradesh.

Male Dominated Society

The constitution of India speaks of equality between sexes. But in practice women are looked upon as abla i.e. Weak in all respects. In male dominated Indian society, women are not treated equal to men. This turn serves as a barrier to women entry into business.

Government Policies, Programme and Planning Process in India for the Growth of Women Entrepreneur

- The government of India has started various training programme schemes exclusively for self employment of women.
- The training programme include support for training and employment programme of women (STEP) and
- Development of women and children in rural areas (DWCRA).

The First Five-Year Plan (1951-56)

Envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.

The Second Five-Year Plan (1956-61)

The empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The Third and Fourth Five-Year Plans (1961-66 and 1969-74)

Supported female education as a major welfare measure.

The Fifth Five-Year Plan (1974-79)

Emphasized training of women, who were in need of income and protection. This plan coincided with International Women's Decade and the submission of Jan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes. Report of the Committee on the Status of Women in India. In 1976, Women's welfare and Development Bureau was set up under the Ministry of Social Welfare.

The Sixth Five-Year Plan (1980-85)

Saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.

The Seventh Five-Year Plan (1985-90)

The developmental programmes for women continued with the major objective of raising their economic and social status to bring them in to mainstream of national development. A significant step in this direction was to promote the beneficiary-oriented programmes for women in different development sector, which extended direct benefits to women (Das 1997 : 379).

The Eight Five-Year Plan (1992-97)

Focused on empowering women, especially at the grass roots level, through Panchayati Raj Institutions.

The Ninth Five-Year Plan (1997-2002)

Adopted a strategy of women's component plan, under which not less than 30 percent of funds/benefits were earmarked for women-specific programmes.

The Tenth Five-Year Plan (2002-07)

Aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.

The Eleventh Five-Year Plan

Lays down six monitor able targets (1) Raise the sex ratio for age group 0–6 from 927 in 2001 to 935 by 2011–12 and to 950 by 2016–17; (2) Ensure that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children; (3) Reduce IMR from 57 to 28 and MMR from 3.01 to one per 1000 live births; (4) Reduce malnutrition among children of age group 0–3 to half its present level; (5) Reduce anaemia among women and girls by 50% by the end of the Eleventh Plan; and (6) Reduce dropout rate for primary and secondary schooling by 10% for both girls as well as boys."

Suggestions for the Growth of Women Entrepreneurs

- Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. The following measures are suggested to empower the women to seize various opportunities and face challenges in business. There should be a continuous attempt to inspire, encourage, motivate and cooperate women entrepreneurs. An Awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.
- Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their

training, practical experience and personality development programmes, to improvise their over-all personality standards. Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business.

- Vocational training to be extended to women community that enables them to understand the production process and production management. Educational institutes should tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects. International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.
- Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures. Banking provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- The weaker section could raise funds through various schemes and incentives provided by the government to develop entrepreneurs in the state. E.g. the Prime ministers Rozgar Yojana, The Khadi and Rural village industries scheme, etc. In the initial stages women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid way.
- Attempts by various NGO's and government organizations to spread information about policies, plans and strategies on the development of women in the field of industry, trade and commerce. Women entrepreneurs

should utilize the various schemes provided by the Government.

- Women should try to upgrade themselves in the changing times by adapting the latest technology benefits. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.
- Self help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem.
- To establish all India forums to discuss the problems, grievances, issues, and filing complaints against constraints or shortcomings towards the economic progress path of women entrepreneurs and giving suitable decisions in the favor of women entrepreneurs and taking strict stand against the policies or strategies that obstruct the path of economic development of such group of women entrepreneurs.

Conclusion

The recent trend indicates that women entrepreneurs are sensitive to changing socio- economic conditions in the country .They are keen to take advantages of such positive change. They also want to prove their mettle in dual role of work at home and participation in entrepreneurial activities. It is expected that the negative attitude towards women entrepreneur by the family and society will fall off in future. The development of women entrepreneurship in India depends largely on the exploration of rural markets. Rural India comprising nearly six lakh odd villages offers a vast scope for women entrepreneurial activity. Several Asian economies have made great strides towards the development of rural enterprise. For instance, the convergence and development of rural township and village enterprise in china has been most particular event in her economic reform. India should emulate china in the matter of accelerating entrepreneurial effort in the country.

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EMPLOYEES JOB MOBILITY OF SERVICE SECTOR IN INDIA

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Introduction

Conceptually, the time period employee/labor turnover underwent a change during the final quarter of the twentieth century. It was rechristened as employee job mobility. The Webster's Dictionary defines the time period job mobility as "the procedure or state of being steadily worn down". For this reason the job mobility procedure routinely starts after a individual is employed in an group and ends when he quits or retires. The method, in a way, spreads over the entire interval of employment that may be a span of about forty years. But in the modern-day day trade and employment relations job mobility is as a rule not a gradual procedure. It's quite often abrupt, speedy, unexpected, and generally dramatic specially in tight labor market stipulations where employers compete with one another to rent men and women regarded to be suitable to the jobs they have of their corporations. The term employee job mobility is used as a substitute interchangeably with worker turnover. It ought to be admitted that the gradual system of worker job mobility has done value with a negative dimension following the emergence of latest industries, industrial corporations and the emergence of the competencies staff or official workers who're extra committed to their occupation instead than the group/enterprise. In most cases the extent of worker job mobility may be very typical and high in industries where it and IT Enabled offerings (ITES).

The knowledge science industry confronted the main issue of employee shortage on account that the workers might have huge employment possibilities now not only at the neighborhood degree however more importantly at the world stage. The increasing employment possibilities with higher and higher terms of

employment made the staff to seek employment with yet another employer who was once willing to rent them with higher terms and conditions. In India throughout the Nineteen Nineties an employee working with an employer at present might be working with yet another organization day-after, and with a 3rd employer day-after-tomorrow. There used to be a competitors amongst the employers to in finding staff. The turnover was growing at a higher speed. However one finds a contradiction in the usage of the two phrases. Of late, whilst the employers/managements have been making use of the time period job mobility, in literature we as a rule find the utilization of the time period turnover alternatively of job mobility. Following the literature on Human resource management on this be trained the time period employee turnover is used as an alternative of the term worker job mobility. Nonetheless, we might also use the term worker job mobility every so often.

Types of Job Mobility

Employee turnover is categorized into five types, specifically: (1) internal Vs outside turnover, (2) expert vs. Unskilled worker' Turnover, (3) Voluntary vs. Involuntary, and (4) Drag and force style or "Pull" and "Push" type of turnover.

Inner vs. External Turnover

Like recruitment, turnover can be classified as 'inside' or 'outside'. Inside turnover involves workers leaving their current positions and taking new positions within the same institution. Both positive (reminiscent of improved morale from the change of challenge and supervisor) and poor (equivalent to mission/relational disruption, or the Peter precept) results of inside turnover exist, and for this reason, it is usually equally principal to

watch this form of turnover as it is to monitor its external counterpart. Internal turnover perhaps moderated and managed via traditional HR mechanisms, such as an inner recruitment policy or formal succession planning. On the other hand, external turnover refers to employees leaving the group and becoming a member of an extra group for better terms of employment or preferring non-employment popularity (no longer engaged in any work/job/employment). It is this form of turnover with which the organisation is really worried.

Expert vs. Unskilled employee Turnover:

Unskilled positions usually have high turnover, and staff can commonly be replaced without the institution incurring any loss of efficiency. The ease of exchanging these workers supplies little incentive to employers to present beneficent employment contracts; conversely, contracts may strongly prefer the service provider and lead to accelerated turnover as staff seek, and eventually find, more favorable employment. Nonetheless, excessive turnover charges of expert specialists may just pose a danger to the business or organization, as a result of the human capital misplaced - expertise, coaching, and advantage misplaced. Particularly, given the traditional specialization of skilled professionals, these employees are doubtless to be re-employed within the identical enterprise by way of a competitor. Thus, turnover of these individuals incurs each substitute costs to the institution, as good as a competitive disadvantage to the trade.

Voluntary vs. Involuntary Turnover:

Turnover is normally categorized as voluntary or involuntary turnover. Thus a difference is made between circumstances of voluntary turnover and involuntary turnover. Voluntary turnover is initiated at the option of the employee; it happens when an employee leaves via his option and can be induced by using many explanations. Factors comprise lack of mission, better possibility in other places, pay, supervision, geography and strain. Mathis and Jackson:93). Then again, the involuntary turnover is at the initiative of the supplier, meaning the employee has no choice for it is triggered by

way of explanations corresponding to long term illness, loss of life, and moving abroad or organization-initiated termination. Voluntary turnover is initiated by means of the employee himself. Alternatively, the uncontrollable turnover is "involuntary" when it happens as a result of retirement or superannuation, untimely death at the same time in employment, or migration to a further country or one more geographical vicinity. Wayne F. Cascio (2007:fifty five) says voluntary turnover is uncontrollable and people involuntary situations the place the worker has no alternative in his termination (comparable to long run illness, loss of life, migrating to other international locations, or corporation-initiated termination). The voluntary turnover is uncontrollable. But generally, the characteristics of staff who have interaction in involuntary turnover are no distinct from job stayers. Nonetheless, voluntary turnover can also be expected (and in turn, managed) through analyzing the phenomenon. Functional vs. Dysfunctional Turnover: Wayne F. Cascio also views that turnover, from the organizational point of view, may just be sensible the place the worker's departure produces a advantage for the institution specially when he's less productive and less dedicated to the job and the organization, or it could be dysfunctional where the departing employee is particularly productive and committed and the administration is very much curious about maintaining him/her.

Diagnosing Turnover/Job Mobility

Employers who experience high premiums of employee turnover/job mobility are in most cases interested in understanding the intricate nature of the situation. They are alternatively occupied with taking suitable or robust measures to reduce the turnover charges. In this direction, the most commonly used approaches in the enterprise are:

Exit Interviews

Exit interviews furnish an pleasant supply of know-how of interior issues, workers' perceptions of the group, underlying office issues, and bosses' management advantage. Exit interviews are used by nearly all of organizations. They are typically performed just before an

worker leaves, although some firms wait except after the departure. Exit interviews are often carried out utilising a questionnaire, though one to one interviews are also used. Acquiring correct expertise on motives for leaving is complex. The place exit interviews are used it is fine to conduct them a short while after workers serve the detect. The interviewer must now not be a supervisor who has responsibility for the character or who will probably be concerned in future reference writing. Confidentiality will have to be guaranteed and the rationale of the interview explained (Taylor: 2002). It is commonly held that the exit interviews will have to be ideally carried out by way of an external agent. It's going to support employers seize more correct data about why men and women are leaving, as contributors are more willing to inform the reality when there may be reassurance of anonymity.

Surveys

Alternative techniques to accumulating exit knowledge is the usage of private perspective surveys which include questions about intention to depart and questionnaires sent to former employees on a private foundation around six months after their departure. They're most often used as part of the knowledge gathering procedure. They are a cheap means of acquiring valuable information, although response premiums are in general disappointing. Questionnaires ought to be designed cautiously to be effective. They should be effortless to make use of, anonymous and relatively transient. Questions can also be open or closed, more than one choice solutions, ranking of gadgets or guidelines structure.

Managing Job mobility in Service Industries

Workers are predominant in going for walks any business; without the employees the business can be unsuccessful. Nonetheless, consistent with the 2006 Bureau of Labor records, more and more employers at present are discovering that workers stay roughly for roughly 24 months. The Employment policy basis states it charges a company an ordinary of \$15,000 per employee, including separation bills, paperwork, unemployment, vacancy bills, including additional time or transitority staff

and alternative charges together with commercial, interview time, relocation, training and lowered productivity when colleagues depart. Supplying a stimulating office atmosphere, which fosters completely satisfied, motivated and empowered contributors, lowers employee turnover and absentee rates. Promoting a work atmosphere that fosters individual and legit development promotes concord and encouragement on all stages, so the effects are felt manufacturer broad.

The employee turnover was a trouble for the agency/management when it was beyond a degree notably when the turnover was because of causes regarding the workers. On the other hand, if the turnover used to be because of explanations regarding the company/management arising out of personnel insurance policies and practices frequently the agency/administration tried to bring underneath manipulate the cost of worker turnover. But it was once now not the identical case when the excessive worker turnover was once for causes regarding the employee. Even in this era the employer/administration tried to make stronger the employment relations, furnish a number of welfare measures for the worker and his dependents, beef up working and employment conditions, provide coaching to toughen job talents, redefine personnel insurance policies, revise wages and dealing conditions through regular collective agreements, implementing labor legal guidelines speedily and really, giving monetary aids to the employees in want, and adopting quite a lot of different humane measures that would go a long approach to support the pleasant of work life and fine of lifetime of the employee and his household participants or the worker neighborhood, such because the worker housing, faculties for the schooling of the employees children, transport services, scientific/health facility amenities, and so on,. But the problem of worker turnover continued to exist and the managements/employers had been normally involved with discovering out new and more moderen ways and means of managing the excessive charges of worker turnover.

Continuous coaching and reinforcement develops a work force that is equipped, steady,

aggressive, amazing and efficient. Commencing on the first day of labor, delivering the person with the necessary skills to participate in their job is important. Earlier than the primary day, it is major that the interview and hiring system expose new hires to a proof of the manufacturer, so individuals comprehend whether the job is their fine option. Networking and strategizing inside the enterprise provides ongoing efficiency administration and helps construct relationships among co-employees. It's also essential to motivate staff to focus on patron success, profitable growth and the company good-being. Employers can preserve their staff advised and involved by way of including them in future plans, new purchases, policy changes, as good as introducing new workers to the employees who've long past above and past in meetings. Early engagement and engagement along the best way, indicates staff that they are priceless by means of understanding or consciousness rewards, making them believe integrated. When companies hire the great individuals, new skill employed and veterans are enabled to reach organization targets, maximizing the funding of each worker. Taking the time to hear to workers and making them feel involved will create loyalty, in flip decreasing turnover at the same time enabling for progress. It can also be noted that "the turnover of key employees can have a disproportionate impact on the industry. The folks companies wish to retain are usually those obviously to leave. It was once claimed by using Reed (2001) that: 'every employee is five minutes far from handing in his or her detect, and a hundred and fifty working hours away from jogging out of the door to a better present. There is not any such thing as a job for lifestyles and in these days's workers has few qualms about leaving employers for greener pastures'. (S0) concerted action is required to preserve talented humans but there are limits to what any organization can do. Additionally it is vital to admire the contribution from current talented employees and to value them as a result.

Conclusion

Not too long in the past, companies accepted the "revolving door coverage" as a part of doing business and had been speedy to fill a vacant job with one more

eager candidate. Nowadays, firms regularly to find that they spend enormous time, effort, and money to instruct the workers handiest to have them improve into a priceless commodity and leave the manufacturer for greener pastures. With a purpose to create a successful organization, employers must keep in mind as many options as feasible in relation to protecting employees, even as whilst securing their trust and loyalty so that they have less of a want to leave in future. However at present the corporate are facing a number of issues in employee retention. Hiring trained humans for the job is essential for an supplier. However retention is much more essential than hiring. There is no dearth of opportunities for talented person. There are lots of firms which are watching for such workers. If a character is just not satisfied by using the job he is doing, he could swap over to a few different more suitable job. Replacement expenses normally are 2.5 occasions of the cash of the person. The expenses related to turnover could include misplaced shoppers, industry and broken morale. Furthermore there are the tough expenditures of time spent in screening, verifying credentials, references, interviewing, hiring, and coaching the new worker just to get again to where you started. In in these days's atmosphere it turns into very major for organizations to keep their workers.

Why is Retention so essential? Is it just to reduce the turnover expenses? It's now not most effective the price incurred with the aid of a manufacturer that emphasizes the need of preserving workers but in addition the want to keep proficient workers from getting poached. The method of worker retention will benefit an organization in the following approaches:

1. The cost of Turnover: The cost of worker turnover adds 1000s of 1000's of greenbacks/rupees to a corporation's expenses. At the same time it's complex to wholly calculate the fee of turnover (including hiring charges, training costs and productiveness loss), industry authorities most commonly quote 25% of the natural worker salary as a conservative estimate.

2. Loss of organization skills: When an employee leaves, he takes with him priceless talents concerning the company, customers, present tasks and prior history (usually to opponents). Traditionally a lot time and money has been spent on the employee in expectation of a future return. When the employee leaves, the funding on him shouldn't be realized.
3. Interruption of client service: shoppers and clients do business with a enterprise partly since of the humans. Relationships are developed that motivate continued sponsorship of the industry. When a worker leaves, the relationships that he built for the manufacturer are severed main to competencies consumer loss.
4. Turnover results in extra Turnovers: When an worker terminates his employment relations, the influence is felt in the course of the group. Co-employees are most commonly required to pick up the slack. The unstated negativity customarily intensifies for the remaining staff.
5. Goodwill of the enterprise: The goodwill of a manufacturer is maintained when the job mobility premiums are low. Minimize retention premiums inspire advantage workers to join the institution.
6. Regaining effectivity: If an employee resigns, then good period of time is lost in hiring a new

employee after which coaching him/her and this adds to the loss of the corporation instantly which many a instances goes ignored. And even after this one can't assure us of the equal efficiency from the brand new employee.

