

ANJAC Journal of Humanities and Social Sciences

A Biannual Journal of Research

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From the Desk of Editor-in-Chief . . .

It is my pleasure to introduce the second issue of ANJAC Journal of Humanities and Social Sciences: an interdisciplinary collection of articles dedicated to addressing education/learning, educational analysis and research pertaining to the socio economic conditions of the small scale societies in the rural areas. More specifically, these refereed articles consider research and analysis pertaining to education/learning in relation to social, political, religio-cultural and/or economic trajectories in the fast growing economy.

Finally, on behalf of the Editorial Board of ANJAC Journal of Humanities and Social Sciences and myself, I would like to express deep gratitude and thanks to the contributors and referees of this issue.

Thanks.


(S. BASKARAN)
Editor-in-Chief

From the Desk of Editor . . .

In the new millennium, every element of business environment in India has been changing. This transformation may be the result of economic liberalization, privatization & globalization that has been introduced in 1991. Globalization - as the process of rapid integration of countries and happening through greater foreign trade and foreign investment. In essence, it refers to increased possibilities for action between and among people in situations irrespective of geographical considerations as per the definition of social theorists. However, there has been both positive and negative impact of globalization on social and a cultural value in India. There is no denying of the fact that globalization has brought cheers to people's life by opening new vistas of employment. It has also made inroads in the cultural heritage of this country.

Globalization has no impact on rural life as standards of living are suboptimal but migration of people is taking place and poor people are moving to urban areas in search of employment. The unemployment problems are being massive problem in India. Besides, every year about 5 million people become eligible for securing jobs. Business field is subject to ups and downs of trade cycle and globalization. Economic depression or sick industries are often close down compelling their employees to become unemployed. Technological advancement contributes to economic development. But the computerization and automation has led to technological unemployment.

Besides, our hon'ble Prime Minister, Dr. P. Manmohan Singh said that "A major problem that we face is in the quality of higher education that our institutions impart. Unfortunately, most of them produce pass-outs who are nowhere near international standards." Generally, only 12 per cent of the students who complete secondary education enrol for higher education in India in any year. It is not only lowest with compare the figure of about 70 per cent in some developed countries but also much lower than the figure of about 20 per cent in some Southeast Asian countries.

However, in the process of this transformation, every organization or institutions started searching for new ways and means of achieving excellence. They can achieve corporate excellence by means of contributing to the well being of the society.


(K. SUNDARAM)
Editor

4.0 Conclusion

Some teachers feel frightened about group work and drama activities because they think that everything can get out of hand. However, with careful preparation and planning, we can easily overcome this problem. The main danger is over-enthusiasm on the students' part, leading to noise and confusion, as everyone tries to make themselves heard at the same time. The teacher has to show firm control over potentially problematic moments such as furniture shifting and group rehearsal; and clearly state the aims and method of the project. Teachers need to believe in the efficiency of drama techniques in order to transmit that to their pupils. The need to use more drama techniques in the teaching and learning of languages is clear. It not only follows the principles of Communicative Language Teaching, but also any kind of modern method or approach to language teaching. We can foster interculturality and teach cross-curricular topics, among many other things already mentioned.

The use of theatre in education has got a lot of benefits for students overall, but also for teachers. There is an exchange of ideas between the teacher and the students. Learners are active participants in the teaching and learning process. Collaborative work is promoted and this helps to lower the students' affective filter and reduce frustration. Learners' multiple intelligences are involved and the quantity and quality of language learnt is increased. Using the language in a context, the learners can see the meaning and the purpose of it and are more motivated. With a high level of motivation, the learning process takes place almost unconsciously and better because the affective filter is low, being

more like the acquisition process. If the student is motivated, s/he will learn more, and if s/he learns more, s/he will be more satisfied and will show confidence in his/her learning capacity.

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which are the good ones and why. Good reports are put up on the Notice Boards or can be published in the College Magazine.

3.5 ACTIVITY : 5 Telephone Conversations

Telephone conversations test the students' ability to react quickly and, though the students are free to say whatever they like, they have to bear in mind whatever is said by the other speaker and continue the conversation accordingly. This technique helps enhancing the speaking-listening skills of the students. The aims of this activity are: being able to sustain a meaningful telephone conversation, interpretation of character.

Procedure

The class is divided into groups of two students. The students sit with their backs to each other so that they can only hear their telephone conversation partner. The students in each group are to imagine that they are two different characters. A particular situation from the story/ text is taken for which every pair has to build up a telephone conversation. The teacher could ask them to discuss another character or some specific event from the text. The teacher could also go beyond the text and give them a conflicting situation and ask them to resolve it as the 'characters' they are role playing.

Follow up

The conversations can be later written down in the notebooks. Each student writes down the entire conversation that he/ she has had with his/ her partner. These can be exchanged and read by different pairs.

3.6 ACTIVITY:6 Soliloquy/ Thought Tracking

Soliloquy / Thought Tracking can be exploited for interpreting the literary text and, especially, for understanding a fictitious character. In this particular technique, the student gets into the skin of the character and thinks from his/her point of view. He/ she totally empathizes with the character. It is suggested that literary texts having an omniscient narrator would be more suitable in comparison to pieces of writings/ essays giving accounts of personal experiences. The aims of the activity are: reading comprehension, especially interpretation of text and character, writing diary entries, i.e., being able to express personal feelings and thoughts.

Procedure

The class is divided into groups of five or six students. In groups, students are to select an important point of time in the main character's life in their text. It could be a time of success, failure, disappointment, loss, rejection, isolation or struggle, a time when the teacher has a monologue with himself. After having selected a crucial point of time, the individual members of the groups are to articulate aloud the thoughts of the character to each other. After having heard each others' interpretations, the group has to work on a final one which will be presented in front of the class by a student as if he/ she were actually the character going through that moment.

Follow up

After the representatives of all the groups have 'performed', the class discusses which were the better selections and performances. This could be consolidated by writing the soliloquies in the form of diary entries in their notebooks later on.

CONTENTS

Indigenous Knowledge System and Common Property Resource Management in India : A Case of Dindigul District in Tamil Nadu <i>M. Sabesh Manikandan & K. Sundaram</i>	1
A Quality Higher Education: Experiences and Directions <i>S. Kanagasabai</i>	14
Socio Economic Conditions of Auto-Riksha Drivers – A Study With Special Reference to Coimbatore City <i>K. Singaravelu</i>	19
Impact of WTO on Selected Foodgrains Production in Tamilnadu <i>P. Revathi & M. Sabesh Manikandan</i>	24
Dimension of Rural Workers' Rights Under the Mahatma Gandhi National Rural Employment Guarnatee Act 2005: An Emperical Study <i>Well Haorei & P. Anandharajakumar</i>	36
A Study on the Self Employment of Women Entrepreneurs in Sivakasi Taluk <i>S. Murugaiyan, S. Elangovan & N.M. Ganesan</i>	44
Profitability Analysis of Scheduled Commercial Banks in India - A Sector Wise Analysis <i>M.Nagalakshmi & M. Selvakumar</i>	50
Mapping the Sales Force Competencies for Corporate Excellence <i>M. Ezhilarasan & G. Ilankumaran</i>	60
A Sociological Study of Elderly Persons in the Old Age Homes <i>M. Jeyaseelan</i>	68
Feminism in Anita Nair's Ladies Coupe <i>N. Kalaimathi</i>	72
Teaching English Through Dramatic Art <i>M. Moovendhan</i>	77

3.1 ACTIVITY: 1 Name Chain

The aim of the activity called **Name Chain** is to introduce students to each other.

Procedure

The teacher asks the students to sit in a semi-circle, and nominate one student to introduce himself/ herself: I'm Meena. The person next to him/ her must then repeat his/ her name, and then introduce himself/ herself: Meena, I'm John. Meena, John, I'm Kumar and this process shall go on like a chain.

3.2 ACTIVITY : 2 “Guess Who?”

In this activity, the students are given statements of personal information about other students and they have to ask questions in order to establish the person's identity.

Procedure

The students write four facts about themselves on a piece of paper: I was born in Madurai. I ride my bike every day. I like English. Usually I come to college at 9 a.m. They fold their pieces of paper and pass them anonymously to the front of the class. The teacher collects them together and then redistributes them so that each student has personal information about another student. The students have to find out whose information they have by turning the statements into questions, and then asking other students those questions. The activity ends when everybody has found out whose personal information they have.

3.3 ACTIVITY : 3 Hot Seating Or Questioning

Questioning in role/hot seating involves one of the students (the teacher could also take on the hot seat in case there aren't any student volunteers) '... being

questioned in a role about their motives, character and attitude to a situation or other people and so on.'(Fleming, M. 1994) In literary texts, it can be used to deepen characterization. In case, the level of the students' questions remains literal, or barely relevant, the teacher should intervene and give lead. This technique operates in a controlled manner and is, therefore, very useful for the teacher. Texts about characters who have done heroic feats, lived an adventurous life or been in the news for some reason or the other, can be used for hot seating or questioning in a role. The aims of the activity are: comprehension and interpretation of character, taking down notes, practice in report writing.

3.4 ACTIVITY : 4 News Reporting

The class is told that they are newspaper reporters at a press conference to interview the character after his/ her adventures. The 'character' (a student who has volunteered to take on the role) sits in the front, facing the rest of the class and answers questions posed by the reporters. He is interviewed for no more than 10 minutes. The reporters ask not just questions, but also take notes in order to write a news story or a more descriptive feature article for the next edition of their paper. In case of a large number of students in the class, about three students can team together and pose as reporters from the same newspapers. A learner can be given the role of a moderator who introduces the 'character' and ensures a smooth functioning of the conference. After the interview is over, the teams of 'reporters' work together for the write-up. The learner who has been questioned in the role of the character can join one of the teams of the reporters.

Follow-up

The reports are read aloud in class and the students discuss with the teacher

and promote facility in question formation – a much needed skill in all conversation.

The second major element in conversation is comments. Having one student comment on what another student has just said brings out the matter of rejoinders. Rejoinders are sprinkled throughout conversation. They are conventional, generally brief, sentences that express interest, surprise, disagreement, enthusiasm, sympathy, or simply reassurance that the speaker is being listened to. Since each language has established its own standardized rejoinder formulae, it is essential that students learning English resist temptation to translate their native language rejoinders into English. Otherwise, students will give a peculiar impression to English speakers.

Exclamations, the third component in conversation, result from unexpected circumstances in the linguistic or non-linguistic environment. The non-native English speaker has to develop a special feel for these forms and must choose appropriate contexts in which to utter them. If he is not careful and says them in an eager attempt to imitate the native speaker, he is apt to sound ludicrous.

Dialogues and improvisations are forms of role-play, which is an engaging device to stimulate students to use their newly acquired English. The dialogue is a short conversation between two people presented as a language model. Some consider dialogues as a manipulative phase of language learning as students spend much time repeating them for pronunciation and memorization practice, or for grammar drills on selected lines.

The improvisation is a dramatic hypothetical situation in which two speakers interact without any special preparation, demanding a high degree of language proficiency and imagination. Drama students learn how to polish their

acting abilities in improvisations. English students working with improvisations use the language in an inventive and entertaining form. The situation has to be clearly stated, easy to act out and to have dramatic story twist. When students are fairly fluent in English, they should be able to create a plausible conversation around the given situation, complete with appropriate facial expressions and gestures. This kind of exercise is fun for the participants and entertains the rest of the class who serve as the audience.

If students have reached the advanced level in English, they may be expected to give speeches or they may enjoy participating in debates. The teacher should reserve speech assignments for students who have good group spirit and who know each other very well. It would be better for the student not to stand in front of the group when making his/ her speech, but to sit down so that he would feel more at ease. ESL students will speak more fluently if they can represent their true feelings on an issue. In choosing a debate topic for English conversation groups the teacher should find a topic that has elements of controversy but does not arouse uncontrollable passions. Although conversational competence can only come from fluency activities or natural language interaction outside the classroom, there is an argument for the use of controlled activities which help students develop confidence as well as the ability to participate in and maintain simple, commonly encountered conversations.

Activities which are meant to promote exchange of personal information – such as Name Chain, Name Bingo, Find someone who, Guess who? - also promote trust and confidence.

INDIGENOUS KNOWLEDGE SYSTEM AND COMMON PROPERTY RESOURCE MANAGEMENT IN INDIA: A CASE OF DINDIGUL DISTRICT IN TAMILNADU

M. SABESH MANIKANDAN* and K. SUNDARAM*

It has been well recognized that the common property resources management is a valuable endeavour to provide information relating to the status and access to of common property resources, people use these for meeting their multifarious needs. The commons play a vital role in local culture and are conserved and managed for the psychological strength they give to the village social system. Most of the common resources which occur in small-scale societies have a multifunctional role to play. They have manifold functions as well as latent functioning meeting the common requirements of the community. Moreover, it is quite common that present CPRs are mostly used by the dominant section of the society and the poor people are rarely allowed to enjoy the benefits derived from the CPRs. But there is no denying of the fact, that the traditional CPR management systems possess more vulnerable restrictions to nurture the access to common property resources in undoubtedly effective ways. Typically, the indigenous management systems have own experience and knowledge to exploit their surround ecological resources. This knowledge is learned by themselves through practical experiences and varies after it is transmitted to from one generation to the next through unwritten and oral communication.

1.0 Introduction

India is a continent endowed with rich natural resources, since the time immemorial. India's people have depend upon free and open access to these natural resources especially, common property resources for their livelihood security and economic security by exchanging and trading of such resources among themselves. The term "Common Property Resources" (CPRs) is broadly defined as natural resources in which a group of people has common user rights (not necessarily ownership rights). These include natural forests, community forests, community pastures, wastelands, common dumping places, threshing and winnowing grounds, watershed, drainage and village ponds, village lands, streams, rivers, groundwater and oceans. These may also include man-made resources like irrigation tanks, community wells and village roads.

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CPRs have historically been part and parcel of India's rural economy, culture and tradition. They play a very crucial role in the survival of the most vulnerable sections of the rural poor, who have very peripheral position in relation to mainstream economy, and meager access to remunerative income earning opportunities. In the Indian context, it is especially important as still 78 per cent of the rural people and 30 per cent of the urban population is dependent on fuelwood and chips as their main fuel. In certain pockets of the country, CPRs are providing the basis of income generation for households with multiple options, quite distinct from role as providers of subsistence incomes. CPRs provide them an array of consumer goods including, food, fibre, fodder, fuel, building materials, artisan' raw materials, small timber, medicinal herbs, resin, gum, honey and species for subsistence use and sale. It contributes between 12–25 per cent of the poor household' income. They also provide many services of value to the

people, namely space for off-season cropping, grazing, garbage disposal, animal keeping, public functions and crop threshing. CPRs further help to alleviate the problem of poverty by providing income earning opportunities, especially to poor households, to reduce unemployment through generating employment and to improve the ecological system through their sustainable use and management.

In poor countries common property resources make a valuable contribution to the sustainable livelihoods of rural populations. This includes the collection of fuel wood, fodder, crop wastes, cow dung, organic manure and other products that are derived from the bark, seeds, flowers and fruits of trees, as well as water for drinking, cooking, irrigation and local fisheries. The existence of imperfect factor markets results in an intimate link between the rural economy and its natural resources base. Inadequate rural employment opportunities, especially in the slack season, imply that the local commons can make substantial contributions to household incomes. Another important function of local common property resources is that they act as insurance against uncertainty in the absence of complete contingent markets. Access to such resources serves to prevent risks associated with natural disasters and crop failure. Furthermore, for landless population, access to local common property resources may be the only available non-human asset. In this regard, an attempt has been made to examine the indigenous knowledge system and common property resource management in Dindigul District of Tamilnadu in India as micro level evidence.

2.0 Study Area

The study related to CPRs management was carried out in 12 representative villages and the sample respondents worked to be 300 by

employing multi-stage stratified proportionate random sampling technique in Dindigul District of Tamilnadu state in India. This district is located in southern part of Tamil Nadu between 10°05 and 10°09 North latitudes and 77°30 and 78°20" East longitudes. It comprises 7 taluks and 14 panchayat unions with a total population of 1923014 (Census, 2001), consisting of FCs, BCs, (higher casts) and Harijans (SCs, lower casts), which are placed hierarchically in terms of social stratification. The non-forest common property land resources in Dindigul District were 179660.78 hectares, which is 28.67 per cent of the total land area, a figure which is remarkably greater than 14.81 per cent as reported by the NSSO survey in 1999. The total CPR land in the six blocks recorded 138733.30 hectares. Of these, 75957.30 hectares or about 26.29 per cent is non-forest land. Further, CPR area varies from 23.90 per cent to 66.43 per cent of geographical area in these blocks. The per capita availability of CPRs in rural areas of Dindigul District 0.16 ha. the figure which is remarkably equal to figure 0.17 estimated for Tamil Nadu state as reported by the NSSO survey in 1999. The representative villages have significant variations in terms of community structure/ and composition, altitudinal variations, geographical area, distance from road head, per capita cultivable land, livestock units, status of CPRs, and access to essential amenities and infrastructure. Detailed information on status and management of CPRs were collected as a secondary data and the field experience were collected through tested interview schedule, the formal/informal meetings and discussions, participants and non-participant's observations, PRA and group discussions were employed in order to find out the field experience. The present study ignores the Kodaikkanal block, since it is being a hilly region in Dindigul District.

the group. It is acceptable to 'show off' and be good at something. This positive reaction is contrasted strongly with much more negative comments about some other subjects in the curriculum where students spoke of keeping their ability to themselves for fear of being ridiculed. Students can use the conventions of drama as a means of exploring and discovering what lies beneath the surface of the texts they engage within the English classroom. In a very concrete and physical way, students can, ask questions about: Who is telling the story? (voice, gender, culture etc.); For whom?; What form does the story take?; What is emphasized/ made invisible?; How else could the story be told? (from other perspectives); What is the real story being told? (what are we being persuaded to think/feel).

2.0 Students can be motivated to:

- explore the issues within the story before meeting the text;
- enact scenes in the original text;
- take the roles of characters or 'voices' from the text and be questioned about motives and intentions;
- use space and objects (including costume) in a variety of realistic and symbolic ways to represent meanings in the text; to physically represent the psychic or cultural distance between characters, for instance;
- create 'missing' scenes or moments that are suggested
- explore how to use gestures to convey
- 'sub-text'; how inner speech can be visibly played.
- script, or improvise, alternative scenes or endings;
- extend the story back in time or forward into an imagined future;
- add or expand minor characters and their lives and involvement;

demonstrate to each other that there can be a variety of 'possibilities' when it comes to the interpretation and representation of meanings (different groups will respond to the same task in different ways).

3.0 Use of Conversation or Dialogues

Conversation – the informal interchange of thoughts and information by spoken words-has many functions. The purposes of conversation include the exchange of information, the creation and maintenance of social relationships such as friendship, the negotiation of status and social roles, as well as deciding on and carrying out joint actions. There are three major components in conversation. Questions and answers are the backbone of directed conversation sessions. Luckily, there are different ways to vary the question-answer format: question – single statement, question – multiple statements, question – deduced from answer, multiple questions drawn from a single statement.

In the first phase, question-answer drill helps the student internalize the phonetic and syntactic design of English. The questions have no necessary relation to the student's life or interests, and he simply responds according to instructions from the teacher. A useful variation is to give students a factual reply and have them deduce the question or questions that would have produced such a reply. While this technique has the coloration of a manipulative drill, it is justified in a conversation class, because all the speech elements are drawn from reality. EFL students spend more of their time answering questions than asking questions. That is why, such techniques as deducing questions from answers or working with multiple questions from a single statement are recommended in directed conversation practice. These exercises correct the imbalance in students' syntactic repertoire

TEACHING ENGLISH THROUGH DRAMATIC ART

M. MOOVENDHAN*

Real communication involves ideas, emotions, feelings, appropriateness and adaptability. The conventional English class hardly gives the learners opportunities to use language in this manner and develop fluency in it. Thus, the main purpose of the language teaching course, i.e., developing skills in communication, is unfortunately, neglected. An attractive alternative is teaching language through drama because it gives a context for listening and meaningful language production, forcing the learners to use their language resources and, thus, enhancing their linguistic abilities. It provides situations for reading and writing. It is very useful in teaching literary texts as it helps in analysing plot, character and style. It also involves learners more positively and actively in the text. By using drama techniques to teach English, the monotony of a conventional English class can be broken and the syllabus can be transformed into one which prepares learners to face their immediate world better as competent users of the English language because they get an opportunity to use the language in operation. Using drama techniques also fulfills socio-affective requirements of the learners. Moreover, this learner centered, Communicative Language Teaching (CLT) approach makes the syllabus personally fulfilling.

1.0 Introduction

Using drama to teach English, results in real communication, involving ideas, emotions, feelings, appropriateness and adaptability. Such activities give the teachers a wider scope of learner-centered activities to choose for classroom teaching. Even after years of English teaching, the students do not gain the confidence of using the language in and outside the class. The conventional English class hardly gives the students an opportunity to use language in this manner and develop fluency in it.

An attractive alternative is teaching language through drama because it gives a context for listening and meaningful language production, forcing the students to use their language resources and, thus, enhancing their linguistic abilities. It provides situation for reading and writing. It is very useful in teaching literary texts as it helps in analyzing the plot, character and style.

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Drama is a unique tool, vital for language development as it simulates reality and develops self-expression. Drama technique are equally successful in making students experience language in operation and provide motivation to use language embedded in a context and a situation. By using drama techniques to teach English, the monotony of a conventional English class can be broken and the syllabus can be transformed into one which prepares students to face their immediate world better as competent users of the English language because they get an opportunity to use the language in operation.

Drama is considered by many students to be an important thing for the development of social and communication skills and tolerance, when working with others. They feel that they get to know people better, especially as they often work with peers with whom they would not normally associate. Being able and confident to perform in front of the class gives them a higher status with the rest of

3.0 Genesis of the Study

In India, local communities have accumulated a broad indigenous knowledge base to conserve and sustainably use common property resources. They deploy different and unique law enforcement to access these resources without any social discrimination. This law enforcement offers the equal rights to all sections of the society towards accessing the local community based natural resources (i.e., common property resources). Unlike, many other parts of the world, where knowledge about the ethnicity or castism and access to community resources is held by geographically distinct indigenous groupings, such knowledge in India is found virtually, most in rural households and some urban households. Indigenous knowledge refers to the local knowledge by indigenous people that is unique to a given culture or society. It forms the basis on which local decisions on fields such as agriculture, education, health, natural resource management and others are made. Such people depend on specific skills and knowledge that have been influenced by internal creativity and experimentation for their livelihoods over a long period of time (Flavier et al 1995). Indigenous knowledge has gained prominence of late as people realise the role it has played overtime in preservation of bio-diversity.

The term indigenous or sometimes traditional knowledge seems to refer to that body of knowledge held by people who are not regarded as “developed” as far as modern science and civilizations concerned. Where this term is mentioned, it is usually relation to natives of marginalization at one point or another from “modern civilization”. The knowledge is constructed in relation to history, culture, economic, politic and most importantly power relations. Those who are politically, socially and economically disadvantaged, the

powerless, are forced to accept without question the knowledge of the powerful. What the powerful known then becomes the yardstick against which all other knowledge is measured. The packaging of knowledge into what is called “indigenous”, “local”, or “modern Scientific/formal” influences the value that will attached into such knowledge.

Field studies, covering a variety of countries and resources, have reported a vast array of local informal organizations, rules and enforcement mechanisms developed to manage common property resources. This literature has uncovered many interesting findings, although much of it suffers from selection biases because only resource systems and communities that still exist are available to be studied today and, furthermore, sometimes researchers may purposively sample relatively well-managed resources for case study sites (Baland and Platteau, 1998). Generally, not all local rural communities display successful (informal) management of common property resources, but neither is there general failure. In fact, there is substantial variation across time and space in the ability of villagers to manage their collective resources. Although much remains to be learned about the determinants of success at CPR management, several stylized facts seem to be emerging from the case studies.

First, there is some evidence that smaller groups are more likely to manage CPRs, in conformity with Olson’s (1965) predictions. For example, Ahuja (1998) using satellite imagery, found substantial inefficiency in land use in Cote D’Ivoire. Small villages, however, were less inefficient.

A second point emerging from field studies is that collective action for resource management is more likely the larger are the potential gains from cooperation, that is, when the community

depends on the resource for a substantial share of income and potential losses from over-use and resource degradation are large (Wade, 1988). This result is intuitive from a supply and demand perspective: the larger the gain from cooperation, the more likely is it that the benefits exceed the costs of organising collective action.

