INJRI
International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

Role Clarity and Affective Commitment

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Abstract

This study investigated the relationships of demographic factors (Gender, Age.Job Position, Educational level and Monthly Income) with affective commitment of industrial workers at Tamil Nadu Newsprint and Papers Ltd(TNPL) at Kagidapuram, Karur District. The article was designed based on the literature and hence four hypotheses for the study were formulated. Participants were 330 employees and the samples were selected by proportionate stratified sampling method. The data were analyzed using chi-square, F test, paired t-test, factor analysis and multiple regression. The result of the analyses showed that expect job changes there was significant association between demographic factors such as Gender, Age. Job Position, Educational level with affective commitment. F test results shows that there is significant mean difference between demographic variables and affective commitment. Factor analysis is used to reduce factors for role clarity. Findings suggest the there is significant and positive association and relationship between Role Clarity and affective commitment.

Key words:, Demographic factors, Affective commitment, Role Clarity

1. Introduction

. Organizational commitment is recognized as a key factor in the employee relationship.

Similarly, it is also widely accepted that one of the ways to reduce voluntary turnover is by strengthening the employee commitment to the firm. In order for any organization to utilize the intelligence and the productivity of personnel, the employees must feel a sense of belonging to the organization. In order for any organization to utilize the intelligence and the productivity of personnel, the employees must feel a sense of belonging to the organization. Employees play an important role in achieving organizational targets; therefore, analysis of their psychological characteristics and the impact of these on the organization is crucial. Affective commitment in particular, has been a major field of study in recent years.

Definition

The most common definition of **Organizational Commitment** (OC) is „the identification with an organization and acceptance of its goals and values as one"s own"**(Porter et. al (2004).** Organizational commitment is the link between the employees and the organization. It implies identification with an organization, acceptance of its goals and values as one's own and a strong desire to remain as a part of the organization.

Affective commitment is defined as the employee"s positive emotional attachment to the organization. An employee who is affectively committed strongly identifies with the goals of the organization and desires to remain a part of the organization. Thus Affective commitment is conceptualized as the employee"s "positive feelings of identification with, attachment, and involvement in, the work organization" **(Meyer and Allen 1997)** Affective commitment develops if the employee is able to meet their expectations and fulfil their needs within the organization (the employee wants to stay in the organization).

This research study endeavours to determine the relationship between the two variables of Role Clarity and Affective commitment. some researchers found that organizational commitment is a function of several variables such as job satisfaction, motivation,participative decision making, organizational support, financial reward, communication, promotion prospects, and leadership styles **(Alarape and Akinlabi, 2000; Brown, 2003).** The focus of this study is an investigation of the relationship between Role Clarity and Affecive commitment in TamilNadu Newsprint & Papers Ltd, kagidapuram,karur.

2. Review of Literature

Mukherjee, et al., (2006) also specified the same concept of Nqubane, Rirhandzu Milder (2008) that role clarity increases organizational commitment. It reveals that role clarity plays a vital role influencing organizational commitment. It also indicated that feedback, participation and team support significantly influence role clarity which in turn influences job satisfaction and organizational commitment.

Gormley and Kennerly_(2011) examined how organizational commitment is influenced by organizational climate and nurse faculty work role in departments/colleges of nursing. Descriptive analyses were used to summarize institutional and nursing program data. ANOVA and t-tests were performed to determine differences between faculty information and study variablesPearson correlation analyses examined relationships between nurse faculty work role balance, role ambiguity, role conflict, and affective, continuance, and normative organizational commitment. A moderately strong negative relationship was present between role ambiguity and role conflict, and affective and continuance organizational commitment. The study's findings offer interesting insights into the dynamic relationships between organizational commitment and climate, work role balance, role ambiguity, and role conflict.

Similarly to increase the organizational performance through role clarity a study was conducted by **Turan Cuhadar (2008)**. The main object of this paper is to analyze the sectorial perception and differences of role conflict and role ambiguity to job satisfaction and organizational commitment. This study was conducted with employees from both public and private sector firms in the Mediterranean Region of Turkey. Findings indicated that role conflict and role ambiguity, job satisfaction and organizational commitment are different to in public and private sectors. This study concluded that managers must reduce the level of role conflict and role ambiguity if they want to increase job satisfaction and organizational commitmentFocused on job performance instead of organizational performance, the authors **Seokhwa Yun, et al**., **(2007)** proposed that employees display job performance behaviors in part to enhance their self-image, especially when their role is not clearly defined. The results from a sample of 84 working students indicate that role ambiguity moderated the effects of self-enhancement motives on job performance behaviors and that managerial perceptions of an employee's commitment moderated the effects of those organizational citizenship behaviors aimed at other individuals on managers' reward allocation decisions.

A study conducted by **Edmund Stazy et al., (2011)** towards affective organizational commitment and role clarity stated that an analysis of survey data from seven public sector organizations suggests external control increases organizational goal ambiguity and two types of bureaucratic red tape, which, in turn, negatively affects affective commitment. Although personnel red tape has a direct adverse impact on affective commitment, procurement red tape does not have a significant effect. Organizational goal ambiguity's influence on affective organizational commitment, however, is mediated through its effect on centralization and role ambiguity. The study concludes with a discussion of the implications of these relationships and possible explanations for instances when findings are not consistent with expectations.

3. Research Methodology

Table 1: Research Methodology

Types of Research Used	**Descriptive Research**
Research Approach	**Survey**
Research Instrument	**Questionnaire**
Sample Design	
Sample Size	**330respondents(TNPL Employees)**
Sampling Technique	**Proportionate Stratified Random sampling**

4. Purpose of the Study

The purpose of this study is to find out the impact of affective commitment on Role Clarity. This study investigate the relationship between Role clarity and affective commitment and it will help to give direction whether there is significant relationship exist or not.

HYPOTHESIS

H**01** There is no significant association between demographic variables and Affective Commitment.

H**02**: There is no significant association between Role Clarity and Affective Commitment.

H**03**:There is no significant mean difference between demographic variables and affective commitment

H**04**:There is no significant mean difference between Role Clarity and affective commitment

5. RESULTS

Descriptive Analysis

Table 2: Demographic Characteristics of Respondents

Demographic characteristics	Category	Frequency	Percentage
Gender	Male	304	92.1
	Female	26	7.9
	Total	330	100.0
Age	Below 25 yrs	40	12.1
	26 - 35 yrs	72	21.8
	36 - 45 yrs	117	35.5
	Above 45 yrs	101	30.6
	Total	330	100.0
Marital status	Married	251	76.1
	Unmarried	79	23.9
	Total	330	100.0
Educational level	10th Standard	14	4.2
	12th Standard	15	4.5
	ITI	86	26.1
	Diploma	67	20.3
	Graduate	74	22.4
	Postgraduate	57	17.3
	Professional Degree	17	5.2
	Total	330	100.0
Monthly income	Below Rs.10,000	46	13.9
	Rs.10,001 - Rs.20,000	140	42.4
	Rs.21,000 - Rs.30,000	97	29.4
	Rs.30,001 - Rs.40,000	30	9.1
	Rs.41,000 - Rs.50,000	12	3.6
	Above Rs.50,000	5	1.5
Position in current job	Workmen	215	65.2
	Staff	21	6.4
	Executives	94	28.5
	Total	330	100.0

Source: Primary data

The majority of the respondent taking part in this study were men 304 (93.1%) and 26(7.9%) were women. Workmen category were 215 (65.2%), Staff 21 (6.4%) and Executives 94(28.5%). Whereas, the majority of the respondents aged between 36-45 years 117 (35.5%) and most of them i.e. 140(42.4%) earn between Rs.10,001 - Rs.20,000monthly. For educational level, most of the respondents 74(22.4%) have Bachelor degrees. Regarding their job position, employees are categorized as workmen, staff and executives. Majority of the respondents (65.2%) were belong to workmen category, 28.5% executives and 6.4% belong to staff category.

Table 3: Demographic variables and Affective commitment

Sl. No	Affective commitment	Pearson chi-square value	p-value	Significance S/NS
1.	Gender	3.421	0.001**	S
2.	Age	6.836	0.034*	S
3.	Educational level	17.423	0.014*	S
4.	Marital Status	3.973	0.037*	S
5.	Number of Children	11.797	0.016*	S
6.	Experience	12.358	0.036*	S
7.	Job position	18.588	0.001**	S
8.	Monthly Income	11.951	0.028*	S
9.	Promotion	10.454	0.040*	S
10	Job Changes	1.560	0.458	NS

*Significant at 0.05 level; Significant at 0.01 level; NS-Not Significant

Chi- square test is used to find out whether there is a significant association between two variables. It is evident that the gender is statistically significant and positively associated with the affective commitment. It shows that most employees are male (92.1%) who are included in the sample and hence gender influences organizational commitment (χ^2value = 3.421, p<0.01). The association between age of the respondents and affective commitment was examined and it shows there is a significant and positive association between Age and Affective Commitment at 5% level of significance. (χ^2value = 6.836, p<0.05).

There is significant and positive association exists between educational level of the respondents and affective commitment (χ^2value = 17.423, p<0.05).Marital status has emerged as an important predictor of organizational commitment. Married people have more family responsibilities and need more stability and security in their jobs; and therefore, they are likely to be more committed to their organization than their unmarried counterparts. In the light of these explanations, it was hypothesized that there is a significant association between marital status of the respondents and affective commitment. It is evident from the above table that there is a positive and significant association between marital status of the respondents and affective commitment at 5% level of significance. (χ^2value = 3.973, p<0.05).

From the above table it was observed that there is significant association between number of children and affective commitment (χ^2value = 11.797, p<0.05).Employees with more years of experience tend to be more committed to their organization than those with short years of experience, because the longer period of working will accumulate much benefit like high salary, good pension plan, high increment, more leave, bonuses and other benefits. There is significant and positive association exists between present experience of the respondents and the affective commitment. (χ^2value = 18.588, p<0.05).

.The chi-squire test is used to know the association between job position of the respondents and components of organizational commitment. The findings revealed that there exists a positive and significant association between Job position and affective commitment(χ^2value = 11.797, p<0.05).High compensation serves as an indication of how much an organization values its people, thereby enhancing their self-worth and feeling of importance. The above table identified that there is a significant and positive association exists between monthly income of the respondents and affective commitment. (χ^2value = 11951, p<0.05).

Promotions are considered an important role in organizational commitment. Promotion enhanced employee performance thus increasing organizational commitment.

The above table shows that there is a significant association between the employees‟ promotion in the present organization and affective commitment . (χ^2value = 10.454, $p<0.05$).Changes from one job to others in various organizations does not help the employees to understand organizational value, its strength and opportunities. The above table shows that there is no significant association between job changes of employees and affective commitment (χ^2value= 1.560, $p<0.05$)

Therefore the chi-square test results revealed that all null hypotheses are rejected expects job changes.

Role clarity is one of the psychological factors influencing organizational commitment. Role clarity means employees have clear understanding about their roles and responsibilities in the organization which enhances organizational commitment. The association between role clarity of the respondents and the components of organizational commitment was examined through chi-square test.

Table 4: Role Clarity and Affective commitment

Sl. No	Affective commitment	Pearson Chi-square value	p-value	Significance S/NS
1.	**Role Clarity**	8.089	0.004**	S

* *Significant at 0.05 level; ** Significant at 0.01 level; S-Significant*

Jai Prakash Sharma, Naval Bajpai (2011) conducted research with data from 250 employees consisting of managerial and non-managerial staff from both public sector and private sector organizations. The results revealed that role clarity increases job satisfaction, motivation, performance, organizational commitment and decreases absenteeism and turnover intentions. It also shows that there is a significant difference in the degree of role clarity in public sector and private sector organizations. The results revealed that public sector organization exhibited strong role clarity in comparison to private sector organizations. From table 4. it can be concluded that, there is a significant association between role clarity and affective commitment. (χ^2value = 0.004, $p<0.01$)

Acoording to **Byung Hee Lee, Maqbul Jamil (2003**) at the group-level, the relationships between organizational commitment and role states variables (role clarity and role conflict) were found to be significant. The same result was seen from the above table that there exists a positive and significant association between role clarity and organizational commitment.

Table 5: Impact of demographic variables on affective commitment

Demographic Variables	N	Sum of Squares	Mean Square	F
Gender	330	171.817	0.518	1.530*(S)
Age	330	172.618	1.127	2.171*(S)
Educational qualification	330	172.618	0.518	0.988*(S)
Marital Status	330	172.618	1.974	3.794*(S)
Number of Children	330	3.3	1.127	2.171*(S)
Experience	330	2.0	0.509	0.969*(S)
Job position	330	1.	0.645	1.231*(S)
Monthly Income	330	4.2	0.851	1.638*(S)
Promotion	330	3.	0.696	1.332*(S)
Job Changes	330	0.	0.758	1.447*(S)

Significant at 0.05 level;* * Significant at 0.01 level; S-Significant*

Generally, demographic characteristics of employees reveal the socio-economic factors relevant to their present conditions of information like gender, age, education, marital status, number of children, etc., to understand the changes in workforce diversity. Hence, researchers in growing numbers are using demographic information to develop innovative HR practices to meet the requirement of the organization to attain its objectives. Here, the influence of different groups in a demographic variable with affective commitment was analyzed through one – way ANOVA.

To find a significant mean difference between gender of employees and affective commitment, the F-test in table, shows the component affective commitment at three different levels (Low, Medium, High) has significant difference across the gender of employees at TNPLF-value = 1.530, $p<0.05$). The mean value of male (2.24) is low compared to female because more employees working in TNPL are male. According to **Elissa Gliffords (2009)** in her research among social workers gender influences organizational commitment.

One – way ANOVA was applied to find the significant mean difference between age of the employees and affective commitment and the result showed that there is a significant difference in the age of employees at TNPL (F-value = 2.171**,** $p<0.05$). Mean value of the age group below 25 years (2.53) is high. Mean value is low for the age group 26-35 (2.19).

The results showed that there is significant mean difference between the educational status of employees and affective commitment at three levels at TNPL (F-value = 0.988, $p<0.05$) and there is significant mean difference between marital status of employees and affective commitment (F-value = 3.794, $p<0.05$). The mean score for married employees (2.31) is high which implies that married employees are more committed towards the organization than unmarried and there is significant mean difference between marital status of employees and affective commitment (F-value = 3.794, $p<0.05$). The mean score for married employees (2.31) is high which implies that married employees are more committed towards the organization than unmarried.

Affective commitment at three different levels (Low, Medium, High) have significant mean difference across the number of children of employees at TNPL (F-value = 3.454, $p<0.05$), The F-test results showed that there is a significant mean difference between present experience at TNPL and affective commitment (F-value

= 0.969, p<0.05). The results showed that there is significant mean difference between the job position of employees and affective commitment at three levels at TNPL (F-value =1.231, p<0.05).F-test is applied and results showed that there is significant mean difference across monthly income at TNPL (F-value = 1.638, p<0.05). Regarding promotion of the employees and affective commitment, the result showed that there is a significant difference in the promotion of employees at TNPL (F-value = 1.332**,** p<0.05) The F-test also shows the component affective commitment at three different levels (Low, Medium, High) has significant difference across the job changes at TNPL (F-value = 1.447, p<0.05)

The F-test shows the component affective commitment at three different levels (Low, Medium, High) has significant difference across various levels of job satisfaction at TNPL (F-value = 2.035, p<0.05). The mean score is high (2.36) which implies that more employees whose job satisfaction is moderate, have high level of emotional attachment with the organization.

Table 6: Impact of Role Clarity on Affective Commitment

Independent Variables	**Category**	**N**	**Mean**	**S.D**	**Source**	**Sum of Square s**	**df**	**Mean Squar**	**F**
Role clarity	**Low**	97	2.13	0.786	**Between Groups**	1.033	4	0.258	0.489* (S)
	Medium	140	2.29	0.702					
	High	93	2.33	0.681	**Within Groups**	171.585	325	0.528	
	Total	330	-	-		172.618	329		

**Significant at 0.05 level; ** Significant at 0.01 level; S-Significant*

To find the significant mean difference between role clarity and affective commitment one way ANNOVA was used and the results show that there are significant differences across the various levels of role clarity at TNPL (F-value = 0.489, $p<0.05$) towards affective commitment. The mean score is high (2.33) indicating that employees with high role clarity have high level of affective commitment. **Mukherjee (2006)** specified that role clarity increases organizational commitment.

Table 7: Testing the significant difference in job satisfaction before and after joining in TNPL

Factor (Role Clarity)	t	Sig. (2-tailed)
BEFORE & AFTER JOINING IN TNPL	- 4.671	0.000** (S)

**Significant at 0.05 level; ** Significant at 0.01 level; S-Significant*

Table 7 reveals that, two tail significance for the change in variables of role clarity before and after joining TNPL indicating that $p<0.01$ and, therefore, is significant at 1% level. It can be concluded that there exist a significant difference in factor role clarity before and after joining TNPL. The members after joining in TNPL felt that their role clarity increased. ($t = -4.671$; $p<0.01$).

Committed employees have long stay in the organization, thus get much opportunity to understand the organization which ultimately enhances their role clarity. Employees who perceive role clarity in their jobs are more likely to feel attached to the organization, identify with the organization and accept organizational goals, and thus will have more commitment to their organizations. **Kahn et al. (1964)** also stated that in public sector organization role clarity is high as compared to private sector organizations. Therefore the employees of TNPL felt high role clarity than in their previous organizations.

Factor Analysis

Table 8: Total variance explained by the variables of Role clarity

Factor	Eigen value	Percentage of variance	Cumulative percentage of variance
1	3.593	25.663	25.663
2	3.052	26.803	52.466

Requesting principal component analysis and specifying the interpretation obtained output of factor analysis. There are two stages in factor analysis. Stage 1 is the factor extraction process, wherein the objective is to identify how many factors are to be extracted from data. This popular method is called principal component analysis. In stage 2, there is also a rule of thumb based on the computation in eigen value, to determine how many factors to extract. Higher the eigen value of a factor, the higher the amount of variance explained by the factor. The two factors were extracted as 52.47 percent of the variance.

Table 9: Rotated factor loading on Role Clarity

Factor	Variables	Factor loading
I Employee socialization	Expectation from seniors	0.741
	Expectation from peers	0.735
	Expectation from juniors	0.699
	Priorities in role tasks	0.532
	Report relationship with superiors	0.694
	Report relationship with juniors	0.612
	Staff relationship	0.517
II Company values	Rules, Regulations and Procedures	0.624
	Resources available	0.573
	Personal authority	0.539
	Non-financial authority	0.684

	Appraisal system	0.752
	Reward system	0.786
	Promotional policy	0.670

Requesting principal component analysis and specifying the interpretation obtained output of factor analysis. There are two stages in factor analysis. Stage 1 is the factor extraction process, wherein the objective is to identify how many factors are to be extracted from data. This popular method is called principal component analysis. In stage 2, there is also a rule of thumb based on the computation in eigen value, to determine how many factors to extract. Higher the eigen value of a factor, the higher the amount of variance explained by the factor. The two factors were extracted as 52.47 percent of the variance.

