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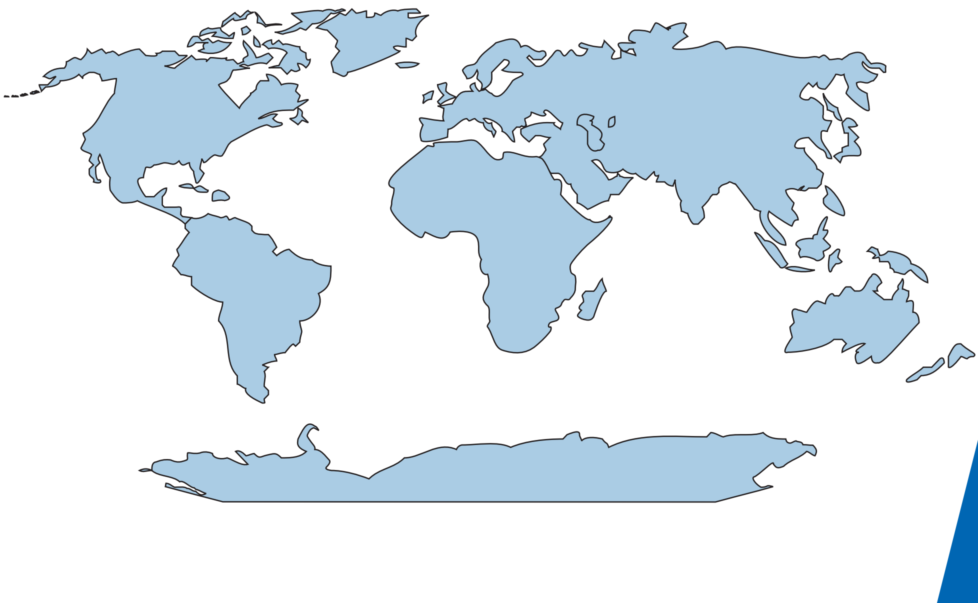

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THE NEGLECTED SOCIAL QUANDARY: THE LEVELS OF PSYCHOLOGICAL DISTRESS AND LIFE SATISFACTION OF WOMEN WORKING AT POOL HOUSE: IMPLICATION FOR INTERVENTION

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ABSTRACT

Pool (eight ball) is a sort of entertainment whereby the competitor who pockets eight of the fiften balls using a stick cue becomes the winner of the game. This study was conducted to examine the levels of psychological distress and life satisfaction of women working as a facilitator at pool playing station. The levels of psychological distress among the participants, the Participants level of satisfaction with life, and the relationship between the levels of psychological distress and life satisfaction among the participants were assessed in this study. 58 pool playing station facilitators were selected using availability sampling technique. Descriptive statistics, one sample t-test, Pearson correlation Coefficient and chi-square were used for data analysis. The findings revealed that there is a high level of psychological distress among the participants. These pool playing facilitators are less satisfied with their life. The study also revealed that a high level of psychological distress is associated with lower levels of satisfaction with life. Pool playing facilitators are less satisfied with their life and are experiencing more psychological distress. Intervention is needed in this area before it becomes more complicated by the concerned body including labour and social affairs office, women and children affairs office and other governmental and nongovernmental organizations.

Keywords: - Life satisfaction, Pool game, Pool Playing facilitation, psychological distress, Women

INTRODUCTION

In Ethiopian culture there are certain jobs primarily left for women including: homemade activities, secretary, messenger, and waiter (personal experience). Pool game facilitation is a newly emerged job which is also left mainly for women (personal experience). Pool which is known as eight ball is a kind of entertainment in which the player must pocket the given eight balls before his opponent does. Pool is a table with eight balls and two sticks which use for throwing the balls to the hole of the pool. (See Picture 1)

Bahir Dar City which is a capital city of Amhara region is located 564 kilometers to north of Addis Ababa. Pool station is the primary entertainment site for youths and especially found in Belay Zeleke sub city. It is the 'hot spot' of this study as pool stations are available everywhere. This might be due to the availability of the university in the nearby area where many youths gather and potentially use pool game as means of recreation. In each pool house there are women employed to facilitate the pool games. Most of these women have migrated from rural areas such as Gondar and Dangila which are located186 and 78 kilometers far from the region respectively.

Kebede D, Alem A, Rashid E (1999) conducted a study with 10,203 participants in Addis Ababa and indicated 11.7% of mental distress. Atalay et al. (1999) also assessed 10,468 subjects from a rural and semi-urban community of Ethiopia with the self report questionnaire (SRQ-20). Psychological distress was found in 17% of the respondents with cut-off point 10/11 out of the 20 items.

Low education, adverse living and working conditions, low income and stress are resulted in poor psychological well-being and life satisfaction among these types' of women (Chambers et al., 2014; Williams, Cunich, & Byles, 2013). Malnutrition which results in loss of weight in turn has an effect on psychological well-being (Oudghiri et al., 2016).

Psychological well-being is corresponds with and is a predictor of being fully functioning within the community (Panigrahi, Padhy, & Panigrahi, 2014). Psychological well-being is effected by the socio economic status (SES) of individuals (Williams et al., 2013). Individuals from high SES have better psychological well-being compared with those from low SES background (Williams et al., 2013). Psychological well-being also differs across gender although can be subjective to an individual's level of satisfaction with life (Kataoka et al., 2015; Wu, Lu, & Kang, 2015).

Although psychological distress is a problem experienced by many people in the world in general, migrants are susceptible to being more vulnerable due to different discreditable and excruciating experiences that they might encounter (Gong, Xu, Fujishiro, & Takeuchi, 2011; Hilario, Oliffe, Wong, Browne, & Johnson, 2015; Ismayilova et al., 2014; Meyer, Robinson, Chhim, & Bass, 2014). Regardless of the degree of their experience both international and internal migrants are subjective to maltreatment (Fortuna et al., 2016; Fu & VanLandingham, 2012; Gaviria et al., 1986).

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Most of the Pool playing station facilitator women are migrants from the nearby Woredas of the Amhara region. Most of these women are young with average age of 18-30 years old (personal observation). What makes the researcher surprise and motivated to conduct this study is that what these women earn from their employer is less than what they pay out i.e. a woman employed with 600 Ethiopian birr per month is rented a house that costs 700 Ethiopian birr per month alone (personal experience).

To facilitate the research preliminary discussions were held with four women working as pool playing facilitators. The information provided include: these women expressed that their monthly salary is not enough for subsistence but mention nothing about the means of their extra income except saying that we are living with the "Will of God". Regarding with life satisfaction they indicated that they are not satisfied but have no option than accepting as it comes.

OBJECTIVES

Examine the levels of psychological distress; inspect the levels of life satisfaction and scrutinize the relationship between the levels of psychological distress and life satisfaction among women working at pool house.

METHODS

The study design was a descriptive research. This study was conducted in Belay Zeleke subcity, Bahir Dar city. The participants of this study were 58 women selected using availability sampling technique with the inclusion criteria of working as the facilitator of the game at pool play station in Belay Zeleke sub city and migrated from a nearby woredas of the region and were available during the data collection time (from November 15-30, 2016).

Self Report Questionnaire (SRQ-24) (with cut-off points of 10 (positive response to 10 out of 24 items) with the reliability of .93 (Solomon et al., 1991; Atalay et al., 1999) was used for assessing the prevalence of psychological distress. This instrument was selected due to the following reasons: first of all, it is a simple and objective scale, easy to evaluate, which covers many important areas of psychopathology. Secondly, the questions of the instrument are written in simple language, which is easy to understand. Thirdly, due to highly selected items and their specificity, the instrument does not allow major doubts about each of the symptoms (WHO, 1999). Questions on SRQ-24 are answered by Yes or No. Each of the 24 items is scored 0 or 1. A score of 1 indicates that the symptom was present during the preceding 1 month; a score of 0 indicates that the symptom was absent. The maximum score is therefore 24. In Ethiopia, Solomon Teferi, Fekadu Aboud , and Larson, C.P. (1991) translated the instrument into Amharic language and evaluated its construct validity and suggested to be used for screening psychological distress. And a 5-item Likert Scale which is designed to measure global cognitive judgments of one's life satisfaction with the reliability of .82 was used to examine the life satisfaction of the participants.

The data were collected by four psychology graduates who were given a three hours training about the procedure of the work. Each participant was informed about the purpose of the study. Ethical clearance, permission, and informed consent were obtained from the Institutional Review Board of Bahir Dar University and the study participants, respectively. Before starting the interview, participants were informed that they had the right to withdraw from the study at any time if they feel discomfort to participate. Confidentiality of data was maintained throughout this study. The collected data were analyzed using; descriptive statistics,; one sample t-test Pearson product movement Correlation coefficient and Chi-square.

Permission and informed consent were obtained from the study participants. Before starting the interview, informed consent was obtained from each participant and the participants were informed that they had the right to withdraw from the study at any time if they feel discomfort to participate. Confidentiality of data was maintained throughout this study. A lot of effort had been made to safeguard participants against any risk. Privacy of respondents has never been violated at any stage of this study.

RESULTS

Though data were collected from 60 pool play station facilitators due to incomplete data of two questionnaires they were discarded, thus the analysis was done based on 58 participants who completed the data.

Table 1: Socio-demographic Characteristics of the participants (N=58)

Characteristics	Frequency	Percent
Age		
<20	7	12
20-25	40	69
>25	11	19

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Religion		
Orthodox	37	63.8
Muslim	5	8.6
Protestant	14	24.1
Catholic	2	3.4
Marital status		
Single	38	65.5
Married	6	10.3
Separated	4	6.9
Divorced	10	17.2
Educational Level		
Elementary Completed(<=grade8)	9	15.5
High school completed(Grade9-12)	26	44.8
Certificate or diploma holders	20	34.5
Bachelor of arts and above holders	3	5.2
Monthly Average income(in Birr)		
<500	8	13.8
500-700	29	50.0
701-1000	16	27.6
>1000	5	8.6
Ownership to the pool		
It is my own	5	8.62
It is for my family/relative	12	20.7
I am employed	41	70.7
Living with		
Alone with a rented house	42	72.41
With my family/relative	10	17.24
With my boy friend	6	10.3
Fee for house rent (for those living in a rented house)		
<500	37	46.6
500-800	24	41.4
>800	7	12.1

Statistically Significant at P<0.05

As it is indicated in the above table majority (69.0%) of the participants are with the age range of 20-25. The majority (63.8%) of the participants belonged to orthodox Christian. Many of the participants (65.5%) were single followed by those who divorced (17.2%). Regarding their educational status 44.8% of the participants are high school completed followed by 34.5% certificate or diploma holders. In terms of monthly average income 50% of the participants earned 500-700 Ethiopian birr followed by 27.6 % who earned 701-1000 birr. Regarding with ownership of the pool 70.7% of the participants are employed followed by 20.7% who worked with their family or relatives.

Table 2.1 : The Levels of Psychological distress and life satisfaction among the participants (N=58)

Subject	Mean	SD	Test value	T	Sig
Distress	10.5	1.87	10	2.53*	.014
Life Satisfaction	15.59	5.06	20	-6.64*	.000

Statistically significant at P<0.05

As indicated in the above table the levels of psychological distress and levels of life satisfaction were computed using one sample t-test. The result revealed that there is statistical significant difference between the cut off points used and the actual prevalence of psychological distress.

At 0.05 level of significance t (57) =2.53, P=.014. This indicated that these women working as a facilitator of pool playing station have more psychological distress comparing with cut-off points used. For more information please see the chi-Square result, table 2.2.

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Table 2.2: The levels of psychological distress among the participants

		Observed N	Expected N	DF	X^2	Sig
Do you often have headaches?	Yes	49	29	1	27.58[a]	.000
	No	9	29			
Is your appetite poor?	Yes	45	29	1	46.62[a]	.000
	No	13	29			
Do you sleep badly?	Yes	52	29	1	17.66[a]	.000
	No	6	29			
Are you easily frightened?	Yes	44	29	1	15.52[a]	.000
	No	14	29			
Do your hands shake?	Yes	41	29	1	9.03[a]	.002
	No	17	29			
Do you feel nervous?	Yes	39	29	1	6.89[a]	.009
	No	19	29			
Is your digestion poor?	Yes	44	29	1	15.52[a]	.000
	No	14	29			
Do you have trouble thinking clearly?	Yes	32	29	1	.62	.43
	No	26	29			
Do you cry more than usual?	Yes	41	29	1	9.03[a]	.002
	No	17	29			
Do you feel unhappy?	Yes	41	29	1	9.03[a]	.002
	No	17	29			
Do you find it difficult to enjoy your daily activities?	Yes	45	29	1	46.62[a]	.000
	No	13	29			
Do you find it difficult to make decisions?	Yes	34	29	1	1.72	.18
	No	24	29			
Is your daily work suffering?	Yes	40	29	1	8.34[a]	.004
	No	18	29			
Are you unable to play a useful part in life?	Yes	23	29	1	2.48	.115
	No	35	29			
Have you lost interest in things?	Yes	44	29	1	15.52 [a]	.000
	No	14	29			
Do you feel that you are a worthless person?	Yes	46	29	1	19.3[a]	.000
	No	12	29			
Has the thought of ending your life been on your mind?	Yes	45	29	1	15.52[a]	.000
	No	13	29			
Do you feel tired all the time?	Yes	37	29	1	4.41[a]	.036
	No	21	29			
Do you have uncomfortable feelings in your stomach?	Yes	32	29	1	.62	.43
	No	26	29			
Are you easily tired?	Yes	42	29	1	11.66[a]	.001
	No	16	29			
Do you feel that somebody has been trying to harm you in some way?	Yes	25	29	1	1.10	.29
	No	33	29			
Are you a much more important person than most people think?	Yes	13	29	1	46.62[a]	.000
	No	45	29			
Have you noticed any inference or anything unusual in your thinking?	Yes	22	29	1	3.38	.066
	No	36	29			
Do you ever hear voices without knowing where they come from or which other people cannot hear?	Yes	3	29	1	36.48[a]	.000
	No	55	29			

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The finding also revealed that there is a statistical significant difference between the expected mean and the calculated mean in terms of their life satisfaction. At 0.05 level of significance t(57)=-6.64,P=.000. This indicated that the level of satisfaction among the participants is significantly less than the expected.

Table 3: The relationship between psychological distress and life satisfaction (N=58)

Variables	Mean	SD	R	Variance shared	Sig
Distress	20.43	5.42	-.86**	73.96%	.000
Satisfaction	7.52	2.67			

Statistically significant at P<0.05

The relationship between levels of psychological distress and satisfaction with life was investigated using Pearson correlation coefficient. There was a strong, negative correlation between the levels of psychological distress and satisfaction with life, $r = –.86$, $n = 58$, $p = 0.000$, with high levels of psychological distress is associated with lower levels of satisfaction with life.

DISCUSSION

As one sample t-test indicated that pool playing station facilitators are experiencing more psychological distress compared with the levels of Psychological distress among the general population which is indicated by Kebede D, Alem A, Rashid E. (1999). This finding is also supported by (WHO, 2009) which stated that although psychological disorder is a problem of many people in the world, migrants are especially highly susceptible to it. It might be due to the adverse working condition and exposure to traumatic experiences that the level of psychological distress is high among these women (Frost & Wilson, 1983; Gerrard, Reznikoff, & Riklan, 1982). The result also indicated that pool playing station facilitators were not satisfaction with their life. This is supported by the work of Fortuna et al.,(2016) which indicated that migrants are subjective to maltreatment which in turn affects their satisfaction with life. The finding also revealed that as the level of psychological distress increases, their satisfaction decreases.

It might be due to the working condition or the trivialness of the salary they earn or any other disgraceful and agonizing experiences that the participants might face they are not satisfied with their life and have high level of psychological distress.

LIMITATIONS

The first limitation of this study is that the numbers of participants are small; the Sampling technique used is availability, thus the data do not fulfill the assumptions of parametric statistics. The relationship between their experience and levels of psychological distress is not explicitly indicated. Those variables which might contribute for psychological distress other than their experience in a pool playing facilitation are not controlled yet.

CONCLUSION AND IMPLICATIONS

Pool playing facilitators are experiencing psychological distress and are less satisfied with their life. High psychological distress is correlated with less satisfaction in life.

The findings of this study revealed that there is a need for intervention among women employed in pool house as a facilitator of the game. Thus, the concerned body including labour and social affairs office, women and children affairs office and other governmental and nongovernmental organizations working with empowerment of women and on social affairs issue shall give due attention in this area for intervening before it becomes more complicated and resulted in psychological and social crisis. Further research shall be conducted concerning on the latent variables that might affect psychological well-being and life satisfaction of this women while working in pool playing station.

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OVERCOMING THE LIMITATION OF CLUSTER SAMPLES WITH A SIMPLIFIED SAMPLING METHOD

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ABSTRACT

Researchers encounter the limitation of having over- or underrepresentation when utilizing a cluster sample. The purpose of this study was to provide a simplified cluster sampling method with an aim to overcome the limitation of having an over- or underrepresented cluster, especially when utilizing a web-based questionnaire. A total of 356 units were surveyed in 14 clusters in Southern California; however, the final selected data for analysis came from 210 units with a cluster sampling design of (14 x 15). This study provided a simplified cluster sampling method to use when studying a large population to achieve an adequate sample size and no over- or underrepresentation.

Keywords: Cluster sample, limitation, overrepresented clusters, underrepresented clusters, web-based questionnaire

INTRODUCTION

To conduct research and publish results, scholars often depend on data originating from people. In order for researchers to support or reject their hypotheses, their information should be comprehensive and representative. To have dependable results, researchers need high-quality data from a wide representation of the whole target population. Most researchers do not examine an entire population; rather, they select a sample from the target population. Having the appropriate target, size, and type of samples is crucial in relation to the validity of research results. Instead of sampling an entire population, a researcher can sample clusters of the population and still have a large enough sample (Baruch, 1999; Bluman, 2007; Krathwohl, 2009; Van de Ven, 2007). According to Bluman (2007), a cluster sample is "a sample obtained by selecting a preexisting or natural group, called a cluster, and using the members[, called units,] in the cluster for the sample" (p. 716). Researchers can use cluster sampling by dividing a large target population into clusters, then randomly selecting clusters, and finally using all the units in a cluster (Krathwohl, 2009). The advantages of a cluster sample include cost reduction, time saving, convenience, and fieldwork simplicity. However, with a cluster sample, there is a probability of having an overrepresented or underrepresented cluster (Dunstan et al., 2002). This limitation may jeopardize the accuracy of the data collected. It was the purpose of this study to provide a simplified cluster sampling method with an aim to overcome the limitation of having an over- or underrepresented cluster, especially when utilizing a web-based questionnaire.

LITERATURE REVIEW

The significance of questionnaires as instruments for data collection and as a means of acquiring information has been recognized in the current literature. Malik, Abbas, Kiyani, Malik, and Waheed (2011) and Sekaran (2003) agreed with Baruch (1999) that questionnaires are an efficient data collection method when a researcher knows exactly what is required and how to measure the research variables. On one hand, some of the advantages of web-based questionnaires are the capability to send many questionnaires over time, anonymity of respondents, low cost of distribution, and rapid response (Cooper & Schindler, 2006; Krathwohl, 2009). On the other hand, the disadvantages are the probability of a participant skewing the results by forwarding the questionnaire to a third party or completing the questionnaire many times (Krathwohl, 2009). To conduct research and develop a web-based questionnaire, first researchers create a sampling plan where they can select a small number of individuals from a population in order to make reliable inferences.

CLUSTER SAMPLE

In cluster sampling, the target population is divided into clusters, which could be states, cities, organizations, colleges, businesses, and so forth. The data are usually collected from the units in a cluster, which could be subjects in a state, people in a city, managers in an organization, students in a college, employees in a business, and so forth. Cluster sampling is utilized when it is impractical to list all units of a target population (Van de Ven, 2007). Cluster sampling phases involve (a) creating a list of all clusters in the population, (b) selecting a simple random sample of clusters, (c) including all the units from the selected clusters in Phase 2, and (d) collecting data from all the units in these selected clusters (Bluman, 2007; Krathwohl, 2009). Although this method provides the benefits of randomness and unbiased sampling by ensuring all clusters in the target population have an equal probability of being selected (Bluman, 2007), it creates the limitation of having over-

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or underrepresented clusters (Dunstan et al., 2002). An over- or underrepresented cluster refers to a cluster that has more or fewer units than other clusters, respectively (Alatawi, 2013).

CLUSTER SAMPLE SIZE

The considerations for determining a sample size include "(1) the heterogeneity of the populations; (2) the desired precision in determining magnitudes of effects; (3) the type of sampling design; (4) and the availability of resources" (Van de Ven, 2007, p. 183). The World Health Organization has developed a design for cluster sampling known as a (30 x 7) design (Henderson & Sundaresan, 1982; North Carolina Center for Public Health Preparedness [NCCPHP], 2012). Most researchers have used it when utilizing cluster sampling because it yields precise estimates (Henderson & Sundaresan, 1982; NCCPHP, 2012). The (30 x 7) design refers to 30 clusters of seven units, the required minimum number of units in each cluster (Alatawi, 2013). Based on this design, the recommended estimated required size for a cluster sample is 210 participants (30 × 7 = 210). The literature has shown that the typical size for a cluster sample is 210 subjects with a (30 × 7) design (Henderson & Sundaresan, 1982; NCCPHP, 2012). Determining the cluster sampling design is an important consideration when applying the cluster sample technique in a study.

CLUSTER SAMPLING DESIGN

Using the (30 × 7) design means randomly selecting 30 clusters from the entire target population and then selecting at least seven units from each cluster (Alatawi, 2013). Three units drawn randomly from within the same cluster are expected to be similar, do not each contribute completely independent information, and result in a high intracluster correlation (NCCPHP, 2012). To randomly select more clusters rather than more units within any particular cluster increases the precision and provides more information (NCCPHP, 2012). Strategies for determining the cluster sampling design must be based on the number of clusters rather than the number of units.

Selecting more clusters instead of more units within any cluster improves precision. The (40 × 5) design yields estimates with more precision than the (30 × 7) design, although it involves a smaller sample size (200 compered to 210; NCCPHP, 2012). However, increasing the number of clusters above 30 might not necessarily lead to improved efficiency and might waste time and money (NCCPHP, 2012). Ideally, the (30 × 7) design results in a broad range of clusters as well as a statistically significant sample size of respondents. However, (21 × 10) or even (15 × 14) designs could be used but would result in a significant reduction in the precision and a high intracluster correlation. If it is not possible to include at least 30 clusters, a researcher needs to increase the number of units in each cluster as much as possible. If the case was 20 clusters, a researcher would need to increase the number of units to 96 responses (for a sample size of 1,920 subjects) in order to achieve the same precision as a (30 × 7) design (NCCPHP, 2012).

THE (30 × 7) METHOD

The (30 × 7) method is known as a two-stage cluster sampling design. In the first stage, clusters are randomly selected, while in the second stage, responses are collected from all the units within each cluster (NCCPHP, 2012). Most likely, researchers know the number of clusters in the first stage and can calculate the response rate. A response rate refers to the number of participants who returned the survey divided by the number of participants in the sample. The response rate is crucial in relation to the validity of a study's results (Baruch, 1999). The literature has shown that the average response rate was 56% (Baruch, 1999) and the typical response rate was 20% in survey research (Biner & Kidd, 1994; Gendall, Hoek, & Esslemont, 1995; Hagget & Mitchell, 1994). When utilizing a web-based questionnaire, most likely the number of units is unknown, and calculating the response rate is impossible. However, the sampling error can be obtained because the final sample size is known. The sampling error is one indicator that an acceptable sample size was selected and that an adequate amount of data were collected to support statistically significant results (Alatawi, 2013). An adequate sampling error ranges from 3% to 10%, with 5% being the typical sampling error precision level (Salant & Dillman, 1994). As suggested by Klass (2008), the sampling error can be obtained by this formula: SE = $\left(\frac{1}{\sqrt{n}}\right)$ x 100.

METHODOLOGY

The purpose of this study was to provide a simplified cluster sampling method with an aim to overcome the limitation of having an over- or underrepresented cluster, especially when utilizing a web-based questionnaire. This study used existing raw data collected by Alatawi (2013), which is a common procedure in quantitative research (Krathwohl, 2009). The study used a two-stage cluster sampling method with a sample size of 210 subjects and a (30 × 7) design, as suggested by Henderson and Sundaresan (1982) and NCCPHP (2012). The clusters were managers and the units were their employees who worked in various organizations in Southern California. The managers were members of the Professionals in Human Resources Association (PIHRA). The clusters' participation was limited to giving their employees permission to participate in the study and forwarding the web-based questionnaire and follow-up notice to the units. The units' participation consisted of filling out the questionnaire.

For the purpose of this study, this section explains the cluster sampling stages along with the data collection process. First, to select clusters, the managers' names were arranged alphabetically, and then 150 of them (based on the typical response rate of 20% and with a desire to have 30 clusters) were selected randomly by using http://random.org, which is a "web site that offers true random numbers to anyone on the Internet" (Krathwohl, 2009, p. 165). Second, a unique link to the same web-based questionnaire was created for each cluster in order to know exactly where cluster responses originated from. Third, the clusters were e-mailed with the same web-based questionnaire in order to forward it to the units via company internal e-mail. Finally, 1 week later, the researcher sent a follow-up e-mail, and on his behalf, clusters forwarded it to the units. Two weeks was the allotted response time for submitting the web-based questionnaire.

RESULTS

In the first stage of cluster sampling, 150 clusters were targeted, and the response rate was 51%. Seventy-seven clusters were available; however, only 14 clusters met the criteria of Alatawi's (2013) study and were used. In the second stage of cluster sampling, a total of 356 units were surveyed in 14 clusters with a sampling error of 5%. To overcome the limitation of over- or underrepresented clusters, the current study included the following steps (see Table 1):

Table 1: Steps to Overcome the Limitation of Over- or Underrepresented Clusters

Cluster	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total	%
Responses (Units)	22	25	27	28	29	29	25	32	15	18	23	16	36	31	356	100
Units that met the criteria (First step)	20	21	25	26	29	25	23	29	15	17	21	15	32	28	326	92
Clusters that had 15 units or more ($N_i \geq 15$) (Second step)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Selected responses (Final step)	15	15	15	15	15	15	15	15	15	15	15	15	15	15	210	64

Note. Percentages were rounded.

- To overcome the limitation of having underrepresented clusters, no cluster had fewer than seven units, so all clusters were included when selecting units.
- To overcome the limitation of having overrepresented clusters, the first step was to exclude units that did not meet the criteria. A total of 326 units (approximately 92%) met the criteria and were considered when evaluating the data for the next steps. Because only 14 clusters were available from which to select units, the number of units in each cluster was increased as much as possible. Therefore, the number of units per cluster was increased to 15. By using http://random.org, the final step was to randomly select 15 units from each of the 14 clusters for analysis. The final sample size was 210 units with a (14 × 15) design.

DISCUSSION

This study adds depth to the body of knowledge concerning cluster sampling. It supports that the typical size of a cluster sample is 210 subjects. The 210 subjects yield a sampling error of 6.9%, which is an indicator that an adequate sample size was selected and that an adequate number of responses were collected to support statistically significant data (Alatawi, 2013; Salant & Dillman, 1994). Although the cluster sampling design of this study was (14 × 15), this study supports that the ideal design is (30 × 7) because having fewer than 30 clusters may impact the precision of the data that are collected. As stated earlier, NCCPHP (2012) confirmed that if the case was 20 clusters, a researcher would need to increase the number of units to 96 responses (for a sample size of 1,920 subjects) in order to achieve the same precision as a (30 × 7) design. These conclusions are in line with the findings by Henderson and Sundaresan (1982) and NCCPHP (2012) in regard to the typical sample size and design of a cluster sample.

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The (30 × 7) design involves a two-stage sampling technique, called a two-stage cluster sampling method. In the first stage, clusters are randomly selected, while in the second stage, responses are collected from all the units within each cluster. In the first stage, researchers should calculate and report the response rate. However, they cannot calculate the response rate in the second stage, especially when utilizing a web-based questionnaire, because the number of units is unknown. Researchers should instead calculate and report the sampling error for the second stage. Strategies for determining the cluster sampling design must be based on the number of clusters rather than the number of units because selecting more clusters instead of more units within any cluster improves precision (NCCPHP, 2012). Therefore, if the case is 30 clusters or more, a researcher should apply the rule of selecting more clusters and fewer units. On the other hand, if the case is fewer than 30 clusters, a researcher should apply the rule of increasing the number of units as much as possible.

This study provided a new method to overcome the limitation of over- or underrepresented clusters when utilizing a web-based questionnaire. This new method includes several steps. The first step is planning the cluster sampling. Researchers should divide the target population into clusters and identify the sample's units. For instance, clusters could be schools, hospitals, managers, or companies, and the units would be students, doctors, employees, or staff, respectively. Second, researchers should determine the sample size, which is typically 210 subjects with a (30 × 7) design. This typical sample size with this particular design yields precise estimates (Henderson & Sundaresan, 1982; NCCPHP, 2012). The third step involves the first stage of a cluster sampling design, selecting clusters randomly. Researchers should randomly select at least 30 clusters from the target population. Based on a 20% response rate, they should target at least 150 clusters, if possible. After securing at least 30 clusters, if possible, and calculating the response rate, they should create a unique link for each cluster that includes the same web-based questionnaire in order to know exactly which cluster responses originated from. The fifth step involves the second stage of a cluster sampling design, collecting data from all the units within each cluster. Researchers should send a link to each cluster. They should request each cluster to forward its link to all its units and allow at least 2 weeks as an allotted response time for submitting the survey. Then, they should collect the data and calculate the sampling error.

The remaining steps are all about refining the final responses. As the sixth step, researchers should evaluate carefully the final responses to exclude incomplete or unmet-criteria questionnaires, if any, and determine the final cluster sampling design. To determine the final cluster sampling design, there are three possibilities: there were 30 clusters, more than 30 clusters, or fewer than 30 clusters. If the case was 30 clusters or more, researchers should use more clusters and select fewer units from each cluster. On the other hand, if the case was fewer than 30 clusters, they should use all the available clusters, if possible, and increase the number of ($N\mathrm{i} \geq x$) units as much as possible. The purpose of the seventh step is to overcome the limitation of underrepresented clusters. After determining the final cluster sampling design, researchers should exclude any cluster that has fewer than ($N\mathrm{i} \geq x$) units. The purpose of the final step is to overcome the limitation of overrepresented clusters. Researchers should randomly select ($N\mathrm{i} \geq x$) units from each cluster. In conclusion, the ultimate sample size would be n with ($m \times N\mathrm{i} \geq x$) design, where n represents the number of units in a sample and m represents the number of clusters in the sample.

Finally, this study implied some considerations and recommendations. First, selecting fewer clusters and more units may save time and money; however, it impacts precision. Additionally, the least recommended number of clusters is 20 with as many units as possible in each. Otherwise, researchers should rethink their sample type. Furthermore, the web-based questionnaire must be programmed to permit respondents to respond only one time to prevent the likelihood of any respondent skewing the results by completing the survey many times. Moreover, researchers should kindly ask the participants not to forward the questionnaire to a third party. Ultimately, this study hopes it will inspire future research on cluster sample and its simplified steps.

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GREEN COMMUNICATION STRATEGY FOR SOCIAL CHANGE AND HUMAN DEVELOPMENT: THE IMPERATIVES AND CHALLENGES

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ABSTRACT

The research paper is an attempt to identify and delineate the role of green communication in general and specific roles of various green media channels in meeting the goals of poverty alleviation, social change and protecting biodiversity and regulating its depletion in particular for maintaining development sustainability both at local and global level. The goal of conserving biodiversity is not confined to one locality or region or nation but embraces the entire globe. It requires people to think globally and act locally for the development and growth of environmental ecology. Informed and conscious citizens can utilize poverty alleviation programmes effectively and successfully. Informed and conscious citizens can also play a responsible role in promoting environmental protection and preserving biodiversity in various walks of their lives. In fact to fulfill the goals of sustainable development through protecting biodiversity, there is an indispensable need to mould a lifestyle that is environment friendly and equitable all over the world.

Participatory Media in general and various media channels in particular have a potential role to play in moulding such a lifestyle. Poverty eradication, food security, protecting the environment, reducing the consumption of non-renewable resources and increasing the use of renewable resources, conservation of biological diversity, land degradation and deforestation, waste management, using appropriate technologies, land reforms, population control and stabilization, upholding basic human rights, social welfare and women's upliftment, promoting intra-generational and inter-generational equity, and participation of people from individual, local levels to global levels, being the various important objectives of sustainable development, different media channels have a potential role to play in fulfilling these objectives. Though participatory media alone is not sufficient to meet these objectives but is a crucial element in facilitating the fulfillment of these objectives.

Key words: Social change, Media Strategy, Sustainable Development, Poverty Alleviation, Environmental Ecology.

1.1. INTRODUCTION

Ever since the end of the Second World War, there is a common concern for macro level development among the development theorists and policy makers. The last six decades have witnessed a remarkable shift in the meaning and focus of development. Sustainable development though is a two decades old concept, still is considered as the latest and present trend of human development at local as well as global level. The research paper deals with the issue of sustainable development and the role of media and its strategy in sustainable development. Whether its role in sustainable development is the same as that of it in relation to the previous trends of development or different? If it is different, to what extent? Why and how? It becomes very pertinent to ask these questions for two reasons: One, the scope of sustainable development is broader than the earlier notions of development. While earlier development was the concern of a few economists, policy makers and administrators, sustainable development has become everybody's concern. Two, it is pertinent to find out the implications of tremendous changes that have taken place in communication in relation to sustainable development.

There is no medicine to Cancer and Swine flu; prevention is a solution to keep preventing these diseases. Similarly, informed and conscious citizens can take steps to avert the danger to the environment and can take steps to promote safety to environment. Therefore, media can play an important role in sustainable development by creating awareness, educating the people, translating the technical knowledge into people's language, conscientizing the people, facilitating people's expressions and interaction at grassroots level.

Sustainable development is a broader concept compared to the earlier concepts and trends of development. It is intended not merely for the third world countries, but it is for the entire globe for a distant future. It is a holistic approach. It encompasses all activities of human beings and it calls for the participation of people at individual, local, national and global levels. It is broader and different from the earlier trends of development as the earlier concepts and theories of development were concerned with only the development of the third world countries. The aim of sustainable development is not confined to merely the Third World countries. It emerged out of the concern shown in international conferences and commissions in which both developed and underdeveloped

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countries have been the partners and all have the common responsibility to fulfill the various objectives. Besides, it is aimed at helping not only for the present generations, but also the future generations. As the concept of sustainable development is broader and different from the earlier trends of development. The role of communication in sustainable development is much wider compared to the role of communication in the earlier development models.

CONCEPTUAL BACKGROUND

The concept of sustainable development has occupied a central place in every aspect of human life today. Sustainable development has become the concern of media academicians, economists, ecologists, administrators, lawyers, communication exports, environmentalists, human right activists, and NGO's. In other words, it has become everybody's cup of tea.

The world commission on environment and Development defined sustainable development as the 'development that meets the needs of the present without compromising the ability of future generations to meet their own needs.' (WCED, 1987)

It is observed that sustainable development is a coin which consists of two obligations on its two sides. One side is the alleviation of poverty and the other, the protection of environment. Sustainable development is very much linked with the involvement and active participation of people. It is a holistic concept that can be on the global, national, local and individual scale. Media is an intervening variable without which the materialization of different goals of sustainable development is not possible. Therefore, Media has the key role in facilitating the participation of people relating to sustainable development.

1.2. RESEARCH OBJECTIVES

Sustainable development being the latest and the present trend of development, the broad aim of the study is to analyze the role of participatory development communication for sustainable development and to recommend a suitable communication strategy for sustainable development. Following are some of the important objectives earmarked for this study.

a. To identify the role and implications of Sustainable Development.

b. To study and examine the developmental programs of Government towards Poverty alleviation.

c. To study and analyze the role of green communication media for the protection of biodiversity in Koraput district of Odisha.

1.3. METHODOLOGY

This study is based on primary data collection method. **The primary data** is collected on two broad areas through administering a well structured Interview Schedule.

a. Participatory green communication and poverty alleviation programmes.

b. Environmental awareness and media habits among the peoples of Nandpur and Pottangi.

For the study of the role of media for the success or failure of the poverty alleviation programmes, two rural, tribal and environmentally affected villages named as Nandpur and Pottangi are selected for this study. In these villages, information is collected from the target beneficiaries of different developmental schemes initiated by the Govt. of India. The respondents included are both beneficiaries and non -beneficiaries of these schemes. The data and informations collected through an interview schedule. Separate schedules used to cover different subjects such as MNERGA, IRDP, TRYSEM, SGSY, SGRY and subject related to environmental awareness. In case of the target beneficiaries of such programmes, questions are asked in the local languages such as Odia and Adivasi. With regard to environmental awareness, questions are asked in Odia and the local language as per the convenience of the respondents.