Third, misguided outside intervention, especially by the state, may lead to break-down of traditional management systems. Thus, when colonial and independent governments have nationalised natural resources, it has often led to collapse of existing CPR management systems because local authority structures governing resource use were undermined (Bromley, 1991; Ostrom et al., 1994; Ostrom, 1990). Governments have been unable to implement effective management of the nationalised resources, sometimes leading to severe resource degradation.

The failure of governments as CPR managers is partly caused by government agencies' lack of detailed local information, reinforced by the fact that the nature of many resources makes central monitoring difficult and costly. Furthermore, when outsiders have imposed new resource management institutions, these institutions have often lacked local legitimacy and credibility. Consequently, collective action has not come forward, and pervasive encroachment on resources has often been the result. Policymakers have paid insufficient attention to local institutional, cultural, technical and natural environments and the complex subtleties shaping incentives for informal resource management. Therefore, interventions seeking to improve the resource situation through tenure reform have, on a number of occasions, had adverse effects (Molnar, 1990). Other research has shown, however, that villages that have received substantial external intervention from NGOs and other have much larger labour

contributions to maintenance of common land and water resources (Chopra and Gulati, 1998).

Fourth, there is a complex relationship between common property and equity. The impact of group inequality on the likelihood of collective action is ambiguous. On the one hand, inequality among users in income or production capacity may induce distrust. Thus, inequality and distrust can lead to conflict, suspicion and reluctance to abide by agreements. In general, some degree of trust among community members is necessary for inducing collective action and compliance with rules unless monitoring and enforcement is easy (Platteau, 1992). For example, some regions in India have a long history of conflict between high and low caste villagers. Highcaste villagers have appropriated common property resources for their personal benefit, leading to general distrust in the management of CPRs and consequent attempts at encroachment by lowcaste people (Agarwal, 1994). Similarly, Ribot (1995) for Senegal and Andersen (1995) for India report how wealthy and influential villagers in control of supposedly democratic forest councils are able to use state resource laws to their personal benefit and to the detriment of the poorer and powerless resource users, often the women. Nugent (1993) notes that local organizations and institutions can suffer from the same problems of rent seeking and ensuing inefficiency that sometimes plague politics at the national level.

These examples show that economic and political inequality and rent seeking sometimes undermine the effectiveness and efficiency of local institutions, which do not always secure equitable and fair outcomes. On the other hand, inequality can sometimes increase the likelihood of collective action. A single 'large' resource user may find it profitable

7. Ibid., 245

8. Ibid., 246

9. Ibid., 251

10. Ibid., 253

11. Ibid., 111

12. Ibid., 131

13. Ibid., 85

14. Ibid., 23

15. Geeta Doctor," She's got A Ticket To Write"-India Today.

16. The Asian Age,
<http://www.anitanair.net/home.htm>

17. Interview with Anita Nair in New Indian Express, 2 May.

says, “A woman doesn’t really need a man. That is a myth that men have tried to twist into a reality”.

The other two characters Janaki and Prabhadevi play a minor role in the novel but their characters are effectively portrayed. Janaki says, “I am a woman who has always been looked after. First there were my father and my brother, then my husband.” she also says, “I believed in that tired old cliché that a home was a woman’s kingdom. I worked very hard to preserve mine. And then suddenly one day, it didn’t matter any more.....If ever I became alone, I would manage perfectly”.

Prabhadevi who is enticed by the attractions of New York changes her attitude towards her husband Jagdeesh and also to life. Proud of her beauty she deliberately entices Promod. When Promod comes to her house and coerces her to make love there is a total change in her. She says that she would lock away the gay spirited woman who had caused her such anguish. But she wants to achieve her desire of learning swimming by herself and floating in the water. She achieves her desire and in fulfillment of desire blossoms the new Prabhadevi.

Before the novel begins, there is a quotation by Rebecca West the feminist, “But we fight for our rights, we will not let anybody take our breath away from us and we resist all attempts to prevent us from using our wills”.

This is a very apt quotation prefixed to the novel as almost all the women characters in the novel resist all attempts to prevent them from using their wills. Geeta Doctor in India Today writes, “In the flood of “Wimmen’s Writing” that depicts women as battered, battered and abandoned on the shoals of low self worth, Anita Nair’s second novel rides triumphantly against the tide..... Akhila and her friends are on the threshold of self-

discovery. The manner in which Nair relates these transformations is in turn revelatory and redeeming”.

The Asian Age comments, “The story of a woman’s search for strength and independence, ‘Ladies Coupe’ focuses on the inner strength that every human being possesses”.

In an interview in “New Indian Express” Anita Nair Says,

“Ever since ‘Ladies Coupe’, I have been referred to as feminist writer and I have vehemently opposed this for these reasons. One I do not set out to write what I write with the notion of ushering in change..... Secondly while several woman’s issues are close to my heart, I find I am unable to agree with everything that feminist theories propound”.

She prefers to take a stance where she believes about the right women have to be women without having to be inferior beings. She explores this with ‘Ladies Coupe’ So though she refuses to be called feminist, the feminist concerns in the novel certainly bring an awakening to the female sex who is no more weak but who has a core of steel despite being wrapped in many layers of tradition.

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1. Interview with Anita Nair in Oneindia [http; // living. oneindia./celebrity](http://living.oneindia/celebrity).
2. Nair, Anita. (2001). *Ladies Coupe* New Delhi: Penguin Books Ltd. 14.
3. Ibid., 48
4. Ibid., 202
5. Ibid., 203
6. Bindu Menon, “*Ladies Coupe* was harder to write”. Cafedilli.com.

to provide the public good privately, whether it is resource management or physical investment. This is the case when the large user can appropriate a sufficiently large share of the benefits from the public good to cover the costs of provision (Baland and Platteau, 1997).

Although local CPR management is no panacea for achieving equity and sustainability, common property resources often appear to be shared in an equitable manner. Jodha (1992) presents data for India indicating that the poor rely on common property resources for a larger share of their income than the wealthy, making such income inequality decreasing. The reason for this is that the poor have a lower opportunity cost of time and therefore readily work in low productive common property resources. In rural parts of Sub-Saharan Africa, common property farm land, pastures and other resources often provide social security and substitute for missing insurance markets.

It needs to be acknowledged that resources under common property can serve vital economic functions that individual property can not. Not only may common property display lower transaction costs compared to private property under certain circumstances. CPRs role as insurance substitute often depend on secure and easy access to geographically dispersed resources. This is the case for management of resources where yields fluctuate widely across time and space. Herders in the arid and semi-arid tropics thus rely on common property to a very large extent because of the large spatial variability in rainfall, water and pasture, which makes it crucial to have access to very large areas Nugent and Sanchez (1993 and 1999). The argument extends beyond herding. McCloskey (1975) argued that plot scattering of peasants in medieval England was provided an insurance substitute against rainfall risk, something that would not be

achieved with consolidated land holdings. Blarel et al. (1992) have made the same point with respect to present-day farming in tropical areas, where scattering plots across microclimates (for example at different altitudes) hedges against rainfall risk. A similar argument could be made for fisheries and hunting. Individual property rights are not only cumbersome and hard to enforce in many cases, but would also ignore the need for fishermen and hunters to move spatially in search for movable stocks of fish or animals. In fact, Nugent and Sanchez (1993) argue that tribal institutions and chiefs play a larger role in herding as compared to agricultural societies because they fulfill crucial CPR management functions in herding communities requiring a large degree of flexibility for risk management.

The conclusion is that common property systems deserve respect for their management, equity and insurance functions. Policymakers should refrain from undermining common property systems, and should consider providing them with legal recognition and other forms of support. A major outstanding issue is whether common property institutions can be purposively created or induced by policymakers and donors to undertake resource conservation in circumstances where sustainable management techniques have failed to emerge spontaneously.

4.0 Traditional knowledge System and Common Property Resource Management

In rural substance communities in particular, traditional knowledge is a central concern for the regulation and balance of exploitative pressures that permit an ecosystem to maintain stability and regenerative capacity. But almost without exception, most ethnographers, if they discuss childhood at all, have little to say about how traditional knowledge of

specific system is transmitted. The impression conveyed is that system are transmitted and acquired in a disorganized, unstructured and highly individualistic manner. Typically, the indigenous management systems have own experience and knowledge to exploit their surround ecological resources. This knowledge is learned by themselves through the practical experiences and varies after it is transmitted to from one generation to the next through unwritten and oral communication. In this regard, the hidden value of indigenous management system is yet to be explored and utilized as a sustainable development component by the academicians and development practitioners.

Just as traditional knowledge as its transmission shape society and culture, culture and society shape knowledge; these are reciprocal phenomena. Thus, vastly differing constructions of knowledge and processes of transmission as well as the social use to which knowledge is put occur worldwide. Here, a caveat is required. It should be asked if the topic we are examining is really ecological knowledge or environmental knowledge, which includes the social environment. The former term implies and awareness in a given society of the systemic interactions among the components of an environment, and ethno-ecological construct. In the absence of such a concept, and with the substitution of a unifying matrix imposed by an outside investigator, which might erroneously assume local systems thinking, the topic is really transitional environmental knowledge in its broadest sense.

5.0 The Key socio-cultural Role of Traditional Knowledge Transmission

In addition to the practical aspects of ensuring sustained resource management, the transmission of traditional knowledge has fundamental

socio-cultural importance to any society. During knowledge transmission over several generations, social institutions are gradually crystallized; routine or habitual ways of doing things gradually become the customary way that things are done. For children, a community's customary way eventually becomes the given-received social world, an analog of the biological, physical world with which it overlaps.

In the process of transmitting knowledge to a new generation, the transmitter's sense of reality is strengthened. The social world, which is embodied in traditional knowledge, becomes enlarged during transmission. But, of course, each new generation of receivers of knowledge understands the history and context of its society's institutions only by increasingly attenuated hearsay. They rationale underlying custom, tradition, normative and actual behaviour. And rules and regulations must therefore be provided to learn by teachers through constant a comprehensive legitimating.

The process of knowledge transmission leads logically to that of institutionalization, since the logic of institutions and that of the linkages among them emerges not from the institutions *per se*, but from the way in which they are treated by conscious reflection by those that operate within them, especially during the process of knowledge transmission. When such reflection is common to the various operators, it provides a logical framework for an institution. This logic also emerges from the reciprocity that occurs among operators of different systems.

Therefore, knowledge assumes a pivotal role in any community; integration of an institutional order is understandable only in terms of the knowledge that its members have and share. However, this does not necessarily imply complex

"..... Husband's protection ! The phrase made me cringe. Neither Sujata Akka nor my mother ever had their husbands look out for them".

They send her to Vellore to the doctor's house where she had already worked and the doctors had already promised to give her nurse training. But now when Marikolunthu goes there, she can't sleep at night without pills. She says, "Nothing could be worse than what happened to me. Nothing could be more wrong than raping a woman..... My nights were swamped with the most frightening dreams. Almost every night I woke up screaming".

When the man who raped Marikolunthu leads a happy life, it is always the woman who bears the brunt of it and the whole of Marikolunthu's life becomes one of torture and endless suffering. The doctors Missy, K. and Missy, V. refuse to send her for training as a nurse as she has lost all the warmth, friendliness and cheerfulness she comes back to Chettiar's family. The eldest daughter-in-law Sujata manages the house as Chettiar is dead and his wife has become mad and is shut up in the attic. Marikolunthu goes to their house to look after the mad woman.

She satisfies the bodily desire of Sujata as she thinks that it is her duty. Then to prevent Sujata's husband Sridhar from going to some other women, she makes love to him at night. All this the girl does, only for Sujata's happiness and to preserve Sujata's position in the household. But when she is caught by Sujata, Sujata drives her away. She suffers from a growth in her womb and she gets operated. At last she joins her son Muthu. She says,

"All I wanted to be was Muthu's mother. For so long now, I had been content to remain a sister to the real thing.

Surrogate housewife, surrogate mother, surrogate lover. But now I wanted more. I wanted to be the real thing".

Next important character is Margarat Shanti who married for love Ebenazer. Then she found that her husband was a selfish tyrant who never least bothered about her personal desires or wishes. He wants her to be his shadow.

Margarat's poignant sorrow is very beautifully portrayed, when her husband compels her to abort the child first conceived soon after marriage. She wants to have it, but she can't raise any objection to him. She silently weeps within herself.

"A slow tear slid
A slow tear burnt
A slow tear dripped
In the dark a sob strangled me"

It is very pathetic that she didn't conceive at all after that. Her husband is proud of his handsome personality and position and always self-centered. So the suppression in the hands of her husband makes her hate him. So she repeatedly says, "I HATE HIM. I HATE HIM. What am I going to do?". She being a chemistry teacher gives beautiful analogy of her husband and his friends to various chemicals, She calls her husband oil of vitriol which changes its shade with various metals. She becomes rebellious; she doesn't want any more to be the slim, girl like wife; she eats whatever she wants and she also makes her husband Ebe eat a lot and become very fat. By feeding her husband excessively and making him fat, Margaret has curbed the pride of his personality and has made him calm and quiet visiting health clinic to reduce his weight.

Margaret doesn't shout at her husband or leaves she house. What she wants, she achieves with her cleverness. Then she becomes pregnant and a girl baby is born. She feels happy now. Yet she

The protagonist Akhila's life story is an evolution from a nonentity to the assertion of her identity and individuality. She was born in a typical Brahmin family and whatever the elders say, she simply accepts without raising any objection as her mother too has done the same. Akhila's mother says, "There is no such thing as an equal marriage. It is best to accept that the wife is inferior to the husband". When Akhila has finished pre-university course, her parents considered her education complete and she was expected to fine-tune all her housekeeping abilities in preparation for the day she would be married". This is what is expected of a woman in tradition bound society.

But when Akhila's father died she became the breadwinner of the family by getting the job of a clerk in the income tax office. As years pass by, her responsibilities increased further; she had to take care of her mother, sister and brother and she had no time to think of her marriage. She had to spend her money for her sister's wedding and brother's education. It is a pity that nobody in the family thinks about her individual desire or feelings. So Akhila has to sacrifice her life by remaining unmarried till she becomes forty five.

Akhila's sister, Padma and her family are parasites sponging on Akhila and also criticizing her callously; one day Akhila meets her friend Karpagam and she replies to Akhila's question "What do you suggest I do?"

"Whatever you think you want to. Live alone. Build a life for yourself where your needs come first. Tell your family to go to hell or whatever". Akhila buys a one-bedroom flat and tells Padma,

"I wish to be by myself. It is time I did this- lived alone. I've had enough of you..... the way your husband and you have been sponging off for years".

So Bindu Menon a critic of Anita Nair says, "It (Ladies Coupe) has an all woman cast and is about a single woman's decision to break free from the claustrophobic traditions and multiple identities as daughter, sister, aunt, provider and live life on her own terms".

Akhila meets Hari in the train on her way to the office and starts loving him. But fear of the society prevents her from marrying Hari who is younger than her. But the novel ends with her ringing up Hari. All the suppressed sexual desires are given vent in her seduction of a young man she meets on the beach in Kanyakumari. So Akhila who is financially and socially exploited comes out of the clutches and lives alone as a new woman. The novel seems to provide the solution to the question "Can a woman stay single and be happy?". Akhila's conversation with the fellow passengers in the train to Kanyakumari enlighten Akhila as well as the readers more about the complexity of life as well as solutions to them.

The next important woman character who undergoes a lot of suffering, oppression and torture is Marikolunthu, an innocent girl of nineteen years old. Marikolunthu goes as an assistant to the cook in Chettiar's house instead of her mother. There Chettiar's daughter-in-law's brother, Murugesan rapes her. When Sujata, daughter-in-law of Chettiar suggests that she can marry him, Marikolunthu says,

"Akka, I don't want to have anything to do with that filthy animal. I'd rather die than wed him".

She gives birth to a boy child in spite of all the efforts of Periamma to abort the child. She hates the child born out of such a shameful deed. When Sujata Akka says, "But if she has a job that will replace a husband's protection: Marikolunthu feels,

indigenous theoretical constructs about the character of institutions, although this is also important. The primary knowledge is pre-theoretical knowledge; "the sum total of 'what everybody knows' about a social World" (Berger and Luckmann 1984). At this level, "every institution has a body of transmitted 'recipe knowledge' (Schutz 1960) that supplies the institutionally appropriate rules of conduct." (Bergern and Luckmann 1984).

Such knowledge underlies the dynamics of institutionalized conduct and defines the areas of such conduct, as well as both defining and constructing the roles to be played in the context of such institutions. By definition, such knowledge also controls and predicts conduct by the operators within a resources system. Since such knowledge comprises a body of generally valid truths about reality, any deviance from the social order is a departure from reality a deviance that could be variously interpreted as depravity, a symptom of mental illness, ignorance, criminality, willfulness, or a sign of a power struggle aimed at the eventual usurpation of authority. That leads to the need for social controls to handle deviance and to ensure compliance with social norms. There is a need to control deviance by ensuring compliance under the threat of sanctions.

Thus, a society's stock of knowledge, when either put into operation or reflected upon, becomes the local world; it becomes co-extensive *the knowable*, and provides the framework through which that which is "not yet known will come to be known in the future" (Berger and Luckmann 1984), that is the acceptance or the rejection of innovation. In these terms, knowledge is the key dialectic of society, since knowledge about society both captures everyday social reality and continually reproduces it

A body of knowledge develops over generations to refer to the various activities involved in a given resources system, and takes on a linguistic form. For example, Temple, Tanks, common amenities in the rural areas.

- 1) The habitat of the vulnerable sections of the society located far away from the common habitats.
- 2) Touching of dalits is a "Sin".
- 3) Knowledge is also a channeling and controlling force that underlies undouchability.
- 4) In the persistence and crystallization of untouchable, knowledge becomes the objective description of the activity to the indigenous community

This body of knowledge is transmitted to the next generation as an *objective truth* during socialization and then it is internalized as *subjective reality*. This transmission yields and gives identity to a specific type of person, a *dalit jati*, whose principal social universe is constituted by that body of knowledge. As a consequence, to be an active *dalit jati* implies that there exists a social world defined and controlled by a discrete body of arcane knowledge about slavery (a *dalit jati* only to serve the higher caste people and they are not allowed to enjoy all resources like others. The *manu* states they are born only as slaves).

Only a fraction of individual experience is consciously retained and thus makes sense. What is retained and shared by persons pursuing a common activity such as serving to the higher caste becomes codified, usually in specific linguistic terms, and it can then be transmitted coherently to the next generation.

The transmission of the meaning of an institution is based on the social recognition of that institution as a

‘permanent’ solution to a ‘permanent’ problem (Berger and Luckmann 1984). Therefore, potential “actors of institutional actions must be systematically acquainted with these meanings. This necessitates some form of educational process” (Berger and Luckmann 1984) to structure the transmission of any given body of knowledge, such as tradition ecological knowledge of serving.

6.0 Traditional Management System in the study area

Besides, the indigenous management systems have own experience and knowledge to exploit their surround ecological resources. This knowledge is learned by themselves through the practical experiences and varies after it is transmitted from one generation to the next through unwritten and oral communication. Since, hidden value of indigenous management system is yet to be explored and utilized as a sustainable development component by the academicians and development practitioners, the research complied the indigenous knowledge system and studied the practice existed in the study village.

Traditional knowledge creates an impact on the local cultural domain and this interaction is an ongoing process. Different cultural unit feels the effect of traditional knowledge system differently. The larger cultural units imbibe it, while the small scale cultural unit confronts it, though gradually most of the times scum to pressures. In case of management of natural common, Traditional knowledge affects local cultural units managing it into many ways. This is because of the process of management of commons in small scale societies vary in degree and kind. It has variety in management practice. For example, commons for livelihood issues are managed differently and commons for religious purposes (which has psychological attachment, and belief

system) are managed differently. The religious commons play a vital role in local culture, are conserved, and managed for psychological strength it gives to the village social system. Most of the common resources in the small-scale societies have multifunctional. It has a manifest function as well as latent function in common management. Moreover, it is quite common that the CPRs are mostly used by the dominant sections of the society and the poor people are rarely allowed to enjoy the benefits from the CPRs. At this backdrop, the present paper tries to pinpoint the diversities of the ethnic communities inhabited in close proximity to different geographic environment to dramatize various rituals for recognizing their social status assigned to every stages of life as micro level evidence from India.

The villages of the Dindigul district have heterogeneous composition BCs and MBCs are predominant, among them BCs are in majority. These BCs are sub-classified into number of class and a totem represents each clan. The social organization of the studied village is at family-clan and community level. The BCs of villages organize on the above pattern, which the caste-based communities follow family-linkage-community pattern of social organization. Agriculture is mostly family affair. In the case of BC households they hire labour for doing agricultural work in their fields.

All the studied villages have both natural and man-made common property resources. These CPRs are community resources; it is a patch of public buildings and natural resources, referred as CPRs and is representative of the community in the local context. The community practices it's as a caste. From the analysis it is found that a village can have one or more than one CPR within the village boundary. It is considered to be the abode of the village deities who either associated

FEMINISM IN ANITA NAIR'S LADIES COUPE

N. KALAIMATHI*

Though in her interview, Anita Nair opposes to be referred to as a feminist writer, her novel “Ladies Coupe” as every reader will affirm, is a novel of feminism. It is not simply a woman centered novel but a novel dealing with a woman’s search for strength and independence. The novel portrays five interesting women characters who confess their innermost experience and emotions while travelling in a train. They are Akila, Janaki, Margaret Shanthi, Prabha Devi and Marikolunthu. Anitha Nair believes in the right women have to be women without having to be inferior beings. And this she has explored with “Ladies coupe”. She has portrayed Indian woman as someone who has a core of steel despite being wrapped in many layers of tradition. The protagonist proves rebellious at the end and she is enlightened that she is free of the shackles of tradition and suppression. The novel answers the question, “Can a woman stay single and be happy, or does a woman need a man to feel complete?”

1.0 Introduction

“Ladies Coupe” is the second novel of Bangalore based Keralite author Anita Nair. She was a psychiatrist, journalist; she was in the advertising field for twelve years and finally she has become a novelist. Her first novel “The Better Man” has a male protagonist whereas “Ladies Coupe” has a female protagonist.

In her interview she has explained the source of inspiration for her second novel. She says, “Eighteen years ago, I climbed on to the top berth of a ladies compartment in a train from Bangalore to Madras and discovered an unexpected world. Once the door was closed and the blue night lamp switched on, the middle-aged women began a conversation that riveted me to my sleeping berth. It was a no-holds-barred conversation on mothers-in-law, daughter-in-law, husbands and servants. It was a combination of the confined space and assurance of anonymity as they were strangers to each

other that turned the coupe into a confessional box. Their candour, their subversiveness, their subtle strength and courage inspired “Ladies Coupe”

As the title signifies the whole novel is about the various women who travel in the train and share their personal experience. The protagonist Akhilandeswari a spinster of forty five, an income tax clerk takes a long journey to Kanyakumari. In the Ladies Coupe which she shares with five other women, Janaki, pampered wife and confused mother, Margaret Shanti, a chemistry teacher married to an insensitive tyrant, Prabha Devi, the perfect daughter and wife, transformed for life by a glimpse of a swimming pool; fourteen year old Sheela with her ability to perceive what others cannot; and Marikolunthu whose innocence was destroyed by becoming a victim of rape. All the main characters are women and their inner most aspirations, ambitions, passions, desires and life experiences are portrayed in such an interesting manner by a woman writer Anita Nair who can enter deep into the psyche of each and every character.

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the traditional culture which hinder them to say with son-in-law. The study also revealed that the elders without any children were also took asylum at old age homes. Obviously, there was no other way to these elders who come under this category. The psychological problem was the prime one encountered by the inmates of old age home. They are living with the memory of the past. They would like to reintegrate with their family members. The old age homes were boon to the destitute elders even though it was perceived as cultural shock.

5.0 Conclusion

The population ageing is unavoidable phenomenon. The old age is considered as second childhood. There should be recognition to elders and their problems. The mushrooming of old age homes is not at all a solution to solve the problem of population ageing. The old age should be considered as mine of experience. The expertise, wisdom and knowledge of elders should be used. The reintegration of the elders with community is the prime concern of the day.

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with the productive function of the community or productive function. The deity of CPR is associated with productive aspects and belongs to female gender; this is symbolizing with the fertility aspects connecting the agriculture productivity with the female productive nature.