Table 10 : Rotated component matrix

Variables	**Component**	
	1	**2**
Expectation from Seniors	0.741	0.001
Expectation from Peers	0.735	0.132
Expectation from Juniors	0.699	0.074
Priority on role tasks	0.532	0.266
Report relationship with superiors	0.694	0.222
Report relationship with juniors	0.612	0.185
Staff Relationship	0.517	0.286
Rules, Regulations and Procedures	0.475	0.624
Resources available	0.444	0.573
Personal Authority	0.342	0.539

Non-financial authority	0.153	0.684
Appraisal System	0.147	0.752
Reward System	0.039	0.786
Promotional Policy	0.145	0.670

The item scale was subject to factor analysis using principal component method with varimax with Kaizer normalization rotation. The principal component analysis was conducted using statistical package for social sciences SPSS version 13.0. It is evident from table 4.48.01 (looking at the cumulative % column), that two factors acted together and accounted for 52.466 percent of the total variance (information contained in the original table). Hence, the variables were reduced from fourteen to two underlying factors.

Looking at table 10,, the variables namely, expectation from seniors, expectation from peers, expectation from juniors, priorities in role tasks, report relationship with superiors, report relationship with juniors, staff relationship have loadings of 0.741, 0.735, 0.699, 0.532, 0.694, 0.612,0.517 on factor 1 indicating that it is a combination of these seven variables which was named as ‘employee socialization’. The variables like rules, regulations and procedures, resources available, personal authority, non-financial authority, appraisal system, reward system, promotional policy have loadings of 0.624, 0.573, 0.539, 0.684,0.752, 0.786 and 0.670 on factor 2, indicating that factor 2 is a combination of these seven variables which was quoted as ‘company values’.

Conclusion

The results from the study indicated that the demographic factors Gender, Age, Job position are significantly predicted the affective commitment expect that job changes that did not. Thus it is concluded that the demographic factors provide different results to different researchers. This results Shows that Gender, Age, Job Position, Monthly Income have the significant association with affective commitment where as the job changes have not significant association with affective commitment.. The factor analysis reduced the Role clarity factors from 14 to 2 factors. This research paper shows that role clarity have significant relationship with affective commitment and it also serves as a best predictor of affective commitment. This r esults are consistent with a number of previous studies that found that workers who are older and married have more commitment and clear in their role to serve their organizations than the younger and single workers

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY OF FINANCIAL PERFORMANCE ANALYSIS OF PROCTER AND GAMBLE HYGIENE AND HEALTH CARE LIMITED

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ABSTRACT

The present study of the research entitled "A Study of financial Performance Analysis of Procter And Gamble Hygiene And Health Care Limited". The study was based on secondary data from records, reports and profile of the organization. The validity of any research is based on the systematic method of data collection analysis. The Ratio analysis is the process of identifying the financial soundness and cost effectiveness of the firm by establishing relationship between the items of balance sheet and profit and loss a/c. The present study has thrown major concentration in ratio analysis, from the 10 years Balance Sheet and Profit and Loss Account. An objective of the study includes the profitability, cost of goods sold and other financial performance of the company in Short term-long term. Based on the ten years Balance Sheet and Profit and Loss Account suitable suggestion were given by the researcher for a better soundness and cost effectiveness of the company.

1. INTRODUCTION

P & G is one of the largest and amongst the fastest growing consumer goods companies in India. Established in 1964, P&G India now serves over 650 million customers across India . Its presence pans across the Beauty & Grooming segments, The Household care segment as well as the Health & Well Being segments, with trusted brands that are household names across India. These include VICKS, Ariel, Tide, Whisper, Olay, Gillette Ambipur, Pampers, Pantene, Oral- B, Head and shoulders, Wella and Duracell. Superior product propositions and technological innovations have enabled P&G to achieve market leadership in a majority of cat Egories it in present in. P&G India is committed to sustainable growth in India, and is currently invested in the country via its five plants and over nine contract manufacture sites, as well as through the 26,000 jobs it creates directly and indirectly. Our sustainability efforts focus on environmental protection as well as Social Responsibility to help develop the P&G operates under three entities in India – two listed "Procter and Gamble Hygiene and Health care Limited" and 'Gillette India Limited', as well as one 100% subsidiary of the parent company in the U.S. Called 'Procter and Gamble Home product'.

2. OBJECTIVES OF THE STUDY:

- To know the liquidity position of the Company
- To find the profitability position of the Company.
- To know the relationship between current assets and current liabilities.

3. SCOPE OF THE STUDY:

The present study is concerned with the financial analysis of the company. It is the analysis of liquidity, activity and profitability ratios of the company.

4. LIMITATION OF THE STUDY:

- The analysis was made with the help of the secondary data collected from the company.
- All the limitations of ratio analysis and interpretation are applicable to this study.

5. RESEARCH METHODOLOGY:

5.1 RESEARCH DESIGN:

The descriptive form of research method is adopted for study. The major purpose of descriptive research is descriptive of state of affairs of the institution as it exists at present. The nature and characteristics of the financial statements of the P & G LIMITED have been described in this study.

5.2 NATURE OF DATA:

The data required for the study has been collected from secondary source. The relevant information was taken from annual reports, journals and internet.

6. REVIEW OF LITERATURE

Sukhdev Singh (2006)[1] in his study made an attempt to examine the Inventory control practices in Indian Farmers Fertilizer Cooperative Limited (IFFCO) by using various financial ratios. The inventory control practices revealed that correlation between sales and inventory ranges from very high to moderate among inventory items and the correlation is significant in case of all the components of inventory except stores and spares. The growth rate of stock of raw material, work-in-progress, finished goods and total inventory is more than the ideal situation and provides clues for improvements. The stock of stores and spares requires the immediate attention of management in order to stop ruthless purchases.

Rustagl R.P(2006)[2] suggested , if the working capital level is not properly maintained and managed, then it may result in unnecessary blocking of scarce resources of the firm. The insufficient working capital, on the other hand put different hindrances in smooth working capital of the firm. Therefore the working capital management needs more attention of all the finance managers.

Sandip Das(2009)[3] According to IPMA, due do the global economic meltdown, the Asian paper market has become very vulnerable and manor players in Indonesia and China are all set to push large quantities of coated and uncoated wood-free grades of paper into the Indian paper market. From 7.5 kg per capita consumption during 2007-08, the domestic consumption of paper is expected to go up to 8.3 kg during the current fiscal. While global

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average per capita consumption of paper is around 45 kg against the consumption to the tune of 300 kg in the US. There is ample space for the paper producers equipment and technology suppliers and more so for the trade players, to drawn effective strategy to chart aggressive growth.

7. DATA ANALYSIS AND INTERPRETATIONS

Table 1: Current Ratio

Years	Current assets	Current liabilities	Current Ratio
2004-2005	146.11	120.72	1.21
2005-2006	91.57	79.93	1.15
2006-2007	50.35	93.14	0.54
2007-2008	66.53	142.58	0.47
2008-2009	81.01	127.44	0.64
2009-2010	91.85	209.05	0.44
2010-2011	100.11	193.29	0.52
2011-2012	322.79	308.72	1.05
2012-2013	365.80	290.52	1.26
2013-2014	473.65	293.39	1.61

SOURCE: ANNUAL REPORT

The table shows that the current ratio of Procter and Gamble Hygiene and Health Care for the study period from 2004 to 2014. The current ratio for the year 2004-05 was 1.21 and then it decreases to 1.15 in the year 2005-06, further it moves downwards up to the year 2010-11. From the year 2011-12 onward it was in increasing trend and reached to 1.61 in the year 2013-14. The standard norm of current ratio is 2:1. The table shows current ratio is 2% in all the study period. This shows that the company is not enjoying credit worthiness.

Chart 1: Current Ratio

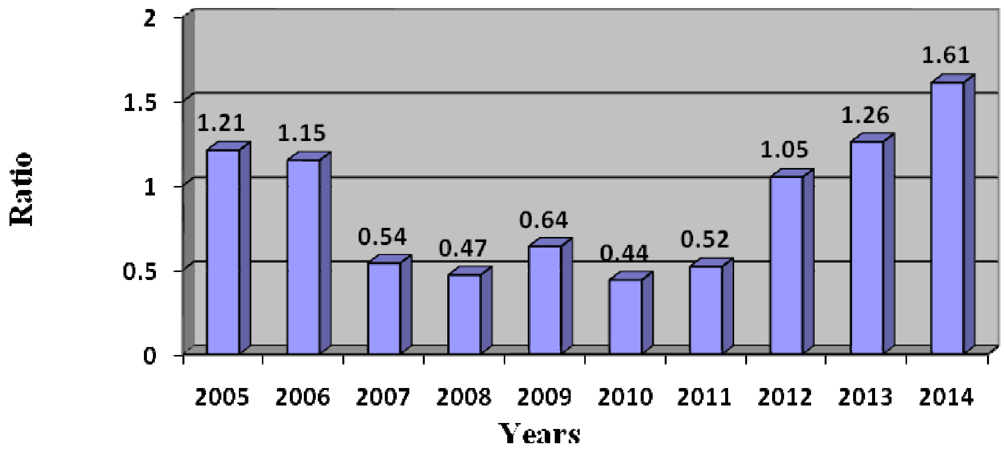


Table: 2 Liquidity Ratio

Years	Liquid Assets	Liquid Liabilities	Liquidity Ratio
2004-2005	91.21	120.72	0.76
2005-2006	63.26	79.93	0.79
2006-2007	18.99	93.14	0.2
2007-2008	20.01	142.58	0.14
2008-2009	27.03	127.44	0.21
2009-2010	37.44	209.05	0.18
2010-2011	34.78	193.29	0.18
2011-2012	230.52	308.72	0.75
2012-2013	246.9	290.52	0.85
2013-2014	355.13	293.39	1.21

Source: Annual Report

The table shows the liquid ratio of Procter and Gamble Hygiene and Health Care for the study period from 2004 to 2014. All the years the Acid Test ratios are less than the normal ratio (i.e.) 1:1. Hence the organization is not in a required liquidity position to meet its short term obligations.

Chart: 2.1 Liquidity Ratio

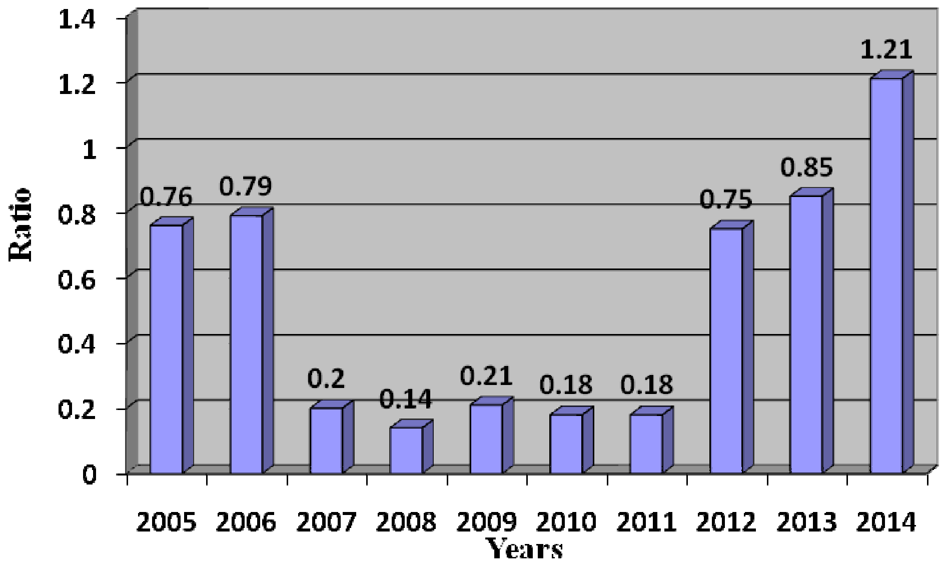


Table : 3. Absolute Liquidity Ratio

Years	Cash, Bank and Securities	Current liabilities	Absolute liquidity Ratio
2004-2005	47.73	120.72	0.4
2005-2006	54.49	79.93	0.68
2006-2007	4.35	93.14	0.05
2007-2008	6.67	142.58	0.05
2008-2009	4.52	127.44	0.04
2009-2010	8.76	209.05	0.04
2010-2011	3.76	193.29	0.02
2011-2012	182.37	308.72	0.59
2012-2013	166.03	290.52	0.57
2013-2014	269.08	293.39	0.92

Source: Annual Report

The absolute liquid ratio in this case is 0.40 for the year 2005 and increased to 0.68 in the year 2006 and next year onwards it has been decreasing trend. In the year 2012 & 2013 it was 0.59 & 0.57 respectively but in the year 2014 it has increased to 0.92. However the absolute liquid ratio of Procter and Gamble Hygiene and Health Care is better as compared to rule of thumb standard which is 0.50.

Chart :3.1 . Absolute Liquidity Ratio

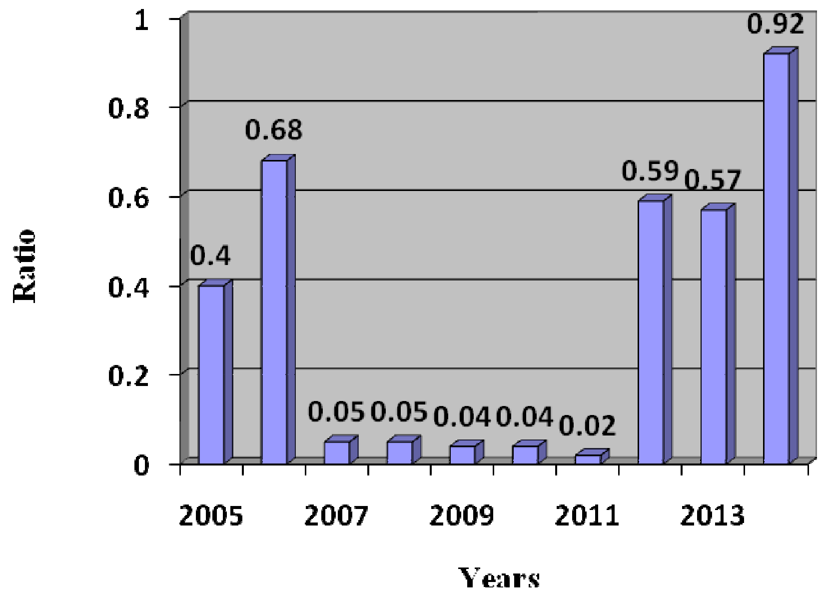


Table: 4 Proprietary ratio

Years	Proprietor's funds	Total Tangible Assets	Proprietary Ratio
2004-2005	225.68	225.18	1
2005-2006	272.66	156.94	1.74
2006-2007	291.18	144.36	2.02
2007-2008	346.64	189.61	1.83
2008-2009	440.04	213.29	2.06
2009-2010	534.64	222.25	2.41
2010-2011	600.63	290.49	2.07
2011-2012	697.04	521.19	1.34
2012-2013	805.32	580.67	1.39
2013-2014	1002.9	713.16	1.41

Source: Annual Report

The table shows the proprietary ratio of Procter and Gamble Hygiene and Health Care for the study period 2004 to 2014. In all the years the owner's contribution to the total assets is appropriate and they are maintaining their share in the company's assets.

Chart: 4 Proprietary ratio

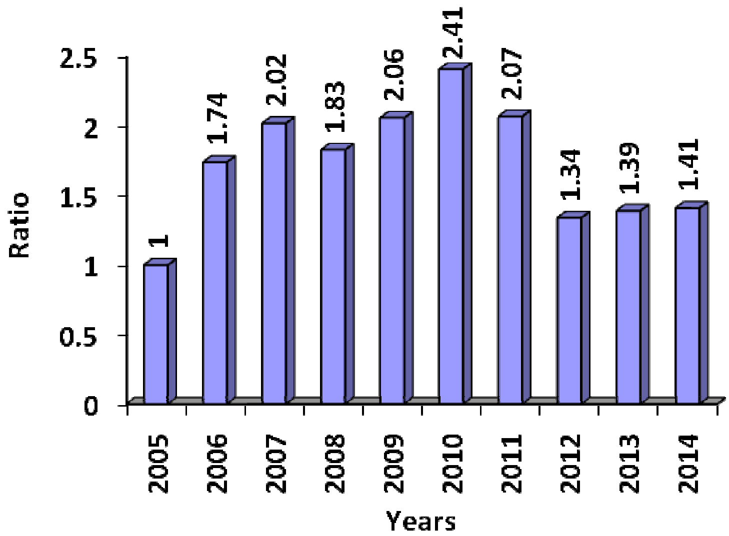


Table: 5 Stock turnover ratio

Years	Cost of goods sold	Average stock	Stock turnover ratio
2004-2005	604.27	54.9	11.01
2005-2006	467.76	41.61	11.24
2006-2007	414.46	29.84	13.89
2007-2008	473.95	38.94	12.17
2008-2009	558.53	50.25	11.12
2009-2010	675.05	54.19	12.46
2010-2011	868.95	59.87	14.51
2011-2012	1097.2	78.8	13.92
2012-2013	1436.22	105.59	13.6
2013-2014	1630.25	118.71	13.73

Source: Annual Report

The table show that the relationship between costs of goods sold and average stock. During the year 2004-05 it was 11.01 and it has been in increasing trend and reached the 13.73 in the year 2013-14 which shows higher position of cost of goods sold. In the years of study it is shown above that the cost of goods sold are almost eleven times of the average stock.

Chart :5 Stock Turnover Ratio

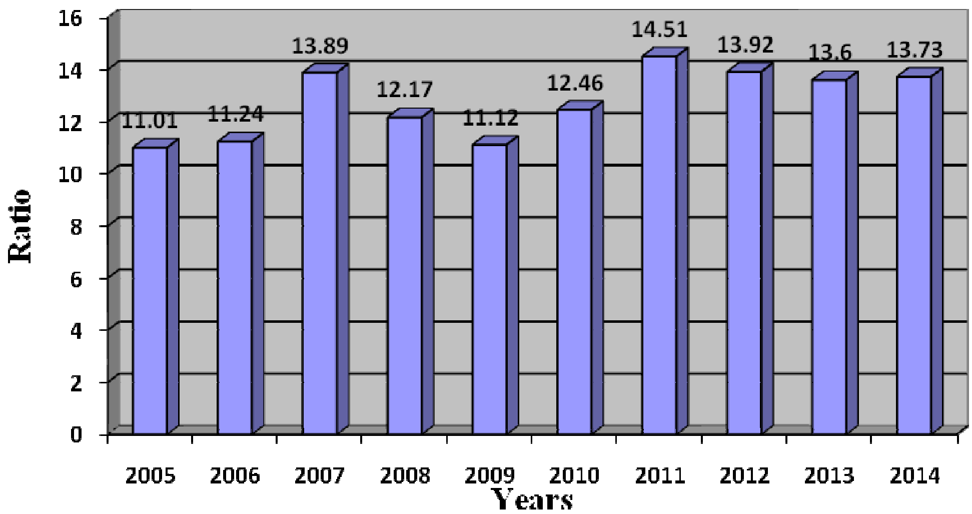


Table:6 Fixed Asset Turnover Ratio

Years	Net Sales	Fixed Assets	Fixed Asset Turnover Ratio
2004-2005	682	79.07	8.63
2005-2006	565.77	65.37	8.65
2006-2007	537.58	94.01	5.72
2007-2008	643.95	123.08	5.23
2008-2009	772.81	132.28	5.84
2009-2010	901.22	130.4	6.91
2010-2011	1001.22	190.38	5.26
2011-2012	1297.41	198.4	6.54
2012-2013	1686.78	214.87	7.85
2013-2014	2050.94	239.51	8.56

Source: Annual Report

The table show that the relationship between the fixed assets and sales. The sale is almost 8 times more than the fixed assets from 2004-05 to 2005-06. It is more than 5 times during the year from 2007-2009. It can be observed that from the year 2010 the fixed assets value increased a lot and which shows that there is an additions made to the fixed assets, similarly the sales was also increased.