1.4. PARTICIPATORY MEDIA STRATEGY FOR SOCIAL CHANGE AND DEVELOPMENT

Communication is a basic instinct of human mankind. Communication maintains and animates life. It is also the expression of social activity and civilization. It leads people from instincts to inspiration through various processes and systems of enquiry, command and control. Media integrates knowledge, organizations and power and runs a thread linking the earliest memory of man to his noblest aspiration through constant thriving for a better life.

Poverty eradication, protecting the environment, reducing the consumption of non-renewable resources and increasing the use of renewable resources, conservation of biological diversity, controlling various types of pollution, land degradation and deforestation , waste management using appropriate technologies land reforms,

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population control and stabilization, upholding basic human rights, social welfare and woman's upliftment, promoting intra-generational and intergenerational equity and participation of people from individual, local levels to global level, being the various important objectives of sustainable development, different communication channels have a potential role to play in fulfilling the objectives of protecting biodiversity. Though, media alone is not sufficient to meet these objectives, it is a crucial element in facilitating the fulfillment of these objectives.

1.5. MEDIA STRATEGY FOR POVERTY ALLEVIATION AND BIODIVERSITY CONSERVATION IN KORAPUT DISTRICT

a. Awareness campaign

Awareness among the people of Koraput in particular and Odisha in general is one of the primary requirements for the success of any programme relating to sustainable development whether it is a poverty alleviation program or family planning program or a forestation programme. People should be aware of it, its importance and it s utility. Communication has a great role in creating awareness pertaining to various aspects of sustainable development.

b. Environmental training and education

For an effective penetration, the environmental education has to be essentially location specific. At the first level, special attention should be paid to school children and women. Formal and non-formal educational institutions, mass media, governmental and non-governmental organizations have a significant role as channels of communication in educating people about the dreadful consequences of environmental depletions.

c. Disseminating technical knowledge into local languages

For creating awareness among people and for their effective participation in various programmes aiming at sustainable development, technical knowledge and different aspects of international conventions have to be translated into peoples' languages.

d. Conscientization

For attaining the objectives of sustainable development, active involvement and commitment of every individual in relation to their decisions and acts is inevitable. To achieve this, people have to be actively conscious. Conscientizing people about their problems and also about environmental problems at national and global levels, their involvement and responsibilities have crucial role for sustainable development.

e. Striving attention of the National Government

Communication media, especially mass media have a constructive role to play by focusing attention of the government on various problems by offering constructive suggestions and by criticizing the government whenever it seeks to push through unproductive decisions and harmful environmental projects.

f. Development support systems

Govt. has been initiating various programmes and projects aiming at poverty alleviation, employment generation, conserving and protecting environment. For the effective implementation and good results of such programmes, target groups and beneficiaries have to be well informed and thorough awareness has to be created about the programmes meant for them. Communication has a gap reducing role between benefit agents and beneficiaries.

Table no.1: Media Habits (Newspaper reading habits among the respondents)

Nature of Population	Men	Women	Total
Rural	46	24	70
Urban	280	150	430
Total	326	174	500

Table no. 2: Radio Listening

Nature of Population	Rural	Urban	Total
Men	150(150)	97(150)	247(300)
Women	38(100)	59(100)	97 (200)

Table No.3: Film Viewing habits of the respondents

Nature of Population	Urban	Rural	Total
Men	149(150)	107(150)	256(300)
Women	98(100)	67(100)	165(200)
Total	237(250)	174(250)	421(500)

Table No.4: Mode and Frequency of Viewing Films

Mode of Seeing	Daily	Weekly twice	Weekly	Forth nightly	Monthly	Quarterly or yearly	Total
In Cinema Hall	0	50	252	69	52	20	423
On TV	50	67	140	180	36	24	497
Cassettes/CDs	46	78	120	174	32	20	470

Table no.5: Magazine Reading Habits

Nature of Population	Urban	Rural	Total
Men	121(150)	24(150)	145(300)
Women	78(100)	23(100)	101(200)

Table no.6: Awareness about Environmental Issues

Issues	Urban		Rural		Total
	Male(150)	Female(100)	Male(150)	Female(100)	500
Deforestation	143	97	80	35	355
Soil degradation	138	89	56	21	304
Air pollution	148	95	78	34	355
Water pollution	149	98	98	45	390
Renewable Energy	121	79	28	11	239
Biodiversity depletion	136	87	26	9	258
Vulnerable species	98	84	23	9	214

Table no.6: Participation of people in clean and biodiversity protection programs

Age	Urban		Rural		Total
	Male(150)	Female(100)	Male(150)	Female(100)	500
Below 20	60	45	69	39	213
20-40 years	57	30	40	34	161
40-60	21	15	22	9	67
Above 60 years	8	2	6	4	20

1.6. MEDIA STRATEGY AND POVERTY ALLEVIATION PROGRAMMES IN KORAPUT

This paper deals with the role of media channels in the success or failure of the implementation of poverty alleviation programmes initiated by the govt. It is believed that, those who are aware of the schemes or benefits meant for them can avail and utilize those schemes or benefits in a better way. Sometimes, due to lack of awareness, even educated people fail to avail themselves of some provisions or benefits meant for them. As such, what about the uneducated and poor people in rural areas in terms of utilizing the poverty alleviation programmes meant for them? To what extent do they have awareness about these programmes? What are the channels of communication or sources of information creating such awareness? To what extent is the awareness responsible for utilization of these schemes and what is the overall impact of the poverty alleviation schemes on the beneficiaries? These are the questions to be addressed from communication point of view, while analyzing the role of communication in the success or failure of the poverty alleviation programmes.

In order to find out answers to these questions, a survey has been conducted in two villages, Nandapur and Pottangi panchayat, located in the tribal Koraput district of Odisha. This survey has been conducted among the target beneficiaries of **MGNREGA, SGRY, SGSY and IRDP Schemes** both those who have availed of these schemes and those who have not availed them. An attempt also has been made to evaluate the improvement in the quality of life of those who have been profited by these schemes. Findings of the survey have been presented in this chapter. This chapter has been divided into two parts-Part-I and Part-II. Part-I deals with the profile of the villages selected for the present study and the role of communication in relation to MGNREGA and SGRY. Part-II focuses on the role of communication in relation to the utilization of SGSY and IRDP schemes.

1.7. MAJOR FINDINGS

In order to analyze the role of communication in the success or failure of these programmes and to evaluate the overall impact of these schemes, a survey has been conducted among the beneficiaries of SGSY and IRDP asset-giving scheme and the MGNREGA and SGRY. A survey has also been conducted among the target beneficiaries of these schemes, who could not avail of the scheme to find out why they could not avail of the scheme and to what extent the lack of communication or awareness, is responsible for not utilizing the schemes.

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1.7.1. AWARENESS ABOUT MGNREGA AND SGRY AMONG THE BENEFICIARIES

From the survey, it has been found that all the beneficiaries of MGNREGA and SGRY schemes are aware of this programme. But interestingly, some members of these schemes in Nandapur know and pronounce MGNREGA groups as ‘doctor’ groups. Similarly, in Pottangi, 25 per cent of respondents do not know about MGNREGA.

1.7.2. SOURCE OF INFORMATION ABOUT THE SCHEME

Beneficiaries of MGNREGA came to know about the scheme through friends, family members, sarpanch, group leaders and government officials/personal.

Fig. 1: Source of information about MGNREGA and SGRY to the beneficiaries

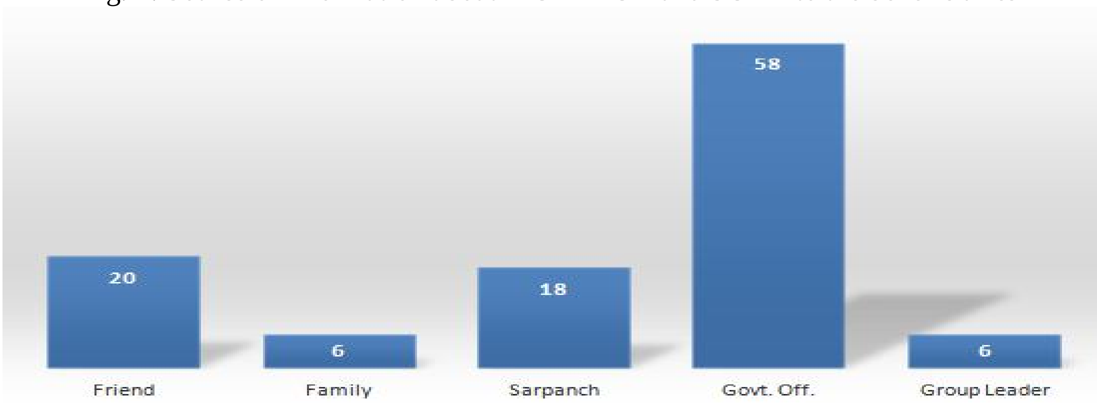
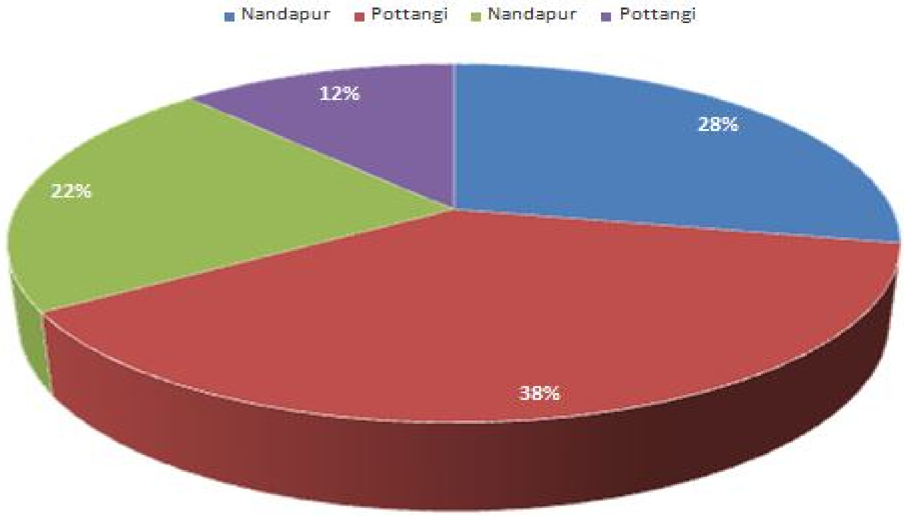


Fig. 2: Understanding about the scheme among the MGNREGA and SGRY beneficiaries



As shown in Figure 1, for majority of the respondents (58 per cent), government personnel have been the source of information about these schemes, followed by friends (20 per cent), Sarpanch (18 per cent), family members (6 per cent) and group leader (6 per cent) of respondents respectively. In Nandapur, respondents, who came to know through governmental personnel, said that they were told about these schemes by a motivator-cum-social worker, who came to Nandapur from Semiliguda. In Pottangi, the Sarpanch is found to be a source of information to a considerable number of people (18 per cent). Interestingly, most of the respondents, who said that they came to know through Sarpanch, belong to SC and ST community to which Sarpanch too belongs. With regard to information about the schemes, government officials being the main source of information next to close or intimate people are playing an important role.

1.7.3. KNOWLEDGE ABOUT THE SCHEMES

For the success of any scheme, the target groups need to have proper understanding about various aspects of the scheme that they are availing of and about the benefits they can derive from the scheme that they are using. With regard to MGNREGA and SGRY, though majority of the people (60 per cent) said that they could understand about the schemes, a good number of people (40 per cent) said that they could not yet understand about these schemes, as shown in Figure 2.

Understanding about MGNREGA and SGRY is more in Pottangi compared to Nandapur. It could be due to the reason that this scheme was introduced in Pottangi in 2006, much earlier, whereas in Nandapur, it was introduced in 2008.

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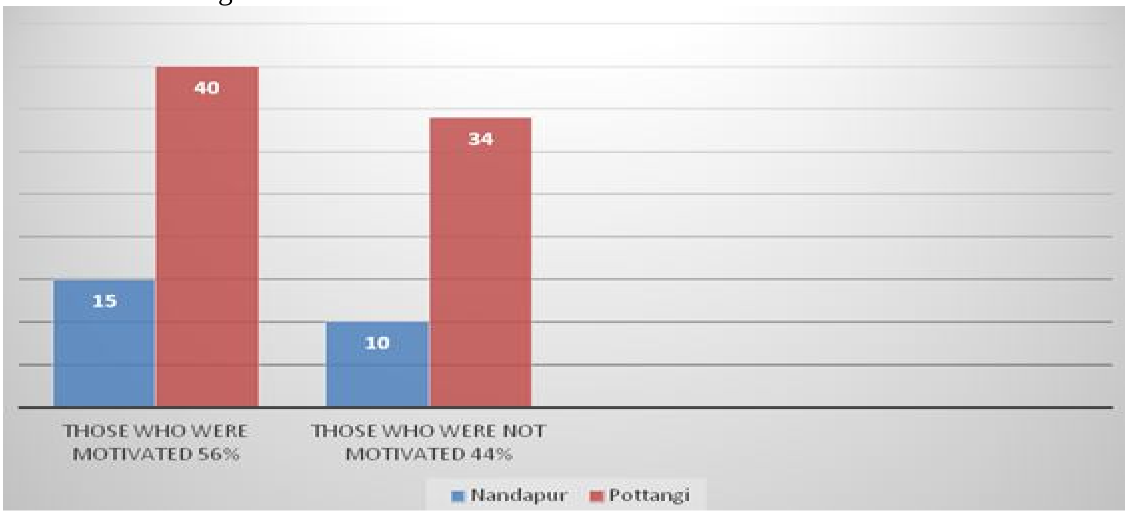
Fig. 3: Motivation to the MGNREGA and SGRY Beneficiaries



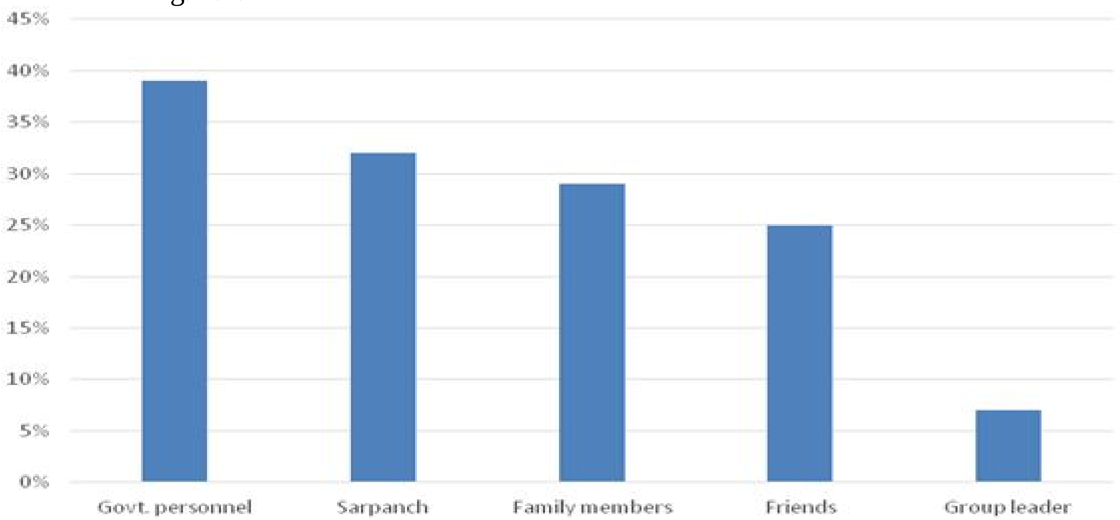
1.7.4. MOTIVATION ABOUT THE SCHEME

Motivation is inspiring a person to act in a particular manner. It is stimulating the interest of a person in an activity. As such, motivation is of a crucial importance with regard to poverty alleviation programmes. Among 50 MGNREGA and SGRY beneficiaries in Nandapur and Pottangi, 28 respondents (56 per cent) said that they were motivated to join MGNREGA,SGRY and DWCRA groups by various sources, such as friends, sarpanch and governmental personnel. While 22 respondents (44 per cent) said that they were not motivated by any one, but they joined on their own, as shown in Figure 3.

1.7.5. MOTIVATION SOURCE

The MGNREGA and SGRY beneficiaries of Nandapur and Pottangi were motivated by different sources. A total of 28 respondents (56 per cent) said that they were motivated by different sources. Out of them, for 11 respondents (39.28) government personnel have been the source of motivation followed by sarpanch to 9 (32.1 per cent) respondents, family members to 8 (28. 5 per cent) respondents, friends to 7 (25 per cent) respondents and groups leader to 2(7.1 per cent) respondents, as shown in Figure 6.4.

Fig. 6.4: Source of motivation to MGNREGA and SGRY beneficiaries



1.7.6. SOURCES OF MOTIVATION TO MGNREGA AND SGRY BENEFICIARIES

Government personnel being source of motivation to more number of people. Among the government personnel, the opinion leader has been mentioned by the respondents in Nandapur, as their source or information and motivation. It seems that the relationship between opinion leader and villagers helped her to establish contact with women of Nandapur and Pottangi to motivate them.

1.8. IMPACT OF THE SCHEME

The MGNREGA and SGRY) groups in Pottangi are six years old, and in Nandapur, two years old. Therefore, an attempt has been made to evaluate the impact of the scheme on the financial condition and the quality of life of the beneficiaries.

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Table 9: Improvement in Financial Condition among Different Communities

Sl. No.	Community	Beneficiaries in Nandapur	Beneficiaries in Pottangi	N	Total	Percentage
1	SC	7	7	30	14	46.6
2	ST	-	-	1	-	0.0
3	OBC	4	7	17	11	64.4
4	General	1	1	2	2	100.0
Total		12	15	50	27	54.0

Among the respondents belonging to Backward Classes (OBCs), out of 14 respondents, 11 respondents (78.5 per cent) said that there was improvement in their financial condition after joining the MGNREGA and SGRY groups, while among Scheduled Caste people; improvement in the financial condition has taken place in case of 14 respondents (46.6 per cent). It implies that those who are relatively better off are utilizing the scheme in a better manner.

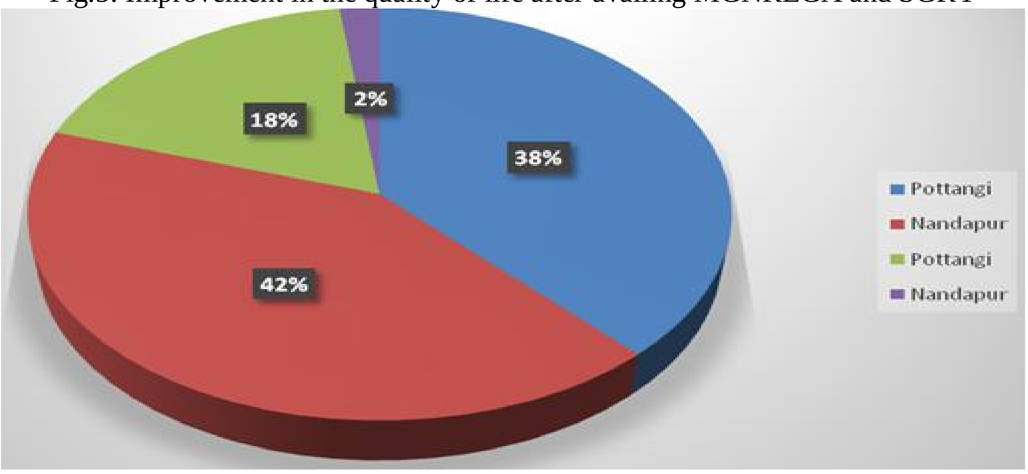
Out of 23 respondents, who said that there was no improvement in their financial condition, 14 respondents (60.86 per cent) said that since they had not received any thing from the government, there was no improvement in their financial condition. While seven respondents (30.43 per cent) said that they only their money was lent to them as loan and that too on interest; therefore, there was no improvement in their financial condition. Two respondents said that they were eating only if they worked and they were not receiving any financial benefit from MGNREGA and SGRY.

With regard to interest on SGRY loan, there is a contrasting response in these two villages. While the respondents in Pottangi remained silent and to some extent happy with the interest, the respondents in Nandapur resented about it saying that they were forced to pay interest on the money, which they themselves saved, and felt that it was burdensome for them.

1.9. IMPROVEMENT IN THE QUALITY OF LIFE

About the improvement in the quality of life of people after availing MGNREGA and SGRY scheme, 40 respondents (80 per cent) told that there was no improvement in their quality of life, i.e. in terms of the quality of food, shelter, clothes, etc., while 10 respondents (20 per cent) said that there was some improvement in their quality of after availing the scheme, as shown in Figure 6.6.

Fig.5: Improvement in the quality of life after availing MGNREGA and SGRY



Though 80 per cent of respondents said that there was no improvement in their quality of life in terms of food quality, clothes, shelter, etc., some of them expressed that there was a remarkable change in their outlook. They said that after joining MGNREGA and SGRY, those who were illiterate, were becoming literate and those who were earlier confined to their homes, were now coming out from their houses and interacting with other members in society and thus becoming socially sensitive and active individuals.

Among those who said that there was some improvement in their quality of life, for seven respondents (70 per cent), there is improvement in their food consumption, followed by educating children (10 per cent), wearing better clothes (50 per cent), and improvement in shelter (50 per cent), bank balance (40 per cent) and cooking stove (20 per cent).

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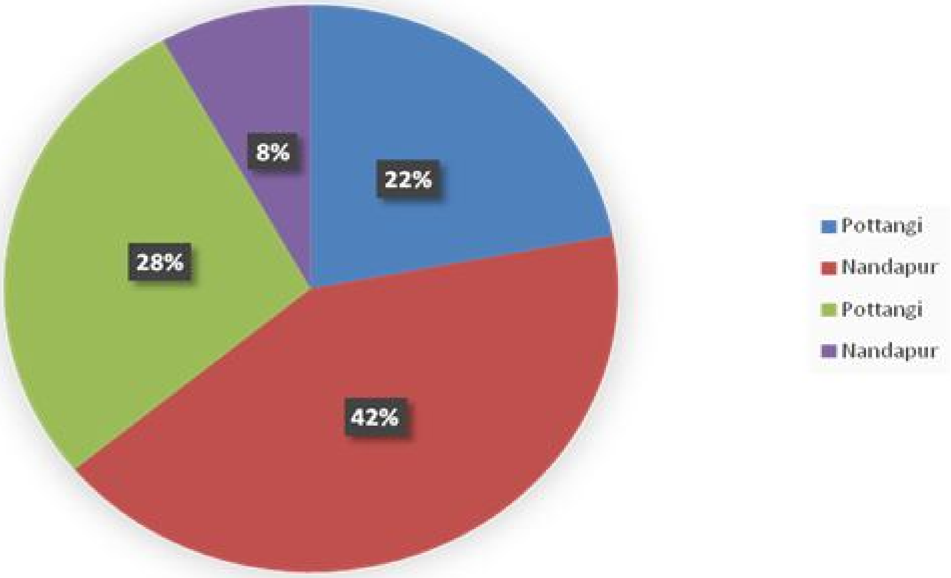
1.10. AWARENESS ABOUT MGNREGA AND SGRY

Majority of the target beneficiaries, who have not availed of the schemes (64%) are also aware of the schemes, while 36 per cent of the respondents said that they had not heard about these schemes as shown in the figure 6.

Fig. 6: Awareness about MGNREGA and SGRY among the non-beneficiaries

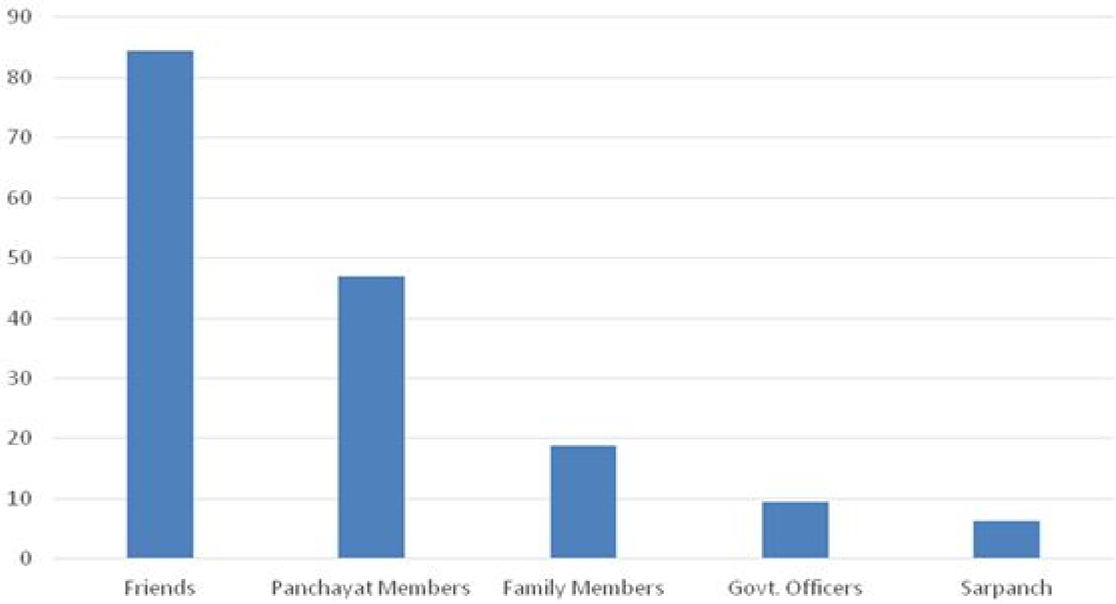


Majority of the respondents , who know about these schemes are more in Nandapur than in Pottangi.

A total of 32 respondents said that they knew about these schemes. Out of them, some came to know about it through multiple sources, whereas others came to know through single sources. Among the sources of others came to know through single sources. Among the sources of information about these schemes, friends (84.37%) by pachayat members (46.8 %), family members (18.75%), government officials (9.3%) and sarpanch (6.2%).

1.11. SOURCES OF INFORMATION TO THOSE WHO KNOW ABOUT MGNREGA AND SGRY

Fig. 6: Awareness about MGNREGA and SGRY among the non-beneficiaries



Friends have been mentioned as a source of information by 84 per cent of the respondents. From this, it is evident that interpersonal relations and interpersonal communication played an important role in spreading the information about the developmental programmes. None of the respondents, who availed the scheme, mentioned panchayat members as a source of information. But interestingly, 46.8 per cent of the respondents, who have not availed the scheme, have mentioned panchayat members as a source of information. The position of sarpanch and government officials also diminished as a sources of information to the people, who have not availed the scheme, here, informal sources seemed to be more influential than formal sources of information in spreading the information.

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1.12. CONCLUDING REMARKS

To conclude, the study reveals that awareness about the schemes is a crucial factor in availing and proper utilization of the schemes- MGNREGA, SGRY, SGSY and IRDP. While all the beneficiaries of these schemes have awareness about these schemes, 36 per cent of the MGNREGA and SGRY target beneficiaries and 25 per cent of SGSY and IRDP target beneficiaries, who have not availed these schemes, do not have awareness about the schemes. Those, who have awareness about these schemes, acquired this awareness through interpersonal and group communication channels-government officials, sarpanch, friends and family members. Interestingly, no single respondent mentioned mass media as source of information. 54 per cent of MGNREGA and SGRY non-beneficiaries could not avail the scheme, lack of awareness being one of the reasons. Where there is more awareness and initiative on part of the beneficiaries, their effectiveness of the scheme is found to been more. For example, MGNREGA and SGRY beneficiaries in Nandapur and SGSY and IRDP beneficiaries of Pottangi, awareness and initiative have been found to be more. In their case, the respective schemes also have been utilized properly. In case of the majority of the MGNREGA and SGRY beneficiaries, there is some improvement in their financial condition, as every month they are saving some little amount of money. However, some beneficiaries are not in a position to pay the money every month, as their husbands continue to take liquor. Therefore, there is an indispensable need to create awareness and educate the people-both men and women-about the importance of regular savings and about the disadvantages of drinking habit, in case of SGSY and IRDP asset-giving schemes.

The study reveals that the government officials have given adequate choice to the target beneficiaries to choose the asset they need. But since the selection of the beneficiaries is done by them, they have sanctioned the loan to those who are better-off and thus showed the bias in favour of rich applicants instead of providing opportunity to the poor for whom this scheme is meant. Thus, on the one hand in Nandapur, beneficiaries failed to utilize the schemes, and on the other hand, in Pottangi, beneficiaries could well utilize the scheme, but already they had certain level of affluence. Over all the assets have been given to very limited number of people, which is a limitation of the scheme and which limited the impact of the scheme. Though for 80 per cent of the respondents, there is no improvement in their quality of life, they feel now that there is change in their outlook, which is a commendable achievement of the scheme. Interpersonal and group communications among the members of the MGNREGA and SGSY groups have contributed significantly for this change.

1.13. SUGGESTIONS/RECOMMENDATIONS

Following are some of the important suggestions/recommendations emerged from the research study for attaining the goals of sustainable development.

1.13.1. FOR PRINT AND ELECTRONIC MEDIA

Environmental education through communication should be an integral part of our national education system.

i. Film being an important and influential medium is used effectively to disseminate educational information among the people for conserving biodiversity.

ii. Social advertisements containing literature related to biodiversity and other developmental issues be given priority.

iii. Media has to be strong in its science and facts and is in need of an interpreter who could convert technical jargon into simple language interestingly.

iv. Good practices by the tribal populations in particular and general public in general should be documented more often by the print media.

v. Focus of environmental journalism has shifted from the larger role that it can play in the development of the society to just selling.

vi. Internet reaches policy makers worldwide. Hence, it can be instrumental in bringing about a change.

1.14.2. FOR AUDIOVISUAL AND BROADCAST MEDIA

Video programmes need to be short and to the point, so that it can hold the viewers attention.

i. Audio-visual medium is only one of the tools and we should look for synergy with several other media and initiatives to achieve sustainable development.

ii. Broadcast scenario is changing to a greater extent. Local and regional channels should be given preference for development programmes and these channels must have a special slot for its transmission.

iii. Development film makers should start to think beyond recognition for their films and see how they could also contribute to make a difference to the communities they portray in their films.

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iv. Video programmes produced from different development quarters need to have accountability, affordability and accessibility.

v. Outreach activities with videos in such as film festivals would be successful if it provides information on the issue in discussion, inspires similar action from the audience, and integrates diverse information into one forum.

vi. Most people in developing countries depend on western news channels for information. However, the western channels seem biased in their coverage of stories from developing nations. This needs to be checked on urgent and priority basis.

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THE EFFECTS OF E-BANKING IN COMMERCIAL BANKS IN INDIA IN PROMOTING INTERNATIONAL BUSINESS

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ABSTRACT
The essential role of banks in international and national economies is to is to connect those who have capital (such as investors or depositors), with those who seek capital (such as individuals wanting a loan, or businesses wanting to grow) which is the general definition of banking (Macesich (2000). Banks are a fundamental component of the financial system, and are also active players in the financial markets. With continuing technological innovation and competition among existing banking organizations and new market entrants has allowed for a much wider array of electronic banking products and services for retail and corporate banking customers. Hence the introduction of E-Banking services which include telephone banking, online banking, SMS Banking, Mobile Banking and Interactive TV- Banking. From the research project the Banks that were offering E-Banking Services only offered limited E-Banking services. The main benefits were also captured which included cost savings, reaching new segments of the population, efficiency, better customer service and satisfaction.

The main objective of the study was to identify effects of E-banking services on the commercial banks in India on promoting international business while establishing how its adverse effects are mitigated. The study was conducted on all the commercial bank s operating in India. The data was collected by use of questionnaires with both open and close ended questions. Descriptive statistics was used to analyze the data by way of tables, bar graphs and percentages.

Several risk factors such reputation risk, operation risk, and credit risk, were identified as the most risks faced by banks in providing E- banking services. These risk leads to losses in form of electronic frauds and recommendations to reduce the E- banking risks, such as security enhancement, technology infrastructure, reliable power supply, and proper registration were given.

Keywords: descriptive, risk, technology, reliable, registration

1.1 INTRODUCTION

International business is a term used to collectively describe all commercial transactions (private and governmental, sales, investments, logistics, and transportation) that take place between two or more nations (Daniels, Radebaugh & Sullivan (2007). Transaction of economic resources include capital, skills, people etc. for international production of physical goods and services such as finance, banking, insurance, construction etc. A multinational enterprise (MNE) is a company that has a worldwide approach to markets and production or one with operations in more than a country. An MNE is often called multinational corporation (MNC) or transnational company (TNC). Most of the largest corporations operate in multiple national markets. To undertake these operations they need to transfer funds from one market/country to another. To perform these transactions they need the services of international commercial banks. Until recently, in the developing countries most banking transactions were paper–based however with the introduction of electronic payment systems, for example SWIFT, transactions for multinationals have gone electronic. With the new innovations in the technology, both corporate and ordinary individuals can do banking transactions electronically through E- Banking. E-Banking delivery channels include telephone banking, online banking, SMS Banking, Mobile Banking and Interactive TV Banking which however expose the commercial banks and their customers to various risks though there are some benefits.

1.2 RESEARCH OBJECTIVES

This study had two objectives:

1. To identify the effects of E-Banking services on Commercial Banks in India in promoting international business.
2. To establish how the adverse effects are mitigated.

1.3 IMPORTANCE OF THE STUDY

The study is important to bank managers, their customers, the researchers as well as academicians. The study highlights the extent of adoption and effects of E-banking services, this helps find out whether it is an acceptable practice in the banking industry. If confirmed this will remove the doubts among other banks and

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their international business companies and convince them to adopt the facilities and realize the benefits that come with it. In relation to the customers of the bank, the study will investigate to what extent international business companies use the facilities, hence it will be a guide for other customers that are interested and the banking industry. For example mobile phones are already reaching the unbanked. To researchers and academicians, the study will provide reference material to future researchers on banking and information technology. It will also indicate other areas of possible research like the effectiveness of other IT applications in the banking industry.

1.4 RESEARCH DESIGN

The study was carried out through a survey. A survey is the collection of data from a given population for the purpose of analysis of a particular issue. Data is often collected from only a sample of a population and is known as a sample survey (Kibera and Waruingi, 1998). This research design is of descriptive nature because of the nature of data that is collected. It was most appropriate for the study because of the number of commercial banks involved in E-Banking channels of providing banking services are few and standardized questionnaire was administered to them.

1.5 POPULATION OF STUDY

The population of study was all the commercial banks operating in India. However, some of the commercial banks were not considered for the study because they were not involved in E-Banking channels of providing banking services as per the list attached. The questionnaire was addressed to risk managers of commercial banks since they were the ones who were the aware of the various risks the bank is exposed to.

1.6 DATA COLLECTION

The data to be collected was mostly quantitative data. This data was collected using semi- structured questionnaire organized in three parts. Part A focused on the general organizational bio data. Part B focused on e-banking services in India while part C focused on the risks faced by commercial banks for undertaking e-banking services. The questionnaires were sent through mail. The study targeted risk managers of the commercial banks. The study also used secondary information from previous reports from the Central Bank about E-Banking risks affecting commercial banks.

1.7 DATA ANALYSIS

The data collected from the field was analyzed and processed into meaningful and relevant information. Analysis of data was guided by the objectives of the study. Because of the descriptive nature of the data collected, the study used descriptive statistics to analysis the data by way of tables, bar graphs and percentages. The tables were used for organizing data obtained and facilitate working out percentages. Content analysis technique was used to process secondary and qualitative data for the study. Qualitative data was analyzed by comparison to findings already known and conclusions made depending on how the findings relate to the research questions.

1.8 SUMMARY OF FINDINGS

What emerged from the study can be summarized into the following;

1.8.1. Year of incorporation and the ownership structure

From the findings it is noted that majority of the banks-40% were formed between the years 1971 and 2010.The findings also indicates that majority of the surveyed banks were privately owned (50%).The year of incorporation is vital in this study as it indicates the apprehension and adaption of E-banking.

1.8.2. Size of the bank in terms of its Branches, ATMs and Employees

The majority of the banks as indicated by the findings have the number of branches between 11 to 20.This was indicated by a response of 70%. A relatively 30% of the sampled banks had the number of ATMs branches above 50.80% of the sampled banks displayed the number of the employees as 1500. These are the factors which were important in the study as they in a way determine the installation and operation of E-banking services

1.8.3. Scope of the bank operation and E-banking services

The findings from the study indicated that 50% of the sampled banks had their operations/business based within India i.e. local operation. This was significant factor for analysis as it would indicate the level of expansion and attainment of E-banking by the banks and its effects either at local regional or global. In terms of the E-banking services offered by the bank the findings as indicated by table clearly shows an agreement from all the respondents that, online banking, mobile banking, SMS banking TV-interactive, Telephone banking and ATMs were the services offered by their respective banks. This area of the study was

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significant as it displays the services are necessary for commercial banks in India in promoting international business.

Mobile service agents/ providers and retailer agents are both used by the banks to conduct banking services. This is according to the respondents who all agreed on these agents as applicable in their respective banks.

1.8.4 The number of international business companies (customers) transacting using E-Banking and the volume of transactions in Ksh using E-Banking

The number of the international business companies (customers) transacting using the E- banking according to the respondents was between 1000 and 5000. (70% response as in table 9) while according to some banks this number was 20000.On the volume of the transaction in Indian currency conducted using E-banking, majority of the banks indicated a volume of between 50-100 million. The increased number of the international business companies transacting using E-banking and the rise in the volume of transaction are indications that there was an apprehensive acquisition and operation at international level of the E-banking services within the commercial banks in India.