6.1 Perceptions of Households towards access to different kinds of CPRs

Table 1 presents the key descriptive statistics on perceptions of households towards CPR management, distribution of access to and their utilization in various aspects of CPRs management. Most of the respondents think that qualities of the CPRs are poor remarkably over the study period. It appears that the condition of CPRs is very poor in all areas where the SC/STs are concentrated. This is confirmed by poor management, poor utilization and poor availability observed during the field survey. Protection and mismanagement and dominance were seen as the main reason for these incapacitating. There is a poor degree of utilization of households in various aspects of access to CPRs. Frequent meeting are held to make sure that every user households understands its

role and compliance towards decision made. However, it is apparent that the elite tend to be adequately represented in the meetings and the decision-making process is largely dominated by socially and economically privileged sections of the community. In many cases, the lower caste households may be under-represented because they may not use to come to meetings or they restricted to put their vice forward in an effective manner even if they manage to take part in community meetings. There seems to take part in community meetings. There seems to be a kind of patron-client relationship, as low caste households tend to see the local elite as a potential source for counseling and arbitration during the periods of socio-cultural difficulty or dilemma. At the time of the interviews, most of the people mentioned that since the formation social hierarchy there is a significant degree of conflict among the different caste groups on issues like access to temple, rural library, public television, Bus stand, street lights, waste dumping places, drainage facility Burial ground, and other sources. Most of the lower caste people thing that CPRs so far has not been able to access significantly to their usage in rural CPRs dependent communities.

Table 1
Distribution of the Surveyed households according to their perception

Common Property Resources	Ethnicity				Total
	FC	BC	MBC	SC/ST	
Access to Temple	0.47	0.84	0.94	0.13	0.64
Access to Rural Library	-0.47	-0.55	-0.45	-0.55	-0.52
Access to Public Television	-1.07	-0.6	-0.62	-1.01	-0.74
Access to Bus stand	0	-3.73	0.49	-0.56	-7
Access to Street Lights	-6.67	4.48	0.34	-0.57	-7.33
Access to Waste dumping Places	-0.27	-0.19	0	-0.93	-0.37
Access to Drainage facility	-0.27	6.72	0.18	-0.77	-0.16
Perception on Access to Burial Ground	0.13	0.6	0.77	-0.34	0.34
Access to Other resources	0.13	3.73	1.54	-0.55	-0.13
Total	-1.4	0.21	1.68	-5.14	-1.09

Source: field data.

6.2 Determinants of Access to CPRs: Econometric Analysis

In order to examine the access to CPRs in the rural areas by the different communities, the Regression analysis was made and the result of the analysis has been presented in the Table 2. The R Square value is as high as 72 per cent. It is evident from the analysis that in addition to constant term the social economic variable is significance with expected sign: Age, Sex, Caste Religion, Education, Occupation, Income and Size of the family. In particular, household level access to the CPRs is directly related to the variables like caste, sex, housing and education. With regard to the perception on access to the CPRs by different communities to different sources like public temple, public television, bus shelter, waste dumping places, etc., most of the social economic variables are showing the negative relationship. Among different selected CPRs in the rural area. The caste has played negative role in the access to CPRs significantly. In case of Temple, the caste is the basis for discrimination to deny the access than the other socio-economic variables whereas in the case rural library it is the caste as well as the income, of the households. Since the rural library comes under the purview of the CPRs, the access is restricted by the higher caste people.

Higher caste households are benefiting more in accessing the CPRs than the lower caste households. Caste is negatively and significantly (significant at 10 per cent level) related to the access to the public television. Since the public television is used by different purposes by different communities, the lower caste people are not allowed to watch the television as they wish.

Even with regard to bus shelter, the caste is the determining factor to deny the access. The lower caste people are still not

allowed to use the bus shelter and the field observation also supporting this. The lower caste people are not allowed even to cross the public road in the villages, where the higher caste people are residing.

Regarding the access to street lights, the lower caste people are deliberately denied the street light provides in their locality. It has been proved at 5 per cent level of significance among the different caste groups. Just because of the caste, the lower castes (SC/ST) are not allowed to have the street lights in the locality in the study area, though the Dindigul District is registered the 100 per cent of the rural electrification.

With regard to waste dumping places, the caste, education, and the income has a negative relation with the access to waste dumping places. It has been tested statistically, at 1 per cent and 5 per cent level of significance. Though the waste dumping places were constructed in the rural areas, the lower caste people are unable to use them as their access was restricted by the higher caste people.

The Drainage facility was constructed in the rural areas in order to provide safe and clean environment to the rural people by the government. The higher caste people have the proper drainage in and around of their residence. But the lower caste people were not provided the drainage links still now. Caste has negative relations with provision of drainage facility in an around the lower caste localities in the study area.

With regard to Burial ground, the caste and education has negative relationship with the accessibility at the time of cremation. It has been tested statistically, at 1 per cent and 10 per cent of level of significance and provides that still the lower caste people are not allowed to the common burial grounds.

the number of older persons will be 94.8 million in 2011(or 8.3 per cent), and 143.7 million by 2021(or 10.7 per cent). Further, 63 per cent of the total elderly population is in age group of 60-69years, 26 per cent in age group of 70-79 years and 11 per cent in age group of 80years and above and it has been projected that the year 2050, the number of elderly people would rise to about 324 million. India has thus acquired the label of an 'ageing nation' with 7.7 per cent of its population being more than 60 years old.

Table 1
Number and Percentage of Older Persons in India

Year	Number of Older Persons in Million	Percentage
1901	12	5.04
1951	19	5.26
1961	24	5.63
1971	33	5.93
1981	41	6.28
1991	56	6.58
2001	72	7.08
2011	97	8.18
2021	136	9.87
2031	179	12.70
2041	236	16.05
2051	301	20.07

Source: Census Report of India

Table 2
Growth Rate of Population and Elderly Population in India

Year	Growth Rate of Population	Growth Rate of Elderly Persons	Population in Billion
1991	1.99	1.77	0.843
2001	1.50	1.57	1.027
2011	1.02	2.10	1.19
2021	0.70	2.95	1.32
2031	0.40	3.04	1.41
2041	0.20	3.87	1.47
2051	0.00	4.33	1.50

Source: Census Report of India

4.0 Methodology

The present study is conducted at Maria Antonia Home for the aged, Adiyanoorth in Dindigul with the objectives of socio-economic psychological profile of the inmates, the reasons for admitting at old age home, the problems encountered by the inmates at home etc., the inmates of the old age home constitutes universe of the study. Among the inmates, fifty respondents are selected by using purposive sampling method. In order to elicit the required information from the inmates of Maria Antonia Home for the aged Adiyanoorth in Dindigul, the well structured interview schedule is administered. The simple statistical tool like percentage method is employed for the interpretation of the collected data. The study has its own limitations like inability of the elders to understand the questions owing to their physical conditions.

Important Results and Discussion

Majority of the inmates (72 per cent) are females. The category of young old (age between 65-74) constitutes 54 per cent. Among them most of them illiterate (72 per cent) and 60 per cent hailed from urban areas. Most of the respondents lost their spouses. It was found that the economic insecurity was the prime reasons which force the elders to move towards old age homes. The elders were treated as economic liability. These days there is a heavy investment on education of the children which thwarts to look after the elders. There was no saving habit among the inmates. The strained relationships between in laws were one among the factors to seek admission in the old age home. The frequent quarrel between in laws and ill treatment offered to elders made them to move old age home. The enquiry revealed that the daughter-in-laws are no where related through blood. On the other hand, the elders denied staying along with their daughter's. They attributed that

means power and wealth whereas to a middle class employee, it amounts to a forced retirement. To biologists and social scientists, it is a field of research on biological cells and problems on individual respectively. Handler (1960) defined “Aging is the deterioration of nature organism resulting from the dependent essentially irreversible changes intrinsic to all members of a species such that, with the passage of time. They become increasingly unable to cope with the stresses of the environment thereby increasing the probability of death”. Birren and Renner (1977) define “aging refers to the regular changes that occur in mature genetically representative organisms living under representative environmental conditions as they advance in chronological age”. According to Hurlock (1986), old age is the closing period in the life span. It is a period when people move away from previous, more desirable periods or *times* of usefulness. Stieglitz (1960) has rightly observed, “aging is a part of living. Aging begins with conception and terminates with death. It cannot be arrested- unless we arrest life. We may retire aging or accelerate it but we cannot arrest while life goes on, because it is essentially an element in living”. Aging is due to stress which has been defined by Selye (1960) as “the rate of wear and tear in the body”. Beaubeir (1980) considers the phenomenon of aging as Interference in the transmission of genetic information and consequent randomness in the biological organisms. From the above-mentioned definitions aging is changes occur on organism over a time.

3.0 The Elderly in India

The traditional norms and values of Indian society laid stress on showing respect and providing care for the elderly. Consequently, the older members of the family were normally taken care of in the family itself. The family, commonly the joint family type, and social networks

provided an appropriate environment in which the elderly spent their lives. The advent of modernization, industrialization, urbanization, occupational differentiation, education, and growth of individual philosophy has eroded the traditional values that vested authority with elderly. These have led to defiance and decline of respect for elders among members of younger generation. Although family support and care of the elderly are unlikely to disappear in the near future, family care of the elderly seems likely to decrease as the nation develop economically and modernize in other respects. For a developing country like India, the rapid growth in the number of older population presents issues, barely perceived as yet, that must be addressed if social and economic development is to proceed effectively. Unlike in the western countries, where there is dominant negative effect of modernization and urbanization of family, the situation in the developing countries like India is in favour of continuing the family as a unit for performing various activities (Siva Raju, 2000, 2002 & 2004). In spite of several economic and social problems, the younger generation generally looks after their elderly relatives.

In India life expectancy has gone up from 20 years in the beginning of the 20th century to 62 years today. Better medical care and low fertility have made the elderly the fastest growing section of society. In India, the grew population has doubled in 25 years. The Indian scenario of ageing population brings to light that India's population of just over one billion in the year 2000 continues to grow at about 1.5 per cent per annum and is expected one and half billion by mid century . The 2001 census of India states that there are 76.6 million over the age of 60, accounting for 7.4 of the total population of India. The share of elderly in India constitutes 13 per cent of the world's total elderly population. It is projected that

Table 2
Factors determining the incapacitating the rural poor in access to CPRs

Variables	Temple	Rural Library	Public TV	Bus Shelter	Street Light	Waste Dumping places	Drainage Facility	Burial Ground	Others (schools)
(Constant)	1.979 ** (2.480)	0.385 (0.591)	0.443 (0.671)	0.704 (0.761)	0.461 (0.577)	-0.253 (-0.315)	-0.377 (-0.468)	1.530** (2.060)	1.045 (1.457)
Age	0.005 (0.459)	0.010 (0.115)	0.008 (0.093)	-0.057 (-0.451)	0.028 (0.256)	0.078 (0.709)	0.093 (0.851)	-0.006 (-0.061)	0.040 (0.412)
Sex	-0.366 (-1.571)	-0.074 (-0.391)	0.007 (0.036)	-0.352 (-1.304)	-0.313 (-1.342)	-0.391* (-1.672)	-.373 (-1.587)	-.280 (-1.292)	-.256 (-1.223)
Caste	-.278*** (-3.533)	.003* (.051)	-.119 (-1.832)	-.198** (-2.175)	-.250 (-3.167)	-.291 (-3.671)	-.302*** (-3.791)	-.345*** (-4.710)	-.263*** (-3.720)
Religion	-.208 (-1.051)	.165 (1.019)	.073 (.447)	.155 (.677)	-.012 (-.059)	.086 (.430)	.232 (1.159)	-.016 (-.085)	-.011 (-.060)
Education	-.064 (-1.151)	-.038 (-1.113)	-.031 (-.889)	-.092* (-1.879)	-.077* (-1.820)	-.082* (-1.939)	-.082** (-1.919)	-.065* (-1.660)	-.095** (-2.493)
Occupation	-.054 (-1.335)	.030 (.906)	.049 (1.468)	.029 (.630)	.020 (.496)	.040 (1.000)	.069* (1.703)	-.016 (-.421)	.002 (.062)
Income	.000 (1.299)	.000 (1.744)	.000** (2.144)	.000*** (2.769)	.000 (1.433)	.000** (2.395)	.000** (2.291)	.000 (1.344)	.000** (2.217)
Family Size	.115** (2.293)	.044 (1.080)	.015 (.365)	.062 (1.063)	.084* (1.680)	.101 (1.999)	.123** (2.435)	.075 (1.602)	.080* (1.792)
R ²	.19	.18	.72	.66	.67	.19	.11	.10	.30

Source: field data.

Note: ***, ** and * significance at the 1%, 5% and 10per cent level, statistically (figures in parentheses are 't' value

With regard to other CPRs like Government School, Public Toile ext, the caste has negative relationship with the access. It has been statistically tested at 1 per cent level of significance in the study are and proved that the lower caste people are not allowed to site equally in the schools which located in the rural areas. The women sanitary complex and the public toilet which have been constructed under the Total Sanitation Programme by the Panchayats, in the rural areas are utilized by the higher cast people only by denying access to the lower caste people.

7.0 Conclusion

Common Property Systems deserve respect for their management, equity and insurance functions. Policymakers should

refrain from undermining common property streams, and should consider provide them with level recognition and other forms of support. A major outstanding issue is whether common property institutions cane be purposively created or induced by the policymakers and donors to undertake resource conservation in circumstances where sustainable management techniques have failed to emerge spontaneously.

In poor countries, especially in India, common property resources make a valuable contribution to the sustainable livelihoods of rural populations. An inadequate rural employment opportunity, especially in the slack season, implies that the local commons can make sustainable contributions to household incomes, another important function of local

common property resources that they act as insurance against uncertainty in the absence of complete contingent markets. Access to such resource serves to prevent risks associated with natural disasters and crop failure. Furthermore, for landless populations, access to local common property resources may be the only available non-human asset. At this backdrop, the findings of this study will become an eye opener to the administrator and policy makers to keep suitable laws for revamping the contributory factors like caste of incapacitating the poor people in using the common property resources. This study on the CPRs use pattern in selected villages in Dindigul District clearly exposes how the higher caste people are exploiting the CPRs on which each and every caste group has equal stake. This is done deliberately by preventing access to the lower caste people. In case of schedule caste, due to the practice of untouchability. Even the Higher education or high income or decent occupation do not have any relevance to have access to the CPRs because ultimately it is the caste hierarchy that dictates terms in the feudal setup.

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A SOCIOLOGICAL STUDY OF ELDERLY PERSONS IN THE OLD AGE HOMES

M. JEYASEELAN*

The population ageing is a serious problem for both developed and developing countries. India is one of the countries experiencing the problem of population ageing. According to the census report 2001, there are 76.6 million people over the age of 60, accounting for 7.4 per cent of the total population in India. The process of modernization and industrialization seriously disturbed the culture of Indian value system which resulted in emergence of secondary institution like old age homes. The present study focuses the problem of elders who took asylum at Maria Antonia Home for the aged, Adiyanoth in Dindigul, Dindigul district.

1.0 Introduction

"One who always serves and respects elderly is blessed with four things: Long Life, Wisdom, Fame and Power"(Manusmriti Chapter 2:121).

"Trees grow over the years, rivers wider, Likewise, with age, human beings gain immeasurable depth and breadth of experience "and wisdom. That is why older persons should be not only respected and revered; they should be utilized as the rich source to society that they are."(Kofi Annan).

"It is not sufficient to add years to life but the more important objective is to add life to years"-WHO Slogan.

The popular saying, "*old is Gold*" which implies the significance of the aged on the earth. All the things get aged. The things around us both animate and inanimate go through this aging process. The things which don't have life earn currency and given a due place and reverence on account of aged. The thing such as old swords, old icon, old buildings, Cars and so forth are revered due to their

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aged. On contrary, the objects which have life such as animals, human beings are thrown useless things. The phenomenon of population ageing is a serious problem faced by the developing countries like India. The old people are not treated well and they need special care and policies for their autumn days. The increasing number of aged population, due to advancement in medical sciences, health care etc, mount a problem on both developed as well as developing countries. The policy makers and social scientists focus their attention to abate the seriousness of the problem, which pose before countries, particularly third world countries.

2.0 Concept of Aging

Aging is basically a biophysical and neural phenomenon, characterized by gradual decline in the efficiency of reflexes, and decrease in physical and mental abilities over the time. Aging is natural, inevitable and ubiquitous phenomenon. Everyone should confront this process, if he/she lives. It is irreversible one. Literally it refers to the effects of age. Commonly speaking, it means the various effects of manifestation of old age. In this sense, it refers to various deterioration in the organisms. Aging has been viewed differently by different persons. To politicians and Industrialists, it

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A QUALITY HIGHER EDUCATION: EXPERIENCES AND DIRECTIONS

S. KANAGASABAI*

Humanity is facing global challenges in the present era, where knowledge acts as a key factor in human development. Information and knowledge are the driving forces in changing societies of the globe. Quality of education at higher level is more important than mere quantitative expansion. The quality of education in the Universities/Colleges depends to a great extent on three factors viz., the quality of teaching, the infrastructural facilities available in the Universities / Colleges and the manner in which examinations are conducted.

To sustain quality of education, the quality, competency and character of the teachers are the most significant. Qualified as 'Ivory Towers' universities in India were at one time concentrating only on teaching and research, that too catering to the upper strata of society, the elite few. Over the years several steps have been taken to enhance the reach and content of education, but system continues to suffer from infirmities.

1.0 Introduction

Humanity is facing global challenges in the present era, where knowledge acts as a key factor in human development. Information and knowledge are the driving forces in changing societies of the globe. Quality of education at higher level is more important than mere quantitative expansion. The quality of education in the Universities/Colleges depends to a great extent on three factors viz., the quality of teaching, the infrastructural facilities available in the Universities / Colleges and the manner in which examinations are conducted. To sustain quality of education, the quality, competency and character of the teachers are the most significant. Qualified as 'Ivory Towers' universities in India were at one time concentrating only on teaching and research, that too catering to the upper strata of society, the elite few. Over the years several steps have been taken to enhance the reach and content of education, but system continues to suffer from infirmities. Therefore, this paper aims at discussing the progress of higher education, the issues we face today and steps we need to take up for achieving quality higher education in India.

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2.0 Quantity, Quality and Excellence in Higher Education

Quality and promotion of excellence is an important concern of higher education in India. The higher education in India has witnessed a manifold increase since independence. During 1950 and 2007, the number of universities has gone up from 20 to about 447, colleges from 500 to 20,720 and the teacher from 15,000 to nearly 4.88 lakhs. Consequently the enrollment of students has increased from a mere 1.00 lakh in 1950 to over 116.13 lakh in 2007. As a result of the increase in the enhancement of educational capacity, the access to higher education has risen from less than 1.00 percent in the early 1950 to 10 percent in mid 2000. Besides public institutions the private and unaided sector has had an important role in this expansion. Notwithstanding this progress, we are faced with number of challenges. The emerging issues relate to enrollment level, inter-group disparities in access to higher education, quality, relevant courses and curriculum and the reform of the higher education system in the sphere of academics and governance.

Table 3
Competency mapping of sales force – post sales (Max: 5)

Job Related Skill	Desired Level	Present Level	Gap
New product development	1*	2**	Nature & level
Current account relationships	5***	4**	Nature & level
Forecasting	2*	1*	Level
Purchasing system	--	--	Skill not required
Quote management system	--	--	Skill not required
Organization delivery cycle times	3**	2**	Level
Phone skills	3**	3**	Nil
Written expression	3*	3*	Nil
Corrective action skills	5***	3***	Level
Expense reports	4**	3*	Nature & level
Project management	2*	3**	Nature & level
Sales presentations	2**	3*	Nature & level
Benchmarking competitors	3*	2*	Level
PC literacy	4***	4***	Nil

Source: primary data

Note: *** denotes skills that are critical
 ** denotes skills that are essential
 * denotes skills are preferred

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concentrated in the training agenda of the sales force in the pre-sales, sales, and the post-sales categories in the information technology industry. Similar research may

be extended to other industries and other geographical locations also.

Table 1

Competency mapping of sales force – pre sales (Max : 5)

<i>Job Related Skill</i>	<i>Desired Level</i>	<i>Present Level</i>	<i>Gap</i>
New product development	5 ^{***}	5 ^{***}	Nil
Current account relationships	3 ^{***}	3 ^{**}	Nature
Forecasting	5 ^{***}	4 ^{***}	Level
Purchasing system	3 [*]	3 [*]	Nil
Quote management system	4 ^{**}	3 [*]	Nature & level
Organization delivery cycle times	--	--	Skill not required
Phone skills	4 ^{***}	2 ^{**}	Nature & level
Written expression	4 ^{***}	2 [*]	Nature & level
Corrective action skills	2 ^{**}	2 [*]	Nature
Expense reports	2 [*]	3 ^{**}	Nature & level
Project management	3 [*]	3 [*]	Nil
Sales presentations	2 [*]	2 [*]	Nil
Benchmarking competitors	3 [*]	2 [*]	Level
PC literacy	5 ^{***}	5 ^{***}	Nil

Source: primary data

Note: ^{***} denotes skills that are critical

^{**} denotes skills that are essential

^{*} denotes skills are preferred

Table 2

Competency mapping of sales force – sales (Max : 5)

Job Related Skill	Desired Level	Present Level	Gap
New product development	3 ^{**}	3 ^{**}	Nil
Current account relationships	4 ^{***}	4 ^{***}	Nil
Forecasting	4 ^{***}	4 ^{***}	Nil
Purchasing system	2 [*]	1 [*]	Nature & level
Quote management system	4 ^{***}	3 ^{**}	Nature & level
Organization delivery cycle times	3 ^{**}	2 ^{**}	level
Phone skills	3 ^{***}	3 ^{**}	Nature
Written expression	3 [*]	2 [*]	Nature & level
Corrective action skills	3 ^{**}	3 ^{**}	Nil
Expense reports	3 ^{**}	4 [*]	Nature & level
Project management	3 [*]	3 [*]	Nil
Sales presentations	5 ^{***}	4 ^{***}	Level
Benchmarking competitors	4 ^{***}	3 ^{***}	Level
PC literacy	4 ^{***}	4 ^{***}	Nil

Source: primary data

Note: ^{***} denotes skills that are critical

^{**} denotes skills that are essential

^{*} denotes skills are preferred

3.0 Gross Enrolment Ratio among Selected Countries

The Gross Enrolment Ratio of higher education in selected countries are depicted in table 1.

The GER of Higher education in India reflects a strong growth path while comparing the growth of population of the country the GER for higher education becomes low. It involves many issues,

Table 1					
Gross Enrolment Ratio (GER) in Higher Education in Selected Countries					
Country	1998-99	1999-00	2000-01	2001-02	2002-03
India	–	11	11	11	12
Australia	64	63	63	65	74
China	6	7	10	13	15
Germany	48	48	49	50	51
U.K.	59	58	59	64	64
U.S.A.	73	70	71	81	83

Source : Agarwal (2006) & Annual Reports for the UGC, various years.

Among the selected countries in the world U.S.A. has been ranked as the number one country followed by Australia in terms of Gross Enrolment Ratio (GER) With regard to U.K. and Germany. Their performance on GER was comparatively better which ranks third and fourth respectively. The most populated country China was able to have the GER of only 16 percent. Comparing the six countries across the world India ranks only low interms of GER with the selected countries. Therefore, we need to increase the GER to a larger extent in the years to come. Ofcourse, this is the reason why, we are taking steps to increase the GER to 15 percent, and the National Knowledge Commission suggests that India needs as many as 1500 universities by 2015.

4.0 Higher Education GER in India

The data related to GER in higher education in India is presented in table 2.

like cost, location, availability and accessibility. Hence we need to increase GER to 15 per cent by this eleventh plan 20 per cent in the twelfth five year plan which needs sound planning on Inclusion and expansion leading to excellence.

Table 2

GER in Higher Education in India (Enrolment as percentage of the Age group 18-24)

Year	Percentage of Enrolment
1950 – 51	1.0
1960 – 61	2.0
1970 – 71	3.9
1980 – 81	5.4
1990 – 91	4.3
2000 – 01	7.9
2003 – 04	9.2

Source: Education in India and selected educational statistics, MHRD (various years)

5.0 Strength Details of Universities and Colleges in India

The current scenario of higher education with regard to India in terms of number of universities and colleges are given in table 3.