Chart : 6 **Fixed Asset Turnover Ratio**

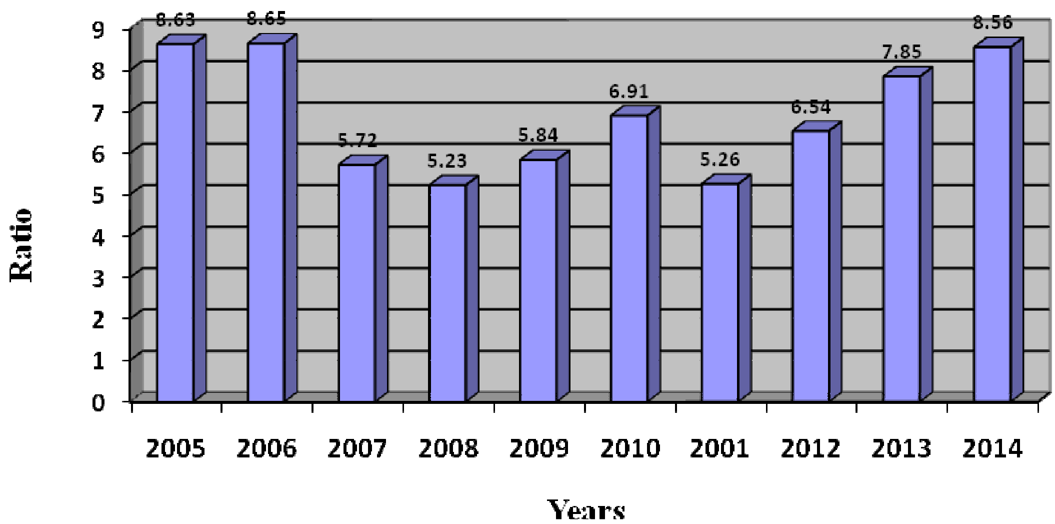


Table :7 Working Capital Turnover Ratio

Years	Net sales	Net working capital	Working capital turnover Ratio
2004-2005	682	136.65	4.99
2005-2006	565.77	178.1	3.18
2006-2007	537.58	163.7	3.28
2007-2008	643.95	210.68	3.06
2008-2009	772.81	283.23	2.73
2009-2010	901.22	337.81	2.67
2010-2011	1001.22	402.6	2.49
2011-2012	1297.41	469.75	2.76
2012-2013	1686.78	549.21	3.07
2013-2014	2050.94	665.22	3.08

Source: Annual Report

The table show the relationship between net working capital and net sales. During the study periods the sales are almost 3 times more than the working capital. It was 4.99 in the year 2004-05 and the ratio sloped downwards and reached 3.08 in the year 2013-14. Sales increase from 2008 onwards and working capital also increasing hence the ratio now moving upwards since 2012.

Chart : 7 **Working capital turnover Ratio**

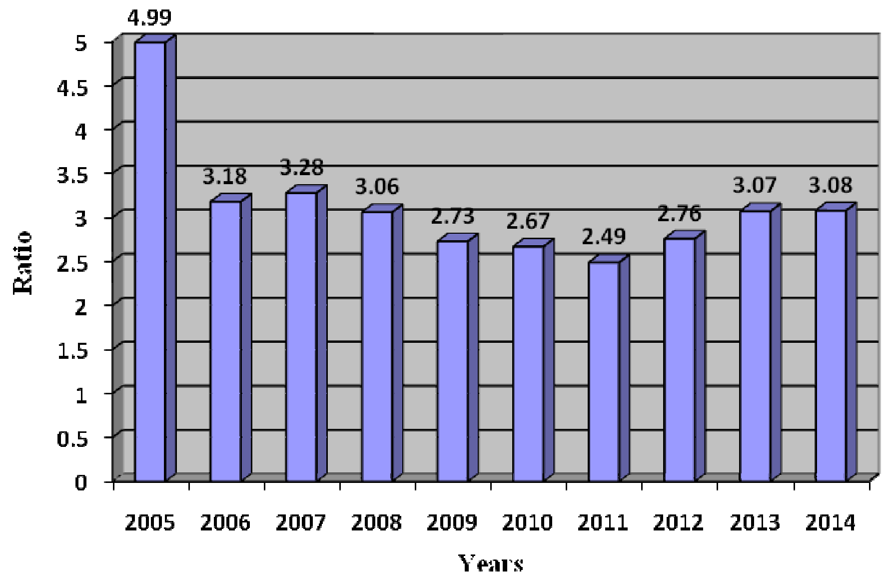


Table: 8 Total Assets Turnover Ratio

Years	Total assets	Net sales	Total assets turnover Ratio
2004-2005	225.69	682	0.33
2005-2006	272.65	565.77	0.48
2006-2007	291.18	537.58	0.54
2007-2008	346.64	643.95	0.54
2008-2009	440.02	772.81	0.57
2009-2010	534.65	901.22	0.59
2010-2011	600.62	1001.22	0.6
2011-2012	697.06	1297.41	0.54
2012-2013	805.32	1686.78	0.48
2013-2014	1002.9	2050.94	0.49

Source: Annual Report

The table show that the relationship between the total assets to net sales. During all the study period of years the relationship between sales to total assets is fluctuating. The ratio increases from 0.33 (2004-05) to 0.60 (2010-11) due to the heavy increase in the sales. As the total assets are increasing from the year 2011-12 the ratio has been decreasing. So, the total assets to the sales are not directly proportionate.

Chart: 8 **Total Assets Turnover Ratio**

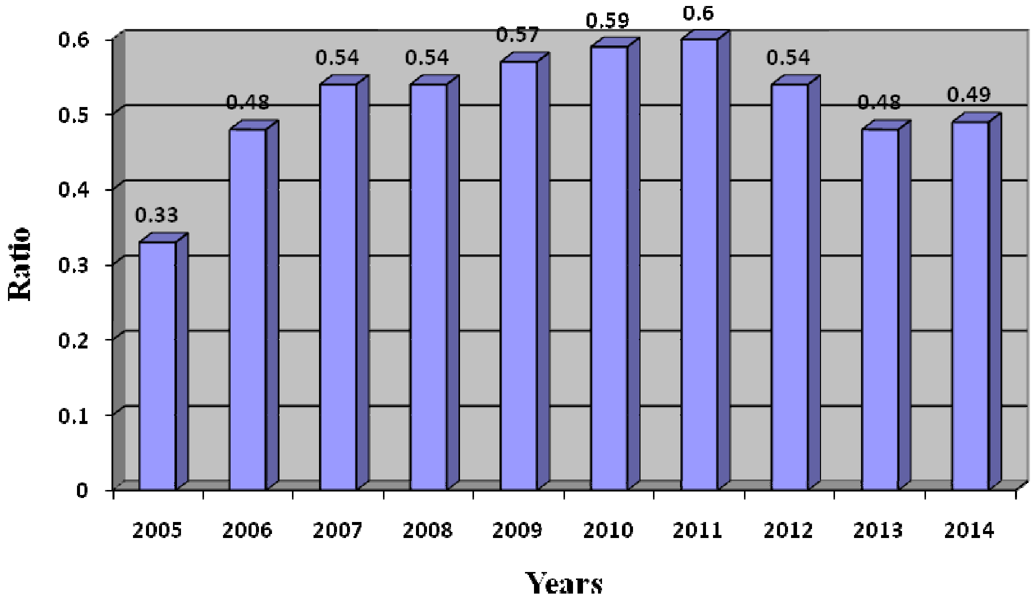


Table : 9 Capital Turnover Ratio

Years	Sales	Proprietor's Funds	Capital Turnover Ratio
2004-2005	738.1	225.68	3.27
2005-2006	596.75	272.66	2.19
2006-2007	552.95	291.18	1.9
2007-2008	652.65	346.64	1.88
2008-2009	773.03	440.04	1.76
2009-2010	914.19	534.64	1.71
2010-2011	1037.99	600.63	1.73
2011-2012	1297.41	697.04	1.86
2012-2013	1686.78	805.32	2.09
2013-2014	2050.94	1002.9	2.05

Source: Annual Report

The table show that the relationship between the sales and proprietors funds. In the year 2004-05 the ratio was 3.27 and then it was decreasing and reached to 1.86 in the year 2011-12 and again increases to 2.05 in 2013-14. The sales are in between 1.5 times more than the proprietor's funds. It shows the firms is maintaining the better utilization of own funds.

Chart: 9 Capital Turnover Ratio

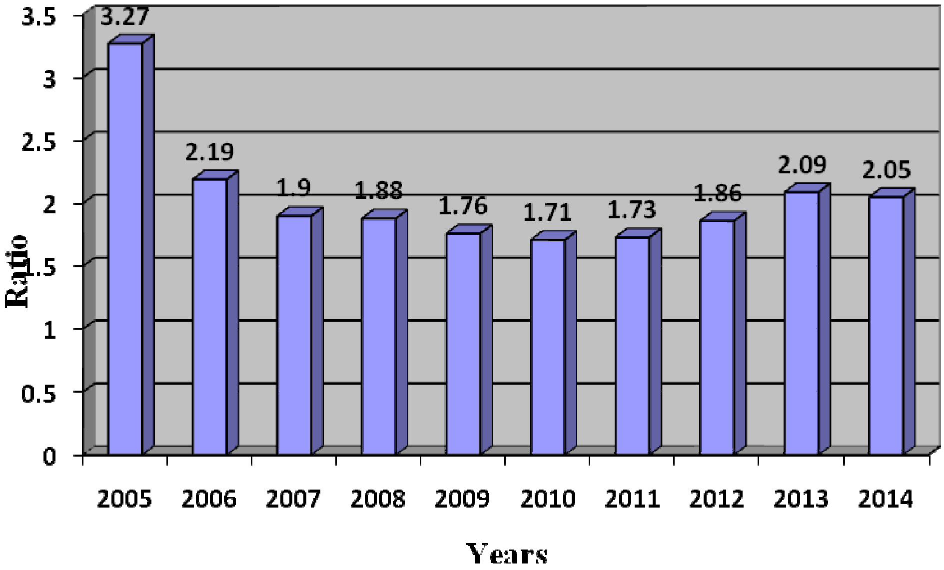


Table:10 Return on Total Assets

Years	Net profit	Total assets	Return on total Assets
2004-2005	124.61	225.69	55%
2005-2006	139.51	272.65	51%
2006-2007	89.82	291.18	31%
2007-2008	131.42	346.64	38%
2008-2009	178.85	440.02	41%
2009-2010	179.77	534.65	34%
2010-2011	150.88	600.62	25%
2011-2012	181.29	697.06	26%
2012-2013	203.22	805.32	25%
2013-2014	302.02	1002.9	30%

Source: Annual Report

The table show that the relationship between net profit and total assets in percentage. As the total assets are increasing year by year the net profit percentage is also increasing. The average Net profit the company during the study period is almost 25% hence the organization maintaining good profit.

Chart :10 **Return on total Assets**

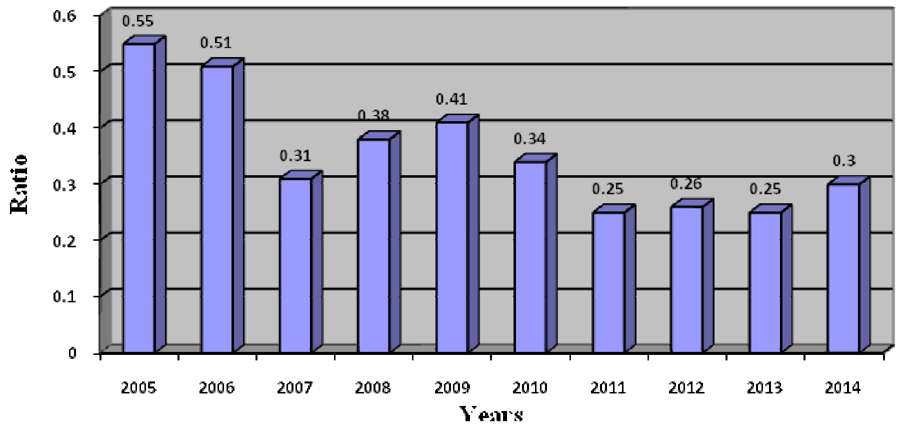


Table : 11 Gross Profit Ratio

Years	Gross profit	Net sales	Gross profit Ratio %
2004-2005	133.83	682	20%
2005-2006	128.99	565.77	23%
2006-2007	138.49	537.58	26%
2007-2008	178.7	643.95	28%
2008-2009	214.5	772.81	28%
2009-2010	239.14	901.22	27%
2010-2011	169.04	1001.22	17%
2011-2012	200.21	1297.41	15%
2012-2013	250.56	1686.78	15%
2013-2014	420.69	2050.94	21%

Source: Annual Report

Chart 11.1 **Gross Profit Ratio**

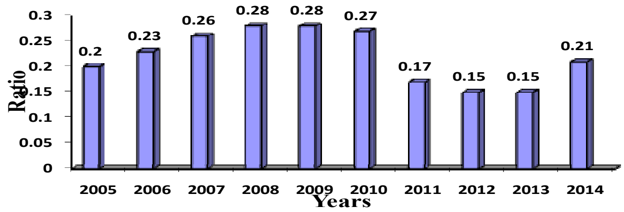


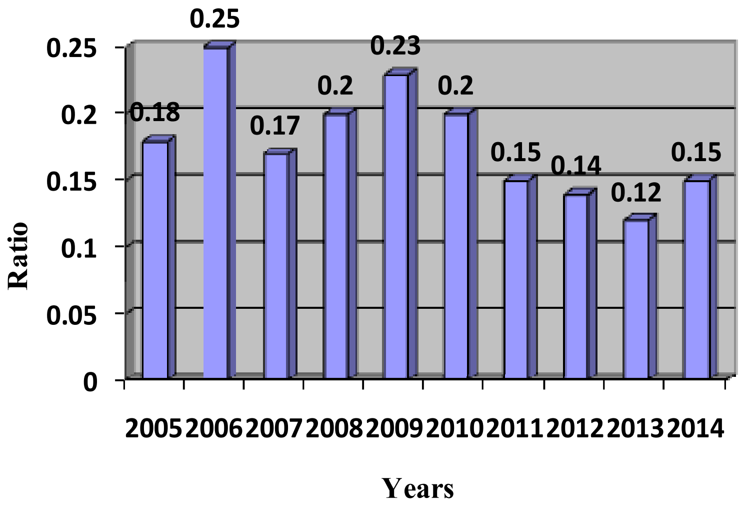
Table 12 Net Profit Ratio

Years	Net profit	Net sales	Net Profit Ratio %
2004-2005	124.61	682	18%
2005-2006	139.51	565.77	25%
2006-2007	89.82	537.58	17%
2007-2008	131.42	643.95	20%
2008-2009	178.85	772.81	23%
2009-2010	179.77	901.22	20%
2010-2011	150.88	1001.22	15%
2011-2012	181.29	1297.41	14%
2012-2013	203.22	1686.78	12%
2013-2014	302.02	2050.94	15%

Source: Annual Report

The table show that the relationship between net profit and net sales, during 2004-05 it was 18% on sales and in 2005-06 it was 25%. But next year onward it has been fluctuating and reached 15% in the year 2013-14. Although sales has been increasing net profit has been decreasing due to heavy expenditure, quality or market situation hence the management should take care of the quality 999and market situations, so that it brings good profits to the organization.

Chart:12 Net profit ratio



Hypothesis:

Null Hypothesis (H_0) : There is no significant relationship between current assets and with net sales.

Alternative Hypothesis (H_1) : There is significant relationship between current assets with net sales.

F-Test Two-Sample for Variances

	Current assets	*Net Sales*
Mean	**178.977**	**1013.968**
Variance	**22637.255**	**261589.01**
Observations	**10**	**10**
Df	**9**	**9**
F	**0.0865**	
P(F<=f) one-tail	**0.000594**	
F Critical one-tail	**0.315**	

Test Used	Degree of freedom	Level of significance	Calculated value	Table value	Result
F	9	5	0.0865	0.315	Accepted

As the calculated value is lesser than the table value, null hypothesis is accepted, Alternate hypothesis is rejected and hence there is no significant relationship between Current assets and with Net sales.

7. FINDINGS

- The current ratio for the year 2004-05 was 1.21 and then it decreases to 1.15 in the year 2005-06, further it moves downwards up to the year 2010-11. From the year 2011-12 onward it has an increasing trend and reached to 1.61 in the year 2013-14.
- The cost of goods sold is almost eleven time of the average stock.
- The sale is almost 8 times more than the fixed assets.
- The average gross profit for the organization is almost 20% which is not sufficient.

8. SUGGESTIONS

- Current Ratio should be increased to cover creditors.
- The organization should find ways to minimize higher cost of goods sold.
- Working capital ratios are fluctuating it should be checked and steps should be taken to streamline the working capital. Because working capital is the back bone for any business.
- The net profit of the company during study period is almost 25% which is sufficient for the concern however it may be increased by checking prices of the products in the market and by controlling expenses.
- Gross profit of the organization for the study period is almost 20% which is not sufficient to meet indirect expenses.

CONCLUSION

On studying financial performance of Procter and Gamble Hygiene and Health Care for a period of ten years from 2004 to 2014, the study reveals that the financial performance is better. But it can further enhance its sales volume by utilizing sundry debtors and controlling investment in fixed assets as well as administration and selling expenses. Though the gross profit and net profit are in increasing trend steps should be taken to enhance profitability.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

JOB SATISFACTION OF EMPLOYEES IN STATE BANK OF INDIA A STUDY ON DISTRICT MALPPURAM- KERALA

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ABSTRACT

Job satisfaction can defined as extent of positive feelings or attitudes that individuals have towards their jobs. When a person says that he has high job satisfaction, it means that he really likes his job, feels good about it and values his job dignity. Job satisfaction is important technique used to motivate the employees to work harder. It is often said that "A HAPPY OR SATISFIED EMPLOYEE IS A POSITIVE, PRODUCTIVE AND PROGRESSIVE EMPLOYEE". This paper investigates the level of job satisfaction State Bank of India employees in District Malappuram of Kerala identifying the satisfaction level of employees, various factors influencing satisfaction of employees and to study the relationship between personal factors of employees. Based on a survey, the paper attempts to gain insights into the satisfaction level from the perspective of the Bank employees. Factors including salary of employees, performance appraisal system, promotional strategies, employee's relationship with management and other co- employees, training and development program, work burden and working hours are found important for improving job satisfaction of bank employees in banks. Increase in level of these factors improves overall satisfaction of employees.