The costs of providing banks using E-banking channels when compared with tradition methods had greatly reduced to between one to two million. The traditional costs had been indicated by some responses as being between 20 to 100 million. This reduction indicates the positive impact due to the use of E-banking in the commercial banks operations in India.

1.8.5. The level of staff knowledge about E-banking services that have been developed

An indication of 60% from table 12 on the level of staff knowledge about the various e- banking such as online banking, telephone banking Sms banking and mobile banking to an extent that one can sell indicates a positive apprehension, use and growth of this service in the commercial banks in India. An Indication of 40% by the respondents on the staff knowledge about these E-banking functioning also shows that the service has developed.

2.1 CONCLUSION

The focus of this study was on the E-banking services ; identifying its effects on the commercial banks in India on promoting international business while establishing how its adverse effects are mitigated. To a level of customer satisfaction, convenience, personalized service, efficiency, cost- benefit analyses, and communication on complaints have been identified as factors which have been improved due to the use of E-banking.

E-banking adoption and use has enhance increase in international business transaction, This is due to creation of awareness to customers through newspapers, flyers, TV/Radio and the marketing of these services by the bank staff who are aware of these services.

A great number of international business companies have appreciated this service meaning that the volumes of transaction have also gone up; while the transaction costs have gone down as compared to the previous years when E-banking services were not available. The charges to customers have greatly reduced especially to those using E- banking channels.

Several risk factors such reputation risk, operation risk, and credit risk, are the most risks faced by banks in providing E- banking services. These risk leads to losses in form of electronic frauds.

3. RECOMMENDATIONS

From the findings and basing on the objectives of the study several recommendations hence emerges; To reduce the E- banking risks and challenges, security should be improved in rural areas for technology investment, incorporation of laws to protect banks and development of special soft wares. On basis of technology infrastructure installation of efficient hand wares (optic fibers) for internet connectivity, ensuring efficient environment for trading should be emphasized. Creation of laws, recognition of electronic transaction and enactment of laws to govern equal internet service should be implemented on proper registration factor, while development of other power supply like nuclear energy and rural electrification should be developed to enhance reliable power supply.

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GENDER BUDGET INITIATIVES – BRIDGING THE GAPS OF GENDER INEQUALITY

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ABSTRACT
The real process of development can take place only when the modern world considers that there exists balance between male and female. However in developing countries including India, the scenario is altogether different, as proven and established by experts that gender inequality gets reflected. Gender equality with social justice is, therefore, considered as an integral part of human development. The best way to bridge the gap is through Gender Budget Initiatives and it can be further be used as a tool in achieving Femocratic Empowerment. Gender budgeting does not seek to create a separate budget but looks for actions to address the entire planning and policy decisions for gender equated empowerment.

Key words: Women, Empowerment, Femocracy, Femocratic, Gender Budgeting, Gender Inequality, Economic Development

CONTRIBUTION OF WOMEN IN THE ECONOMIC DEVELOPMENT OF THE NATION

"In every society, the mass of women have always made a significant contribution to the social product which enables the society of life and growth their labour contributes a substantial part of wealth that is produced in every society. [Asaf Ali, 1975]" Although women have been contributing fully to economic life of the community in every sphere the full significance of this contribution has hardly ever been recognized or rewarded adequately. Women's place and work generally been considered to in home, their sphere of activity-domestic work and bringing up the family. Even when they participate in economic activity and contribute to family's earnings, they are expected to be homemakers, too. [Asaf Ali, 1975] "Domestic ideology, rooted in amenities about a perceived threat to family life and the whole social order, influence the definitions of women's work, so that it got associated with low and paid, low status activities in certain restricted category of labour acceptable only as it was secondary to domestic duties. [Lown, 1990]

"The full benefit of development can only be realized with people's participation and effective use of human resources. Development analysis cannot be divorced from gender categories and the economic role of women cannot be isolated from the total framework of development process, it will remain lopsided. The ultimate goal of social justice can only be achieved with equal opportunities to all irrespective of the gender discrimination against women is incompatible with human dignity and welfare of the family and of the society; prevents their participation on equal terms with men….and it an obstacle to full development of the potentialities of women in the service of their countries and humanity. [UN, 1967]" Today, when world economy is moving at a faster pace on the path of development, women do not enjoy the same opportunities as men. It is not that efforts are not made to develop women's capabilities. There is an improvement in education and health front for them. But they are rarely allowed to cross the doors, which are open to them to enter economics and politics. This indicates that men and women still live in different world.

In the present paper an attempt has been made to find out how effective the gender budgeting as a tool for narrowing inequality gaps between men and women. This paper also seeks to analyze its potentiality to attain Femocratic empowerment.

MEANING AND DEFINITION OF EMPOWERMENT IN THE PRESENT GLOBAL SCENARIO

"Any definition of economic development includes an element covering the degree of participation by the population at large. Women are potential contributors to the production and development and human development is impossible without gender equality [HDR, 1995]". "The economic development depends upon a multiplicity of factors like economical, political, social, cultural, technological etc. efficient devises, effective strategies, coordination of all sectors of the economy and involvement of the people. Women empowerment and economic development are directly related: in one direction, development alone can play a major role in driving down the persistent inequality between men and women; in the other direction, empowering women may benefit development.

Empowerment of women is one of the vital features for success of gender equality. In order to attain this goal, the focus should be on providing more freedom to women so that it facilitates in identifying and reducing power imbalances. Women's empowerment is a dynamic process of individual as well as collective effort against the forces which suppress and subordinate women in the society. "Emphasis on economic development without attention to quality of life has resulted in uneven economic growth but not development of societies. The goal of development is not merely to initiate a process of economic growth but also a process, which will improve the lives of people. This implies improvement in the quality of lives of all segments of the population, particularly these groups that have traditionally marginalized such as women. [Ghosh, 1998]"

The definition of empowerment mentions "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them. Empowerment of women is the prerequisite to transform a developing country into a developed country. It is believed that, generally women empowerment has five components namely-

- Firstly, women's sense of self worth.
- Secondly, their right to have the power of control of their own lives both within and outside home.
- Finally, their ability to influence the direction of social change to create a social and economic order at national, international and universe level.

The key ingredients ensuring the empowerment of women are educational attainment and economic participation. "In the simplest of words empowerment is basically the creation of an environment where women can make independent decisions on their personal development as well as shine as equals in society. Women want to be treated as equals so much so that if a woman rises to the top of her field it should be a commonplace occurrence that draws nothing more than a raised eyebrow at the gender. This can only happen if there is a channelized route for the empowerment of women. Thus, it is no real surprise that women empowerment in India is a hotly discussed topic with no real solution looming in the horizon except to doubly redouble our efforts and continue to target the sources of all the violence and ill-will towards women. [Patil & Banasode]

NEED FOR EMPOWERMENT

It becomes essential that each section of the society develops harmony with each other. Women constitute almost fifty percent of the total population. And therefore, it becomes all the more significant to harness the capabilities of women irrespective of the strata of society they belong to. Unless societies understand gender equality as a fundamental principle of human existence of all hard work will only partially bear results. One of the crucial needs of the hour is to have gender sensitization and gender training. Efforts to attain gender equality at each level overcoming the obstacles of caste, class, race and religion.

STATUS OF GENDER EQUALITY/INEQUALITY IN INDIA

India being a patriarchal society, the traditional patriarchal norms have demoted women to secondary status within the household and workplace. This in way gets reflected in a continuous gender discrimination making it one of the enormous problems within the Indian society. And its outcome can be witnessed in form of negative effects on women's health, financial status, education and political involvement. The term 'Gender' is a socio-cultural term which refers to socially defined roles and behaviors that are being assigned to 'males' and 'females' in a given society; or social framework, whereas, the term 'sex' is a biological and physiological trend which defines man and woman. In its social, historical and cultural aspects, gender is a function of power relationship between men and women where men are considered superior to women. And therefore, it will not wrong to say or understand gender as a man-made concept, while 'sex' is natural or biological characteristics of human beings.

In simple words, gender inequality, may be defined as discrimination against women based on their sex. Traditionally, women are considered as weaker sex by the society. She has been accorded a subordinate position to men. There exist persistently visible levels of her exploitation, degradation and discriminated both in our home front and in outside world. This peculiar type of discrimination against women is prevalent everywhere in the world and more so in Indian society.

The root cause of gender inequality in Indian society lies in its patriarchal system. According to the famous sociologists **Sylvia Walby**, patriarchy is "a system of social structure and practices in which men dominate, oppress and exploit women". There is nothing new in women's exploitation in Indian society as by now it has become an age old cultural phenomenon. The structure and system of patriarchy finds its legitimacy and sanction in our religious beliefs, whether it is Hindu, Muslim or any other religion. The situation further becomes more unfortunate part of gender inequality in our society when the women too, through, continued socio-cultural conditioning, have accepted their suppressed and subordinate position to men. And in the process by default they also become part and parcel of same patriarchal system.

Some of the primary reasons for women's low status in society are extreme poverty and lack of education. Many women are forced to take up low paid domestic service, unpaid farm and migrant labourers due to

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existing poverty and lack of education. Furthermore it becomes disappointing to know the fact that women are not only getting unequal pay for equal or more work but also they are being offered only low skill jobs for which lower wages are paid. This has become a major form of inequality on the basis of gender.

GENDER INEQUALITY IN INDIA

Gender inequality in India has been like hemlock, poisoning the development process, poisoning the femocratic approaches as also revealed through the global indices.

GLOBAL INDICES

India's poor ranking in various global gender indices clearly reveals the existing gender inequality.

- **UNDP's Gender Inequality Index- 2014:** India's ranking is 127 out of 152 countries in the List. This ranking is only above Afghanistan as far as SAARC countries are concerned.
- **World Economic Forum's Global Gender Gap Index- 2014:** India's ranks at 114 in the list of 142 countries of the world. This Index examines gender gap in four major areas:
- Economic participation and opportunity.
- Educational achievements.
- Health and life expectancy.
- Political empowerment.

India's position on these indicators shows:

- Economic participation and opportunity: **134th**
- Educational achievements: **126th**
- Health and Life expectancy: **141st**
- Political empowerment: **15th**

As far as gender equality is concerned three of the four indices show a sorry state of affairs in India. Only in case of 'Political Empowerment' India is doing fine which is a welcome sign. But other indices are very poor and a lot need to be done to improve the same. In India gender inequality manifests in varied ways which can be seen from the major indicators given below which shows the status of women in our country.

- Female Foeticide
- Female Infanticide
- Child [0 to 6 age group] Sex Ratio: 919
- Sex Ratio: 943
- Female literacy:46%
- Maternal Mortality Rate: 178 deaths per 100000 live births.

Most inhuman and shameful practices prevailing in India at large scale are female feticide and female infanticide. Despite implementation of ***Prenatal Diagnostic Techniques [Regulation and Prevention of Misuse] Act, 1994***, sex selective abortion is still on the rise. One estimate done by ***MacPherson*** shows that more than 100000 illegal abortions are being performed every year in India mainly for the reason that the foetus is of girl child. The outcome of which was in the form of alarming decline in the **Child Sex-Ratio** [sex-ratio of children between the age group 0 to 6 years]. As per the census report 2011, child sex-ratio was 919 which is 8 points lesser than 2001 data of 927 indicating increase in sex-selective abortion in India. Though the 2011 census report shows a good sign with 10 points increase in overall sex-ratio from 933 in 2001 to 943 in 2011, but it's still titled against females.

In 2011, female literacy was 65.46 percent as against 82.14 percent of male literacy. This gap clearly reveals the fact that there still exists a wide gender disparity in India and Indians do not give enough importance to the education of girls. All these indicators points towards the unhealthy state of affairs prevailing in India which in turn affects the gender justice machinery and women's human rights. Hillary Clinton mentions very categorically that, "human rights are women's rights, and women's rights are human rights".

REASONS FOR LAGGING BEHIND IN GENDER EQUATED EMPOWERMENT

"The first gap – between democratic functioning and empowerment – gives rise to a distinctive set of problems in participatory development. One criticism that is often made of participatory development schemes is that they sometimes reproduce social inequalities within communities. Some stakeholders will end up having less voice and influence than others, and often it is women who are marginalized in this way. [Jay Drydyk]".

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For the benefit and empowerment of women apart from existing programs government starts and launches a variety of schemes and program. However it is not reflecting enough visible changes. The reason being even today women is not getting equal footing and a girl child is still considered as burdensome. Unless and until there is change in the mind set of society one should not expect changes in the form of gender equated empowerment.

WHAT IS FEMOCRACY, HOW IS IT DIFFERENT FROM DEMOCRACY

The gender inequality persisting in india led me to brood about Femocracy; Is femocracy one of the approaches to bridge this gap of empowerment and inequality? So, in the second half of this paper I have pauffered the concept of femocracy and its relation with women empowerment. Femocracy or feminist democracy, is a concept that indicates a assurance to socially inclusive and responsible governance-practices that will serve as an answer to the politics of war, global economic apartheid, environmental demolition, and the social exclusion of male and female persons due to their gender, race, ethnicity, country of origin, language, religion, sexual orientation, class, and/or physical or mental ability. Its "democracy" but of a gynocentric orientation; that is, where only women's opinion are deemed worthy or important. In the words of Mahatma Gandhi, "I understand democracy as something that gives the weak the same chance as the strong. The spirit of democracy cannot be imposed from without. It has to come from within". Even with the implementation of democracy, women's participation is neglected and it works as democracy for only half of its citizens then, then it becomes all the more important to have femocracy which will listen to the voices of women and will take accountability of women's rights and side by side it will take care of men's right allowing them equal participation. Femocracy will try to maintain the equality between women and men. And therefore, femocracy in true sense will be more than just participation- it will check and balance the accountability and will allow women to seek redress when their rights are abused and their needs are ignored.

"The Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles enshrine the principle of gender equality. It not only grants equality to women, but also authorizes the state to approve procedures of positive discrimination in favour of women. [Singh, 2005]" But this is not enough, there is need for the stress to be laid on women representing their views and unsolved issues and their portrayal in an encouraging manner which will finally lead to women empowerment. Femocracy would definitely lead to a significant redistribution of economic resources of the country. Attempts to convert women's interest into redistributive policies face institutionalized obstacles the ideological, organizational, electoral, governmental, and bureaucratic levels. If the women gain effective equal position despite these obstacles, the stability of the democratic process generally tends to be undermined. For these reasons, simultaneous optimism for women in India's femocracy and for India's women as poor is not realistic.

FEMOCRATIC APPROACH CANNOT ONLY BE ASSOCIATED WITH FEMALES

While talking about femocracy we have to keep in mind the dignity of femocracy and ordain laws for the benefits of the common man and the country without any gender inequality in the society. Femocracy can be instrumental in attaining women's empowerment by helping them become economically independent and self-reliant; where women don't have to ask for their rights; and have equal access to good education, good career, ownership of property and above all where they have freedom of choice and also the freedom to make their own independent decisions. Femocracy can also operate on same lines of principles of democracy with equal participation of both men and women.

Unlike democracy, in femocracy also one needs to connect and assimilate with the society. According to our Prime Minister, Shri Narendra Modi, "making a strong pitch for people's participation in the journey of India's development and democracy, the first thing is to have faith in the people and their strengths. Our definition of democracy can't be restricted to elections and governments only. Democracy is strengthened by *Jan Bhagidari* (peoples' participation), Then *Lok tantra* becomes *Lok Shakti*," he said, adding that he wants to make development journey a people's movement on line of what Mahatma Gandhi had done to India's freedom struggle" he said calling for making development a mass movement and integrating every Indian irrespective of any gender in India's development journey. Everyone must feel he or she is working for India's progress," he said, adding the most important need for the growth of democracy was "awareness". Same is true for femocracy as well.

The country's overall socio-economic balanced development can be achieved through empowering the people by means of people's effective participation irrespective of caste, creed, religion or gender. Let this femocracy be more participative, in times to come, and should find the solutions to the problem of gender inequality with the collective efforts of both men and women, and paving way towards a truly modern society in both thought and action.

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FEATURES OF FEMOCRATIC EMPOWERMENT

Femocracy is not easy to define, but one thing it can ensure for sure is that its core principles will definitely help in preventing concentration of wealth that inhibits economic freedoms of society as a whole.

Femocracy can be defined as feminist democracy. So the features of femocratic empowerment are some where related to or are same like democratic empowerment. By virtue it means to say, living in democratic societies are committed to human rights which creates well-being. If people are made aware of the socio-economic environment that surrounds them and how femocracy supports well being of the people and further if the same culture and knowledge of democracy vis-à-vis femocracy is transmitted from one generation to another, then, we need to create environments where people of all ages, especially youth, are immersed in the values, practices, and beliefs of femocratic societies and human rights. One of the main goals of femocracy should be related to alignment of market forces with the core aspiration of femocracy for the well being of all. The key element of femocracy is women's participation in all spheres of life on equal footing with their male counterparts in the society. The quality of women's participation will indicate the quality of femocracy.

GENDER BUDGETING

I take this opportunity to relate gender budgeting and femocracy and propose that gender budgeting can be an effective tool towards ensuring femocracy and gender equated development. Government Budgets matter a great deal in financing gender equality and women's empowerment. But ……budgets and resources and their gender impacts are not just restricted to government purses. "Within a short period of time, the concept of Gender Budgeting has become a powerful tool for gender mainstreaming. Over the past two decades, women's empowerment has been increasingly recognized as a crucial factor for any country's holistic and sustainable development. Several programs and projects across the world have been launched and are currently in progress to bring social, economic and political equity and broader access to basic livelihood needs. Alongside these developments, gender has emerged as an overarching socio-cultural variable considered at per with other factors such as caste, race, class etc. Gender is not synonymous to women, nor is it a zero-sum-game implying loss for men and to their status relative to each other [Lopez-Carlos and Zahidi, 2005]".

"Government initiative behind gender budgeting can be recognized as the step towards true economic development in terms of distributional justice of benefits and burdens among both men and women. "Gender budget initiatives analyze how governments raise and spend public money, with the aim of securing gender equality in decision making about public resource allocation; and gender equality in the distribution of the impact of government budgets, both in their benefits and in their burdens. The impact of government budgets on the most disadvantaged groups of women is a focus of special attention. [IDRC, 2001]"

Gender budgeting highlights a citizen's right to participate in decisions that affect their lives and their equal right to access public resources. Budget decision-making typically entail four steps: formulation, approval and enactment into law, implementation and audit and evaluation. Steps include:

1. Identifying and prioritizing the problems facing marginalized groups like women and girls.
2. Assessing existing government policies and programs in relation to these priorities including the extent to which they are responsive to marginalized groups.
3. Assessing the extent to which the government budget is adequate to implement the policies and programmes.
4. Monitoring the extent to which resources are used for their intended purpose and reach intended beneficiaries.
5. Evaluating the impact of the resources spent on the problems identified in the first step.
6. Developing gender-sensitive policies to integrate into the next budget.

WHY IS THERE A NEED OF GENDER BUDGETING

Women in India continue to face disparities in access to and control over resources. These disparities are reflected in indicators of health, nutrition, literacy, educational attainments, skill levels, occupational status among others. One of the most important policy instruments of government is budget because no other policy will work without money. To transform an economy government budget is one of the powerful tools.

The main goal of gender budgets is to highlight the gap between policy statements and the resources committed to their implementation, ensuring that public money is spent in more gender equitable ways.

GENDER BUDGETING- AN EFFECTIVE TOOL FOR FEMOCRATIC EMPOWERMENT

The key to successful and strategic implementation and achievement of women empowerment definitely needs to take into account the fact that it needs to incorporate and address all the facets i.e. social, economic and political.

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1. Women in all the regions of the country should get the benefit of empowerment.
2. As women are equal citizens in the country the gender concerns should be mainstreamed in all aspects of public expenditure and policy.
3. To recognize women as equal members of society women's participation in decision making becomes necessary to address their specific needs.
4. Change in the attitudes of the society is important. The gender balance in the society can be achieved through empowerment by proper and equal resources allocation and public expenditure. Gender budgeting is instrumental and plays a very crucial role. However, the tool of gender budgeting has to accommodate itself to this process of gender equated empowerment with focus on the requirements of women's empowerment.

CONCLUSION- GENDER BUDGETING ENSURES FEMOCRATIC EMPOWERMENT

"The strategy is based on Macro level planning for micro needs. The gender budgeting became bottom up approach. That means it is not the allocation of resources in the budget at national and or state levels that has to seen but the resources that flow to and are available to women at the field level i.e. the women in the villages, cities and towns of the country that need to be monitored. Planning for empowerment should then be based on reality check on what is the level of empowerment of women at the field level based on regional geographic spatial maps. [Guha & Goswami, 2006]

Gender Responsive budget is significant since evidences suggest that the economic benefit of gender equality lead to increased output and enhanced development of people's competence. "The gender budgeting became bottom up approach. That means it is not the allocation of resources in the budget at national and or state levels that has to see but the resources that flow to and are available to women at the field level i.e. the women in the villages, cities and towns of the country that need to be monitored. Planning for empowerment should then be based on reality check on what is the level of empowerment of women at the field level based on regional geographic spatial maps. [Sharma & Garg, 2014]

The need of the hour is to understand the key variables and follow a constructive approach for women's Femocratic empowerment. Femocracy will help in, maximizing the gender equality. To this end, I believe gender budgeting will play an everlasting role in empowering the women.

EMPOWER WOMEN TODAY TO DESIGN BETTER FUTURE

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EMOTIONAL INTELLIGENCE OF HIGHER SECONDARY STUDENTS OF SIVASAGAR DISTRICT OF ASSAM AND ITS RELATIONSHIP WITH THEIR ADJUSTMENT

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ABSTRACT

Emotional Intelligence (EI) refers to one's ability to recognize and understand emotions, manage and control emotions, harness emotions to get motivated and to take appropriate action, understand the feelings of others and build relationships and negotiate conflict. Emotional intelligence is considered as one of the important aspects in one's life. In fact, it is believed that a person's Emotional Quotient (EQ) may be more important than their Intelligence Quotient (IQ) and is certainly a better predictor of success, quality of relationships, and overall happiness. Emotional intelligence is also important in maintaining one's physical health, mental wellbeing and good leadership. Therefore, the researcher has selected the present study. The objectives of the present study are to find out the level of Emotional Intelligence and Adjustment of Higher Secondary students of Sivasagar district of Assam and the relationship between Emotional Intelligence and Adjustment. The researcher selected a sample of 840 Higher Secondary students from the Educational Institutions of Sivasagar district of Assam. For the present study Mangal Emotional Intelligence Inventory (MEII) developed and standardized by Dr.S.K.Mangal and Mrs ShubhraMangal and Bell's Adjustment Inventory developed and standardized by R.K.Ojha were selected and the scales were adapted by the researcher. It is found from the present study that the distribution of Emotional Intelligence and Adjustment scores of Higher Secondary students of Sivasagar district of Assam is negatively skewed. There is no significant correlation between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment.

1.0 INTRODUCTION

Emotional intelligence (EI) can be defined as the ability to recognize one's own and other people's emotions, to discriminate between different emotions and label them appropriately and to use emotional information to guide thinking and behavior.

If we have high emotional intelligence we are able to recognize our own emotional state and the emotional states of others. We can use emotional understanding to relate better to other people, from healthier relationships, achieve greater success at work, and lead a more fulfilling life.

Emotional intelligence is associated with different variables like scholastic achievement, stream of study, creativity, general ability, leadership, maturity, gender, mental health, physical health, settlement, socio-economic status, self-control, morality, adjustment, self-sufficiency, social warmth, tension etc. The investigator has confined this study to the Adjustment of Higher Secondary school students. Some literatures can be considered as evidence showing the relationship between Emotional Intelligence and Adjustment.

A study "emotional intelligence and life adjustment" conducted by Sjoberg (2008) reveals that life adjustment is correlated with emotional intelligence. "A study of the emotional intelligence and life adjustment of senior high school student" study conducted by FarnShing Chen,Ying Ming Lin & Chia An Tu (2006) revealed that a positive and modest correlation was found between the EI and LA scores for students in both Taiwan and Anhui.

Another study conducted by Patel (2013), "A study of emotional intelligence and adjustment of 9th standard students" revealed that there is a relationship between emotional intelligence and adjustment.

Another study, "Emotional intelligence as a mediator in the relationship of cultural adjustment and academic achievement of international students" conducted by Nasir (2011) revealed that there is a significant correlation between emotional intelligence and cultural adjustment.

"Correlation of emotional intelligence with demographic characteristics, academic achievement and cultural adjustment of the students of IIUI" a study conducted by Nasir (2011) revealed that emotional intelligence is a significant predictor of academic achievement as well as cultural adjustment and that demographic characteristics play a mediating role in these relationships.

"Perceived emotional intelligence as predictor of psychological Adjustment in adolescents: a 1 year prospective study", one study conducted by Jose M. Salguero, Raquel Palomera& Pablo Fernandez Berrocal (2012) revealed that perceived emotional intelligence is a stable predictor of adolescent adjustment and may serve as a useful resource for preventive interventions.

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One study conducted by Thilagavathy (2013) on “Adjustment and emotional intelligence of high school teachers in Tiruvarpur district” found that emotional intelligence and adjustment both are positively and significantly related.

Another study, “The buffering effect of emotional intelligence on the adjustment of secondary school students in transition” conducted by Adeyemo Akinlolu David (2006) revealed that there is a significant relationship between emotional intelligence and adjustment.

Hence, keeping in view the relationship between emotional intelligence and adjustment, the researcher has selected the present study as follows-“Emotional intelligence of higher secondary school students of Sivasagar district of Assam and its relationship with their adjustment.”

2.0 SIGNIFICANCE OF THE PRESENT STUDY

There is a lot of development in economic, social, educational and scientific area in 21st century. So, emotional intelligence is a new concept being developed in the 21st century. But few years ago, more importance was given on Intelligence Quotient or IQ. It was said in the past that the person who is more intelligent or the person who has more IQ can adjust himself or herself in the environment easily. But in recent years, it also come into light that the students who are more intelligent also experience some kind of stress related to their academic achievement and their parents expectations. So, we can say that the Intelligence Quotient (IQ) does not wholly account for an individual’s success or failure in the world. In fact, most social scientists who study intelligence estimate that IQ accounts for only 20 to 30 percent of total outcome. IQ alone is no more the only measure for success; emotional intelligence and social intelligence play a big role in the success of a person and adjustment. The problem of adjustment is widely seen as a social crisis as well as a problem of individual behaviour. When an individual does not succeed in his work regularly then he comes under the area of maladjustment. The concept of emotional intelligence can be used effectively in helping the individual to adjust in the society.

Emotional intelligence is an important factor in successful life adjustment. The process of adjustment starts right from the birth and continues till adulthood. Man, among the living beings, has the highest capacity to adapt to new situations. Man as a social animal not only adapts to physical demands but also adjusts to social pressures. This adjustment means reaction to the demands and pressures of social environment, imposed upon the individual. The demand may be external or internal to whom the individual has to react (Chauhan 1978). Adjustment therefore is a process which leads us to a happy and contended life, maintains a balance between our needs and the capacity to meet these needs and persuades us to change our way of life according to the demands of the situation (Mangal 1984). Emotional Intelligence is that which gives a person a competitive edge. It refers to the capacity for recognizing our own feelings and those of others, for motivating ourselves and for managing emotions well in us and in our relationships.

Emotional intelligence is the driving force behind the factors that affect personal success and everyday interactions with others. Studies of emotional intelligence have shown its relevance to many aspects of life and the role it plays in the interactions and adjustments in daily life. Safavi et al (2008) investigated the relationship between emotional intelligence and socio-emotional adjustment in pre-university girl students in Tehran. The results of the study showed that there was a significant correlation between emotional intelligence and socio-emotional adjustment.

Emotional intelligence has been found to be a predictor of life satisfaction, healthy psychological adaptation, positive interactions with peers and family, and higher parental warmth. Lower emotional intelligence has also been found to be associated with violent behavior, illegal use of drugs and alcohol and participation in delinquent behaviour.

Emotional intelligence is considered as an important factor in adjustment as well as achievement in different situations and work areas of life.

Emotionally intelligent individual can adjust successfully in different situations of life. So, in case of Higher Secondary students, Adjustment is very necessary which is ensured by Emotional Intelligence. Students from different socio-economic status, transiting from high school to higher secondary schools or colleges or different educational institutions face lot of challenges while entering into new course or new institution. Students need to adjust in changing situations with lot of efforts. So, in this context, students with high Emotional Intelligence can remove all distracting stimuli in Adjustment process. Thus, Emotional Intelligence is considered to be important for Adjustment. It is noteworthy to mention here that the researcher, after reviewing the literature, found that limited studies have been conducted in association with adjustment and emotional intelligence. Therefore the researcher feels the need to conduct research in this area specifically at higher secondary level.

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3.0 OBJECTIVES OF THE PRESENT STUDY

The followings are the objectives of the present study:

3.1 To study the level of Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam.

3.2 To study the level of Adjustment of Higher Secondary students of Sivasagar district of Assam.

3.3 To study the relationship between Emotional Intelligence of Higher Secondary students and their Adjustment.

4.0 RESEARCH QUESTIONS AND HYPOTHESES

On the basis of above cited objectives, the researcher has formulated the following research questions and hypotheses-

4.1 RESEARCH QUESTIONS

1. What are the levels of Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam?
2. What are the levels of Adjustment of Higher Secondary Students of Sivasagar district of Assam?

4.2 HYPOTHESES

H1There is no significant correlation between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment.

5.0 KEY TERMS

5.1 Emotional intelligence: Emotional intelligence refers to the ability to recognize and understand our emotions, manage & control our emotions, harness our emotions to motivate ourselves to take appropriate action, understand the feelings of others and build relationships and negotiate conflict.

Emotional intelligence is the ability to perceive accurately, appraise and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to promote emotional and intellectual growth (Mayer &Salovery, 1997).

In the present study, emotional intelligence refers to the ability to recognize and understand one’s emotions, and manage and control emotions.

The emotional intelligence in the present study is measured as the scores obtained by the respondents in the Emotional Intelligence Scale developed and standardized by Dr S.K. Mangal and Mrs ShubhraMangal and adapted by the researcher herself.

5.2 Higher Secondary students: The students of class XI and XII studying in government and provincialized Higher Secondary schools, junior colleges and degree colleges of Sivasagar District of Assam under Assam Higher Secondary Education Council are referred to here as Higher Secondary students.

5.3 Adjustment: Adjustment is the important part of human life. Living a life is a process of adjustment. It is a satisfactory and harmonious relationship of an organism to its environment. Thus, the term adjustment refers to the process of adopting modes of behaviours suitable to be environment or to the changes in the environment.

In the present study, Adjustment refers to the scores obtained by the students or respondents in the Adjustment Inventory, developed and adopted by the researcher herself.

6.0 METHODOLOGY

6.1 Method used: Keeping in view the nature and objectives of the present study and data collected, the researcher has decided to adopt Descriptive Research Method.

6.2 Population and sample: The population of the present study comprises of all the students studying in the government and provincialized Higher Secondary schools, junior colleges and degree colleges of Sivasagar district of Assam that are offering Higher Secondary courses. There are 1 (one)Govt H.S. school, 40 provincialized Higher Secondary schools, 25 junior colleges 18 degree colleges in Sivasagar district. Two of the degree colleges do not offer the higher secondary courses (data upto 2014 May). Moreover, besides one Pali Vidyalaya, there are two Sanskrit Tools in Sivasagar district. Over all, there are 84 educational institutions which conduct higher secondary courses in Sivasagar district of Assam. For the proposed study, the researcher had adopted Purposive and Quota sampling technique for selecting the sample. The sample consisted of 42 (50%of the total institutions) institutions which conduct higher secondary courses out of which 12 institutions were selected from urban areas and 30 were selected from rural areas. The sample of students consisted of 20 students from each institution. There were 10 male students and 10 female students. But in case of only boys

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schools and in case of only girls schools, the sample size was consisted of 20(Boys) and 20(Girls) from each school.

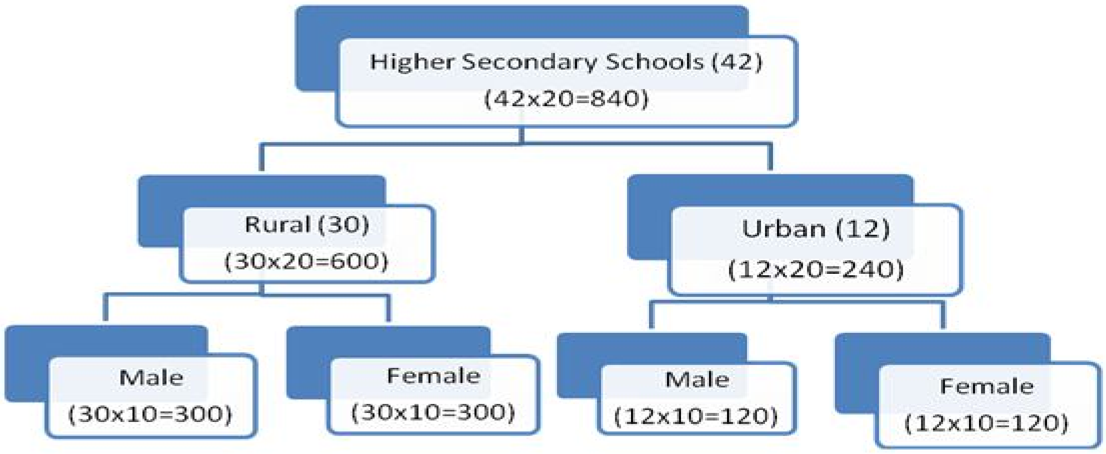

Fig1. Sample of Students

For standardization of the Assamese version of Bell's Adjustment Inventory, a separate sample of 100 students was selected using purposive sampling technique.

6.3 Tool used: In order to collect data, the following tools were selected for the present study-

(i) Emotional Intelligence inventory developed and standardized by Dr S.K.Mangal and ShubhraMangal and adapted by the researcher.

(ii) Bell's Adjustment Inventory (BAI) developed and standardized by Dr R.K. Ojha (1968) and adapted by the researcher.

7.0 ANALYSES AND INTERPRETATION OF DATA

7.1 Level of Emotional Intelligence of Higher Secondary school students of Sivasagar District of Assam: In order to determine the level of Emotional Intelligence of Higher Secondary students, the researcher administered the Emotional Intelligence Inventory on 840 students and then found the Mean, Median, Standard Deviation, Skewness and Kurtosis. Table 1 shows the Mean, Median, Standard Deviation, Skewness and Kurtosis.

Table 1: Level of Emotional Intelligence of Higher Secondary Students of Sivasagar District of Assam

Areas	Mean	Median	Standard Deviation	Skewness	Kurtosis
Emotional Intelligence Inventory(As a whole)	50.61	51.63	10.07	-0.304	0.24
Intra-personal awareness	10.16	10.62	3.87	-0.35	0.29
Inter-personal awareness	13.58	13.34	3.37	0.21	0.29
Intra-personal management	14.21	14.55	4.09	-0.252	0.29
Inter-personal management	12.64	12.50	3.24	0.12	0.21

The following figure shows the representation of the above data of Table 1:

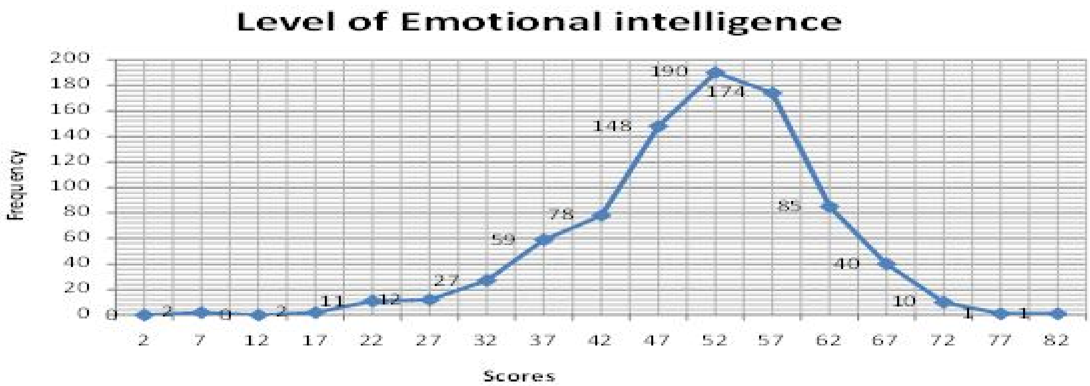

Fig 2: Level of Emotional Intelligence of Higher Secondary students of Sivasagar District of Assam

Table 1 reveals that mean, median and the standard deviation of the scores of the Higher Secondary students on MEII are 50.61, 51.63 and 10.07 respectively. The Emotional Intelligence of Higher Secondary students of

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Sivasagar District of Assam is negatively skewed i.e. scores are massed at the high end of the scale (the right end) and are spread out more gradually towards the low end (or the left).

The Kurtosis of the distribution of MEII scores is 0.24 which indicates that the distribution of the scores is leptokurtic.