Table 3 Indian Higher Education Scenario				
Year	Universities	Colleges	Enrolment ('000)	Teachers ('000)
1950 – 51	28	578	174	24
1960 – 61	45	1819	557	62
1970 – 71	93	3227	1956	190
1980 – 81	123	4738	2752	244
1990 – 91	184	5748	4925	271
2000 – 01	266	11146	8399	395
2004 – 05	348	17625	10481	472
2007 – 08	447	20677	11613	488

Source: Annual Reports for the UGC, various issues.

After independence, the number of universities and colleges has registered a significant hike. During the period from 1950 – 51 to 2007 – 08, while the number of universities has increased from 28 to 447, the number of colleges has gone up from 578 to 20,720. During the same period, enrolment in higher educational institutions has registered a steep hike starting from 0.174 million to 11.61 million. The number of teachers manning the system also has gone up from about 24,000 in 1950–51 to 4,88,000 in 2007–08. It is evident from the data universities and colleges in the country have grown at an annual growth rate of 4.94 per cent and 6.66 per cent respectively.

6.0 Private / Public Share in Indian Higher Education

The information relating to the share of private sector in higher education in India is reflected in table 4.

Table 4
Indian Higher Education Scenario (Pvt./Public)

Year	Percentage of Share		
	Pvt. Unaided	Govt. and Aided	Total
2000 – 01	42.60	57.40	100.0
2005 – 06	63.21	36.79	100.0

Source: Anand Krishnan, 2006 & Annual Reports for the UGC, various years.

The data reveals that in 2000–01 the private unaided institutions constituted 42.6 percent of the total number of higher educational institutions, which increased to 63.21 percent in 2005–06. It is also to note that the share of Government and Aided institutions share was 57.40 in 2000–01

Step 5: Individual Development Planning

Using the job descriptions and the performance appraisal process as a foundation, Human Resources can provide coaching for individuals based on their unique developmental needs. For example, if a sales representative is interested in a position as Sales Manager, a Human Resources professional can counsel this person about current strengths and areas for improvement and point out the competency levels required for the higher level position. Then the employee and the HR person can jointly map out a plan for the employee's development (courses, workshops, mentoring, etc.)

10.0 What Methodology is used for mapping competencies?

The sales personnel in the IT industry can be classified based on their area of work like pre sales consultants who are normally domain experts, sales personnel who are into solutions selling and after sales service personnel who have domain expertise as well as technical skills. In many organizations there is no clear demarcation as specified above, but the sales and marketing personnel are attached with different business verticals. The skill sets required and their importance level was collected from them through a mail questionnaire. For this, a total of 45 sales personnel from select IT companies that are based in Chennai are chosen based on the researchers' judgment on their role. The judgment by the researchers helped in maintaining a balance of 10 respondents each in the three categories, pre sales, sales and post sales activity cluster, totaling to 30. The remaining 15 respondents were from the different business verticals like networking solutions, financial institutions and HRMS (Human Resources Management Systems). The immediate superiors of these respondents were also approached.

The mail questionnaire contained a list of competencies and skill sets indicative of the role and the respondents were requested to rate the necessity and their possession on a five-point scale. The factors were clustered as critical, essential and preferable skills. The same was circulated among their immediate superior, and they were also requested to rate the necessity and possession of these by the respective subordinates who had responded. Based on these two sets of responses, the possessed levels and the required levels of the competencies were identified.

11.0 Competency mapping for the sales force

The analysis (vide tables 1 to 3) of the data collected through a mail survey carried out by the authors with a sample of sales personnel in the Information Technology industry at Chennai indicate that it could be easily identified that there is a gap in the possessed and the expected levels of competencies. Out of the 15 competencies sets identified, in five competencies (in the case of pre-sales), six competencies (in the case of sales) and three competencies (in the case of post-sales) there was polarization, and in other cases either the level varied or the nature varied between the expected and the possessed scores. This is indicative of training needs in these areas for the sales force. In some competencies there is requirement of training in the content purview and in some cases training is required for mediating an attitude shift.

12.0 Conclusion and Implications for future research

The study acts as an eye opener in understanding the complexities of the competency mapping of the sales force and also renders an indication of the areas to be trained for the sales force in the information industry. This study presents a tentative list of competencies to be

Forecasting: This encompasses the ability to predict the future course of actions

Purchasing system: This is the strength in the purchase decisions and requirement analysis.

Quote management system: This is the ability to prepare a quotation at the request of the customer.

Organization delivery cycle times: This is concerned with the co-ordination with the operations division in adjusting the delivery mechanism.

Phone skills: This refers to the telephonic conversation skills.

Written expression: This refers to the effectiveness in written communication ability.

Corrective action skills: This encompasses the ability to rectify errors and mistakes committed and mould according to situational requirements.

Expense reports: This refers to the financial accounting regularity as required for the sales force. In its purview come all sorts of account submission including traveling account maintenance.

Project management: This deals with the skill of overall management of the sales process.

Sales presentations: This is concerned with the versatility in handling the sales talks and sales processes.

Benchmarking competitors: This is the skill set related with identifying competitors, judging their strengths and exploiting their weaknesses.

PC literacy: This refers to the possession of knowledge in the computer literacy.

9.0 How are the competencies mapped?

Step 1: Development of Core Competencies

In this step, the leadership of the organization meets to brainstorm which core competencies the organization requires in order to achieve its objectives, goals, and vision. Examples of core competencies that are usually essential in organizations are problem solving, teambuilding, decision-making, and communication skills.

Step 2: Assessing Competency Levels Required Across Positions

After the leadership decides which competencies are essential, it's necessary to determine the degree to which, and manner in which, these competencies are required in each type of position (i.e., Sales force, Sales Manager, and CEO). This assessment can be made through interviews with incumbents of sample positions, using a Position Information Questionnaire (PIQ).

Step 3: Developing Competency-Based Job Descriptions

Job descriptions can be developed that include not only duties and reporting relationships but the core competency descriptions that are tailored to each position. The same competencies are included in each employee's performance appraisal instrument so that he/she is evaluated on the same criteria that are specified in the job description.

Step 4: Developing Competency-Based Matrix

Based on the competencies identified for performing a role, a matrix is generated with the roles in the columns and the competencies in the rows. Each cell is filled with the required level of each competency pertaining to the role.

and has sharply comedown to 36.79 percent in 2005–06. Therefore, the private players penetration in the field of higher education become dominant than Government sector. Therefore there is a need for strong regulation in private sector to prevent monopoly pricing.

7.0 Present Status of Quality

The NAAC is involved in the assessment of quality and accreditation of universities and colleges under 2(f) and 12(B). The total number of universities (as on 2008) was 447 and colleges were 20,720. Out of 447 universities only 140 are accredited and 3,492 colleges are accredited.

In India, out of 400 universities 140 universities were accredited and 3,632 colleges were accredited out of 20,720 colleges. It is found that, 31 percent of universities and 9 percent of colleges alone are accredited with 'A' grade, where as 61 percent universities and 68 percent colleges were accredited with 'B' grade. It is to note that 10 universities and 23 colleges were accredited only with 'C' grade. Therefore, we need to improve the quality and standards in universities and colleges in India, which requires thorough overhauling and reengineering of the higher educational system in India.

8.0 Problems Beset with Higher Education

Reaching the unreached, Best to the least, including the excluded, including the disadvantaged, urban to rural, tears to cheers, Back to villages Marching with the marginalised, these are the words we preached and dreamed earlier. Now, in the Eleventh plan we set above as objectives for achieving inclusiveness in education. The real challenges facing higher education in India are Expansion, Inclusion, Excellence, and Quality Assurance. The National Knowledge Commission's report unveiled recently called for a manifold increase in the number of universities – from the present 447 universities to a least 1500 universities by 2015 – mainly to bring in to higher education more of India's youth population. This is possible for our country. But the real problems are;

1. Where do we setup educational institutions?
2. Whom do we cater to?
3. What should be the content of formation?
4. What knowledge and skills are we going to impart to our students?
5. What innovative courses and creative elements can we bring to the prevailing scenario?

Table 5
NAAC Accredited Universities and Colleges

Grade	Universities	% of A, B, C, grade University	Colleges	% of A, B, C, grade Colleges	Total
A++, A+ & A	44	31.0	328	9.0	372
B++, B+ & B	86	61.0	2,362	68.0	248
C++, C+ & C	10	8.0	802	23.0	812
Total	140	100.0	3,492	100.0	3,632

Source: Beyond Margins, Issues of XI five year plan 2009.

9.0 Suggestions

In general, so far higher education is not serving the cause of young people of India. For many it is still a distant dream. In order to overcome the constraints in higher education, India must have a differentiated academic structure in its educational system with an elite sector at the top, mass based and less-selective institutions in the middle and vocationally oriented post secondary schools at the bottom



Further the following should be kept in mind while we go in for diversification of higher educational institutions, with the component of Inclusive Quality Planning.

1. Focus must be given on small towns, rural and remote areas and backward regions where Gross Enrolment Ratio was poor when compared to the national average.
2. We must rationalise the affiliating system and reduce the number of colleges per university.
3. Autonomy must be given to bigger and better colleges, which ensures quality and affordability.

4. The expansion strategies must not rely upon the private sector alone. Public investment in higher education has to be increased substantially.
5. Mere institutional expansion and intake capacity will not necessarily make higher education inclusive.
6. Strategies for inclusion must also include, women, socially marginalised, deprived, physically challenged, rural areas.
7. Vice-Chancellors should be appointed in merit and with proven administrative capabilities.

In fine, we have to go for a holistic approach. The fourth largest economy of the world cannot lag behind in education. The development of a nation-wide or region-wide role and mission of higher education is an essential step to understand wherever higher education system is today and how to make forward our goals for the system. As of now we need inclusive higher education, which in turn require a strategy of inclusive planning, that must deliver quality and effective management of higher educational institution.

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4.0 What is Competency mapping?

“Competency mapping is the process of identification of the competencies required to perform successfully a given job or role or a set of tasks at a given point of time. It consists of breaking a given role or job into its constituent tasks or activities and identifying the competencies (technical, managerial, behavioral, conceptual knowledge, attitudes, skills, etc.) needed to perform the same successfully.”

5.0 When can competency mapping be used?

Competency mapping may be instrumental at various instances in an organization from recruitment to termination of the sales force by way of rendering a base for skill gap analysis.

Recruitment: To assess the competencies to be expected in the potential candidate

Selection: As selection criteria for choosing the right candidate for the right job

Induction and Placement: As a base for rendering orientation.

Training and Development: As a base for providing appropriate content and levels of training and development required by the employee.

Wage and Salary administration: As a part of the wage and salary determination criteria.

Termination: As a criterion for termination.

6.0 Who identifies competencies?

Competencies can be identified by one of more of the following category of people: Experts in the job, HR Specialists, Job analysts, Psychologists, or Industrial Engineers in consultation with the Line Managers, Current & Past Role holders, Supervising Seniors, Reporting and

Reviewing Officers, Internal Customers, Subordinates of the role holders and Other role set members of the role (those who have expectations from the role holder and who interact with him/her).

7.0 Whose competencies are to be identified?

Past successful and current sales force that are doing their job to the utmost satisfaction of their immediate superior are best cases to be considered for identifying competencies.

8.0 How are competencies identified?

The process of identification is not very complex. Either of the methods given below may be helpful in this process:

1. Simply ask each person who is currently performing the role to list the tasks to be performed by him one by one, and identify the Knowledge, Attitudes, and Skills required performing each of these. Consolidate the list. Present it to a role set group or a special task force constituted for that role. Edit and Finalize. Or

2. Appoint a task force for each role. Let the task force observe the tasks performed by each individual executing that particular role. Let them identify the knowledge, attitudes, and skills required to perform these tasks. Consolidate the list. Present it to a role set group or a special task force constituted for that role. Edit and Finalize.

The competencies so identified for the current study are listed as below.

New product development: This deals with the ability of identification and synthesis of a new product in terms of either a product or a service.

Current account relationships: This is the ability to maintain a cordial relationship with the existing and potential customer base. This also concerns with prospecting skills.

2.0 History of Competencies

A team of Educationists lead by Benjamin Bloom in the USA in mid fifties laid the foundation for identifying educational objectives and there by defining the knowledge attitudes and skills needed to be developed in education. The task force lead by Bloom took several years to make an exhaustive classification of the educational objectives that were grouped under the cognitive domain (Gary & Jaime, 2002).

David McClelland the famous Harvard Psychologist has pioneered the competency movement across the world. His classic books on "Talent and Society", "Achievement Motive", "The Achieving Society", "Motivating Economic Achievement" and "Power the Inner Experience" brought out several new dimensions of the competencies. These competencies exposed by McClelland dealt with the affective domain in Bloom's terminology. The turning point for competency movement is the article published in American Psychologist in 1973 by McClelland titled where in he presented data that traditional achievement and intelligence scores may not be able to predict job success and what is required is to profile the exact competencies required to perform a given job effectively and measure them using a variety of tests (Kerry et al., 2001).

Latter McBer a Consulting Firm founded by David McClelland and his associate Berlew have specialized in mapping the competencies of entrepreneurs and managers across the world. They even developed a new and yet simple methodology called the Behavior Event Interviewing (BEI) to map the competencies. With increased recognition of the limitations performance appraisal in predicting future performance potential appraisal got focused. And Assessment centers became popular in seventies (Cynthia et al., 2002).

3.0 What is Competency?

A Competency is something that describes how a job might be done, excellently; a Competence only describes what has to be done, not how. So the Competences might describe the duties of a role in an organization.

"Any underlying characteristic required for performing a given task, activity, or a role successfully can be considered as competency."

It can also be defined as:

"Any area of knowledge or skill that is critical for producing key outputs. It is also seen as what outstanding performers think or do more often, in more situations, and with better results than solid performers."

Competency may be expressed in the following forms:

- a) Expertise in the Knowledge,
- b) Expertise in Skill,
- c) Attitude Pattern,
- d) Underlying Motives,
- e) Driving Values, and
- f) Pattern of Self-concept

Sales Manager for example, has the duties such as to manage the sales office and its staff prepares quotations and process sales order, maintain key Accounts in addition to supervising and motivating the field sales force. The Competencies, which might determine excellence in this role could include Drive and Determination; Commercial Awareness; Social Breadth and Maturity, and Problem Solving and Judgment. These competencies might be the base for the sales manager's effective execution of the role.

SOCIO-ECONOMIC CONDITIONS OF AUTO-RIKSHA DRIVERS – A STUDY WITH SPECIAL REFERENCE TO COIMBATORE CITY

K. SINGARAVELU*

Auto Rickshaw Drivers work more but earn less. They are not able to satisfy the needs and wants of their family members because of low earnings. Some of the auto rickshaw drivers do not own basic things like fridge, washing machine, water heater, cooker and Gas stove. The above mentioned problem keenly analysed by the researcher and find solution to overcome the problem.

1.0 Introduction

Road passenger transportation network in India has witnessed some significant changes during the past few decades. There has been a magnificent shift from rail travelling to road transport services take the shape of buses, vans, taxis, auto rickshaws.

An auto rickshaw or tuk tuk is a motor vehicle that is one of the chief modes of transport across many parts of South and East Asia, especially as a vehicle for hire. It is a motorized version of the traditional rickshaw or velotaxi, a small three-wheeled cart driven by a person, and is related to the cabin cycle. Auto rickshaws are very popular in many Asian cities like Bangkok, Dhaka, Ahmedabad, Pune, Delhi, Mumbai, Chennai, Hyderabad and Bengaluru and some can be seen on the streets of China town in London.

An auto rickshaw is generally characterised by a sheet-metal body or open frame that rests on three wheels, a canvas roof with drop-down sides, a small cabin in the front of the vehicle for the driver (called an auto-wallah in some areas), and seating space for three in the rear. They are generally fitted with an air-cooled scooter version of a two-stroke engine with handlebar controls instead of a steering wheel.

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Hiring an auto rickshaw often involves bargaining with the driver. In major cities of India, such as Chennai, Ahmedabad, Thiruvananthapuram, Bengaluru and Delhi, drivers are required to install fare meters in their autos. In some cities like Delhi, Mumbai, Kolkata, Chennai, Pune, Hyderabad and Bengaluru, traffic-regulating authorities have tried to implement schemes in which passengers pay predetermined fares to a central authority before boarding the auto rickshaws.

Different people look at the auto drivers from different angles. Some persons say, "He is a sincere person who returns left over luggage to the proper person". "He is naughty, uncultured and rude to some, told others". However, generally, he is more than everything, a humanist who renders free service at any time when poor pregnant women needs hospitalisation. There are many cases of Auto drivers being robbed and hospitalised. A few have lost their vehicles along with the day's income.

India is the seventh largest country in geographical area wise and the second most populous country in the world after China, with a population of over one billion and tenth largest economy in the world in terms of purchasing power. Any developing country has to care more for the downtrodden and the middle class who are not able to make their both ends meet.

These people cannot afford taxi travel. Travelling by bus is not only uncomfortable but also risky as people carry money and valuable are exposed to risks by the pickpockets who comfortably travel in buses showing their talents. During the peak hours it is the auto rickshaws that go to the rescue of such people. As far as our country is concerned the highest number of auto rickshaws can be seen in Bengaluru. Then almost all auto rickshaws operate with meters and their charges (fare) are reasonable. The city is sufficiently wide, so that it offers enough scope to the vehicle owners to plan their operation cost, a result of which they enjoy a good deal of reputation in the minds of the people who visit the garden city. Though the researcher is naturally motivated to study socio-economic conditions of auto drivers in Bengaluru, yet he is constrained to confine his study in Coimbatore because he belongs to this industrial city and does not have access to Bengaluru. He is inclined to study the socio-economic conditions of auto drivers in Coimbatore city.

2.0 Objectives

The study has the following broad objectives:

1. To study the principles of the auto rickshaw drivers in Coimbatore city.
2. To assess the average monthly earnings of the auto rickshaw drivers in Coimbatore city.
3. To study the average monthly expenditure of auto rickshaw drivers in Coimbatore city.
4. To offer suitable suggestions to improve the living conditions of the auto rickshaw drivers in Coimbatore city.

This study concentrates only on Coimbatore city. As compared to rest of the cities of Tamil Nadu, it is regarded as industrially developed and has also witnessed considerable changes after the

entry of Information Technology industries. It is a second largest district in the state and it is a major industrial city in India situated extreme west of Tamil Nadu. According to 2001 census, it had a population of 1.85 million (Male 52 per cent and Female 48 per cent) and literacy rate of 78 per cent higher than the national average of 59.5 per cent. It is one of the higher revenue earning districts in Tamil Nadu and is also called the 'Manchester of South India'.

In this study both primary and secondary data were used. First hand data were collected from the field through interview schedule and the secondary data were collected from related journals, magazines, text books, reports and some websites.

The operation of some autos in the city is mobile in nature and the vehicle is not fixed to a particular place. The researcher has chosen 250 auto drivers for the study by using multi stage random sampling method the number of auto rickshaw union are identified, enquired, the number of auto stands available in the city with the office barrers in the union. After that the number of Auto rickshaw stands was selected on random basis the auto rickshaw drivers were selected at random from among those waiting in each stand.

Every research study is to be set with certain limitations; some of them are inherent in the research design, while some others become part of the study during various stages of research process. The present study is subject to the following limitations.

1. The present study is limited to auto rickshaw drivers only.
2. The sample groups have been restricted to Coimbatore city only.
3. The findings may be generalized to Coimbatore city only.
4. The sample size is restricted to 250 respondents.

MAPPING THE SALES FORCE COMPETENCIES FOR CORPORATE EXCELLENCE

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The measurement of human skill is important in many settings, and becomes vital in the marketing function. IT industry calls for a different kind of mindset and culture fit and the practices and business hours are aligned globally. The business development or the sales professionals are in different domains of sales like, presales, sales, post sales and team selling. They require a set of skills that may assume different levels of importance based on the domains of the sales function they are into. In order to identify, list and assess the competencies that are required, this kind of study is required. The paper is an outline of the concepts associated with competencies and of the process of competency mapping for the sales force of an organization by way of identifying the nature, extent, and the possession of the skills, knowledge, attitudes, values, motives and self-concept of the sales force for a better and effective management of the sales force in the Information Technology industry purview.

1.0 Introduction

Managing the sales force is a rudimentary function in marketing. All the efforts of the organization would go in the drain if the sales force fails to cater to the market requirements and to fulfill customer needs. If strong sales force is to be developed, their competencies should be analyzed and mapped to meet the organizational and the market requirements. A proper and systematic job analysis in terms of qualifications and qualities coupled with a holistic skill matrix becomes essential for mapping the attributes of the sales force and thus paving way for organizational excellence (Lado, et. Al., 1992).

A lot is going on in recent times on the issue of competency mapping (Christopher et al., 2003). A lot of resources spent and consultants invited to do competency mapping manpower costs, need for ensuring that competent people man critical positions, and the need to be competitive and recognition of the

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strategic advantages of having good human resources have compelled firms to be more competencies driven (Hay, 1991). In good organizations competency mapping exist already. For example when L&T, LIC or NDDDB, NOCIL, HLL, Bharat Petroleum etc. revised their performance appraisal systems they focused on the assessment of competencies. Role analysis was done and role directories prepared by the Indian Oil Corporation in mid eighties. Competency mapping is important and is an essential exercise. Every well-managed firm should have well-defined roles and list of competencies required performing each role effectively.

Competency mapping is an approach that has the objective of helping an organization to align individual development with the strategic objectives of the company. It is about identifying preferred behaviours and personal skills, which distinguish excellent and outstanding performance from the average (Farewell et al., 1995; Elsje, 2002). The broad concept might be said to be based on the frequently quoted adage: people get hired for what they know but fired for how they behave!

between 1.52 per cent and 2.39 per cent over the research period. The highest ratio result of FCBs is registered in the year 2008-09 is 4.54 per cent.

3. The PSCBs a result of net profit to net worth was does not exceed 1.50 per cent during the study period. The result of PvtSCBs has ranged between 0.72 per cent and 1.17 per cent. The FCBs result has fluctuated between 0.74 per cent and 2.21 per cent.
4. The Non-interest income to total income ratio result of PSCBs has varied between 11.95 and 20.38 per cent. The result of PvtSCBs has fluctuated between 12.64 per cent and 22.90 per cent during the study period. The FCBs ranges are above 20 per cent except in the year 1998-99 i.e., 19.12 per cent.
5. The spread income to assets of PSCBs results are within 3 per cent except in the year 2004-05. The PvtSCBs ranges are fluctuate between 1.58 per cent and 2.74 per cent respectively. The FCBs ratio ranges are within 3 per cent.
6. The result of NPA to Assets and Advances are decreased in all the banks during the study period.
7. The FCBs can earn more non-interest income compared to the PSCBs and PvtSCBs in India.
8. According to t-Test, there is no significant difference between the ratios of Net Profit to Deposits, Advances, Net worth, Assets, Spread Income to Assets and NPA to Assets and there is a significant difference in the Interest income, Non-Interest Income (NII) to Total Income and NPA to Advances.

21.0 Suggestions

On the basis of the research findings, the following suggestions are offered to improve the profitability of the commercial banks in India.

1. Prompt measures should be taken to collect the overdues from the borrowers. This will help the banks to earn profit in future.
2. The banks should conduct awareness programmes among the rural people about the repayment of loans and saving habits.
3. The PSCBs and PvtSCBs should concentrate to increase the non-interest income by way of collection of cheques and bills, locker facilities, acting as an agent and so on.
4. The FCBs and PvtSCBs should provide more advances to their holders.
5. Provide more financial assistance to the loan lenders.
6. The bank should take efforts to reduce the operating expenses by means of improving the efficiency of the non-viable branches of utilizing some expert services like professional management, private management and the like.

22.0 Conclusion

The commercial banks are gaining popularity among the public. Especially the PvtSCBs get more popularity among the commercial banks. So, the present study on "Financial Performance of SCBs in India-A Sector Wise Analysis". It also analyses the economic variables which influence the profit of the various sectors of SCBs in India. The suggestions offered would enable the SCBs, to take necessary steps to improve the SCBs in India.