Keywords:Public sector banks, Job satisfaction, Customer Satisfaction, Employees Performance, Employees Retention

1. INTRODUCTION

Human life has become very complex and completed in now-a-days. In modern society the needs and requirements of the people are ever increasing and ever changing. When the people are ever increasing and ever changing and the people needs are not fulfilled they become dissatisfied. Dissatisfied people are likely to contribute very little for any purpose. Job satisfaction is one of the most popular and widely researched topics in the field of organizational psychology. Locke (1976) defines job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Job satisfaction has been studied both as a consequence of many individual and work environment characteristics and as an antecedent to many outcomes. Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment, and more likely to be satisfied with their lives. Job satisfaction of industrial workers is very important for the industry to function successfully. Apart from managerial and technical aspects, employers can be considered as backbone of any industrial development. To utilize their contribution they should be provided with good working conditions to boost their job satisfaction. Researchers reported that a number of different factors can influence employee satisfaction with their workspaces, including building design, air quality and temperature, noise and lighting, ability of employees to personalize their workspaces and workspace design and management etc. It is generally understood that unfavorable conditions of office environment can have negative influences on employees' satisfaction, cause health problems and increase short-term sick leave. Previous research showed that satisfaction with one or more environmental factor does not necessarily produce equal satisfaction with the total environment and not all factors are equally important. Considered that acoustical privacy is the most important factor to employees, Reported that personal control may be more important than other factors. Job satisfaction is an attitude, which Porter, Steers, Mowday and Boulian (1974) state is a more "rapidly formed" and a "transitory" work attitude" largely associated with specific and tangible aspects of the work environment". There are different perspectives on job satisfaction and two major classifications of job satisfaction (Naumann, 1993) are content (Herzberg, 1968; Maslow, 1987; Alderfer, 1972) and process theories (Adams, 1965; Vroom, 1964; Locke, 1976; Hackman & Oldham, 1975). Job satisfaction _is often considered in terms of intrinsic and extrinsic factors. Intrinsic factors(e.g., opportunities for advancement and growth, recognition, responsibility, achievement)promote job satisfaction, whereas extrinsic factors (e.g., supervision, pay, policies, working conditions, interpersonal relations, security) prevent job dissatisfaction_ Szymanski & Parker(1996). Various theories like Maslow's Need Hierarchy Theory, Herzberg's Motivation, Hygiene Theory, and Vroom's Expectancy Model have been extended to describe the factors responsible for the Job Satisfaction of the say that an employee's 'Job Satisfaction' is related to a number of variables such as age, occupational level, size of the organization, organizational climate, educational qualifications, educational and economic background, size of the family, gender of the employee, etc. Job satisfaction is very important because most of the people spend a major portion of their life at working place. Moreover, job satisfaction has its impact on the general life of the employees also, because a satisfied employee is a contented and happy human being. This proposed research work intends to analyze job satisfaction through selected parameters of public sector banks.

2. REVIEW OF LITERATURE

Employee satisfaction is an important success factor for all organizations. Employee satisfactions have been recognized to have a major impact on many economic and social phenomena, e.g. economic growth and higher standard of living. Companies must continuously employee satisfaction in order to stay profitable.

Marcson (1960) presented an argument and findings suggesting that one of the best ways to increase productivity in organizations was to provide employees with jobs that are more demanding and challenging.

Herzberg's (1968) theory effectively delineates the reasons job satisfaction. According to histwo-factor theory, there are motivational and hygiene factors present in one's job. Rewardsand benefits are hygiene factors, so if they are not present, they will bring dissatisfaction, buttheir presence will not necessarily bring job satisfaction.

Pritchard, Dunnette, and Jorgenson (1972) indicate that feelings of underpayment lead to decreased performance and low productivity.

Hackman & Oldham (1975) Hackman and Oldham's Job Characteristic Model(JCM) has been used to determine the level of job satisfaction. The model focuses on five cores job dimensions, skill variety, task identity, task significance, autonomy, and feedback, which in turn influence three key psychological states: experienced meaningfulness of the work, experienced responsibility for the work, and knowledge of results.

Locke (1976) defines job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Job satisfaction has been studied both as a consequence of many individual and work environment characteristics and as an antecedent to many outcomes.

Witt & Nye (1992) individuals who perceive their promotion decisions are made in a fair and just manner are likely to experience satisfaction with their jobs. The satisfaction of employee is analyzed actually by the output that the individual produces and it is related to office environment.

Brown & McIntosh (1998) have found evidence that the correlation between wage and job satisfaction is particularly close in the case of low levels of monetary compensation, bothwithin the sector and among sectors.

Lease (1998) employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment, and more likely to be satisfied with their lives. Wagnerand Hollenbeck (1998) job satisfaction, on the other hand, can be defined as a pleasurable feeling that results from the perception that one’s job fulfils or allows for the fulfillment of one’s important job values.

Blanch flower & Oswald (1999) job insecurity, work intensity, greater stress, and dissatisfaction with working hours have increased in the US and in Germany, and they significantly explain the decline of job satisfaction.

Clark (1999) shows that changes in workers’ pay overtime positively influence their well-being, whereas the current level of pay does not impact on job satisfaction.

Leontaridi & Sloane (2001) show that low-pay workers report higher job satisfaction than do other workers.

Borzaga & Depedr (2005) observe that, even in a sector characterized by low average salaries like the social services sector, employees are more satisfied when their wages increase up to a threshold, but not above that threshold.

Clark (2005) the opposite dynamic of job satisfaction with respect to the economic conditions as represented by wages, and to job conditions as represented by working time, is also evident.

Diaz-Serrano & Cabral Vieira (2005) show that low-pay worker are likely to have low-quality jobs and consequently less job satisfaction.

Siebern-Thomas's (2005) cross-sectional analysis on the European Community Household Panelshows that the correlation between wage and job satisfaction is significant and positive.

Baronetal (2006) studies have generally indicated a low to moderate inverse relationship between job satisfaction and employee absence and turnover. This implies that the lower an individual's satisfaction with his/her job, the more likely is that person to be absent from work or to resign and seek other job opportunities.

Sahnawaz and Juyal (2006) focus on investigating the impact of job involvement and job satisfaction on organizational commitment. Organizational commitment is considered to be one of the most important and crucial outcomes of human resource strategies. Furthermore employee commitment is seen as the key factor in achieving competitive performance.

DeVaro, Li, & Brookshire (2007) focus on the contextual factors that are provided by the organization to ascertain job satisfaction. The focus on the JCM is primarily driven by two considerations. First, the JCM still remains the theoretical focal point in the current discussion of job satisfaction and work design and is still used as a powerful conceptual tool for job enrichment.

Samad (2007) also tried to determine the level of influence job satisfaction facets will have on organizational commitment.

Singh &Kohli (2006), Thakur (2007) and Jha et al. (2008) shows that organizational contextual factors such as pay, growth opportunities, job security, among others, influence an employee's perception of job satisfaction. Green & Heywood (2008) performance-related pay allows opportunities for worker optimization and does not crowd out intrinsic motivation, thus increasing overall satisfaction, satisfaction with pay and satisfaction with job security.

3. DETERMINANTS OF JOB SATISFACTION

Job satisfaction can be influenced by a variety of factors e.g. the quality of one's relationship with their supervisor, the quality of physical environment in which they work, degree of fulfillment in their work etc. Numerous research results show that there are many factors affecting the job satisfaction. There are particular demographic traits (age, education level, tenure, position, marital status, and years in service) of employees that significantly affect their job satisfaction. Satisfying factors motivate factors while dissatisfying ones prevent.

Motivating factors are achievement, recognition, job responsibility, promotion and the factors related to the job itself for personal Development. Motivating factors in the working environment result in the job satisfaction of the person. Job security is the strong factor which results in job satisfaction. People who state their job is secure have a much larger probability of reporting themselves happy with their work.

4. RESEARCH SCOPE AND LIMITATIONS

The employees working in different public sector banks situated in district Malappuram of Kerala constitute the population for the present study. In Malappuram district, the population for the study is 23 bank branches. About more than 160employees are working in these banks. In the second stage employees working in these branches were personally approached through a structured questionnaire and primary data is collected. Primary data is collected from 8 officers and 28employees working in selected 5 banks. Secondary data is collected through books, journals, Magazines, Internet survey and available research articles regarding this subject which would provide basic knowledge. The limitation in collection of primary data is that employees don't want to disclose the weak points or negative aspects.

Table 1: Distribution of Sample Respondents

Sector	No. of Branches	No. of Employees	No. of Branches selected for study	No. of employees working in selected branches	No. of employee respondent
Public Sector banks	23	160	5	38	36

Source: Primary Data

Table 2: Effect of relation with subordinate staff

	Officers	Percent
Cordial relations with subordinate staff	8	100%
Non-Cordial relations with subordinate staff	0	0%
Total	8	100%

Source: Primary Data

Table3: Challenge of Changed Banking

	Employees	Percent
Change in banking is a real challenge	22	61.12%
Change in banking is not a big challenge	14	38.88%
Total	36	100%

Source: Primary Data

Table 4: Role of Devotion of Staff Members (Subordinates) Towards Duties

	Officers	Percent
Staff members are devoted	5	62.5%
Staff members are not devoted	3	37.5%
Total	8	100%

Source: Primary Data

Table 5: Relation with punctuality

	Officers	Percent
Staff members are punctual	8	100%
Staff members are not punctual	0	0%
Total	8	100%

Source: Primary Data

Table 6: Effect of Staffing –Level of Branch

	Officers	Percent
There is under-staffing	2	25%
There is no under-staffing	6	75%
Total	8	100%

Source: Primary Data

Table 7: Effect of frequent Transfers

	Employees	Percent
Facing problem due to frequent transfers	10	27.77
Not facing problem due to frequent transfers	26	72.23
Total	36	100%

Source: Primary Data

Table 8: Satisfaction with Salary

	Employees	Percent
Satisfied with salary	10	27.22
Not satisfied with salary	26	72.23

Total	36	100%

Source: Primary Data

Table 9: Overall Job Satisfaction

	Employees	Percent
Highly Satisfied	2	5.56%
Plainly Satisfied	28	77.77%
Satisfied in some aspects	4	11.11%
More satisfied	2	5.56%
Not at all satisfied	0	0%
Total	36	100%

Source: Primary Data

5. FINDINGS

• Effect of relations with subordinate staff:

Interpersonal relations among the officers and clerical staff play a major role in the job satisfaction of both the categories. Cordial relations build up a positive and favorable work environment and increase the employee's preference to come to workplace. So, we can say that officers appear to be satisfied with interpersonal relationships.

• Challenge of Changed Banking:

Process of banking has changed in last few years. This has transformed the customer's expectations from the banks. The external public (customers) demand better and state of art banking, the internal public (employees) are burdened with the same working environment and technology to cope with the competition from the private and foreign sector banks. If such challenges are not met properly, it can lead to frustration.

• Role of Devotion of Staff Members (Subordinates) Towards Duties:

Devotion to duty is related to the level of organizational commitment of the staff members and devotion is related to work efficiency. Efficiency is affecting the overall satisfaction of officers.

• Relation with punctuality:

Punctuality is based on the overall organizational culture. If in an organization employees are not punctual means they are avoiding the work. Avoidance of work means they are not satisfied. In fact observations made here reveal that employees appear to be satisfied as they are punctual.

• Effect of Staffing –Level of Branch:

Staffing is an important HR activity in any organization, which has an enormous implication on the functioning of the organization. Overstaffing and understaffing both lead to unproductivity which further leads to dissatisfaction. During the personal interview it was observed that officers having sufficient staff were found to be satisfied. However, even in those banks where there was less staff, the officers felt that in every branch there were 2-3efficient and devoted subordinates and they compensated the vacuum created by less staff. Hence, the satisfaction of the officers did not get affected.

• Effect of frequent Transfers:

Transfers involve dislocation of an individual as well his/ her family. There are a lot of adjustments that an employee and his/her family have to do to cope up with this change. This sometime is a cause of dissatisfaction.

• Satisfaction with Salary:

Money is not the first and the biggest motivator and it plays some role in ascertaining job satisfaction.

• Overall Job Satisfaction:

Overall job satisfaction in case of officers was not very high. Most of the officers were not highly satisfied but seem to be satisfied in general. None of the respondents were highly satisfied with their job.

6. SUGGESTIONS

- Training and development programs must be provided to the employees at regular intervals to update their knowledge and skills.
- Salaries to the employees must be given in accordance to their experience in the job.

- The kind of work given to an employee should be according to his/her abilities and knowledge and their efforts for doing a particular task must be valued by giving appreciations and rewards to the employees for their hard work so that their level of motivation increases.
- Along with healthy environment, healthy relationship should also be maintained in an organization.
- The bank should provide certain benefits to their employees, so that they can perform well to achieve organizational goals.
- The job should be interesting enough, so that it must create enthusiasm among the employees.
- Enough freedom must be given to the employees to take important decisions.
- Workers participation in management should be increase.

7. CONCLUSION

Job satisfaction survey is important because it finds out whether the employees are satisfied in their job or not. The questionnaire was a summation of many factors pertaining to job satisfaction like job content, perception, work culture, training and development, social security factors etc.

The result came out as 5.56% of the respondents were VERY SATISFIED with their job, while 77.77% of the respondents were MODERATELY SATISFIED. Only 11.11% of the respondents were SATISFIED IN SOME ASPECTS and 5.56% of the respondents were MORE SATISFIED. No one was found to be NOT AT ALL SATISFIED with their job. Thus it can be seen that the employees of State Bank of India are very satisfied with their job but on the other hand efforts should be made to make the maximum of them completely satisfied. This can be done by improving job content, strengthening inbuilt programs and also by improving training and development programs.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON QUALITY OF WORK LIFE AMONG WORKERS WITH SPECIAL REFERENCE TO TEXTILE INDUSTRY

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ABSTRACT

Quality of work life refers to the level of happiness or dissatisfaction with one's career. There is an attempt to look into the Quality of Work Life among Workers with special reference to textile industry in – A textile hub. The research design chosen is descriptive in nature. The sample size taken to conduct the research is 60 workers. For this study, the sampling technique chosen is convenient sampling. Secondary data was collected from earlier research work, various published journals, magazines, websites and online articles. Simple Percentage Analysis, Chi – Square Analysis are the tools used for data analysis. The investigation has remarkably pointed out that the major factors that influence and decide the Quality of Work Life are attitude, environment, opportunities, nature of job, people, stress level, career prospects, challenges, growth and development and risk involved in the work and rewards.

***Keywords*:** Employee, Job, Organization, Satisfaction, Quality of Work Life, Worker.

1. INTRODUCTION

Quality of work life refers to the level of happiness or dissatisfaction with one's career. Those who enjoy their careers are said to have a high quality of work life, while those who are unhappy or whose needs are otherwise unfilled are said to have a low quality of work life. Quality of work life is viewed as an alternative to the control approach of managing people. The quality of work life approach considers people as an asset' to the organization rather than as costs'. It believes that people perform better when they are allowed to participate in managing their work and make decisions. This approach motivates people by satisfying not only their economic needs but also their social and psychological ones. To satisfy the new generation workforce, organizations need to concentrate on job designs and organization of work. Further, today's workforce is realizing the importance of relationships and is trying to strike a balance between career and personal lives.

2. REVIEW OF LITERATURE

Taylor (1979) more pragmatically identified the essential components of Quality of working life as; basic extrinsic job factors of wages, hours and working conditions, and the intrinsic job notions of the nature of the work itself. He suggested that relevant Quality of working life concepts may vary according to organization and employee group.

Mirvis and Lawler (1984) suggested that Quality of working life was associated with satisfaction with wages, hours and working conditions, describing the ―basic elements of a good quality of work life as; safe work environment, equitable wages, equal employment opportunities and opportunities for advancement.

Baba and Jamal (1991) listed what they described as typical indicators of quality of working life, including: job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn-over intentions.

Bertrand and Scott (1992) in their study ―Designing Quality into Work Life found that improvements in the quality of work life are achieved not only through external or structural modifications, but more importantly through improved relations between supervisors and subordinates.

Datta (1999) in his study ―Quality of Work Life: A Human Values Approach say that in a deeper sense, quality of work life refers to the quality of life of individuals in their working organizations—commercial, educational, cultural, religious, philanthropic or whatever they are. Modern society is organizational society. Individuals spend much of their lives in organizations. Hence, the importance of quality of work life is unquestionable.

Normala and Daud (2010) in their study ―Investigating the Relationship between Quality of Work Life and Organizational Commitment Amongst Employees in Malaysian Firms‖ say that the quality of work life of employees is an important consideration for employers interested in improving employees' job satisfaction and commitment.

3. STATEMENT OF THE PROBLEM

Quality of Work Life in an organization is essential for the smooth running and success of its employees. The work-life balance must be maintained effectively to ensure that all employees are running at their peak potential and free from stress and strain. The Quality of Work Life can affect such things as employees'timings, his or her work output, his or her available leaves, etc. Quality of Work Life helps the employees to feel secure and like they are being thought of and cared for by the organization in which they work. An organization's HR department assumes responsibility for the effective running of the Quality of Work Life for their employees. This being the real fact and since there was absenteeism and lack of job satisfaction among the workers , the investigator has made an attempt in this regard and has undertaken the current study to analyze the Quality of Work Life among workers with special reference to textile industry – A textile hub and to offer suitable suggestions for the organization to take necessary steps to improve the Quality of Work Life among its Workers.

4. OBJECTIVES OF THE STUDY

- To identify the factors affecting quality of work life.
- To assess the quality of work life among workers
- To analyze the measures adopted by the organization to improve the quality of work life among workers.
- To suggest suitable measures to improve the quality of work life among workers.

5. SCOPE OF THE STUDY

Work is an integral part of our everyday life, be it our livelihood or career or business. On an average we spend around twelve hours daily in the work place, that is one third of our entire life; it does influence the overall quality of our life. It should yield job satisfaction, give peace of mind, a fulfilment of having done a task, as it is expected, without any flaw and having spent the time fruitfully, constructively and purposefully. Even if it is a small step towards our lifetime goal, at the end of the day it gives satisfaction and eagerness to look forward for the next day. A happy and a healthy employee will give better turnover, make good decisions and positively contribute to the organizational goal. An assured good quality of work life will not only attract young and new talent but also retain the existing experienced talent. This being the virtual fact, the current study on Quality of Work Life among workers with special reference to textile industry – A textile hub, is expected to prove extremely useful for the organization to improve the quality of work life among its workers with the help of the recommendations given by the investigator.

6. LIMITATIONS OF THE STUDY

- The study is limited to the workers of Textile Industry and therefore the findings of the study cannot be extended to other areas.
- Convenient sampling has been used in the study and it has its own limitations.
- Personal bias of the respondents might have crept in while answering a few questions in the structured interview schedule.
- Results of the study may not be generalized.

7. RESEARCH METHODOLOGY

The research design chosen is descriptive in nature. The universe of the study refers to the workers of the selected 5 textile industry related organizations – A textile hub. The total strength of the universe is 600.The sample size taken to conduct the research is 60 workers.10% of the universe has been taken for the research. The respondents were selected by using convenient sampling technique. Structured interview schedule was used for primary data collection. Secondary data was collected from earlier research work, various published journals, magazines, websites and online articles. Simple Percentage Analysis, Chi – Square Analysis are the tools used for data analysis.