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GROWTH STRATEGIES FOR FMCG COMPANIES IN INDIA – A GLANCE

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Abstract:

*In India, FMCG majors such as Hindustan Unilever and ITC have been pioneers in reaching out to people in the bottom of the pyramid. Through unique strategies and a vision to capture the markets of the future, these Indian behemoths continue to lead the rest of the companies in the sector with respect to market development at the BOP. This research project has studied the critical elements of the strategies employed by Indian FMCG firms, in particular HUL and ITC, as well as others like Procter & Gamble and Nestle, through extensive discussions with the middle management at these companies. These strategies have then been discussed in the light of the framework provided by CK Prahalad in his landmark work: *The fortune at the Bottom of the Pyramid* (2004).*

Key word: FMCG, BOP, Rural Marketing

Introduction:

The Fast Moving Consumer Goods (FMCG) sector is a corner stone of the Indian economy. This sector touches almost every aspect of human life. The FMCG producers now realize that there is a lot of opportunity for them to enter into the rural market. The sector is excited about the rural population whose incomes are rising and the lifestyles are changing. There are as many middle income households in the rural areas as there are in the urban. Thus the rural marketing has been growing steadily over the years and is now bigger than the urban market for FMCGs. Globally, the FMCG sector has been successful in selling products to the lower and middle income groups and the same is true in India. Over 70% of sales come from middle class households today and over 50% of the middle class is in rural India. Also with a near saturation and cut throat competition in urban India, many producers of FMCGs are driven to chalk out bold new strategies for targeting the rural consumers in a big way. But the rural penetration rates are low. This presents a tremendous opportunity for makers of branded products who can convert consumers to buy branded products.

Further, several other strategies followed by the companies like introduction of new products, branding activities, competitive advantage gained through corporate social responsibility is also discussed. Towards the end, the strategies of two giants of FMCG industry- HUL and ITC, have been discussed in detail, including the historical context, their business models, achievements, and future plans and strategies to win in the BOP markets.

An overview of categories of consumption and innovations in the same provides insights to what and why BOP consumes. By cataloguing the various needs and examining BOP examples, consumption patterns were identified. In spite of having income and resource constraints, BOP consumers are sophisticated and creative. BOP consumers are motivated not just by survival and physiological needs but seek to fulfill higher order needs either to build social capital, for cultural reasons or as a means to compensate for deficiencies in other areas of their lives. Though service in critical infrastructural areas is needed by governmental and aid agencies, firms that do want to serve BOP markets should understand how individual markets function. While survival and safety needs are indeed critical, building bonds with community and

higher order needs such as self-esteem and self-fulfillment lead to greater productivity and profit opportunities. Advances in information and communication technologies have enabled BOP to connect to the global economy. Providing "marketplace" services and education are crucial services that enable greater sustainability of BOP marketing. Mobilizing community efforts, creative pricing methods, innovative product designs, tapping into cultural and locally prevalent ways of communicating are some of the successful marketing strategies for this segment. (Subrahmanyam & Gomez-Arias 2008)

Market-based solutions to alleviate poverty have become increasingly popular in recent years. In his book *Fortune at the Bottom of the Pyramid*, C.K. Prahalad argues that private companies, especially large multinational companies, can make significant profits by marketing to the people living at the "bottom of the pyramid" (BOP) and can simultaneously help eradicate poverty. The BOP proposition of "doing well by doing good" is, of course, very appealing and has attracted much attention. At the same time, this proposition is controversial in the current management literature. Karnani argues that the BOP opportunity is a "mirage" and that its logic is "riddled with fallacies." Jaiswal contends that the "accounts of corporations succeeding at the BOP sometimes strain credulity." There are very few examples of profitable businesses that market socially useful goods in low-income markets and operate at a large scale. There are many examples of businesses that profit by exploiting the poor. The poor are vulnerable by virtue of lack of education or lack of information, and by virtue of economic, cultural, and social deprivations. Banerjee and Duflo show that the poor spend a "surprisingly large" fraction of their income on alcohol and tobacco. Many companies exploit this tendency and make significant profits from the sale of alcohol and tobacco to the poor. Products such as tobacco are easy to analyze: they are profitable businesses that are socially bad for the poor; and they clearly do not fit the BOP proposition. The problem with the consumer challenges in Marketing Socially Useful Goods to the Poor focused BOP approach is that it does not differentiate between priority and non-priority areas.

BOP market and FMCG Companies :

The market for products and services delivered to the poor people of the world is huge. Consumers at the very bottom of the economic pyramid – those with per capita incomes of less than \$1,500 – number more than 4 billion. For more than a billion people – roughly one-sixth of the world's population – per capita income is less than \$1 per day. The 20 biggest emerging economies include more than 700 million such households, with a total annual income estimated at some \$1.7 trillion, and this spending power is approximately equal to Germany's annual gross domestic product (Prahalad and Hart, 2002). India has 171 million low-income households with a combined \$378 billion in income. But the success of multinational corporations in penetrating these low-income customers has been patchy at best, with most companies based in the developed world choosing to focus on the middle and upper income segments of the developing world. The business world seized the opportunity at the bottom of the economic pyramid. The causes are: corruption, poor infrastructure, non-existent distribution channels, illiteracy, lack of robust and enforceable legal frameworks, religious or racial conflict, and war or violent insurgencies that stifle the enthusiasm of companies in serving people living in poverty. Indeed, most large firms have elected to leave this consumer segments to local companies or government agencies and focus on the "low hanging fruit" – the middle and upper classes. But while the vast majority of corporations have seen these challenges as insurmountable barriers, other have quietly pursued strategies of experimentation in developing unique product and service propositions for the world's most needy consumers. Research has revealed that these companies are not exclusively those at home in countries such as India, China or the Philippines. Multinationals those have accepted the challenge of serving the poor and have been able to do so profitably. At the heart of virtually all of these organizations' success has been the development of an approach that delivers the 4As – availability, affordability, acceptability and awareness.

The 4As:**Availability**

To the extent to which customers are able to readily acquire and use a product or service. Distribution channels in bottom of the economic pyramid (BOP) markets can be fragmented or non-existent and the task of simply getting products to people can be a major hurdle to overcome. Companies need to explore alternative methods of delivering their products and services to even the most isolated BOP communities.

Affordability

To the degree to which a firm's goods or services are affordable to BOP consumers. Many low-income consumers in developing countries survive on daily wages, meaning that cash-flow can be a significant problem. Companies need to be able to deliver offerings at a price that enables consumption by even the poorest consumers.

Acceptability

To the extent to which consumers and others in the value chain are willing to consume, distribute or sell a product or service. In BOP markets, there is often a need to offer products and services that are adapted to the unique needs of both customers and distributors. Companies might need to respond to specific national or regional cultural or socioeconomic aspects, or to address the unique requirements of local business practices.

Awareness

To the degree to which customers are aware of a product or service. With many BOP customers largely inaccessible to conventional advertising media, building awareness can be a significant challenge for companies wishing to serve low-income consumers in the developing world. To overcome these constraints companies must explore alternative communication channels.

By leveraging the 4As companies can achieve growth and profit, two elusive goals in many developed markets. The strong financial performance of Hindustan Lever is well documented, and the Haier Group is now among the top five appliance makers in the world, with self-reported 2004 revenues of more than US\$10 billion. Smart Communications Inc. – in early 2005 Philippine Long Distance Telephone Company (PLDT), Smart's parent

organization, revealed a net profit of US\$512 million for the full year 2004, up from US\$38 million the previous year. But beyond financial success for companies such as Haier, Hindustan Unilever and Smart, delivering the 4As has also enabled companies to provide significant social good. Low income consumers have benefited from access to products and services uniquely tailored to meet their needs, and often at a lower cost than in the past. (Garrette&Karnani 2010)

The UN Millennium Project has turned the spotlight on measures to end poverty for about four billion people who live in poverty. Such people who are economically at the bottom the pyramid (BOP) have been a challenging market for firms that seek to make profit. This market is traditionally considered the domain of governments, aid agencies, nonprofits, NGOs and other do-gooders. Yet this is a market that merits attention even by for-profits. The BOP is severely constrained by lack of income and hence only certain products or services that are more utilitarian would be viable. If the cost of producing a reasonable quality product is still high, then BOP would be unable to afford it and hence there is no fortune at BOP.

Increasing consumption is not necessarily sustainable (Landrum, 2007). No matter what the income level is, human beings consume. Consumption, however, has been more semantically related to consumerism, the pursuit of material goods or the satisfaction of higher order needs after subsistence needs are met (Ger, 1997; Clarke et al., 2003). In spite of marketers creating "new" expectations and aspirations, unless a need is being satisfied, marketing to this segment will not be successful. Consumption as noted by Clarke et al. (2003), includes both the creative or production aspect. Thus, it is not merely products offered to BOP that constitutes consumption, but also those produced by BOP that can be sold within that market or to the top of the pyramid (TOP). Both advocates of fortune at BOP as well as those who consider it as hype agree that this is an important aspect to consider when marketing to this segment. However, no one has suggested whether there are explicit linkages between these two types of consumption. Characterization BOP consumption by

classification of the various products they consume in terms of broad categories has to be delved into. Examination of what motivates BOP consumption is imperative. Motivation and Marketing theories are enablers.

Some of the major strategies adopted by FMCG companies for making their brands outstanding compared to competitions are as follows:

- Multi-brand Strategy
- Product Flanking
- Brand Extensions
- Building Product Lines
- New Product Development
- Product Life Cycle Strategy
- Taking advantages of wide distribution network.

The success of an FMCG depends greatly on its marketing strategy. An FMCG marketer pursues a wide combination of strategies. For instance, when prices are competitive, the company would use an extensive distribution network, design suitable advertising and sales promotion schemes from time to time.

Following are some strategies adopted by FMCG companies for making their brands outstanding compared to competitors:

(i) Multi-brand Strategy:

A company often nurtures a number of brands in the same category. There are various motives for doing this. The main rationale behind this strategy is to capture as much of the market share as possible by trying to cover as many segments as possible, as it is not possible for one brand to cater to the entire market.

Hindustan Lever have introduced many brands like "Dove" in premium segment, "Lifebuoy" for economy segment and "Lux", "Liril" and "Rexona" in the intervening segment, meaning thereby, the company has not left any segment untouched.

(ii) Product Flanking:

Product flanking refers to the introduction of different combinations of products at different prices, to cover as many market segments as possible. It is basically offering the same product in different sizes and price combinations to tap diverse market opportunities. Shampoos in small sachets, Pan masala in small pouches

and premium detergents (Tide, Ariel etc.) in small pouches are examples of this strategy.

(iii) Brand Extensions:

Hindustan Lever's Lifebuoy soap's brand extensions are Lifebuoy Plus, Lifebuoy liquid and Lifebuoy Gold, since these brands have been positioned at different segments. Similarly, Amul butter, Amul ghee, Amul cheese and Amul chocolates are various brand extensions of regular Amul Brand. Companies make brand extensions in the hope that the extensions will be able to ride on the equity of the successful brands.

(iv) Building Product Lines:

Hindustan Lever has added product lines one after another starting from Lifebuoy, Lux, Liril, Dove etc. Similarly, Britannia Industries have related biscuits as differed product lines. Companies add related new product lines to give consumers at the products they would like to buy.

(v) New Product Development:

Proctor and Gamble is shown as the number one company in the world reputed for new products development. Companies that fail to develop new products would expose themselves to great risk and might face stagnation in future.

The existing products are vulnerable to changing consumer needs and tastes, new technologies, shortened product life cycles and increased domestic and foreign competition. A company can develop new products either through R&D in-house or by acquiring other company or both.

(vi) Product Life Cycle Strategy:

An FMCG has short life cycle whereas an industrial product has long PLC. According to PLC, companies plan to develop new products after abandoning the old product which has experienced the decline stage of PLC curve. For example, existing models in products like automobiles, motor cycles, TV sets and watches etc. in India have experienced good demand whenever new option have been offered.

(vii) Taking advantages of wide distribution network:

A very simple way of increasing an FMCG company's market share is by developing a strong

distributions network, preferably in terms of more locations. An extensive distribution system can be developed over time, or the company may acquire another company which has an extensive distribution network. Coca-Cola and PepsiCo's wide distribution network systems have made them market leaders.

BOP Strategies and Challenges:

- The real challenge is to design market-based solutions for alleviating poverty, which implies profitable businesses that provide socially beneficial products and services to the poor that genuinely improve the quality of their lives.
- Only publicized initiatives like Grameen Bank and Aravind Eye Care—attained a scale sufficient to transform a 'business model' into a 'solution'. However, it is ironic, and instructive, that both these examples are not-for-profit organizations and cannot be classified as commercial successes or as market-based solutions.
- BOP businesses that are unquestionably socially virtuous and investigate how to develop profitable strategies in that context. Three BOP initiatives that have not been commercial successes—Procter & Gamble, Essilor, and Danone – are analyzed. All three companies have significantly down-scaled their initial plans and converted their efforts into small experimental operations.
- Examining these three cases in-depth yields several interesting insights on the key success factors for BOP initiatives. The overarching lesson from the analysis of cases is that, far from triggering a revolution in business thinking, developing BOP strategies requires firms to get back to the basic principles and rules of economics and business.
- The context is different in BOP markets from more affluent markets, but durable business principles are still an effective guide to strategy development. Context changes, the logic of business does not change. The generous and well-intentioned social objectives of BOP initiatives must not hide the fact that these opportunities present tough economic and strategic challenges. The desire to do well

should not blind managers to the realities of underlying economic forces that determine business success and failure.

- Companies, academia, civil society, and governments have devoted increasing efforts and attention to generating market-based solutions to alleviate poverty. In spite of this, there are very few examples of profitable businesses that market socially useful goods in low-income markets and operate at a large scale. Combining social virtue with profitability, while achieving scale, is a major challenge. The desire for a positive outcome should not blind managers and policy makers to the difficulty of the challenge.
- Many companies including MNCs and regional players started developing marketing strategies to lure the untapped market. While developing the strategies, the marketers need to treat the rural consumer differently from their counterparts in urban because they are economically, socially and psycho-graphically different to each other.

Conclusion

The challenge for FMCG industry is to tap new customers and retain them. For this purpose it is necessary to make pace with technological change and to satisfy the changing tastes and preference of customers.. Companies should offer the product with affordable cost, new packaging , design. Innovation process should be continuous and it should cater to local needs rather than global .Innovation varies at different stages of Product life cycle so the marketers should have a clear understanding of issues and problem regarding a brand, Innovation should also focus to the need of rural customers since a major population lives in rural area.

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NEED FOR SOCIAL ENTREPRENEURSHIP DEVELOPMENT – POVERTY ALLEVIATION TOOL

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Abstract

Social entrepreneurship has caught attention of academicians because of its unique approach for finding solutions to the societal and developmental problems. Although, there is no universally acceptable definition of social entrepreneurship and social enterprises is because different countries use different legal definitions for defining social enterprises. Looking into how it is defined in India, we aim to gain greater clarity about the process of social entrepreneurship. Therefore, we arrive at qualitative and structural features of social enterprises as it appears in India. The greater emphasis on qualitative features of social enterprises hint that the emergence of social entrepreneurship is to fill the developmental gaps which not-for-profit organizations, for-profit organizations and the state have not been able to do. These gaps we perceive to be the change in quality of life and social enterprises aim to reach to the population at the bottom of the pyramid of income so that the equitable distribution of 'the fruits of development' can be made possible. They attempt to bring BOP section of the population under the preview of mainstream development by providing goods and services which will meet their physical needs, but also ensure their well-being and improved quality of life.

Key words: Poverty, Social Entrepreneurship, Development

Introduction

Poverty is the main obstacles and problem of the people are facing particularly in the world. Poverty means the lack of income or shortage of assets; the lack of competence, confidence, disempowerment, etc.; has also deprivation of national currency; it is also common to speak of an poor understanding, or culture, or spirit. Poverty may arise from low productivity of the households and they face financial constraints and lack of other incentives of entrepreneurship. Alan E. Singer in 2006 said that the best cure for poverty alleviation in any region of the world lies in encouraging more on business activity and startup the new ventures through entrepreneurship development. Moreover, entrepreneurship provides a basis for economic change through new knowledge creation and application.

Entrepreneurship development contributes to poverty reduction when it creates employment through the startup of new entrepreneurship or the expansion of existing ones and they increases social wealth by creating new markets, new industries, new technology, new institutional forms, new jobs and net increases in real productivity, increases income which culminates in higher standards of living for the population then it is logically to state that if the number of entrepreneurs of any given country increase the poverty indicators will decrease. In 2013, Bruton, G. D., D. J. Ketchen Jr, et al. examined the extant knowledge about entrepreneurship and where the future research on this important topic should move to enhance the knowledge about entrepreneurship as a pathway to reducing poverty Individuals are living in poverty is a critical issue which is focuses on how entrepreneurship will help to solve the poverty, on the

other hand, those who living under poverty create their own business, ultimately, entrepreneurship is a process which is creating long lasting solutions to alleviate poverty. One line of thinking about poverty reduction has developed around the idea of entrepreneurial activities in the form of new venture formation, innovation and high-growth firms. Entrepreneurship is viewed today as a key driver of economic growth. This is because small rapidly growing firms started by entrepreneurially minded individuals, create wealth and a significant number of jobs in particular economies, thereby impacting greatly on social and economic development.

Review of Literature

Entrepreneurship Development and Poverty Alleviation

S. C. Chen and J. A. Elston in 2013 investigated the characteristics of entrepreneurial activity among the small business owners in developing country, specifically in Chinese restaurant industry. They collected primary data by using survey questionnaires in four cities across three provinces in China. They used descriptive statistical analysis and found three main results. First, the small entrepreneurs were characterized by autonomy seekers, family protectors, or profit seekers. Second, the small entrepreneur's generate funding predominantly from private sources rather than institutional. And third, entrepreneurial business was the main sources of the family's income.

I. Akhuemonkhan, L. Raimi, et al. in 2013 examined the plausibility of deploying entrepreneurship education as mechanism for employment stimulation in Nigeria. They adopt quantitative research method, specifically linear multiple regression model (LMRM) for analyzing the data. They found that entrepreneurship development is a key tool for poverty reduction; stimulating employment as well as fast-tracking realization of universal primary education and promoting gender equality. They recommended that institutions must intensify the integration of entrepreneurship in education systems.