3.0 Socio-economic Profile of the Respondents

It is observed from the Table 1, that out of 250 surveyed respondents 92 (36.80 per cent) belong to the age group between 31-40 years, 148 (59.20 per cent) of them are having their education upto SSLC, 218 (87.20 per cent) are married, 138 of them (55.20 per cent) belongs to joint family and 124 respondents (49.60 per cent) are having upto 5 members in their family. 146

respondents (58.40 per cent) are residing in urban area, 165 (66.00 per cent) are living in rented house and 120 respondents (48.00 per cent) have two room-cum-hall in their house. Among the surveyed respondents 168 (67.20 percent) are using public tap for fulfilling their water requirements every day 155 respondents (62.00 per cent) are owner-cum driver of the auto, 218 of the respondents (87.20 per cent) owned only one auto and 156 (62.40 per cent) of them used petrol as fuel of the auto.

Table 1
Socio – Economic profile of the Respondents

PARTICULARS		RESPONDENTS (250)	
		NUMBERS	Per cent
Age	Below 21	18	7.20
	21-30 Years	71	28.40
	31-40 Years	92	36.80
	41-50 Years	55	22.00
	Above 50 Years	14	5.60
Educational Qualification	No formal Education	15	6.00
	Upto SSLC	148	59.20
	Higher Secondary Level	40	16.00
	Graduates	33	13.20
Marital Status	Post – Graduates	14	5.60
	Married	218	87.20
Nature of the family	Un-Married	32	12.80
	Joint Family	138	55.20
No. of family members	Nuclear Family	112	44.80
	Upto 5	124	49.60
	6-8	99	39.60
Area of Residence	Above 8	27	10.80
	Urban	146	58.40
	Semi-Urban	65	26.00
Ownership of the house	Rural	39	15.60
	Owned	85	34.00
No. of rooms in the house	Rental	165	66.00
	One Room – cum – hall	76	30.40
	Two Rooms	120	48.00
Water sources	Three Rooms	54	21.60
	Private tap	82	32.80
Owner (or) hirer of the auto	Public tap	168	67.20
	Owner	155	62.00
No. of autos owned	Hirer	95	38.00
	One	218	87.20
Fuel used	Two and above	32	12.80
	Diesel	60	24.00
	Petrol	156	62.40
	LPG	34	13.60

Table 2
Income and working hours of auto drivers

PARTICULARS	RESPONDENTS	PER CENT
Income (Per month)		
Upto R 5000	82	32.80
R 5001 – 10000	110	44.00
R 10000 & Above	58	23.20
Working Hours (Per day)		
Upto 12 hours	62	24.80
Above 2 hours	188	75.20

3.1 Income and Working Hours

The minimum income which is to be earned during a month by a driver is R 3000 and maximum is nearly 15,000. Out of 250, 110 respondents (44.00 per cent) are earned monthly income between R 5,000 to R10,000 and 188 respondents (75.20 per cent) worked above 12 hours per day (maximum 16 hrs.).

The various forces which determine the income of the auto drivers are, Numbers of turns (trips) per day i.e., the numbers of turn is more, the income is also more.

Some of them have some permanent passengers in throughout of the month such as, school contract, office goers and college students, which may increase the income additionally.

Traffic deviations and temporary closure of the roads will lead to reduction in the income. Hike in the fuel prices also reduce the income.

Un-expected accidents, more maintenance expenditures like puncture of tyres and its replacement, the time taken for it are to reduce the income. Strike, bandh and some processions of the political parties also lead to reduce the income.

Introduction of call taxis in the city is a major factor to reduce income.

Average monthly personal expense is R3000 and maintenance expense of auto is R750. It also leads to reduce the income.

Table 3
Monthly food and non-food expenditure

FOOD ITEMS	AMOUNT	per cent	RANK
General Provisions	1800	47.22	1
Vegetables	450	11.80	4
Milk	512	13.43	3
Chicken/Mutton/ Fish	650	17.06	2
Fruits	400	10.49	5
Total	3812	100	
NON-FOOD ITEMS	AMOUNT	per cent	RANK
Rent (average)	750	14.85	2
Education	200	3.96	4
Fuel (average)	3750	74.26	1
Clothing and others	350	6.93	3
Total	5050	100	

Table 12 clearly shows that the calculated value of 't' is less than the table value of t-distribution (2.82 at 1 per cent level). Hence, the null hypotheses are accepted. It indicates that there is no significant difference between the ratios of Net Profit to Deposits, Net Profit to Advances, Net Profit to Net worth, Net Profit to Assets, Spread Income to Assets and NPA to Assets.

The calculated value of remaining ratios of 't' is greater than the table value of t-distribution (2.82 at 1 per cent level). Hence, the null hypotheses are rejected in the case of Interest income to Total

Income, Non-Interest Income (NII) to Total Income and NPA to Advances.

19.0 Comparison of Ratios of PSCBs with FCBs in India

In order to know whether there is any significant difference between the ratios of PSCBs with FCBs in India, t-distribution has been used.

For testing the null hypothesis, the 't' value is calculated. The application of t-distribution is given in Table 13.

Table 13
Comparison of Ratios of PSCBs with FCBs in India: t-Distribution

Ratios	Mean		Mean Difference	Standard Deviation		t-Value
	PSCBs	FCBs		PSCBs	FCBs	
NP/Deposits	0.96	2.40	-1.44	0.28	0.77	1.81
NP/Advances	1.68	3.10	-1.42	0.48	0.84	1.55
NP/Assets	0.79	1.36	-0.57	0.23	0.36	1.10
NP/Net worth	0.87	1.55	-0.68	0.25	0.47	1.20
Int.Inc/Tot.Inc	85.78	73.80	11.98	2.55	4.66	65.72
NII/Tot.Inc	14.22	26.21	-11.99	2.55	4.66	7.09
Spread/Assets	2.75	3.62	-0.87	0.37	0.24	2.18
Spread/Advances	6.11	8.33	-2.22	1.38	1.01	0.32
NPA/Assets	3.84	2.11	1.73	2.12	0.99	2.60
NPA/Advances	9.03	4.91	4.12	5.88	2.22	7.89

Table 13 clearly shows that the calculated value of 't' is less than the table value of t-distribution (2.82 at 1 per cent level). Hence, the null hypotheses are accepted. It indicates that there is no significant difference between the ratios of Net Profit to Deposits, Net Profit to Advances, Net Profit to Net worth, Net Profit to Assets, Spread Income to Assets and NPA to Assets.

The calculated value of remaining ratios of 't' is greater than the table value of t-distribution (2.82 at 1 per cent level). Hence, the null hypotheses are rejected in the case of Interest income to Total Income, Non-Interest Income (NII) to Total Income and NPA to Advances.

20.0 Findings of the Study

The researcher displays the findings after analyzing the data collected from the bank. The findings are given below :

1. The result of net profit to deposits of PSCBs in India has varied between 0.50 per cent and 1.35 per cent; the PvtSCBs has fluctuated between 0.82 per cent and 1.48 per cent, and the FCBs result has varied between 0.69 per cent and 1.82 per cent.
2. The ratio between the Net Profit and Advances of PSCBs has fluctuated between 1.04 per cent and 2.60 per cent. The result of PvtSCBs has varied

Table11
Comparison of Ratios of PSCBs with PvtSCBs in India: t-Distribution

Ratios	Mean		Mean Difference	Standard Deviation		t-Value
	PSCBs	Pvt-SCBs		PSCBs	Pvt-SCBs	
NP/Deposits	0.96	1.17	-0.21	0.28	0.21	0.69
NP/Advances	1.68	1.84	-0.16	0.48	0.28	0.69
NP/Assets	0.79	0.88	-0.09	0.23	0.14	0.51
NP/Net worth	0.87	0.96	-0.09	0.25	0.16	0.53
Int.Inc/Tot.Inc	85.78	81.79	3.99	2.55	3.39	66.88
NII/Tot.Inc	14.22	18.22	-4.00	2.55	3.39	10.00
Spread/Assets	2.75	2.24	0.51	0.37	0.29	0.27
Spread/Advances	6.11	4.70	1.41	1.38	0.62	2.35
NPA/Assets	3.84	2.91	0.93	2.12	1.29	2.34
NPA/Advances	9.03	6.43	2.60	5.88	3.39	7.70

Table 11 clearly shows that the calculated value of 't' is less than the table value of t-distribution (2.82 at 1 per cent level). Hence, the null hypotheses were accepted. It indicates that there is no significant difference between the ratios of Net Profit to Deposits, Net Profit to Advances, Net Profit to Net worth, Net Profit to Assets, Spread Income to Assets and NPA to Assets.

The calculated value of remaining ratios of 't' is greater than the table value of t-distribution (2.82 at 1 per cent level).

Hence, the null hypotheses were rejected in the case of Interest income to Total Income, Non-Interest Income (NII) to Total Income and NPA to Advances.

18.0 Comparison of Ratios of PvtSCBs with FCBs in India

In order to know whether there is any significant difference between the ratios of PvtSCBs with FCBs in India, t-distribution has been used.

For testing the null hypothesis, the 't' value is calculated. The application of t-distribution is given in Table 12.

Table 12
Comparison of Ratios of PvtSCBs with FCBs in India: t-Distribution

Ratios	Mean		Mean Difference	Standard Deviation		t-Value
	Pvt-SCBs	FCBs		Pvt-SCBs	FCBs	
NP/Deposits	1.17	2.40	-1.23	0.21	0.77	1.63
NP/Advances	1.84	3.10	-1.26	0.28	0.84	1.53
NP/Assets	0.88	1.36	-0.48	0.14	0.36	1.04
NP/Net worth	0.96	1.55	-0.59	0.16	0.47	1.15
Int.Inc/Tot.Inc	81.79	73.80	7.99	3.39	4.66	63.22
NII/Tot.Inc	18.22	26.21	-7.99	3.39	4.66	11.63
Spread/Assets	2.24	3.62	-1.38	0.29	0.24	2.80
Spread/Advances	4.70	8.33	-3.63	0.62	1.01	2.37
NPA/Assets	2.91	2.11	0.8	1.29	0.99	1.25
NPA/Advances	6.43	4.91	1.52	3.39	2.22	4.71

3.2 Distribution of Expenditures

The monthly expenditures of a family are classified in to two categories that are food items and non-food items. The food item includes general provisions (47.22 per cent), vegetables (11.80 per cent), milk (13.43 per cent), chicken/mutton and fish (17.06 per cent) and fruits (10.49 per cent). The non-food item includes Rent (average) (14.85 per cent), education of their childrens (3.96 per cent) fuel to the autos (74.26 per cent), clothing, and others (6.93 per cent). The average monthly food items expenditure is R 3812 for a family consisting of 2+2 and non food items are R 5050. Among the food item expenditures, general provisions including cereals and pulses have ranked as first and expenses of fruits ranked as five where as among the non-food items fuel formed the first and major item of expenditure in the list and the lowest priority given to education because, most of them are admitted their childrens in govt., municipal and other aided schools mostly in tamil medium and normally the fees charged by these schools and colleges are very low.

3.3 Living Conditions

"More pain and no gain" principle is correctly fitted to the life of the auto drivers because; they work more than 15 hours a day but most of them sure not own a single room to live. Some of them are work as "Rented drivers" and not to earn fixed income but they must pay between R 60 to R 100 per day to the owner of the auto as rent. Sometimes, they are not able to run their family properly because of the low income, early marriage and living jointly with the father, mother and dependent – brothers and sisters. More than 15 auto unions are being operated in the city. Among these 5 unions are major unions i.e., two communist parties, DMK, ADMK, and Congress. Some of the

drivers were not registered their names with the unions because they did not satisfied with the activities of the unionists.

4.0 Conclusion

'Yei auto' 'yov auto' and some big shots say 'Dei auto' these are the pet names of auto drivers. They do not earn sufficient income and the society is not respect to them further they are not equally treated in the society. However, since the expenditure exceeds the income they go for loan that too charged more interest by the money lenders. It is an additional burden which faced by the drivers. Some of the drivers did not posses the durable consumer goods such as fridge, washing machines, almiras and utensils. By adopting the appropriate policy making and the implementation of the both governmental and non-governmental organization will be uplift the socio-economically deprived section of the society in near future.

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IMPACT OF WTO ON SELECTED FOODGRAINS PRODUCTION IN TAMILNADU

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In the process of liberalization and globalization, structure of Indian economy has been greatly changed over the last decade, substantially increasing the share of service sector in production and employment. Service sector is contributing more than half of country's GDP. More and more consumer goods and services are percolating into rural markets and demand for rural food processing industry (especially milk and milk products, semi-processed fruits and vegetables, ready to cook items) is increasing both from urbanized domestic and international markets, thereby increasing non-farm employment and income opportunities. Also increased agriculture-industry interface in rural areas greatly exposed Indian agriculture to international, national markets and technology, which create both opportunities and challenges to Indian farmers.

1.0 Introduction

Agriculture will continue to remain at the centre stage of socio-economic development in India. Notwithstanding its outstanding performance in making the country self-sufficient in foodgrains, deceleration of its performance beginning with mid-nineties is of serious national concern. Two major developments impacting Indian agriculture during nineties have been: (1) the Agreement on Agriculture implemented from 1st January 1995 under WTO, and (2) emergence of highly volatile price regime thereafter. Several recent studies, on the causes of poor performance of agriculture, often relate to WTO agreement on agriculture and its likely adverse implications against promise.

2.0 Genesis of the Study

The Uruguay Round laid the foundation for a fair and market oriented agricultural trading system. It set new rules on subsidies affecting agricultural production and trade, outlawed non-tariff barriers and began reducing trade-distorting domestic support, export subsidies and tariffs. In the process of liberalization and globalization, structure

of Indian economy has been greatly changed over the last decade, substantially increasing the share of service sector in production and employment. Service sector is contributing more than half of countries GDP. More and more consumer goods and services are percolating into rural markets and demand for rural food processing industry (especially milk and milk products, semi-processed fruits and vegetables, ready to cook items) is increasing both from urbanized domestic and international markets, thereby increasing non-farm employment and income opportunities. Also increased agriculture-industry interface in rural areas greatly exposed Indian agriculture to international, national markets and technology, which create both opportunities and challenges to Indian farmers.

Currently a limited number of items, mostly primary commodities or processed agricultural products, are subject to duties. Currently, the only products subject to an export tax (at the rate of 10 per cent) are goat, sheep and bovine leathers. Products may also be subject to a minimum export price. The list of products subject to minimum prices includes basmati and non-basmati rice, cotton, and

For testing the null hypothesis, the 't' value is calculated. The application of t-distribution is given in Table 11.

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When we are given the number of observations and standard deviation of the two samples, the pooled estimate of standard deviation can be obtained as follows:

$$S = \frac{\sqrt{(n_1 - 1)S_1^2 + (n_2 - 1)S_2^2}}{n_1 + n_2 - 2}$$

If the calculated value of t be $> t_{0.05}$ ($t_{0.01}$), the difference between the sample means is said to be significant at 5 per cent (1 per cent) level of significance otherwise the data are said to be consistent with the hypothesis.

When the actual means are in fraction the deviations should be taken from assumed means. In such a case the combined standard deviation is obtained by applying the following formula:

$$S = \frac{\sqrt{\square(X_1 - A)^2 + \square(X_1 - A)^2 - n_1(\bar{X}_1 - A)^2 + n_2(\bar{X}_2 - A)^2}}{n_1 + n_2 - 2}$$

S = combined standard deviation.

The value of S is calculated by the following formula:

$$S = \frac{\sqrt{\square(X_1 - \bar{X}_1)^2 + \square(X_1 - \bar{X}_2)^2}}{n_1 + n_2 - 2}$$

A_1 = Assumed mean of the first sample

A_2 = Assumed mean of the second sample

\bar{X}_1 = Actual mean of the first sample

\bar{X}_2 = Actual mean of the second sample

The degrees of freedom = $(n_1 + n_2 - 2)$

16.0 Hypotheses

The following null hypotheses were framed for the purpose of comparing the financial performance of various sectors of SCBs in India.

There is no significant difference between the Net Profit to Total Deposits of SCBs in India during the period of study.

There is no significant difference between the Net Profit to Total Advances SCBs in India during the period of study.

There is no significant difference between the Net Profit to Total Assets of SCBs in India during the period under study.

There is no significant difference between the Net Profit to Net worth of SCBs in India during the period of study.

There is no significant difference between the Interest Income to Total Income of SCBs in India during the period under study.

There is no significant difference between the Non-Interest Income to Total Income of SCBs in India during the period under study.

There is no significant difference between the Spread Income to Total Assets of SCBs in India during the period under study.

There is no significant difference between the Spread Income to Total Advances of SCBs in India during the study period.

There is no significant difference between the NPA to Total Assets of SCBs in India during the period under study.

There is no significant difference between the NPA to Total Advances of SCBs in India during the period under study.

17.0 Comparison of Ratios of PSCBs with PvtSCBs in India

In order to know whether there is any significant difference between the ratios of PSCBs with PvtSCBs in India, t -distribution has been used.

hard and soft cotton waste. Most minimum export prices are specified in dollars on f.o.b. basis. Despite the claims of Ricetec (a US Company patenting on some strains of Basmati rice), Indian basmati exports have been jumped recently with new markets like USA, France and even Australia joining the list of traditional consuming in Middle East and the UK, there is a major shift in the basmati consuming population. This factor is likely to increase sales to seven-lakh tonnes this year when compared with last year six-lakh, a jump of one-lakh tones (over 16 per cent increase). The prospects for exports of Basmati rice, Maize, and milk and milk products are good in near future. On the other hand on import front India has set a ceiling rate (Bounded rate) for its agricultural tariffs at very high levels, ranging from 100 per cent for food grains to 150 per cent for meat and fish. Some remain as high as 300 per cent, such as for coconut and palm oil products. The rates actually applied can be lower, varying between 20-40 per cent for most of the products, which is still quite high. Recently policy initiatives have been taken by government to reduce import restrictions and tariffs on many of agricultural products also.

Edible oils are now importable in unlimited quantities at 20 per cent tariffs. This has greatly benefited consumers who, until recently had to pay two to three times world price levels. With the doubling of production, prices cut by 22 per cent between 1991 and 1994, which reduced the need for protection. Today, imports are creating competitive pressures on the domestic oilseed crushing industry to trim its market costs.

In spite of increase in exports of some commodities, production levels increased by a meager 2.2 per cent for rice and 4.4 per cent for wheat between 1991 and 1995, compared to 5.5 and 5.8 respectively in the 1980's. One reason for slow growth rate was the liberalization of

input prices (i.e., reducing input subsidies and other forms of government protection), which as a result rose sharply.

According to a survey by the World Bank (1997) inputs affected include fertilizers and electricity charges. In Punjab, fertilizer prices rose by 172 per cent between 1991 and 1995 and electricity charges 242 per cent over the same period. Most of the states like Haryana and Andhra Pradesh are also following the same suite. This high input cost compared to international rates might be due to uncompetitive industrial sector due to various industrial protection measures followed by Indian governments in the past which ultimately effects output prices there by international competitiveness of agricultural sector. In this regard, the present study made an attempt to analyse the impact of WTO on agriculture during Pre and Post WTO period in Tamil Nadu at a micro level analysis.

This research is descriptive in nature and used a variety of qualitative and quantitative method at state level as a micro level analysis. The present study is mainly based on the information available on the Area, production and productivity of Agricultural produce in Tamil Nadu during the pre- and Post-New Economic Policy. The period of study taken for analysis is twenty eight years from 1980-81 to 2007-08. In order to find the result of the new economic policy which implemented throughout the nation, the present study divide these study periods into two phases such as i) the first phase of the study represents the period 1980-81 to 1990-91 for the pre-WTO Period and the remaining years pertaining to the post-WTO period. Moreover, appropriate statistical tools were used to analyze the tabulated data and to interpret the research. In order to make the proper results the statistical tools such as, Time Series Analysis, Compound Growth Rate and Multiple Regression were employed.

3.1 Area under Foodgrains Cultivation Pre and Post WTO period

Table 1 reveals the quinquennial changes of area under food grains cultivation during pre- and Post-WTO Period. In terms of area under food grains cultivation, there had been a perceptible decrease of Paddy from 2344.2 thousand hectare during 1980-81 to 1984-85 to 2002 thousand hectare during 1985-86 to 1989-90, but, thereafter, there was sharp increase in the average annual area under Paddy cultivation during 1990-91 to 1994-95 with 2138.6 thousand hectare and it declined to 1778.6 thousand hectare during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 1.85 per cent plus and 2.78 per cent negative, respectively. Conversely, the compound annual growth rate decreased to -0.09 per cent during 2000-01 to 2004-05 from 3.73 per cent during 1990-91 to 1994-95. Growth in area under Paddy cultivation had significantly fell in the post-WTO Period than the pre-WTO period.

There had been substantial decrease in area under Jowar cultivation, from 681 thousand hectare during 1980-81 to 1984-85 to 659 thousand hectare during 1985-86 to 1989-90 and from 495 thousand hectare during 1990-91 to 1994-95 to 404 thousand hectare 1995-96 to 1999-2000 and to 345.8 thousand hectare during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 2.42 per cent plus and 4.27 per cent negative, respectively. In addition to that the decline of compound annual growth rate was 0.06 per cent during 2000-01 to 2004-05 from -4.40 per cent during 1990-91 to 1994-95 as a negative growth. Growth in Jowar had fall in the post-WTO period than the pre-WTO period was moderate.

With reference to Bajra, the area under cultivation decrease was moderate from 334 thousand hectare during 1980-81 to 1984-85 to 306.6 thousand hectare during 1985-86 to 1989-90 and it decreased significantly to 229 thousand hectare during 1990-91 to 1994-95, 182.8 thousand hectare during 1995-96 to 1999-2000 and 112.6 thousand hectare during

Table 1 Area under selected crops : Quinquennial Trend (Annual Average) <i>(000 hectares)</i>										
Period	Pre – WTO				Post – WTO					
	1980 - 81 to 1984 - 85		1985 – 86 to 1989 – 90		1990 - 91 to 1994 - 95		1995 – 96 to 1999 - 2000		2000 - 01 to 2004 - 05	
	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)
Paddy	2344.2	1.85	2002.8	-2.78	2138.6	3.73	2207	2.08	1778.6	-0.09
Jowar	681.6	2.42	659.6	-4.27	495	-4.40	404.8	-1.73	345.8	-0.06
Bajra	334	2.22	306.6	-3.38	229	-6.87	182.8	-1.80	112.6	-8.31
Ragi	206.6	4.63	175.8	-2.97	156.4	-3.13	132.4	0.16	110.6	-4.40
Maize	22.4	2.98	26.2	18.47	41.8	11.72	67.2	13.36	148.8	22.91
Bengalgram	8.8	-6.89	7.4	-11.09	8.4	0.00	7.6	-2.64	6	-6.51
Redgram	77.4	4.84	96.4	9.34	96	-3.27	75.2	-5.22	46.2	-10.10

3.04 per cent in 1997-98 to 1.60 per cent in 2008-09. The result of NPA to Assets is decreased in all the banks during the study period.

13.0 Non-Performing Assets to Total Advances of different sectors of SCBs in India

Table 10 monitors the ratio between Non-Performing Assets to Total Advances of various sectors of SCBs in India.

Table 10
Non-performing Assets to Total Advances of SCBs in India

Year	PSCBs	PvtSCBs	FCBs
1997-98	17.58	9.05	6.74
1998-99	17.41	10.88	7.98
1999-00	15.05	9.10	7.29
2000-01	12.81	9.41	7.23
2001-02	11.77	9.99	5.73
2002-03	9.63	8.54	5.55
2003-04	7.92	6.06	4.98
2004-05	5.58	3.98	3.08
2005-06	3.74	2.50	2.11
2006-07	2.68	2.23	1.94
2007-08	2.21	2.50	1.93
2008-09	1.95	2.94	4.33

Source : RBI Report on Trends and Progress of Banking in India

The result non-performing assets to Advances of PSCBs have decreased from 17.58 per cent to 1.95 per cent during the research period. The ratio result of PvtSCBs has varied between 2.94 per cent to 10.88 per cent respectively. The FCBs result has varied between 1.93 per cent and 7.98 per cent during the study period.

14.0 t-Distribution

The t-distribution is used when sample size is 30 or less and the population standard deviation is unknown.

The “t-statistic” is defined as:

$$t = \frac{\bar{X} - \mu}{\frac{s}{\sqrt{n}}}$$

$$\text{Where, } S = \frac{\sqrt{\sum (X - \bar{X})^2}}{n-1}$$

The t-distribution has been derived mathematically under the assumption of a normally distributed population. It has the following form:

$$f(t) = C \frac{1 + t^2}{\sqrt{v}} e^{-(v+1)/2}$$

$$\text{Where, } t = \frac{\bar{X} - \mu}{\frac{s}{\sqrt{n}}} \times \sqrt{n}$$

C = a constant required to make the area under the curve equal to unity
v = n - 1 the number of degrees of freedom.