The Emotional Intelligence (intra-personal awareness) of Higher Secondary students of Sivasagar District of Assam is negatively skewed i.e. scores are massed at the high end of the scale (the right end) and are spread out more gradually towards low end (or the left). The mean, median and standard deviation of the distribution are respectively 10.16, 10.62 and 3.87.

The computed value of kurtosis of Emotional Intelligence (intra-personal awareness) of Higher Secondary students of Sivasagar District of Assam is 0.29 which indicates that the distribution of the scores is platykurtic

The Emotional Intelligence (inter-personal awareness) of Higher Secondary students of Sivasagar District of Assam is positively skewed i.e. the scores are massed at the low (or left) end of the scale and are spread out gradually toward the high or right end. The mean, median and standard deviation of the scores are 13.58, 13.34 and 3.37 respectively.

The computed value of kurtosis of Emotional Intelligence (inter-personal awareness) of Higher Secondary students of Sivasagar District of Assam is 0.29 which indicates that the distribution of the scores is platykurtic.

The Emotional Intelligence (intra-personal management) of Higher Secondary students of Sivasagar District of Assam is negatively skewed or to the left when scores are massed at the high end of the scale (the right end) and are spread out more gradually toward low end (or left).The mean, median and standard deviation of the scores are 14.21, 14.55 and 4.09 respectively.

The computed value of kurtosis of Emotional Intelligence (intra-personal management) of Higher Secondary students of Sivasagar District of Assam is 0.29 which indicates that the distribution of the scores is platykurtic.

The Emotional Intelligence (inter-personal management) of Higher Secondary students of Sivasagar District of Assam is positively skewed or to the right when scores are massed at the low (or left) end of the scale and are spread out gradually toward the high or right end. The mean, median and standard deviation of the scores are 12.64, 12.50 and 3.24 respectively.

The computed value of kurtosis of Emotional Intelligence (inter-personal management) of Higher Secondary students of Sivasagar District of Assam is 0.21 which indicates that the distribution of the scores is leptokurtic.

7.01 Level of Adjustment of Higher Secondary students of Sivasagar district of Assam: In order to determine the level of Adjustment of Higher Secondary students of Sivasagar district of Assam, the researcher administered the Bell's Adjustment Inventory on 840 students and found the Mean, Median, Standard Deviation, Skewness and Kurtosis. Table no:6 shows the Mean, Median, Standard Deviation, Skewness and Kurtosis.

Table:2 Level of Adjustment of Higher Secondary students of Sivasagar district of Assam

Area	Mean	Median	Standard Deviation	Skewness	Kurtosis
Adjustment Inventory(As a whole)	**36.89**	**45.34**	**17.01**	**-1.49**	**0.271**
Home	**9.92**	**9.03**	**5.005**	**0.533**	**0.269**
Health	**8.625**	**8.04**	**4.91**	**0.35**	**0.275**
Social	**15.20**	**15.39**	**4.65**	**-0.122**	**0.269**
Emotional	**13.34**	**12.6**	**7.63**	**0.290**	**0.280**

From the Table 2, it is observed that Mean, Median and Standard Deviation of the distribution were found to be 36.89, 45.34 and 17.01 respectively. The Adjustment of Higher Secondary students of Sivasagar district of Assam is negatively skewed or skewed towards the left; i.e. scores are massed at the high end of the scale (the right end) and are spread out more gradually towards the low end (or the left).

The computed value of Kurtosis of Adjustment of Higher Secondary students of Sivasagar district of Assam is 0.271 which is greater than .263. It indicates that the distribution of scores is platykurtic.

The distribution of Adjustment (Home) scores of Higher Secondary students of Sivasagar district of Assam was found to be positively skewed or to the right when scores are masse at the low (or left) end of the scale and are spread out gradually toward the high or right end. Here, Mean and SD were 9.03 and 5.005 respectively.

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The computed value of Kurtosis of the distribution of Adjustment(Home) scores of Higher Secondary students of Sivasagar district of Assam is 0.269 which is greater than 0.263. It indicates that the distribution of scores is platykurtic.

The distribution of Adjustment (Health) scores of Higher Secondary students of Sivasagar district of Assam is positively skewed or to the right when scores are massed at the low (or left) end of the scale and are spread out gradually toward the high or right end; Here, Mean, Median and, SD were 8.625, 8.04 and 4.91respectively.

The computed value of Kurtosis of the distribution of Adjustment (Health) scores of higher secondary students of Sivasagar district of Assam is 0.275 which is greater than .263. It indicates that the distribution of the scores is playkurtic.

The distribution of Adjustment (Social) scores of Higher Secondary students of Sivasagar district of Assam is negatively skewed or skewed towards the left; i.e. scores are massed at the high end of the scale (the right end) and are spread out more gradually towards the low end (or the left). Here Mean, Median and SD were 15.20, 15.39 and 4.65 respectively.

The computed value of Kurtosis of the distribution of Adjustment (Social) scores of Higher Secondary students of Sivasagar district of Assam is 0.269 which is greater than .263. It indicates that the distribution of scores is platykurtic.

The distribution of Adjustment (Emotional) scores of Higher Secondary students of Sivasagar district of Assam is positively skewed or to the right when scores are massed at the low (or left) end of the scale and are spread out gradually toward the high or right end. Here, Mean, Median and SD were 13.34, 12.6 and 7.63 respectively.

The computed value of Kurtosis of the distribution of Adjustment (Emotional) scores of Higher Secondary students of Sivasagar district of Assam is 0.280 which is greater than .263. It indicates that the distribution of the scores is platykurtic.

7.2. Relationship between Emotional Intelligence of Higher Secondary students and their Adjustment: In order to determine the relationship between Emotional Intelligence of Higher Secondary students and their Adjustment, product-moment correlation and coefficient is used.

Hypothesis: There is no significant correlation between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment.

Table:3 Relationship between Emotional Intelligence of Higher Secondary students and their Adjustment:

Variables	Mean	Standard Deviation(SD)	Sample	df	Coefficient of correlation (r)	Significance
Emotional intelligence	**50.61**	**10.07**	**840**	**838**	**0.018**	Not significant at .01 level
Adjustment	**36.89**	**17.01**				

Table no:3 reveals that the calculated value of ‘r’ between Emotional Intelligence of Higher Secondary students and their Adjustment is 0.018, which is smaller than the table value of ‘r’ (0.081), with 838 df. Hence , the Hypothesis that there is no significant correlation between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment is accepted at 0.01 level. This indicates that there is no significant correlation between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment.

8.0 FINDINGS

The present study was prepared to study about the relationship between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment.

It focused on the level of Emotional Intelligence and Adjustment of Higher Secondary students of Sivasagar district of Assam. The detailed analysis of data has been discussed above. The followings are the findings of study:

(i) It is found that emotional intelligence of higher secondary students of Sivasagar district of Assam is(-0.304) which is negatively skewed or to the left when scores are massed at the high end of the scale(the right end) and are spread out more gradually towards the low end(or the left). The value of kurtosis of Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam is 0.24,which means that the distribution of the scores is leptokurtic.

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(ii) It is found that Adjustment of Higher Secondary students of Sivasagar district of Assam is(-1.49) which is negatively skewed or to the left when scores are massed at the high end of the scale (the right end) and are spread out more gradually towards the low end (or the left). The value of kurtosis of Adjustment of Higher Secondary students of Sivasagar district of Assam is 0.271, which means that the distribution of the scores is platykurtic. It indicates that the level of Adjustment of Higher Secondary students is high.

(iii) There is no significant relationship between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment

9.0 DISCUSSION ON FINDINGS

From the above study some findings are found. On the findings, the researcher has got some evidences. Here discussion is given below:

9.01Level of Emotional Intelligence of Higher Secondary Students of Sivasagar District of Assam

It is found that Emotional Intelligence of Higher Secondary Students of Sivasagar district of Assam is(-0.304) which is negatively skewed or to the left when scores are massed at the high end of the scale(the right end) and are spread out more gradually towards the low end(or the left). The value of kurtosis of Emotional Intelligence of Higher Secondary Students of Sivasagar district of Assam is 0.24, which means that the distribution of the scores is leptokurtic. This is supported by one study conducted by **Hans, Mubeen, Salim, Rabani (2013**), named “A study on Emotional Intelligence among teachers: A case study of Private Educational Institutions in Muscat” found that Emotional Intelligence scores was significantly higher in Private school teachers in Muscat, Sultanate of Oman. The high level of EI among teachers indicated that they had the ability to identify, assess and control the emotions of self, peers and students in their teaching institutions in Sultanate of Oman.

9.02 Level of Adjustment of Higher Secondary students of Sivasagar district of Assam

The researcher has found that Adjustment of Higher Secondary Students of Sivasagar district of Assam is negatively skewed. It indicates that the level of Adjustment of Higher Secondary Students is high. Some studies can be taken as evidence to support this statement. Study conducted by **Giri R, Mukhopadhyay A, Mallik S, Sarkar S, Debnath A, Patra P, (2012),** “ A study on self concept and adjustment of auxiliary nursing and midwifery (revised) students in a selected school of nursing, Purulia, West Bengal” showed that the level of adjustment is above average. Mean score of adjustment was highest in the health dimension (9.96) and lowest in the area of education (6.88). Another study conducted by Mr **ShailendraPrased (2004)** on “ A study of Psycho Social Factors of Adjustment problems of primary school teachers of GarhwalMandal, Uttaranchal” found that the primary school teachers of Garhwal have been better adjusted.

9.03 Relationship between Emotional Intelligence of Higher Secondary Students of Sivasagar district of Assam and their Adjustment

From the above study it is found that there is no significant relationship between Emotional Intelligence of Higher Secondary Students of Sivasagar district of Assam and their Adjustment. It indicates that Emotional Intelligence has no influence on adjustment. The finding is same to one of the findings based on a study conducted on “ Moderating Effect of Gender and Age on the relationship between Emotional Intelligence with Social and Academic Adjustment among First Year University Students by **Noor AznizaIshak, Malek T, Jdaitawi, YahyaSaleh Ibrahim, Farid T Mustafa (2011**). This study found that there was no significant relationship found between Emotional Intelligence and Social Adjustment and Academic Adjustment. On the contrary one study conducted by **Chong Abdullah, Maria and Elias, Habibah and Mahyuddin, Rahil and Uli, Jegak** on “ The relationship between Emotional Intelligence and Adjustment amongst first year students in a Malaysian Public University” found that there is significant and positive relationship between students’ EI and their overall University Adjustment, Academic Adjustment, Social Adjustment, Personal- Emotional Adjustment, Students’ attachment to University and Academic Achievement. One study in **Shodhganga** found that there is negative significant relationship between Emotional Intelligence Adjustment.

10.0 CONCLUSION

The present study is an attempt to study the relationship between Emotional Intelligence of the Higher Secondary students of Sivasagar district of Assam and their Adjustment. Level of Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam is studied with the help of Mangal Emotional Intelligence Inventory and Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam is found to be high. The researcher also studied the level of Adjustment of Higher Secondary students of Sivasagar district of Assam with the help of Bell’s Adjustment Inventory developed and standardized by R.K.Ojha. The inventories are quite helpful for measuring Adjustment of students. It is found from this study that the level of Adjustment of Higher Secondary students of Sivasagar district of Assam is high. There is no

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significant relationship between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment is found from the study. It can be concluded here that Emotional Intelligence may not contribute in Adjustment of Higher Secondary students of Sivasagar district of Assam.

It can be concluded that this study revealed a clear picture of the level of Emotional Intelligence and Adjustment, relationship between Emotional Intelligence of Higher Secondary students of Sivasagar district of Assam and their Adjustment.

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AN EMPIRICAL STUDY ON INFLUENCE OF MOTIVATIONAL PRACTICES ON MOTIVATION OF EMPLOYEES

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ABSTRACT
Information Technology (IT) industry is one of the fastest growing industries in India. It's employees have contributed a great deal to the success story. Motivation is the driving force behind the quality output. The present paper attempts to understand the influence of motivational practices in IT industry in the city of Bangalore and the demographic variables, namely the gender and marital status of the employees. 510 software employees from 36 IT companies are interviewed with a structured interview schedule. The data was analyzed using SPSS 17.0 statistical software. Descriptive statistics, Bivariate analysis, Multivariate analysis is used among other tools. The Cronbach's Alpha Reliability test for finding out the reliability of the scale is adopted. Among other things, the study finds that the motivational practice Safety & Grievance Handling is not significant and not influencing the motivation of the male IT employees and the motivational practice namely, Employee - Employee Relationship & Friends / Relatives View of the Job is not significance and not influencing the motivation of the female IT employees.

Key words: Motivational Practices, Motivation, IT employees, Demographic Variables

Information Technology(IT) is involved with the areas of human and organizational problem-solving through the design, development, and use of technology. Information Technology industry is one of the fastest growing industries in India. The Indian IT industry has carved a name for itself in the international scenario as well. In India, it consists of the software industry and information technology enabled services (ITES) which also includes business process outsourcing (BPO) industry.

WHAT MOTIVATION ACTUALLY IS?

Before getting into the Motivational practices, it is important to have an fair idea of what Motivation is? The term 'motivation' is derived from the Latin word 'movere' which means to move. Motivation is the process that accounts for an individual's intensity, direction, and persistence of efforts toward attaining a goal, specifically for Organizational Behaviour, toward attaining organizational goal. Intensity is how hard a person tries to meet the goal, Direction is the effort channelized towards organizational goals and Persistence is how long a person maintains effort towards a goal. It is important, as it supports business to achieve its goals in the most efficient and effective manner. ***In an organizations language, motivation is functionally described as the drive that pushes an individual to work***. A motivated person is one who has a yearning to work. Both workers and employers are eager to understand the subject matter of motivation. If employees would be aware of the strengths and weaknesses that are related with work motivation, they could choose proper approach and carry out more successfully to seek most favorable satisfaction in their jobs. Employers are very much concerned to know the nature, degree, and different type of motivation of their employees in order to be more capable, resourceful and fruitful.

SURVEY OF LITERATURE

Benton (1998) relates the important function between organization and motivation. Organization refers to employees as "resources" or "assets", meaning that employees are precious and profit making parts of a business organization. Among others, the study finds that the "Employers are apprehensive with their employees' own motivation because they sturdily believe that motivation affects productivity at work". Guay et al, (2010) stated that the notion of intrinsic motivation is closely related to intrinsic value. Intrinsic motivation refers to motivation which is animated by personal enjoyment, interest, or pleasure, and is usually contrasted with extrinsic motivation, which is manipulated by reinforcement contingencies. Antikainen et al. (2010) argued that once managers and leaders can help their employees to identify factors that make them to work with the firm, they will be able to make them feel motivated to work hard and carry out the assigned tasks with their best effort. Goncharuk & Monat (2009) concluded that managers and leaders in all types of organisations, including those in the IT sector must first help their workers to identify their interests with the company in order to motivate them.

Gill & Mathur (2007) are of the opinion that when compared to small and medium sized firms, most large firms appear to have a more professional human resource management system to motivate workers to work with

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their best efforts or to retain them. Bjerke et al., (2007) concluded that in the context of management, motivation is very important to the organizational performance. As compared to other subjects, motivation is viewed differently in the context of human resource management. From this perspective, it is revealed that motivation is not possible. This is because we cannot motivate other persons, but what can be done is to influence what they are. Gill (2007) stated that incentive motivation is one of the most popular tools to get workers to do what managers want. Many scholars refer incentive motivation as 'dangling a carrot'. Shanks (2007) however argues that 'while rewards may serve as incentives and those who bestow rewards may seek to use them as motivators, the real motivation to act comes from within the individual'.

STATEMENT OF THE PROBLEM

In the fast changing scenario, it is important to know what motivational practices are practiced in the IT industry. Some of the researchable questions include whether the practices of motivation as suggested by Maslow, Vroom's, Adam's, Herzberg and others are relevant to IT industry now or not? What IT companies are doing to motivate their employees and how the employees are reacting to these motivational practices? Is there any influence of motivational practices of IT companies on the motivation of their employees (software engineers) ? It is in this context that the present study is under-taken. This research paper will give feedback on existing motivational practices and also throws light on the influence of these motivational practices on the motivation of employees with particular reference to their gender and their marital status.

OBJECTIVE OF THE STUDY

The research paper aims to study primarily, the

1. Influence of motivational practices on the motivation of employees with particular reference to the Gender of the IT employees and the,
2. Influence of motivational practices on the motivation of employees with particular reference to the Marital status of the IT employees.

METHODOLOGY

The study covers the motivational practices of IT companies in the city of Bangalore and its influence on IT employees. The study includes 14 Multinational companies, 6 Indian large companies and 16 Indian medium & small companies. A total of 36 companies are covered in the study.

Stratified random sampling technique is adopted for the study. The sample size of companies is about 20 %. 510 is the total sample size of IT employees. 45% are employed in MNC's, 40% are by Indian large IT companies and 15% are by Indian small and medium IT companies.

a. Data Collection

A plan was drawn to collect the different motivational practices followed in the IT industry with the help of an interview schedule. The researcher had discussions with the Human Resources team of the companies and collected different motivational practices followed by them. All the practices were collected and tabulated. 97 statements were developed. A panel of 30 experts comprising of management teachers, researchers and industry practitioners having an average experience of minimum 12 years was prepared. Statements selected by more than 20 experts were accepted for the scale. The final form of the scale consisted of 57 statements. Motivational practices are grouped into 7 categories namely:

1. Clean Work Place, Autonomy & Promotion,
2. Safety & Grievance Handling,
3. Reputation for Job, Decision making & Training,
4. Manager - Subordinate relationship, Fringe benefits & Job security,
5. Employee - Employee Relationship & Friends / Relatives View of the Job,
6. Work Life Balance & Intrinsic Motivation,
7. Pay & Income.

Further, each category included statements. 9 statements were made under the Clean Work Place, Autonomy & Promotion, 5 under Safety & Grievance Handling, 7 under Reputation for Job, Decision making & Training, 12 for Manager - Subordinate relationship, Fringe benefits & Job security, 6 for Employee - Employee Relationship & Friends / Relatives View of the Job, 9 for Work Life Balance & Intrinsic Motivation and 9 statements for Pay & Income. A five point scale was adopted to measure the extent of agreement/dis-agreement to these statements. 1 point was assigned for Strongly Disagree, 2 for Disagree, 3 for Neither Agree/Disagree, 4 for Agree and 5 =for Strongly Agree.

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***b.*Tools of Data Analysis**

Data was analyzed using SPSS 17.0 statistical software. The statistical techniques adopted are descriptive statistics (frequency, means, standard deviation and percentages), bivariate analysis i.e. Pearson correlation measures the strength of the associations between variables and multivariate analysis i.e. stepwise regression analysis in this study is adopted to predict one variable by other variables. The Cronbach's Alpha reliability test for finding out the reliability of the scales is adopted for the study. Regression analysis is used for finding out the association of a particular motivational practice on the gender and marital status of the IT employees. The test of significance has been additionally employed to recognize the variables, which are significant. An attempt has been made to capture the motivational practices which can motivate the IT employees.

Influence of Motivational Practices on motivation in relation to Gender and Marital Status of the IT employees

The study covers the influence of 7 motivational practices discussed above with two demographic variables namely the Gender and the Marital status of the IT employees:

Table-1: Influence of Motivational Practices on Motivation in relation to Gender of IT Employees

Motivational Practices	MALE		FEMALE	
	Standardized Coefficients Beta	Sig.	Standardized Coefficients Beta	Sig.
(Constant)		0.000		0.000
Clean Work Place, Autonomy & Promotion	0.160	0.000	0.501	0.000
Safety & Grievance Handling	-0.008	0.827	0.177	0.001
Reputation for Job, Decision Making & Training	0.157	0.000	0.068	0.158
Manager - Subordinate Relationship, Fringe Benefits & Job Security	0.305	0.000	0.072	0.165
Employee - Employee Relationship & Friends / Relatives View of the Job	0.166	0.000	0.000	0.988
Work Life Balance & Intrinsic Motivation	0.233	0.000	0.116	0.043
Pay & Income	0.308	0.000	0.376	0.000

Regression analysis is done on 269 male and on 241 female IT employees on the practices which influence motivation of IT employees. From the above table, It is found that all the motivational practices namely Clean Work Place, Autonomy & Promotion, Reputation for Job, Decision Making & Training, Manager - Subordinate Relationship, Fringe Benefits & Job Security, Employee - Employee Relationship & Friends / Relatives View of the Job, Work Life Balance & Intrinsic Motivation and Pay & Income is significant and will influence the motivation of the male IT employees. The motivational practice namely, Safety & Grievance Handling with a p-value of .827 is not significant and is therefore not influencing the motivation of the male IT employees.

Among the female IT employees, it can be seen that motivational practices namely Clean Work Place, Autonomy & Promotion, Safety & Grievance Handling, Work Life Balance & Intrinsic Motivation and Pay & Income with the p-value < 0.05 indicates significance and will influence the motivation of the female IT employees. The motivational practice Employee - Employee Relationship & Friends / Relatives View of the Job with a p- value of 0.988 is not significant and is not influencing motivation of the female IT employees.

Table-2 :Influence of Motivational Practices on Motivation in relation to Marital Status of IT Employees

Motivational Practices	UN-MARRIED		MARRIED	
	Standardized Coefficients Beta	Sig	Standardized Coefficients Beta	Sig
(Constant)		0.000		0.000
Clean Work Place, Autonomy & Promotion	0.223	0.000	0.262	0.000
Safety & Grievance Handling	0.108	0.006	0.170	0.000
Reputation for Job, Decision Making & Training	0.190	0.000	0.129	0.000

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Manager - Subordinate Relationship, Fringe Benefits & Job Security	0.242	0.000	0.321	0.000
Employee - Employee Relationship & Friends / Relatives View of the Job	0.144	0.000	0.153	0.000
Work Life Balance & Intrinsic Motivation	0.213	0.000	0.218	0.000
Pay & Income	0.243	0.000	0.366	0.000

Regression analysis is done on 234 unmarried IT employees and 276 married IT employees for the practices which influences motivation. From the above table it can be seen that all the motivational practices namely Clean Work Place, Autonomy & Promotion Safety & Grievance Handling, Reputation for Job, Decision Making & Training, Manager - Subordinate Relationship, Fringe Benefits & Job Security, Employee - Employee Relationship & Friends / Relatives View of the Job, Work Life Balance & Intrinsic Motivation and Pay & Income having a p-value < 0.05 indicate significance and therefore influence the motivation of both married and the un-married IT employees.

MAJOR FINDINGS OF THE STUDY

Among others, the study finds that:

1. Motivational practices namely Clean Work Place, Autonomy & Promotion, Reputation for Job, Decision Making & Training, Manager - Subordinate Relationship, Fringe Benefits & Job Security, Employee - Employee Relationship & Friends / Relatives View of the Job, Work Life Balance & Intrinsic Motivation and Pay & Income is influencing the motivation of male IT employees.
2. Safety & Grievance Handling with a p-value of .827 is not influencing the motivation of the male IT employees.
3. Motivational practices namely Clean Work Place, Autonomy & Promotion, Safety & Grievance Handling, Work Life Balance & Intrinsic Motivation and Pay & Income with a p-value < 0.05 are influencing the motivation of the female IT employees.
4. Employee - Employee Relationship & Friends / Relatives View of the Job with a p- value of 0.988 is not influencing the motivation of the female IT employees.
5. All the motivational practices are having a p-value < 0.05 and are influencing the motivation of both the married and the un-married IT employees.

To conclude, most of the motivational practices practiced by the IT companies and matching with what is expected by the IT employees. Motivational practice namely, Safety & Grievance Handling is not influencing the motivation of the male IT employees and Employee - Employee Relationship & Friends / Relatives View is not influencing the motivation of the female IT employees. Both married and unmarried IT employees are motivated by all the motivational practices. If Safety & Grievance Handling and Employee - Employee Relationship and Friends / Relatives View of the Job is taken care by the IT Companies , there will be increased motivation among the IT employees.

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WOMEN PARTICIPATION IN MICRO SMALL MEDIUM ENTERPRISES: AN INDIAN PROSPECTIVE WITH REFERENCE TO PUNJAB STATE

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ABSTRACT
Indian MSMEs represent the model of socio-economic policies of Government, which emphasize on job creation at all levels of income stratum. The current study is based on women entrepreneurs in MSME sector in India with special reference to Punjab state. The main objectives are:

- *To study the role and contributions of MSMEs at national and state level*
- *To study the status of women in MSMEs at national and state level*
- *To look into the prospects and problems of MSMEs and Women entrepreneurs*
- *To suggest measures for strengthening women entrepreneurship at national and state level*

The observations are made on the basis of secondary data taken from various government reports like MSME Annual reports, The Fourth All India Census of MSME 2006-07, State Industrial Profile of Punjab, MSME - Development Institute Govt. of India, Ministry of MSME, and information from Directorate of Industries and Commerce, Punjab Government. Small scale industrial units constitute a vital and dynamic segment of industry. The growth of the small sector was encouraged by government policies in the Five Year plans and the establishment of the Punjab Financial Corporation in 1953 and Punjab State Industrial Development Corporation in 1966.Though the state of Punjab has made significant progress in the field of social development, its rank is relatively low with regard to the investment and number of enterprises in MSME sector. Women entrepreneurship in Punjab as compared to other Indian States (Fourth All India Census of MSME 2006-07) do not reflective very attractive scenario. Dominance of male in ownership is all pervading true in each of the three segments of MSME sector , although it is relatively less pronounced in case of Micro sector.

Key Words: Economic development, Entrepreneurship, Entrepreneurial potentials, MSMEs, Women enterprises

INTRODUCTION
MSMEs have been globally considered as an engine of economic growth and as key instruments for promoting equitable development. They constitute more than 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. The Indian micro small and medium enterprises (MSMEs) play a pivotal role in the overall development and growth of industrialization in the country. In recent years, the MSME sector has consistently registered higher growth rate compared with the overall industrial sector. With its agility and dynamism, the sector has shown admirable innovativeness and adaptability to survive the recent economic downturn and recession.

NEED FOR RESEARCH AND OBJECTIVES OF THE STUDY
MSME sector outnumber the large industries sector in every country well as states, playing a vital role in the process of industrialization. Everywhere in the world, entrepreneurship is seen as one of the most important solutions to unemployment, poverty and low economic growth. Entrepreneurs are viewed as an initiator of action, stimulators of socio – economic change and development. The industrial development along with individual development in the economic environment results in the upward movement of the graph showing a positive change. Since women constitutes half of the total population, they also have an important role to play in the advancement of economies .Government of India has taken conscious efforts to substantially enhance the spirit of entrepreneurship among women by offering various financial incentives along with training programmes. Over the last few years, the promotion of women entrepreneurs has become a key area of debate among academics, policy makers and support agencies .Hence; there is a need to analyze the role of women entrepreneurs in MSME sector as well. Though the state of Punjab has made significant progress in the field of social development, its rank is relatively low with regard to the investment and number of enterprises in MSME sector. Regarding women entrepreneurship, Punjab compared to that of other Indian States (Fourth All India Census of MSME 2006-07), the figures are not very attractive .

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The current study is based on women entrepreneurs in MSME sector in India with special reference to Punjab state. The main objectives of the article are:

- To study the role and contributions of MSMEs at national and state level
- To study the status of women in MSMEs at national and state level
- To look into the prospects and problems of MSMEs and Women entrepreneurs
- To suggest measures for strengthening women entrepreneurship at national and state level

The observations are made on the basis of secondary data taken from various government reports like MSME Annual reports, The Fourth All India Census of MSME 2006-07, State Industrial Profile of Punjab, MSME - Development Institute Govt. of India, Ministry of MSME, Annual Report, MSME - Development Institute Govt. of India, Ministry of MSME , Report on Third Census of Registered SSI Units & Sample Survey of Unregistered Units , 2001-2002,Punjab, Directorate of Industries & Commerce , Government of Punjab and information from Directorate of Industries and Commerce, Punjab Government.

RESULTS AND DISCUSSIONS

MSMES AT NATIONAL LEVEL

Indian MSMEs represent the model of socio-economic policies of Government, which emphasize on job creation at all levels of income stratum and diffusion of economic power in the hands of few thereby discouraging monopolistic practices of production and marketing; and in all prospects contributing to growth of economy and foreign exchange earning with low import-intensive operations. This sector also play a significant role in nation development through high contribution to Domestic Production, Significant Export Earnings, Low Investment Requirements, Operational Flexibility, Location Wise Mobility, Low Intensive Imports, Capacities to Develop Appropriate Indigenous Technology, Import Substitution, Contribution towards Defense Production, Technology – Oriented Industries, Competitiveness in Domestic and Export Markets thereby generating new entrepreneurs by providing knowledge and training.

It is estimate that in terms of value, the sector accounts for about 39% of the manufacturing output and around 33% of the total export of the country. The MSME sector in India is highly heterogeneous in terms of the size of the enterprises, variety of products and services, and levels of technology

According to the MSME Annual Report 2013-14, there are over 6000 products ranging from traditional to high-tech items which are being manufactured by the MSME sector besides providing wide range of services. There is an increased growth in the number of these industries. In year 2006-07, there were 361.76 lakh working enterprises which have risen to 467.56 lakh in 2012-13. Employment generated by this sector in 2006-07 was 805.23 lakh where as in 2012-13 it was 1061.52 lakh.

Performance of SSI/ MSME : No. of Units , Employment and Investments

S.No.	Year	Total Working Enterprise (In Lakh)	Employment (In Lakh)	Market Value of Fixed Assets (In Lakh)
1	2001-02	105.21	249.33	154349.00
2	2002-03	109.49	260.21	162317.00
3	2003-04	113.95	271.42	170219.00
4	2004-05	118.59	282.57	178699.00
5	2005-06	123.42	294.91	188113.00
6	2006-07	361.76	805.23	868543.79
7	2007-08	377.37	842.00	920459.84
8	2008-09	393.70	880.84	977114.72
9	2009-10	410.82	921.79	1038546.08
10	2010-11	428.77	965.15	1105934.09
11	2011-12	447.73	1011.80	1183332.00
12	2012-13	467.56	1061.52	1269338.02

Source : MSME Annual Report 2013-14

LEADING INDUSTRIES: MSME SECTOR

Type Of Industry	Percentage
Retail Trade (except of Motor Vehicles & Motorcycles); Repair of Personal & Household Goods	39.85 percent
Manufacturing of Wearing Apparels ; Dressing & Dyeing of Fur	8.75 percent
Manufacturing of Food Products & Beverages	6.94 percent

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Other Service Activities	6.20 percent
Other Business Activities	3.77 percent
Hotels & Restaurants	3.64 percent
Sale, Maintenance & Repair of Motar Vehicles & Motorcycles; Retail Sale of Automotive Fuel	3.75 percent
Manufacture of Furniture; Manufacturing n.e.c	3.21 percent
Manufacture of Textiles	2.33 percent
Manufacture of Fabricated Metal Products , Except Machinery & Equipment	2.33 percent

Source : MSME Annual Report 2013-14

The Fourth All India Census of MSME 2006-07 estimated the size of MSME sector for the first time taking data from multiple sources. The size of the sector was estimated at 361.76 lakh as compared to 105.21 lakh in Third All India Census of Small Scale Industries (SSI), 2001-02 in terms of estimated number of enterprises. The estimated employment generated in the sector is 805.24 lakh as compared to 249.33 lakh in Third All India Census of SSI. These estimates from census are not strictly comparable. The estimated size of number of MSME as 361.76 lakh and employment as 805.24 lakh includes enterprises relevant to MSME sector for the activities pertaining to wholesale/ retail trade, legal, educational & social services, hotel & restaurants, transports and storage & warehousing (except cold storage) which were excluded from the coverage of both Fourth Census of MSME, 2006-07 and Third Census of SSI, 2001-02. For such activities, estimates were based on data extracted from Economic Census, 2005 conducted by CSO, MOSPI and accounted for 147.38 and 303.31 lakh in terms of number of MSME and employment respectively.

MSMES AT STATE LEVEL

Punjab has 22 districts, each under the administrative control of a District Collector .The Punjab Micro small and medium enterprises (MSMEs) sector plays a pivotal role in the overall growth of industrial economy of the State. Pre-partion Punjab had very little industry and the industries that existed were a few woolen mills in Amritsar and Dhariwal, some old iron foundries in Batala and Mandi Gobindgarh and a couple of sugar mills. The economy of the state was dominated by agriculture and but processing of agricultural products was virtually unknown. During the 50’s and 60’s there was an explosion in the number of small scale units. Growth centered around Ludhiana, Jalandhar, Amritsar, Goraya. Most of these units produced bicycles, sewing machines, agricultural implements, medical instruments, hosiery; machine tools and sports goods or parts for these goods. This phase saw the emergence of a few units to process agricultural produce such as sugar mills at Batala and Bhogpur. Unavailability of major raw material such as iron or coal, was a definate hindrance for the establishment of large and medium scale units in Punjab. Punjab government stepped in to help make large and medium scale production profitable in Punjab. The establishment of the Punjab State Industrial Corporation in the 60’s was intended to fill the gap in the development of the state. The Punjab government set up an electronics township called ELTOP on a 290 acre site in Mohali, near Chandigarh. This township has emerged as one of the fasted growing centres for electronic production in the country. Projects set up in the township cover microelectronic devices, computers, computer peripherals, communications, electronic typewriters, medical electronics etc.

Punjab leads in manufacture of machines and hand tools, printing and paper machinery, auto parts and electrical switchgears. Punjab produces around 75% of bicycle and bicycle parts, sewing machines, woolen and other Hosiery items, shoddy blanket and jacket clothes and sports goods. Economic activities in this state are showing structural changes over a period of time and share of the primary sector (agriculture) is experiencing a decline whereas the secondary sectors’, contribution in economic development of the state is increasing.

In Punjab, the number of small scale industrial units is more than 0.2 million which generate employment for more than 0.9 million workers. According to MSME Report , Ludhiana (Punjab Profile 2015-16) ,secondary sector mainly consisting of manufacturing, construction and power sectors has increased at rate of 4.22%, 8.79% and 6.93% during 2008-09, 2009-10 and 2010-11, respectively. In absolute terms, contribution of this sector in GSDP increased from Rs 37,711 crore in 2007-08 to Rs 45,722 crore in 2010-11 .

Performance of Punjab’s SSI/ MSME : No. of Units , Employment and Investments

S.No.	Year	Total Working Enterprise	Employment	Market Value of Fixed Assets (In Crores)
1	2001-02	201736	909266	4374
2	2002-03	202537	920077	4641
3	2003-04	203224	930036	4816

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4	2004-05	203984	943664	4973
5	2005-06	204522	951318	5106
6	2006-07	191639	938684	5503
7	2007-08	167722	954769	5784
8	2008-09	162559	944241	5972
9	2009-10	160062	978932	6915
10	2010-11	152583	1002860	8265
11	2011-12	151977	1033553	9815
12	2012-13	154441	1077616	11459
13	2013-14	156518	1112858	12960.99
14	2014-15	158655	1139126	14191.41
15	2015-16	161400	1148000	15700
16	2016-17 (prov)	164628	1159480	17427

Directorate of Industries & Commerce, Punjab

The number of enterprises in the SSI sector has decreased over a period of time . In year 2001-2002 , there were 201736 units whereas the projected number of units in 2016-17 is around 164628. The decrease in number is only till 2010-11 . After 2010-11 there has been a gradual increase as number of the registered enterprises has increased from 152583 in 2010-11 to 161400 in 2015-16. In Punjab , this sector is giving employment to about 1159480 workers which has increased from 909266 workers in 2001-2002. As for the value of the fixed assets, it has increased from the 4374 crores to 17427 crores from 2001 to 2016-17.

According to Fourth All India Census of MSME 2006-07, Punjab is in the top ten states, at the tenth position in terms of number of working enterprises (0.48 lakh enterprises with a %age share of 3.08)

Small scale industrial units constitute a vital and dynamic segment of industry. The growth of the

small sector was encouraged by government policies in the Five Year plans and the establishment of the Punjab Financial Corporation in 1953 and Punjab State Industrial Development Corporation in 1966. These institutions set up at the state level supplements the financial assistance provided by the All India institutions. Punjab Financial Corporation plays a crucial role in the development of small and medium enterprises by providing financial assistance in the form of term loans, direct subscription to equity/debentures, guarantees, discounting of bills of exchange and seed/special capital etc. PFC have been set up with the objective of catalysing higher investment, generating greater employment and widening the ownership base of industries. Punjab State Industrial Development Corporation Ltd. (PSIDC) have been set up for providing assistance in setting up of medium and large industrial projects in the joint sector/assisted sector in collaboration with private entrepreneurs or wholly owned subsidiaries. PSIDC also provides financial assistance to small entrepreneurs.