A. A. Ndedi in 2013 investigated the South African Government support to youth entrepreneurship program through various agencies. They conducted desk

research on the impact made by the various Sector Education Training Authorities in the area of entrepreneurship education and training. They found that there were no inter-disciplinary approaches in entrepreneurship training that make entrepreneurship education accessible to all students, and where appropriate, create teams for the development and exploitation of business ideas. They also found that business or engineering students with different backgrounds are not connected.

Concept of Poverty

One of the major challenges facing developing and underdeveloped countries of the world is poverty. It has been so common problem for all is that the high rate of unemployment and that has become the major obstacle of the developing and underdeveloped countries of the world. Although the level and extent of poverty and unemployment has been observed to be different within and across the nations and it is still remains the major obstacle to the optimum utilization of human resources for both social and economic development of the nations. When poverty is said to be absolute, it describes as a lack of resources to meet the physical needs for survival, a lack of basic security, the absence of one or more factors that enable individuals and families to assume basic responsibilities and to enjoy fundamental rights

Concept of Entrepreneurship

Entrepreneurship is defined as the identification of a new business opportunities and the mobilization of economic resources to initiate a new business or regenerate an existing business, under the conditions of risks and uncertainties, for the purpose of making profits under private ownership. In simple, entrepreneurship is a process which may develop a single entrepreneur or enterprise with the main objective is to making profit by using of scarce resources most likely under private ownership. On the other hand, entrepreneurship is concerned with creating long-term value and creates regular cash flow streams on an individual or the group of individuals for the future through the process of imagination, initiative and innovation for the purpose of maximizing profits and minimizing risk with the view of

long term expansion. It also promotes the utilization of improved and cost-effective technology in small and medium-scale enterprises which enhances higher factor productivity at the local level especially in low-income countries where the traditional rural economy is predominant.

Entrepreneurship Development and Poverty Alleviation Strategy

Through Entrepreneurship Education

Entrepreneurship education seeks to provide students with the knowledge, skills and motivation to encourage entrepreneurial success in a variety of settings. Entrepreneurship education is known as a specialized knowledge that inculcates in learners the traits of risk-taking, innovation, arbitrage and co-ordination of factors of production for the purpose of creating new products or services for new and existing users within human communities. Entrepreneurial education is considered central to the economic development of nations. Entrepreneurship education has to increase entrepreneurial self-efficacy, self-employment, and risk-taking attitude of the entrepreneur. Entrepreneurship education creates enormous business opportunities and trains people with innovative enterprise skills to grasp the opportunities for starting new entrepreneurial activities.

Through Social Entrepreneurship

Social entrepreneurship is now creating new business model. It also bridges an important gap between business and social action. Social entrepreneurship, commonly defined as 'entrepreneurial activity with an embedded social purpose'. Social entrepreneurship is perceived to be about applying the expertise, talents and resources of entrepreneurs to the variety of problems developing countries face, such as education, health, personal safety and security, poverty alleviation, social advancement, environmental sustainability, and so forth. Social entrepreneurship has developed a global phenomenon that influences the society by using innovative approaches to elucidate social problems. The entrepreneurial leaders operate in all kinds of

organizations: large and small; new and old; religious and secular; non-profit, for-profit, and hybrid.

Conclusion

From the review we found that entrepreneurial processes were important in the successful entrepreneurs' development from an extremely unpromising and constrained environment. Motivation and skills is the important driver of the entrepreneurial behavior and the entrepreneur needs certain skill to sustain. The impact of culture is considerable matter for entrepreneurship development. On the other hand, the level of innovation was related to the educational level of the entrepreneur; moreover, the firm size and involvement were positively related to innovation. The entrepreneurs have introduced innovations in a range of products, services, production processes, work practices, and marketing which have brought benefits to their firm. Entrepreneurship and human resource management were shown to be the most significant drivers of innovation and customer value. Interaction of entrepreneurship and integrated market orientation as well as human resource practices has significant impact on customer value and innovation respectively.

Again, students in entrepreneurship and small business would have KAI scores higher than those of the general population and the control group. About 87% students were started ventures, either independently or under the supports of a corporation. However, student's business knowledge was insufficient and they were not enough prepared for taken the risk to realized their dreams. On the other hand, social interactions played a significant role in students' entrepreneurial leadership learning, students had the opportunity to learn from direct observation, and the students has been learned entrepreneurial leadership competencies through individual and collective reflection.

Finally, we found that innovation, family background, government support program, social entrepreneurship, women participation, entrepreneurship training & education, individual entrepreneurial characteristics, participation of micro, small & medium enterprises, youth empowerment, collaboration of

government-university-industry is the key tool for entrepreneurship development which is stimulating employment are eventually alleviating poverty.

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A STUDY ON IMPACT OF TURMERIC LAND AREA ON TURMERIC PRODUCTION IN TAMIL NADU

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Abstract

Spices have been an important part of seasoning in foods throughout the world. Spices, herbs and essential oils have been the foundation for flavorings that define the wide range of cultures and their cuisines throughout the world. Turmeric is one among the spices which is native to southern Asia. Turmeric production in Tamil Nadu is a significant contribution to overall Turmeric Production of India. Its linkage to Turmeric Area in Tamil Nadu forms the crux of the study. The study employed Augmented Dickey Fuller (ADF) Test for unit root to test stationarity of data, and variables were found to be integrated in order zero. Ordinary Least Squares (OLS) Method was applied to examine whether the dependent variable has significant impact on Turmeric Production. Findings show the presence of a very strong, positive and significant relationship between Turmeric Area and Turmeric Production in Tamil Nadu.

Keywords: Turmeric Production, Tamil Nadu, Turmeric Area, Cucumin, Spices.

Introduction

Indian spices include a variety of spices grown across the Indian subcontinent. Various type of temperature exists in different parts of the country. India produces a variety of spices, many of which are native to the Subcontinent, while others were imported from similar climates and have since been cultivated locally for centuries. Spices are used in different forms: whole, chopped, ground, roasted, sautéed, fried, and as topping.

Total area for major spice production in India was 2884940 hectares during 2014-15. Total spice production was 5534260 Tonnes in 2014-15. Area under cultivation of Turmeric in India was 207570 hectares constituting 7.19 percentage of the overall major spices and the production was 1028590 tonnes which constituted 18.58 percentage of the major spices during the same period. It is vital to study the production of turmeric as it contributes a significant portion to the overall spice production [1].

Turmeric is one of the species of genus curcuma and botanically called curcuma Longa Linn. The genus comprises of stemless herbs with Tuberous root stocks. Turmeric is an ancient spice and a traditional remedy that has been used as a medicine, condiment and flavouring in records dating back to 600 BC. Apart from India, it is presently cultivated in China, Taiwan, Indonesia, Sri Lanka, Australia, Africa, Peru and West Indies. With its inherent qualities and high curcumin content, Indian turmeric is considered to be the best in the world. India accounts for 80 percent of world turmeric production and 60 percent of world Exports. 80 percent of the production is used for domestic purpose. The Important turmeric growing states are Andhra Pradesh, Tamil Nadu, Orissa, Maharashtra, Assam, Kerala, Karnataka and West Bengal.

Tamil Nadu occupies second position with 16.60 percent of national area and 20.48 percent of Indian production. In Tamil Nadu turmeric is cultivated about 67246 ha with production of about 368411 tons with

average productivity of 5.48 t/ha. Major Turmeric growing districts are Erode, Salem, and Dharmapuri. Erode a city in the South Indian state of Tamil Nadu, is the world's largest producer and the most important trading center for turmeric. Erode district stands first in both area and production of turmeric. The area under turmeric in Tamil Nadu during 2014-2015 stood at 0.03 million hectares with Erode, Salem, Dharmapuri, Coimbatore and Thiruvannamalai contributing major chunk of the produce.

Literature Review

Ananya Borgohain (2013)^[2] in her article "Growth trends in area production and productivity of spices in Assam" analyzed the trend in area, production and productivity of spices in Assam. It was found out there is a slight increase of area under spices in Assam from 0.81 lakh hectares to 0.97 lakh hectares during 2000-01 to 2010-11 period followed by increase in production from 1.87 lakh MT to 2.45 lakh MT and productivity from 2309 kg/ha to 2530 kg/ha in the same period. There is a large variation in the area and production of spices in Assam and the overall India levels. The study revealed that a highly positive correlation exists between area and production of spices in Assam.

Parthasarathy *et al* (2006)^[3] analyzed on Site suitability for turmeric production in India. The study showed that the increase in area is not having significant effect over the production effect. In this paper, the suitability maps and area productivity graphs were given to show the position of turmeric in the important turmeric growing states. It was found that site suitability is an important factor to determine the productivity of crop.

Angels *et al* (2011)^[4] in "Impact of globalization on production and export of turmeric in India an analysis" examined the production and export performance in India between the periods 1974-75 to 2007-08. The exponential form of growth function was used for the analysis. The study found out that the growth in area, production and productivity of Turmeric were found higher during pre-liberalization period than post-liberalization or overall period.

C. Senthilkumar (2011)^[5] in their article "A study on spices production and marketing in Erode

district", studied the factors influencing production and marketing of spices. Descriptive research is used for study and sample is based on simple stratified random sampling. While analyzing the area of land allocated for spices (turmeric and chilies) cultivation, it was found that the respondents allocated above five acres of land for cultivation of spices have produced maximum quantity in the study area. The study suggested that an energetic farm support policy has to be promoted with a judicious mixture of technology extension, input supply and price support for the output.

Dwitikrishna Panigrahi, Milu Acharya Prafulla Chandra Senapati (2011)^[6] in their article "Effect of increasing area under spices on agricultural sustainability in rain fed hill plateaus", analyzed the effect of increase in area under spice cultivation (turmeric and ginger). The study revealed that the investment and soil loss were found to increase with increase in area under turmeric and ginger from the corresponding optimal values. The study found out that the rate of increase in net return is more than the rate of increase in investment for turmeric. The former was found to be less than the later for ginger.

P.P. Jagtap, U.S. Shingane and K.P. Kulkarni (2012)^[7] in their paper "Economics of chili production in India" which was conducted a study in achalpur tahsil of Amravati district of Maharashtra in India. Total four villages and 20 farmers from each village forming a total of 80 farmers were simple tabular analysis have made. Different cost concepts such as cost "A" Cost "B" and Cost "C" were used. It was concluded that the area under chili crops increased in the size of holdings. Per acre cost "C" was higher in large farmers followed by the medium and small farmers group. The average yield and gross returns per acre increased with increase in the size of farms.

Shree Kanugo, (2012)^[8] analyzed in her paper on "Marketing of turmeric and economic development at Kandhamal" analyzed the present status of turmeric produced by different states of India and export potential of turmeric with special reference to Orissa. Kandhamal is the only state organized marketing channel marketing under the ambience of the co-operative society.

Organized opening for marketing channels may provide remunerative price to the producers. It also increases the production and productivity of turmeric in kandhamal. The marketing chain providing the facility for marketing for raw turmeric and turmeric products, increase the employment potential, additional income and changes the standard of living of the tribal of kandhamal.

V. Karthick and J.S. Amarnath (2014)^[9] in their article "An economic analysis of turmeric production in Tamil Nadu, India", analyzed that the cost of cultivation of turmeric per hectare was Rs 119873.75. The gross income per hectare was Rs 247754.92. The net income was Rs.127881.17 per hectare. The planting material, nitrogen, potash harvesting and curing machine hours and irrigation contributed significant influence on yield of turmeric. The labour saving machineries would increase the area of turmeric cultivation.

Objectives

This study is based on the following objectives

- To identify the existence of relationship between Turmeric land area and Turmeric Production in Tamil Nadu since New Economic Policy, 1991.
- To measure the severity of the relationship of Turmeric land area on Turmeric Production in Tamil Nadu.

Methodology

Source of Data

The study is based on published sources of data collected from Season and Crop Report, Government of Tamil Nadu.

Period of Study

The study is focusing on the impact of Turmeric Land area on Production after the establishment of New Economic Policy, 1991. Therefore study is undertaken for a period of 20 years from 1990-91 to 2009-10.

Tools Used for Analysis

The study employed the Augmented Dickey Fuller (ADF) Test for unit root, Ordinary Least Square (OLS) Method using EViews.

Model Specification

The model is specified as:

$$\text{PROD} = f(\text{AREA})$$

Where, PROD – Turmeric Production

AREA – Turmeric Land area

Findings and Discussion

Stationarity Test

Owing to the fact that time series data is used, in order 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 1.

Table 1: ADF Unit Root Test Result

Variables	Level			First Difference			Order
	None	Intercept	Int & T	None	Intercept	Int & T	
PROD	0.22	-3.21*	-4.06*	-	-	-	I(0)
AREA	1.23	-2.93	-4.93**	-	-	-	I(0)

Source: Author's own computation using EViews.

H0: Unit root in series. **and* denotes rejecting H0 at 1% and 5% significance respectively.

Table 1 presents the result of the ADF unit root test. 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 if a variable only become stationary after taking

its first difference, it is said to be integrated of order one i.e. I(1). From our result above, it can be seen that PROD (Turmeric Production) and AREA (Turmeric Area) were found to be stationary in its level form. We could thus say from the above that our variables are integrated of same order, i.e. I (0) variables. This serves as a basis for determining the next tool of analysis to employ.

OLS Regression

In a situation where our variables are stationary in level form the next step in econometric analysis is adapted Ordinary Least Square Technique to measure

the impact. Turmeric Area was regressed on Turmeric Production. The results of OLS model are below:

Variable	Coefficient	Std. Error	t-Statistic	Prob.
AREA	5.308681	0.121940	43.53516	0.0000
R-squared	0.912563	Mean dependent var		116920.1
Adjusted R-squared	0.912563	S.D. dependent var		42925.28

Dependent Variable: PRODUCTION; Method: Least Squares; Included observations: 20

The results indicate that there is a positive and significant impact of Turmeric Area on Turmeric Production. One hectare increase in Turmeric Area would increase the Turmeric Production by 5.308 Tonnes. R-Square is found to be 91.25% which implies Turmeric land area explains 91.25% of the variations in Turmeric Production. t-statistic is higher than the computed t table value, which indicates the significance of the model.

BPG test (refer Appendix (2)), the null hypothesis was accepted; we could thus conclude that the residuals of the model exhibit constant variance. The null hypothesis of the Jarque Bera test is: Residuals are normally distributed. From the probability value (refer Appendix (3)), the null hypothesis was accepted; we could thus infer that the residuals of the model are normally distributed.

Residual Diagnostics

There are certain properties in which the residuals of a regression model must satisfy for it to be adjudged as fit for acceptance. The conditions are; the residuals must be normally distributed, it must be free from serial correlation and finally, it must be homoscedastic i.e. it must have constant variance. To examine whether or not the residual is free from serial correlation, the study adopted the Breusch LM Serial Correlation test. To identify whether the residuals are normally distributed, the Jarque Bera Normality test was applied, while to test if residuals are homoscedastic or not, the Breusch-Godfrey Heteroskedasticity test was applied. The results are presented in the Appendix.

From the results presented in Appendix, the null hypothesis of all the tests is accepted if the probability value is greater than 0.05. The null hypothesis of the LM Serial Correlation test is: There is no serial correlation in the residuals. From the probability value of the LM test (refer Appendix (1)), this hypothesis was accepted; we could thus conclude that the model is free from serial correlation. The null hypothesis of the BPG Heteroskedasticity test is: Residuals are homoscedastic (i.e. constant variance). From the probability value of the

Stability Test

Another robustness check of our estimated model is the Stability Test. The study applies the Ramsey Reset Test. The Ramsey Test is a test for specification error. Under it, if the non-linear combinations of the independent variables have power in explaining the dependent variable, then the model is said to be mis-specified. Under the Ramsey Reset Test, the null hypothesis of no mis-specification error is rejected if the probability of the F-Statistic is less than 0.05. From the test result (refer Appendix (4)), the probability value (0.9422) is greater than 0.05, we thus accept the null hypothesis and conclude that model is not mis-specified.

Conclusion

In Tamil Nadu, with better irrigation and sufficient rains, acreage is increased by about 10 to 12 percent to over 50000 hectares compared to last year (2015) acreage. Higher acreage prolonged wet weather conditions in Tamil Nadu expected to have an impact yield some parts of state and thus may affect the final production.

Apart from cultivation area, prices and period of cultivation also contribute to the Turmeric production. Procurement of Turmeric by the traders at unsatisfactory

prices for the farmers can affect the future cultivation. The time taken to harvest a crop of turmeric is nine months. Farmers in Tamil Nadu and Andhra Pradesh have shifted to the cultivation of sugar cane, maize and sunflower, which take around six months to harvest.

It is observed from the analysis that area under turmeric cultivation plays a crucial role in determining production. There is positive effect on Turmeric production due to Turmeric land area. The conversion of agricultural lands for commercial purpose will affect the future production of turmeric in Tamil Nadu. Necessary measure has to be taken to stabilize the land under cultivation of turmeric to fetch increase in earnings through both domestic consumption and exports. Lack of monitoring eases the conversion of cultivation land for commercial purpose. This could have a negative impact in the long run on overall agriculture and spices production. Decrease in the cultivation land apart from affecting the earnings would lead us to import turmeric which forms the essential part of our domestic use.