15.0 Testing Difference between Means of Two samples (Independent Samples)

Given two independent random samples of size n_1 and n_2 with means \bar{X}_1 and \bar{X}_2 and standard deviation S_1 and S_2 we may be interested in testing the hypothesis that the samples come from the same normal population. To carry out the test, we calculate the statistic as follows:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{S} \times \sqrt{\frac{n_1 * n_2}{n_1 + n_2}}$$

Where

\bar{X}_1 = mean of the first sample.

\bar{X}_2 = mean of the second sample

n_1 = number of observations in the first sample

n_2 = number of observations in the second sample

varied between 3.22 per cent and 3.93 per cent during the research period. The notable factor in the Table is that the FCBs results are within 3 per cent.

Table 7
Spread Income to Total Assets of SCBs in India

<i>Year</i>	<i>PSCBs</i>	<i>PvtSCBs</i>	<i>FCBs</i>
1997-98	2.91	2.46	3.93
1998-99	2.80	2.09	3.47
1999-00	2.70	2.16	3.92
2000-01	2.86	2.33	3.63
2001-02	2.73	1.58	3.22
2002-03	2.91	1.97	3.35
2003-04	2.98	2.21	3.59
2004-05	3.47	2.34	3.34
2005-06	2.85	2.40	3.58
2006-07	2.55	2.24	3.76
2007-08	2.12	2.39	3.79
2008-09	2.12	2.74	3.91

11.0 Spread Income to Total Advances of different sectors of SCBs in India

The Spread income to Total Advances of various sectors of SCBs in India is displays in Table 8.

Table 8
Spread Income to Total Advances of SCBs in India

<i>Year</i>	<i>PSCBs</i>	<i>PvtSCBs</i>	<i>FCBs</i>
1997-98	7.28	5.65	8.74
1998-99	7.27	5.07	9.01
1999-00	6.79	5.27	9.06
2000-01	7.09	5.59	8.61
2001-02	6.57	3.63	7.52
2002-03	6.82	4.22	7.48
2003-04	6.92	4.76	8.05
2004-05	7.21	4.52	6.81
2005-06	5.19	4.38	7.32

2006-07	4.32	4.03	8.17
2007-08	4.32	4.34	8.57
2008-09	3.54	4.89	10.58

The result of spread income to advances of PSCBs in India has varied between 3.54 per cent and 7.28 per cent over the study period. The PvtSCBs has fluctuated between 3.63 per cent and 5.65 per cent. The ratio between spread incomes to advances of FCBs has varied between 6.81 per cent and 10.58 per cent during the study period.

12.0 Non-Performing Assets to total Assets of different sectors of SCBs in India.

Non-Performing Assets to Total Assets of various sectors of SCBs in India depicted in Table 9.

Table 9
Non-performing Assets to Total Assets of SCBs in India

<i>Year</i>	<i>PSCBs</i>	<i>PvtSCBs</i>	<i>FCBs</i>
1997-98	7.03	3.94	3.04
1998-99	6.71	4.48	3.08
1999-00	5.98	3.73	3.16
2000-01	5.16	3.92	3.05
2001-02	4.89	4.36	2.45
2002-03	4.11	3.99	2.48
2003-04	3.41	2.82	2.22
2004-05	2.69	2.06	1.51
2005-06	2.05	1.37	1.03
2006-07	1.58	1.24	0.89
2007-08	1.32	1.38	0.86
2008-09	1.17	1.64	1.60

The ratio between the Non-performing Assets to Total Assets of PSCBs has fluctuated between 1.17 per cent and 7.03 per cent. The result of PvtSCBs has varied between 1.24 per cent and 4.48 per cent over the research period. The result of FCBs has decreased from

2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 2.22 per cent plus and 3.38 per cent negative, respectively. Conversely, the compound annual growth rate decreased to -8.31 per cent during 2000-01 to 2004-05 from -6.87 per cent during 1990-91 to 1994-95 and it was -1.80 per cent during 1995-96 to 1999-2000. Growth in area under Bajra cultivation had significantly fallen in the post-WTO Period than the pre-WTO period.

Similarly, the area under Ragi cultivation had decreased from 206.6 thousand hectare during 1980-81 to 1984-85 to 175.8 thousand hectare during 1985-86 to 1989-90, in addition to that 156.4 thousand hectare during 1990-91 to 1994-95, 132.4 thousand hectare during 1995-96 to 1999-2000 and 110.6 thousand hectare during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 4.63 per cent plus and 2.97 per cent negative, respectively. Conversely, the compound annual growth rate decreased to -4.40 per cent during 2000-01 to 2004-05 from 0.16 per cent during 1995-96 to 1999-2000 and it was -6.87 per cent during 1990-91 to 1994-95. Growth in area under Ragi cultivation had fall in the post-WTO Period than the pre-WTO period.

There had been substantial increase in area under Maize cultivation, from 22.4 thousand hectare during 1980-81 to 1984-85 to 26.2 thousand hectare during 1985-86 to 1989-90 and 41.8 thousand hectare during 1990-91 to 1994-95 to 67.2 thousand hectare during 1995-96 to 1999-2000 and 148.8 thousand hectare during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 2.98 per cent and 18.47 per cent, respectively. In addition to that the compound annual growth rate increased to

22.91 per cent during 2000-01 to 2004-05 from 11.72 per cent during 1990-91 to 1994-95 and it was 13.36 per cent during 1995-96 to 1999-2000. Growth in area under Maize had increased significantly in the post-WTO Period than the pre-WTO period.

With reference to Bengalgram, the area under cultivation decrease was significant from 8.8 thousand hectare during 1980-81 to 1984-85 to 7.4 thousand hectare during 1985-86 to 1989-90 and it decreased significantly from 8.4 thousand hectare during 1990-91 to 1994-95, to 7.6 thousand hectare during 1995-96 to 1999-2000 and to 6 thousand hectare during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 6.89 per cent and 11.09 per cent negative, respectively. Similarly, the compound annual growth rate decreased to -6.51 per cent during 2000-01 to 2004-05 from 0.00 per cent during 1990-91 to 1994-95 and it was -2.64 per cent during 1995-96 to 1999-2000. Growth in area under Bengalgram had fall significantly in the post-WTO Period than the pre-WTO period.

Similarly, the area under Redgram cultivation had increased from 77.4 thousand hectare during 1980-81 to 1984-85 to 96.4 thousand hectare during 1985-86 to 1989-90, in contrast to this, it declined from 96 thousand hectare during 1990-91 to 1994-95 to 75.2 thousand hectare during 1995-96 to 1999-2000 and 46.2 thousand hectare during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 4.84 per cent and 9.34 per cent, respectively. Conversely, the compound annual growth rate decreased to -10.10 per cent during 2000-01 to 2004-05 from -3.27 per cent during 1990-91 to 1994-95 and it was -5.22 per cent during 1995-96 to 1999-2000. Growth in area under Redgram had fall significantly in the post-WTO Period than the pre-WTO period.

3.2 Production of Foodgrains Pre and Post-WTO period

Table 2 reveals that the quinquennial changes of food grains production during pre and Post-WTO Period. In terms of food grains production, there has been a perceptible increase of Paddy from 4725.8 thousand tones during 1980-81 to 1984-85 to 5616.8 thousand tones during 1985-86 to 1989-90, but, thereafter, there was a sharp increase in the average annual Paddy production during 1990-91 to 1994-95 with 6696.8 thousand tones during 1990-91 to 1994-95 and 6778.8 thousand tones during 1995-96 to 1999-2000. But, it declined to 4730.4 thousand tones during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 4.74 per cent plus and 2.46 per cent, respectively. The compound annual growth rate during post WTO period, increased to 7.32 per cent during 1995-96 to 1999-2000 from 5.49 per cent during 1990-91 to 1994-95. In contrast to this it declined to 4.57 per cent negatively during

2000-01 to 2004-05. Growth in Paddy production has fall significantly in the post-WTO Period than the pre-WTO period.

There has been substantial increase in Jowar production, from 489 thousand tones during 1980-81 to 1984-85 to 677 thousand hectare during 1985-86 to 1989-90. It was 512.8 thousand tones during 1990-91 to 1994-95 and declined to 359 thousand hectare 1995-96 to 1999-2000 and 242.4 thousand hectare during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 2.49 per cent plus and 2.16 per cent negative, respectively. In addition to that the decline of compound annual growth rate was -3.36 per cent during 2000-01 to 2004-05 from -2.25 per cent during 1990-91 to 1994-95 as a negative growth. Growth in Jowar production has fall in the post-WTO Period than the pre-WTO period was moderate.

Table 2

Production of Selected Crops: Quinquinial Trend (Annual Average)

(*000 tonnes)

Period Food grains	Pre – WTO				Post – WTO					
	1980 - 81 to 1984 - 85		1895 - 86 to 1989 – 90		1990 - 91 to 1994 - 95		1995 – 96 to 1999 - 2000		2000 - 01 to 2004 - 05	
	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)
Paddy	4725.8	4.74	5616.8	2.46	6696.8	5.49	6778.8	7.32	4730.4	-4.57
Jowar	489	2.49	677	-2.16	512.8	-2.25	359	0.95	242.4	-3.36
Bajra	307.4	10.45	312.6	-4.79	257.6	-4.84	239.4	4.98	126	-9.16
Ragi	284	3.74	306.6	2.65	306.8	-2.04	259.2	2.17	167.4	-10.90
Maize	47	19.63	39.6	12.82	60.6	10.96	107.4	12.81	218.8	15.35
Bengalgram	5.4	-7.79	4.8	-12.94	5.2	0.00	5.2	-3.58	3.8	0.00
Redgram	45.6	7.82	69.6	0.82	63.6	2.22	49.2	-7.06	28	-13.37

and 2.21 per centin 1998-99 and 2007-08 respectively.

8.0 Interest Income to Total Income of different sectors of SCBs in India

Table 5 exhibits the Interest Income to Total Income of various sectors of SCBs in India.

Table 5
Interest Income to Total Income of SCBs in India

Year	PSCBs	PvtSCBs	FCBs
1997-98	87.25	83.48	77.99
1998-99	88.04	87.31	80.88
1999-00	87.35	84.32	79.64
2000-01	88.05	87.36	79.00
2001-02	85.89	79.49	74.82
2002-03	83.47	77.10	74.43
2003-04	79.62	77.12	70.24
2004-05	82.75	80.49	70.35
2005-06	86.29	81.32	69.59
2006-07	87.39	80.10	71.79
2007-08	86.66	80.67	69.75
2008-09	86.64	82.58	67.06

The PSCBs ratio of interest income to total income has fluctuated every year. The result has decreased from 87.25 per cent in 1997-98 to 86.64 per cent in 2008-09. The result of PvtSCBs has varied between 77.10 per cent and 87.36 per cent during the period of study. The FCBs range has decreased from 77.99 per cent to 67.06 per cent during the research period. From the Table 5, it is understood that all the banks results were decreased in 2008-09.

9.0 Non-Interest Income to Total Income of various sectors of SCBs in India

Table 6 narrates the Non-Interest Income to Total Income of various sectors of SCBs in India.

Table 6
Non-Interest Income to Total Income of SCBs in India

Year	PSCBs	PvtSCBs	FCBs
1997-98	12.75	16.52	22.01
1998-99	11.96	12.69	19.12
1999-00	12.65	15.68	20.36
2000-01	11.95	12.64	21.00
2001-02	14.11	20.51	25.18
2002-03	16.53	22.90	25.57
2003-04	20.38	22.88	29.76
2004-05	17.25	19.51	29.65
2005-06	13.71	18.68	30.41
2006-07	12.61	19.90	28.21
2007-08	13.34	19.33	30.25
2008-09	13.36	17.42	32.94

The Non-interest income to total income ratio result of PSCBs has varied between 11.95 and 20.38 per cent in 2000-01 and 2003-04 respectively. The result of PvtSCBs has fluctuated between 12.64 per cent and 22.90 per cent during the study period. The FCBs ranges varied between 19.12 per cent and 32.94 per cent. The important factor of FCBs ranges are above 20 per cent except in the year 1998-99 i.e., 19.12 per cent.

10.0 Spread Income to Total Assets of different sectors of SCBs in India

Spread Income to Assets of various sectors of SCBs in India is illustrated in Table 7. The spread income to assets of PSCBs has varied between 2.12 per cent and 3.47 per cent during the research period. The PSCBs results below 3 per cent except in the year 2004-05. The PvtSCBs ranges are fluctuate between 1.58 per cent and 2.74 per cent in 2001-02 and 2008-09 respectively. The FCBs result has

Net Profit to Advances of various sectors of SCBs in India is shown in Table 2.

Table 2
Net Profit to Advances of SCBs in India

Year	PSCBs	Pvt. SCBs	FCBs
1997-98	1.94	2.39	2.15
1998-99	1.10	1.66	1.79
1999-00	1.44	2.14	2.70
2000-01	1.04	1.68	2.20
2001-02	1.73	1.52	3.08
2002-03	2.24	2.13	3.50
2003-04	2.60	2.04	3.71
2004-05	2.22	1.60	2.63
2005-06	1.49	1.59	3.15
2006-07	1.40	1.56	3.63
2007-08	1.48	1.84	4.10
2008-09	1.52	1.89	4.54

The ratio between the Net Profit and Advances of PSCBs has fluctuated between 1.04 per cent and 2.60 per cent. The result of PvtSCBs has varied between 1.52 per cent and 2.39 per cent over the research period. The highest ratio result of FCBs is registered in the year 2008-09 is 4.54 per cent.

6.0 Net Profit to Total Assets of different sectors of SCBs in India

Net Profit to Assets of various sectors of SCBs in India is monitors in Table 3.

Table 3
Net Profit to Assets of SCBs in India

Year	PSCBs	PvtSCBs	FCBs
1997-98	0.77	1.04	0.97
1998-99	0.42	0.68	0.69
1999-00	0.57	0.88	1.17
2000-01	0.42	0.70	0.93
2001-02	0.72	0.66	1.32
2002-03	0.96	1.00	1.56
2003-04	1.12	0.93	1.65
2004-05	1.06	0.83	1.29
2005-06	0.82	0.87	1.54
2006-07	0.83	0.87	1.67
2007-08	0.88	1.01	1.82
2008-09	0.91	1.06	1.68

The result of net profit to assets of PSCBs has fluctuated between 0.42 per cent in 1998-99 and 1.12 per cent in 2003-04. The ratio result of profit to assets has increased from 1.04 per cent to 1.06 per cent during the period of the study. The FCBs result has varied between 0.69 per cent and 1.82 per cent.

7.0 Net Profit to Net worth of different sectors of SCBs in India

Net Profit to Net worth of various sectors of SCBs in India is illumines in Table 4.

Table 4
Net Profit to Net Worth of SCBs in India

Year	PSCBs	PvtSCBs	FCBs
1997-98	0.86	1.10	1.05
1998-99	0.47	0.72	0.74
1999-00	0.64	0.93	1.27
2000-01	0.46	0.74	1.00
2001-02	0.79	0.73	1.43
2002-03	1.05	1.10	1.73
2003-04	1.24	1.05	1.87
2004-05	1.16	0.91	1.46
2005-06	0.89	0.95	1.74
2006-07	0.90	0.96	1.95
2007-08	0.95	1.11	2.21
2008-09	0.99	1.17	2.18

The PSCBs result of net profit to net worth was varied between 0.46 per cent and 1.24 per cent. Another notable factor of PSCBs was does not exceed 1.50 per cent during the study period. The result of PvtSCBs has ranged between 0.72 per cent and 1.17 per cent. The FCBs result has fluctuated between 0.74 per cent

With reference to Bajra, the increase was noticeable from 307.4 thousand tones during 1980-81 to 1984-85 to 312.6 thousand hectare during 1985-86 to 1989-90. It decreased significantly to 257.6 thousand tones during 1990-91 to 1994-95, 239.4 thousand tones during 1995-96 to 1999-2000 and 126 thousand tones during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 10.45 per cent plus and 4.79 per cent negative, respectively. Conversely, the compound annual growth rate decreased to -9.16 per cent during 2000-01 to 2004-05 from -4.84 per cent during 1990-91 to 1994-95 and it was 4.98 per cent plus during 1995-96 to 1999-2000. Growth in Bajra production has significantly fallen in the post-WTO Period than the pre-WTO period.

Similarly, the production of Ragi has increased from 284 thousand tones during 1980-81 to 1984-85 to 306.6 thousand tones during 1985-86 to 1989-90. Nevertheless, its decrease was moderate with 306.8 thousand tones during 1990-91 to 1994-95 and it decreased to 259.2 thousand tones during 1995-96 to 1999-2000 and 167.4 thousand tones during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 3.74 per cent and 2.656 per cent, respectively. Conversely, the compound annual growth rate decreased to -10.90 per cent during 2000-01 to 2004-05 from 2.17 per cent during 1995-96 to 1999-2000 and it was -2.04 per cent during 1990-91 to 1994-95. Growth in area under Ragi cultivation has fall in the post-WTO Period than the pre-WTO period.

With reference to Maize, the production decrease was significant from 47 thousand tones during 1980-81 to 1984-85 to 39.6 thousand hectare during

1985-86 to 1989-90. In contrast to this, it increased significantly from 60.6 thousand tones during 1990-91 to 1994-95, to 107.4 thousand tones 1995-96 to 1999-2000 and 218.8 thousand tones during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 19.63 per cent and 12.82 per cent, respectively. Similarly, the compound annual growth rate increased to 15.35 per cent during 2000-01 to 2004-05 from 10.96 per cent during 1990-91 to 1994-95 and it was 12.81 per cent during 1995-96 to 1999-2000. Growth in area under Bengalgram has fall significantly in the post-WTO Period than the pre-WTO period.

There has been a decrease in Bengalgram production, from 5.4 thousand tones during 1980-81 to 1984-85 to 4.8 thousand hectare during 1985-86 to 1989-90 and 5.2 thousand tones during 1990-91 to 1994-95 to 5.2 thousand tones during 1995-96 to 1999-2000 and it declined to 3.8 thousand tones during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 7.79 per cent and 12.94 per cent negative, respectively. In addition to that the compound annual growth rate increased to 0 per cent during 2000-01 to 2004-05 from -3.58 per cent during 1995-96 to 1999-2000 and it was 13.36 per cent during 1990-91 to 1994-95. Growth in Bengalgram production has increased significantly in the post-WTO Period than the pre-WTO period.

The production of Redgram has increased from 45.6 thousand tones during 1980-81 to 1984-85 to 69.6 thousand hectare during 1985-86 to 1989-90. In contrast to this, it declined from 63.6 thousand tones during 1990-91 to 1994-95 to 49.2 thousand hectare during 1995-96 to 1999-2000 and 28 thousand tones during 2000-01 to 2004-05. In the period

between 1980–81 to 1984–85 and 1985–86 to 1989–90, the compound annual growth rate grew by 7.82 per cent and 0.82 per cent, respectively. Conversely, the compound annual growth rate decreased to -13.37 per cent during 2000–01 to 2004–05 from 2.22 per cent during 1990–91 to 1994–95 and it was -7.06 per cent during 1995–96 to 1999–2000. Growth in Redgram has fall significantly in the post-WTO Period than the pre-WTO period.

3.3 Productivity of Foodgrains Pre and Post-WTO period

Table 3 reveals that the quinquennial changes of food grains productivity during pre-and Post-WTO Period. In terms of food grains productivity, there has been a perceptible increase of Paddy from 2005 kg. per hectare during 1980–81 to 1984–85 to 2819.2 kg. per hectare during 1985–86 to 1989–90. However, thereafter, there was a sharp decrease in the average annual Paddy productivity during 1990–91 to 1994–95 with 3133.2 kg. per hectare during 1990–91 to 1994–95 and 3058.2 kg. per hectare during 1995–96 to 1999–2000 and 2621.4 kg. per hectare during 2000–01 to 2004–05. In the period

between 1980–81 to 1984–85 and 1985–86 to 1989–90, the compound annual growth rate grew by 2.83 per cent and 5.38 per cent, respectively. The compound annual growth rate during post WTO period, increased to 5.12 per cent during 1995–96 to 1999–2000 from 1.71 per cent during 1990–91 to 1994–95. In contrast to this it declined to -8.48 per cent negatively during 2000–01 to 2004–05. Growth in Paddy productivity has fall significantly in the post-WTO Period than the pre-WTO period.

There has been substantial increase in Jowar productivity, from 761 kg. per hectare during 1980–81 to 1984–85 to 1037 thousand hectare during 1985–86 to 1989–90. It was 1038.4 kg. per hectare during 1990–91 to 1994–95 and declined to 900 thousand hectare 1995–96 to 1999–2000 and 707 thousand hectare during 2000–01 to 2004–05. In the period between 1980–81 to 1984–85 and 1985–86 to 1989–90, the compound annual growth rate grew by 5.07 per cent and 2.22 per cent negative, respectively. Conversely, the decline of compound annual growth rate was -3.31 per cent during 2000–01 to 2004–05 from 2.26 per cent during 1990–91 to 1994–95. Growth in Jowar productivity has fall in the post-WTO

Period	Pre – WTO				Post – WTO					
	1980 - 81 to 1984 - 85		1985 - 86 to 1989 - 90		1990 - 91 to 1994 - 95		1995 - 96 to 1999 - 00		2000 - 01 to 2004 - 05	
	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)	Mean	CAGR (%)
Paddy	2005	2.83	2819.2	5.38	3133.2	1.71	3058.2	5.12	2621.4	-4.48
Jowar	761	5.07	1031	2.22	1038.4	2.26	900.6	2.73	707.8	-3.31
Bajra	909.4	8.02	1090.8	-1.51	1130.6	2.16	1314.6	6.93	1121.4	-1.10
Ragi	1387.2	0.18	1750.2	5.80	1964.4	1.12	1944.2	1.97	1491.4	-6.79
Maize	2071.4	16.15	1554.6	-3.63	1606.6	-0.13	1614.4	0.14	1503	-6.05
Bengalgram	605	1.74	670.4	-0.45	642.4	0.31	654.4	-0.83	654	0.88
Redgram	586.6	3.08	735.8	-7.63	605.4	6.03	650.6	-1.90	603	-3.67

Non Performing Assets to Total Advances.

2.0 Statement of the Problem

Initially, the bank has not taken due care in planning the profit and managing the profit. Due attention has not paid for effective resource utilisation. Moreover, the bank has under taking more of social obligations setting aside the criterion of profitability are the low productivity, mounting NPA and deterioration of customer service. The bank has suffered with accumulated loss. The accumulated losses have eaten away the share capital of the bank. Hence, this paper to make a study of profitability performance of various sectors of SCBs in India.

2.1 Objectives of the Study

The following are the objectives of the study.

1. To study the profitability performance of various sectors of SCBs in India.
2. To analyses the ratios of different sectors of SCBs in India.
3. To offer suitable suggestions based on findings of the study.

3.0 Methodology of the Study

The study is based on secondary data. The data required for the study has been collected from RBI annual reports, Journals, Reports on Trends and progress of Banking in India, Government publications, books and web sites.

3.1 Period of the Study

This study covers a period of twelve years from 1997 to 2009.

3.2 Plan of Analysis

The researcher has used the such as Ratio Analysis, Mean, Standard Deviation, Mean difference and t-Test for analyzing

the profitability performance of various sectors of SCBs in India.

3.3 Hypothesis of the Study

For this study, the hypothesis framed is that there is no significant difference between the ratios of different classification of SCBs in India.

4.0 Net Profit to Total Deposits of Different Sectors of SCBs in India

Net Profit to Deposits of various sectors of SCBs in India is depicted in Table 1.

Table 1
Net Profit to Deposits of SCBs in India

Year	PSCBs	PvtSCBs	FCBs
1997-98	0.95	1.21	1.47
1998-99	0.51	0.82	1.11
1999-00	0.69	1.06	1.96
2000-01	0.50	0.84	1.59
2001-02	0.86	1.05	2.20
2002-03	1.14	1.43	2.63
2003-04	1.35	1.30	2.80
2004-05	1.32	1.12	2.29
2005-06	1.02	1.16	2.70
2006-07	1.01	1.17	3.04
2007-08	1.08	1.41	3.46
2008-09	1.10	1.48	3.51

The result of net profit to deposits of PSCBs in India has varied between 0.50 per cent and 1.35 per cent over the study period. The PvtSCBs has fluctuated between 0.82 per cent and 1.48 per cent. The ratio between net profit and deposits of FCBs has varied between 1.11 per cent and 3.51 per cent during the study period.