DATA ANALYSIS AND INTERPRETATION

SIMPLE PERCENTAGE ANALYSIS

TABLE – 1

CLASSIFICATION BASED ON DEMOGRAPHIC FACTORS

Sl.No.	Demographic Factors	No. of Respondents	Percentage (%)
1.	**Age**		
	Less than 25 years	16	26.67
	25 to 35 years	31	51.67
	35 to 45 years	11	18.33
	45 to 55 years	2	3.33
	More than 55 years	0	0
	Total	**60**	**100**
2.	**Gender**		
	Male	43	71.67
	Female	17	28.33
	Total	**60**	**100**
3.	**Marital status**		
	Married	42	70
	Unmarried	18	30
	Total	**60**	**100**
4.	**Size of family**		
	2 Members	3	5
	3 Members	7	11.66

	4 Members	24	40
	5 Members	22	36.66
	More than 5 Members	4	6.66
	Total	**60**	**100**
5.	**Educational qualification**		
	Below SSLC	4	6.67
	SSLC	24	40
	HSC	18	30
	Diploma	7	11.67
	Graduate	6	10
	Post Graduate	1	1.66
	Total	**60**	**100**
6.	**Total work experience**		
	Less than 2 years	6	10
	2 to 4 years	37	61.67
	4 to 6 years	13	21.67
	6 to 8 years	4	6.66
	Above 8 years	0	0
	Total	**60**	**100**
7.	**Monthly Income**		
	Less than Rs.3000	8	13.33
	Rs.3000 to Rs.6000	36	60
	Rs.6000 to Rs.9000	8	13.33
	Rs.9000 to Rs.12000	5	8.34
	More than Rs.12000	3	5

	Total	**60**	**100**

Source: Primary data

INTERPRETATION

Table 1 show that 51.67 percentage of the respondents are less than 25 years, 71.67 percentage of the respondents are male and 28.33 percentage of them are female. It also shows that 70 percentage of the respondents are married and 40 percentage of the respondents' educational qualification is below SSLC. 61.67 percentage of the respondents total work experience is between 2 to 4 years and 60 percentage of the respondents' monthly income is between Rs.3000 to Rs.6000 only.

TABLE – 2

CLASSIFICATION BASED ON STUDY FACTORS

Sl.No.	Study factors	Agreeable level of opinion	No. of Respondents	Percentage (%)
1.	Effectiveness of training on performance	Strongly Agree	22	36.67
		Agree	23	38.33
		Neither Agree Nor Disagree	8	13.33
		Disagree	7	11.67
		Strongly Disagree	0	0
		Total	**60**	**100**
	Working hours	Strongly Agree	18	30
		Agree	42	70
		Neither Agree Nor Disagree	0	0
		Disagree	0	0
		Strongly Disagree	0	0
		Total	**60**	**100**
3.	Freedom to	Strongly Agree	8	13.33

	offer comments and suggestions	Agree	28	46.67
		Neither Agree Nor Disagree	24	40
		Disagree	0	0
		Strongly Disagree	0	0
		Total	**60**	**100**
4.	Participation in managerial decision making	Strongly Agree	4	6.67
		Agree	42	70
		Neither Agree Nor Disagree	14	23.33
		Disagree	0	0
		Strongly Disagree	0	0
		Total	**60**	**100**
5.	Feedback and appreciation by the supervisors	Strongly Agree	6	10
		Agree	36	60
		Neither Agree Nor Disagree	18	30
		Disagree	0	0
		Strongly Disagree	0	0
		Total	**60**	**100**
6.	Freedom at work	Strongly Agree	6	10
		Agree	24	40
		Neither Agree Nor Disagree	18	30
		Disagree	10	16.67
		Strongly Disagree	2	3.33
		Total	**60**	**100**
7.	Free health checkups	Strongly Agree	14	23.33
		Agree	34	56.67

		Neither Agree Nor Disagree	10	16.67
		Disagree	2	3.33
		Strongly Disagree	0	0
		Total	**60**	**100**
8.	Transportation facilities	Strongly Agree	24	40
		Agree	31	51.67
		Neither Agree Nor Disagree	5	8.33
		Disagree	0	0
		Strongly Disagree	0	0
		Total	**60**	**100**
9.	Recreation facilities	Strongly Agree	17	28.33
		Agree	34	56.67
		Neither Agree Nor Disagree	9	15
		Disagree	0	0
		Strongly Disagree	0	0
		Total	**60**	**100**

Source: Primary data

INTERPRETATION

Table 2 show that 36.67 percentage of the respondents strongly agreed that the training given by the organization helps them to achieve the required skills for performing the job efficiently. Only 30 percentage of the respondents agreed that they are comfortable with the working hours. 13.33 percentage of the respondents strongly agreed that they feel free to offer comments and suggestions in the organization. It is also found that 70 percentage of the respondents agreed that they are allowed to participate in managerial decision making and only 10 percentage of the respondents strongly agreed that the feedback given to them by the supervisors about the work done is motivating. Only very few that is 10 percentage of the respondents strongly agreed that the organization gives sufficient freedom to bring out the best in them 56.67 percentage of the respondents agreed that the organization arranges for a free health checkups for the sake of workers on a regular basis and only 40 percentage of them strongly agreed that the transportation facilities provided by the organization are adequate. It also shows that 28.33 percentage of the respondents strongly agreed that the organization celebrates regional and national festivals and provided with recreation facilities to have fun at the work place.

CHI-SQUARE ANALYSIS

TABLE – 3

SIGNIFICANT RELATIONSHIP BETWEEN TOTAL WORK EXPERIENCE AND SALARY

NULL HYPOTHESIS

There is no significant relationship between Total work experience and Salary

ALTERNATE HYPOTHESIS

There is significant relationship between Total work experience and Salary.

Total Work Experience	Agreeable level of opinion about adequate Salary					
	SA	**A**	**NN**	**DA**	**SD**	**Total**
Less than 2 years	0	5	3	2	0	**10**
2 to 4 years	3	20	25	12	2	**62**
4 to 6 years	3	3	7	6	2	**21**
6 to 8 years	3	2	0	2	0	**7**
More than 8 years	0	0	0	0	0	**0**
Total	**9**	**30**	**35**	**22**	**4**	**100**

Source : Primary Data

Calculated Value	Table Value
21.0123	26.296

INTERPRETATION

Table 3 show that calculated value (21.0123) is less than the table value (26.296) at 5% level of significance. So the null hypothesis is accepted. Hence there is no significant relationship between Total work experience and Salary.

TABLE – 4

SIGNIFICANT RELATIONSHIP BETWEEN TOTAL WORK EXPERIENCE AND OVERALL JOB SATISFACTION

NULL HYPOTHESIS

There is no significant relationship between Total work experience and Overall job satisfaction.

ALTERNATE HYPOTHESIS

There is significant relationship between Total work experience and Overall job satisfaction.

Total Work Experience	Agreeable level of opinion about Overall Job satisfaction					
	SA	A	NN	DA	SD	Total
Less than 2 years	0	0	0	7	3	**10**
2 to 4 years	0	25	6	27	3	**61**
4 to 6 years	2	10	8	2	0	**22**
6 to 8 years	2	5	0	0	0	**7**
More than 8 years	0	0	0	0	0	**0**
Total	**4**	**40**	**14**	**36**	**6**	**100**

INTERPRETATION

Table 4 show that calculated value (60.7566) is more than the table value (26.296) at 5% level of significance. So the null hypothesis is rejected. Hence there is significant relationship between Total work experience and Overall job satisfaction.

TABLE – 5

SIGNIFICANT RELATIONSHIP BETWEEN EDUCATIONAL QUALIFICATION AND SALARY

NULL HYPOTHESIS

There is no significant relationship between Educational qualification and Salary.

ALTERNATE HYPOTHESIS

There is significant relationship between Educational qualification and Salary.

Educational Qualification	**Agreeable level of opinion about adequate Salary**					
	SA	**A**	**NN**	**DA**	**SD**	**Total**
Below SSLC	3	3	0	0	0	6
SSLC	3	15	20	2	0	40
HSC	3	8	12	7	0	30
Diploma	0	0	3	7	2	12
Graduate	0	2	0	6	2	10
Post Graduate	0	2	0	0	0	2
Total	**9**	**30**	**35**	**22**	**4**	**100**

Source : Primary data

Calculated Value	**Table Value**
66.566	31.410

INTERPRETATION

Table 5 show that calculated value (66.566) is more than the table value (31.410) at 5% level of significance. So the null hypothesis is rejected. Hence there is significant relationship between Educational qualification and Salary.

TABLE – 6

SIGNIFICANT RELATIONSHIP BETWEEN GENDER AND OVERALL JOB SATISFACTION

NULL HYPOTHESIS

There is no significant relationship between Gender and Overall Job satisfaction. **ALTERNATE HYPOTHESIS**

There is significant relationship between Gender and Overall Job satisfaction.

Gender	Agreeable level of opinion about Overall Job Satisfaction					
	SA	A	NN	DA	SD	Total
Male	3	27	10	28	3	71
Female	0	14	5	7	3	29
Total	**3**	**41**	**15**	**35**	**6**	**100**

Source: Primary Data

Calculated Value	Table Value
4.5515	9.488

INTERPRETATION

Table 6 show that calculated value (4.5515) is less than the table value (9.488) at 5% level of significance. So the null hypothesis is accepted. Hence there is no significant relationship between Gender and Overall Job satisfaction.

8. FINDINGS

SIMPLE PERCENTAGE ANALYSIS

DEMOGRAPHIC FACTORS

- 51.67 percentage of the respondents are less than 25 years.
- 71.67 percentage of the respondents are male.
- 28.33 percentage of them are female.
- 70 percentage of the respondents are married.
- 40 percentage of the respondent's educational qualification is below SSLC.
- 61.67 percentage of the respondents' total work experience is between 2 to 4 years.
- 60 percentage of the respondent's monthly income is between Rs.3000 to Rs.6000 only.

STUDY FACTORS

- 36.67 percentage of the respondents strongly agreed that the training given by the organization helps them to achieve the required skills for performing the job efficiently.
- 30 percentage of the respondent agreed that they are comfortable with the working hours.
- 13.33 percentage of the respondents strongly agreed that they feel free to offer comments and suggestions in the organization.
- 70 percentage of the respondents agreed that they are allowed to participate in managerial decision making.
- 10 percentage of the respondents strongly agreed that the feedback given to them by the supervisors about the work done is motivating.
- 10 percentage of the respondents strongly agreed that the organization gives sufficient freedom to bring out the best in them.
- 56.67 percentage of the respondents agreed that the organization arranges for a free health checkups for the sake of workers on a regular basis.
- 40 percentage of them strongly agreed that the transportation facilities provided by the organization are adequate.
- 28.33 percentage of the respondents strongly agreed that the organization celebrates regional and national festivals and provided with recreation facilities to have fun at the work place.

CHI –SQUARE ANALYSIS

- There is no significant relationship between Total work experience and Salary.
- There is significant relationship between Total work experience and Overall job satisfaction.
- There is significant relationship between Educational Qualification and Salary.
- There is no significant relationship between Gender and Overall job satisfaction.

9. RECOMMENDATIONS

- Safety measures could be improved in the organization so that worker safety could be ensured and accidents could be minimized.
- Workers may be encouraged to offer suggestions for making improvements in the organization. This makes them feel their importance in the company. \
- Sufficient training programs can be arranged so that the worker productivity could be improved.
- Appropriate pay strategies could be evolved to give fair and adequate compensation to the employees. Performance based increments would improve the performance of the workers.
- Medical expenses of the workers could be reimbursed.
- Providing adequate casual leave or permission may be considered.
- Information flow within the organization could be improved.

10. CONCLUSION

A happy and healthy employee will give better turnover, make good decisions and positively contribute to organizational goal. An assured good quality of work life will not only attract young and new talents but also retain the existing experienced talents. Quality of work life can affect such things as employees' timings, his or her work output, his or her available leaves, etc. work life balance must be maintained effectively to ensure that all employees are running at their peak potential and free form stress and strain. So it is up to the organization to focus on their workers and improve their quality of work life so that attrition, absenteeism and decline in workers' productivity can be checked. Necessary suggestions were given by the investigator for the same.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON CREDIT APPRAISAL SYSTEM OF SAKTHI FINANCE LIMITED, CALICUT WITH SPECIAL REFERENCE TO COMMERCIAL VEHICLES

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ABSTRACT

In the present scenario, the Non-Banking Finance Companies (NBFCs) have a quite significant role to play with RBI has already placed substantial important to further development of the NBFC sector along with the prudent lines. Sakthi Finance Limited is one among the leading Non-Banking Finance Companies. This study is undertaken to analyze the various factors involved in appraising the credit proposals of the customers in Calicut branch of Sakthi Finance Limited. The credit proposals are given by many type of customers with various background and capabilities. The research was undertaken 250 customers belonging to commercial vehicles segment who were not found regular in their payment of their equated monthly installments. The analyses were made by using statistical tools such as percentage analysis and chi-square test.

Key words: Credit Appraisal System.

1. INTRODUCTION

Today a wide range of financial institutions, through plethora of customer with friendly financial products, is conducting the "intermediation". Repeated evaluation of the role of NBFCs by study group set up periodically but the Government has confirmed, "That NBFCs usefully supplement the activities of banks in the fields of both deposit mobilization and leading. NBFCs are capable of playing a dynamic role in the economy.

A credit transaction is a contract between two parties: the borrower and the lender subject to a mutual agreement on the terms of credit. The terms of credit is defined based on five critical financial parameters: amount of credit, interest rate, maturity of loans, frequency of loan servicing and collateral. Optimizing decision pertaining to the terms of credit could differ from the borrower to that of lender. As such, the mutual agreement between the borrower and the lender may not necessarily imply an optimal configuration for both. At this juncture, distinction between a defaulter and a non- performing loan account is in order. A default entails violation of the loan contract or the agreed terms of the contract, while non-performing loan entails that the borrower does not renege from the loan contract but fails to comply the repayment schedule due to evolving unfavorable conditions. However, from the perspective of corporate finance, a common perspective is that both the cases of 'defaulter' and 'non-performer' imply similar financial implications, i.e., financial loss to institutions. Moreover, in the Indian context regulatory and supervisory process does no focus on such a distinction between default and non-performer as far as prudential norms are concerned. The NPL is defined as past due concept, taking into account either non-payment of interest due principal or both. For simplicity, this common perspective prevails in the rest of the theoretical analysis. The most important reason for default could be mismatch between borrower's terms of credit and creditor's terms of credit.

2. STATEMENT OF THE PROBLEM

There are different type of factors are involved in the credit appraisal process of commercial vehicle loans .The company want to identify the important factors in this process. The factors are being analyzed for their influence. An attempt is made to understand the degree of influence of various factors on the quality of the borrower accounts.

250 arrear borrowers were selected for the study. They are grouped into 5 categories as under:

1. One arrear set
2. 2 to 3 installment arrear set

3. 4 to 6 installment arrear set
4. 7 to 12 installment arrear set

3. OBJECTIVES OF THE STUDY

- To analyze the credit appraisal procedure of the Sakthi Finance Ltd
- To identify the closely related factors involved in credit appraisal process of commercial vehicle loans.
- To suggest any additional relevant factors to strengthen the credit appraisal process of the company.
- To provide inputs to build software for automatic generation of credit appraisal decisions.

4. METHODOLOGY

The study is based on descriptive analysis of data furnished in the proposal records that were submitted to the company for sanction of loan. The researcher used both primary and secondary data for this study.

Primary data:

Primary data are that which are collected afresh and for the first time and thus happens to be original in character. They are collected for the first time for analyzing the study. In this study the primary data were collected through “Questionnaire” method.

Secondary Data

Secondary data is the data already available. For this study such data were collected from books, journals, research studies, websites and customer files and records.

6. RESEARCH DESIGN

Sampling unit

The sampling unit is one credit proposal submitted to Sakthi Finance Limited for sanctioning loan and defaulted in paying the due on dates.

Population

Population refers to the entire group of people, events or things of interest that the researcher wishes investigate. The population used in this study by the researcher is total defaulted commercial vehicle loan borrowers of Sakthi Finance Limited.

Tools of analysis

Percentage analysis and Chi-square test is used to verify the different objectives.

7. HYPOTHESIS

- The borrower's repayment behaviors does not influence either by market officer ratings, branch officer ratings, existing customer ratings or new customer ratings.
- The borrowers repayment behaviors do not get influenced either by guarantor oriented factors like guarantor rating (exiting or new), track record, similar line business or value of immovable assets.
- The borrower's repayment behavior does not get influenced either by EMI commitments, value of immovable asset, total expenditure, or insurance cover.
- The borrower's repayment behavior does not get influenced either by net income ratio, other income or average inflow.

8. SCOPE OF THE STUDY

The study throws light on varies aspects including the company's system of credit appraisal. The objectives of the study include the study of the management of credit proposals firm with the help of statistical tools to find the correlation between various factors of credit process. It also identifies the weightage for each factor of credit processes. In the study based on the analysis the researcher has made useful suggestion to improve the credit appraisal process of the organization.

9. LIMITATIONS OF THE STUDY

- The study is limited to a period of five years only
- The analysis pertains to defaulted customers.
- The reliability and accuracy of calculation depends on the accuracy of information found in customer files.

10. REVIEW OF LITERATURE

The following are the various reviews collected from various journals and website.

Mohan (2003) observed that lending rates of have not come down as much as deposit rates and interest rates on Government bonds. While some institutions have reduced their prime lending rates (PLRs) to some extent and are also extending sub PLR loans, effective lending rates continue to remain high. This development has adverse systemic implications especially in a country like India where interest cost as a proportion of sales or corporate are much higher as compared to many emerging economics.

Sun and Li (2006) have developed a model to predict companies' financial distress, testing 35 financial ratios for 135 pairs of listed companies. Their final distress prediction model includes net profit growth rate, liabilities to tangible assets, accounts receivable turnover, liabilities to cash flows, liabilities to equity market value, total asset turnover and gross profit margin.

Sathya Varathan et al (2012) intended to study the credit policy and credit appraisal of the bank process credit rating methods followed by the bank for different credit ranges are also analyzed. The bank must bring more transparency in appraisal of the project there should be explanation for a appraisal of the project that was sanctioned by higher authority. **Nancy Arora et al (2013)** research paper discussed the Credit Risk Assessment Model of SBI Bank and check process of the commercial, financial & technical viability of the project proposed & its funding pattern. The paper studied the movements to reduce various risk parameters which are broadly categorized into financial risk, business risk, industrial risk & management risk.

Akila and Pathmavathy (2014) they studied on the topic Credit appraisal procedure and disbursement of loans to MSME. their study finalized with the proper evaluation of customers is performed this measures the financial condition and the ability of the customer to repay back the Loan in future .generally the credit facilities are extended against the security know as collateral. Thus the customers' cash flows are ascertained to ensure the timely payment of principal and the interest.

11. ANALYSIS AND INTERPRETATIONS

Table 1: Age of the borrowers

Age of the borrowers	Frequency	Percentage
<25 years	21	8.4
25-35 years	92	36.8
36-45 years	92	36.8
46-55 years	40	16.0
above 55 years	5	2.0
Total	250	100.0

From the above table it can be observed that the customers within age group of (25-35) years and (36-45) years were interested in availing more number of loans (36.8 %) followed by 16% (46-55 age group),8.4%(<25 years) and 2% (above 55 years).

Table 2: Income range of the borrowers

Income range of the borrowers	Frequency	Percentage
1-2 lakhs	42	16.8
>2-4 lakhs	104	41.6
>4-6 lakhs	58	23.2
above 6 lakhs	46	18.4
Total	250	100.0

From the above table it can be observed that the customers with income group of (>2-4 lakhs) were interested in availing more number of loans (41.6%) followed by 23.2 %(> 4-6 lakhs), 18.4 %(above 6 lakhs) and 16.8 %(1-2 lakhs).