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15. www.ncbl.nlm.nic.gov

Appendix

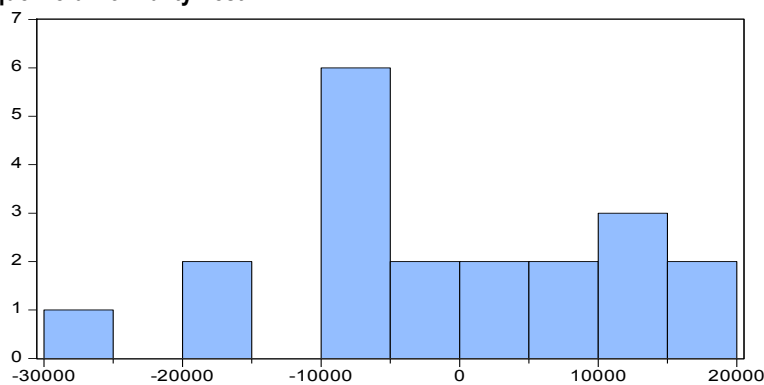
Breusch-Godfrey Serial Correlation LM Test

F-statistic	1.695575	Prob. F(2,17)	0.2131
Obs*R-squared	3.305693	Prob. Chi-Square(2)	0.1915

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	0.072591	Prob. F(1,18)	0.7907
Obs*R-squared	0.080333	Prob. Chi-Square(1)	0.7768
Scaled explained SS	0.053471	Prob. Chi-Square(1)	0.8171

Jarque-Bera Normality Test



Series: Residuals	
Sample 1 20	
Observations 20	
Mean	-432.5455
Median	-1935.184
Maximum	19525.18
Minimum	-27293.57
Std. Dev.	12685.17
Skewness	-0.167561
Kurtosis	2.450315
Jarque-Bera	0.345384
Probability	0.841397

Ramsey RESET Test

	Value	df	Probability
t-statistic	0.073527	18	0.9422
F-statistic	0.005406	(1, 18)	0.9422
Likelihood ratio	0.006006	1	0.9382
F-test summary			
	Sum of Sq.	df	Mean Squares
Test SSR	919105.2	1	919105.2
Restricted SSR	3.06E+09	19	1.61E+08
Unrestricted SSR	3.06E+09	18	1.70E+08

Specification: Production Area

THE IMPACT OF EMPLOYEES PERCEPTION OF ORGANIZATIONAL CLIMATE IN MANUFACTURING INDUSTRIES AT KANDANCHAVADI, CHENNAI

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Abstract

Climate is helpful in the fulfillment of committed goals of individual, organization and society. Effective performance depends on the type of HRD climate that provides in the organization. The study was carried out among the employees of manufacturing companies. Proportionate random sampling was adopted. Structured questionnaire were used to collect the data. From the study it is concluded that the organizational climate of employees in manufacturing industry depends upon the major factors such as organizational culture, work environment, safety and negotiation. Overall, the findings of the study indicate that there is a need to improve the current situation to better level in all the companies with respect to all the components of the organizational climate.

Keywords: *Organizational climate, Human resources management effectiveness, Organization effectiveness, Employee perception*

Introduction

Organizational climate (forehand and glimmer, 1964) is a conceptually integrated synthesis of organizational characteristics. It describes the personality of an organization and influences the motivation and behaviour of the members of the organization. Organizational climate is the result of interaction among an organization's structure, system, culture, leader behaviour and employee's psychological needs (pareek, 1989). It depends on the perception of the individuals in the organization about organizational working and the problems there in (Hellriegel and slocum, 1974)

To describe its characteristics we can speak in the words of Moran and volwein (1992) that organizational climate is a relatively enduring characteristics of an organization which distinguishes it from other organizations.

1. Organizational climate embodies members' collective perceptions about their organization with respect to such dimensions as autonomy, trust,

cohesiveness, support, recognition, innovations, and fairness.

2. It reflects the prevalent norms, values and attitude of the organizational culture

An organizational climate in a particular organization is constantly challenged by the increasing number of changes impacting on organizations today (Nair, 2006). These changes are related to restructures mergers and acquisitions, technological trends, political and international trends, increased competition as well as the local and international economy. If these changes are not managed appropriately by the organization, which could lead to decreased motivation and employee satisfaction, increased turnover and absenteeism and hence a decline in organizational performance (gray, 2007)

According to moran and valkwein (1992) organizational climate can be viewed from four different perspectives, namely the structural, perceptual, interactive and cultural perspectives. The structural

perspective suggests that organizational climate is a manifestation of the structures of the organization. The perceptual perspective views organizational climate as a psychological process where employees respond to their working conditions in a way that is meaningful to them. According to the interactive perspective employees interact to share ideas and formulate similar meanings and opinions. Finally, the cultural perspective suggests that climate is created by a group of individuals who interact and share a common frame of reference. This shifts the focus from the perception of the individual to the perceptions of the group.

Patterson's Dimensions of Organizational Climate

The Organizational Climate Measure (OCM) is a global multi-dimensional measure of organizational climate, designed to be theoretically grounded, consistent, specifying the appropriate frame of reference and making the questionnaire applicable to all levels of an organization (Patterson, 2005). The competing values model developed by Quinn and Rohrbaugh (1983) is based on a series of organizational climate studies conducted over the past few decades and provides a comprehensive framework of dimensions

The organizational climate measure (OCM) developed by Patterson et al., (2005) has four broadly conceptualized Quadrants/domains namely the human relations, the internal processes, the open system, the rational goal. Each of these domains contains certain climate scales and calls attention to the opposing values in organizations as well as the desired outcomes.

A total of 17 dimensions are included in the OCM, which is discussed in this chapter.

Quadrant	scales	Quadrant	scales
Human relations	Autonomy Integration Participation Supervisory support Training welfare	Rational Goal	Clarity of organizational goals Efficiency Effort Performance feedback Pressure to produce

Open Systems	Innovations and Flexibility Outward focus Reflexivity	Internal Process	Quality Formulation Tradition
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Adopted from: Patterson et al. (2005). *validating the organizational climate measure: Links to managerial practices, productivity and innovation, Journal of organizational behaviour.*

Objectives of the Study

1. To describe the demographic details of the employees.
2. To measure the level of employees' perception on the organizational climate.
3. To describe the relationship between demographic details and organizational behaviour.

Working Definitions of the organizational Climate

A set of measurable properties of the internal work environment such as Autonomy, Integration, Participation, Supervisory support, Training, welfare, Innovations and Flexibility, Outward focus, Reflexivity, clarity of organizational goals, efficiency, Effort, Performance Feedback, Pressure to produce, Formalization, Tradition and quality: based on the collective perceptions of employees and as result of interaction between employees in the manufacturing industries as suggested by Hsu (2004).

Manufacturing Industries

Manufacturing industry refers to any industry at kandanchavadi (Chennai) whose business is to transform raw material into finished and Semi-finished goods using machines, tools and labour. Manufacturing sectors include production of food, chemicals, textiles, automobiles, machines and equipment.

Methodology

The study was carried out in manufacturing industries at kandanchavadi industrial area of Chennai, Tamilnadu. The industrial area has about 12 large industries, 30 small industries and more than 50 tiny and ancillary industries with dominance of automobile and component industries. Based on the objectives and the research problem the researcher used Descriptive design for this research. Here we used Multi stage sampling design in this research to collect data from 245 employees from 11 industries (collectively from all segment of companies). Questionnaire was used for collecting primary data. The research variables are General and demographic Details. Organizational Climate by Patterson et al., (2005).

Main Findings of the Study

Demographic details More than half (54.8 %) of the employees are from the age group of 20 to 30 years. Most (82.3%) of the employees were male. Two third (60.6%) of the employees were married. Less than two fifth (38.5%) of the employees were qualified with post graduation. Little more than one fifth (22.8%) of the employees were qualified with under graduation. Majority (71.8%) of the employees had less than ten years of working experience.

All the 17 dimensions of the Organizational Climate scores were computed and compared for its mean values of difference using ANOVA. The ANOVA table reveals that the organizational Climate Score significantly differ ($P < 0.05$) by the age, education and experience.

- Majority (78.3%) of the employees has responded that time and money could be saved if their organization takes outmost care.
- Most (81.9%) of the employees have agreed that the productivity improves when the job is better planned and well organized.
- Three fifth (60.1%) of the employees have said the people in their organizations don't put more effort as expected.
- Majority (72.9%) of the employees affirmed that their organizations are quick to adopt changes.

- More than half (54.6%) of the employees have the perspective that some departments show very less respect to others.
- Nearly two third (61.5%) of the employees have perceived that their organization doesn't have inward focus.
- Majority (76.5%) of the employees acknowledge that, their supervisors show an understanding of the people who work for them.
- More than half (56%) of the employees have acknowledged that there is minimum amount of training given to do their jobs.
- Performance feedback and pressure to produce significantly differ ($p < 0.05$) by the educational qualification of the employees.

Recommendations

- There is a greater expectation from every employee that their roles are not interfered and given autonomy to make their work related decisions. Hence, Workers participation in management for decisions and delegation develops an ownership and actively engages the employees and improves the Organizational climate.
- Every employee does not work to satisfy his/her full potential as everyone is observed by their co- workers we need the performance management systems which are more accurate and recognizes people who perform rather than just carry out regular divisions of high performer, moderate and low performer.
- Every organization should establish a climate that the organization is a great place to work, learn and grow through good work climate, trainings and with the opportunities for internal progression. This will be showcased when the organization gives ample opportunities for learning and growth.

Conclusion

Having the foundations of various studies, this research has meant to study the perception of employees on organizational Climate, which is considered to have greater impact in the way employees form an attitude toward their organizations. The results show how the climate is looked up by the employees on their relationship with co employees, management and their work. Hence the organizations should work hard to consider needs of the employees and their participation in enhancing the Organizational Climate.

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IMPACT OF BRAND LOYALTY ON CONSUMER BUYING BEHAVIOUR TOWARDS BRANDED COSMETIC PRODUCTS - COIMBATORE REGION

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Abstract

In this research article we have examined the impact of brand loyalty on consumer buying behaviour towards branded cosmetic products that are mostly preferred by people in Coimbatore region. Brand loyalty is the important dimension which impacts the buyers' decision on purchasing the product. Because of these reasons it has become essential for marketers to identify the extent to which the brand loyalty lies in the purchasing of consumers as it will help Indian brand marketer to see their strengths and weaknesses in their use of brand equity and can improve their performance accordingly. Survey method is used for collecting primary data. The researchers have taken 595 samples through the convenient sampling method from the Coimbatore regions. Statistical tools such as Chi – square test, Rotation factor analysis and Discriminant analysis have been used to analyze the data and to measure the consumers' brand loyalty and buying behavior of branded cosmetics. The study reveals that brand loyalty is determined by number of factors like: brand image benefits viz. functional, social, and experiential and appearance enhances are positively related to overall satisfaction and loyalty intention is significantly influenced by functional and appearance enhance.

Key words: Consumer Buying Behavior, Brand loyalty, Cosmetics.

Introduction

Today, brands produce widespread competition in different forms, sizes, functions and features and they are the vital capital of the most trades. Brand differentiation is now an important tactic for the competitive struggle in today's hostile market. Sticking personalities to brand helps in making a different identity and then end to better desirability for consumers. In recent years cosmetic products industry has been one of the most attractive retail markets in India. In these years, by entrance of the credible and genuine brands to our country, not only increased the awareness level of people about the skin and hair health but also made the competition between the residential and outside distributors of products for receiving more benefits and share of market. This industry is currently in the growth stage of its life cycle and its market is saturated with the

competitive brands. These brands, based on their personalities, ignite interest inside the consumers. Thus each brand has its own distinct personality which in different and various situations will rise at consumer's view. However, answer to the question of how and why people are interested in a particular brand personality and choosing a brand can be a powerful tool in the hands of brand managers to develop and increase the perceived value of the brand. In today's world every decision and movement of the organization, judged by its brand relationship with customers and commitment to the claims cause the consumer satisfaction and finally end to brand loyalty.

Statement of Problem

Consumers are the key factors in promoting the products. The marketing potential of any product is based

on consumer purchasing behaviour. Now-a-days, in the global business, consumers are having lot of opportunity to use variety of brands and they also wish to buy innovative and quality products. Creation of strong brand and growth of brand's equity in the market are main goals for business. So for effective marketing, the marketer must know the basis of decisions taken by customers. When it comes to the consumer buying behaviour, there are several influential factors. Among those, brand equity is one of the important elements when a customer decides to purchase a product or service. However brand loyalty is the important dimension which impacts the buyers' decision on purchasing the product. Because of these reasons it has become essential for marketers to identify the extent to which the brand loyalty lies in the purchasing of consumers as it will help Indian brand marketer to see their strengths and weaknesses in their use of brand equity and can improve their performance accordingly. Based on all the above phenomena the researcher has undertaken the task to answer the following questions that relate to

- How far brand loyalty has a significant effect on buying branded cosmetics products that are available in Coimbatore region?

Objectives

Based on the above problem the following objectives have been framed:

- To study the demographic and socio-economic status of branded Cosmetic consumers in Coimbatore region.
- To investigate the overall contribution of brand loyalty for consumer buying behavior of cosmetics products in Coimbatore region.

Hypotheses

The following hypotheses are framed for analysis and to reveal the inference based on that:

- **H₁:** There exists no rationality between longevity of consumers' awareness about popular cosmetic brands available in the market and their loyalty extended over the years.

- **H₂:** There exists rational association between the factors that influenced consumers for purchase of branded cosmetic products and nature of brand loyalty extended by them.

Research Methodology

Both exploratory and qualitative analyses are simultaneously employed to derive results based on the objectives of the study. The data for this study is acquired from primary sources and secondary sources. Primary data was collected through questionnaires. Survey method is used for collecting primary data. For that the researchers have taken 595 samples through the convenient sampling method. The respondents of cosmetic consumers are selected from the Coimbatore regions. Coimbatore is the administrative headquarters of the Coimbatore district. It is one of the most industrialized districts and a major textile, industrial, commercial, educational, information technology, healthcare and manufacturing hub of Tamil Nadu. Sample units consist of both male and female residing in various urban, semi-urban and rural regions of Coimbatore district. Statistical tools such as Chi – square test, Rotated Component Matrix and Discriminant analysis have been used to analyze the data and to measure the consumers' brand loyalty and buying behavior of branded cosmetics. The results were analysed through the Statistical Package for Social Science (SPSS version – 16).

Literature Review

Agarwal, et al. (2012), measured brand Loyalty and market share of durable and non-durable products, 256 respondents were selected on the basis of a systematic sampling scheme and suggested Brand loyalty is a driving factor in gaining market share in the case of non-durable products whereas, brand loyalty is not a driving factor in both maintaining and gaining the market share of durable products. **Anjali Sharma, et al. (2013)**, studied the impact of brand loyalty on buying behaviour of women consumer for beauty care products in Delhi region. Woman buying behaviour had been studied because women are the ones who are engrossed in purchasing beauty care products. Non-probability

sampling; Convenience sampling technique had been applied under this survey. Responses from respondents were gathered using quantitative approach. The findings of this study indicated, quality and price are the two main parameters for which women may switch from one brand to another brand. Brand image is the major cause, which women choose while purchasing beauty products. **Anand, et al. (2013)** attempted to identify the factors influencing brand preference and its impact. To identify the factors influencing the brand loyalty by the quality, price and preferred size of packaged milk brands. The researchers had taken 100 samples through the convenient sampling method. Questionnaire framed for the study and primary data collected through it. Statistical tools such as Chi-square test and one-way ANOVA had been used to analyse the data and to measure the consumer brand loyalty towards brand preferences. The researcher found that quality, price, types and marketing strategies are the mediating factors for the brand loyalty which lead to the brand preferences.

Data Analysis and Interpretation

Demographic Profile of Respondents

The study inferences that out of 595 samples surveyed 52.10 per cent of them are females. 44.04 percent of sample populations are aged between 21-30 years. In terms of education, the cent per cent of the sample populations surveyed is literates, of which 36.97 per cent of respondents are observed to be post graduates. Concerning occupational status, 31.76 per cent of cosmetic consumers in Coimbatore district are private sector employees. Their household income ranges between INR 10001 - 30000. 59.33 per cent of respondents are married and 40.67 per cent are single. In terms of type of family 62.86 per cent of the consumers have nuclear family type. 39.66 per cent of the respondents have said that their family size constitutes of 4 members. Concerning number of earning members in their family, 48.24 per cent of consumers have two earning members in their family. In terms of regional hailing, 40.17 per cent of respondents reside in semi-urban areas of Coimbatore district.

Perception of Consumers towards Brand Loyalty

Brand loyalty had a positive and direct role in affecting brand equity. Brand loyalty is one of the major causes of such repeat purchase behaviour of the customers. This section of the study briefly outlines the consumers' perception towards loyalty of cosmetic brands available in the market.

Table 1: Consumers' Opinion on Longevity of Usage

S. No.	Longevity	No. of Respondents	Percentage
1.	Less than 3 Years	252	42.35
2.	3-5 Years	231	38.83
3.	5-7 Years	52	8.74
4.	Above 7 Years	60	10.08
	Total	595	100

Source: Primary Data

From the above data analysis it has been clearly observed that, 42.35 per cent of respondents are using particular brand cosmetics for the past 3 years or less than that. Followed by it has been observed that 38.83 per cent of sample subjects are consuming specific brand cosmetics for the last 3-5 years and 10.08 per cent of consumers are procuring particular brand cosmetics for the more than 7 years since they are comfortable with that brand. And the remaining 8.74 per cent of consumers are using specific cosmetics brand for the past 5-7 years.

Hence it has been concluded that 42.35 per cent of respondents are using particular brand cosmetics for the past 3 years or less than that.

H₁: There exists no rationality between longevity of consumers' awareness about popular cosmetic brands available in the market and their loyalty extended over the years.