5.0 Net Profit to Advances of Various Classifications of SCBs in India

PROFITABILITY ANALYSIS OF SCHEDULED COMMERCIAL BANKS IN INDIA - A SECTOR WISE ANALYSIS

M. NAGALAKSHMI* and M. SELVAKUMAR**

Banking system is an important constituent of the overall economic system. It plays an important role in mobilising the nation's savings and in channelising them into high investment priorities and better utilisation of available resources. The bank has under taking more of social obligations setting aside the criterion of profitability are the low productivity, mounting NPA and deterioration of customer service. The bank has suffered with accumulated loss. The accumulated losses have eaten away the share capital of the bank.

1.0 Introduction

Banking system is an important constituent of the overall economic system. It plays an important role in mobilising the nation's savings and in channelising them into high investment priorities and better utilisation of available resources. Hence, banking can better be described as the kingpin of the chariot of economic progress.

Commercial banks play a very important role in India. They are providing numerous services to the public. They are providing numerous services to the public. They are the brain of the financial structure. Commercial banks inculcate banking habit and spread the message of thrift by lending. Investing its resources, productivity and by transferring funds throughout the nation and even internationally, the banks make possible a more complete utilisation of the resources of the nation.

Profit serves as a yard stick for judging the competence and efficiency of the management. Profit determines the financial position, liquidity and solvency of the company. Therefore, profit planning is a fundamental part of the

overall management function and is as important part of the total budgeting process. The main objective of any business is to earn more profit.

The term profitability refers to an indication of the efficiency with which the operation of the business is carried on. A poor operational performance may lead to lower profitability. Lower profitability may rise due to the lack of control over the expenses.

The bankers, financial institutions and other creditors consider profitability ratio as an indicator to take decision. In order to analyses the profitability performances of SCBs in India in the ensuing yard sticks have been used :

Net Profit to Total Deposits.

Net Profit to Total Advances.

Net Profit to Total Assets.

Net Profit to Net Worth.

Interest Income to Total Income.

Non-Interest Income to Total Income.

Interest Spread Income to Total Assets.

Interest Spread Income to Total Advances.

Non Performing Assets to Total Assets.

Period than the pre-WTO period was moderate.

With reference to Bajra, the increase was noticeable from 909 kg. per hectare during 1980-81 to 1984-85 to 1090.8 thousand hectare during 1985-86 to 1989-90. It decreased significantly to 1121.4 kg. per hectare during 2000-01 to 2004-05 from 1130.6 kg. per hectare during 1990-91 to 1994-95. It was 1314.6 kg. per hectare during 1995-96 to 1999-2000. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 8.02 per cent plus and 1.51 per cent negative, respectively. Conversely, the compound annual growth rate decreased to -1.10 per cent during 2000-01 to 2004-05 from -2.16 per cent during 1990-91 to 1994-95 and it was 6.93 per cent plus during 1995-96 to 1999-2000. Growth in Bajra productivity has significantly fallen in the post-WTO Period than the pre-WTO period.

Similarly, the productivity of Ragi has increased from 1387.2 kg. per hectare during 1980-81 to 1984-85 to 1750.2 kg. per hectare during 1985-86 to 1989-90. But, its decrease was noticeable with 1964 kg. per hectare during 1990-91 to 1994-95 and it decreased to 1491 kg. per hectare during 1995-96 to 1999-2000 and it was 1944 kg. per hectare during 2000-01 to 2004-05. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 0.18 per cent and 5.80 per cent, respectively. Conversely, the compound annual growth rate decreased to -6.79 per cent during 2000-01 to 2004-05 from 1.97 per cent during 1995-96 to 1999-2000 and it was 1.12 per cent during 1990-91 to 1994-95. Growth in area under Ragi cultivation has fall in the post-WTO Period than the pre-WTO period.

With reference to Maize, the productivity decrease was significant from 2071.4 kg. per hectare during 1980-81 to

1984-85 to 1554.6 thousand hectare during 1985-86 to 1989-90. Moreover, it increased significantly from 1606.6 kg. per hectare during 1990-91 to 1994-95, to 1503 kg. per hectare during 2000-01 to 2004-05 and it was 1614.4 kg per hectare during 1995-96 to 1999-2000. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 16.15 per cent plus and -3.63 per cent negative, respectively. Similarly, the compound annual growth rate decreased to -6.05 per cent during 2000-01 to 2004-05 from -0.13 per cent during 1990-91 to 1994-95 and it was 0.14 per cent during 1995-96 to 1999-2000. Growth in area under Bengalgram has fall significantly in the post-WTO Period than the pre-WTO period.

There has been a decrease in Bengalgram productivity; it has increased from 605.4 kg. per hectare during 1980-81 to 1984-85 to 670.4 kg per hectare during 1985-86 to 1989-90. It declined to 642.4 kg. per hectare during 1990-91 to 1994-95. It has notice a constant productivity with 654 kg per hectare during 1995-96 to 1999-2000 and 2000-01 to 2004-05 in absolute term. In the period between 1980-81 to 1984-85 and 1985-86 to 1989-90, the compound annual growth rate grew by 1.74 per cent and -0.45 per cent negative, respectively. In addition to that the compound annual growth rate increased to 0.88 per cent during 2000-01 to 2004-05 from -0.83 per cent during 1995-96 to 1999-2000 and it was 0.31 per cent during 1990-91 to 1994-95. Growth in Bengalgram productivity has increased significantly in the post-WTO Period than the pre-WTO period.

The productivity of Redgram has increased from 586.6 kg. per hectare during 1980-81 to 1984-85 to 735.8 kg per hectare during 1985-86 to 1989-90. The decline was moderate from 605.4 kg. per hectare during 1990-91 to 1994-95 to 650 kg per hectare during 1995-96 to

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1999–2000 and 603 kg. per hectare during 2000–01 to 2004–05. In the period between 1980–81 to 1984–85 and 1985–86 to 1989–90, the compound annual growth rate grew by 3.08 per cent plus and -7.63 per cent negative, respectively. Similarly, the compound annual growth rate decreased to -3.67 per cent during 2000–01 to 2004–05 from 6.03 per cent during 1990–91 to 1994–95 and it was -1.90 per cent during 1995–96 to 1999–2000. Growth in Redgram has fall significantly in the post-WTO Period than the pre-WTO period.

4.0 Findings

4.1 Area under Foodgrains during Pre and Post-WTO period

a) Paddy: It reveals that the quinquennial changes of area under Foodgrains cultivation during pre-and Post-WTO Period. In terms of area under Foodgrains cultivation, there has been a perceptible decrease of Paddy from 2344.2 thousand hectare during 1980–81 to 1984–85 to 2002 thousand hectare during 1985–86 to 1989–90, but, thereafter, there was sharp increase in the average annual area under Paddy cultivation during 1990–91 to 1994–95 with 2138.6 thousand hectare during 1990–91 to 1994–95 and it declined to 1778.6 thousand hectare during 2000–01 to 2004–05. Growth in area under Paddy cultivation has significantly fallen in the post-WTO Period than the pre-WTO period.

b) Jowar: It is found that substantial decrease in area under Jowar cultivation, from 659.6 thousand hectare during 1980–81 to 1984–85 to 659 thousand hectare during 1985–86 to 1989–90 and 495 thousand hectare during 1990–91 to 1994–95 to 404 thousand hectare 1995–96 to 1999–2000 and 345.8 thousand hectare during 2000–01 to 2004–05. Growth in Jowar has fall in the post-WTO Period than the pre-WTO period was moderate.

c) Bajra : It reveals that Bajra, the area under cultivation decrease was moderate from 334 thousand hectare during 1980–81 to 1984–85 to 306.6 thousand hectare during 1985–86 to 1989–90 and it decreased significantly to 229 thousand hectare during 1990–91 to 1994–95, 182.8 thousand hectare during 1995–96 to 1999–2000 and 112.6 thousand hectare during 2000–01 to 2004–05. Growth in area under Bajra cultivation has significantly fallen in the post-WTO Period than the pre-WTO period.

d) Ragi : It depicts that the area under Ragi cultivation has decreased from 206.6 thousand hectare during 1980–81 to 1984–85 to 175.8 thousand hectare during 1985–86 to 1989–90, in addition to that 156.4 thousand hectare during 1990–91 to 1994–95, 132.4 thousand hectare during 1995–96 to 1999–2000 and 110.6 thousand hectare during 2000–01 to 2004–05. Growth in area under Ragi cultivation has fall in the post-WTO Period than the pre-WTO period.

e) Maize: It is clear that substantial increase in area under Maize cultivation, from 22.4 thousand hectare during 1980–81 to 1984–85 to 26.2 thousand hectare during 1985–86 to 1989–90 and 41.8 thousand hectare during 1990–91 to 1994–95 to 67.2 thousand hectare during 1995–96 to 1999–2000 and 148.8 thousand hectare during 2000–01 to 2004–05. Growth in area under Maize has increased significantly in the post-WTO Period than the pre-WTO period.

f) Bengalgram: It is found that the Bengalgram, the area under cultivation decrease was significant from 8.8 thousand hectare during 1980–81 to 1984–85 to 7.4 thousand hectare during 1985–86 to 1989–90 and it decreased significantly from 8.4 thousand hectare during 1990–91 to 1994–95, to 7.6 thousand hectare during 1995–96 to 1999–2000 and 6 thousand hectare during 2000–01 to 2004–05. Growth in area under Bengalgram has fall

Government may introduce a package of schemes exclusively for the promotion of women entrepreneurs in the country. In order to promote the women entrepreneurship, the government is expected to come forward to give more subsidies to women entrepreneurs.

Realizing the worsening status of women in the down trodden communities, special package of schemes need to be introduced to increase their share in the entrepreneurs in the country.

As women entrepreneurs have to face severe marketing problems, they have to be taken in to consideration by the Government and steps should be taken to solve them. Markets are to be developed in rural and semi-urban areas so that women entrepreneurs can sell them easily in the nearest markets. More and more fairs and exhibitions may be arranged for products produced by women.

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is a small amount or big amount. 20 per cent of respondents have saved less than R 10,000/- per year 80 per cent of the vegetable women entrepreneurs save up to R 20,000.

Table 8
Savings Pattern of the Respondents

Respondents Category	Investment			Total
	Less than R 10,000	R 10,000 - 20,000	Above R 20,000	
Petty shop	1 (10)	7 (70)	2 (20)	10
Tailoring	-	6 (60)	4 (40)	10
Hotel	3 (30)	5 (50)	2 (20)	10
Vegetable	2 (20)	8 (80)	-	10
Pickle Units Vendors	4 (80)	6 (20)	-	10
Total	10 (20)	32 (64)	8 (16)	50

Source : Primary data

Note : Figures in parenthesis indicates percentage

8.0 Sources of Inspiration and Business Women

Since the entrepreneurs being with number of problems, it is suggested that the entrepreneur should take utmost care in selecting a project. In simple words, the success of the entrepreneur depends on the careful selection of the project. For this, the researchers want to know the sources from which the business venture ideas originated is presented table 9.

Table 9
Sources of Ideas

Sources	No. of Respondents	Percentage
Trade Fairs	6	12
Government Agencies	13	26
Flourishing Units	20	40
Friends & Relatives	11	22
Total	50	100

Source: Primary data

Table 9 reveals that six entrepreneurs got the idea from the trade fairs, 13 entrepreneurs got ignited from Government agencies 20 entrepreneurs from the current flourishing units competitors and 11 from their friends and relatives.

9.0 Suggestions

The following are the few important suggestions to promote the women entrepreneurs in the region.

It is obvious that education plays an important role in the performance of an entrepreneur. Among the women entrepreneurs, most are educated. Realizing the importance of education, due attention should be given to the women's education to promote women entrepreneurs in the region.

Keeping in view the socio – cultural set-up of India, more motivational training should be organized at the regional levels across the country. It is necessary to increase the number of professional schools for women.

significantly in the post-WTO Period than the pre-WTO period.

g) Redgram: The area under Redgram cultivation has increased from 77.4 thousand hectare during 1980–81 to 1984–85 to 96.4 thousand hectare during 1985–86 to 1989–90, in contrast to this, it declined from 96 thousand hectare during 1990–91 to 1994–95 to 75.2 thousand hectare during 1995–96 to 1999–2000 and 46.2 thousand hectare during 2000–01 to 2004–05. Growth in area under Redgram has fall significantly in the post-WTO Period than the pre-WTO period.

4.2. Production of Foodgrains during Pre and Post-WTO period

a) Paddy: It reveals that the quinquennial changes of Foodgrains production during pre- and Post-WTO Period. In terms of Foodgrains production, there has been a perceptible increase of Paddy from 4725.8 thousand tones during 1980–81 to 1984–85 to 5616.8 thousand tones during 1985–86 to 1989–90, but, thereafter, there was a sharp increase in the average annual Paddy production during 1990–91 to 1994–95 with 6696.8 thousand tones during 1990–91 to 1994–95 and 6778.8 thousand tones during 1995–96 to 1999–2000. Nevertheless, it declined to 4730.4 thousand tones during 2000–01 to 2004–05. Growth in Paddy production has fall significantly in the post-WTO Period than the pre-WTO period.

b) Jowar: It is found that substantial increase in Jowar production, from 489 thousand tones during 1980–81 to 1984–85 to 677 thousand hectare during 1985–86 to 1989–90. It was 512.8 thousand tones during 1990–91 to 1994–95 and declined to 359 thousand hectare 1995–96 to 1999–2000 and 242.4 thousand hectare during 2000–01 to 2004–05. Growth in Jowar production has fall in the post-WTO Period than the pre-WTO period was moderate.

c) Bajra: It depicts that Bajra, the increase was noticeable from 307.4 thousand tones during 1980–81 to 1984–85 to 312.6 thousand hectare during 1985–86 to 1989–90. It decreased significantly to 257.6 thousand tones during 1990–91 to 1994–95, 239.4 thousand tones during 1995–96 to 1999–2000 and 126 thousand tones during 2000–01 to 2004–05. Growth in Bajra production has significantly fallen in the post-WTO Period than the pre-WTO period.

d) Ragi : It is found that the production of Ragi has increased from 284 thousand tones during 1980–81 to 1984–85 to 306.6 thousand tones during 1985–86 to 1989–90. However, its decrease was moderate with 306.8 thousand tones during 1990–91 to 1994–95 and it decreased to 259.2 thousand tones during 1995–96 to 1999–2000 and 167.4 thousand tones during 2000–01 to 2004–05. Growth in area under Ragi cultivation has fall in the post-WTO Period than the pre-WTO period.

e) Maize: It reveals that Maize, production decrease was significant from 47 thousand tones during 1980–81 to 1984–85 to 39.6 thousand hectare during 1985–86 to 1989–90. In contrast to this, it increased significantly from 60.6 thousand tones during 1990–91 to 1994–95, to 107.4 thousand tones 1995–96 to 1999–2000 and 218.8 thousand tones during 2000–01 to 2004–05. Growth in area under Bengalgram has fall significantly in the post-WTO Period than the pre-WTO period.

f) Bengalgram: It depicts that Bengalgram production, from 5.4 thousand tones during 1980–81 to 1984–85 to 4.8 thousand hectare during 1985–86 to 1989–90 and 5.2 thousand tones during 1990–91 to 1994–95 to 5.2 thousand tones during 1995–96 to 1999–2000 and it declined to 3.8 thousand tones during 2000–01 to 2004–05. Growth in Bengalgram production has increased significantly in the post-WTO Period than the pre-WTO period.

g) Redgram: It reveals that the production of Redgram has increased from 45.6 thousand tones during 1980–81 to 1984–85 to 69.6 thousand hectare during 1985–86 to 1989–90. In contrast to this, it declined from 63.6 thousand tones during 1990–91 to 1994–95 to 49.2 thousand hectare during 1995–96 to 1999–2000 and 28 thousand tones during 2000–01 to 2004–05. Growth in Redgram has fall significantly in the post–WTO Period than the pre–WTO period.

4.3. Productivity of Foodgrains during Pre and Post-WTO period

a) Paddy: It reveals that the quinquennial changes of Foodgrains productivity during pre– and Post–WTO Period. In terms of Foodgrains productivity, there has been a perceptible increase of Paddy from 2005 kg. per hectare during 1980–81 to 1984–85 to 2819.2 kg. per hectare during 1985–86 to 1989–90. Nevertheless, thereafter, there was a sharp decrease in the average annual Paddy productivity during 1990–91 to 1994–95 with 3133.2 kg. per hectare during 1990–91 to 1994–95 and 3058.2 kg. per hectare during 1995–96 to 1999–2000 and 2621.4 kg. per hectare during 2000–01 to 2004–05. Growth in Paddy productivity has fall significantly in the post–WTO Period than the pre–WTO period.

b) Jowar : It is found that substantial increase in Jowar productivity, from 761 kg. per hectare during 1980–81 to 1984–85 to 1037 thousand hectare during 1985–86 to 1989–90. It was 1038.4 kg. per hectare during 1990–91 to 1994–95 and declined to 900 thousand hectare 1995–96 to 1999–2000 and 707 thousand hectare during 2000–01 to 2004–05. Growth in Jowar productivity has fall in the post–WTO Period than the pre–WTO period was moderate.

c) Bajra : It depicts that Bajra, the increase was noticeable from 909 kg. per hectare during 1980–81 to 1984–85 to

1090.8 thousand hectare during 1985–86 to 1989–90. It decreased significantly to 1121.4 kg. per hectare during 2000–01 to 2004–05 from 1130.6 kg. per hectare during 1990–91 to 1994–95. It was 1314.6 kg. per hectare during 1995–96 to 1999–2000. Growth in Bajra productivity has significantly fallen in the post–WTO Period than the pre–WTO period.

d) Ragi: It is found that the productivity of Ragi has increased from 1387.2 kg. per hectare during 1980–81 to 1984–85 to 1750.2 kg. per hectare during 1985–86 to 1989–90. However, its decrease was noticeable with 1964 kg. per hectare during 1990–91 to 1994–95 and it decreased to 1491 kg. per hectare during 1995–96 to 1999–2000 and it was 1944 kg. per hectare during 2000–01 to 2004–05. Growth in area under Ragi cultivation has fall in the post–WTO Period than the pre–WTO period.

e) Maize: It reveals that Maize, the productivity decrease was significant from 2071.4 kg. per hectare during 1980–81 to 1984–85 to 1554.6 thousand hectare during 1985–86 to 1989–90. Moreover, it increased significantly from 1606.6 kg. per hectare during 1990–91 to 1994–95, to 1503 kg. per hectare during 2000–01 to 2004–05 and it was 1614.4 kg per hectare during 1995–96 to 1999–2000. Growth in area under Bengalgram has fall significantly in the post–WTO Period than the pre–WTO period.

f) Bengalgram: It depicts that Bengalgram productivity; it has increased from 605.4 kg. per hectare during 1980–81 to 1984–85 to 670.4 kg per hectare during 1985–86 to 1989–90. it declined to 642.4 kg. per hectare during 1990–91 to 1994–95. It has notice a constant productivity with 654 kg per hectare during 1995–96 to 1999–2000 and 2000–01 to 2004–05 in absolute term. Growth in Bengalgram productivity has increased significantly in the post–WTO Period than the pre–WTO period.

Table 5
Reasons for Starting the Business

Reasons	No. of Respondents	Percentage
Challenge and Adventure	4	8
Liking for independent occupation	24	48
Financial Difficulties	12	24
Family Circumstances	10	20
Total	50	100

Source : Primary data

From the table 5, it is clear that 4 entrepreneurs have started the business for challenge and adventure, 24 entrepreneurs for self–employment, 12 entrepreneurs due to financial difficulties and 10 entrepreneurs due to family circumstances.

5.0 Investment Pattern

The researchers want to know the investment pattern of the respondents. Table 6 gives the clear picture relating to the investment pattern of the respondents.

Table 6
Investment Pattern

Respondents Category	Investment			Total
	Less than R 10,000	R 10,000 - R 20,000	Above R 20,000	
Petty shop	7 (70)	-	3 (30)	10 (100)
Tailoring	10 (100)	-	-	10 (100)
Hotel	10 (100)	-	-	10 (100)
Vegetable	5 (50)	4 (40)	1 (10)	10 (100)
Pickle	5 (50)	3 (30)	2 (20)	10 (100)
Total	37 (74)	7 (14)	6 (12)	50 (100)

Source : Primary data

Note : Figures in parenthesis indicates percentage

From the table 6, it is clear that about 74 per cent of the respondents have invested up to R 10,000/- and 12 per cent of the respondents had invested for exceeding R. 20,000/-, 14 per cent of the entrepreneurs are invested up to R 20,000, all tailoring unit and hotel industrialists have invested only to the tune of R 10,000.

6.0 Source of Financial Assistance

Finance is the life blood of business and with out finance nothing can be done. This assistance is given by various financial institutions which are explained in table 7.

Table 7
Sources of Financial Assistance

Sources	No. of Respondents	Percentage
Banks	28	56
Money lenders	12	24
Parents	6	12
Friends & Relatives	4	8
Total	50	100

Source : Primary data

It is obvious from the above table that 28 (56 per cent) entrepreneurs got their financial assistance mostly from Banks.

7.0 Savings of the Respondents

Savings indicate the economic strength of entrepreneurs. The enterprises, which run efficiently and profitably earn more income, hence savings ratio is also high. As such, the entrepreneurs of the study area also save money from their surplus income. Almost all respondents have the habit of saving money, whether it

Table 3
Educational Qualification of the Respondents

Respondents Category	Illiterate	Education Qualification					Total
		P.	M.	H.S	H. Se	G	
Petty shop	1 (10)	4 (40)	2 (20)	3 (30)			10 (100)
Tailoring	-	1 (10)	2 (20)	5 (50)	2 (20)	-	10 (100)
Hotel	1 (10)	2 (20)	4 (40)	1 (10)	1 (10)	1 (10)	10 (100)
Vegetable	3 (30)	-	-	5 (50)	-	2 (20)	10 (100)
Pickle	3 (30)	-	-	5 (50)	-	2 (20)	10 (100)
Total	8 (16)	7 (14)	8 (16)	19 (38)	3 (6)	5 (10)	50 (100)

Source : Primary data

Note : Figures in parenthesis indicates percentage

Table 4
Family Size of the Respondents

Respondents Category	Size of the Family			Total
	Less than 3	3 - 4	More than 5	
Petty shop	1 (10)	4 (40)	5 (50)	10 (100)
Tailoring	-	4 (40)	6 (60)	10 (100)
Hotel	1 (10)	4 (40)	5 (50)	10 (100)
Vegetable	-	5 (50)	5 (50)	10 (100)
Pickle	-	4 (80)	6 (20)	10 (100)
Total	2 (4)	21 (42)	27 (54)	50 (100)

Source : Primary Data

Note : Figures in parenthesis indicates percentage

iv) Family Size of the Respondents

Family size is one of the important factors that determine women entrepreneurial entries in the recent days. Many studies associate this statement positively. So, the researchers have analysed the family size of the respondents. These details are shown in table 4.

It is observed from the study that majority of the respondents (54 per cent) have a family size, more than 5 members. It shows that as the family size increases the demand also increases, which has

compelled the respondents to undertake self-employment.

4.0 Reasons for starting business

The pressing economic necessity for supplementing family income, desire for economic freedom and the changing concepts of women's role in society have led them in great numbers of employment outside the home. This is clearly shown in table 5.

g) Redgram: It is found that the productivity of Redgram has increased from 586.6 kg. per hectare during 1980-81 to 1984-85 to 735.8 kg per hectare during 1985-86 to 1989-90. The decline was moderate from 605.4 kg. per hectare during 1990-91 to 1994-95 to 650 kg per hectare during 1995-96 to 1999-2000 and 603 kg. per hectare during 2000-01 to 2004-05. Growth in Redgram has fall significantly in the post-WTO Period than the pre-WTO period.

5.0 Conclusion

World Trade Organisation (WTO) is the main international body dealing with the rules of trade between nations at present. It is the outcome of the continuous negotiations under the General Agreement on Trade and Tariff (GATT) since the inception of GATT in 1947. WTO agreements provide the legal ground rules for international commerce. They are like contracts, which bind governments to keep their trade policies within the boundaries set by the agreements. Although, WTO is an inter-governmental organization, the rules apply to business - they focus on how producers of goods and services, exporters and importers conduct their business. In recent years, there is increasing pressure on WTO to respond to the needs of civic society.