Table 3: Branch officer ratings of the borrowers

Branch officer ratings	Frequency	Percentage
AAA	126	50.4
AA	73	29.2
A	51	20.4
Total	250	100.0

From the above table it can be observed that the **AAA** rated group of Branch officers were found to have appraised loan to more number of customers (50.4%) followed by 29.2%(**AA** rated group), 20.4%(**A** rated group**).**

Table 4: Marketing officer ratings of the borrowers

Marketing officer ratings	Frequency	Percentage
AAA	127	50.8
AA	74	29.6
A	49	19.6
Total	250	100.0

From the above table it can be observed that the **AAA** rated group of marketing officer were found to have appraised loan to more number of customers (50.8%) followed by 29.6 %(**AA** rated group), 19.6 %(**A** rated group**).**

Table 5: New customer ratings of the borrowers

Customer ratings	Frequency	Percentage
New consumer	36	14.4
AAA	137	54.8
AA	62	24.8
A	15	6.0
Total	250	100.0

From the above table it can be observed that the **AAA** rated groups of customers were interested in availing more number of loans (54.8 %) followed by **AA** rated group customers (24.8%), new customer group (14.4%), **A** rated group (6%).

Table 6: Existing customer ratings of the borrowers

Customer ratings	Frequency	Percentage
Existing customer	200	80.0
BBB	24	9.6
BB	18	7.2
B	8	3.2
Total	250	100.0

From the above table it can be observed that the **BBB** rated group of new customers were interested in availing more number of loans (9.6%) followed by **BB** rated group customers (7.2%), **B** rated group (3.2%).

Table 7: Model profile of the borrowers

Model profile	Frequency	Percentage
Positive	117	46.8
Low	90	36.0
Negative	43	17.2
Total	250	100.0

From the above table it can be observed that the **positively** rated vehicles are liked by more number of people (46.8%)who are interested to get more number of loans (36%) followed by **low** rated vehicles, **negative** rated vehicles (17.2%).

Table 8: track record Company of the borrowers

Track record company	**Frequency**	**Percentage**
Reputed company	202	80.8
Pvt/shriram	42	16.8
No track	6	2.4
Total	250	100.0

From the above table it can be observed that the group of people with a track record from a **reputed** company were interested to get more number of loans (80.8%) followed by other **private / limited companies** (16.8%), The people without any track record get minimum amount of loans(2.4%).

Table 9: Track record of the borrowers,

Track record of the borrowers	**Frequency**	**Percentage**
No track record	3	1.2
within 30/10	157	62.8
within 60/30	53	21.2
within 90/60	37	14.8
Total	250	100.0

From the above table it can be observed that the group of people with track record (**30/10)** were interested to get more number of loans (62.8%) followed by people with track record (**60/30)** 21.2%. The group of people with track record (**90/60**) 14.8% and people with **No track record** get less number of loans (1.2%).

Table 10: Clearing period of past loan

Clearing period of past loan	Frequency	Percentage
Yes	191	76.4
No	59	23.6
Total	250	100.0

From the above table it can be observed that the groups of people who have cleared their past loans with in the stipulated period were interested to get more number of loans (76.4%).

Table 11: Purpose of the loan

Purpose of the loan	Frequency	Percentage
Commercial use	99	39.6
Personal use	151	60.4
Total	250	100.0

From the above table it can be observed that the customers using the vehicle for personal use were interested to get more number of loans (60.4%) while compared to customers using the vehicle for commercial purpose (39.6%).

Table 12: Second line supporters

Second line supporters	Frequency	Percentage
Available	145	58.0
Not available	105	42.0
Total	250	100.0

From the above table it can be observed that the borrowers with second line supporters were interested to get more number of loans (58%) followed by customers without second line customers (42).

Table 13: Similar line guarantor

Similar line guarantor	Frequency	Percentage
Yes	219	87.6
No	31	12.4
Total	250	100.0

From the above table it can be observed that the similar line guarantors give more guarantees (87.6%) to the lending people compare to unrelated guarantors.

Table 14: Insurance cover of vehicle

Insurance cover	Frequency	Percentage
=>100% of adv. amt	235	94.0
81 % - 99 %	12	4.8
61 % - 80 %	3	1.2
Total	250	100.0

From the above table it can be observed that the group of peoples have insurance cover (=>100% of advance amount**)** were interested to get more number of loans (94%) followed by the group (81%-99%) 4.8% and the group (61%-80%) 1.2%,

TABLE 15: RATINGS Vs. REPAYMENT BEHAVIOR

Null Hypothesis

H_0: The borrower's repayment behaviors does not influence either by market officer ratings, branch officer ratings, existing customer ratings or new customer ratings.

Alternative Hypothesis

H_1: The borrower's repayment behaviors do get influenced by market officer ratings or branch officer ratings or existing customer ratings or new customer ratings.

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Level Of Significance 5% level

Statistical test: Chi-square test

Contingency Table 15

Factors (Ratings)	Chi – square value	Degrees of freedom	Expected value	Significance	Null Hypothesis
Market officer	34.941	4	9.488	Not significance	Rejected
Branch officer	38.850	4	9.488	Not significance	Rejected
Exiting customer	40.695	6	12.592	Not significance	Rejected
New customer	30.841	6	12.592	Not significance	Rejected

INFERENCE

It is inferred from the above chi-square analysis that ratings of market officer, branch officer and customer influence the repayment behavior of the customer.

TABLE 16: PROFILE OF CUSTOMER Vs. REPAYMENT BEHAVIOR

Null Hypothesis

H_0: The borrower's repayment behavior does not get influenced either by model profile, Track Record Company, track record of customer, old loan cleared, purpose of asset and their age.

Alternative Hypothesis

H_1: The borrower's repayment behaviors do get influenced by model profile, Track Record Company, track record of customer, old loan cleared, purpose of asset and their age.

Level Of Significance 5% Level

Statistical test: Chi-square test

Contingency Table 16

Factors	Chi – square value	Degrees of freedom	Expected value	Significance	Null Hypothesis
Model profile	23.478	4	9.488	Not significance	Rejected
Track Record Company	0.587	2	5.991	Significance	Accepted
Track record	72.062	4	9.488	Not significance	Rejected
Old Loan Cleared	19.620	2	5.991	Not significance	Rejected
Age	13.258	8	15.507	Significance	Accepted
Purpose of asset	20.253	2	5.991	Not significance	Rejected

INFERENCE:

It is inferred from the above chi-square analysis that except age of the customer the model profile, track record Company, track record, old loan cleared and purpose of asset influences the repayment behavior.

TABLE 17: LOAN DETAILS Vs. REPAYMENT BEHAVIOR

Null Hypothesis

H_0: The borrower's repayment behavior does not get influenced either by advance amount, EMI amount, quantum percentage and funding quantum.

Alternative Hypothesis

H_1: The borrower's repayment behaviors do get influenced either by advance amount, EMI amount, quantum percentage and funding quantum.

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Level Of Significance 5 % level

Statistical test: Chi-square test

Contingency Table 17

Factors	Chi – square value	Degrees of freedom	Expected value	Significance	Null Hypothesis
Advance amount	92.625	6	12.592	Not significance	Rejected
EMI amount	149.723	6	12.592	Not significance	Rejected
Quantum percentage	59.469	4	9.488	Not significance	Rejected
Funding quantum	1.174	2	5.991	significance	Accepted

INFERENCE:

It is inferred from above chi-square analysis that advance amount, EMI amount and quantum percentage influences the repayment behavior except funding quantum

TABLE 18: EARNING CAPACITY vs. REPAYMENT BEHAVIOR

Null Hypothesis

H_0: The borrower's repayment behavior does not get influenced either by net income ratio, other income or average inflow.

Alternative Hypothesis

H_1: The borrower's repayment behaviors do get influenced by net income ratio or other income or average inflow.

Level Of Significance 5% level

Statistical test: Chi-square test

Contingency Table 18

Factors	Chi – square value	Degrees of freedom	Expected value	Significance	Null Hypothesis
Income range	36.613	6	12.592	Not Significance	Rejected
Net income : EMI ratio	253.404	6	12.592	Not significance	Rejected
Other income : EMI ratio	89.508	8	15.507	Not significance	Rejected
Average inflow	309.252	4	9.488	Not significance	Rejected

INFERENCE:

It is inferred from the above chi-square analysis that net income ratio , other income and average inflow influences the repayment behavior but insurance cover does not influenced the borrower’s repayment behavior.

12. RESEARCH FINDINGS

- The customers within age group of 25-35 years and 36-45 years were interested in availing more number of loans (36.8 %) followed by 16% in 46-55 age group ,8.4% in <25 years and 2% above 55 years.

- The customers with income group of above 2 to 4 lakhs were interested in availing more number of loans (41.6%) followed by 23.2 % above 4 to 6 lakhs, 18.4 % above 6 lakhs and 16.8 % between 1 to 2 lakhs.

- The **AAA** Branch officers dispersed more loan to of customers (50.4%) followed by **AA for** 29.2%customers, **A** for 20.4% customers.

- The **AAA** marketing officer were found to have appraised loan to more number of customers (50.8%) followed by 29.6 % in **AA** and 19.6 % in **A.**

- The **AAA** customers avail more number of loans (54.8 %) followed by **AA** customers (24.8%), new customers (14.4%), **A** customers (6%).

- The new customers are denoted by BBB, BB and B. The **BBB** rated group of new customers were interested in availing more number of loans (9.6%) followed by **BB** rated group customers (7.2%), **B** rated group (3.2%).

- The vehicles are rated as positive, low and negative based on its market value. The **positively** rated vehicles are purchased by more number of people who are interested in getting loans (58%) followed by **low** rated vehicles 36 % and **negatively** rated vehicles (6.8%).

- The group of people with good track record from a **reputed** company were interested in getting loans (80.8 %) followed by other **private / limited companies** (16.8%), The people without track record discouraged to avail loans.
- The repayment behavior of customers is judged by two characters viz, (i) maximum number of delayed payment and (ii) average number of days in delayed payment. For example it is denoted as (30/10). The group of people with track record (**30/10)** were interested to get more number of loans (62.8%) followed by people with track record **(60/30)** 21.2%. The group of people with track record (**90/60**) 14.8% and people with **No track record** get less number of loans (1.2%).

- The groups of people who have cleared their past loans with in the stipulated period were interested to get more number of loans (89.6%).
- The customers using the vehicle for personal use were interested to get more number of loans (60.4%) while compared to customers using the vehicle for commercial purpose (39.6%).

- The borrowers with second line supporters were interested to get more number of loans (58%) followed by customers without second line customers (42 %).

- The similar line guarantors give more guarantees (88 %) to the lending people compare to unrelated guarantors.

- The group of peoples have insurance cover (100% and above of advance amount**)** were interested to get more number of loans (94%) followed by the group (81%-99%) 4.8% and the group (61%-80%) 1.2%.

13. SUGGESTIONS.

To encourage high repayment by creditor a differential interest rate can be administered. The difference can be 0.1 % from A to A++. Those at grade D should be dealt with caution in appraising their loan proposal.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

NECESSITY OF DEVISING A GOOD COMPENSATION PLAN - THEORETICAL APPROACH

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ABSTRACT

Devising a good compensation plan has never been as significant as it is today. All companies want to attract, retain and motivate their human resources to meet their requirements for attaining the organizational objectives effectively. Today human resources are considered as one of the most important asset of the organization. So they need to manage their human resources more effectively and efficiently. One of the main reason for a person to stay with a company is the structure of compensation provided. So every company must work out a strategy such that the company not only has a realistic compensation but also retains its intellectual wealth. Therefore all organizations have their own compensation plan written or unwritten, formal or informal for retain their powerful talent and brains. The study focus on critical reason for devising a compensation plan and its importance based on previous pay survey report and other sources of secondary dated. One of the most important results of this study was that the HR felt the need for the organization to reassess its compensation policies.

Key words: Compensation Philosophy, Compensation Plan, Evolution of Compensation, Pay survey, Strategic Compensation.

1. INTRODUCTION

Compensation refers to all forms of financial returns and tangible services and benefits employees receive as part of an employment relationship. It may be received directly in the form of cash and indirectly through benefits and services. It occupies a crucial role in the life of an employee depends upon the remuneration he or she receives. A good compensation plan provides guidelines for wage and salary administration, payment system and structure of services and other benefits to employees. The different organizations follow different compensation policies based on their requirements. The marginal enterprises provide only the minimum wages required by the law and thus attract only the marginal labour, while the progressive enterprises pay more than prevailing wages, to attract human resources of the highest possible caliber. In addition, now-a-days several organizations have a policy to pay higher, because they believe that by paying such higher rate, they will provide greater productivity and goodwill. The actual compensation plan should not be strictly a matter of what is being paid in the market place. Instead, wage and salary plans must derive from an assessment of what must be paid to attract and retain the right people, what the organization can afford, and what will be the required to meet organization's strategic goals.

2. OBJECTIVE

The following are the main objectives of the study:

- To identify the necessity of a good compensation plan.
- To identify the check list for preparing a good compensation plan.
- To compare the average salary increment across sectors.

3. RESEARCH METHODOLOGY

The study is completely based on secondary data collected from different sources. The information related to the compensation trend has been collected from the Annual Compensation Trend Report-2014 conducted by Human Capital Advisory Services and India Compensation Report-2012 conducted by Right Step Consulting(P) Limited.

3.1 COMPENSATION PLAN

Employee today are not willing to work only for the financial form of compensation, they expect extra benefits like non-financial form of compensation to enrich worker's lives. The basic objective of establishing a sound compensation plan is to establish and maintain an equitable reward system. The following are elements an organization considers when developing a compensation and reward program.

- Compensation philosophy
- Equity
- Compensation components.

3.2 DEVELOP A COMPENSATION PHILOSOPHY

A compensation philosophy is developed to guide the design and complexity of compensation program; this is done by identifying goals and objectives of the organization, considering competitiveness in attracting and retaining employees, emphasis on internal and external equity, and whether performance is tied to pay increases. Understanding what balance, the organization want to achieve between direct and indirect financial compensation is critical in developing the overall compensation policy. A consistent philosophy provides a strong foundation for both the organization and the employee. Without a philosophy, leaders often find themselves unsure of what to offer as a starting payment for a new brain. This can lead to offering too high a total compensation package for a new employee in relation to existing employees, or being unable to successfully hire because the total compensation offer is too low to be competitive.

❖ **COMPENSATION MIX**

The optimal mix of the various components of the compensation program contain:

- Basic compensation
- Direct benefits
- Indirect benefits

If the compensation offered is effectively managed, it contributes to high organizational productivity.

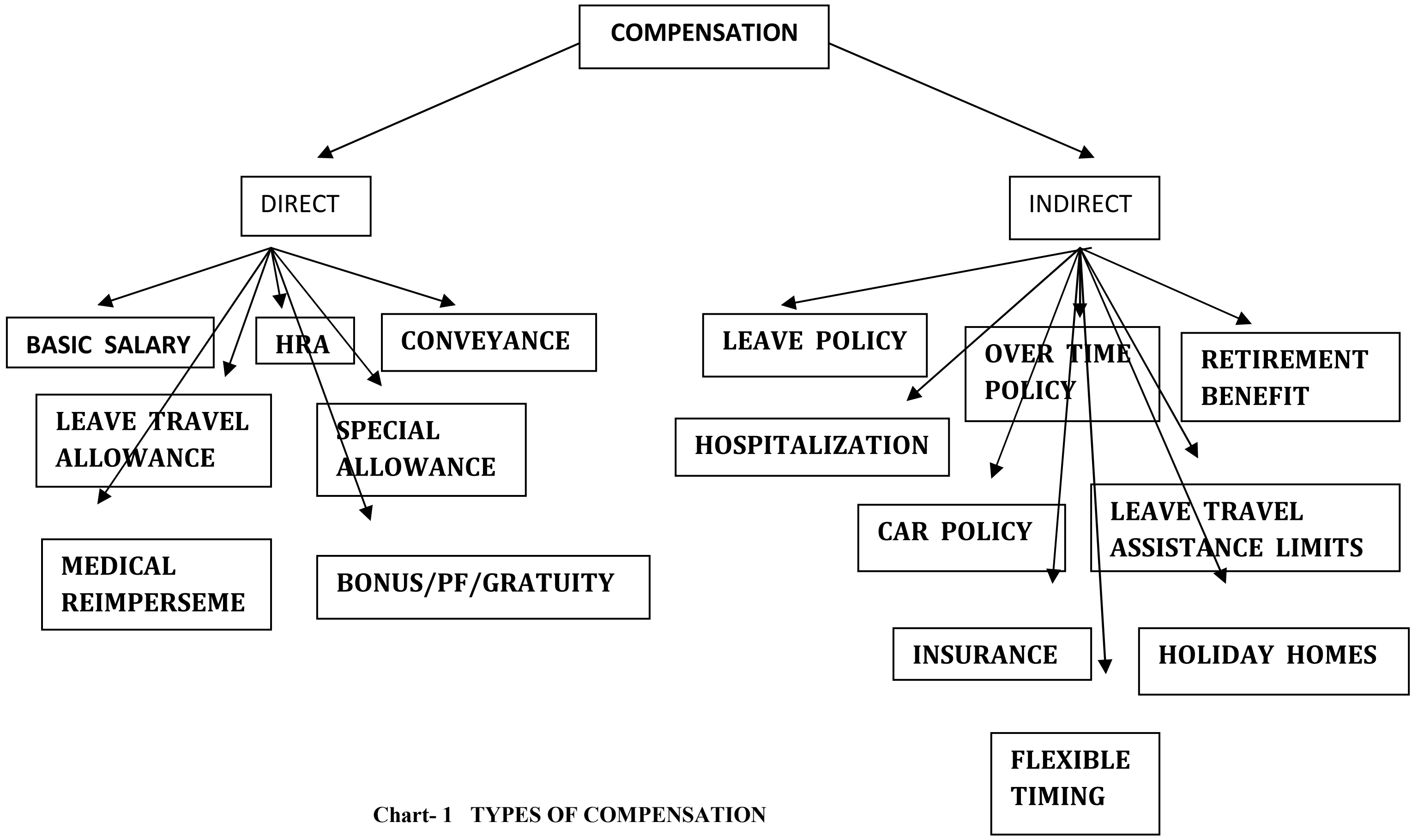

Chart- 1 TYPES OF COMPENSATION

❖ **MODEL OF COMPENSATION PLAN**

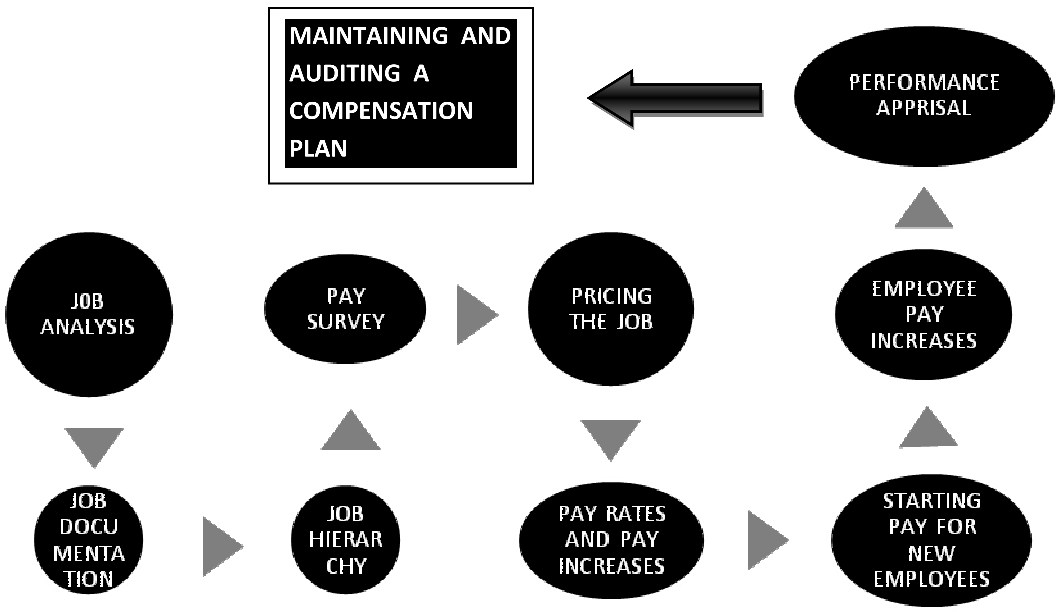

Chart-2 MODEL OF COMPENSATION PLAN

1. **JOB ANALYSIS**

Job analysis is decisive in designing a remuneration plan. The main objective of conducting job analysis is to prepare job description and job specification which helps to hire the right person in the right place.