Table 2: Longevity of Consumers' Awareness about Popular Cosmetic Brands and their Loyalty Extended over the Years

Longevity of Usage	Longevity of Awareness				Total
	Less than 3 Years	3-5 Years	5-7 years	Above 7 years	
Less than 3 Years	184 (30.90)	85 (14.30)	4 (0.70)	0 (0.00)	273 (45.90)
3-5 Years	48 (8.10)	120 (20.20)	11 (1.80)	6 (1.00)	185 (31.10)
5-7 years	10 (1.70)	20 (3.40)	27 (4.50)	2 (0.30)	59 (9.90)
Above 7 years	10 (1.70)	6(1.00)	10 (1.70)	52 (8.70)	78 (13.10)
Total	252 (42.40)	231 (38.80)	52 (8.70)	60 (10.10)	595 (100)

Source: Computed Data

Table 3: Result of Chi-Square - Longevity of Consumers Awareness about popular Cosmetic Brands and their Loyalty Extended over the years

Chi-Square Value	DF	Contingency Co-efficient	Table Value	Remark
532.142	9	.687	16.919	Rejected

Level of Significance: 5 per cent

From the above table it has been inferred that the calculated chi-square value is greater than the table value 16.919 at 5 per cent level of significance. Therefore, the hypothesis framed stands rejected and it has been concluded that there exists rational association between longevity of consumer awareness about popular cosmetic brands available in the market and their loyalty extended over the years.

Factors Influencing Consumers Buying Behaviour

Table 4: Factors Influencing the Consumers' Buying Behaviour towards Cosmetic items

S.No.	Reasons	Sum	Mean	Rank
1.	Standard Price	3192	5.36	2
2.	Quality	3563	5.99	1
3.	Good Result	3183	5.35	3
4.	More Reliable	2729	4.59	4
5.	Brand Name and Symbol	2589	4.35	5
6.	Prestigious brand Image	1999	3.36	7
7.	Suits my Skin	2376	3.99	6
8.	Discounts and Offers	1897	3.19	8

Source: Primary Data

The table above indicates the reasons stated by the respondents for using cosmetics products. Majority of the respondents have stated that they are influenced by the quality standards (quality in the sense better results and lack of side effects to the skin) of particular brand cosmetics; it is ranked in first place with the mean score of 5.99. Similarly the sample consumers are inspired by the features like price, resultant, reliability, name and symbol of particular brand cosmetics. These variables are ranked in second, third, fourth and fifth positions with an average score of 5.36, 5.35, 4.59 and 4.35, accordingly. Subsequently it has been found that consumers prefer particular brand cosmetics for its appropriateness, for prestigious value and also to avail the discounts and offers in that brand. These factors are ranked in sixth, seventh and eighth place with the mean score of 3.99, 3.36 and 3.19.

Thus it has been clearly identified that 74.88 per cent (mean score of 5.99) of the respondents have stated that they are influenced by the quality standards, to which the consumers may expect non-oily, no side effects, moisturizing property of particular brand cosmetics and it is ranked in first place.

Factor analysis technique has been applied to find the underlying dimension (factors) that exists in the eight variables relating to the factors influencing the consumers buying behaviour.

Table 5: KMO and Bartlett's Test - Factors Influencing the Consumers Buying Behaviour

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.852
Bartlett's Test of Sphericity Approx. Chi-Square	1917.164
DF	28
Sig	.000

Level of Significance: 5 per cent

In the present study, Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy (MSA) and Bartlett's test of Sphericity were applied to verify the adequacy or appropriateness of data for factor analysis. In this study, the value of KMO for overall matrix was found to be excellent (0.852) and Bartlett's test of Sphericity was highly significant ($p < 0.05$). Bartlett's Sphericity test was effective, as the chi-square value draws significance at five per cent level. The results thus indicated that the

sample taken was appropriate to proceed with a factor analysis procedure. Besides the Bartlett's Test of Sphericity and the KMO measure of sampling adequacy, Communalities values of all variables were also observed.

Table 6: Cumulative Factors Influencing the Consumers Buying Behaviour

Variables	Initial	Extraction
Standard Price	1.000	.792
Quality	1.000	.925
Good Result	1.000	.795
More Reliable	1.000	.871
Brand name and symbol	1.000	.908
Prestigious brand Image	1.000	.635
Suits my skin	1.000	.819
Discounts and offers	1.000	.859

In order to provide a more parsimonious interpretation of the results, 8-item scale was then Factor analyzed using the Principal Component method with Varimax rotation.

Table 7: Factors Influencing Consumers' Buying Behaviour

Variables	Factors				
	F ₁	F ₂	F ₃	F ₄	F ₅
X ₁ -Standard Price	-	.823	-	-	-
X ₂ -Quality	-	-	-	.954	-
X ₃ -Good Result	.836	-	-	-	-
X ₄ -More Reliable	-	-	.605	-	.587
X ₅ -Brand name and symbol	-	-	.935	-	-
X ₆ -Prestigious brand Image	.718	-	-	-	-
X ₇ -Suits my skin	-	.848	-	-	-
X ₈ -Discounts and offers	-	-	-	-	.817
Eigen value	1.819	1.476	1.310	1.043	.957
% of Variance	22.741	18.448	16.378	13.040	11.959
Cumulative	22.741	41.188	57.566	70.606	82.565

Level of Significance: 5 per cent

Five factors extracted together account for 82.565 per cent of the total variance (information contained in the original 8 variables). This is pretty good, because we are able to economize on the number of variables (from 8 researcher have reduced them to five

underlying factors), while the data lost only about 17.435 per cent of the information content (82.565per cent is retained by the five factors extracted out of the 8 original variables).

Five factors were identified as being maximum Percentage variance accounted. The variable X₃ and X₆ is grouped as factor I and it accounts for 22.741per cent of the total variance. The variables X₁ and X₇ constitute the factor II and it accounts for 18.448 per cent of the total variance. The variable X₄ and X₅ constitute the factor III and it accounts for 16.378per cent of the total variance. The variable X₂ constitute the factor IV and it accounts for 13.040 per cent of the total variance. The variable X₄ and X₈ constitute the factor V and it accounts for 11.959per cent of the total variance.

Table 8: Summary of Rotation Factor Analysis & Cronbach's Alpha - Factors Influencing the Consumers' Buying Behaviour

Factors	Variables included in the factors	Cronbach's Alpha
F ₁	Good Result and Prestigious brand Image	.743
F ₂	Standard Price and Suits my skin	.734
F ₃	More Reliable and Brand name and symbol	.682
F ₄	Quality	.658
F ₅	More Reliable and Discounts and offers	.610

Source: Computed From Primary Data

Factor analysis was used to identify out the association between the variables tested. The Cronbach's reliability values (.743, .734, .682, .658 and .610) indicates that there establishes consistency between the factors influencing the consumers' buying behaviour.

Table 9: Consumers' Opinion on change of Cosmetics Brands

Sl. No.	Opinion	No. of Respondents	Percentage
1.	Have Changed	179	30.08
2.	Haven't Changed	416	69.92
	Total	595	100

Source: Primary Data

The above table clearly indicates that, majority i.e., 69.92 per cent of the sample consumers haven't changed their cosmetics brands due to long lasting usage of the brand and the trust they have developed towards a particular brand. Whereas it has been inferred that 30.08 per cent of respondents are found to be less loyal towards their brand due to the inconveniences they experienced in the past.

Thus it has been found that majority i.e., 69.92 per cent of the sample consumers haven't changed their cosmetics brands as they were found to be satisfied with the brand(s).

The following hypothesis is framed to measure whether there exists rational association between the factors that influenced consumers for purchase of branded cosmetic products and nature of brand loyalty extended by them.

H₂: There exists rational association between the factors that influenced consumers for purchase of branded cosmetic products and nature of brand loyalty extended by them.

Discriminant analysis is technique where the researcher can able to distinguish between two or three sets of objects or people. Discriminant analysis is much similar to multiple regression technique. In this section Discriminant analysis is used to determine whether there exists rational association between the factors that influenced consumers for purchase of branded cosmetic products and nature of brand loyalty extended by them.

Predictor variable considered for the analysis includes the following: X₁=Standard Price, X₂=Quality, X₃=Good Result, X₄=More Reliable, X₅=Brand name and symbol, X₆=Prestigious brand Image, X₇=Suits my skin and X₈=Discounts and offers.

Table 10: Group Mean Score - Factors Influencing the Consumers to Purchase Branded Cosmetic Products and Nature of Brand Loyalty Extended By Them

Particulars	Brand Loyalty			
	Have Changed		Haven't Changed	
	Mean	SD	Mean	SD
X ₁ - Standard Price	3.743	2.056	3.589	1.998
X ₂ - Quality	2.894	2.134	3.063	2.105
X ₃ - Good Result	3.529	2.214	3.933	2.341
X ₄ - More Reliable	4.402	2.087	4.418	2.134
X ₅ - Brand name and symbol	4.620	2.175	4.661	2.142
X ₆ - Prestigious brand Image	5.642	2.057	5.639	2.000
X ₇ - Suits to Skin Quality	5.006	1.921	5.007	2.104
X ₈ - Discounts and offers	5.570	2.101	5.916	1.946

Source: Computed Data

Table 11: (Test of Equality of Group Mean Score unvaried ANOVA) Factors Influencing the Consumers to Purchase Branded Cosmetic Products and Nature of Brand Loyalty Extended By Them

Factors	Wilk's Lambda	F	Sig
X ₁ = Standard Price	.999	0.731	.393
X ₂ = Quality	.989	0.797	.372
X ₃ = Good Result	.973	4.028	.045
X ₄ = More Reliable	.987	0.007	.933
X ₅ = Brand name and symbol	.963	0.045	.831
X ₆ = Prestigious brand Image	.951	0.000	.987
X ₇ = Suits my skin	.911	0.000	.993
X ₈ = Discounts and offers	.994	3.769	.053

Level of Significance: 5 per cent

Eigen value: .007

Percentage of Variation Explained: 100 per cent

Wilk's Lambda: .993

Chi-Square: 4.011

DF: 8

P: .045

Canonical Correlation: .082

Canonical Discriminate Function Fitted :

D=+4.712+.412X₁+.345X₂+.512X₃+.456X₄+.498X₅+.470X₆+.568X₇+.467X₈

Classification of Individuals

Using the discriminate function fitted and the observed predictors' variables of individual, which classified and correct percentage is presented below.

Table 12: Factors Influencing the Consumers to Purchase Branded Cosmetic Products and Nature of Brand Loyalty Extended By Them

Factors	1	2	Total
Have changed	69(38.50)	110(61.50)	179(100)
Haven't Changed	129(31.00)	287(69.00)	416(100)

Source: Primary Data

Relative Importance of Predictor Variable

The relative importance of each predictor variables in discriminating between the two groups is obtained and the results are presented below:

Table 13: Relative Importance Factors Influencing the Consumers to Purchase Branded Cosmetic Products and Nature of Brand Loyalty Extended By Them

Influencing Factors	Importance Value of the Variables (I _j)	Relative Importance (R _j)	Rank
X ₃ =Good Result	.412	26.44	1
X ₆ =Prestigious Brand Image	.381	24.45	2
X ₈ =Discounts and Offers	.319	20.47	3
X ₄ =More Reliable	.259	16.62	4
X ₂ =Quality	.125	8.02	5
X ₁ =Standard Price	.037	2.37	6
X ₅ =Brand Name and Symbol	.015	0.96	7
X ₇ =Suits My Skin	.010	0.64	8

Source: Primary Data

From the detailed data analysis it has been observed that out of 8 variables took for analysis all the eight variables are considered as important determinant. Therefore the hypothesis framed stands accepted and it has been concluded that there exists rational association between the factors that influenced consumers for

purchase of branded cosmetic products and nature of brand loyalty extended by them.

Findings and Suggestions

- The data analyses reveals that majority of the consumers are young females aged between 21-30 years. All are educated and working in a private concerns earning between 10k – 30k per month. Most of the respondents are married, there are two earning members and their family setup is nuclear having four members in the family. Majority of the respondents reside in semi-urban areas.
- Most of the respondents prefer Lakme Brand which offers many products as face care, hair care and Make-up products. Next to this they prefer a Himalaya product which is herbal nature cosmetics. Majority of the female are beauty conscious and they go for herbal nature products because they believe that there would not be any harmful effects.
- It has been concluded that 42.35 per cent of respondents are using particular brand cosmetics for the past 3 years or less than that.

Result of Chi-square

- It has been inferred that the calculated chi-square value is greater than the table value 16.919 at 5 per cent level of significance. Therefore, the hypothesis framed stands rejected and it has been concluded that there exists rational association between longevity of consumer awareness about popular cosmetic brands available in the market and their loyalty extended over the years. This reveals that the brand awareness has impact on brand loyalty.
- It has been clearly identified that 74.88 per cent (mean score of 5.99) of the respondents have stated that they are influenced by the quality standards, to which the consumers' may expect non-oily, no side effects, moisturizing property

of particular brand cosmetics and it is ranked in first place.

Result of Rotation Factor Analysis

It has been found that majority i.e., 69.92 per cent of the sample consumers haven't changed their cosmetics brands as they were found to be satisfied with the brand(s). The long term success of a particular brand is based, not on the number of consumers who purchase it once, but on who become repeated purchasers. Brand loyalty is one of the major causes of such repeat purchase behaviour of the customers. It is generally agreed that consumer behavior is influenced by various factors like: standard price, quality, good result, more reliable, brand name and symbol, prestigious brand image, product suitability and discounts and offers.

Result of Group Mean Score unvaried ANOVA

The hypothesis stands accepted and it has been concluded that the influencing factors has rational association between choice of brand and brand loyalty extended towards it. The consumers are very much influenced by the good result that they enjoy on using their brand of cosmetics. And if it does not suits their skin they go for other brand. The producers of cosmetic brands should focus more on quality of products as it would impact brand loyalty. Marketers should concentrate on advertisements which would create an awareness about their new product launches and make the consumers more loyal towards their brands.

Conclusion

Brand loyalty indicates preference to one brand by consumer over other brands. Brand loyalty consists of consumer's commitment to repurchase or continue to

using the same brand and also the extent of the faithfulness of consumers to a particular brand, expressed through their repeat purchases. Brand loyalty is determined by number of factors like: brand image benefits viz. functional, social, and experiential and appearance enhances are positively related to overall satisfaction and loyalty intention is significantly influenced by functional and appearance enhance.

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ROLE OF JOB SATISFACTION AND MOTIVATION

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Abstract

Motivation and Job Satisfaction as the most discussed topic in Organizational behaviour have accumulated huge numbers of empirical researches. Both these two factors have been proven as main contribution factors towards effectiveness and efficiency of business organizations. Although most of empirical researches have concluded their finding with positive relationships between Motivation and Job Satisfaction, as well as complement relationship between Motivation and Job Satisfaction towards other organizational variables. However, conclusion cannot simply draw that Job Satisfaction equal to Motivation or vice versa. As such, this article literally declares separate treatments for the two Motivation and Job Satisfaction so that factors under these two categories of studies that may affect organizational variable can be more identifiable.

Key Words – Job Satisfaction, Motivation, Content Theory, Process Theory, Affective Job Satisfaction, Cognitive Job Satisfaction

Introduction

The study of Organizational Behaviour always start with clear definition as consciously coordinated social unit composed of two or more people that functions on a relatively continuous basis to achieve a common goal or set of goals. As it, individuals' attitudes and behaviour within organizations mostly decide success or failure on overall performance. Among variety of organizational success factors resulted from individual attitudes and behaviour introduced by various researchers, Job Satisfaction and Motivation were found as the most discussed topic. Further studies on these two factors have contributed in-depth definitions and empirical evidences in enhancing its practicability. However, due to its similar factors of input, high correlations and complement role between each other, these two

organizations' success factors have becoming ambiguous. Furthermore, since most of the Motivation theories are developed based on the idea of Job Satisfaction as well as high appearance of Job Satisfaction in most of Motivation theories, distinction between Job Satisfaction and Motivation may be mistakenly taken as unanimous in terms of its meanings and purpose. It is important for corporates and graduates to understand that Motivation and Job Satisfaction are different to each other. These two organizational factors are contributing to different aspects of employees' psychology and physiology operations, for example, directions of effects towards individuals' attitudes and behaviour resulted from a same influence factor. Following part will further explain the similarities and differences between Job Satisfaction and Motivation.

Literature Review Motivation

The term motivation has been discussed and conceptualized by various researchers. In early years Whiseand and Rush (1988) explained motivation as the willingness of an individual to do something and conditioned by actions to satisfy needs. Later Wregner and Miller (2003) described motivation as something that energized individuals to take action and which is concerned with the choices the individual makes as part of his or her goal-oriented behaviour. Following the recent definition contributed by Fuller et.al. (2008), motivation is a person's intensity, direction and persistence of efforts to attain a specific objective. From the statement provided, intensity as further elaborated is how hard an individual tries to attain the specific objective while direction is the channel to intensity towards the correct objective; whereas persistence refers to how long someone maintains an effort to attain the specific objective. Motivation is defined by Saraswathi (2011) as the willingness to exert high levels of effort, toward organizational goals, conditioned by the effort's ability to satisfy some individual need. Three key elements in the definition are further provided as effort, organization goal, and need. Definitions of motivation contributed by various researchers above are apparently in similar meaning as drive, energize and action. Researchers are agreeing on individuals' motivations start with cognitive recognition of a desire that is not present at the time the individual noticed, followed by mental desire to achieve something, thus following by physical actions to obtain the desire.

Content-Process Theories of Motivation

Variety of workplace motivation theories are classified as either process theory or content theory (Campbell et. al., 1970). Based on Content theory that emphasize on factors and needs that encourage and inspire employees' behaviour as well as performance. Content theories of motivation are focusing on employees' internal factors that energize and direct their working behaviour (Lynne, 2012). Motivation theories that are categorized under content theories regards

motivations as the product of internal drives that compels individuals to act or move toward their satisfactions.

The content theories of motivation are based in large part on early theories of motivation that traced the paths of action backward to their perceived origin in internal drives. Major content theories of motivation are Maslow's hierarchy of needs, Alderfer's ERG theory, Herzberg Two factors Theory, and McClelland's Theory of Needs (Lynne, 2012). In short, content theories are based on various factors which will influence job satisfactions. Motivation theories classified under Content theory undertake that all employees in the organization have the same set of needs, therefore allowing organizations to predict the characteristics that should be present in the job (Lynne, 2012). Oppositely, process theories emphasized on employees' behaviours that driven by their individual needs. Employees will gain their motivation when their expectations and values are met in their job.