Inspite of increase in exports of some commodities, production levels increased by a meager 2.2 per cent for rice and 4.4 per cent for wheat between 1991 and 1995, compared to 5.5 and 5.8 respectively in the 1980's. One reason for slow growth rate was the liberalization of input prices (i.e., reducing input subsidies and other forms of government protection), which as a result rose sharply. According to a survey by the World Bank (1997) inputs affected include fertilizers and electricity charges. In Punjab, fertilizer

prices rose by 172 per cent between 1991 and 1995 and electricity charges 242 per cent over the same period. Most of the states like Haryana and Andhra Pradesh are also following the same suite. This high input cost compared to international rates might be due to uncompetitive industrial sector due to various industrial protection measures followed by Indian governments in the past which ultimately affects output prices there by international competitiveness of agricultural sector.

Besides, the production of food crops has noticed a declining trend except the maize crop during the study period. Among the food crops, Paddy is considered as one of the major food crops in Tamil Nadu. It is fact that, the cultivation of food crops is not remunerative to the faming community and the farming communities were forced to cultivate the food crops in order to fulfill the basic need (food) in the social life. The continuous declining trends on the area under different food crops cultivation have also noticed that the change of cultivation pattern that is mainly towards monetary phenomena instead of the survival of the society. It is thus, obvious that if it is continuous in future, the Tamil Nadu Economy has to face severe food problems than the fast growing population in near future.

DIMENSION OF RURAL WORKERS' RIGHTS UNDER THE MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT 2005: AN EMPIRICAL STUDY

WELL HAOREI* and P. ANANDHARAJAKUMAR**

The MGNREGA 2005 confer special rights for rural workers in India like; right to get job card, including the passport photo at free of cost, right to receive dated receipts for application of work, right to demand for hundred days of employment in every financial year, right to get wages weekly/Fortnight, right to get equal wages, if the worksites under the scheme were more than 5km from their residents they have right to get 10 per cent extra of the wage, if employment was not given within 15 days after the demand for work right to get unemployment allowance, right to get mandatory worksite facilities namely; drinking water, crèche, first aid facilities and shade at the worksites and right to have reservation of 1/3 for women at the worksites.

1.0 Introduction

In the year 2005, the Republic of India, Parliament passed "National Rural Employment Guarantee Act 2005" (NREGA 2005). It was rechristened as "Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) 2005" on 2nd October 2009 which confers legal right to employment for 100 days in a financial year to every household whose adult members volunteer to do unskilled manual work.

The MGNREGA 2005 gives special rights for rural workers in India like; right to get job card, including the passport photo at free of cost, right to receive dated receipts for application of work, right to demand for hundred days of employment in every financial year, right to get wages weekly/Fortnight, right to get equal wages, if the worksites under the scheme were more than 5km from their residents they have right to get 10 per cent extra of the wage, if employment was not

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given within 15 days after the demand for work right to get unemployment allowance, right to get mandatory worksite facilities namely; drinking water, crèche, first aid facilities and shade at the worksites and right to have reservation of 1/3 for women at the worksites.

This article investigates the implementation of these rural workers' rights in Dindigul District, Tamil Nadu, the district which has received 'Rozgar Jagrookta Puraskar' award from the government of India along with other three districts namely, Sivagangai, Cuddalore, and Tirunelveli in Tamilnadu for their best implementation of Mahatma Gandhi National Rural Employment Guarantee Scheme.

2.0 Methodology

The study is mainly exploratory in nature. It is based on primary data collected from the MGNREGS's beneficiaries with the help of interview schedule. Apart from canvassing with the help of interview structured, relevant field level data/information was collected through Focus Group Discussions (FGDs) with the Scheme's beneficiaries.

3.2 Sample Design

The Primary data were collected with the help of interview schedule by adopting the stratified random sampling i.e., each 10 respondents from pettyshop owners, tailoring, hotel, vegetable vendors and pickle units, forming a total sample strength of 50.

3.3 Secondary Data

The secondary data were collected from various books, journals, magazines, and newspapers.

3.4 Data Analysis and Interpretation

i) Age of the Respondents

The researchers have made an attempt to know the age group of women entrepreneurs in the study area. Table 1 shows the age wise classification of the respondents.

It is clear that most of the respondents are lying in the age group of 25 – 45 years.

Table 1
Age of the Respondents

Respondents Category	Age of the Respondents			Total
	18 - 25	25 - 45	Above 45	
Petty shop	2 (20)	6 (60)	2 (20)	10 (100)
Tailoring	4 (40)	6 (60)	-	10 (100)
Hotel	3 (30)	5 (50)	2 (20)	10 (100)
Vegetable Sellers	3 (30)	5 (50)	2 (20)	10 (100)
Pickle Units	-	5 (50)	5 (50)	10 (100)
Total	12 (24)	27 (54)	11 (22)	50 (100)

Source : Primary Data

Note : Figures in parenthesis indicates percentage

ii) Religion of the Respondents

The researchers have further analyse the community in which they are belonging. These details are depicted in table 2. It is evident that most of the respondents are belonging to Hindu religion.

Table 2
Religion wise Classification of the Respondents

Respondents Category	Religion			Total
	Hindu	Muslim	Christian	
Petty shop	7 (70)	-	3 (30)	10 (100)
Tailoring	8 (80)	-	2 (20)	10 (100)
Hotel	6 (60)	-	4 (40)	10 (100)
Vegetable Vendors	6 (60)	2 (20)	2 (20)	8 (100)
Pickle Units	5 (50)	-	5 (50)	10 (100)
Total	32 (64)	2 (4)	16 (32)	50 (100)

Source : Primary data

Note: Figures in parenthesis indicates percentage

iii) Educational Background of The Respondents

The Education particulars of the respondents are divided in to six categories, namely primary, middle, high school, higher secondary, graduation and illiterates. The details are shown in table 3.

It is found that 84 per cent of the respondents are literate, studied from primary to college level. A large number of respondents (74 per cent) have studied up to High School.

A STUDY ON THE SELF EMPLOYMENT OF WOMEN ENTREPRENEURS IN SIVAKASI TALUK

S. MURUGAIYAN*, S. ELANGO VAN** and N.M. GANESAN***

Though during Veda, Upanishad periods, women were given much respected in India and they enjoyed equal right with men in all fields. Slowly women's position deteriorated and now one could see that she is being exploited and harassed in all respects. In almost all countries, the Governments are providing special schemes for women's development in order to gain economic independence, it is necessary for them to become entrepreneurs. One of the most important ingredients is finance. Hence, Microfinance becomes very crucial.

1.0 Introduction

Women community though equal to men in population, is a subject of concern. Women are treated as the second rated citizens or subordinates to men. Though various efforts are being made to improve the status, women folk could not take their maximum use and remain still backward.

In almost all countries, the Governments are providing special schemes for women's development and efforts are on for the maximum use of women's talent. In India, though during Veda, Upanishad periods, women were given much respect and they enjoyed equal right with men in all fields. Slowly women's position deteriorated and now one could see that she is being exploited and harassed in all respects.

2.0 Statement of the Problem

Women need to be empowered. To empower women they require economic independence. In order to gain economic independence, it is necessary for them to become entrepreneurs. One of the most important ingredients is finance. Hence,

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Microfinance becomes very crucial. The impact of Microfinance on women has to be studied to improve the performance of Microfinance Institutions such Micro Finance Institutions are about changes in the financial / social / family political life of women entrepreneurs. The change for goal has to be measured by certain criteria.

2.1 Objectives of the Study

The major objectives of the study are:

To study the Socio-Economic Profile of women entrepreneurs in Sivakasi Taluk and

To analyze the factors that motivated the women entrepreneurs to start new ventures

3.0 Methodology

The data required for the study have been collected from primary and secondary sources.

3.1 Primary Data

The primary data have been collected through a well-designed, pre-tested interview schedule, constructed for the purpose of the study. The interview schedule has been designed keeping in view the objectives of the study.

2.1 Sampling

For the selection of the blocks, all the 14 blocks in Dindigul District, Tamil Nadu, were first grouped under the heads; More Developed Blocks (MDBs), Moderately Developed Blocks (MRDBs) and Less Developed Blocks (LDBs) employing four Composite Development

Survey Location and Sampling Framework

DISTRICT	Group (Using *four composite Development Indicators)	Block	Sample Blocks (Selected randomly from the group)	Sample Panchayats (Selected based on Job Card issued as on 31 st March 2009)	Beneficiaries (5% of the total beneficiary households from each Panchayat)
DINDIGUL	More Developed Blocks (MDBs)	(1)Dindigul	NATHAM	Highest Two	
				(1) Sendurai	96
				(2) Seithur	78
		(2)Palani		Middle Two	
				(1) Avichipatti	34
				(2) Kuttupatti	33
				Least Two	
				1) Pannuvarpatti	20
		3)Natham		(2) Boothagudi	16
				Sub Total	277
	Moderately Developed Blocks (MRDBs)	1)Nilakkottai	NILAKKOTTAI	Highest Two	
				(1) Pachamalayankottai	86
		2)Oddanchatram		(2) Jambuthuraikottai	73
				Middle Two	
		3)Thoppampatti		1)Sivaganapuram	33
				(2) Noothalapuram	31
				Least Two	
				(1) S. Mettupatti	18
		5)Athoor		(2) Nakkalathu	12
				Sub Total	253
	Less Developed Blocks (LDGBs)	(1)Reddiarchatram	REDDIAR CHATRAM	Highest Two	
				1) Dharmathupatti	104
		(2)Vedasandur		2) Silvarpatti	80
		(3)Batlagundu		Middle Two	
				(1)Murunellikottai	46
		(4)Guziliamparai		(2)Anumandarayankottai	45
				Least Two	
		(5)Vadamadurai		(1) G.Nadupatti	21
		(6)Shanarpatti		(2) Adaloor	20
				Sub Total	316
		TOTAL	3 Blocks	18 Panchayats	846 households

* Four Development Indicators deployed are namely; urbanization, rural literacy rate, rural non-agricultural employment and area cultivated for more than once in a year

After the grouping process of the blocks, one block from each group was selected randomly.

For the selection of the gram panchayats, the following selection criteria was adopted namely; the highest two village panchayats which has issued job cards, the middle two village panchayats which has issued job cards and the least two village panchayats which has issued job cards as on 31st March 2009 were selected, each from the three sample blocks. Then, 5 percent of the total beneficiary households received Job Card not later than 31st March 2009 from each selected panchayats were therefore selected randomly and then interviewed by using a well prepared pre-tested interview schedule.

The actual survey was carried out from December 2009 to February 2010 covering 846 beneficiary households located in 18 Gram Panchayats, three Development Blocks within one District. Hence, the execution of the present research work was done to evaluate the impact and dimesion of rural workers rights under the Mahatma Gandhi National Rural Employment Guarantee Scheme including the impact on the Rural Women empowerment.

3.0 Review of Literature

Agricultural workers amount to 450 million, and represent 40 percent of the world's agricultural work force, and the number is increasing in most regions of the world. Women waged agriculture workers account for 20-30 percent of the waged workforce, rising to 40 percent in Latin America and the Caribbean, and their numbers too are increasing in most regions (ILO, FAO, IUF, 2007).

Use social protection policies such as pensions and employment schemes to alleviate poverty, reduce vulnerability and

ensures that agricultural workers are covered by insurance against death, injury and disease (ILO Convention 184).

Mishra (2001), states that we need to recognize that the right to move freely from one part of the territory of a country to another or one part of the globe to another is a basic right which should not be denied to workers.

The right to work without discrimination is recognized in the UDHR (arts. 2 and 23), in the ICESCR (arts. 2(2) and 6-8) and in the CEDAW (art. 11). It includes the right to freely choose an occupation, to enjoy a just and favourable remuneration, to work in safe and healthy conditions, and to form and join trade unions. Women have a right to employment opportunities and treatment equal to men, including equal remuneration for work of equal value (UDHR, art. 23(2), ICESCR, art. 7(a) (i) and CEDAW, art. 11). Women also have the right to enjoy special protection during pregnancy and paid maternity leave, and the right not to be dismissed on grounds of pregnancy or maternity leave (CEDAW, art. 11).

As Pasuk Pongpaichit (1999) remarks, it is usually assumed in the modern world that the role of the State will be minimized and there will be an expansion of civil society and other community organizations that can more effectively take care of the day-to-day problems within the community.

The critical relationship between a vigorous civil society and the very survival of democracy was posed as early as 1835 by Alexis de Tocqueville in his classic work *Democracy in America*. An active civil society can also be seen as crucial to making the transition from representative to participatory democracy (Ginsborg, 2006).

suggestions are the need of the hour if genuine rights are to be delivered to the rural workers; (1) The MGNREGA be immediately indexed to the Consumer Price Index for Agricultural Labourers, with April 1 2009 as the based year. So that the real value of the wage is at least Rs.100 a day at the April 2009 prices. (2) The wages is promptly revised every six months like the Government Employees' Dearness Allowances are done so, so long as these are set by the Union Government. (3) For better financial inclusion of MGNREGA workers, payment of provisional commission of 0.5 per cent to post offices to help them upgrade infrastructure and accounts be opened for men and women and not joint accounts, and (4) A clear timelines with regard to wage payment process and fix responsibility, without tolerating any adjustments in the work dates or work payment dates.

Even though some guidelines were missing in the implementation part still majority of the respondents are moderately satisfied with the scheme. Hence, the scheme has somewhat promoted the rights of the rural workers.

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Clause 34, Schedule II of the MGNREGA 2005 states that, 'In case of every employment under the Scheme, there shall be no discrimination solely on the ground of gender and the provision of the Equal Remuneration Act, 1976 (25 of 1976), shall be applied with'. Hence, there should not be parity in paying the wage on the ground of gender. The study reveals that, the guideline in this regard has been implemented successfully in the study area since no respondent complained about it.

Clause 14, Schedule II, MGNREGA 2005, States that, 'In the cases employment is provided outside such radius, it must be provided within the Block, and the labourers shall be paid ten percent of the wages rate as extra to meet additional transportation and living expenses' and Clause 7.1, Chapter III, MGNREGA 2005, states that, 'If an applicant for employment under the scheme is not provided such employment within fifteen days of receipt of his application seeking employment or from the date on which the employment has been sought in the case of an advance application, whichever is later, he shall be entitled to a daily unemployment allowance in accordance with this section'. However, in spite of the Act guaranteeing allowances for the mentioned reasons no respondent in the study area claimed to have received either of these. Hence, these two guidelines of the Act have been neglected completed in the study area.

Clause 27, Schedule II, MGNREGA 2005, states that, 'The facilities of save drinking water, shade for children and period of rest, first aid box with adequate materials for emergency treatment for minor injuries and other health hazards connected with the work being performed shall be provided at the worksite'. Hence, it is the duty of the implementing officials to provide these

mandatory facilities at the worksites and every individual are entitled to claimed and enjoy at the worksites. However, these rights have been completely denied in the study area as seen in table 2.

Clause 6 second paragraph, Schedule II of the MGNREGA 2005 states that, 'Provided that, priority shall be women in such a way that at least one-third of the beneficiaries shall be women who have registered for work under this Act'. The study reveals a successful maintenance of the reservation since cent percent of the respondent expressed the fulfillment of reservation of 1/3 for women at the worksites.

6.0 Policy Suggestions and Recommendations

From the above discussion, it is clear that some rights were denied by the implementing officials which were supposed to be enjoyed by the rural workers working under the scheme. The rights like, the application for work and the dated receipt are to trigger the demand for work. The receipt is also the basic record for claiming unemployment allowances if the work is not provided within 15 days. No Gram Panchayats in the study area has actively activated this mechanism. Nevertheless, it has worked when the workers groups have got grouped and possible too if, voluntary organizations come forward to disseminate the MGNREGA 2005 so that people becomes enlightened and aware, and demand for their statutory rights. Furthermore, those Gram panchayats taking up the scheme for huge job card holders were unable to meet the demand for hundred days of employment for lack of administrative staff. Therefore, more staff should be employed in those big panchayats, having more job card holders.

In addition to these suggestions made, based on the present guidelines of the MGNREGA2005. The following

Even as we celebrate sixty years of Indian democracy, with millions of our people hungry, cynical and insecure, living under the barrel of the gun (of the state or the extremists), we need to worry about the reach, depth and quality of our political process. The NREGA, which promises the largest ever employment programme in human history, has the potential to provide a "big push" in India's regions of distress. For NREGA to be able to realise its potential, the role of civil society organisations is critical. But this calls for a new self-aware, self-critical politics of fortitude, balance and restraint. (Mihir Shah)

However, it is fact that more than 50 million families in rural India have a job card is certainly good news for anyone concerned with the well being and rights of rural workers. Each job card guarantees up to 100 days of employment under NREGA at the statutory minimum wage. This is an important step towards the realisation of the right to work. However, the main challenge is to ensure that rural workers are able to secure their entitlements under the Act, including not only work on demand but also minimum wages, payment within 15 days, essential worksite facilities, and so on. In that respect, there is still a very long way to go (Dreze, Jean)

According to the *Rural Labour Enquiry Report On Consumption Expenditure of Rural Labour Households: Year 1999-2000 (55th NSS Round)* the average daily earnings of workers in agricultural operations in a Rural Labour Household is R 40.58 for men and R 28.57 for women and the number of days worked on wage employment by men in a year is 222 and women is 192. Finally, according to the same report, the average number of wage earners in a rural labour household is 1.7. Therefore, even if we assume that there are 2 wage-earning adults (one man and one woman) in a rural household then

the annual earning from wages is R 14500 ($=40.58 \times 222 + 28.57 \times 192$) approximately. Even if we use the national average as the baseline for earnings of all rural workers across the nation and consider R 60 as the floor wage under NREGA, a 100-day guaranteed employment would mean an increase in the annual earning of a rural household by more than 40 per cent. Considering the fact that the national average wage earning is far greater than that prevailing in most of the NREGA districts, the increase in rural earnings with the implementation of the NREGA would be considerably more than that calculated here. (New Trade Union Initiative)

4.0 Socio - Demographic Profile of the Respondents (Beneficiaries)

The beneficiaries of the scheme in the study area by their sex, age and educational qualification is presented in table 1. An Inter- Block comparative analysis of the women beneficiaries in the three sample blocks in Dindigul District reveals that women beneficiaries constitutes majority of the beneficiaries accounting for 78 per cent whereas it was 22 per cent for men. By comparing among the three sample block, women beneficiaries in Natham Block, the most developed group constituted 80.5per cent, higher than that of the other two blocks, Nillakottai Block (77 per cent) and Reddiarchatram Block (76 per cent).

Majority of the Scheme's beneficiary respondents comes under the age group of 36-65 (58 percent) followed by the age group of 18-35 (42 per cent) with no respondents who are above 65 years old. At the block level too, in the respective three sample blocks, majority of the respondents comes under the age group of 36-65 registering 62 per cent in Reddiarchatram Block, 56 per cent in Natham Block and 54 per cent in Nillakottai Block, coming under this group. As a whole in the 18 sample

panchayats, Avichipatti panchayats constituted 53 per cent and Pannurvapatti Panchayats accounted for 55 per cent coming under Natham Block and Sivanagapuram Panchayats with 57.5 per cent coming under Nillakottai Block. These were the only samples panchayats where majority of the respondents belongs to the age group of 18 – 35, whereas the rest belongs to the age group of 36 – 65. Hence, it can be inferred that the beneficiaries in the study area belongs to the middle age group capable of working in an innovative way.

Distribution of the respondents by their educational qualification shows that majority of the respondents are illiterate (58.5 per cent) and merely one per cent of the respondents completed 10+ standard and 08 per cent have completed 6–10 standard and 32.5 per cent of the respondents have just completed 1–5 standard. In Natham Block, 63 per cent were illiterate, 31 per cent has completed 1–5 standards, 6 per cent have completed 6–10 standards and there was no respondent that completed 10 + standard. In Natham Block, Seithur Panchayats is the only panchayats close to half of the respondents (49 per cent) were illiterate. However, the rest of the five panchayats majority of the respondents were illiterate. In Nillakottai Block, Sivanagapuram panchayats is the only panchayat with 42.5 percent of them being illiterate and in rest of the panchayats the study shows majority of the respondents were illiterate.

4.1 Rural Workers

Agricultural workers include those persons that work on farms and plantations and in primary processing facilities for food and fibre production. They work for cash and/or in-kind payments and do not own or rent the land or equipment used in their work.

They include permanent/full-time, seasonal, temporary/ casual, migrant, indigenous and piece-rate workers (those paid per unit of work) and small farmers who undertake paid agricultural employment to supplement their farm sources of incomes.

It is regularly being felt that, rural workers suffer high rates of poverty, food insecurity, death, injury and illness. They are also often denied very basic human rights. This attributed, mainly to the informal character of low agricultural productivity, but also to other factors such as incomplete markets, asymmetry of information, high transaction costs, and imperfect functioning of complementary markets (especially land and credit), rural labour is not homogeneous and comes with a wide range of contractual arrangements and employment relationships. It is important to recognize the variety of employment relationships and conditions of rural workers because, while they suffer the highest incidence of poverty and vulnerability, the lack of homogeneity in the sector and the predominance of informality are the main causes for their low level of organization and unionization. This is, in turn, one of the determinants of their continued invisibility with policy-makers, administrators and institutions at micro and macro level: civil society groups working directly with agricultural workers continues to enjoy little support for strengthening their capacity and improving their livelihoods, if compared with farmers' groups.

Furthermore, most rural and agricultural employment is based on informal arrangements, in the sense that workers are not recognized or protected under legal and regulatory frameworks.

5.0 Rural Workers' Rights under the MGNREGA 2005

The MGNREGA 2005 provides various individual rights to rural workers if they worked under the scheme. An in-depth investigation was carried out in the study area to analyze how far this right has been perceived in terms of implementation, operationalization of the scheme, and enjoyment of benefits by the rural workers.

Clause 2, Schedule II of the MGNREGA 2005, states that, 'It shall be the duty of the Gram Panchayats to register the household, after making such enquiry as it deems fit and issue a job card containing such details of adult members of the household affixing their photographs, as may be specified by the State Government in the Scheme'. Hence, the Act guarantees free job card to every rural household in India. An investigation was carried in the study area and brought out a large number of useful research findings. The investigation reveals that, though the Act guarantees no charge on any account for the job card, only in four panchayats namely; Nakkalathu, Murunellikottai, G.Nadupatti and Adaloor panchayats cent percent of the respondents revealed they got free of cost. Whereas, in the rest of the panchayats respondents revealed that they paid some money to receive the job card. The inter-block level comparison reveals that Reddiarchatram is performing better than the other two panchayats. Since 87.6 per cent of respondents claimed that they got their job card free of cost in Reddiarchatram Block, 46.9 per cent respondents in Natham panchayats and 37.5 per cent in Nillakottai panchayats too.

It is also the duty of the Gram Panchayats and the rights of the rural workers to include in the job card the eligible and willing members of the

household. The performance in this matter is appreciable. Since 86.5 per cent of the respondents in the study area claimed that, their eligible and willing members of their family members were included in their job card.

When job card holders apply for work, it is the duty of the Gram Panchayat functionaries to indicate received dated receipt for applying for the work. However, the present study reveals that the guideline was neglected completely in the study area since no respondent has ever received.

Clause 3.1, Chapter II of the MGNREGA 2005 states that 'Save as otherwise provided, the State Government shall, in such rural area in the state as may be notified by the Central Government, provide to every household whose adult members volunteer to do unskilled manual work not less than one hundred days of such work in a financial year in accordance with the Scheme made under this Act'. Hence, it is the rights of the rural workers to demand and get 100 days of employment in every financial year. However, the study reveals that, respondents in eleven panchayats have received as it is staed in the act, whereas in rest of the seven panchayats respondents have been denied of their rights to avail hundreds days of employment in every financial year. These seven panchayats belongs to those panchayats where more job card issued.

Clause 3.3, Chapter II, MGNREGA 2005 states that 'Save as otherwise provided in this Act, the disbursement of daily wages shall be made on a weekly basis or in any case not later than a fortnight after the date on which such work was done'. Hence, the rural workers have the right to claim their wages weekly/fortnightly under the scheme. It is heartening to remarkably find that cent percent of the respondents in the study area received their wages weekly/fortnightly.

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