2. **JOB DOCUMENTATION**

By evaluating job, provide objective criteria for making pay comparison, ensure that jobs are categorized according to the individual personalities, efficiency, degree of compensable factor, etc. and help the organization defend itself against changes and discrimination.

3. **JOB HIERARCHY**

Development of a job worth hierarchy is a result of job evaluation. The points assigned to all compensable factors are aggregated. The total points scored will help establish the highest point total to the lowest point total.

4. **PAY SURVEY**

The next step is to establish pay differentials. Before fixing wage and salary differentials, a pay survey is essential. It provides information as to what other organizations that compete for employees are paying. There are so many sources of collecting pay details. Labour department of the Government, trade unions and professional bodies and consulting firms (see table-1 and table-2) provides copious amount of information about the annual compensation trends.

India Annual Compensation Report - 2012 Right Step Consulting (P) Limited conducted a detailed compensation survey across a representative sample of 2326 Indian companies across sectors during the month of march 2012 after the announcement of union budget 2012.

The expected average salary hikes in year 2012 is 11.54% as against11.89% for 2011. One of the findings of the Indian compensation growth outlook 2012 is presented in the following table(Table – 1).

Annual Compensation Trend Report – 2014

Human Capital Advisory Services, India recently concluded a cross industry compensation trend survey. The online survey was launched for the first time and a total of 209 companies participated in the survey. According to the survey report, the average salary increment across sectors is projected at 10.3% in FY 2014,which is 0.3% points lower than the previous FY 2013 (Table-2).

5. PRICING THE JOB

In order to establish a pay structure, an organization needs to set ranges of pay for the jobs in job hierarchy. This will depend on the number of different levels of relative job value that are recognized by the organization and the difference in pay between the highest and lowest paid jobs in the pay structure.

6. PAY RATES AND PAY INCREASES

In this stage, deciding how to pay new employees, how and when to give employee increases, how to move existing employees from minimum to maximum of their assigned pay grades, how to determine the pay increase for an employee being promoted from one job to another and what influence, if any, cost of labour increases will have on the determination of pay increases for employees.

INDUSTRY TYPE	SALARY INCREASE 2012	SALARY INCREASE 2011
RETAIL	10.38%	11.25%
MANUFACTURING SECTOR	11.58%	11.91%
SERVICES	11.49%	11.87%
TELECOMMUNICATION	10.16%	11.82%
IT-SOFTWARE/SOFTWARE SERVIES	12.04%	12.49%
HOTELS/TRAVEL/HOSPITALITY	10.60%	11.0%
MEDICAL/HEALTH CARE/HOSPITALS	12.58%	11.16%

PHARMACUITICALS	13.21%	12.97%
TEXTILE/GARMENTS/APPAREL	10.78%	10.88%
LOGISTICS	10.75%	10.67%
OIL AND GAS	10.77%	10.71%
ELECTRICAL PRODUCTS	11.40%	11.53%
INDUSTRIAL PRODUCTS	12.27%	12.20%
AUTOMOTIVE	13.05%	12.53%

Table - 1

INDUSTRY TYPE	SALARY INCREASE 2014	SALARY INCREASE 2013
RETAIL	9.10%	9.30%
ENGINEERING&MANUFACTURING	19.90%	11.20%
BANKING,FINANCIALSERVICES&INSURANCE	9.50%	9.70%
CONSUMER BUSINESS	10.60%	10.90%
IT-SOFTWARE/SOFTWARE SERVIES	12.00%	12.30%
CHEMICAL	11.60%	11.90%
MEDIA&ADVERTISING	9.60%	9.80%
PHARMACUITICALS, LIFE SCIENCE&HEALTH CARE	12.40%	12.60%
ENERGY&NATURAL RESOURCES	9.70%	10.00%
LOGISTICS	9.20%	9.40%
HI-TECH	11.50%	11.70%
INFRASTRUCTURE&REAL ESTATE	9.40%	10.30%
AUTO&AUTO COMPONENTS	9.90%	12.20%

Table - 2

STARTING PAY FOR NEW EMPLOYEES

In order to avoid paying new employees the same as more experienced employees, most employers choose to start new employees closer to the minimum of the pay range.

1. EMPLOYEE PAY INCREASES

There are several types of base pay increases: General increases, Cost of living/labour increases, Promotion increases, Step increases, and Merit increases.

2. PERFORMANCE APPRAISAL

It is an analysis of employee's recent success and failures, personal strength and weakness and suitability for promotion or further training. It is the judgment of an employee's performance in a job based on considerations other than productivity alone.

3. MAINTAINING AND AUDITING A COMPENSATION PLAN

An audit is an excellent means to ensure that a compensation plan is being properly administered and maintained.

❖ **NECESSITY OF COMPENSATION PLAN**

A good compensation plan is a must for any organization, big or small, manufacturing or trading, profit or service organization, etc. The following check list must be considered while devising a plan.

- Define the job
- Study and analyze the general compensation structure
- Research and analyze the current compensation patterns

- Determine the compensation level
- List down all the important elements that make up a compensation plan and then provide for each one of them
- Revise the plan based on the change required
- Implement the plan
- Follow – ups.

A compensation strategy is a must:

- To attract and retain the best in the industry
- To have compensation strategy aligned to each business to better serve dependent business needs
- Should attract lateral hires
- Need for greater flexibility in taking compensation decisions
- Need to align employee career movement
- Adding value through personnel costs.

Unless compensation is provided no one will come and work for the organization. Thus compensation helps in running an organization effectively and accomplishing its goals. The compensation system of India have changed from traditional one to strategic compensation system. The intensity of change in the behavior of employees and organizations and today's competitive scenario organizations have to take special measures regarding compensation of the employees.

- **EVOLUTION OF COMPENSATION**

Today's compensation system have come from a long way. Compensation strategy is derived from the business strategy. With the changing organizational structures worker's need and compensation systems have also been changing. From the bureaucratic organizations to the participative organizations, employees have started asking for their rights and appropriate compensations. The higher education standards and higher skills required for the jobs have made the organizations provide competitive compensations to their employees. The business objectives and goals are aligned with the HR strategies. The compensation strategy depends on both internal and external factors as well as the life cycle of an organization. Then the concerned authority formulates the compensation strategy.

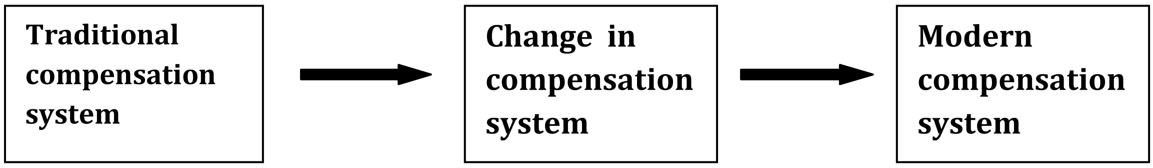

Chart 3 - EVOLUTION OF STRATEGIC COMPENSATON

TRADITIONAL COMPENSATION SYSTEM

In the traditional system, employees were expected to work hard and obey the bosses' orders. The salary was determined on the basis of job work and the years of experience the employee is holding. Some of the organizations provided for retirement benefits like pension plan for the employees. It was assumed that humans work for money, there was no spaces for other psychological and social needs of workers.

CHANGE IN COMPENSATION SYSTEM

With the behavioral science theories and evolution of labour and trade unions, employees started asking for their rights. Employees do not work only for money but there are other needs too which they want to satisfy from the job. The compensation system was designed on the basis of job work and related proficiency of the employees.

MODERN COMPENSATION SYSTEM

Today the compensation systems are designed aligned to the business goals and strategies Employees feel secured and valued in the organization. Organizations offer monetary and non-monetary benefits to attract and retain the best talents in the competitive environment. Some of the special benefits provided by the organization to its employees are mobile, company's vehicle, House Rent Allowance, statutory leave, etc.

4. CONCLUSION

Employers that want to succeed in this increasingly competitive environment must have a well designed compensation plan that motivate employees, control compensation costs, and ensures equity. The best compensation plans mirror the culture of the employer. Therefore, employers should establish a compensation philosophy.

5 LIMITATIONS OF THE STUDY

All related studies are faced with various limitations and this study is no exception to the phenomena. This study is limited to assess the determinants of compensation plan and its impact.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

IMPORTANCE OF EMPLOYEE TRAINING AND DEVELOPMENT IN HUMAN RESOURCE MANAGEMENT AS IT WORTH THE INVESTMENT

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Abstract

Employee Training and development are continuous process in improving the caliber of employees. It is an attempt to improve their current and future performance but the organization should keep a track on their performance after imparting them training. It means training needs assessment. It is a systematic process of altering the behavior of employees in a direction to achieve the organization's goals. A training program is an effort by the employer to provide opportunities for the employees to acquire job interrelated skills, attitudes and information. Incorporating training that develops employees toward long-term career goals can also promote greater job satisfaction. A more satisfied employee is likely to stay longer and be more productive while on your team. The training programmes are costly so it is a part of investment from which the employer can expect return in the future.

Keywords: Employee training and development, job satisfaction, investment.

1. INTRODUCTION

There is no doubt that organizations worldwide are striving for success and out-competing those in the same industry. In order to do so, organizations have to obtain and utilize its human resources effectively. Organizations need to be aware of face more realistically towards keeping their human resources up-to-date. In so doing, managers need to pay special attention to all the core functions of human resource management as this plays an important role in different organizational, social and economically related areas among others that are influential to the attainment of the organizational goals and thus organizations successful continuation in the market. therefore, goes on to discuss one of the core functions of human resource which is training, employee performance, and how the earlier affects the latter.

In light of the above background, examining the effects of training on employee performance and how it worth the investment.

- What are the training objectives ?
- What methods are used and do these methods meet the training objectives?
- How does training affect employee performance?

It is expected that the findings of this study will help highlight the ways in which human resource training can be beneficial not only to the organizations but also to the career development of its employees. All in all, the results pave way of improving human resources needed for the competitive performance of organizations operating in the same line of business

Definition of key concepts:

Human resource management is the way organizations manage their staff and help them to develop in order to be able to execute organizations' missions and goals successfully.

Human resource development is the integration of individual, career and organization development roles in order to achieve maximum productivity, quality, opportunity and fulfillment of organizations members as they work to accomplish the goals of the organization

Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively

Development is a broad ongoing multi-faceted set of activities (training activities among them) aimed at bringing someone or an organization up to another threshold of performance, often to perform some job or a new role in the future.

Employee performance is defined as the outcome or contribution of employees to make them attain goals while performance may be used to define what an organization has accomplished with respect to the process, results, relevance and success. Performance defined as the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed. Employee performance can be manifested in improvement in production, easiness in using the new technology, highly motivated workers.

HUMAN RESOURCE MANAGEMENT

Human Resource Management involves the management of the human resources needed by an organization and also being certain that human resource is acquired and maintained for purposes of promoting the organization's vision, strategy and objectives. In other words, HRM focuses on securing, maintaining, and utilizing an effective work force, which organizations require for both their short and long term survival in the market. In order for HRM to achieve its organizational objectives, managers should perform a number of basic functions which represent what is often referred to as the management process. It is worth noting that in the existing management literature, HRM functions have been differently classified by different researchers despite the fact that they all serve the same purpose of making available effective human resources. The basic functions being referred to above are human resource planning, organizing, staffing, leading, and controlling. In relation to the above and a focus in this study are Briscoe's (1995, 19) core HRM functions namely staffing, training and development, performance appraisal, compensation and benefits, and finally union and employee relations and health and safety (see Figure 1 below).

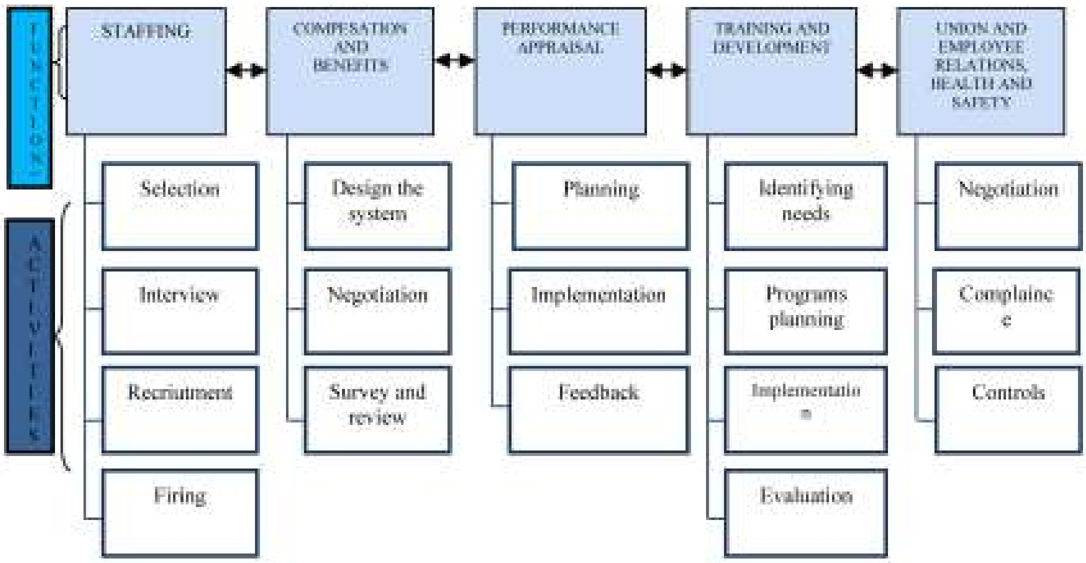

Figure 1. Human Resource Management Functions and their Corresponding Activities.

2.1 Staffing

Staffing ensures that the right people are available at the right time in the right place. This involves identifying the nature of the job and implementing a recruitment and selection process to ensure a correct match within the organization. In other words, the function of staffing involves hiring the required people, selection amongst the available pool the persons most suitable for the job in question, and sometimes retrenching or firing. When the people considered as fitting the required criteria are identified, HRM is required to arrange for and where needed conduct the interviews. Both selection and interviewing are performed in order to recruit the required personnel. One of the staffing objectives has always been and has been advocated for ensuring that people are recruited, they should be retained (Ghauri & Prasad 1995, 354 - 355) and this objective can be implemented with the right people in place.

The process of appraising becomes easy to implement if staffing function is well suited to the organization's strategies. This is so in such a way that the HRM knows exactly what is expected of the hired personnel and can evaluate their performance. Even still, the personnel can evaluate themselves depending on what they are expected to deliver and easily identify their potentials and which developments are required. The staffing function will affect almost all other HR functions because all functions will move towards the direction of staffing policies (Hendry 1994, 80 - 88).

2.2 Training and Development

This involves training and development of workforces and managers (Briscoe 1995: 83). Training and development are often used to close the gap between current performance and expected future performance. Training and development falls under HRD function which has been argued to be an important function of HRM (Weil & Woodall 2005). Amongst the functions activities of this function is the *Identification of* the needs for training and development and selecting methods 17 and programmes suitable for these needs, plan how to *implement* them and finally *evaluating* their outcome results (McCourt & Eldridge 2003, 237.

Guest (1987) argues that policies are necessary to ensure that employee performance is evaluated, which in turn ensures that the appropriate training and development take place. With the help of the performance appraisal reports and findings, the organization can be able to identify development needs. However, individuals themselves can help to indicate the areas requiring improvement as a result of the issues raised in the performance appraisal process and their career path needs.

2.3 Performance appraisal

Performance appraisal is a process that is carried out to enable both the individual and the organization to analyze, examine and evaluate the performance of specified objectives over a period of time. This process can take up formal and informal forms (McCourt & Eldridge 2003, 209). The purposes of performance appraisal have been classified into two groups that is the developmental and administrative purposes. The developmental purposes of performance appraisal include providing performance feedback, identifying individual strengths/weaknesses, recognizing individual performance, assisting in goal identification, evaluating goal achievement identifying individual training needs, determining organizational training needs, improving communication and allowing employees to discuss concerns. On the other hand, administrative Under the developmental purposes are purposes of performance appraisal include but are not limited to documenting personal decisions, determining promotion candidates, determining transfers and assignments, identifying poor performance, deciding layoffs, validating selection criteria, meeting legal requirements to mention a few.

Performance appraisal can be conducted once, twice or even several times a year. The frequency will be determined by the organizations depending on the resource capability and what is to be evaluated with regard to organization’s objectives and strategies. There are a number of alternative sources of appraisal and these include;

1. Manager and/or supervisor

Appraisal done by an employee s manager and reviewed by a manager one level higher.

2. Self-appraisal performance

By the employee being evaluated, generally on an appraisal form completed by the employee prior to the performance interview.

3. Subordinate appraisal

Appraisal of a superior by an employee, which is more appropriate for developmental than for administrative purposes.

4. Peer appraisal

Appraisal by fellow employees, complied into a single profile for use in an interview conducted by the employee s manager.

5. Team appraisal

Appraisal based on total quality management concepts, recognizing team accomplishments rather than individual performance.

6. Customer appraisal

Appraisal that seeks evaluation from both external and internal Customers.

It is however important to note that, if there are no proper systems and plans to deal with the findings of the performance appraisal, the expected benefits of this process for the organization may not be realized. Further still, although good performance appraisal may be good for an organization, it may be bad if not professionally handled. Depending on the appraisal feedback; negative or positive, its impact to the employee may damage the organization if not taken well by the employee (McCourt & Eldridge 2003, 211 – 212). It can demoralize the employee and sometimes may lead to loosing the key employees just because they could not take the appraisal feedback and feel that they will be better off somewhere else. HRM needs to note some of the reasons as to why performance appraisals fail. Some of these reasons are shown in the figure below:

Figure 2. Reasons why performance appraisals fail

2.4 Compensation and benefit

This involves the designing and implementation of individuals and organizations pay and benefits schemes. Employee compensation and benefit practices differ across employment units (e.g., organizations, business units, and facilities) on several dimensions (see e.g. Gerhart, Milkovich & Murray 1992) and organizations. Barry, Harvey & Ray (1994) state that employee compensation and benefit can be considered of crucial importance to both the employers and employees in such a way that it plays a key role of being one of the essential hearts of employment relationships. They continue by explaining that this is so in such a way that while employees typically depend on wages, salaries, and so forth to provide a large share of their income and on benefits to provide income and health security. For employers, compensation decisions influence their cost of doing business and thus, their ability to sell at a competitive price in the product market. In addition, compensation decisions influence the employer's ability to compete for employees in the labor market (attract and retain), as well as their attitudes and behaviors while with the employer.