This theory included the process by which variables such as employees' expectations, needs and values, and comparisons interact with their job tasks to determine Motivation. It concerned with determining how individual behaviour is motivated and maintained in the self-directed human cognitive processes. Variety of workplace motivation theories that classified under process theory shares a same notion where employees' diverse needs and the cognitive process behind these diversities are given attentions (Lynne, 2012). In these theories, attentions are given on sources and causes of employees' behaviours, as well as the motives that affect the intensity and direction of those behaviours. The major process theories of motivation are Vroom's expectancy theory, Adam's equity theory, Latham & Locke's goal-setting theory, and Skinner's reinforcement theory.

Job Satisfactions

The concept of Job Satisfactions was widely discussed by various researchers. The most popular definition was provided by Locke (1976), where Job Satisfaction is simply a positive emotional state of feeling resulted from jobs, thus fulfil individuals' value towards

their jobs. This definition further suggests that job satisfaction contains an affective component (emotional state) and cognitive component (appraisal) of Job Satisfaction (Organ & Konovsky, 1989). Affective Job Satisfaction states the individual's immediate feeling state towards job-related factors. It is the extent of pleasurable emotional feelings individuals have about their jobs overall. The positive emotional of feeling may include feeling good about the job individual being delegated, and the particular feeling is experienced from their appraised work performance, recognised professions, and even completion of work task (Megginson et. al., 1982).

On the other hand, the Cognitive Job Satisfaction is tied to the expectations and standards of comparison in terms of which current circumstances are being evaluated. It is the extent of individuals' satisfaction with particular facets or aspects of their jobs. Personal evaluation and perceptions towards Affective or Cognitive condition when operating his/her job or outcome arises as having his/her job completed (Schneider and Scyder, 1975) has further explained how the positive emotional state of feeling arrived. The point is where the job on-going or completed is able or not, to supply extra senses of feelings that will match with individuals' evaluations and perceptions. Therefore, individuals will evaluate their jobs against aspects that are important to their dispositions (Sempene et. al., 2002). On other words, Job Satisfaction will arise only if job tasks are delegated to the right individual where natures of the tasks are complement to the individual's value that will in turn gratify positive feeling towards the task delegated.

Job Satisfaction towards Motivation Theories

The role of Job Satisfaction towards Motivation cannot be neglected. In fact, most of the Motivation theories have used Job Satisfaction as groundwork in practice. For example, well-known Maslow Hierarchy of Need as fundamental for most of Motivation theories has used Job Satisfaction as foundation of theory development. The theory builds up from satisfactions on hierarchical ladders of human needs as motivation factors. Once individual has satisfied current stage of

need, he/she will not motivate unless he/she is trying to move up to upper stages. Obviously, the theory clearly stated that importance of job-related satisfactions towards activation of employees' motivation. Besides, Alderfer's ERG Theory and McClelland's Theory of Needs have also found a strong implementation on Job Satisfaction towards Motivation. The ERG theory is an extension of Maslow's hierarchy of needs that re-categorised Maslow's five motivational needs into three categories as Existence, Relatedness, and Growth. The major distinct of ERG towards Hierarchy of Needs is that it does not suggest that lower-level needs must be completely satisfied before upper-level needs become motivational. McClelland's Theory of Needs suggests three of the primary needs as affiliation (nAff), power (nPow), and achievement (nAch). As supported by Pan (2005), Job Satisfaction is an attitude of a person's subjective judgement and feeling towards the level of satisfaction on job-related factors. Thus, the main point of the two theories are when these job-related needs are strong in a person, satisfaction in receive the particular needs has higher potential to motivate behaviour. Another Herzberg's Two-factor theory was almost fully developed based on the implementation of Job Satisfaction. The theory has included variety of Job Satisfaction factors and further categorised into two groups named Hygiene Factors and Motivators.

The tricks introduced by Herzberg, is where satisfaction on Hygiene Factors will prevent employees from dissatisfy their job, satisfactions on Motivators will further motivate them. Obviously, this theory is found strong implementations of Job Satisfaction in order to produce Motivation. The setting of theory clearly explained employees' motivation will only follow by satisfaction in Motivators that have Personal Characteristic factors within, whereas satisfaction in Hygiene factor that found similar with Environmental factors will only prevent them from dissatisfaction. Recent empirical researches have even found that satisfaction on both Hygiene factors and Motivators have effected employees' motivations.

For example, an empirical research carried out by Wan Fauziah et al. (2013) that employed Herzberg's Hygiene-Motivator factors has determined circumstance where older generation of workers will respond to Personal Characteristic Factors or Motivators to exhibit Citizenship Performance, whereas younger generation of workers are responded from Environmental or Hygiene factors. As supported by Aziri (2011), Job Satisfaction include collections of feelings and beliefs that people have about their current job, the research above have further proven that individuals' motivation to perform something were raised by Job-Satisfaction factors, regardless of Hygiene factor or Motivators. In terms of Process Theory of Motivation, following the earlier definitions, process theories explained individual' motivation arise when their cognitive process of expectations, needs and values are match with job-related factors. As supported by Sempanet et al. (2002) in defining Job Satisfaction, individuals will evaluate their jobs against aspects that are important to their dispositions. Hence, the statement is bring forward in explaining Process theories of Motivation as higher consistency between evaluated job-related factors and individuals' cognitive factors will first result in better Job Satisfaction, and increased in motivation will be the consequence.

Among various Process theories of Motivation, Expectancy theory introduced by Vroom (1964) and Equity theory from Adams (1965) have found strong fill-in from theory of Job Satisfaction. Expectancy theory states that employee's motivation is an outcome of how much an individual wants a reward (Valence), following by the assessment that the probability of the effort will lead to expected performance (Expectancy), and the belief that the performance will lead to desired reward (Instrumentality). On the other hand, Equity theory suggests that individuals will constantly engage in social comparison by comparing their efforts and rewards with those of relevant others. Levels of motivations are resulted from the perception of individuals about the fairness of their rewards relative to others. Fairness experienced by employees in workplace will turn up sense of Job Satisfaction that will follow by Motivation.

Directly, constructions of the two theories have shared same notion where satisfactions in either individuals' expectations or fairness will trigger Motivation. Obviously, these two theories found strong connection towards Cognitive Component of Job Satisfaction were these two theories have demonstrated the importance of satisfaction on individuals' job-related perceptions, expectations and values in order to encourage Motivation. Goal-setting theory introduced by (Locke & Latham, 1990; 2002) emphasizes the importance of specific and challenging goals in achieving motivated behaviour. A goal is defined simply as what the individual is consciously trying to do. Several factors may moderate the relationship between specific and challenging goals and high levels of motivation. According to the theory, goals motivate people to develop strategies that will enable them to perform at the required goal levels. Job Satisfaction again can be found within implementation of this theory.

The part where Job Satisfaction play within this theory is where accomplishing the goal can lead to job satisfaction and further motivated individual for the next goal. To demonstrate, when individual is achieving or completed his/her goals where the three stated factors (Goal Commitment, Self-Efficacy, Challenging Goals) are existed, he/she will be motivated as factors of Job Satisfactions have being fulfilled by positive emotional of feelings. The feeling may include appraised work performance, recognised professions, and even completion of work task that match with individual's evaluation and perceptions (Schneider & Scyder, 1975; Megginson et al., 1982). Variety of Motivation theories has being discussed. Apparently, Job Satisfaction plays the most important linchpin in deciding employees' Motivation. As supported by Dawson (2005), where employee satisfaction is associated with positive employee behaviour, motivation and satisfaction seems to be synonymous terms.

In fact, these Motivation theories such as Maslow's Hierarchy of Needs, Alderfer's ERG theory, Herzberg Two factors Theory, and McClelland's Theory of Needs have validated strong demand on satisfaction on their own proposed job-related factors to decide the

existence of Motivation. In short, according to the discussions above, employees who are high in Job Satisfaction may subsequently increase their motivation; contrariwise, employees' motivation may not increase if their preferred Job Satisfaction factors are not fulfilled. Similarities and Differences between Motivation and Job Satisfaction Motivation and Job Satisfaction were discussed with bunches of parallels. In fact, Job Satisfaction is usually linked with Motivation (Aziri, 2011). No doubt, Content-Process theories of Motivation have found similarities with Affective-Cognitive of Job Satisfaction theories. To elaborate, Content theories of Motivation and Affective Job Satisfaction are focusing on individual's internal factors and needs that they experienced from jobs; the difference is Affective Job Satisfaction will answer positive or negative emotions towards the particular experience, while Content theories of Motivation undertake the experience and further increase or decrease efforts towards their jobs. In contrast, Process theories of Motivation and Cognitive Job Satisfaction are comparing individuals' expectations, value, perceptions and needs towards their jobs. Well match between personal factors such as expectations, value, perceptions and needs towards jobs, according to Content theory of Job Satisfaction, will attach positive emotion towards the job; while for the Process theories, the personal factors will decide individuals' motivation level. For example, an empirical research from Singh and Tiwari (2011) has found a strong positive correlation and functional relationship between Motivation and Job Satisfaction of the employees. Another empirical research conducted by Nadia and Shagufta (2011) also concluded with same findings.

Conclusion

Theories of work motivations have addressed connections between Job Satisfaction and Motivation. Additionally, clarifications on how satisfaction and motivation differ from each other also discussed. Keystone for this article has summarized clear distinguishes where, from work-related variables, Job Satisfaction is an emotional response that will results in

broad behavioural actions towards working environment; while Motivation is a behavioural actions that may return with specific emotional response. Hence, it can be rephrases as Job Satisfaction is an attitude from experienced objects, whereas motivation is behaviour towards identified objects. According to the Principle of Compatibility, it is possible for employees to satisfy with their jobs but not motivated. It is further concluded as Motivation and Job Satisfaction are not synonymous with each other. Discussions above have clearly proven that Motivation and Job Satisfaction are sharing similar dependant variables but they will not guarantee same impact towards organizational behaviours. Clarifications on distinctions between the concepts further ease up overall understanding on Job Satisfaction and Motivation. In conclusion, although Job Satisfaction is found closely stand with theories of Motivation, however, both these two field of studies should be treated separately, so that factors of influences and area of practice can be more identifiable.

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A STUDY ON GRANITE INDUSTRY IN CHENNAI DISTRICT (WITH SPECIAL REFERENCE TO RIGID PRICES)

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Introduction

India is one among the leading countries in mining and export of granite and is rich in granite reserves. Geologically, the southern and eastern belts of the nation are abundant in granite deposits. Different shades of granites are available in abundance in Tamil Nadu, Andhra Pradesh, Karnataka, Maharashtra, Assam, Bihar, Rajasthan, Odisha, Meghalaya and Madhya Pradesh. Indian Granite Stone has become the most sought-after and extensively used stone material in building construction and massive structural works throughout the world, and it is well known in the International market, not only for its elegance and aesthetic quality, but also for its durability.

The granite industry has received a wider publicity and corporate importance in the last few years. The industry is emerging now as a thrust-export-area with several corporate houses, supported by expert professionals trained in all aspects, entering the sector with sophisticated world-class machinery and making it an organized one. Many overseas buyers, including the Japanese, are the regular importers of the Jet Black Material, which is considered to be the world's best variety and is found in abundance in Tamil Nadu, Andhra Pradesh and Karnataka. But they have, of late, lost confidence in the supply of material owing to its interrupted schedule. This was because of inconsistent policies of the governments towards the industry, together with political interference in mining lease and other procedures.

Oligopoly

Oligopoly is an important form of imperfect competition. Oligopoly is a market structure characterized by a small number of relatively large firms that dominate an industry. The market can be dominated by as few as two firms or as twenty, and still be considered oligopoly. It is referred to as "competition among the few". Oligopoly is an umbrella term that describes market forms that fall in between the extremes of monopoly and monopolistic competition. Oligopoly behavior is rich and varied. Thus, an oligopoly has elements both of perfect competition and monopoly. The term "oligopoly" is derived from two Greek words: "oligo" means a "few" and "poly" means "to sell". Oligopoly is that form of imperfect competition, where there are few firms in the market, producing either a homogeneous product or products which are close but not perfect substitutes of each other. In other words, it is the situation in which a market is dominated by a few firms. To be more accurate, oligopoly is a market structure in which a few sellers dominate the sales of a product and where entry of new firms or sellers is difficult or impossible.

The product sold by oligopolistic firms can either be differentiated or standardized. Oligopolistic markets are typically dominated by from two to ten firms that account for half or more of total sales of a product. Therefore, oligopoly is also sometimes referred to as limited competition, incomplete monopoly, multiple monopolies etc.

Rigid Prices

Oligopolistic industries tend to keep prices relatively constant, preferring to compete in ways that do

not involve changing the price. The prime reason for rigid prices rests with the interdependence among oligopolistic firms. Because competing firms are not likely to match the price increases of oligopolistic firms are not likely to lose customers and market share to competition should it charge higher price. As such, it has little motive to increase its price. And the firms are likely to match the price decreases of oligopolistic firms, the firm is unlikely to gain customers and market share from the competition should it charge a lower price. As such, it has little motive to decrease its price.

Price and Output determination under Oligopoly

On the basis of profit maximization principle, the determinate solution for the price and output fixation under perfect competition, monopoly and Monopolistic competition is found by the equality of the marginal cost. This solution cannot be applicable to price and output determination under oligopoly without qualification or additional assumptions being made because the individual firm's demand curve and therefore the marginal revenue curve are indeterminate or known. Thus even, if profit maximization no determinate solution for price output fixation can be provided because of the indeterminateness of demand curve.

Further, because of the interdependence of firms in oligopoly and uncertainty about the reaction patterns of rivals, the easy and determinate solution to oligopoly problems is not possible. In other words, interdependence of firms in oligopoly consequently firms' reaction to each other's behavior poses serious difficulties in establishing the theory of determination of price and output in an oligopolistic market and because of the interdependence, an oligopolistic market. And because of the interdependence, an oligopolistic firm cannot assume that its rivals will keep their price and quantities constant, when it makes changes in its price when an oligopolistic firm changes its price, its rival will retaliate or react and change its price, its rival firms will retaliate or react and change their prices which in turn would affect the demand of the former firms.

Therefore, oligopolistic firms cannot have sure and definite demand curve, since it keeps shifting as the

change their prices in reaction to the price changes made by it. Moreover, there is quite uncertainty about the rival's to a price change its rivals will also cut their prices similarly, or whether they will keep their prices unchanged.

Thus under oligopoly there is no certainty about the reactions of the rivals to price changes made by firms. Hence, the price and output determination cannot be easily determined. Therefore a large variety of models analyzing price output determination under oligopoly have been evolved by the economists depending upon the different assumptions about the behaviour of the oligopolistic group and the reaction pattern of rivals to a change in price or output by a firm. However, there is no any single determinate solution but a number of determinate solutions depending upon different assumptions.

Kinked-Demand Curve Theory of Oligopoly

In explaining price and output especially under oligopoly with product differentiation economists often use the kinked demand curve hypothesis. This is because in case of oligopoly with product differentiation, it is unlikely that when a firm raises its price, all customers would leave it because some customers are intimately attached to it due to product differentiation. As a result, demand curve facing a firm under differentiated oligopoly is not perfectly elastic. This was developed in the late 1930's by the American **Paul Sweezy**. The theory aims to explain the price rigidity that is found in oligopoly markets. It assumes that if an oligopolist raises its price its rival will not follow suit, as keeping their prices constant will lead to an increase in market share. The firm that increased its price will find that revenue falls by a proportionately large amount, making this part of the demand curve relatively elastic (flatter).

Conversely if an oligopolist lowers its price, its rivals will be forced to follow suit to prevent a loss of market share. Lowering price will lead to a very small change in revenue, making this part of the demand curve relatively inelastic (steeper). The firm then has no incentive to change its price, as it will lead to a decrease in the firm's revenue. This causes the demand curve to

kink around the present market price. Prices will further stabilize as the firm will absorb changes in its costs as can be seen in the diagram below. The marginal revenue jumps (vertical discontinuity) as the quantity where the demand curve kinks, the marginal cost could change greatly – e.g., MC1 to MC2 (between prices a and b) – and the profit maximizing level of output remains the same.

The demand curve facing oligopolist, according to kinked demand curve hypothesis has a kink at the level of prevailing price. The kink is formed at the prevailing price level because the segment of the demand curve above the prevailing price level is highly elastic. This is because of the assumption that each oligopolist believes that, if he lowers the price below the prevailing level, his competitors will follow him and accordingly lower their prices, whereas if he raises the price the prevailing level his competitors will not follow his increase in price.

Kinked Demand Curve Model: An Appropriate solution for the problem of the oligopoly market

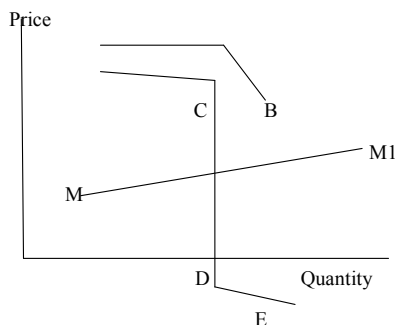
Just before world war II, the theory was advanced that, there exists a kink in the demand curve for the product of an oligopolist and that this kink goes far to explain observed price rigidities in oligopolistic industries. The theory has rapidly gained wide acceptance, many economists make it the theory of oligopoly price. The theory is an ingenious rationalization of the price rigidities that were reported in many statistical studies of prices during the thirties, and no doubt this explains its popularity. But no one, so far as I know, has examined in detail either the pure theory of the kinked demand curve or the degree of correspondence between the price patterns implied by the theory and observed price patterns in oligopolistic industries.