Prospects and Problems of MSMEs supported by literature

Study	**Result**
Pathak , H.N. (1972)	The problems relating to the expansion and diversification of any unit are basically rooted in investment decisions and to the kind of long run planning and goals which a unit has.
Peter, B. ,and Richard , J.N. (1978)	Entrepreneurs in medium and small sector are organized by voluntary organizations in India. They have developed leadership and other skills which are of great value to their families and their communities .In the search for social and economic equity it may be the organized businesses that would be the impetus for change .
Nanjundan , S.(1994)	The quantity and quality of infrastructure and services , particularly in Northern India, affect adversely the operations of small enterprises
Nanjundan , S.(1996)	The government seems to be quite wooly or hazy about its objectives or goals in promoting small-scale industry. If it is poverty eradication through employment generation, it should concentrate on the rural nonfarm sector and the urban informal sector
Bhavana, T. A. (2002)	Globalization intensifies market completion, smaller ones need to improve their productivity and quality, reduce costs and go for higher performance of products and better services. Small units not only need to upgrade their technologies immediately but should also keep a track of the changes in technologies

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STATUS OF WOMEN IN MSMES

The number of Women entrepreneurs have grown across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the economies in many parts of the world. There are not many differences in the characteristics of male and female entrepreneurs as an entrepreneur is an entrepreneur, whether male or female. Green & Cohen (1995)

According to World Bank Report (2011) women performs 66 percent of the world's work, produce 50 percent of the food but earn 10 percent of the income and own 1 percent of the property. Moreover, Women entrepreneurs in MSMEs are the engine of growth, essential for competitive and efficient market and critical for poverty reduction. They can provide benefits by creating skilled industrial base and developed service sector contributing directly to GDP.

Women across the country are striving to be economically independent and are coming forth to the business arena by setting businesses in micro, small and medium sector. The participation of women in MSME sector has been identified in three different roles. Some women are owners of enterprises, some are managers of enterprises and others are employees. With regard to ownership, an enterprise managed by one or more women entrepreneurs in proprietary concerns, or in which she/ they individually or jointly have a share capital of not less than 51percent as partners/shareholders/Directors of Private Limited Company / Members of Co-operative Society is called a 'Women Enterprise'.

Women in India's MSME Sector

Highlights	Registered Sector (in Lakh)	Unregistered Sector (in Lakh)	Total (in Lakh)
Total Number of Enterprises	15.53 (9.4 percent)	245.48 (94.06 percent)	261.01 (100 percent)
Manufacturing Enterprises	10.35 (66.6 percent)	64.18 (26.13 percent)	74.53 (28.56 percent)
Service Enterprises	5.18 (33.33 percent)	181.30 (73.85 percent)	186.48 (71.44 percent)
Number of women enterprises	2.15 (13.85 percent)	17.05 (6.96 percent)	19.20 (7.36 percent)
Number of Enterprises managed by women	1.57 (10.10 percent)	-	-
Female Employees	18.64 (20.24 percent)	89.82 (17.87 percent)	108.46 (18.24 percent)

Source: Fourth All India Census ,2009

According to the Fourth All India Census of MSME sector (2006) , 2,05,419 (13.85 percent) of the units in the registered sector were women enterprise whereas in the unregistered sector number of the units owned by women was 17,05,000 (6.95percent). The total number of women enterprises was around 19,20,000 which is only 7.36 percent of the total number of enterprises in Indian MSME sector . The total number of enterprises actually managed by female are 18,64,000 which is 10 percent of the total enterprises. Indian Industries whether large scale or MSMEs are still male dominated where women presence is very less. In terms of employment 108,46,000 (18.24 percent) are women workers wherein 18,64,00 (20.24 percent) are employed in registered sector and 89,82,000 (17.87 percent)are in the unregistered sector.

Global gender gap report (2012) ranks India at the 105th position on the list for the economic participation and opportunity of women among 135 countries. The role of women needs to be considered in the economic development of the nation as they are means through which many jobs can be created , poverty can be alleviated and industrialization process can be accelerated as they constitute around half of the total population .

WOMEN IN PUNJAB'S MSME SECTOR

Total population of Punjab as per 2011 census is 2,77,43,338 of which 1,46,39,465 are males and 1,31,03,875 are females . Sex ratio of Punjab is 893 i.e for each 1000 males , which is below national average of 940. Literacy rate in this state for females is 63.63% whereas for males it is 75.23%. Male dominance is parlance in every economic and non –economic aspect of the state . It is quite evident in the industrial sector too. Women participation in Punjab's MSMEs as owners , managers and employees are highlighted below:

Highlights	Registered Sector	Unregistered Sector	Total
Total Number of Enterprises	50113 (100 percent)	753872 (100 percent)	803985 (100 percent)
Manufacturing Enterprises	35444 (70.73 percent)	145106 (19.25 percent)	180550 (22.46 percent)
Service Enterprises	14669 (29.27 percent)	608766 (80.75 percent)	623435 (77.54 percent)
Number of women enterprises	3169 (6.32 percent)	14674 (1.95 percent)	17843 (2.22 percent)
Number of Enterprises managed by women	1267 (2.53 percent)	-	-
Female Employees	22534 (5.14 percent)	66187 (5.13 percent)	88721 (5.13 percent)

As per the report of Fourth All India Census 2009,out of the total 8,03,985 enterprises in Punjab , only 17,843 are women enterprises which is only 2.22 percent of the total enterprises. The number of women enterprises in registered sector and unregistered sector is 3,169 and 14,674 respectively which is 6.32 percent and 1.95 percent of the total enterprises in these sectors. At the National level , Women representation in Punjab's MSME sector is at 10th position whereby women participation in Tamil Nadu is maximum with 54,648 women enterprises followed by 38,276 women enterprises in Kerala in the registered sector .

1267 registered enterprises in Punjab are managed by women which is 2.53 percent of the total registered enterprises . The total number of women working in this sector is 88721 out of which 22534 are in registered sector and 66187 are in unregistered sector.

PROSPECTS AND PROBLEMS OF WOMEN ENTREPRENEURS SUPPORTED BY LITERATURE

Study	Results
Hisrich, D. R., and Fulop, G. (1994)	The women entrepreneurs needs better bank relationships, improvement in business support system, tax discounts, qualified business partners and professional training for their entrepreneurial development.
Kusakable, K. (2003)	Women are major players in subsistence aquaculture not because of their resources and knowledge but because subsistence. Aquaculture is considered as extension of their household maintenance work. Even if women are superior in material and cognitive pathways, when compared with their husbands, this does not necessarily lead to greater self –confidence or empowerment.
Goyal ,M., and Prakash J. (2011)	More women opt to leave corporate world to chart their destinies .Major barriers encountered by them are stiff competition with male entrepreneurs, their personal and family obligations , absence of family support and from outside agencies , high production cost , lack of awareness about financial assistance in the form of loans ,incentives etc.
Devi, A., and Goswami,G. (2014)	The problems have been categorized as Socio –personal, Financial, Skill & Training, Marketing and Infrastructural. In spite of various schemes offered by the government entrepreneurship development among the women is not much encouraging.
Kolangiyappan, M. (2014)	Married women were more to start up own business as they had family support. Female entrepreneurs do not have adequate money to invest as additional capital and do not want to take risk.

CONCLUSION

Although women entrepreneurs are a means of creating jobs for themselves and also for others, they still represent a minority of all entrepreneurs. Thus, there exists a government failure in upliftment of this segment in creating possibilities for becoming successful entrepreneurs. The industrial policies announced by government from time to time laying emphasis on promotion of women entrepreneurs are not being properly implemented so as to utilize the economic potential of this group. Promotion of women entrepreneurs is a perquisite for country's overall economic growth as it not only leads to upliftment of entrepreneurs but also their status and empowerment. Following recommendations are made for the development and promotion of women entrepreneurs:

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- Women empowerment activities like vocational trainings should be planned by government to encourage them to start their own businesses
- Government policies and programmes should be periodically evaluated to assess their shortcomings and effectiveness.
- District Industry Centre's should have better coordination with participants so that their problems can be put forward to higher authorities.
- Government officials at the state level should be fully aware of the schemes and policies floated at the national level so that they can further give information about the same to the potential prospects.
- For development of women working culture, they should be encouraged for higher education and development of skill base knowledge.
- More emphasis should be laid on having collaborations with existing companies and promoting women entrepreneur networks.

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A STUDY ON IMPACT OF EMOTIONAL INTELLIGENCE ON TEACHING EFFICIENCY OF MANAGEMENT FACULTIES AT SALEM DISTRICT, TAMIL NADU

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ABSTRACT
Emotional Intelligence is the capability of individuals to recognize their own, and other people's emotions, to discriminate between different feelings and label them appropriately and to use emotional information to achieve one's goal. And now it has been accepted that the level emotional intelligence has relationship with performance and attitude. Teaching is considered to be one of the most stressful occupations, especially because it involves daily work based on social interactions where the faculty must make great effort to regulate not only his or her own emotions, but also those of students, parents and colleagues. As emotional intelligence is playing vital role in teaching, the present study is attempted to adopt emotional intelligence based teaching strategies to enhance emotional intelligence which in turn influence teaching competence. The objective of this study is to develop Emotional Intelligence among faculties for their enhanced performance. In the present study the researcher identified emotional intelligence competencies like Self awareness, Managing Emotions, Motivating Oneself, Empathy and Handling Relationship (Goleman 1998) It was found that as compared to low emotionally intelligent faculties, high emotionally intelligent faculties are more confident, persistent, supportive, enthusiastic and divergent.

Keywords: Emotional Intelligence, Teaching Competency, Self Awareness, Managing Emotions, Motivating Oneself, Empathy and Handling Relationship, Teaching efficiency

INTRODUCTION
Human life encompasses lot of emotions and emotions themselves are considered as higher order Intelligence. Needless to say it is one's emotional response to a particular situation that makes the Difference, and therefore the role of emotion in every part of life is now empirically proven.

John D. (Jack) Mayer says, "Emotions operate on many levels. They have a physical aspect as well as a psychological aspect. Emotions bridge the thought, feeling, and action and operate in every part of a person, they affect many aspects of a person, and the person is affected by many a Dr. Maurice Elias says, "Emotions are human beings' warning systems as to what is really going on around them. Emotions are our most reliable indicators of how things are going on in our lives. Emotions help to keep us on the right track by making sure that we are led by more than the mental/ intellectual faculties of thought, perception, reason, and memory."

Emotional Intelligence is considered now a day as a new concept although its roots can be traced back to the 20 Century. The famous psychologist E.L.Thorndike through his concept of social intelligence laid down a solid foundation of the essence of emotional intelligence in 1920. The psychologists Salovey and Mayer originally coined the term 'Emotional Intelligence' in 1990. Also defined it as "The ability to perceive accurately, appraise & express emotions, generate feelings that facilitate thoughts and ability to regulate emotions to promote growth. However, Daniel Goleman popularized it in 1995. Goleman defined emotional intelligence as 'Understanding one's own feelings, empathy for the feelings of others and the regulation of emotion in a way that enhances living

The role of faculty in the life of a student is immense and the effectiveness of a faculty involves not only the academic performance of the students. It includes the attitude and employability skills also. Efficiency of a faculty is explained as a belief in one's ability to teach effectively and motivating the students to explore their skills. It was concluded that the teachers' personal beliefs and convictions about their own performance have much influence on the actual performance. The faculties, who believe student learning can be influenced by effective teaching (outcomes expectancy beliefs) and who also have confidence in their own teaching abilities (self-efficacy beliefs) would persist longer, provide a greater academic focus in the classroom. Excellence in subject alone not enough to perform as a efficient faculty , apart from the intellectual capacities factors like social and emotional intelligence have been considered important for a faculty to perform effectively in the colleges.

The real fact is that emotional intelligence can be nurtured, developed and augmented. It is not a trait that we either have or don't have. We can increase our emotional intelligence at any time in our life as we learn and practice the skills that makeup the concept of emotional intelligence. People can be taught to become more

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emotionally intelligent which enables them to become more successful in life. Faculties can instill in learners the ability to be emotionally self aware, insightful regarding the motivation of others, more able to cope with emotional dilemmas in life, more empathetic towards their peers, more socially adept, able to solve problems and resolve conflict. Faculties can teach emotional intelligence by their being, by how they handle difficult situations and how they tune into the social dynamics between the learners lives. A competent faculty should be a successful leader for guiding the young minds for a creative and competence personal and professional life. Greater the academic responsibility and leadership task, the more important our emotional intelligence competencies

REVIEW OF LITREATURE

When we study the relationship between emotional intelligence and the efficiency of faculties, and the possibility to improve the emotional intelligence of the faculties, Saibani, et. al. (2012) has already proved that EI increases over time with age and experience, and can be learned with specific training. AdeyemoD.Agokei, R.Chukwudi (2013) recommended that emotional intelligence training can be used to enhance teaching effectiveness of pre-service teachers. In particular, programmes for enhancing emotional intelligence and teacher efficacy, should be infused into teacher education curriculum. Ravi Kant (2014) Finds a negative relationship between emotional intelligence of secondary school faculties and their gender and stream in which they are teaching, Further, a positive relationship found in the emotional intelligence and some of personality factors. Indu. H(2006). Conducted a research on Emotional Intelligence of secondary teacher trainees in relation to gender, type of family and the type of institution. Her study revealed that, no significant difference was found with respect to gender, type of institution and type of family and emotional intelligence. Singaravelu.S (2007), Studied Emotional Intelligence of student teachers at primary level and found that, emotional intelligence of teachers at primary level is high. Especially the teachers of Inspirational subjects like arts, literature, poetry and music are more emotionally intelligent. Brackett & Caruso, (2007) are concluding that emotional intelligence supporting the faculties for coping them with learning processes, mental and physical health, the quality of social relationships and academic and work performance. V.p. Joshith (2012) has remarked the importance of emotional intelligence of teachers as "it is with the heart that one sees rightly what is essential is invisible to the eye" The study suggest that it is possible to develop the emotional intelligence of prospective teachers and also shows a strong positive relationship between emotional intelligence and teaching competency.

STATEMENT OF THE PROBLEM

Management Institutes are trying to professionally develop the faculties to achieve results and to satisfy the thirst of their students. Because the academic achievements and the employability skills of students are considered as the parameters to measure the quality of Management Institutes. Many studies over the past 20 years, particularly in business settings, indicate that employer and employees with better emotional intelligence are capable of achieving more, than with lesser emotionally intelligence . If an emotional intelligence assessment can help to identify which employee have skill sets capable of relating and motivating others in the business world then the possibility exists that emotional intelligence may help Management faculties to excel in their job related to motivating student and improving their academic performance is well thought-out in this study.

As a whole the Interrelationship between emotional intelligence and efficiency of Management faculties in Salem District is measured in this study.

OBJECTIVES OF THE STUDY

1. To Study the Emotional Intelligence components of department of management studies faculties of Salem
2. To study the relationship between Emotional Intelligence and gender, age of the Management Faculties.
3. To Study the relationship between academic result & Emotional intelligence of faculties of department of management studies in Salem
4. To Study the relationship between employability skills & Emotional intelligence of faculties of department of management studies in Salem

HYPOTHESES

H1: Significant relationship between Emotional Intelligence of the faculty and Academic result

H2: Significant relationship between Emotional Intelligence of the faculty and Employability skills

H0: No significant relationship between Emotional Intelligence and Gender, Age

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METHODOLOGY

In this study descriptive research design was used in this study

Population and Sample

In this study includes management faculties Salem. Out of fifteen management colleges in Salem district, this college is selected on random basis. 150 samples were collected using simple random sampling technique

Instruments Used

Test of Emotional Intelligence by Denial Golemen was used to measure the emotional intelligence of engineering college faculties' questionnaire includes 50 multiple choice items related to emotional intelligence. And their academic result was considered to measure their efficiency. There is no time-limit for giving responses

ANALYSIS

1.1. Table showing the mean of emotional intelligence components among faculties

Gender	Self Awareness	Managing Emotions	Motivating oneself	Empathy	Social skills	Total
Female	15%	14%	16%	17%	17%	76%
Male	17%	14%	16%	14%	17%	76%

From table we could see the mean score of Emotional Intelligence of Male faculties is equalent to Female except few components.

1.2. Table showing correlation between emotional intelligence and academic results

VARIABLES	Sample Size	CORRELATION
Emotional intelligence and employability skills	**150**	0.982195

The table depicts the „r" value as 0.982195 and it can be interpreted as high perfect correlation (where 1 indicates perfect positive correlation)between the variables
High level of significance was found between emotional intelligence and Academic results

1.3. Table showing correlation between emotional intelligence and employability skills of the students

VARIABLES	Sample Size	CORRELATION
Emotional intelligence and employability skills	**150**	**0.75634**

The r value *0.75634 indicates positive relationship between emotional intelligence and* employability skills Significance was found between emotional intelligence and employability skills

LIMITATIONS OF THE STUDY

- Mistakes made by the respondents while filling the questionnaire might influence the research results
- It is well known that no two individuals perceive things alike. To this extent, the finding of the survey might suffer from the bias in the respondents

FINDINGS

1. There is no consistent relationship was found between gender, age and the total level of emotional intelligence.
2. The self awareness level of Male faculties is comparatively higher than Female faculties, So we can say the male faculties will mot impart their own feelings to the class.
3. *The empathy level of Female faculties is comparatively higher which shows their consideration on others, it helps them to maintain a good rapport with the students*
4. There is a perfect positive relationship between emotional intelligence level of faculties and the academic performance of students.
5. Positive relationship exist between emotional intelligence of faculties and employability skills of the students

CONCLUSION

EI as a tool to improve student performance seems promising, as there was significant relationship between emotional intelligence and efficiency of the faculties, it is concluded that teaching efficiency has a direct relationship with the emotional intelligence. Hence, it is also recommended that Management Institutes can organize workshops to enhance the emotional intelligence level of their faculties. Sometimes the personal problems of the students may also have impact on their academic performance, Female faculties can take the role of academic counselor since they can empathize better than Male faculties.

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PRICE DISCOVERY IN FUTURES' MARKET FOR AGRICULTURAL COMMODITIES: ARE FUTURES' PRICES AND SPOT PRICES RELATED?

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ABSTRACT

Futures market in agricultural commodities, is one way in which the information about the future prices can be gained. This helps the decisions of farmers in the present time period. The study has attempted to take a preliminary step towards investigating the price discovery function of Futures' market in agricultural commodities. It does so, by attempting to investigate if the Futures' and spot prices of agricultural commodities are related. After reviewing the literature for the role of these markets in the price discovery for certain agricultural goods, the study targets three agricultural commodities, namely Chana, Soybean and Pepper to investigate the hypothesis of price discovery. The analysis in this study, indicates the presence of a significant relation between the prices determined in the Futures' market for select agricultural commodities, and the prices of those goods determined in their respective spot markets. For this study, Pepper brings forth this proposition quite well. There may be merit in further developing the Futures' trading in different agricultural commodities. However, the prerequisites for efficient and safe functioning of these markets is the presence of storage infrastructure, delivery arrangements and a prompt regulatory set up.

Keywords: Agricultural commodities, Futures, Price discovery, Spot, Trading

INTRODUCTION

Agricultural commodities experience a lot of variation in prices, which can arise from supply variability. Proper price signals for farmers are crucial in helping them formulate their decisions about production since at the time of sowing; it will be beneficial to have information about what the prices will be at the time of harvesting and selling. Futures market in agricultural commodities, is one way in which the information about the future prices can be gained. This helps the decisions of farmers in the present time period. In addition to this purpose the literature also talks about the role of futures' market in price risk management. The economic rational of the presence well-developed of futures markets is that they aid price discovery. This in turn reduces the risks associated with prices due to seasonal variation in the demand and supply of commodities. The participation of the large number of different market agents in buying and selling activities in such a market may result in efficient discovery of prices. These agents make their buying and selling decisions on the basis of domestic and international market information like demand, supply, prices, etc. (Nath & Lingareddy, 2008)

Taking into account the given literature and research issues involved in Futures' trading of agricultural commodity, the study intends to take up the issue of Price discovery in futures market for agricultural commodities. Price discovery means that Futures' markets help provide a price signal for spot markets which can help producers take optimal production and storage decisions. The study is an attempt to take a preliminary step towards investigating price discovery. The hypothesis for this preliminary investigation would be to see the relationship between the Spot Prices and Futures' prices for select agricultural commodities. This would be done by considering three agricultural commodities representing one group each: Chana in Pulses group, Soybean in Oilseeds group and Pepper in the Spices' group. The Spot and future prices of these crops would be used to find out the relation between these two prices.

PRICE DISCOVERY IN FUTURES' MARKET FOR AGRICULTURAL COMMODITIES

According to a UNCTAD and World Bank joint Mission Report, (World Bank; UNCTAD, 1996), agricultural futures market serves as market-based instrument for managing risks and is capable of a role in systematically organising the liberalised agricultural sector in place like India. Futures markets have surfaced to deal with risks associated with production, storage, trade and processing of agricultural commodities. They serve as efficient, transparent low cost future price discovery mechanism, by providing an interface for sharing information about conditions relating to demand and supply. Farmers indirectly draw benefits because in the presence of such markets they can avail better information about prices that may prevail in future. This reduces their marketing and processing costs. Resource allocation by these primary producers stands to benefit from the anticipation of future spot prices, as a result of such markets. Bhattacharya (2007) talks about Price discovery which means revealing information about future spot prices through the futures market. The futures price of a commodity and the expected price at the time of delivery of the futures contract, are related. Prices probable to occur in the future that may be drawn from the futures market are fairly accurate compared to other forecasts. Hence, futures

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prices are useful. Such a market establishes a link between present and future production and consumption cycles, thereby facilitating the inter-temporal smoothing of prices.

Futures prices represent popularly (democratically) observed expectations about prices at future dates. Efficiently determined prices provide very useful input for optimal resources allocation. Knowing what price might prevail at the time of harvest can give him directions towards planning his crop and investment in an effective manner. And even as harvest time comes near, knowledge about prices that will exist after harvest can direct him whether he must store or sell his output at the time of harvest. This will facilitate his marketing decision (provided other supporting infrastructure, such as warehousing and finance, is available) so as to help him maximise his revenue. So, farmers can benefit by hedging price risks and by using the price revealed at these commodity exchanges to act and decide rationally and in a well-informed way about their cropping and marketing activities. Simply speaking discovered prices provide useful information to all decision making parties involved in the process: farmers, processors , traders, policy makers, etc. (Government of India, 2008). In the same context, Sehgal, Rajput and Dua (2012) cite the literature of Garbade and Silber (1983) on contribution of such a market-futures price serves as market's expectations of subsequent spot price. According to Aggarwal, Jain and Thomas (2014), futures trading at a national platform is likely to aid consolidate information for improved price discovery for agricultural commodities. Thus, it is expected to be more instrumental in hedging and discovering prices for agriculture, as compared to non-agricultural commodities, for which, its hedging role is effective.

SOME EMPIRICAL STUDIES ON PRICE DISCOVERY

Some empirical studies have focussed on the impact of futures markets on spot markets or the presence of association between them. Naik and Jain (2002) study the performance of futures markets for risk management and price discovery functions. They evaluate role of price discovery through testing its forward pricing ability using tests of co-integration between cash and futures prices and testing for efficiency and lack of bias. Dasgupta (2004) point to a very unique argument by Schultz (1949) as a part of the literature review. Schultz suggests that the market for milk, a highly perishable commodity which has no futures prices has been relatively efficient , compared to market for cotton or wheat(durable commodities with less costly storage) with well-developed spot and futures markets, in bringing about an optimum utilization of resources . That is to say, according to him price variation will be much more for durable products and also both their spot and futures prices are not as useful for farmers, as is the spot price of perishable farm commodity. According to Murthy (2007), to see whether futures trading has any impact, it needs to be tested whether it has "mirrored" the trends occurring in the real world. They mention a crucial point that in the case of food grains it is imperative to understand whether the futures market contributes to stabilizing the real sector (although this concern may not be so important for futures markets of other commodity types or even financial futures). They conclude that such a market is beneficial if it aids long term stabilization. They also expect that Futures trading should not create distortions of its own.

Nath and Lingareddy (2008) have studied the impact of the introduction of futures trading on pulses' spot prices. The study concludes that volatility in urad as well as pulses prices was more during futures trading period compared to the time before it was introduced and also after the futures contracts were banned. They cite a number of literature about impacts associated with futures trading. Some of the literature they cite is**:** Kamara (1982) which conclude that introducing commodity futures trading reduced or did not raise cash price volatility. They cite J. Singh (2000) which studied the Hessian cash (spot) price variability in period before and after the introduction of futures trading (1988-97). They indicated that the futures market has decreased the price volatility in the Hessian cash market. They quote study of Jian, Balyeat and Leatham (2005) who have studied the lead-lag relationship between futures trading activity and cash price volatility for major agricultural commodities and see an unexpected and unidirectional increase in futures trading volume raises cash price volatility. Sahi (2006) analyse effect of bringing in futures contracts on the volatility of the underlying commodity in India; By reviewing these studies , Nath and Lingareddy (2008) conclude the presence of mixed results indicating that futures trading has increased or decreased price volatility depending on which commodities are being discussed and existing market condition. In addition, their own study shows that average price changes and, volatilities have risen during the futures trading period for: urad, gram and total pulses. They also see a little spill over of volatilities from urad to foodgrains, although this spill over flow doesn't seem to reach all commodities. This shows that, the idea of futures trading contributing to an increase in WPI inflation doesn't hold much ground.

Easwarana and Ramasundaram (2008) by statistical analysis of data on price discovery for four agricultural commodities traded in futures exchanges , has shown that the futures market in these commodities are not

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efficient, indicating that these markets are not successful in providing an efficient risk hedging to price volatility. In this study econometric analysis of the relationship between price, return, volume, market depth and volatility for group of four agricultural commodities has shown that the return and volatility of futures as well as spot markets don't significantly impact market volume and depth. Their results show that the futures and spot markets are not integrated. Singh, Shunmugam and Garg (2009) have tried to look at movement of spot and future prices for many cereals, pulses, oilseeds, cash crops in India. They found the variation in spot and future prices to be high for urad, chana, wheat, jeera. They say that imperfections in market and other regulations could have led to spiralling prices of essential goods. They also conclude that short run changes in future prices have a positive influence on short run changes in spot prices of chana, urad, masoor, refined soya oil, jeera , kapas, except wheat and potato. This price convergence they say indicates that farmers may be able to mitigate price risk in many crops and that futures contracts behave in an expected manner. Also, there exists long run equilibrium between the futures and spot prices in these crops.

Sehgal, Rajput and Dua (2012) examine the case for India whether the futures market effectively serves the price discovery function for Agricultural commodities like Chana, Guar Seeds, Soya Bean, Kapas, Potato Agra, Turmeric, Black Pepper, Barley, Maize and Castor Seeds. They see that there is a price discovery for all commodities except Turmeric. They conclude that Indian commodities market is not perfectly competitive for some commodities.

In general, the price discovery results are positive given the newness of Indian commodity market. Aggarwal, Jain and Thomas (2014) mention the work of Kumar, Singh and Pandey (2008) who have analysed hedging characteristics of Indian commodities through both agriculture and non-agriculture commodities data for 2004 to 2008 from which they find the effectiveness of future contracts for hedging purposes to be low. In addition, Aggarwal, Jain and Thomas (2014) in their own study indicate that although commodity futures markets perform well as far as price discovery is concerned, their role in hedging risk is not as strong.

DATABASE AND METHODOLOGY

This study tries to analyse the role of Futures' market in Price discovery for the case of select agricultural commodities. The crops, one each belonging to Pulses, oilseeds and Spices have been selected: **Chana, Soybean and Pepper.**

The **data periods** that have been taken for each crop are - Chana :January, 2005 to December 2013 (Except for year 2008, when it was suspended for some months)-96 monthly observations in the sample; Soybean: January 2005 to December 2013- 108 monthly observations in the sample; Pepper: January 2005 to December 2012-96 monthly observations in the sample

Both the Spot and Futures' prices are taken from National Commodity and Derivatives Exchange (NCDEX) website. For obtaining constant prices, the crop specific WPI index with base year 2004-05 are used, from Office of economic advisor, Ministry of Commerce.

ADJUSTMENTS WITH THE RAW DATA

The Futures' and Spot prices have been given on a daily basis, which are averaged over the days to obtain price figures for a month. These prices are then adjusted for inflation using WPI to obtain real prices. The Price data series are also adjusted for seasonality effects. This is done by the Ratio to moving average method. Next, the stationarity of both series is checked, for each crop using the Augmented Dickey Fuller Test for Unit root. It is important to note that for understanding the long term equilibrium for any series, the stationarity is important. Without checking stationarity, one may obtain a spurious regression. However, even if two series are non-stationary (that is, they don't have a short term equilibrium) they may together have a long term equilibrium i.e. they may be co-integrated. After the adjustments made to the prices, both the Spot as well as Futures' Price series were found to be stationary, hence the following regression was performed to arrive at the impact of Futures' Prices on the Spot Prices:

$$\log(P_t^{spot}) = a + b*\log(P_t^{futures}) + error_t$$

EMPIRICAL ANALYSIS AND RESULTS

First of all, the prices data was plotted to observe graphically, the movement of the two price series. This would provide a rough idea about the presence of any relation between them. For this purpose the deseasonalised prices are plotted for the three commodities Chana, Soybean and Pepper in Chart 1, Chart 2 and Chart 3 respectively.

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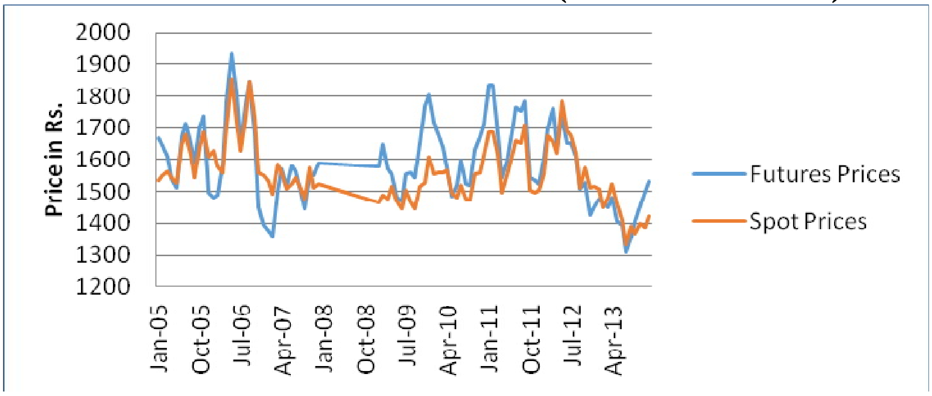
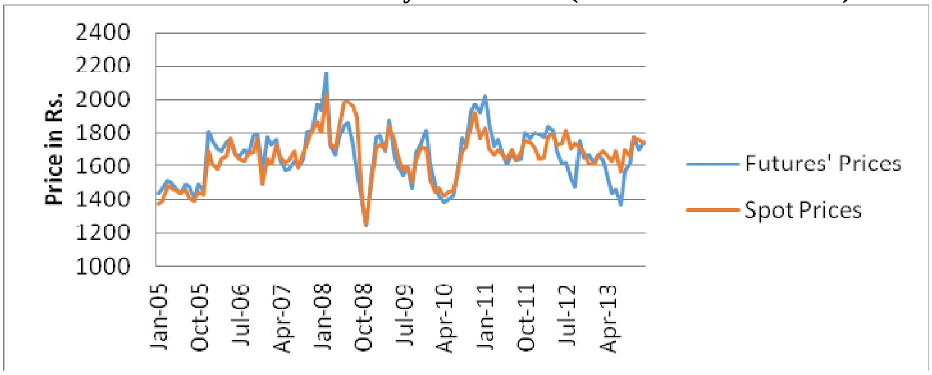
Chart. 1: Movement of Chana Prices (Jan2005 to Dec 2013)



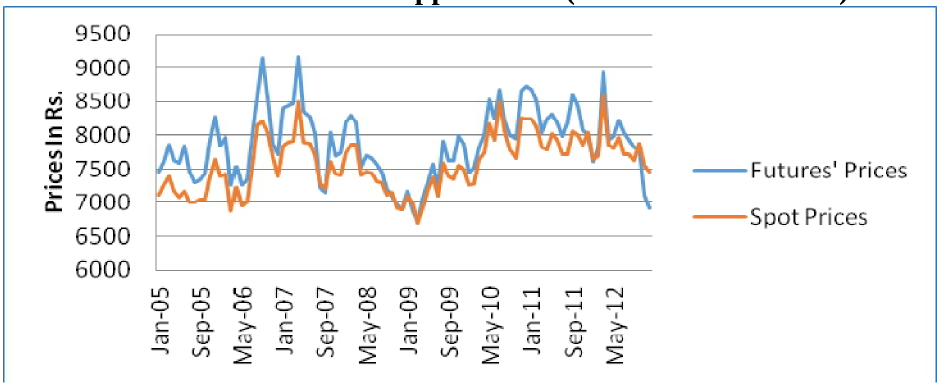
Source: Prepared using data from NCDEX

Chart. 2: Movement of Soybean Prices (Jan2005 to Dec 2013)



Source: Prepared using data from NCDEX

Chart. 3: Movement of Pepper Prices (Jan2005 to Dec 2012)



Source: Prepared using data from NCDEX

These charts indicate the close movement of the Prices in the Spot markets and Futures markets. Therefore, there may be a strong expectation about the Price discovery function of the Futures market.

To check for stationarity of the series, the augmented Dickey fuller test for Unit roots was carried out for both series of prices (deseasonalised series) for each crop. Table 1. Provides the results.

Table.1: Stationarity check using ADF test

Crop	Test Statistic	p-value
Futures'Prices		
Chana	-3.526	0.0073*
Soybean	-4.236	0.0006*
Pepper	-3.691	0.0042*
Spot Prices		
Chana	-3.468	0.0089*
Soybean	-4.362	0.0003*
Pepper	-3.686	0.0043*

*Siginificant at 1% level

These results show that the series of Futures and Spot prices both are Stationary. Now to understand the presence of Price discovery in the Futures' market, the Spot prices are regressed on to the Futures' Prices with normal OLS regression, since the series are stationary.Table.2. provides the results to investigate the relation between these prices.

Table.2: Regression Results

Explanatory Variable	Dependent Variable		
	Chana Regression $\log(P_t^{spot})$	Soybean Regression $\log(P_t^{spot})$	Pepper Regression $og(P_t^{spot})$
$\log(P_t^{futures})$	0.624* (0 . 055) [0.000]	0.752 * (0. 052) [0.000]	0 .750* (0.0404) [0.000]
Constant	2.747* (0.410) [0.000]	1.835 * (0.394 [0.000]	2.203* (0.363) [0.000]
R-squared	0.6306	0.6788	0.8335

*Significant at 1% level of significance

As we can see, the coefficients are significant, indicating the strength of the relationship for all three crops. However, Pepper has the highest R-squared among all. **Price discovery seems to be stronger in case of Pepper Market.**

The closely related pattern of Spot and Suture prices for all three crops considered (as shown by the data charts), seems to be supported by the regression analysis also. There is evidence for the positive impact of Futures' Prices on the Spot prices for these crops. This seems to indicate that argument about futures market playing a role in price discovery for certain agricultural goods holds some ground.

IN CONCLUSION

Thus the analysis in this study, indicates the presence of a significant relation between the prices determined in the Futures' market for select agricultural commodities, and the prices of those goods determined in their respective spot markets. For this study, Pepper brings forth this proposition well. From plotting the data, we have seen that these two prices move together, that is they are indeed related, as also seen from the regression. This hints towards the potential that Futures' trading arrangements have in store. There may be merit in further developing the Futures' trading in different agricultural commodities. However, as literature indicates this sort of arrangement presupposes the presence of storage infrastructure and delivery arrangements and a prompt regulatory set up. Without a prompt regulatory machinery in place there is risk of the disadvantages of such a mechanism overruling the expected benefits. However, the presence of regulation should not be so strict that it stifles the potential of this arrangement. Since the agricultural producers are one of the key participants (directly or indirectly) in such a system, there is need to create awareness among them about such practices, so that they can reap the benefits of the information created in this system rather than this surplus being reaped by speculators which might do more harm than good to the agricultural set up in the economy. In these markets the successful discovery of prices will depend on how productively the trading occurs and how clean and transparent the processes are. To avoid any crisis in economy which might creep in through under regulation of the agricultural commodity markets, a sustainable strategy needs to be devised so as to reduce the friction and informational asymmetries in these markets and over a long term farmers are gradually introduced as stakeholders in this system.

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PEACE BUILDING IN AFGHANISTAN- A STUDY

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ABSTRACT
Love and non-violence are said to be the parents for the child called peace. All regions in the world teach love and nonviolence but there is problem in bring forth namely peace.Being a hundred percent Islamic country it is ironical to note that all Afghans irrespective of ethnic and religious sect greet each other (men greet each other by hugging and say loudly 'Salam alekum' the meaning is Peace be with you) but Afghans do not lead a peaceful life since several decades due to conflicts caused by foreign invasions and also set backs in the social and economic life due to the results of civil war on political ideology, ethic differences, and on religion basis fuelled by the two super powers. And research attempt is made to study the status of peace and livelihood in Afghanistan and the methodology and the finding of the study is briefed in this paper.

INTRODUCTION
The empirical research study focuses on the causes and effect of the present conflict in Afghanistan which fuelled political instability violence which ended in mass killing and destruction of all livelihood resources in the country. The causes and effects of the conflict are the war since 1979, the Soviet occupation till the present day, Civil war that killed millions aftermath of the Soviet withdrawal, the rule of fundamental movement named Taliban that capital, financial capital, human capital of all Afghans particularly of the ethnic, minorities, multi ethnic diversity, invasion of the US army followed by the attack of Al-Qaida operating from Afghanistan at World Trade Center.

The growth of war lords and their present positions in the government, the cultivation of poppy (used for producing heroine which is an illegal trade mixed with arms deal and an important source for terrorist movements). The Role of external forces in internal conflicts, the role of Pakistan importing terrorism to Afghanistan, the Guerrilla war by

Taliban against the Afghan national army and the international forces demanding the international security forces to withdraw from Afghanistan.

Each of these conflicts has a strong ideology behind the struggle. The ideologies of the past are struggling to stay relevant: nationalism, ethnocentrism, racism, religious fundamentalism, partisan politics, sexism, radical feminism, atheism, consumerism, materialism, communism, supremacist theories are one and all being questioned. The ethnocentrism, religious fundamentalism, imperialism communism are the ideologies which played a vital role in the year long war which has taken millions of lives and shattered the livelihood basis in this small country named earlier as Democratic Republic of Afghanistan.

STATEMENT OF THE PROBLEM
This research study undertaken in Afghanistan on community based rehabilitation for peace building and enhancing livelihood wants to analyses the peace building measures and rehabilitation projects enhancing livelihood and put forth the aspirations of Afghan to bring out suggestions and recommendations on the basis of theempirical research studies done in Afghanistan. The field visits to the villages of the North Afghanistan moved the to work with the communities and to become more sensitive to their problems and the researcher could obviously see the destructions in the livelihood and their social and psychological depression due to invasions by exploiting the existing ethic and religious differences. The researcher started working with the communities by analyzing their problems and by bringing solutions to them by influencing theorganizations and civil society to make relevant policies and adopt strategies to push the communities towards peace and development.

The following are the problems spelt in the study: the insecurity in social/ economic and political life continues irrespective of the efforts of UN and NATO since 001; the impact of Islamic Diaspora is a threat to the peace building exercises; The peace talks and agreements have not brought enough results and the insecurity continues to be the everyday news. Neither the government of Afghanistan along with the support of the international communities nor the civil societies in Afghanistan have taken peace building efforts at the village level which empower the ethnic oriented warlords who exploit the poor Afghan you to join the violent and destructive movements. Infrastructure for basic needs was destroyed by the prolonged war and the rehabilitation measures have not made big positive changes in the livelihood. Uncertain resource sustainability in the village

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leads the young men to migrate in search of livelihood to the neighboring countries and also to the towns nearby from the village. Land, water and pastoral land issues perpetuate violence and lead to conflict. Rehabilitating projects adopt the traditional rural development policies of focusing on infrastructure but have not taken into account the problems of vulnerable communities namely women, children, returnees, landless labour, non-farmlabour and shepherd, lack of access to human capital namely education, skill trainings and health care to the poor Afghan, other than becoming victim to the poverty. The poor do not have any coping mechanism.

RESEARCH QUESTIONS

This research study wants to focus on two major areas. They are peace building from the rural communities and enhancing livelihood focusing on the problems of the vulnerable communities. So it under took the following research questions. They are: What could be various causes and effect of war?, What are the aspirations of Afghan communities?, How far do the rehabilitation projects intervened in the livelihood of the village communities which were destroyed by the civil war?, How far do the rehabilitation project interventions addressed the problems of the vulnerable section of the communities?, What could be appropriate project interventions which would peace and livelihood in Afghanistan?

OBJECTIVES

The following are the objective of the study:

- To trace out the origin and aspirations of Afghans for building peace and development.
- To examine the ethnic war and its effect on the socio-economic and political systems in Afghanistan.
- To study the impact of community based irrigation, rehabilitation in the rural economy.
- To analyze the constraints, problems and prospects for rehabilitation projects,
- To devise a peace strategy and methods for promoting sustainable livelihood.

HYPOTHESIS

Peace building from the micro level was not given substantiate efforts

- .The negotiations and peace agreements in the past with the war lords perpetuated violence, social evils and economic injustice.
- Rehabilitation measures focusing on enhancing the livelihood thought reconstruction of structures failed to address the problems of vulnerable households.
- The rehabilitation programs failed to understand the diversified income strategies of her poor and their cooping strategies.

LOCATION OF THE STUDY

Afghanistan has 34 provinces. This empirical research study tool place in forty villages of three provinces namely Jawzan, Sarepul and Faryab. The provinces of Afghanistan are divided in to eight geographical regions. This research study took place in five villages in the provinces that lie in the north eastern region namely Jawzan, Sarepul and Faryab.

METHODOLOGY OF SAMPLING PROCEDURE

The research study applied case study method and PRA method to for this empirical study in five villages. Convenient Sampling as chosen for this empirical research study. This method of sampling involves selecting the sample elements using some convenient method. The villages are chosen according to the researcher’s convenience due to the reason of high insecurity situation that prevails all over Afghanistan. The villages were chose where the researcher became familiar with the village communities as Poverty Impact Evaluator for a project titled ‘Rural Recovery through Community Based Irrigation Rehabilitation implemented by MRRD (Ministry of Rural Rehabilitation Department). The data were collected from five villages and two PRA (Participatory Rural Appraisal) tools were used to collect data. They were focused group discussion and in –depth interviews to understand the perceptions of peace and enhancing livelihood. The respondents for group discussions were from four major categories divided according to their economic status in the village. They were wealthy farmers, share croppers, labourand shepherd in the village. In each group discussion eight members participated representing farming class, share croppers class and the shepherd class.

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MAJOR FINDINGS AND CONCLUSION

Afghan ethnic sentiment is a threat to the just and peaceful socio economic system. Afghan national identity is a superficial one and instead of Afghan national sentiment the ethnic identity moves an Afghan emotionally. This ethnic sentiment is at the mind and heart of all Afghan emotionally. This ethnic sentiment is at the mind and heart of all Afghans irrespective of their education and reflects in the parliamentary and Presidential elections and also the ethnic oneness plays a major role in decision making aim all the government and non government organizations.

Afghans' hopes about United States task of establishing a democratic government and strengthening the national army against the terrorists movements have come down since 2007 due to the reason that innocent Afghans like women and children were killed by NATO during their military operation against the terrorists movements. The Afghan government has not taken any efforts to give compensation to the victims.

Micro level problems are due to conflicts that arise at the village community level in sharing the water, using of pasture land and in distribution of fertile wet land. The thirty years of war have created war lords in each region and they are powerful in any project implementation is not practically possible. The people still live in panic since they are voiceless in community development councils. Rehabilitation project have not taken in to account of the importance of peace building among the rural communities who live in conflicts on the basis of ethnic differences due to ignorance. The presence of the war lords perpetuate the unrest to continue so that their illegal trade and accumulating wealth would continue.

Rehabilitation projects focus on building structures rather that augmenting human development index. The rehabilitation projects focus on building infrastructure for agriculture and it is found that the agriculture is very subsistent and it empowers that land owning communities and not the vulnerable communities who find their livelihood through migration and day wage labour. The land and the natural capital are distributed unevenly and five percent of the people own 95 percent of the fertile land. Agriculture is prone to drought and flood and the distribution of land among the communities is not equal and majority of the poor Afghans do not own land and animals. Labour and the most vulnerable communities secure their means for basic necessities by migrating to neighboringcountries and inside the county by fay wage labour.

SUGGESTIONS

Peace education to the youth and to the school going children through popular media like radio, television and through text books is the need of the day. There is aneed to educate Afghans on the need of solidarity and be just in decision making and not to fall prey to the ethnic sentiments which will be favorable to war lords and the vested interest who exploit the ethnic sentiment. Impetus in peace education must concentrate on bringing solidarity irrespective of ethnic and religious differences. Peace is not possible only in negotiating at the macro level but is essential to work for peace at the village level because the war lords exploit the ethnic affiliation and recruit the poor youth for their gang.

Rehabilitation projects should have programs to solve the local conflicts in sharing water, pasturing in the common land and in equal distribution of fertile land through conflict resolution means. The indigenous problems solving mechanisms at the community level in sharing the water, pastry land need to be strengthened to bring peace in the villages because the water and pasture land are themajor conflict areas among rural communities. There is dire need for projects working on peace building through community education and education programs activities pertaining to conflict resolution at the grass root. The traditional village community leaders have to be empowered to deal the local disputed and the war lords should not be involved in decision making process. Ministry of Social Justice must implement training programs to the traditional leaders in solving the local conflicts pertaining to land, water and pasture land though conflict resolution methods.

When the innocent women, children and civilians were killed there was no real statistical report on this and the Afghan government has not given any compensation to the kith and kin of those who became the victims. The Afghan national government if at all it wants to get the support of the Afghan civilians t has to take immediate steps to give compensation to the victims who lost their kith and kin and also who were wounded. There is no exact statistics about the village population and the government should replicate the village level administration system in countries like India and replicate is so that it can have the exact picture of the population.

Community based rehabilitation focusing on human development index of the vulnerable communities enhancing their skill could be the solution for the present problems. The rehabilitation projects must focus on activities which will enhance the human development index like augmenting their skill to earn more wage or

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enhancing the social capital to take part in the decision making process of the most vulnerable communities. The rehabilitation projects should focus on human development index and right based development activities to avoid social exclusion in the projects. Rehabilitation project should be community based and should take into account of enhancing the human skills to substantiate the income of the vulnerable communities.

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CUSTOMERS ATTITUDE TOWARDS E-BANKING SYSTEM IN CHENNAI

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ABSTRACT

Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. This form of banking is generally referred to as Internet Banking, although the range of products and services offered by different banks vary widely both in their content and sophistication.

Internet banking services are crucial for long-term survival of banks in the world of electronic commerce (Burnham 1996).

The market for Internet banking is forecast to grow sharply in the next few years, affecting the competitive advantage enjoyed by traditional branch banks (Duclaux 1996; Liao et al. 1999).

Indeed, it was estimated that financial institutions that failed to respond to the need for Internet banking services would likely lose more than 10% of their customer base by the year 2020.

Internet banking would help banks present a potentially low cost alternative to brick and mortar branch banking. Banks began to offer Internet banking services; they would still be less costly than the traditional branch banking. This paper presents a study of Customers Behaviour on E-Banking. Paper concludes that what problems consumers are facing while using the e-banking and the opportunities with special reference to Chennai, Tamilnadu. The chi-square statistical test has been used to determine the association between customer and awareness and use of e-banking. This research also gives opportunities to conduct the further development in e- banking and helps to the banking professional.

Keywords: Attitude, Internet banking, Chi-square test, Customer Behaviour, E-Banking, Perceptions.

INTRODUCTION

Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. The delivery channels include direct dial – up connections, private networks, public networks etc. and the devices include telephone, Personal Computers including the Automated Teller Machines, etc. With the popularity of PCs, easy access to Internet and World Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. This form of banking is generally referred to as Internet Banking, although the range of products and services offered by different banks vary widely both in their content and sophistication. The levels of banking services offered through Internet can be categorized in to three types:

1. The Basic Level Service is the banks' websites which disseminate information on different products and services offered to customers and members of public in general. It may receive and reply to customers' queries through e-mail.
2. In the next level are Simple Transactional Websites which allow customers to submit their instructions, applications for different services, queries on their account balances, etc., but do not permit any fund- based transactions on their accounts.
3. The third level of Internet banking services are offered by Fully Transactional Websites which allow the customers to operate on their accounts for transfer of funds, payment of different bills, subscribing to other products of the bank and to transact purchase and sale of securities, etc. The above forms of Internet banking services are offered by traditional banks, as an additional method of serving the customer or by new banks, who deliver banking services primarily through Internet or other electronic delivery channels as the value added services. Some of these banks are known as 'virtual' banks or 'Internet only' banks and may not have any physical presence in a country despite offering different banking services.

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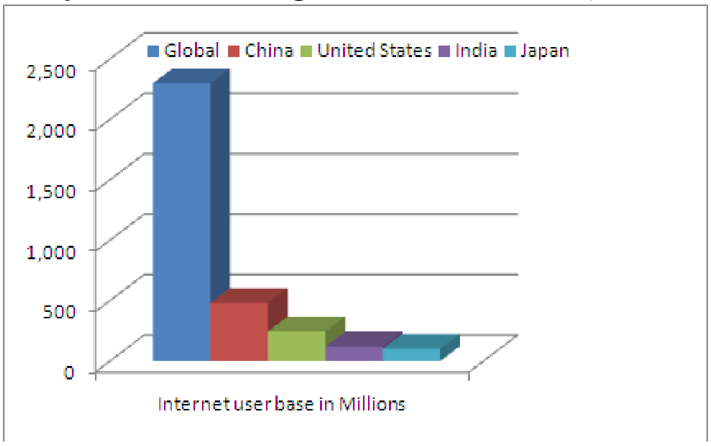
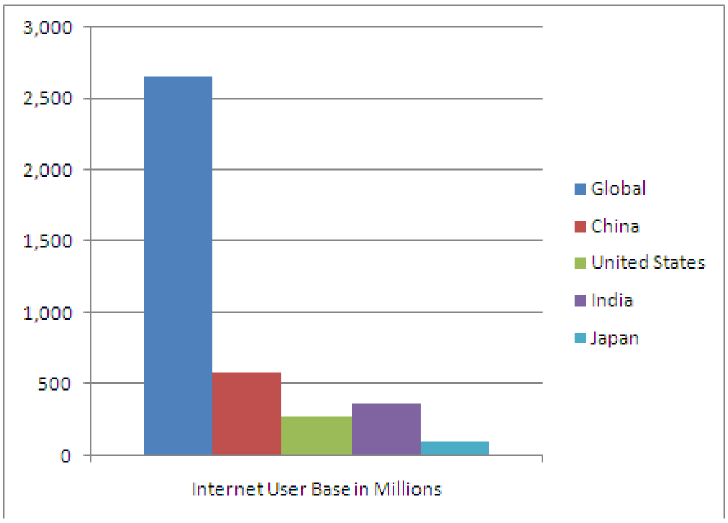
Chart I: India already has the third-largest Internet user base (120 million) in the world …



Source: Internet World Stats

Chart II: India's Internet user base is expected to nearly treble 370 million by 2020 through increased mobile penetration



Source: Internet World Stats

Internet banking is nothing more than traditional banking services delivered through an electronic communication backbone viz. Internet. But, in the process it has thrown open issues which have ramifications beyond what a new delivery channel would normally envisage and, hence, has compelled regulators world over to take note of this emerging channel. Some of the distinctive features of i-banking are:

1. It removes the traditional geographical barriers as it could reach out to customers of different countries / legal jurisdiction. This has raised the question of jurisdiction of law / supervisory system to which such transactions should be subjected.
2. It has added a new dimension to different kinds of risks traditionally associated with banking, heightening some of them and throwing new risk control challenges.
3. Security of banking transactions, validity of electronic contract, customers' privacy, etc., which have all along been concerns of both bankers and supervisors have assumed different dimensions given that Internet is a public domain, not subject to control by any single authority or group of users.
4. It poses a strategic risk of loss of business to those banks who do not respond in time, to this new technology, being the efficient and cost effective delivery.

COST

The world over, central bankers and regulators have been addressing themselves to meet the new Challenges thrown open in this form of banking. Several studies have pointed to the fact that the cost of delivery of banking service through Internet is several times less than the traditional delivery methods. This alone is enough reason for banks to flock to Internet and to deliver more and more of their services through Internet and as soon as possible. Not adopting this new technology in time has the risk of banks getting edged out of competition. In such a scenario, the thrust of regulatory thinking has been to ensure that while the banks remain efficient and cost effective, they must be aware of the risks involved and have proper built-in safeguards, machinery and systems to manage the emerging risks. It is not enough for banks to have systems in place, but the systems must be constantly upgraded to changing and well-tested technologies, which is a much bigger challenge. The other aspect is to provide conducive regulatory environment for orderly growth of such form of banking. Central Banks of many countries have put in place broad regulatory framework for e-banking.

Table 1.1 Internet banking % of users in various states of India

State	% of users banking online
Maharastra	28.7
Delhi	17.7
Tamilnadu	**10.3**
Andra Pradesh	4.6
Karnataka	8.3
West Bengal	4.6
Madhya Pradesh	3.1
Rajasthan	3.2
Gujarat	3.3
Kerala	1.8
Haryana	1.7
Bihar	1.6
Uttaepradesh	1
Others	4.7

Source: Report of internet & mobile association of India (IAMAI)

This study attempts to best know the customers attitude towards E-banking and what problems customers are facing with using the e-banking and the opportunities with special reference to Chennai under the questions:

1) To know about E-banking system in India
2) To analyze the position of E-banking in India
3) To study the customer awareness and attitude towards E-banking System.
3) To study the risk involved in E-banking system
4) To find out the ways and methods to make E-Banking more advantageous, workable, effective, transparent as well as industrious.

In India, too e-banking has taken roots. A number of banks have set up banking portals allowing their customers to access facilities like obtaining information, querying on their accounts, etc. Soon, still higher level of online services will be made available. Other banks will sooner than later, take to e-banking.

VARIOUS METHODS OF E-BANKING INCLUDE

- Telephone banking
- Online banking
- Short Message Service (SMS) banking
- Mobile banking
- Interactive-TV banking.

VARIOUS SERVICES PROVIDED BY E-BANKING

Customer can Transfer

- Between accounts
- To another account (Digital signature required)
- To credit card
- To another credit card (Digital Signature required)
- To any charity

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Customer can Request

- Cheque book
- To change the mailing address
- To inquire or complain,
- To add related account (Power of attorney, parent/child or account with different customer number)
- To manage supplementary cards or add-on cards,
- To dispute credit card,

Customer can View

- Own accounts and related ones
- Credit and Debit cards
- Fund's Time deposit, Savings certificates
- Loans
- Latest transactions of current month
- View, print and save monthly statements (since year 2004)
- To make External transfer (Digital signature required)& Digital Signature registrations

BENEFITS OF E-BANKING

1. Account Information can be accessed, like balance check and summary of daily transactions.
2. Fund Transfer to the other persons account easily.
3. Request for cheque book, demand draft, stop payment, opening of fixed deposit account, opening of letter of credit etc online.
4. Bank Account statement can be taken online.
5. Online bill payment via E- Banking.
6. Online shopping via e-payments through E-Banking.

RISKS IN E-BANKING

There are many types of banks in India, which provide net banking or online banking service to the consumers through Internet. The significant point to be noted with respect to these banks is to make their personal and financial information totally secure so that no unauthorized person or organization should acquire their data to mistreat over the Internet.

1. Optional risk like back door, hijacking sniffing, spoofing to retrieve and use confidential customer information.
2. Reputational risk that is if the services given by banks keep on degrading their standards and status through E-banking mechanism then this reflects upon the overall reputation of the particular bank.
3. Legal risk means the risks as to the unawareness of the local laws and rules of the territories where the banks expend their E-banking network.
4. Business risk-Given the newness of e-banking, nobody knows much about whether e-banking customers will have different characteristics from the traditional banking customers. They may well have different characteristics. This could render existing score card models inappropriate, this resulting in either higher rejection rates or inappropriate pricing to cover the risk. Banks may not be able to assess credit quality at a distance as effectively as they do in face to face circumstances. It could be more difficult to assess the nature and quality of collateral offered at a distance, especially if it is located in an area the bank is unfamiliar with (particularly if this is overseas). Furthermore as it is difficult to predict customer volumes and the stickiness of e-deposits (things which could lead either to rapid flows in or out of the bank) it could be very difficult to manage liquidity.
5. Liquidity risk
6. Market risk

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7. Foreign exchange risk.
8. Money laundering.
9. Consumer education and protection.

I. RESEARCH METHODOLOGY

The project studies the customer's attitude towards e-Banking system with special reference to Chennai. The 100 respondents were the sample size for the questionnaire. The universe of this research project is Chennai city.

Hypothesis Testing of Use of E-Banking and Awareness

John Boyce [2011] uses the chi-square test of independence. In this, while determining whether the number of observations or responses that all into various categories differs from chance. With the help of this technique, we can test whether or not two or more attributes are associated.

Table 2.1: Contingency use of E-Banking and Awareness

	Using	Not Using	Total
Aware	57	22	79
Not Aware	0	21	21
Total	57	43	100

HYPOTHESIS

Ho = Use of e-banking and awareness are not related. i.e. people are not aware and not using e-banking service.
Ha= peoples are aware and uses the e-banking services.

Test Statistic:

$$\chi^2 = \sum_{all\ cells} \frac{(Observed - Expected)^2}{Expected} = \sum_{all\ cells} \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

$$\text{Expected} = \frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$$

Where

P-Value from the x2- tables with

Degree of freedom $= (\text{Number of rows} - 1) \times (\text{Number of Columns} - 1)$
$= (r - 1) \times (c - 1)$

Decision Rule: Reject Ho if p-value ≤ □ as usual.

Table 2.2: Calculation of Expected Frequency

On the basis of this hypothesis, the expected frequency corresponding to the no of person aware and using e-banking service would be:

Expected frequencies are calculated using $\text{Expected} = \frac{(\text{Column Total}) \times (\text{Row Total})}{\text{Grand Total}}$

	Using	Not Using	Total
Aware	(57 x 79)/100 = 45.03	(43 x 79)/100 = 33.97	**79**
Not Aware	(57 x 21)/100 = 11.97	(43 x 21)/100 = 9.03	**21**
Total	**57**	**43**	**100**

Table 2.3: Calculation of Chi-Square

Observed Frequency (O)	Expected Frequency (E)	(O-E)	$(O-E)^2$	$\frac{(O-E)^2}{E}$
57	45.03	11.97	143.28	3.18
0	11.97	-11.97	143.28	11.97
22	33.97	-11.97	143.28	4.22
21	9.03	11.97	143.28	15.87
100	**100**	**0**	--	χ^2_{cal} **=35.24**

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Degrees of freedom = (r – 1) (c – 1) = (2 – 1) (2 – 1) = 1

The p-value = $P(X^2_{(1)} \geq X^2_{cal}) = P(X^2_{(1)} \geq 35.24)$

It is now necessary to compare this value with the critical values of chi-square. The critical value of chi square with 1 degree of freedom of 5% level of significance is 3.841. Since the calculated value is much greater than the critical value of chi-square, the null hypothesis people are not aware and not using e-banking service is rejected. Thus, most of the respondents are aware and using e-banking service.

II. MAJOR FINIDNGS

The research is based on primary data collected through questionnaire. The research is useful to know the consumer attitude towards e-banking system in Chennai, Tamilnadu and the risk involved with e-banking.

The Indian active online audience is reaching the 60 million mark, growing about 30% annually, of which 25% are found on online banking-websites. In India 4.6 million people bank online & no. is expected to grow 16 million by the current year. In 2011-12, non-cash payments comprised 91 per cent of total transactions in terms of value and 48 per cent in terms of volume. Within noncash payments, too, the share of payments through cheques has come down from 85 per cent to nine per cent in value, and 83 per cent to 52 per cent in volume between 2005-06 and 2011-12. But most of the people not aware the risk involved in e- banking. Banking institution should have to aware & inform the people about the risk.

1. Most of the banking customers are aware of e-banking system as 79 respondents out of total 100 respondents are aware about the e-banking system.
2. Most of the respondents are aware of e-banking system by the television advertisements, from their relatives and friends.
3. Among the 79 respondents only 57 respondents are using e-banking for banking transactions.
4. Among the 57 respondents only 9 respondents are using e-banking since last 2 years. While 18 respondents are using e-banking since last 1 years.
5. E-banking system is very easy to use & fast it’s also gives you 24-hour access to your nationwide accounts. That’s the reason most of the respondents attract towards e-banking system.
6. Most of the respondents use e-payment & electronic fund transfer facility in e-banking system.
7. Among the 57 respondents only 13 respondents are know about the risk involved in e-banking system. Most of the respondents are not aware of the risk.
8. Most of the respondent opt e-banking facility of various banks**.**

III. LIMITATIONS

The response to the questionnaire may be the personal view of the customers and hence do not always reflect the e-banking practices used throughout the country. The present study conducted in Chennai (Tamilnadu) and it may not reflect to other cities.

IV. CONCLUSIONS AND RECOMMENDATIONS

The research report is useful to know the customer attitude towards the e-banking system and what types of risk involved in e-banking system. The research report is based on primary data collected. The chi- square statistical test has been used to determine the association between customer and awareness and use of e- banking. In this test, the calculated value is much greater than the critical values of chi-square, the null hypothesis people are not aware and not using e-banking services is rejected. Thus, most of the respondents are aware and using e-banking services. The following are recommendation of this research:

1. Most of the respondent knows about the e-banking system. But they don’t use it. because they don’t know about the procedure how to use it, so banking institutions should have to aware the customer about the procedure of utilizing the e-banking system.
2. Most of the banks reluctant to give the information about the use of e-banking. banking institution should have to aware the customers.
3. Some of the services of e-banking are very complicated, banking institution should have to develop user friendly portals for the convenience of the customers.
4. Banking institution should have to aware the customer about the risks involved with e-banking.

5. Customers should have to know about the security risks involved with e-banking and follow the guidelines prescribed by the banks for security.

6. E-banking in India is in budding stage with the high penetration of electronic as a growth driver. Internet banking as tool can be used by the banks towards furthering twin objectives. On one hand banks can optimize its branch operations by doing away with large volumes of routine transactions at individual branches, while one the other hand they can expand their geographical presence by reaching the interior parts of the country either to cut-off from the ambit of banking services. Another important benefit of the concept of internet banking is that it is good for the environment as it cuts down the usage of paper, reduces pollution as people do not have to travel physically and also does not add emissions. It is beneficial for both banks as well as customers. India has a long way to rich the level of e-banking; however it is an easier path to tread now as the security standard and the transaction protocols have been developed and tested. This research paper also gives opportunities to conduct the further development in e-banking and helps to the banking professional

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ANALYSIS OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT
The outcome of a bank's strategies and policies is to make profits and contribute to its growth. Non-performing assets are a big problem for the banks. The present study analyzes the level of NPAs in the public and private sector banks for the year 2015-16. For this purpose Descriptive and Inferential Statistical analysis (Independent t-test and Mann- Whitney U test) have been used. In public sector and private sector banks' category, State Bank of Travancore and Yes Bank respectively were found to be have least share of NPA's in the year 2015-16. The study found that there is a significant difference between the public and private sector banks on the basis of Gross Non-Performing Assets and Net Non-Performing Assets.

Keywords: Banks, Non-performing Assets, Mann-Whitney U Test

INTRODUCTION
The banking sector in India has witnessed radical changes since the introduction of liberalization, privatization and globalization. The introduction of globalization has uplifted the technological standards of Indian banking industry. Rapid developments are taking place in Indian banks. The bottom line of a bank's strategies and policies is to make profits and contribute to its growth. Profitability and solvency are any bank's important concern. Profitability ratios show a company's overall efficiency and performance. Banks face their own unique challenges. These include, but are not limited to surviving in the face of heightened competition, compressing net interest margins, Non Performing Assets (NPAs), manpower and technology. It is to the benefit of banks to invest in profitable assets. A nonperforming asset (NPA) refers to a classification for loans in the books of financial institutions that are in default or are in arrears on scheduled payments of principal or interest. In most cases, debt is classified as nonperforming when loan payments have not been made for a period of 90 days. NPA is a major problem faced by the banks in the present scenario. Figure 1 and 2 show the private sector banks and public sector banks respectively with highest NPAs for the period 2015-16.

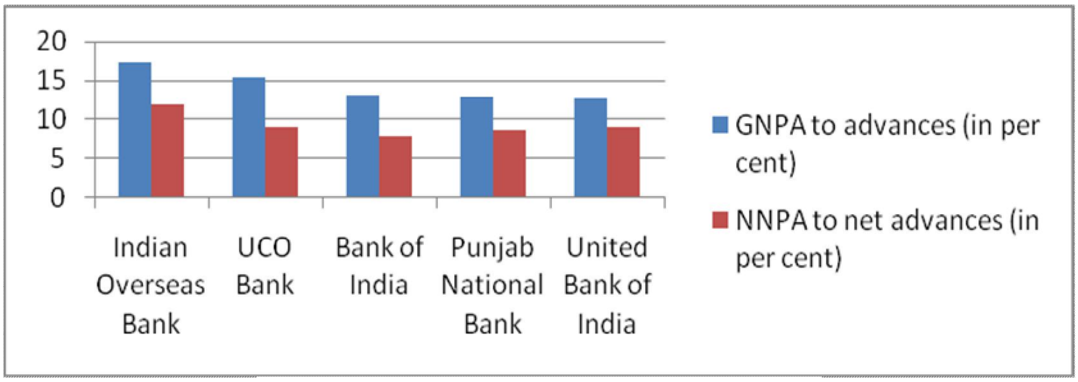

Fig 1: Private sector banks with maximum NPA

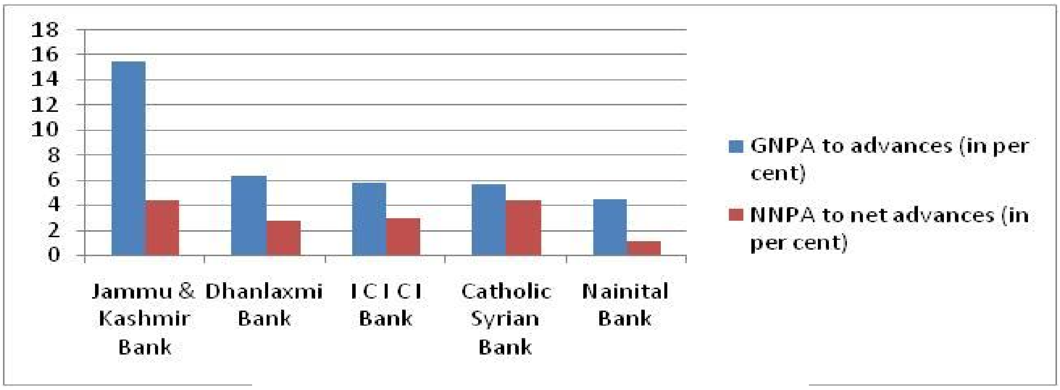

Fig 2: Public sector banks with maximum NPA

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OBJECTIVES OF THE STUDY

1. To analyze the public and private sector banks on the basis of Non-performing assets.
2. To compare the public and private sector banks on the basis of Gross and Net non performing assets (NPAs).

REVIEW OF THE STUDIES

Various studies have been undertaken to study about the non- performing assets in banking sector. Some of them are discussed here. Meeker and Gray (1983) evaluated how the public was given its first opportunity to review bank asset quality in the form of non-performing asset information. A regression analysis comparing the non-performing asset statistics with examiner classifications of assets suggested that the non-performing asset information could be useful aid in analyzing the asset quality of banks, particularly when the information is timely. Bodla and Verma (2007) noted that the asset quality position of public sector banks has improved since 2000-01 and this was found true in private sector from the year 2001-02 due to the adoption of new service delivery system with the help of technology. Suzuki et al. (2008) applied the financial-restraint model as the analytical framework and argued that failure to create sufficient economic rents was the chief reason underlying the current dismal performance of banks. While the formal financial system was less important than the informal system—especially for financing the private enterprises that were playing a crucial role in economic growth—not addressing the non-performing loan crisis in the formal financial system would likely invite an economic slow-down. Karunakar (2008) studied the important aspect of norms and guidelines for making the whole sector vibrant and competitive. The study discussed the problem of losses and lower profitability of Non-Performing Assets (NPA) and liability mismatch in banks and financial sector depended on how various risks were managed in their business. The lasting solution to the problem of NPAs could be achieved only with proper credit assessment and risk management mechanism. It was better to avoid NPAs at the market stage of credit consolidation by putting in place of rigorous and appropriate credit appraisal mechanisms. Mohd. and Rasidah (2011) investigated the impact of bank-specific factors which included the liquidity, credit, capital, operating expenses and the size of commercial banks in Malaysia and China on their performance, which was measured by return on average assets (ROAA) and return on average equity (ROAE). The results implied that ratios employed had different effects on the performance of banks in both countries except credit and capital ratios. Prasad and Veena (2011) stated that the NPAs did not generate interest income for banks but at the same time banks were required to provide provisions for NPAs from their current profits. The NPAs had destructive impact on the return on assets. The current profits of the banks were eroded because the providing of doubtful debts and writing it off as bad debts and it limits the recycling funds. Chaudhary and Sharma (2011) concluded that it was right time to take suitable and stringent measures to get rid of NPA problem. An efficient management information system should be developed. The bank staff involved in sanctioning the advances should be trained about the proper documentation and charge of securities and motivated to take measures in preventing advances turning into NPA. Public banks must pay attention on their functioning to compete with private banks. Banks should be well versed in proper selection of borrower/project and in analyzing the financial statement. Gupta (2012) concluded that each bank should have its own independent credit rating agency which should evaluate the financial capacity of the borrower before than credit facility. An effective committee could be formed for management of NPA comprising of financial experts who have wide knowledge in this field. Banks could appoint professionals to identify the genuine borrowers and could analyze their profile. NPA could be considered as a crucial rating factor for any bank. The credit rating agencies should regularly evaluate the financial condition of the clients. Special accounts should be made of the clients where monthly loan concentration report should be made. Abid et al. (2014) examined the determinants of households' non-performing loans (NPLs). The study investigated the potential effect of both macroeconomic and bank-specific variables on the quality of loans. For this dynamic panel data methods were estimated over 2003–2012 on around 16 Tunisian banks. The results indicated the extent to which households' NPLs in the Tunisian banking system can be explained particularly not only by macroeconomic variables (GDP, inflation, interest rates) but also by bad management quality.

RESULTS AND DISCUSSION

The present study compares the non performing assets of the public and private sector banks for the financial year 2015-16. Banks considered were those which were operational for the last five years. Because of this reason Bandhan Bank and IDFC Bank were not considered for analysis. Ing-Vyasa bank got merged with Kotak Mahindra Bank, so this was also dropped from the analysis. Independent t-test was used to compare the non performing assets of public and private sector banks. Mann Whitney test was used to The hypothesis of the study are:

H_{0a}: There is an insignificant difference between public and private sector banks on the basis of Gross Non Performing assets.

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H_{0b}: There is an insignificant difference between public and private sector banks on the basis of Net Non Performing assets.

Table 1: Descriptive Statistics of Selected Parameters

Variables	Sector	N	Minimum	Maximum	Median	Mean	Standard Deviation	Coefficient of Variation
Gross NPA	Public	26	4.55	17.40	9.37	9.32	3.18	34.12
	Private	19	0.76	15.45	2.04	3.35	3.42	102.09
	Total	45	0.76	17.40	6.48	6.71	4.41	65.72
Net NPA	Public	26	2.75	11.89	6.80	5.91	2.19	37.06
	Private	19	0.28	4.40	1.06	1.61	1.30	80.74
	Total	45	0.28	11.89	4.18	4.09	2.83	69.19

Table 1 depicts the descriptive statistics of Gross NPA and Net NPA of both public and private sector banks operational in India for the last five years. It is evident that GNPA and NNPA of private sector banks were low (0.76 percent and 0.28 percent respectively). Highest GNPA and NNPA were found in public sector banks (17.40 percent and 11.89 percent respectively). As far as spread or variation is concerned, it is less in public sector banks i.e. 34.12 percent of GNPA and 37.06 percent of NNPA as compared to 102.09 percent and 80.74 percent of private sector banks.

Table 2 and 3 reflect the value of GNPA and NNPA bank-wise of public and private sector banks in India. From Table 2 it is evident that State Bank of Travancore is having lowest GNPA (4.78 percent) whereas Indian Overseas Bank has the highest GNPA percentage i.e. 17.4 percent. Average percentage of GNPA of public sector bank is 9.17 percent. Hence 12 banks are having GNPA less than the average score of public sector banks whereas 14 banks are having more than the average percentage of public sector banks. Only 10 banks are having GNPA less than overall average of GNPA percentage of both public and private sector banks. Highest gap between GNPA and NNPA was found to be 6.34 percent of UCO bank.

Table 2: Bank-wise details of GNPA and NNPA of Public Sector Banks

S.No.	Public Sector Banks	Gross non-performing assets (GNPA) to advances (in per cent)	Net non-performing assets (NNPA) to net advances (in per cent)	Gap	Percentage Share
1	State Bank of Travancore	4.78	2.77	2.01	1.97
2	State Bank of Bikaner & Jaipur	4.82	2.75	2.07	1.99
3	State Bank of Hyderabad	5.75	3.37	2.38	2.37
4	Punjab & Sind Bank	6.48	4.62	1.86	2.67
5	State Bank of India	6.50	3.81	2.69	2.68
6	State Bank of Mysore	6.56	4.18	2.38	2.71
7	Vijaya Bank	6.64	4.80	1.84	2.74
8	Indian Bank	6.66	4.20	2.46	2.75
9	Syndicate Bank	6.70	4.48	2.22	2.77
10	State Bank of Patiala	7.87	3.98	3.89	3.25
11	Andhra Bank	8.39	4.61	3.78	3.46
12	Union Bank of India	8.70	5.25	3.45	3.59
13	Bank of Maharashtra	9.34	6.40	2.94	3.85
14	Canara Bank	9.40	6.42	2.98	3.88
15	Oriental Bank of Commerce	9.57	6.70	2.87	3.95
16	Allahabad Bank	9.76	6.76	3.00	4.03
17	Corporation Bank	9.98	6.53	3.45	4.12
18	Dena Bank	9.98	6.35	3.63	4.12
19	Bank of Baroda	9.99	5.06	4.93	4.12
20	IDBI Bank	10.98	6.78	4.20	4.53
21	Central Bank of India	11.95	7.36	4.59	4.93
22	United Bank of India	12.63	9.04	3.59	5.21
23	Punjab National Bank	12.9	8.61	4.29	5.32
24	Bank of India	13.07	7.79	5.28	5.39
25	UCO Bank	15.43	9.09	6.34	6.37
26	Indian Overseas Bank	17.4	11.89	5.51	7.18

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Figure 3 shows the percentage share of Gross NPAs of the public sector banks. Five banks with maximum Non-performing Assets are Indian Overseas Bank, UCO Bank, Bank of India, Punjab National Bank, United Bank of India. These banks collectively account for 29.48 percent of GNPA of the public sector banks.