An analysis using the kinked-demand curve explains rigid prices often found with oligopoly. The kinked-demand curve contains two distinct segments – one for higher prices that is more elastic and one for lower prices that is less elastic segments – one associated with the more elastic segment, one associated with the less elastic segment, and one associated with the kink. A profit-maximizing firm can then equate

marginal cost to a wide range of marginal revenue values along the vertical segment of marginal revenue curve. This suggests that marginal cost must change significantly before an oligopolistic firm is inclined to change price. The kinked-demand curve analysis of oligopoly builds on notion of interdependence decision-making to explain why prices tend to be relatively stable or rigid. The key to this analysis is that competing firms do not respond in the same way when one firm increases or decreases its price. Competing firms match price decreases, but not price increases. This means a firm is likely to lose market share for price increase, but does not gain market share for price decreases. A firm has little to gain from reducing prices and much to lose from raising prices. As such that firm is inclined to keep price stable.

The Sweezy Version

Paul M. Sweezy suggested "It is pretty well agreed among economists that the ordinary concepts of a demand curve is inapplicable to oligopoly". In particular, Sweezy said he assumed that everything else would remain unchanged if the oligopoly changed his price was unrealistic. It was therefore possible to conceive of some 'imagined' demand curves where competitors reacted to a change in a firm's price. One of the imagined curves has come to be known as the kinked demand curve although originally the phrase 'kinky' was used. The market situation contemplated by Sweezy is one in which rivals will quickly match price reductions but only hesitantly and incompletely (if at all) follow price increases'. This pattern of expected behavior produces a kink at the existing price (p_0 in fig 1) in the demand curve for the product of an oligopolist, and the corresponding marginal revenue curve (MC) will possess a discontinuity in the length of which is proportional to the difference between the slopes of the upper and lower segments of the demand curve at the kink.



If firms face such demand curves, the price, p^* , is profit maximizing for any marginal cost curve (MC) that the vertical section of the marginal revenue curve (MR). For example, p^* is the profit-maximizing price for both MC1 and MC2 in figure. Therefore an oligopolist faces a downward sloping demand curve but the elasticity may depend on the reaction of rivals to changes in price and output. Assuming that firms are attempting to maintain a high level of profit and their market share it may be the case that: (a) Rivals will not follow a price increase by one firm – therefore demand will be relatively elastic and a rise in price would lead to a fall in the total revenue of the firms. (b) Rivals are more likely to match a price fall by one firm avoid a loss of market share. If this happens demand will be more inelastic and a fall in price will also lead to a fall in total revenue.

Statement of the problem

It has been observed that many oligopolistic industries exhibit an appreciable degree of price rigidity or stability on the basis of this observation. We have a model suggested by Paul Sweezy to determine the equilibrium under oligopolistic market which is popularly known as the hypothesis, "the demand curve facing an oligopolist has a 'kink' at the level of prevailing price. The kink is formed at the prevailing price level because the segment of the demand curve above the prevailing price level is highly elastic and the segment curve below the prevailing price is less elastic.

Therefore this model suggests the market situations are one in which rivals will quickly match price reductions but hesitantly and incompletely follow price increases. This behavior of the oligopolies was tested

by Prof. George J. Stigler and he suggests that there does not exist any kink in the demand curve confronting oligopolists. At the same time his study does not question the price rigidity under oligopoly. From this it can be understood that still there is a pitfall in the validity of the theory in the determination of equilibrium of an oligopoly firm.

Therefore the researcher is decided to consider this pitfall as his research theme. Thus this study will try to curve the pitfall prevailing in an oligopolistic market.

Review of earlier studies

Sascha A. Weber & Sven M. Anders, (2007)

This paper presents empirical evidence on the interplay important topics of consumer price rigidity and market power in the German food retail industry. In particular, the analysis addresses the causal relationship between market structure - collusion and pricing behavior highlighted in the industrial organization literature. Extensive analysis of retail scanner data across beef and pork products reveals considerable differences in price rigidity across types. Supermarket pricing behavior is evaluated with respect to all price changes retail sales action and price adjustments indicating that food discounters exhibit the highest degree of rigid prices. Retail concentration, as an important explanatory factor of price stickiness is investigated via the analysis of retail market power employing a conjectural-variation approach. The analysis of market conduct in the marketing of beef and pork products indicates simultaneous oligopolistic and oligopsonistic behavior of retail firms.

Andrew T. Levin & David Lopez-Salido & Tack Yun (2007)⁴⁸ In this paper, we show that strategic complementarities – such as firm-specific factors or quasikinked demand – have crucial implications for the design of monetary policy and for the welfare costs of output and inflation variability. Recent research has mainly used log-linear approximations to analyze the role of these mechanisms in amplifying the real effects of monetary shocks. In contrast, our analysis explicitly considers the nonlinear properties of these mechanisms that are relevant for characterizing the

deterministic steady state as well as the second - order approximation of social welfare in the stochastic economy.

We demonstrate that firm-specific factors and quasi-kinked demand curves yield markedly different implications for the welfare costs of steady-state inflation and inflation volatility, and we show that these considerations have dramatic consequences in assessing the relative price distortions with the Great Inflation of 1965 -1979.

Edward S.Knotek, (2008)⁵⁰ this paper provides cross - sectional evidence of convenient prices-prices that simplify and expedite transactions and thereby reduce the time costs from physically making a transaction. I propose that firms may wish to set convenient prices for items that:

- (1) Typically purchased with cash;
- (2) sold alone or with a few similar items; and (3) are high-traffic transactions, ie. require queuing or are purchased very frequently. The study finds broad support for the use of convenient prices in locations where making a rapid transaction is important. Convenience also appears to predominantly affect goods and services with above-average price rigidity.

Objective and methodology

The main objective of this paper is to verify the practical validity of the rigid prices in granite industry in Chennai.

Sample Procedure

The concentration ration and the Herfindahl index were used for the selection of study forms. In the first stage Chennai Corporation was purposively selected, as its one of the major producers of granite in India, contributing 60 percent of production in Tamil Nadu and 39 percent of production in India. In the next stage, 25 products among 147 products were selected which are accounts for 91 percent of demand in all the firms. To identify the concentration ratio of each firm in the market, "The All India" Granite Association (south) (AIGA) was approached. To identify the

Herfindahl index of each firm. The market share of each firm for the years of 2008, 2009, 2010, 2011, and 2012 were identified and it was summed and squared. That value is considered as the Herfindahl index. Data were collected during November by using personal interview.

Firms namely Gems Granites, Eurasian Granites, Galaxy Spectrum Granites, Natural Stones and Enterprising Enterprises, were selected on the basis of their concentration ration their herfindahl index. Among the selected firms. Firm Gems Granite(2043) has more concentration and also the HHI. Thus it is considered as the 'price-leader' of the Chennai Granite industry. For the simplicity, this study gave name like X1, X2, X3, X4 and X5 to each firm on the basis of their name.

X1= Gems Granites (2043) The Leading Firms

X2= Eurasian Granites (2067)

X3= Galaxy Spectrum Granites (2251)

X4= Natural Stones (3333)

X5=Enterprising Enterprises (3996)

X2, X3, X4 and X5 are the followers.

The 25 common sample products out of 147 were selected on the basis of the suggestion given by each firms which is accountant for 91 percent demand in all forms.

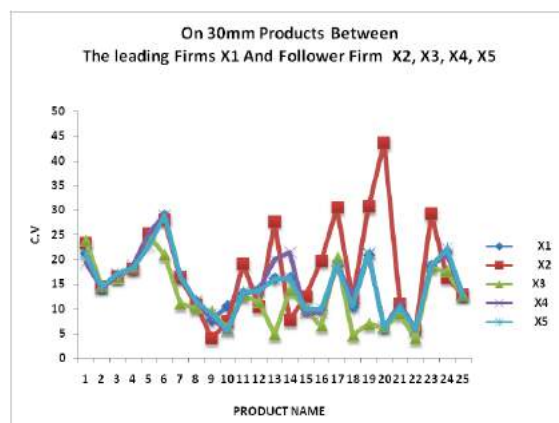
**Table: 1 On 30mm Products Between
The leading Firms X1 And Follower Firm X2, X3, X4,
X5**

S. No	Product Name	Coefficient of variations				
		X1	X2	X3	X4	X5
1	BLACKGALAXY	21.31 744	23.31 369	23.83 485	19.45 635	21.11 241
2	JET BLACK	14.50 082	14.64 091	14.82 008	14.35 609	14.45 171
3	ABSOLUTE BLACK	16.73 266	16.48 036	16.41 195	16.80 089	17.13 871
4	PLATINUM BLACK	18.22 733	18.13 631	18.59 311	18.79 882	18.28 918
5	KASHMIR WHITE	25.38 976	25.25 032	24.87 737	25.42 317	22.78 21
6	PARADISO	28.97 718	28.07 906	21.05 42	28.99 057	29.00 607

7	KASHMIR GOLD	16.55 705	16.27 61	11.10 959	16.58 369	16.63 435
8	SHIVA YELLOW	11.51 082	10.92 47	10.24 314	11.58 074	11.52 34
9	SHIVA GOLD	7.712 12	4.082 633	9.443 988	8.206 11	9.005 412
10	TAN BROWN	10.60 434	7.393 769	6.195 998	5.571 466	5.623 082
11	SHPHIRE BROWN	13.10 044	19.07 036	12.74 317	13.15 895	13.43 7
12	BLACK PEARL	14.00 49	10.44 989	11.47 576	13.99 869	13.70 869
13	LEVENDER BLUE	16.13 135	27.60 878	4.919 213	20.00 427	16.02 84
14	VIZAG BLUE	16.39 076	7.693 658	13.79 245	21.43 775	16.38 388
15	KUPPAM GREEN	9.934 768	12.51 806	10.02 437	9.142 623	9.952 785
16	HASSAN GREEN	9.790 175	19.71 932	6.584 323	9.248 101	9.969 757
17	COLOMBO JUPERANA	18.74 344	30.47 559	20.38 71	18.79 079	18.73 376
18	INDIAN JUPERANA	10.46 693	12.00 569	4.764 144	12.71 623	10.52 343
19	RED MULTICOLOR	20.96 139	30.63 86	7.021 148	21.07 187	21.30 092
20	RAW SILK(PINK)	6.340 845	43.64 236	6.406 577	6.329 546	6.287 943
21	RAW SILK (IVORY)	10.67 816	11.10 416	8.953 68	11.09 974	10.29 916
22	DARK GREEN	6.022 408	5.790 201	4.118 572	5.905 873	5.992 488
23	IMPERIAL RED	18.81 502	29.32 268	18.54 384	18.93 606	18.80 87
24	TIGER SKIN	21.66 51	16.43 215	17.56 812	21.01 485	22.19 861
25	HIMALAYN BLUE	12.90 654	12.77 982	12.80 086	12.80 028	12.88 274

It is also reveals same aspects that we received in the previous analysis on 20mm products. But on the thing must be mentioned that in 30mm products the variations among the followers. If is because of the fact producing 30mm slabs minimum cost need some addition facilities in the production process, which is lack among the followers. Thus in order to avoid losses they are forced to fix high prices than the leading firm on few products. Except this fact, once again, it is clear that the

assumption suggested by kinked- demand analysis can be applicable on this industry on 30mm products.



Major findings of the study

- The Chennai granite industries tend to keep prices relatively steady, preferring to complete in ways that do involve changing the price.
- The granite industry at Chennai is having diverse need due to a clear industry leader and the followers of the leader. Thus all granite firms engaged in similar types of behavior such as (i) interdependent decision making, (ii) relatively constant prices, (iii) competition in ways that do not involve prices, (iv) the legal merger of two or more firms, and (v) the illegal collusion among firms to control price and production.
- Price rigidity is asymmetric in the sense that greater rigidity is observed for upward movements in product,s prices than for downward changes.
- Chennai granites industry in an asymmetric oligopoly because the firms are not of equal size.
- The observations of price changes in Chennai granite industry are not changing with the regularity predicted by economic theory.
- Granite firms at Chennai tend to increase the concentration of wealth and income.
- Chennai granite firms are frequently competing by preventing the competition from

entering the industry. GEM granite, for example has a patent on the design of its innovative stone cutting which, for obvious reasons it does not care to share with any potential competitors. Alternatively GEM granite has acquired exclusive ownership of the some new cutting machines used to make different cutting, which it is not inclined to sell to potential competitors.

Implications of the Results

This study has proved statistically, that the price rigidity and the price leadership are existing in granite industries Chennai. With the light of this facts, it can be observed that the granite industries in Chennai., there are a cutthroat competitions on going on which bring price war among them. It simply denotes that they are merely cutting each other's throats for their survival.

One of the important results that this kink theory can be applicable only in the depressed market. At the same time this study also found that the followers match the price increases also with the leader. Therefore, regarding the market situation we come to know that the granite market is in good and healthy condition. Otherwise the followers cannot match their prices with the leader. On the other hand, we found that this theory ignores political and social influences on pricing the products, which cannot be ignored, now a day. Hence, without considering the political and social factors on pricing will be misleading the government need no to consider this sticky prices when they imposes sales taxes.

If at all many pitfalls in this theory this is the best operating tool to measure the behavioral pattern implied by the entrepreneurs in a highly competition market with three, four or five producers. Another aspect we can find that no follower firms cannot take the exact prices determined by the leader. It clearly shows that the granite industries are still struggling to have well enquired capital equipments in their firms. Therefore, the government must give more consideration to import these equipped machineries. This theory reveals the fact

that, the firm who is in the oligopolistic market cannot increase his price through their marginal cost is increasing. Hence, the government should consider it when they are imposing taxes on them.

Suggestions

- The issue of price rigidity in the granite industry at Chennai should be considered with a border, more deeply insightful perspective.
- Among these firms, any one of them gains extra business only to the extend that the sales of the whole group can be expanded through price-cutting.
- Chennai granite industries are providing a reasonable share in the foreign exchange must be given consideration for further development. Because price rigidity and price - leadership can pave the way for exploitations.
- Price rigidity and price-leadership leads the granite firms at Chennai not to efficiently allocate resources. The granite industry at Chennai charges a higher price and produces less output. In fact, the firm tends to be the worst efficiency offender, granite firms at Chennai are subject to corrective government regulation.

Conclusion

The kinked demand curve theory of oligopoly has a distinguished lineage. Put forward independently by Hall and Hitch (1939) and Sweezy (1939), this theory sought to explain the rigidity of prices under oligopoly. It was argued that given an existing price in an oligopoly, if a single firm raises its price, its rivals will not respond, while if it cuts its price, other firms will cut their prices too. Thus, the demand curve faced by an individual firm will have a kink at the existing level of price and as a consequence, this price will not change for small changes in cost and demand. This study presents empirical evidence on the interplay important topics of price rigidity

and kinked demand curve in the Chennai granite industry. In particular the analysis addresses the causal relationship between market-conclusion – and pricing behavior highlighted in the industrial organization literature. While empirical evidence remains mixed, the model of the kinked has been criticized on theoretical ground mainly because of its arbitrariness both in regard to the existing price as well as the response of the firms.

The kinked-demand curve is a demand curve comprised of two segments, one that is relatively more elastic, which results if a firm increases its price, and the other that is relatively less elastic, which results if a firm decreases its price. These two segments are joined at a corner or 'kink'. This demand curve is used to provide insight into why oligopoly markets tend to keep prices relatively constant.

The more elasticity segment of the kinked demand curve exists because other firms in the industry are unlikely to match price increases of an oligopolistic firm. The result is a loss of market share and big decreases in quantity demanded. The less elasticity segment of the kinked demand curve exists because other firms in the industry are very likely to match price decreases of an oligopolistic firm. The result is no gain in market share and relative small increase in quantity demanded.

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A STUDY ON LIBRARIANS' ATTITUDES TOWARDS ICT APPLICATIONS IN ARTS AND SCIENCE COLLEGES' LIBRARIES IN SOUTHERN REGION OF TAMILNADU

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Abstract

The study discusses the Librarians' of Arts and Science Colleges in Southern Region of Tamilnadu towards applications of Information and Communication Technology (ICT) in their libraries. There are eight Collegiate Education Regions in Tamilnadu. In the southern region of Tamilnadu consists Madurai and Tirunelveli Regions of Collegiate Education. The relevant data was collected from librarians of the Arts and Science Colleges situated in Madurai and Tirunelveli regions of Tamilnadu. Out of 150 questionnaires distributed, 110 were responded. The rate of response is 73.33 per cent. It was found that a majority of librarians' attitude towards ICT applications in library services with strongly agreed is Helpful to obtain the right information at the right time in the right place at the cost. The means score and normality test shows that the best attitude of librarians working in arts and science colleges in southern region of Tamil Nadu is Helpful to obtain the right information at the right time in the right place at the cost. The Mann Whitney U Test reveals that there is no significant difference Madurai Region and Tirunelveli region respondents with regard to the all the attitudes of librarians' towards ICT applications in the libraries.

Keywords: *Library Professional, Information and Communication Technology, Southern Region, Attitudes, Arts and Science.*

Introduction

Libraries, which earlier considered only as the storehouses of knowledge, have got a new outlook in the modern Information Communication Technology era. The activities which have been carried out manual in libraries with so much of pain and strain are being carried out smoothly with the help of ICT with great effectiveness. Library organisation, administration and other technical processing have become easier and more quantum of work could be done in a relaxed mood. College Libraries are not exempted from the impact of ICT. Such libraries are very much interested in incorporating the latest ICT in their administrative functions, technical works and user services. University Grants Commission (UGC) liberally

sanctions the grants to the affiliated colleges to install the ICT facilities and generate a digital environment.

Information played an important role in all societies since the dawn of civilisation. However, in recent years its increase in volume and accuracy as well as greater access, have significantly elevated its value in all aspects of social life. Only a few decades ago, all telecommunications services were delivered over copper wires. More recently, the world has witnessed the exponential growth of ICT. Recently, the dazzling collection of new technologies, services and applications have led to a digital environment in which access has become a key component of people's lives.