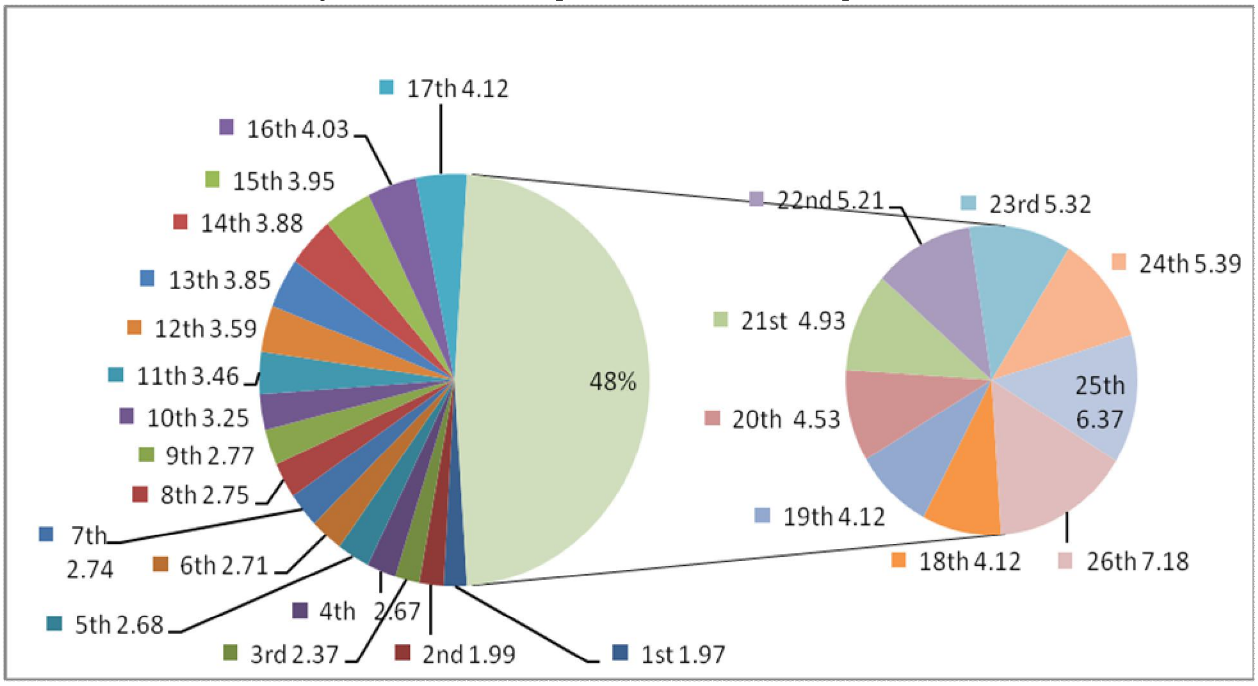

Fig 3: Percentage Share of GNPA of Public Sector Banks

As regards private sector banks, Table 3 highlights that Yes Bank is having lowest GNPA (0.76 percent) whereas Jammu and Kashmir Bank is found to have highest GNPA (15.45 percent) in private sector banks category. 3.35 percent is the average GNPA of private sector banks. Out of 19, 12 are having GNPA percentage less than the average GNPA. On the whole only one bank is having GNPA more than overall GNPA (6.71 percent).

Table 3: Bank-wise details of GNPA and NNPA of Private Sector Banks

S.No.	Private Sector Bank	Gross non-performing assets (GNPA) to advances (in per cent)	Net non-performing assets (NNPA) to net advances (in per cent)	Gap	Percentage Share
1	Yes Bank	0.76	0.29	0.47	1.20
2	Indusind Bank	0.87	0.36	0.51	1.37
3	H D F C Bank	0.94	0.28	0.66	1.48
4	R B L Bank	0.98	0.59	0.39	1.54
5	KarurVysya Bank	1.30	0.55	0.75	2.05
6	D C B Bank	1.51	0.75	0.76	2.38
7	Axis Bank	1.71	0.74	0.97	2.69
8	Tamilnad Mercantile Bank	1.83	0.89	0.94	2.88
9	Lakshmi Vilas Bank	1.97	1.18	0.79	3.10
10	Federal Bank	2.04	1.64	0.40	3.21
11	Kotak Mahindra Bank	2.36	1.06	1.30	3.71
12	City Union Bank	2.41	1.53	0.88	3.79
13	Karnataka Bank	3.44	2.35	1.09	5.41
14	South Indian Bank	3.77	2.89	0.88	5.93
15	Nainital Bank Ltd.	4.42	1.05	3.37	6.95
16	Catholic Syrian Bank	5.62	4.4	1.22	8.84
17	I C I C I Bank	5.82	2.98	2.84	9.16
18	Dhanlaxmi Bank	6.36	2.78	3.58	10.01
19	Jammu & Kashmir Bank	15.45	4.31	11.14	24.31

Figure 4 shows the percentage share of Gross NPAs of the private sector banks. Five banks with maximum Non-performing Assets are Jammu and Kashmir Bank, Dhanlaxmi Bank, ICICI Bank, Catholic Syrian Bank and Nainital Bank. These banks collectively account for 59.27 percent of GNPA of the private sector banks.

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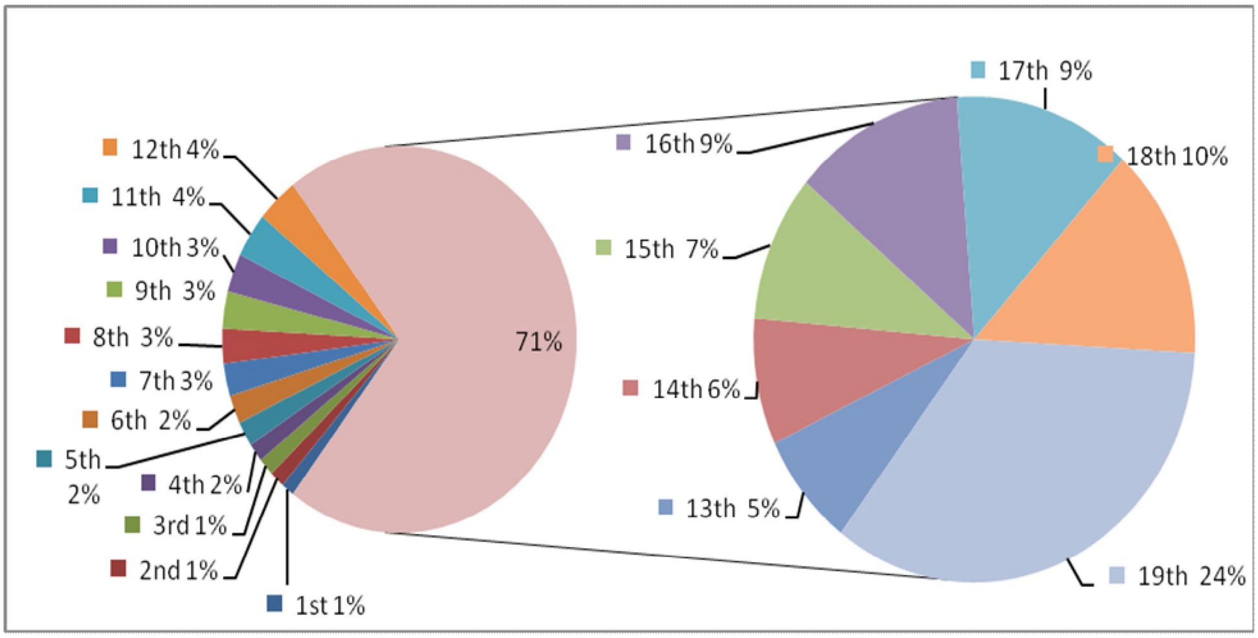

Fig 4: Percentage Share of GNPA of Private Sector Banks

There is significant difference between public and private sector banks on the basis of GNPA and NNPA as shown in Table 4.

Table 4: Independent t-test of public and private sector banks on the basis of NPAs

Independent Samples Test									
Parameters	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Gross non-performing assets (GNPA) to advances (in per cent)	0.088	0.768	6.024	43	0.000*	5.971	0.991	3.972	7.970
Net non-performing assets (NNPA) to net advances (in per cent)	4.831	0.033	7.609	43	0.000*	4.29611	0.56461	3.15746	5.43477

*Significant at 1% level

Table 5 depicts rank values of Mann-Whitney U test. It indicates that public sector banks are having the higher GNPA than private sector banks. Similarly, public sector banks are also having higher NNPA than private sector banks.

Table 5: Mann-Whitney U Test – Ranks

Ranks				
Parameters	Sector	N	Mean Rank	Sum of Ranks
Gross non-performing assets (GNPA) to advances (in per cent)	Public banks	26	31.23	812.00
	Private banks	19	11.74	223.00
	Total	45		
Net non-performing assets (NNPA) to net advances (in per cent)	Public banks	26	31.73	825.00
	Private banks	19	11.05	210.00
	Total	45		

Table 6 concludes that GNPA of public sector banks is statistically significant and higher than the GNPA of private sector banks (U = 33, p = 0.000). Similarly, NNPA of public sector banks is statistically significant and higher than the NNPA of private sector banks (U= 20, p = 0.000).

Table 6: Mann-Whitney U Test – Test Statistics

Test Statistics[a]		
Test	**Gross non-performing assets (GNPA) to advances (in per cent)**	**Net non-performing assets (NNPA) to net advances (in per cent)**
Mann-Whitney U	33.000	20.000
Wilcoxon W	223.000	210.000
Z	-4.918	-5.216
Asymp. Sig. (2-tailed)	0.000	0.000
a. Grouping Variable: Sector		

To study the normality of the data, Cronbach Alpha was used. Its value is 0.921 which reflects that the data is normally distributed.

CONCLUSION

Profitability has become major area of concern for the banks. It is necessary for the survival of any bank. The Non-Performing Assets (NPAs) are considered a big problem for the profitability of the banks. Rather NPAs are problematic for the economy too. The money locked up in NPAs has a direct impact on profitability of the bank as the banks are highly dependent on income from interest on funds lent. Although various steps have been taken by government to reduce the NPAs but still a lot needs to be done to curb this problem. The NPAs level of Indian banks is still high as compared to the foreign banks. The bank management should speed up the recovery process and a strict policy should be followed for solving this problem. The government should also make more provisions for faster settlement of pending cases and it should reduce the mandatory lending to priority sector as this is the major problem creating area. So, the problem of NPA needs lot of serious efforts otherwise NPAs will keep killing the profitability of banks which is not good for the growing Indian economy at all. The present study tries to analyze the NPA level of the public and private sector banks for the period 2015-16. The results are summarised as follows:

Hypothesis	Independent t-Test	Mann-Whitney U Test
H_{0a}	Reject	Reject
H_{0b}	Reject	Reject

Thus, the study found that there is significant difference between public and private sector banks on the basis of Gross NPA and Net NPA.

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TQM AND ITS IMPORTANCE IN SAUDI ARABIAN MANUFACTURING ORGANIZATIONS

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ABSTRACT

Total Quality management plays a very important role in the Saudi Arabian manufacturing organizations in bringing success to this competitive world. In this paper an attempt has been made to understand the importance of Total Quality Management in Saudi Arabian manufacturing organizations.

Key words: Commitment, Zero defect, Benchmarking, Communication and Team work

I. INTRODUCTION

The success of any manufacturing Organization in this competitive world depends on total quality management and its techniques which are practiced. Total Quality Management should be practiced by every employee in the manufacturing organization to achieve customer satisfaction and zero defectiveness. Total Quality Management when implemented in the organization further, leads to product, service and processes improvement continuously. The main focus of TQM is the voice of the customer and getting the things right for the first time on a continuous basis. TQM focuses on all the departments from the supply chain, finance, human resource, information technology, product, process and development issues in the manufacturing organizations. Each and every employee is involved and right communication for the first time is required to achieve the goal and overall productivity in the manufacturing sector. In order to maintain continuous improvement and achieve customer satisfaction, the product or service must have good quality and be reliable for the customer. Therefore every organization must implement TQM to achieve long-term success and improve the organization's performance.

II. LITERATURE REVIEW

One cannot become world class in shorter duration, as it is a continuous improvement **(G .S. Vijaya and Hariharan, 2013).** TQM is based on quality management from the customer's point of view (**Rouse, 2005).** TQM works best in an environment where it is strongly supported by management, it is implemented by employee teams, and there is a continual focus on process improvement that prevents errors from occurring (**Steven, 2013**). According to CEBOS, 2015 "Only through top management commitment and involvement does TQM take hold and become part of the organization's culture."

The majority of the organizations are of the opinion that Total quality management is a philosophy which focuses on the improvement of day to day operations, which can be achieved by the involvement of every employee in the organization and the business partners.

According to Steven 2013, TQM is applied at all levels and number of tools like benchmarking, failure analysis, Plan-do-check-act cycle, process management, product design control and statistical process control.

Benchmarking is the process of comparing the cost, cycle time, productivity, or quality of a specific process or method to another that is widely considered to be an industry standard or best practice. Failure Mode Effect Analysis is an analytical technique that goes in for combining technology and experience or process and planning to eliminate the failure. FMEA is a group of activities to understand and evaluate potential failure of product or process and its effects and identify actions that eliminate or reduce the potential failures (**Anna, 2010**).

In the planning phase, people define the problem to be addressed, collect relevant data, and ascertain the problem's root cause; in the doing phase, people develop and implement a solution, and decide upon a measurement to gauge its effectiveness; in the checking phase, people confirm the results through before-and-after data comparison; in the acting phase, people document their results, inform others about process changes, and make recommendations for the problem to be addressed in the next PDCA cycle (**Rouse, 2005**).

Business Process Management (BPM) is a systematic approach to making an organization's workflow more effective, more efficient and more capable of adapting to an ever-changing environment. A business process is an activity or set of activities that will accomplish a specific organizational goal

In most cases, a defect should be thought of as a failure to meet the customer expectations for quality (**Heidi, 2011**). A Total Quality Management program eliminates defects and waste, which reduces production costs in a business. Through the use of TQM, the zero defect program is used to eliminate waste and reduce defects, that aims to focus on individuals specifically and their contribution to the final products quality. In order to

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implement zero defects, a formal technique was designed called Error cause removal (ECR), which help in removing errors, improving performance, acting as a motivating factor for quality awareness **(Lal, 2004).**

Quality is a crucial factor in value creation and customer satisfaction. As for in an organization based on quality, their marketing manager is trusted with two obligations. The first obligation is to develop quality strategies and policies. Second obligation delivering marketing quality with production quality. Therefore TQM allows for achieving customer satisfaction, through a high degree of differentiation and strong brand image (**Mian, 2014**).

Training can be defined as the process of increasing the knowledge and skills of the workforce to enable them to perform their jobs effectively Training is, therefore, a process whereby an individual acquires job-related skills and knowledge. Training costs can be significant in any business. However, many employers are prepared to incur these costs because they expect their business to benefit from employees' development and progress. Training takes place at various points and places in a business (**Jim, 2015**).

Teamwork in the workplace offers the organization and staff the ability to become more familiar with each other and learn how to work together. There are several ways in which teamwork is important and vital to the success of the organization and to the development of each employee. Understanding those important elements will assist in developing organization policies geared toward encouraging team growth in the workplace (**George, 2015**).

Employee recognition is the timely, informal or formal acknowledgment of a person’s or team’s behavior, effort or business result that supports the organization’s goals and values, and which has clearly been beyond normal expectations. To be really effective in your job, you need to understand the psychology of praising others for their good work, to apply the principles of employee recognition yourself and to encourage others to initiate it in their working relationships (**Kim, 2013).**

“Total quality management (TQM) is a way of managing to improve the effectiveness, flexibility, and competitiveness of an organization as a whole. It implies just as much to service industries as it does to manufacturing. It involves whole organizations getting organized, in every department, every activity, and every single person, at every level. For an organization to be truly effective, every single part of it must work properly together, because every person and every activity affect and are in turn affected by others. It is in this way that Japanese companies have become so competitive and successful” (**Rawlins, 2008**).

III. RESEARCH METHODOLOGY

Both primary and secondary data is collected based on the objectives under considerations. Primary data has been collected from the employees working in the manufacturing organizations through a questionnaire. Secondary data has been collected through websites, journals, and books. Simple random sampling technique is used to collect the data and the sample size is 180. The scope of the study is confined to the manufacturing organizations in Saudi Arabian organizations. The major objective of the study is to understand TQM and its importance in Saudi Arabian Manufacturing organizations. The study is only limited to manufacturing organizations in Riyadh, Saudi Arabia due to time and other resource constraints.

IV. DISCUSSION AND RESEARCH FINDINGS

Analysis and interpretation of data is mainly based on the percentage analysis. Table 1: shows the Respondent’s demographic profile.

Details	**Variables (Independent)**	**Number (frequency)**	**Percentage**
Gender	Male Female	135 45	75% 25%
Age (Years)	20-30 30-40 40-50 50 & above	54 72 36 18	30 % 40% 20 % 10 %
Experience (Years)	1-5 6-10 11-15 Above 16	90 36 36 18	50 % 20 % 20 % 10%

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Department	Quality and Inspection	54	30%
	Production	54	30%
	Purchasing	36	20%
	Others	36	20 %

Table 1: Respondent's demographic profile (Source: Primary)

Respondents' opinion about Total Quality Management (TQM) is as shown in Table 2.

Question No.	Variable	Percentage (%)		
		Strongly Agree	Agree	Neutral
1	TQM focuses on Long term commitment and continuous improvement	20%	70%	10%
2	Zero defect philosophy should be implemented	20%	60%	20%
3	Communication and team work should be of prime focus	30%	60%	10%
4	Continuous education and training is important for all the employees in the organization	40%	50%	10%
5	Do you implement and analyze Plan, DO, Check and Act ; (PDCA)	90% -Yes 10%-NO		
6.	Kaizen technique, Quality Management System (QMS) and Information Management System (IMS) should be used in the manufacturing organizations.	100% -Yes		
7.	Same standard procedures should be adopted while importing the raw materials from the same country and from one country to another country.	90%- Yes 10%-No		
8	There is no inspection for internal group suppliers, where as there is inspection done only on outside suppliers.	100% -Yes		
9	All manufacturing organizations follows Internal Quality Control (IQC) system.	100% -Yes		
10.	Majority (90%) of the manufacturing organizations have acquired ISO certificates and their suppliers also have acquired the same certificates.	90%- Yes 10%-No		

Table 2: Respondents' opinion about Total Quality Management (TQM)

Identified Successful factors for TQM implementation from the respondents are Failure mode effect analysis, Benchmarking, Business Process Management and others as shown in the Chart 1.

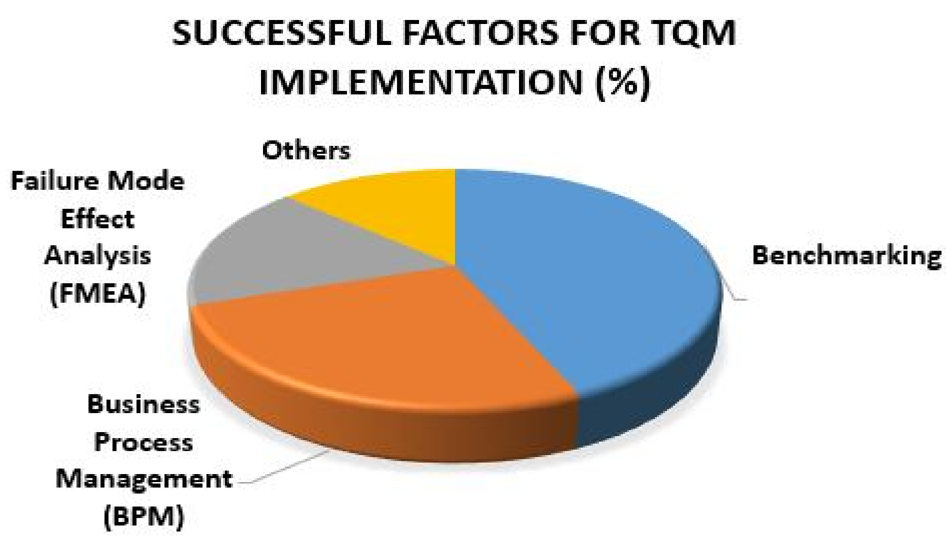

Chart 1: Successful factors for TQM implementation

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FINDINGS

1- 75% of the respondents are male employees and 25% are females.

2- 30% of the respondents are from the Quality and Inspection department, 30% from the production department, 20% from the Purchasing department, and 20% from other different departments.

3- 20% of the employees strongly agree to the statement "TQM focuses on long-term commitment and continuous improvement", 70% agreed and 10% of the respondents have neutral opinions.

4- 20% of the employees strongly agree to the statement "Zero defect philosophy", 60% agreed, and 20% have neutral opinions.

5- 60% of the employees agree on the statement "communication and teamwork should be of prime focus", 30% strongly agree, and 10% have neutral opinions.

6- 50% of the employees agreed on the statement "continuous education and training is important for all employees in the organization", 40% strongly agreed, and 10% have neutral opinions.

7- 90% of the respondents are of the opinion that Plan, Do, Check, Act (PDCA) cycle should be implemented and analyzed.

8- 100% of the respondents are of the opinion that Kaizen technique, Quality Management System (QMS) and Information Management System (IMS) should be used in the manufacturing organizations.

9- 90% of the responses indicated that the same standard procedures are adopted while importing the raw materials from the same country and from one country to another country.

10- 100% of the respondents are of the opinion that there is no inspection for internal group suppliers, whereas there is inspection done only on outside suppliers.

11- 100% manufacturing organizations follow Internal Quality Control (IQC) system.

12- Benchmarking is accepted as the most successful factor for TQM implementation (43.5%), Failure mode effect analysis (26.1), Business process management (17.4%), and others (13.1%).

13- Majority (90%) of the manufacturing organizations have acquired ISO certificates and their suppliers also have acquired the same certificates.

V. CONCLUSION

The importance of Total Quality Management is understood by the manufacturing organizations in Saudi Arabia. The success of TQM lies in implementing it in all the departments in the organization. The important success factors identified in TQM implementation are Failure mode effect analysis, Business Process Management, Benchmarking and others. As every manufacturing organization environment is different, one has to understand the reality of the competitive situation and implement TQM in the organization in an effective manner.

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ADJUSTMENT PROBLEMS OF ADOLESCENTS OF TRIBAL UNWED MOTHERS: A STUDY WITH SPECIAL REFERENCE TO WAYANAD DISTRICT, KERALA

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ABSTRACT

A cross sectional study was conducted to measure the adjustment problems of adolescents of tribal unwed mothers in Wayanadu district of Kerala. 70 samples were selected by using census method. Data were collected using structured interview schedule and standardized scale of Adjustment Inventory for School Students (AISS) with the help of interview method.

38.6 percent of the study participants belong to Paniya tribe. The results also indicate that children of unwed mothers experience substantial level of adjustment problems in emotional, social and educational spear of life that demand therapeutic attention.

Keywords: Adolescents, Emotional adjustment, Educational adjustment, Social adjustment, tribal unwed mother.

Wayanad has the largest population of tribes in Kerala. Wayanad district has the highest proportion of Scheduled Tribes (17.4%) as per the district wise distribution of Scheduled Tribe population. The Scheduled Tribe population of Wayanad District was **136,062** lakhs in 2001 census. The native Adivasis mainly consist of various sects like *Paniyas, Kurumas, Adiyars, Kurichyas, Ooralis,Kattunaikkans* etc. 53 per cent of the tribal population in Wayanad belongs to Adiya and Paniya. Kurichyas and Kurumas are in a better socio-economic advancement among the tribal communities of Wayanad.

Mann (1987) combined the findings of all other studies conducted on the status of tribal women. Even though she is always struggling for existence, she does not have much difficulties than that of other women. The tribal norms form the ancient period itself is favourable to women. **Mohandas (1992)** describes the violence on Tribal women. He explains about the pathetic situation of unwed mothers among the Tribals in Wayanad and describes about the influence of outside elements leading to unwed motherhood. Tribal women were treated as easy target of sexual gratification by non-tribal communities resulting increased incidence of unwed mothers in Kerala **(Jose et al., 2010).**

A large number of unwed mothers belonging to ST communities live in Wayanad district. As per the information from the official sources, there are 308 (based on *RTI reply no.B.6161/11, ITDP, Wayanad*) unwed mothers in Wayanad district alone. Many of them lacking with proper living conditions like house, sanitation, health care etc. and has undergone exploitations by members outside community – resulting in poverty, illiteracy, high dropout rate among school going children.

The future generation may be affected by the social deterioration that has taken place among the tribals. The socialization of a child is complete only with the joint effort of both parents. The absence of a father figure aids in the difficulty of providing appropriate discipline. A father's approach to child rearing differs from that of a mother **(Hamilton, 1977**) and seems to promote achievement motivation. Proper guidance and effective intervention are needed yo end up the problems of unwed mothers and their children.

Being unwed mother in itself is problematic in Indian society. As a human being, unwed mother has the right to live and bring up their children even though they are born out of wedlock. Unwed mothers have to undertake the role of both the parents along with their psychological, economical and social problems.

The mother's stress will also affect the child, both directly and indirectly. Studies reveal that parenting stress leads to a stricter disciplinary style and less nurturing behaviors toward the child **(Crnic & Greenberg, 1987).**

Psychological problems are two times more likely in children from single mother families and three times more likely in remarried families than in intact two-parent families (Moore, 1992). Risk of emotional and behavioural problems, academic failure and social difficulties are more for Children of single mothers **(Ontario Health Survey, 1994).** Maternal education about child development can lead to improved child competence, academic test performance and intelligence quotients (Crockenberg, 1981; Dunst et al, 1986; Simons et al, 1993; Wahler, 1980; Telleen et al, 1989).

An unwed mother has the right to live and bring up her children even though they are born out of wedlock. But as the children of unmarried mother, the children may have some problems related to their education and social

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being. Hence the study on the adjustment problems and educational opportunities of the children of unwed mothers is necessary to understand the depth of problems of unwed mothers

AIM

To study adjustment problem of adolescent children of Unwed Tribal Mothers in Wayanad district.

SPECIFIC OBJECTIVES

- To understand the Socio-demographic profile of tribal unwed mother.
- To study and measure the level of emotional adjustment of adolescents of tribal unwed mothers.
- To assess the level of educational adjustment of adolescents of tribal unwed mothers.
- To measure the level of social adjustment of adolescents of tribal unwed mothers.
- To study about the educational opportunities for their children

HYPOTHESES

- Higher the income of unwed mother, lesser will be the adjustment problems of adolescents.
- Higher the education status of Unwed Mother, lesser will be the adjustment problem of adolescents.

METHOD

A cross sectional study was conducted among the adolescents of Unwed mothers of Wayanad district in Kerala. The study universe comprised the adolescents of Unwed mothers in Wayanadu district. Census method was used to select study samples by using a source list as sampling frame (based on *RTI reply no.B.6161/11, ITDP, Wayanad*). Out of 82 reported cases, 70 cases were available during data collection.

Eligibility criteria: Children between the age 12 and 18 of tribal unwed mothers in Wayanadu district.

Measurements: Data were collected using structured interview schedules and standardized scales. The structured schedule consisted of 71 items/questions. Adjustment Inventory for School Students (AISS) and itemized rating scale were used for collecting information from the sample of children of unwed mothers with the help of interview method. A socio-demographic profile sheet along with questions measuring Adjustment problem were included. Analyses were performed by using frequencies; percentile, Chi-square test, and Pearson's correlation test were used.

MAJOR FINDINGS

The major findings identified through study are

TABLE-1: Socio-demographic profile

Variable label	Attribute	Number	%
Name of tribe	Paniyas	27	38.6
	Kurichyas	7	10.0
	Kattunayikkas	9	12.9
	Adiyas	14	20.0
	Kurumas	7	10.0
	Uralies	6	8.5
Gender of children	Boys	41	58.6
	Girls	29	41.4
Age of children	12	27	38.6
	13	15	21.4
	14	7	10.0
	15	6	8.6
	16	8	11.4
	17	6	8.6
	18	1	1.4
Type of school	Govt.	66	94.3
	Private	1	1.4
	Tribal Boarding School	3	4.3
Class	5	6	8.6
	6	20	28.6

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	7 8 9 10 11	11 9 9 13 2	15.7 12.9 12.9 18.6 2.9
Frequency of attending school	Regularly Alternatively Intermittently Irregular	13 9 26 22	18.6 12.9 37.1 31.4
Educational status of Unwed Mother	No education LPS UPS HS SSLC	49 7 9 1 4	70.0 10.0 12.9 1.4 5.7
Income	1001-2000 2001-3000 3001-4000	46 23 1	65.7 32.9 1.4
Occupational status of Unwed mother	House Wife House Maid Daily Wager Agri.Labourer Others	3 10 44 11 2	4.3 14.3 62.9 15.7 2.9
Guardian at school	Mother Grandmother Grandfather	45 9 16	64.3 12.9 22.9

Source: field data

- A large no. of (38.6%) of the study participants were from Paniya tribe, followed by Adiyan tribe (20%).
- Majority (58.6%) were boys and 41.4 percent were girls.
- Majority (38.6%) of the children were aged 12 years.
- Majority (94.3%) of them studied in government school.
- More than half of the adolescents are irregular in attending the school.
- Majority (70%) of the unwed mothers had no formal education.
- Majority (65.7%) of the study participants reported that they earn a monthly income between Rs. 1000 to Rs. 2000.
- 64.3 percent has their mothers as the guardian in their school.

TABLE-2: Tribal unwed mothers' Children's adjustment

S. no	Units/domains	Number	Mean	Mode	Median	SD	Min-Max
1	Emotional adjustment	70	8.1286	6	8	2.70759	3-15
2	Social adjustment	70	8.5429	9	9	2.79589	2-13
3	Educational adjustment	70	8.8143	9	9	2.92066	2-15
4	Total adjustment scores	70	25.4857	27	27	6.27796	10-37

Source: field data

Unwed mothers' children's level of adjustment measured by Adjustment Inventory in three problem areas viz., emotional adjustment, social adjustment and educational adjustment. In the 60-items inventory, 20 items measured the construct emotional adjustment of the children of unwed mothers. Higher the score indicates emotional instability while low score tend to show emotional stability. In the current study, obtained scores on this sub-domain ranged from 3-15 with a mean of 8.1 (Mode=6) with a SD of 2.7. The result indicates that substantial level of emotional adjustment problems experienced by the children of unwed mothers. In social adjustment, individuals who scores higher are likely to be submissive and retiring while those who scores less are likely to be aggressive and outgoing. In the current study, the children of unwed mothers scored in between 3-15 with a mean of 8.54 (Mode=9) and SD of 2.8. The results indicate that children of unwed mothers are

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substantially face social adjustment problems that require special therapeutic attention. Similarly, these children also face substantial level of adjustment problems in education also as reflected by the scores that ranged from 2-15 with a mean of 8.8 (Mode=9) and SD of 2.9. The overall adjustment score also consistently shows the obtained scores ranging from 10-37 with a mean of 25.5 (Mode=27) and SD of 6.3. The results indicate that children of unwed mothers experience substantial level of adjustment problems in emotional, social and educational spear of life that demand therapeutic attention.

- Significant inter-correlation between sub-domains of adjustment inventory such as emotional adjustment educational adjustment (r=.633; &p<.05) emotional adjustment and social adjustment (r=.543; &p<.01). Further, total adjustment score was significantly correlated with emotional adjustment (r=.633; &p<.01), social adjustment (r=.787; &p<.01) and educational adjustment (r=.809).

- The domains of unwed mothers' children adjustment such as emotional adjustment (F= 1.118; & p< .356), social adjustment (F= 1.395; & p< .246), educational adjustment (F= 1.189; &p< .324) and total adjustment (F= 1.076; & p< .376) were statistically not significant.

TESTING HYPOTHESES

- Correlation analysis revealed that income of unwed mother is not correlated with domains of children's adjustment (r=-.083; &p<.01). Hence the current study establishes that there is no significant relationship between income of unwed mother and adjustment problem of adolescents, accepting null hypothesis.

- Chi-square test for association was performed to examine the association between adjustment problem of children (total score of adjustment inventory) and mothers' educational status. The chi-square analysis revealed a non-significant association between children's adjustment problems and educational status of unwed mothers (X^2=.85.749; df:92; &p=.664). Hence, alternate hypothesis is rejected while null hypothesis is accepted as 'there is no significant association between Children's adjustment problems and unwed mothers' educational status.

DISCUSSION

A review of literature shows that there has been a very little research on the topic 'unwed mother hood'. Available published material is very little and that by foreign authors. A few studies which have been conducted in this field, found many psychological and social factors as the reason for unwed motherhood (Frienman 1972). The current knowledge about the causes, process and consequences of unwed motherhood in indigenous tribal population is extremely limited whereas the available sources of information are mainly media reports and opinion articles (Jose et al, 2009). This is true in case of adolescents of unwed motherhood too. Thus the present study was designed to measure the level of adjustments of adolescents of unwed mothers in Wayanad district of Kerala.

Majority (65.7%) of the study participants, parental income reported that they earn a monthly income between Rs. 1000 to Rs. 2000. Overall, the income profile of the unwed mothers show lower and lower middle income categories of households. Marital disruption is associated with changes in parental resources and declines in child well-being (Morrison and Cherlin 1995; Baydar, and Brooks-Gunn 1994; Astone and McLanahan 1991; McLanahan and Sandefur 1994.).

Majority (70%) of the unwed mothers had no formal education. It confirms the study results that majority of the tribal unwed mothers in Wayanad were illiterate (Praveen, and Nalini, 2010).

Current study establishes that there is no significant relationship between income of unwed mother and level of adjustment of adolescents. This result is not go hand in hand with the following study result that about half of the disadvantage on children's adjustment associated with single motherhood is due to low income. Most of the rest is due to lower parental involvement and supervision and higher residential mobility (McLanahan and Sandefur 1994).

The results of present study indicate that children of unwed mothers experience substantial level of adjustment problems in emotional, social and educational spear of life that demand therapeutic attention. It confirms the study result that risk of emotional and behavioural problems, academic failure and social difficulties are more for Children of single mothers (Ontario Health Survey, 1994).

RECOMMENDATIONS

Major recommendations are :

Individual level intervention

- Timely ventilation of tensions and feelings, training on yoga and medication, timely psychological interventions and treatment for complex problems

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- Provide opportunities for vocational training, life skill and soft skill development through children' club at school level with the involvement of GOs and NGOs.
- Provide special educational and career guidance through the adolescent programmes initiated by ICDS.
- Give special focus on tribal unwed mothers and their children while implementing National Rural Health Mission programmes.
- In order to tackle the emotional adjustment problems of the adolescents of tribal unwed mothers, special packages can be included in National Mental Health Programme.

Group level intervention

- Initiate inclusive programmes for providing emotional and materialistic support for adolescent children and their mothers at NHG level through children' clubs and Balasabhas.

Society/Larger Community level

- Organizing publicity campaigns to educate tribal women as illiteracy may be one of the factors that contribute to the creation of increasing unwed mothers among tribes.
- Alternate income generation programmes can be initiated on a community basis in order to stabilize their income thereby upgrading their and automatically their children's standard of living.
- Social workers can also intervene with the adolescents of unwed mothers. They can play the role of enabler, helper, counselor, facilitator so as to create awareness among them.

CONCLUSION

Even though limitations and errors are there, the study led to the certain findings and conclusion that helped the researcher to formulate certain suggestion which may help the amelioration of the conditions of adolescents of unwed tribal mothers . Finally it is hoped to help the Social Workers, eminent persons working in the tribal area and also helpful for the effective intervention of the NGO's working in the sector.

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FINANCIAL SECTOR REFORMS IN INDIA: THE PATH AHEAD

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ABSTRACT
Indian financial sector had undergone a lot of changes since the reforms started by government of India in 1991. This phase is characterized as the phase of liberalization wherein more freedom is provided to the corporate and the financial sector became more structured and regulated. The reforms in the financial sector lead to growth and development of this sector as well as the growth of corporate because of the linkage which exist between them. Financial sector act as the intermediary between the lender and borrower of funds i.e. Firms who require funds for investment purposes. Financial sector includes banking as well as non banking financial institutions and the regulatory bodies. Growth had already take place but still efforts are required to match up the footprints of other developed countries. This paper tries to identify the steps which are required for the systematic development of the financial market.