The new Information and Communications Technologies (ICTs) are among the driving forces of globalization. They are bringing people together and bringing decision makers unprecedented new tools for development. ICTs form part of the function of today's complex society. The influence is tremendous in decisions of government, leap over national frontiers and stimulate trends in society, especially in the field of education. ICT comprises a diverse set of technological tools and resources to create, disseminate, store and manage data and information. Olden days ICT tools, e.g. Television, radio and telephone, have already established their credibility and effectiveness in promoting the developmental schemes in rural and marginalised areas. The recent ICT tools are computers, internet, wireless communication technology along with powerful software which can process and integrate sound, text and video into multimedia. The ICTs can create new opportunities to bridge the gap between information 'haves' and information 'have-nots' in the developing countries. The task force on India as Knowledge Superpower emphasised the need to harness. ICTs create societal transformation.

Using ICT in College Library Services

Information played an important role in all societies since the dawn of civilisation. However, in recent years its increase in volume and accuracy as well as greater access, have significantly elevated its value in all aspects of social life. The world is undergoing an ICT revolution, a revolution that has enormous socio-economic implications for the developed and developing countries. Science and Technology have undergone revolutionary changes in the recent years. The new ICTs are among the driving forces of globalization. They are bringing people together, and bringing decision makers unprecedented new tools for development. ICTs form part of the functions of today's complex society. Without this, the present society would be inarticulate chaos, devoid of direction and technology floods us with information and entertainment.

Changing role of Librarians by application of ICT

The present generation of library requires the librarians to be essentially a type of specialist librarian who has to manage and organize the library would be suited the current environment. And handling the specialised tasks of massive digitisation, storage, access, digital knowledge about mining, digital reference services, digital information services, search co-ordination, and manage the archives and its access. We are observing that computer and communication technologies have drastically and directly affected the human activities including library and information science practices. Currently, the concept of librarianship and its practices have also considerably changed. Presently libraries are deeply engaged in modernising their operations and activities to provide fast, integrated, interactive and comprehensive services to their stakeholders. Rapid advances in information processing, storage and communication technologies have revolutionised the role of worldwide libraries in disseminating information services to their users. The librarian acts as guardian of the information superhighway the universal digital library or the global digital library.

Review of Literature

Adekunle, et al (2007) studies described that the training and knowledge are the sine qua non of a positive attitude toward ICT. It is essential for libraries to keep up with ICT developments. The fears of some in the developing world toward ICT are widening the digital divide. In African it is time to bridge the digital gap. African libraries who are not yet automated should begin thinking about it now. Training is the first step, which will reduce fears when implementation of ICT begins. Singh, Sharma and Negi (2009) results show that lack of ICT awareness, interest and initiation of library professionals towards ICT application in the library are the major barriers of ICT application in the LICs even though the attitude of the librarians towards ICT application/use in the LICs was very positive. Therefore, it is essential that ICT resources should be introduced / enhanced; ICT skilled staff should

be increased or trained in using and handling ICT applications.

Yosuf (2010) revealed that applications of ICT in organising library materials which has, in turn, changed the role of cataloguers from merely providing bibliographic details of materials to that of supervision and other administrative functions, and in order to maintain relevance, libraries have been forced to build capacity in the area of ICT. Kavitha et al. (2011) analysed that ICT tools like multimedia projectors, Internet communication components, VCD were very low-level usage whereas CD-ROM, Overhead Projector, LCD, Laptop and digital Camera are most preferred ICT tools by the respondents. Towards the performance of library services rendered by the institution were poor for information retrieval.

Antony (2015) analysed the total number of women library professionals in these institutions were 35, of whom 31 respondents had completed and returned the questionnaires, this represents 88.57 per cent rate of response. It is, therefore, recommending the librarians all over the world need to update their skills and upgrade their service to meet the rising demand of this age. Rose (2015) conducted the study going beyond, the study suggests ICT adoption model, very specific to higher education academia in India. The model is being tested already and has been recommended as a policy measure to the challenges faced in ICT adoption.

Objective of the Study

The following objectives are framed for the purpose of the present study

1. To identify the attitudes about ICT applications in college library services
2. To identify the use of ICT application in college libraries
3. To study the attitudes towards ICT applications of librarians region wise.
4. To analyze the opinion of librarians towards ICT applications based on Autonomous status of the colleges and NAAC accreditation status of the colleges.

Methodology

The main aim of this study is to analyse attitudes towards ICT applications in libraries by librarians in arts and science colleges situated in southern region of Tamil Nadu. The relevant information was collected from the librarians of arts and science colleges situated in Madurai region (68 Colleges) and Tirunelveli region (42 Colleges). Out of 150 questionnaires distributed, 110 were responded. The rate of response is 73.33 per cent. The analyses were made like Chi-square test, Reliability test, Means score and Normality test and Mann Whitney test are applied besides percentile analysis with using SPSS.

Limitations of the Study

The findings of this study based on the information provided by librarians of arts and science colleges' libraries of southern region of Tamil Nadu. They do not represent other institutions. There are 182 arts and science colleges situated in Madurai and Tirunelveli collegiate education regions in southern parts of Tamil Nadu, alone taken up for the study.

Data Analysis and Interpretation

Well structured questionnaires were prepared and distributed to 150 college librarians of arts and science colleges in the southern region of Tamil Nadu and the response received are given Table 1. Table 1 shows the distribution of the questionnaires among the librarians in arts and science colleges in Madurai and Tirunelveli collegiate education regions.

Table 1 Questionnaires Distributed

Collegiate Education Region	No. of Colleges	Distributed	Received
Madurai	98	90 (60.00)	68 (45.33)
Tirunelveli	84	60 (40.00)	42 (28.00)
Total	182	150	110 (73.33)

About 90 questionnaires were distributed among librarians of all the arts and science colleges except University constituent colleges and recently started self-financing colleges in Madurai region and 68 (75.56%) questionnaires were replied by the librarians after filled. Further, 60 questionnaires were distributed

among the librarians in the arts and science colleges in the Tirunelveli region and 42(70.00%) were replied after duly filled. It is pointed out from the table, totally 150 questionnaires were distributed among the librarians in

both Madurai and Tirunelveli Regions and 110 were replied by the respondents. The overall rate of response is 75.33%.

Table 2 Frequency of Librarians Attitude towards ICT applications in Libraries

Attitude towards ICT applications	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Improve the quality of the Library and Information Services	10 (9.09)	16 (14.55)	30 (27.27)	25 (22.73)	29 (26.36)
Uses to enhance the knowledge and expertise	4 (3.64)	12 (10.91)	11 (10.00)	48 (43.64)	35 (31.82)
Uses are essential to improve the communication facilities	5 (4.55)	11 (10.00)	14 (12.73)	42 (38.18)	38 (34.55)
Improves the status of the Library	5 (4.55)	8 (7.27)	15 (13.64)	48 (43.64)	34 (30.91)
Reduces the work load of the Library Professionals	18 (16.36)	18 (16.36)	14 (12.73)	30 (27.27)	30 (27.27)
Helpful to obtain the right information at the right time in the right place at the cost	10 (9.09)	4 (3.64)	11 (10.00)	35 (31.82)	50 (45.45)

Source: Primary Data and Computed Values

Table 2 shows the Librarians attitudes towards ICT applications in the respondents' libraries.

Strongly Agreed Attitudes

A majority of 50(45.45) respondents' librarians are strongly agreed with Helpful to obtain the right information at the right time in the right place at the cost. It followed by 38 (34.55%) librarians are strongly agreed with Uses are essential to improve the communication facilities and least of 29(26.36%) librarians who are strongly agreed with Improve the quality of the Library and Information Services.

Agreed Attitudes

A majority of 48(43.64) respondents' librarians are agreed with both Uses to enhance the knowledge and expertise and Improves the status of the Library. It followed by 42(38.12%) librarians who are agreed with Uses are essential to improve the communication

facilities. The least of 25 (22.73%) librarians agreed with Improve the quality of the Library and Information Services of ICT applications in libraries.

Neutral Attitudes

A majority of 30(27.27) respondents' librarians are neither agreed nor disagreed with Improve the quality of the Library and Information Services. It followed by 15 (13.64%) librarians neither agreed nor disagreed with Improves the status of the Library. While 14(12.73%) librarians are neutrally agreed with Reduces the work load of the Library Professionals. The least of 11(10.00%) librarians are neutrally agreed with Helpful to obtain the right time in the right place at the cost.

Disagreed Attitudes

Among 110 respondents' librarians the majority of 18(16.36) staff are disagreed with Reduces the work load of the Library Professionals. It followed by 16

(14.55%) librarians are disagreed with Improve the quality of the Library and Information Services and the least of 8(7.27%) librarians who are disagreed with Improves the status of the Library.

Strongly Disagreed Attitudes

A majority of 18(16.36) respondents' librarians are strongly disagreed with Reduces the work load of the Library Professionals. It followed by 10 (9.094%) librarians are strongly disagreed with both Improve the quality of the Library and Information Services and Helpful to obtain the right information at the right time in the right place at the cost. The least of 4(3.64%) librarians who are strongly disagreed with the attitude Uses to enhance the knowledge and expertise.

Table 3 Reliability Analysis: Librarians Attitudes towards ICT applications in Library

Reliability Statistics	
Cronbach's Alpha	No of Items
.646	6

To measure the uni-dimensionality or the extent to which the scale measures one underlying factor or construct, the most common measure of scale reliability – Cronbach's Alpha – is used and the result is shown in Table 3. The subscale – librarians Attitudes towards ICT Applications in the libraries is a reliable scale as the Cronbach's alpha is 0.646. Thus, the scale is able to measure the indented underlying factor.

Table 4 Reliability Statistics: Librarians Attitudes towards ICT

Attitudes towards ICT Applications	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
Improve the quality of the Library and Information Services	38.50	40.032	.027	.712	.646
Uses to enhance the knowledge and expertise	38.04	36.109	.367	.655	
Uses are essential to improve the communication facilities	38.05	35.181	.419	.647	
Improves the status of the Library	38.04	34.421	.520	.632	
Reduces the work load of the Library Professionals	38.60	32.169	.477	.631	
Helpful to obtain the right information at the right time in the right place at the cost	37.92	35.452	.346	.658	

Source: Primary Data and Computed Values

The values in the column labeled 'Cronbach's Alpha if item is deleted' are the values of the overall alpha if that item is not include in the calculation. As such they reflect the change in Cronbach's alpha that would be seen if a particular item were deleted. Table 3 shows that the overall $\alpha = .646$. All the values in this column are around the same value. Any items that result in substantially greater values of α than the overall α may need to be deleted from the scale to improve its reliability. None of the items here would substantially affect reliability if they were deleted.

The mean scale was developed to measure the librarians' attitudes towards ICT applications in the library. The respondents were asked to comment on a series of 5-point scales of 6 items. Table 3 shows that the Cronbach's Alpha for these 6 items is 0.646. Removing any of the above 6 items will not improve the alpha score. So, all these 6 items considered and form the scale to reliably measure the librarians' attitudes towards ICT applications in the library.

Table 5 Mean Scores and Normality Test: Librarians Attitudes towards ICT Applications in Libraries

Attitudes towards ICT Applications	WAM	Std. Deviation	Kolmogorov-Smirnov Z	Sig.
Improve the quality of the Library and Information Services	3.43	1.274	1.724	.005
Uses to enhance the knowledge and expertise	3.89	1.087	3.089	.000
Uses are essential to improve the communication facilities	3.88	1.131	2.820	.000
Improves the status of the Library	3.89	1.070	3.000	.000
Reduces the work load of the Library Professionals	3.33	1.447	2.354	.000
Application is helpful to obtain the right information at the right time in the right place at the cost	4.01	1.238	2.830	.000

Source: Primary Data and Computed Values

Mean Score Analysis

Table 5 shows the mean scores and the results of one sample KS Z Test in respect of the Librarians Attitudes towards ICT applications in Libraries. The Librarians' Attitudes towards ICT applications in Libraries by the respondents is 'Helpful to obtain the right information at the right time in the right place at the cost'

WAM of 4.01 followed by other attitudes both 'Uses to enhance the knowledge and expertise' and 'Improves the status of the Library' with WAM 3.89. The librarians' attitudes are 'Reduces the work load of the Library Professionals' with WAM of 3.33.

Table 6 Mann Whitney Test: Collegiate Education Region Vs. Librarians Attitudes towards ICT applications in the Libraries

Attitudes towards ICT Applications	Collegiate Education Region	Mean Rank	Sum of Ranks	Mann-Whitney U	Sig.
Improve the quality of the Library and Information Services	Madurai	53.90	3665.50	1319.500	.492
	Tirunelveli	58.08	2439.50		
Uses to enhance the knowledge and expertise	Madurai	51.38	3493.50	1147.500	.066
	Tirunelveli	62.18	2611.50		
Uses are essential to improve the communication facilities	Madurai	53.07	3609.00	1263.000	.285
	Tirunelveli	59.43	2496.00		
Improves the status of the Library	Madurai	55.54	3776.50	1425.500	.987
	Tirunelveli	55.44	2328.50		
Reduces the work load of the Library Professionals	Madurai	58.65	3988.00	1214.000	.176
	Tirunelveli	50.40	2117.00		
Helpful to obtain the right information at the right time in the right place at the cost	Madurai	54.40	3699.50	1353.500	.624
	Tirunelveli	57.27	2405.50		

Source: Primary Data and Computed Values

Table 6 shows the Mean ranks, sum of ranks and the results of Mann Whitney U Test To investigate, whether there is a significant difference between Madurai region and Tirunelveli region respondents with regard to the attitude of Staff attitude towards ICT applications in the libraries, Mann Whitney U Test was conducted Table

6 shows the results of above test and indicates that there is no significant difference between Madurai region and Tirunelveli region respondents with regard to the all the attitudes of librarians' towards ICT applications in the libraries ($p > 0.05$).

Table 7 Mann Whitney Test: Autonomous Status Vs. Staff Attitudes towards ICT applications in the Libraries

Attitudes towards ICT applications	NAAC Accreditation Status	Mean Rank	Sum of Ranks	Mann-Whitney U	Sig.
Improve the quality of the Library and Information Services	Autonomous	68.15	1840.00	779.000	.015
	Non-Autonomous	51.39	4265.00		
Uses to enhance the knowledge and expertise	Autonomous	52.46	1416.50	1038.500	.544
	Non-Autonomous	56.49	4688.50		
Uses are essential to improve the communication facilities	Autonomous	51.26	1384.00	1006.000	.402
	Non-Autonomous	56.88	4721.00		
Improves the status of the Library	Autonomous	54.61	1474.50	1096.500	.859
	Non-Autonomous	55.79	4630.50		
Reduces the work load of the Library Professionals	Autonomous	60.46	1632.50	986.500	.339
	Non-Autonomous	53.89	4472.50		
Helpful to obtain the right information at the right time in the right place at the cost	Autonomous	55.96	1511.00	1108.000	.926
	Non-Autonomous	55.35	4594.00		

Source: Primary Data and Computed Values

Table 7 shows the Mean ranks, sum of ranks and the results of Mann Whitney U Test. In the investigation, to test whether there is a significant difference between Autonomous college and Non-Autonomous colleges respondents with regard to the Staff attitude towards ICT applications in the libraries, Mann Whitney U Test was conducted Table 7 shows the results of above test and indicates that there is a significant

difference between Autonomous college and Non-Autonomous colleges respondents with regard to the attitude 'Improve the quality of the Library and Information Services' ($U = 779.000$, $p < 0.05$) and there is no significant difference between Madurai region and Tirunelveli region respondents with regard to other 5 attitudes of librarians' towards ICT applications in the libraries ($p > 0.05$).

Table 8 Mann Whitney Test: Autonomous Status Vs. Staff Attitudes towards ICT applications in the Libraries

Attitudes towards ICT applications	NAAC Accreditation Status	Mean Rank	Sum of Ranks	Mann-Whitney U	Sig.
Improve the quality of the Library and Information Services	Accredited	54.62	4424.00	1103.00	.618
	Non-Accredited	57.97	1681.00		
Uses to enhance the knowledge and expertise	Accredited	57.66	4670.50	999.50	.206
	Non-Accredited	49.47	1434.50		
Uses are essential to improve the	Accredited	54.00	4374.00	1053.00	.385

communication facilities	Non-Accredited	59.69	1731.00		
Improves the status of the Library	Accredited	56.81	4602.00	1068.00	.442
	Non-Accredited	51.83	1503.00		
Helpful to obtain the right information at the right time in the right place at the cost	Accredited	51.32	4157.00	836.00	.014
	Non-Accredited	67.17	1948.00		

Source: Primary Data and Computed Values

Table 8 shows the Mean ranks, sum of ranks and the results of Mann Whitney U Test. In this test, to investigate whether there is a significant difference between NAAC accreditation status of respondents' colleges with regard to the Staff attitudes towards ICT applications in the libraries, Mann Whitney U Test was conducted Table 8 shows the results of above test and indicates that (a) there is a significant difference between libraries of NAAC accredited colleges and non-accredited colleges with regard to the Librarians' attitude 'Helpful to obtain the right information at the right time in the right place at the cost' ($U = 836.000$, $p < 0.05$) and (b) there is no significant difference between libraries of NAAC accredited colleges and non-accredited colleges with regard to other 5 Librarian's attitudes towards ICT applications in the libraries ($p > 0.05$).

Conclusion

It can be concluded that the librarians of arts and science colleges must be aware of and utilize the information communication technology facilities and tools in their day-to-day library activities and services in their libraries. The college librarian can shine and survive with multi-personality skills to handle the efficiency of information using the Information and Communication Technology. Library Professionals must create the awareness about ICT and its tools through various programs like orientation, seminar and workshops to utilize the resources and services to the fullest.

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