Key words: regulatory bodies, financial sector, corporate

INTRODUCTION
A number of reforms have been introduced in the financial sector since 1991. A lot of liberalization policies have been brought in the market which provides a lot of freedom to the corporate for decisions related to capital budgeting, structuring and working capital management. The interest rate has been deregularized; banking sector has been reformed, functioning of capital market has been improved. In order to improve the performance of banks a variety of steps are initiated.

The success of liberalization is dependent not only on the quality of reforms but also on the implementation of these reforms and implementation timings. In order to increase the growth potential of the economy it is very important to make the funds available to the productive units of the economy. In most of the cases these productive units are not the units which save and go for the reinvestment. If the economy is going on the path of development stage then it is very essential that government should intervene in this development process because the environment is such in developing countries that we cannot leave the structuring on market forces.

OBJECTIVES
- To analyze the need for reforms in India.
- To assess key elements for the success of financial sector reforms.

RESEARCH METHODOLOGY
A descriptive approach is used in this paper. The first part is devoted to a brief background on the need for reforms. and main reforms undertaken by the government. It will also describe the policy framework required for the proper implementation of the reforms. The concluding part identifies the critical elements that would possibly determine the progress of reform.

METHOD OF DATA COLLECTION
The present research is based on secondary data only. The secondary data have been collected from various websites, Government reports, and publications.

FINANCIAL SECTOR REFORMS
Financial liberalization starts in 1988 but gained pace since 1991. A lot of reform related to financial sector were announced in 1991. India's money and capital market reforms since the early 1990s have had a positive impact on both the banking sector and capital markets. Since 1991 lot of changes took place in the economy for structuring the financial market of country. Private institutions grew fastly in commercial banking and AMC business because of these reforms. RBI, SEBI and the Insurance Regulatory and Development Authority (IRDA) became important institutions for managing the financial market. RBI has given licences to new private sector banks because of liberalization activity. The RBI has also been granting licences to industrial houses.Many other changes also takes place in financial sector like development of financial Institutions, non-banking finance companies, mutual funds and capital market reforms etc.

The reforms took place in various sectors of the economy banking, primary and secondary stock markets, government securities market, and external sector policies. Sarkar and Sarkar, 2000, analyzed the age effect of firms and found that young firms were more deeply affected by the reforms than old ones and that the

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impact was more pronounced in earlier periods than later. According to Chakrabarti, R., W.Megginson, & P.K. Yadav (2008), Legal system in India provides good investor protection on papers but in reality it is not so because of the corrupt system which is overburdened with work. Major steps have taken for building the confidence of investor by implementing various reforms in the financial market.

According to Sarkar & Sarkar, 2003; Reddy & Rath, 2005 India's bank-oriented financial structure may still be classified as "underdeveloped", and its capital markets still lack consistent analyst services and are burdened with high levels of information asymmetry. According to Varma, J. R. and Vivek Moorthy, 1996, it is evident that India has undertaken financial sector reforms at a leisurely pace and that there is a large unfinished agenda of reforms in this sector.

Need and objectives of Indian Financial Market Reforms

- To develop a competitive and transparent financial market
- To allocate the savings efficiently for the growth of the sectors
- To make the financial sector profitable
- To provide a competitive environment with freedom of entry and exit for the players.
- To improve the instruments of financial market according to changing environment

The government should undertake some systematic steps for the development of the financial sector so that it will be able to match steps with other developed economies.

The Macroeconomic Framework and Financial Sector Development.
The government should understand the relationship between Macroeconomic Framework and Financial Sector Development. The past result does not always mean that the current framework is also well suited for attaining high growth targets for the future. The economy faces various challenges in maintaining robust growth rates. Fluctuating capital inflows are causing difficulties for national macro policies.

There are many infrastructural problems that can prevent the country from achieving its complete potential. Disciplined and systematic fiscal, monetary and debt management policies provides the crucial foundation for the progress in financial sector reforms and the efficient working of financial market. A good financial system is also very essential for macroeconomic stability, and it will also helps in reducing the effects of fluctuations on an economy. A sound financial system is also required for the success of macro policy implementation.

Increasing Access to Finance
The government should take steps for expanding the use of financial services. More liberalization should be given to banking sector. Entry barriers for private deposit accepting small banks should minimized so that people will have more access to finance for investment

Same treatment to all institutions
In an sound financial system, all players compete on the same ground, undue advantage is not provided to some specific players. No institution dominates the rivals because of benefits it get, and all the resources are efficiently allocated without any partiality.

A Good Regulatory Framework
Regulators often have unclear, sometimes mutually inconsistent, and infeasible objectives. Objectives must kept pace with the fluctiuations in the economy.A growth friendly framework should be adopted for regulating the financial market.

More Efficient Market
Efforts should also be made from the side of government to make the markets more efficient and liquid in nature. It will lead to increase in the confidence of investors as well as the other parties involved in the functioning of the market.

Financial markets have a very important role to play in a modern economy.

1. Sound financial markets allow risks to be borne by investors who are best placed to bear them.
2. A healthy market also provides clear signals about which companies and sectors are doing well which commodities are likely to be in short supply and whether the RBI is doing a good job in keeping inflation under control
3. Financial markets can also bring the users of capital and savers together at low cost, eliminating layers of intermediation, and thus costs.

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4. Reduce the cost of finance for firms, households, and the government, allowing them to finance investment and innovation and grow.
5. Allow for better allocation of resources in the economy, including taking away resources from declining sectors and reinvesting them in sunrise sectors.

The success of liberalization reforms of country depends on the real sector situations and the financial conditions of the country. The success rate of one country may be different for the other country for the same set of reforms. Thus we can say that impact of reforms is dependent on-

- Quality of reforms
- Financial condition of the economy
- Real sector situations
- Timings of the implementation

CONCLUSION

Financial sector reforms includes deregulation of interest rates; elimination of directed credits; increasing competition by promoting new domestic and foreign banks, scaling down of liquidity ratio and introduction of new financial instruments etc. The impact of each of these reforms has been varied and different for each and every country.

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ROLE CONFLICT OF ANGANWADI WORKERS: A STUDY IN SIVASAGAR DISTRICT OF ASSAM

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ABSTRACT

The aim of this paper is to focus on whether there are exist role conflict or not among the Anganwadi workers. The Anganwadi workers as working women are required to perform multiple conflictory roles. The paper highlights the problems of an Anganwadi worker has to face due to role conflict. The study is conducted through primary data by survey method among Anganwadi workers and has come up to assess the sources of role conflict with socio-demographic characteristics. An exploratory research design was adopted and sample comprised of 380 Anganwadi workers selected from 10 ICDS project, of Sivasagar district of Assam. Purposive sample techniques were used to draw a sample for the study. A self devised interview schedule was used as a tool for data collection.

The analysis of data reveals that majority of the respondents have to face problem for maintaining dual role i.e. in household works and official or job role. As such often they have been facing role conflict for smooth functioning of their duties and responsibilities.

Key Words: Anganwadi Centre (AWC), Angawadi Helpers (AWH), Angawadi workers (AWW), ICDS (Integrated Child Development Services), Role Conflict, Role.

INTRODUCTION

The term ***'role'*** denotes a set of expectations and obligations associated with a particular status within a group or social situation. The behaviour expected of the occupant of a given position in a social system is called 'role'. The task performed by an individual makes up the role he/she is expected to play in the life of his /her community or in the organization. Role is an expected mode of behaviour. An individual occupies many different positions in a variety of organizations and performs multiple roles. 'A social role' as defined by Lundberg, 'is a pattern of behavior expected of an individual in a certain group or situation.' [1] According to Ogburn and Nimkoff, a role is 'a set of socially expected and approved behavior patterns, consisting of both duties and privileges, associated with a particular position in a group.'[2]

'Role' plays an important part in everyday life of every person. Without playing a role a person does not exist either for himself/herself or for others. In common sense terms, role is a set of expectation people has about the behaviour of a person holding a position. A social group or an organization carries on its life smoothly and harmoniously to the extent that roles are clearly assigned and each member accepts and fulfils the assigned role according to expectations. An individual occupies many different positions in a variety of organizations and performs multiple roles.

Role conflict is the incompatible expectations with in and/or between role(s). It occurs when there are incompatible demands placed upon a person such that compliance with both would be difficult.[3] There are inter-role conflicts and intra-role conflicts. Intra role conflict occurs when the demands are within a single domain of life such as on the job. Inter role conflict occurs across domain of life.[4] It exists when the expectations of a job are mutually different or opposite and the individual cannot meet one expectations without rejecting the other.

Role conflict is defined as the struggle in different roles. Conflicts in roles arises basically due to several reasons but in general, it is the desire to attain success in life and the challenges which acts as a pressure on one's dream and demand which conflict with each other. Role conflicts can take place in different forms – firstly, expectations are divergent and cannot be fulfilled by rejecting any of the options; secondly, in carrying out one's responsibilities, requests received from the senders are incompatible and thirdly, multiple roles often comes together.

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[2] Ogburn & Nimkoff, 1950. *A Hand Book of Sociology,* London, Routledge and Kegan Paul, p-113

[3] Katz, D. & Kahn, R.L.(1978). The Social Psychology of Organizations, 2nd Ed., New York City, John Wiley.

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STATEMENT OF THE PROBLEM

The success of any organization depends on employees' skills and willingness. Workers maintain an attitude towards their jobs in the organization and as a result of diverse features of their job, social status that they've gained about their jobs and experiences in their job environment. The Anganwadi workers are the women workers and they are the main workers in implementing the ICDS services, who focus their care to the child and the mothers, the most vulnerable population of the world. The Anganwadi workers come from different family situations. They have to perform several roles in the work place and in the family. Work and family are central components in people's lives; A working women much time is spent in managing multiple responsibilities. As such a form of friction emerges on role pressures from work-family domains in some respects. People experienced between their work roles and other life roles.

However, gender differences in work and family conflict have been a consistently important theme. Beside gender, some family domain pressures like the effect of presence of young children, time management in work place and family, work domain pressures like number of hours worked per week are associated with work family conflict. The present study is stated as the *'Role Conflict of Anganwadi Workers: A study in Sivasagar District of Assam.'*

For this study, the key word '*Anganwadi workers'* encompasses the *Anganwadi workers*, *Anganwadi helpers* whom are engaged for running the Anganwadi centers, Supervisor, who provides the job guidance to the workers as well as all the employee of the ICDS project.

The aim of this paper is to know whether there are exist role conflict or not among the Anganwadi workers.

REVIEW OF LITERATURE

Enders, J. (2000), examined about conflict of working women and carried out a report that working women face a lot of difficulties to link their work and family properly.[5] Duxbery in 2001 tried to emphasize the barriers of working women and came up with a report that time and energy acts as a great barrier when multiple works participation are involved.[6]

Bryon (2005)[7], Greenhus and Powell (2006) and Nadeorn and Metcalf (2007)[8] studied about the family and work conflicts and came to a result that work- family conflicts affects each other. Work conflicts influences family relationship and family conflicts have an effect on the performance of a woman in job. They reported that work family conflict often leads to conflict between family and jobs.

The working and earning women has little control over her own earnings, has little say in decision making and is usually in a subservient position (Uma Shankar Jha; Arati Mehta and Latika Menon, 1993)[9]

Sethi, A. & Tranjot Bains (1990) mentions that in a joint family the married working women has dealt with the mother and sister- in-law who are mostly jealous of her status, and always find faults with her style of life. Even her own children become demanding and feel neglected. The large number of the daughters of working mothers was not in favour of their mothers working.[10]

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Voydanoff (1988)[11] and others have analyzed the linkages between family system and work among dual earner wives with a view to delineate inter-role conflicts, role strain and personal stress among working wives/mothers.

There is a unified relationship between work and family; this inter-role conflict was examined by Kahn, Wolfe, Quinn, Snoek, and Rosenthal, (1964)[12] and found that people had experienced between their work roles and other life roles.

However, gender differences in work and family conflict have been a consistently important theme in role conflict research (Lewis & Cooper, 1999)[13]. Housework is gendered that is, there are tasks that women are expected to perform and others that are generally men's expected responsibility. Women cook, clean, and care for children, while men usually take care of home repairs and lawn maintenance. Employed women generally face more demands (from paid work, child care, and housework) than employed men (Robinson & Godbey, 1997).[14] In this regard "male" activities are more flexible while "female" responsibilities are often necessary to do every day.

On the basis of the previous studies, present study attempts to observe whether there is existing role conflict among Anganwadi workers or not in Sivasagar district of Assam.

FIELD OF THE STUDY

The propose study is *'Role Conflict of Anganwadi Workers: A study in Sivasagar District of Assam*. The domain of this study is concerned with the Anganwadi works of ICDS programmes under Social Welfare Department of Assam. Total sanctioned ICDS projects in Assam are 231 out of which 230 is operationalised (Census 2011). Total sanctioned Anganwadi centers are 62,153, out of which 4,035 is Mini-Anganwadi Centre.[15] There are 10 ICDS (Projects) blocks in Sivasagar district and are functioning. In *Sivasagar district,* there are 1768 Anganwadi centres are sanctioned. There are only one AWW and one AWH have been engaged to perform the functions of AWC. But in Mini AWC, there are only one number of AWW have to perform all the functions of the centre. At present, there are 3583 Anganwadi workers in Sivasagar district. Out of these 380 respondents were selected by purposive sampling techniques for the present study.

METHODOLOGICAL APPLICATION

An exploratory research design has adopted for the study. The information regarding the study was collected from two sources Primary source and Secondary. Secondary data were collected from available books, publications, research studies, articles and websites. A closed-ended interview-schedule was designed to collect primary data.

Both observation and Interview schedule were adopted for data collection. The main tool for collection of data was questionnaire cum interview schedule.

RESULTS AND DISCUSSION

The present research work is of exploratory in nature and based on primary data. A survey was conducted among 380 Anganwadi workers response across located mainly in Sivasagar district of Assam. This study explores issues pertaining to role conflicts between the dual-couples related to stress, childcare, domestic work and job roles and work. This study also discusses questions related to conflict with colleagues working hours, time spent with family after working hours, family responsibilities, domestic workload, factors responsible for higher level of strain, and how the working couples manage strain and stressful situations, conflicts between multiple roles.

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The study reveals that out of the total 380 respondents, 105(27.6%) were found in high level of stress, 117 (30.8%) in moderate level and the 158(41.6%) were in low level of stress. Among the respondents, out of 10 CDPO, 6 (60.0%), out of 19 supervisors (52.6%) face high level of stress and low level of stress were found among AWH 104(60.1%) in the domain. It has observed that CDPO, Supervisors and AWWs have comparatively more responsibilities and work load than the AWH. So, the AWH employees are in a better mental status than the other categories of respondents in the projects. (Table -1,)

Table-1 : Level of Stress of the respondents

	Level of stress						
Category of Respondents	**Low**		**Moderate**		**High**		**Total**
	f	%	*f*	%	*f*	%	
AWH	104	60.1	51	29.5	18	10.4	173
AWW	49	33.1	58	32.6	71	39.9	178
Supervisor	4	21.1	5	26.3	10	52.6	19
CDPO	1	10.0	3	30.0	6	60.0	10
Total	**158**	**41.6**	**117**	**30.8**	**105**	**27.6**	**380**

Source: Field Survey

Table-2, shows that the main reason for stress of the respondents was excessive workload, Time management, forwarding excessive information, family responsibilities and conflict with spouse. For 104 (27.4%) of the respondents stress was caused due to excessive work load and for 60 (15.8%) it was for giving excessive information to the authority. The respondents reported that they have to supply information oftenly about different data to the authority. For 94(24.7%) of the respondents stress was due to time management. The respondents reported reason of stress was due to family responsibility and conflict with spouse was 95 (25.0%). Only 27(7.1%) of the respondents stated that they have no stress.

Table -2: Reasons of Stress

	Reasons for stress										
Category of Respondents	**excessive workload**		**Time management**		**Excessive information supply**		**Family responsibility & conflict with spouse**		**Not applicable (no stress)**		**Total**
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
AWW	68	38.2	45	25.3	35	19.7	30	16.9	-	-	178
AWH	25	14.5	42	24.3	20	11.6	59	34.1	27	15.6	173
Supervisor	8	42.1	4	21.1	4	21.1	3	15.8	-	-	19
CDPO	3	30.0	3	30.0	1	10.0	3	30.0	-	-	10
Total	**104**	**27.4**	**94**	**24.7**	**60**	**15.8**	**95**	**25.0**	**27**	**7.1**	**380**

Source: Field survey

In the study, it has seen that AWW 68(38.2 %) and supervisors 8 (42.1%) have more stress due to excessive work load than the AWH 25 (14.5%). They reported that they have to maintain a large number of registrars and also field survey, keep communication with the community, awareness on different social facts besides their normal duties. They have to manage a limited time for managing the family. On the other hand AWHs 59(34.1%) were more stress due to family responsibilities and conflict with spouse. This stress is related to gendered base. Neither they are being able to take economic support, i.e. a least amount of honorarium they have been paid, nor family responsibilities. As such their spouses are being unwilling to support their household works.

The study focuses on identifying sources of tension and conflicts as well as of' 'support in the respondents both in the family and colleagues in service place. It is also tried to focus the respondents' efforts for management to combine their dual roles. Underlying the observations is that conflicts and tensions are inevitable both, 'because of the uncertainty in allocating priorities to competing demands of the two roles, and because of the sheer physical pressures involved upon the AWW. Sometimes, the AWW / Supervisors have to spend daylong in outside of home for collecting data or information from beneficiaries. The data suggest that housework, child

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care. and the absence of active support, encouragement and help from 'significant others' in the family are sources of tension in the respondents' role as home-makers and the pressures of commuting and of coping with the spillover of office work are the sources of tension in their role as earners.

On the domain of domestic works, it was observed that as many as 339 (89.2%) out of the 380 respondents live in 'nuclear' families consisting of parents and unmarried children and only 35(9.2%) live in Joint family. 6(1.6%) respondents live alone i.e. outside of their family or aboard of her family for their job. It could be pointed out that the burden of household responsibilities on women is likely to be greater in the nuclear family, than it is in the joint family - where the work is shared - and it could be argued that consequently, women from nuclear families are less likely to work. (Table -3)

Table: 3, Family composition of the Respondents

Category of respondents	Types of family						Total
	Nuclear		Joint family		No families (Live Alone)		
	freq	%	freq	%	freq	%	
CDPO	9	90.0	1	10.0	-	-	10
Supervisor	15	78.9	2	10.5	2	10.5	19
AWW	158	88.8	19	10.7	1	0.6	178
AWH	157	90.8	13	7.5	3	1.7	173
Total	**339**	**89.2**	**35**	**9.2**	**6**	**1.6**	**380**

Source: Field survey data.

The respondents were questioned as to which of the tasks they perform themselves and how often they do so. They were also asked whether any one assist them (partially/ entirely) in the performance of these tasks. Married respondents were specifically requested to describe the manner in which their husbands share in performing these tasks. It was observed (Table -4) that above 63% respondents perform almost all the tasks enlisted except shopping and repairing of household works and made pay bill without ay assistance. A larger percentage of the respondents are involved with tasks generally seen as 'feminine' viz. cooking (67.9%), tidying up (68.4%) decorating the house (76.1%), etc. However, a sizeable number of the respondents are involved in the performance of tasks, which are usually not believed to be feminine, e.g. getting the repairs done, paying the bills and doing the banking work 118(31.1%). Regarding Shopping items, respondents prefer to do in shared basis with the spouse.

Table -4: Respondent's performance on Household Tasks

Task	Types of resp.	Never done		Shared done		Entirely done by resp.		Total
		freq	%	freq	%	freq	%	freq
Cooking	CDPO	1	10.0	6	60	3	30	10
	Superv.	2	10.5	7	36.8	10	52.6	19
	AWW	8	4.5	41	23	129	72.5	178
	AWH	5	2.9	52	30.1	116	67.1	173
	Total	**16**	**4.2**	**106**	**27.9**	**258**	**67.9**	**380**
Washing clothes	CDPO	1	10.0	5	50.0	4	40.0	10
	Superv.	1	5.3	8	42.1	10	52.6	19
	AWW	1	0.6	51	28.7	126	70.8	178
	AWH	0	0	68	39.3	105	60.7	173
	Total	**3**	**0.8**	**132**	**34.7**	**245**	**64.5**	**380**
Washing utensils	CDPO	1	10.0	7	70.0	2	20.0	10
	Superv.	1	5.3	15	78.9	3	15.8	19
	AWW	1	0.6	41	23	136	76.4	178
	AWH	6	0	65	37.6	102	62.4	173

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	Total	**9**	**2.4**	**128**	**33.7**	**243**	**63.9**	**380**
Sweeping and cleaning	CDPO	1	10.0	4	40.0	5	50.0	10
	Superv.	4	21.1	8	42.1	7	36.8	19
	AWW	2	1.1	35	19.7	141	79.2	178
	AWH	1	0.6	52	30.1	120	69.4	173
	Total	**8**	**2.1**	**99**	**26.1**	**273**	**71.8**	**380**
Tidying up house	CDPO	1	10.0	3	30.0	6	60.0	10
	Superv.	0	0	5	26.3	14	73.7	19
	AWW	0	0	54	30.3	124	69.7	178
	AWH	0	0	57	32.9	116	67.1	173
	Total	**1**	**0.3**	**119**	**31.3**	**260**	**68.4**	**380**
Decorating house	CDPO			2	20.0	8	80.0	10
	Superv.	2	10.5	5	26.3	12	63.2	19
	AWW	2	1.1	43	24.2	133	74.7	178
	AWH	6	3.5	31	17.9	136	78.6	173
	Total	**10**	**2.6**	**81**	**21.3**	**289**	**76.1**	**380**
Shopping for essentials	CDPO			3	30.0	7	70.0	10
	Superv.	1	5.3	5	26.3	13	68.4	19
	AWW	17	9.6	73	41.0	88	49.4	178
	AWH	19	11.0	83	48.0	71	41.0	173
	Total	**37**	**9.7**	**164**	**43.2**	**179**	**47.1**	**380**
Shopping for special items	CDPO	1	10.0	2	20.0	7	70.0	10
	Superv.	0	0	11	57.9	8	42.1	19
	AWW	18	10.1	88	49.4	72	40.4	178
	AWH	11	6.4	73	42.2	89	51.4	173
	Total	**30**	**7.9**	**174**	**45.8**	**176**	**46.3**	**380**
household repairs/ bill pay in office	CDPO	2	20.0	2	20.00	6	60.0	10
	Superv.	5	26.3	10	52.6	4	21.1	19
	AWW	65	36.5	47	26.4	66	37.1	178
	AWH	78	45.1	53	30.6	42	24.3	173
	Total	**150**	**39.5**	**112**	**29.5**	**118**	**31.1**	**380**

Source: Field survey.

Variations by marital status and by class of service are interesting. Out of 380 respondents 357 (93.9%) married and 23(6.1%) unmarried respondents and 32(8.2%) was widowed and 5(1.3%) lived separated. A larger percentage of married women and widowed, who are home-makers, wives and most often mothers, seem to be taking on most of the housework. However, a larger percentage of the unmarried seem to be doing almost all the household tasks enlisted, entirely on their own. This finding may of course be explained by the fact that at least 6 unmarried respondents live on their own and have nobody else to help them at homes and live with a young nephew or male cousin, who is taking his education, and does not take on much of the responsibility at home.

Respondents in AWW and AWH seem to take upon themselves, a larger proportion of household tasks than those in Supervisors and CDPO. This is not surprising, CDPO, Supervisors, whose economic condition is better than AWW and AWH, may be able to afford adequate paid help to get housework done. Besides, as compared to workers AWH, Supervisors and AWW are likely to have to carry more office-work, home. This may leave them little time to take on the responsibility of day-to-day housework. Even more important possibility is that supervisors and CDPOs placed as they are in high status, and powerful positions, see themselves more as career-women than as home-makers, and are therefore, less inclined to take on a heavy burden of household tasks. Whatever the reason, one envisages the supervisors and CDPOs as relatively more inclined to free herself from housework, while women at other levels to continue to be pre-occupied with domestic functions. Table -4, shows the household works the respondents have to engaged besides the official works.

The respondents have to maintain the family works as well as the office works. To take care of their children is an utmost duty and obligation. out of 380 respondents, majority of the respondent 147 (39.7%) was unable to give sufficient time for their children, 87 (23.5%) respondents had less time for taking care of their children because of their professional work. 83 (22.4%) respondents found problem in the outing time to school of their minor children in absence of her in the family. Only 32 (8.6%) respondents had not to face any role bearing adjustment related to child care. (Table -5)

Table : 5 Role of Respondent towards child care

Respondents	**Role related to child care:**										**Total**
	Unable to give sufficient time for children		***Less time for care of children's education***		***Problems of children outing time to school***		***Stay more time outside of home***		**No role related to child care**		
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
AWH	66	38.2	36	20.8	47	27.2	6	3.5	18	10.4	173
AWW	74	41.6	45	25.3	34	19.1	13	7.3	12	6.7	178
Supervisor	7	36.8	6	31.6	2	10.5	2	10.5	2	10.5	19
CDPO	3	30.0	4	40.0	1	10.0	2	20.0			10
Total	150	39.5	91	23.9	84	22.1	23	6.1	32	8.4	380

Respondents reported that they have less time to spend for care of their children 150 (39.5%). This was more among AWW 74 (41.6%), 66 (38.2%) for AWHs , 7(36.8%) among the Supervisors and 3(30.0%) for CDPO. For 45(25.3%). 36(20.8%) and 6(31.6%) of AWW, AWH and Supervisors respectively had been facing role bearing problem for giving less time for care of their children. Because they have to engaged more time on office related works. Some of the respondents informed that even sometimes their children were not permitted to do official works at home.

As an employed worker they have to spend more time outside of home and unable to maintain dual role both household work and office work. This has been faced by 13(7.3%) AWW, 6(3.5%) AWH and 2(10.5%) Supervisors.

In the course of this description, the focus is on Identifying sources of tension and conflicts as well as of' 'support in the respondents efforts to combine their dual roles. Underlying the observations is that conflicts and tensions are inevitable both, 'because of the uncertainty in allocating priorities to competing demands of the two roles, and because of the sheer physical pressures involved.

CONCLUSION

It can be concluded that the traditional gender roles such as child care, housekeeping and kitchen works of women (AWW) have been significantly changing in dual career families. Women face a dual role all over the world. This dual role leads to work family conflicts. There are several expectations from her both in the family as well as in her profession. The two expectations demand two different women in a single woman. For pursuing her roles successfully, she has to work with a strict routine having greater physical and mental ability to deal with critical situations in time. It often arises in conflicts between job and family, the role of family dominates over the role of job. However there are some AWW, who give priority to their jobs to maintain their strong commitments to job and to maintain their economic conditions as well as the welfare of the children and the society.

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RETRENCHMENT IN B - SCHOOLS

Savita Dattatraya Uppalli

ABSTRCT

The status of Management Education is changing rapidly. There are various renowned management institutes opened in the interior parts of the country. Good Infrastructure, Experienced Faculties, Placement Opportunities etc. are some plus points for the institute. But along with these Universities is becoming one of the major constraints and suddenly the scenario changed. After doing the job for longer period in the institute, being the most senior faculty, suddenly a day comes, and a faculty receives the letter regarding the ***Discontinuation of Service.*** *From the first day of the institute, the faculty was working as the founder member for the institute and she has taken lots of efforts to develop the culture of the institute. It can be said that she was stronger pillar of the institute.*

After that in the same district, two new institutes have been opened and by seeing performance of senior most faculty, she was transferred to the new institute to mould the same pattern as per the old first institute.

Case Part I: Discussion about present situation, problems faced, dilemma of Director.

Part –II: Discussion about Decision taken by management, Ethical Issues, Retrenchment Policy, Retrenchment Act.

Key words: Retrenchment, Management

CASE PART - I

Goldline**,** is an AICTE approved B **-** School offering the coveted MBA programme affiliated to the University. Goldline is established in the year 2009 under the Brand name of TCS. A pleasant atmosphere, modern infrastructure, state of the art teaching learning resources, a qualified and experienced faculty team and a vibrant industry interface are some of the features of the institute. We believe ***"Innovation is the heart of the knowledge economy"*** and so we are stepping to organize students to shape themselves.

ABOUT GOLDLINE

The striving need of excellence and quality education to young minds steered the founder of the TCS group. Initially come up with a small institute and eventually made it to a congregation of institutions offering various courses in higher education. It offers K.G. to P.G. Education in all the fields. A large number of students have been engaged in nurturing minds through a rich heritage of academic excellence. Essentially a hub of bustling student activities, the beautiful campuses in and around big cities has been a second-home to thousands students in their journey to challenge the times. After en expansion in big cities the society has decided to expand the wings in the rural areas and in 2008, the native place of the owner has been selected to start MBA & MCA Courses. Apart from the regular academic sessions, MBA students exposed to updated environment around. The TCS is always ahead of all these things. Its mission statement itself includes “developing individuals with active and creative minds which will help them to cope up with new technologies, methodologies, disciplines, resources and infrastructure and even attitudes”. Towards achieving this, institute is organizing various competitions for students.

NEW INSTITUTE OPENINGS IN THE RURAL AREA

TCS has decided to open the institute in the rural area for MBA and MCA. In the year 2008, a new branch has been started at the native place of the founder with intake capacity of 60 students. 3 regular faculties were recruited. Out of which one was Mrs. Saxena, whose qualification was B.Com., MBA and having a teaching and industrial experience. She was residing 40 Kms. Away from the institute and doing up and down daily. After successful working of two years, when another branch has been started to the native place of Mrs. Saxena, the society has transferred to the native place.

In 2010, the Society has decided to open other 2 branches away from the native place. One place was 40 kms. And another was 70 Kms away. The intake capacity for both was 120 students. So in one district now the society has 3 different branches running MBA, MCA and Engineering Courses.

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CURRENT SITUATION IN THE INSTITUTE

Year wise intake capacity & Admission status of the Institute

Year	Intake Capacity	Actual Admissions	Backlog	No. of Faculties
2010-11	120	110	10	06
2011-12	180	90	80	11
2012-13	180	75	105	10
2013-2014	180	38	142	10

Currently the institute has 68 students from 2012-13 batch and 38 students from 2013-14 batch. So the total goes to 96 students. As per the AICTE rules One Faculty is required behind 15 students. So the institute required only 6 to 7 faculties and actually it is having 10 faculties.

LIST OF TEACHING STAFF

Sr. No.	Name of the Faculty	Designation (Director Asst. Professor / Professor	Qualification with field of specification			Experience in Years A) Teaching B) Industry C) Research			Joining in the Institute	Feedback	Communication	Strength	Weaknesses	Academic Results
			UG	PG	Doctorate	A	B	C						
1	Dr. Mrs. Kulkarni	Director	B.Sc. Chem.	M.C.A, M.M.S. System	Ph.D.	14	-	-	2010	Average	Average	Good Planner	Prejudiced Personality	Good
2	Mr. Patil	Assistant Professor	B.Sc. Chem.	MBA Marketing & Personnel	-	6	10	-	2010	Good	Good	Political Nature, Very Calm	Closed Minded	Good
3	Mrs. Saxena	Assistant Professor	B.Com.	M.B.A. Finance & Marketing	M.Phil Reg.	8	7	-	2011	Medium	Good	Hardworking	Emotional	Good Av. For one subject
4	Mrs. Mehta	Assistant Professor	B.Com. G.D.C.A.	M.B.A. Marketing	M.Phil Reg.	8	9	-	2011	Medium	Medium	Sincere	Over confident	Good
5	Mr. Pathak	Assistant Professor	B. Text. (MMTT)	M.B.A, M..Phil, N.E.T.	Ph.D. Reg.	7	-	-	2010	Medium	Good	Intelligent	Show off Nature	Good
5	Mr. Tamboli	Assistant Professor	B.Sc. Chem.	M.B.A. Marketing & H.R. M.Phil	Ph.D Reg.	5	2.5	-	2010	Good	Good	Straight forward	Not so open	Average
6	Mrs. Deshpande	Assistant Professor	B.Com.	M.B.A. H.R. & Finance	Ph.D. Reg.	5	-	-	2010	Very Good	Good	Helping	Very Open	Good
7	Mr. Rane	Assistant Professor	B.Com.	M.B.A. Marketing & H.R.	-	2	2	-	2010	Good	Medium	Clever	Upset	Average
8	Ms. Sinha	Assistant Professor	B.A.	M.B.A. H.R. & Marketing	-	2	-	-	2010	Medium	Medium	Opportunistic	Manupilative	Poor
9	Mr. Dixit	Assistant Professor	B.E. Comp.	M.B.A. Marketing & Production	-	3	18	-	2011	Medium	Good	Cordial	Impatient	Good
10	Ms. Pande	Assistant Professor	B.C.A.	M.B.A. Marketing H.R.M.	-	4	-	-	2011	Average	Average	Smiling	Not so serious	Average

PROBLEMS FACED BY THE INSTITUTE

- Numbers of admissions were reducing every year
- Institute was paying to the faculties by VI'th Pay
- Unable to manage the overhead charges
- Competition from the sister concerns.
- Workload of faculties was reducing

The ultimate result was retrenchment of faculties.

DILEMMA FOR THE DIRECTOR

Director, Mrs. Kulkarni was in dilemma. The head office has sent the letter by considering the present situation, please retrench two faculties. Suggest the names. She was not able to take the decision and **who will be those two faculties?** A big question mark.

CASE PART II

DECISION TAKEN BY THE MANAGEMENT

Suddenly, at the end of August 2013, two faculties receive the letter from the head office as follows. Mrs. Saxena and Ms. Pande, working as 'Assistant Professor'. Without any prior intimation and without mentioning the reasons the faculties received the letter. Your service is discontinued from Sept. 1, 2013. You are requested to handover the charge to the Director.

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BACKGROUND OF Mrs. SAXENA

- She was having teaching plus Industrial Experience
- Worked in the institute from the foundation day (At president's Native Place)
- She was approved faculty by the university
- Major contribution for cultivating MBA Culture
- Institute has given the Permanent Letter of Appointment
- Within the working of 5 years, she has not receives a single memo from the management
- She has faced Academic Monitoring Committee once only as a formality
- Active member in preparing various proposals, projects
- Good in preparing the students for Anchoring
- Member for Training Placement Committee
- Director use to hand over the charge of In charge Director when she was out of the institute
- Shared Administrative responsibilities
- Transfer was given by considering the working of Mrs. Saxena
- Presently, the institute has only two faculties having specialization in Finance. Out of which one was Mrs. Saxena.
- In the span of 5 years, only 10 medical leaves were consumed by the faculty
- Out of 15 C.L. every year, 4 to 5 leaves were not used by the faculty

When the decision came all from all the campuses was shocked. How it can happen to Mrs. Saxena? Who was working from last 5 years

BACKGROUND OF Ms. PANDE

She has joined the institute in the year 2011. Her feedback was not up to the mark. And she was not serious about the work in the institute. So everyone was expecting her name for retrenchment.

QUESTIONS

1. Do you see any unethical issues in the case?
2. Whether the Director has any role to play in decision taken by the management?
3. What is the Retrenchment Act?
4. What should be the Retrenchment Policy in the institute?
5. Do you think that the present situation will bring a feel of insecurity in the faculties of the institute?
6. Will it affect the performance of the employees?

ABOUT THE JOURNAL

International Journal of Research in Management & Social Science is a quarterly double blind reviewed research journal of Empyreal Institute of Higher Education, Guwahati, India. It seeks to provide a platform to research scholars, practicing managers, and academicians in business management, commerce and allied fields, to present their research findings and share their views and experiences. Its aim is to promote research education worldwide and to establish acquaintances between management and Information Technology. The journal focuses on issues related to the development and implementation of new methodologies and technologies, which improve the operational objectives of an organization. These include, Project management, logistics, production management, e-commerce, quality management, financial planning, risk management, General Management, Banking, Insurance, International Business, Health Care Administration, Human Resource Management , Non-Profit Organizations, Operations Research/Statistics, Operations Management, Organizational Behavior and Theory, Organizational Development, Organizational Management, Production/Operations, Public Administration, Purchasing/Materials Management, Entrepreneurship, Strategic Management Policy, Technology/Innovation, Tourism and Hospitality, Supply Chain Management, Rural Management, Public Management, Knowledge Management, Business Ethics, Corporate Social Responsibility , Negotiations and Competitive Decision Making, Data Analysis, Hotel Management and emerging trends in allied subjects. The journal provides a forum for researchers and practitioners for the publication of innovative scholarly research, which contributes to the adoption of a new holistic managerial approach that ensures a technologically, economically, socially and ecologically acceptable deployment of new technologies in today’s business practices.

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1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.
2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1” margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16” and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14” and single-spaced, beginning from the second line below the title.

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1Author Designation, Department, Organization, City, email id

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5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.

Examples of References

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

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