HUMAN RESOURCE TRAINING AND DEVELOPMENT

Training and development falls under HRD function which has been argued to be an important function of HRM (Weil & Woodall 2005).

Training

As one of the major functions within HRM, training has for long been recognized and thus attracted great research attention. This has yielded into a variety of definitions of training. For example, Gordon (1992, 235) defines training as the planned and systematic modification of behavior through learning events, activities and programs which result in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively.

ASSESSING STAFF TRAINING NEEDS

As your business evolves and grows, your employees need to keep pace with new developments. Evaluating whether your business needs training or not is the first step. Once you've identified gaps in the skills your employees need and those they currently have, you'll be in a better position to decide what type of training is needed and who in your organization needs it.

Training can provide tremendous advantages for your business. You can improve customer service and employee productivity, motivate your staff and keep your operation current. Remember to analyze your needs at the outset and choose the right type of training for your requirements.

First assess whether you currently need to train your employees.

Assess Your Business: Has it changed? For instance, if you've recently installed a point-of-sale program or upgraded your computer system, training can make the transition easier for staff and customers alike. Employees are more accepting of change if they receive adequate training. They will likely feel more supported, and valued, as members of your organization.

Understand Your Demographic: Are there new factors to be taken account? For instance, has the growing number of baby-boomers resulted in a higher demand for internet services? Keeping an ear to the ground for changes in your customer base will provide you with opportunities for growth, and may result in new training requirements.

Seek Feedback: Have you asked customers, managers or employees for feedback? You may discover some hidden training needs that translate into opportunities to improve service delivery. There are simple ways you can collect this information, such as customer survey cards and forums for staff to communicate with management.

Act on Complaints and Frequent Problems: Receiving complaints from customers or staff doesn't necessarily indicate an employee is a lost cause and must go. Perhaps there is simply a deficiency that could be easily rectified with training. When errors or complaints are brought to your attention, analyze the problem and determine whether training might solve it.

Prepare New Hires: When you hire new front-line workers, they often lack advanced skills in customer service and communications. Address these right away. Quality of service impacts the visitor experience, which affects your bottom line: training is a must for new hires.

Retain Employees: Recruiting new hires is one issue; retaining them in the long-run is another. You can reduce employee turnover by making training opportunities available to those seeking to advance their careers within the industry and within your organization.

Accept the Limits of Training: Not every problem can be solved with training. For instance, if an unhappy employee receives training for a promotion, she might still quit after she receives it, leaving you to train a replacement. Nor will training ensure that a previous problem won't emerge again. For instance, after he receives training, that front-line worker might still be the target of customer complaints. You might discover that he's more suitable in another position, or another line of work.

Prioritize: Take time to evaluate what your organization as a whole stands to gain by training its employees. Where can you make the best use of training? Who can benefit most? Develop a strategic plan you can use in the longer term.

By being proactive in supporting employee training and development on an ongoing basis, you can help your employees to work to their full potential. Assessing where training will be of greatest value in your organization and implementing it in the long-term will ultimately better the customer experience and improve your bottom line.

DEVELOPING AN EFFECTIVE TRAINING PLAN

Once you have assessed and prioritized the need for training, the next step is to plan and deliver the training. The factors you'll want to consider include:

- Your budget
- Training delivery
- Internally
- On-the-job
- Coaching
- Mentoring/a buddy system
- Externally
- Professional seminars
- Private trainers
- Conference attendance
- Types of Training

Benefits of employee training and development

The first thing to remember is that effective employee development is based on a progression of benefits. These start with improvements in an individual's performance, which then transfer to his or her localized workplace, which then ultimately result in a positive impact on the whole organisation. The size or scale of that impact is not necessarily important. So long as it is positive and significant.

The next thing to consider is that resources used in the development activity must be used wisely. So, assessing the benefits of employee training is not just about feedback from a training exercise. Such feedback may indicate that people enjoyed the activity or felt it was useful, but managers must look beyond that. Ultimately, the real benefits of employee training lie in the transfer of learning into the workplace. So feedback must also assess such things as: what has been learned; how it is being used; what impact it is having at work.

Management – subordinate relationship

As organizations strive for flexibility, speed and constant innovation, planning with the people and not for the people ensures a positive relationship to performance improvement. Mutual trust and cooperation help to break the barriers between the two parties. The employees will not resort to strikes and work stoppages without exhausting all the available channels of resolving the dispute. Employees will be motivated because management considers them as partners in contributing to organizational success instead of being seen as mere subordinates and therefore will avoid engaging into counterproductive behaviors hence improved performance through timely achievement of organizational goals and objectives. Additionally, innovative human resource management practices improve performance like use of systems related to enhance worker participation and flexibility in the design of work and decentralization of managerial tasks and responsibilities.

So what are the benefits of employee training?

- New skills and knowledge can be acquired.
- Existing skills and knowledge can be enhanced or updated, enabling people to further improve proven strengths.
- Weaknesses can be addressed or mechanisms put in place to compensate.
- Improvements in confidence, capability and competence.
- Employees feel supported and enabled in their work.
- Learning is progressed to practice in the workplace.
- Learning is used to improve performance at work.
- Learning is shared, enhancing team performance.
- Wider impact in the organisation through performance improvements and the dissemination of information, ideas and networking.

Conclusion:

Training can be costly, so you will want to assess its impact. However, sometimes its effect cannot simply be translated into money.You may need to review why you sought training to begin with and whether your concerns have been remedied. If the training was on customer service, the end result may be fewer customer complaints and/or see an increase in sales. Training on a new computer may net less errors or quicker processing.

Changes may not occur overnight, so it's important to be patient. Take the time to carefully analyze your needs when designing your training plan. This will help you choose the right type of training for your requirements. You may need training for specific purposes, such as a new booking system or food handling, but incorporating training that develops your employee towards a long-term career goal can help promote greater job satisfaction. And a more satisfied employee is likely to stay longer and be more productive. If you have a performance appraisal program, it should cover not only your employee's immediate training needs, but also the development required to groom your employee towards this career goal.

Career development can include assigning a special project where your employee learns a new skill, taking on acting responsibilities during another's absence, or cross-training. All of these areas of training and development can promote greater job satisfaction. Remember that employees are people, and behind their actions are core values. They will also be influenced by your core values. If you can communicate your core values and include them in your employee training, you will by developing the ability of your people to make decisions that best complement the company. So it is worth investing on training and development of employees.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON EFFECTIVENESS OF PERFORMANCE APPRAISAL SYSTEM AND ITS IMPACT ON EMPLOYEE MOTIVATION IN BSNL TELCOM SECTOR, TIRUCHIRAPPALLI

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ABSTRACT

Management Performance appraisal is a method of evaluating the evaluating the behavior of employees Performance appraisal or merit rating is one of the oldest and most universal practices of in the work spot, Normally including both the quantitative and qualitative aspects of job performance. Performance appraisal can be an effective instrument for helping people grow and develop in organizational setting. Performance appraisal is an important tool for effective management, but little has been explored to see its effect on attitudinal outcomes and employee's development in Tiruchirappalli. This investigation is an attempt to fill this gap. In developing countries like Tiruchirappalli technology intensive organizations are focusing on human resource management and BSNL Telecom sector is one of these sectors. This empirical study explored the connection between what employees perceive about performance appraisal and what impact this perception has on their work motivation in BSNL Telecom sector of Tiruchirappalli. Perceived fairness is found as critically important dimension of performance appraisal for employee motivation in BSNL Telecom sector of Tiruchirappalli. The results can be a source of policy formation and its

implications for improving the process of performance appraisal in this sector of Tiruchirappalli as well as in other developing countries. Performance appraisal is a systematic appraisal of the employee's personality traits and performance on the job and is designed to determine his contribution and relative worth to the firm.

***Key Words**:* Performance Appraisal, Employee Perceptions, Perceived Fairness, Employee Motivation.

1. Introduction

Performance appraisal has distinct position in management procedures since from the time of World War II. It is one of the oldest disciplines. People do judge others as well as people judge themselves. With every passing day, business organizations are facing aggressive competition due to globalization; so, they need more competencies to meet with these challenges. **According to Becker and Huselid (1998)**, human resource management can serve as key component of competitive advantage for any organization. In developing countries like Tiruchirappalli only technology intensive and knowledge based organizations focus more on effective human resource management. BSNL Telecom sector is one of the sectors which had exploited the benefits of competitive human resource practices to achieve the tremendous growth. Recently, in Tiruchirappalli BSNL Telecom sector has gone through remarkable growth patterns and in these fastest growing markets, in order to be competitive and to enjoy benefits, it is necessary to implement innovative human resource practices (Marwat, Qureshi and Ramay, 2008).

2. Importance of the Study

Performance management is key area of human resource practices and Performance appraisal is a crucial part of performance management. Performance management is a system basically used by top management like executives, managers and supervisors in order to align employee performance with the firm's goal. Performance management is used for different purposes like; to define measures of performance, monitor the employee performance, and to provide employees with feedbacks about their performance. Performance appraisal is used to define the extent to which an employee performs his/her work effectively. According to **Ivancevich, (2007),** different terms are used for performance appraisal as and when required; like performance evaluation, performance review, personnel rating, merit rating, employee appraisal and employee evaluation. Performance appraisal is a process of assessment individual employee performance and how it can be improved to contribute overall organization performance **(Grubb, 2007).** Performance appraisal is consider as critically important human resource function because performance appraisal results are used for managerial decision making and for variety of other purposes including administrative decisions, employee development and personnel research. Growth and enthusiasm of employees, human resource planning, legitimacy, employment planning, and communication are the different purposes served by well defined performance appraisal system **(Ivancevich, 2007).** Because of its importance in organization and practical implications it is most widely research area. **Moreover, Levy and William in 2004** stated that performance appraisal traditional concept is going to be broadened by including how ratee's react towards performance appraisal. In 1995, it was concluded by Murphy and Cleveland that criteria of employee's reaction towards effective performance appraisal as "neglected criteria" is considered to be important for determining the success of appraisal system.

3. Statement of the problem

Among all employee reactions perceived satisfaction and perceived acceptability has more strong influence on employee motivation as compared to other studied employee reactions of performance appraisal in scenario of BSNL Telecom sector of Tiruchirappalli. While utility has less significant impact. This indicates that in telecom organizations in order to get employees motivated to perform on high levels, management should focus on behavioral aspects of performance appraisal. Moreover, there exists a remarkable difference in different telecom companies regarding the more significant reaction criteria to determine employee motivation. As in case of Mobil ink perceived acceptability is most significant employee reaction in determining the employee action motivation while perceived utility is least significant reaction in determining employee action motivation. While in determining behavior motivation perceived satisfaction is more significant employee reaction while perceived accuracy is least significant reaction criteria. Whereas in case of UFONE perceived satisfaction and perceived acceptability of performance appraisal are more significant and important variables in determining employee action motivation and perceived utility is least significant while perceived ineffectiveness has not any significant impact on employee action motivation. On other side behavior motivation is greatly influenced by perceived satisfaction and less influenced by perceived utility among all studied measures of employee's reactions towards appraisal of performance. In WARID, TELENOR and ZONG perceived satisfaction, perceived acceptability and perceived accuracy are dimensions of perceptions that determine motivation in these organizations. It is concluded that positive employee's perceptions regarding performance appraisal have significant impact to enhance the employee motivation in BSNL Telecom sector of Tiruchirappalli. Furthermore, study concluded that among all studied dimensions of perceptions, perceived fairness is matter of critical impertinence which is assumed to be neglected dimension in telecom companies and this should be focused in order to get employees motivated to perform better.

4. Scope of the Study

This study is valuable for researchers and practitioners in context of Tiruchirappalli. The diagnostic questions highlighted in this study can be used by managers and decision makers to answer issues related to motivation with respect to employee's perceptions of performance appraisal and structural framework can be used by researchers to test in other scenario and it can enhance the body of knowledge. Results of the research can be applied by management in Telecom companies to make performance appraisal more effective for getting required attitudinal outcomes.

5. Review of Literature

Performance appraisal system is not only an important tool of HRM to develop their employees, but is also used by different companies to reward their employees in form of bonuses, promotions, and pay raise etc. Usage of performance appraisal to reward employees is also used by different theories of motivation like reinforcement theory etc **(Talya and Berim, 2010).** It was proposed in 2002 by Coens and Jenkins that performance appraisal is necessary in organizations to judge, rate and illustrate employee's work attitude or qualities for a specific time period and results are kept confidential by the organization. **Lawrel et al, (1984)** discussed that it is current need of the time to keep performance appraisal system at the core of integrated HRM activities.

A lot of research has been conducted by different researchers in different years like **Landy and Farr in 1980,** Banks & Murphy in 1985, Napier and Latham, 1986 to prove that cognitive and psychometric measure are adequate measures to appraise performance of employees but did not get any positive results. Researchers also concluded that performance appraisal on basis of cognitive and psychometric measures have not proved effective for making decisions about employee's performance.

Lawler et al, (1984) have concluded that in order to check the effectiveness of any performance appraisal system, two perspectives must be taken into consideration. One is two check the efficiency and effectiveness of system from management point of view. Second is to check the performance appraisal system from subordinate or appraise's perspective. **Longenecker (1997)** has suggested that those organizations which clinch appraisal firmly use it as a source of managerial development should be concerned deeply to an effective performance appraisal system. **Peter, (1994)** studied that effective appraisals are used for different purposes; like, to provide employees with their work productivity and quality assessment, to motivate them to perform better by providing them proper evaluation of their work etc. The focus of traditional research has shifted towards performance appraisal related employee reactions, organizational acceptance and employee satisfaction from technical consideration, cognitive elements and psychometric determinants to measure effectiveness of performance appraisal Murphy and **Cleveland 1991, 1992; Tziner and Murphy, 2001).** According to **Keeping and Levy (2000); Levy and Williams (2004),** now-a-days main emphasis of research is on how workers react to performance appraisal and in which situation, appraisal has taken place are greatly affecting the effectiveness of performance appraisal.

According to **Levy and William (2004),** in order to change the traditional concept of performance appraisal, now ratee's reaction is also taken into consideration while establishing performance appraisal. **Murphy and Cleveland (1995); Levy and Williams (2004)** has concluded that criteria of employee's reaction towards effective performance appraisal as "neglected criteria" is considered to be important for determining the success of appraisal system. Scholar Bernardin and Beatty in 1984 also proposed that now consideration of rate's reaction towards performance appraisal is a sound indicator of good system as compared to psychometric measures **(Cawley and Keeping , 1998).** In 2004, Levy and Williams, has proposed a model in which they have taken into consideration both social context and rate's reaction towards performance appraisal as important variable.

In spite of having developed, technically sophisticated and accurate appraisal system, its effectiveness will be limited if employees do not support and accept the performance appraisal **(Cardy and Dobbins 1994).** Several researchers have determined that reaction of employees towards performance appraisal plays a critical role in appraisal process because they can rate better or respond in a better way to feasibility of performance appraisal as compared to psychometric indices **(Cardy and Dobbins, 1994; Keeping and Levy, 2000; Lawler et al, 1984). Moreover, according to Carroll and Schneier (1982),** although performance system sounds good according to psychometric indices, but such appraisal system cannot be effective or useless unless and until employees do not accept or support it. Levy and Williams (2004) integrated the prior research and proposed a model of appraisal effectiveness and included appraisal reactions as more important variable in that model. They argued on the basis of previous research that appraisal systems will be useless/ineffective if employee's consider it useless, unfair and invalid although appraisal system sound good on basis of psychometric indices.

Despite a very limited research on reaction criteria comparative to other dimensions, however, several studies have investigated the employee reactions and performance appraisal outcomes and impact of employee reactions on the performance employee's reaction. A few of them are session satisfaction, justice (procedural and distributive), perceived (utility and accuracy), and system satisfaction. **Keeping and Levy (2000)** have found result that based on the appraisal reaction model adjusting nicely in appraisal effectiveness model in order to measure the success of appraisal systems. **Levy and Williams (2004)** proposed performance appraisal framework after integrating the prior research and included system satisfaction, session satisfaction, perceived utility. **Ilgen and Fisher et al. (1979)** stated that productivity, work motivation and organizational commitment can be affected due to satisfaction level of employees related to performance appraisal system.

It was observed from research that satisfaction level of employee's related to performance appraisal is affected by feedback given to employees. Cook and Crossman (2004) have concluded that humans can only be satisfied with performance appraisal if ends and means of achieving fairness are clear and justified. Hui and Qin-xuan (2009) have found that the performance appraisal turned into ineffective management tool if it is perceived unfair by the employees and on the other hand it can be welcomed and resulted into positive attitude of the employees if it is perceived fair. Colquitt (2001) argued that employees who perceived fairness in organization exposed higher level of organizational commitment, productivity and demonstrate lower level of work withdrawals. It is important to take into consideration perception of employees about the fairness of performance appraisal, because fairness perception has great effect on organizational effectiveness (Johnson and Holladay, 2009).

Different scholars researched that satisfaction of employees towards performance appraisal is very necessary. So, organizations should focus on employee's reaction and satisfaction towards performance appraisal, in order to get desired attitude and behaviors to achieve organizational goals in long run (Ilgen and Fisher, 1979; Pearce and Porter ,1986). Greller (1978) have conceptualized criteria of perceived utility by using four item scales. Nathan and Mohrman, (1991) have used Greller's scale of perceived utility with some modification. Employee reaction criteria was also used heavily in researches and modified with the passage of time and asserted great focus on fairness criteria due to critical importance of the outcomes of fairness (Colquitt 2001; Johnson, Holladay et al. 2009). Hedge and Teachout (2000) had explored construct of acceptability as an important criteria to assess employee reactions to performance appraisal.

Above mentioned views of researchers showed that positive employee reactions are critical for effective performance appraisal process. We conclude from Mayer and Davis (1999) findings that the if performance appraisal is effective, then it can play a significant role in developing trust of employees on organizational systems. They found that perceived accuracy and acceptability of appraisal has positive impact on trust for management.

6. Methodology

Research methodology is designed according to the type of study. As the qualitative research study is conducted to identify the impact of perception of employees towards performance appraisal on employee motivation. Deductive research approach is used to reveal the answers of the research questions. Primary data collection method is used and well administered multi item scale questionnaire is used to collect the data. Middle level managers are population of the study and sample is selected by using simple random technique. Appropriate data analysis tools and techniques are applied to reveal the results. Principle component factor analysis, cronbach alpha reliability analysis, descriptive statistical analysis, linear regression analysis, analysis of variance and analytical hierarchal procedure were selected to apply on the data collected from the respondents to reveal the results.

7. Objective of the study

- To explore the impact of performance appraisal on motivation of employees in the BSNL telecom sector in Tiruchirappalli.
- To know about the relationship between performance appraisal and employees motivation.
- To find out the relationship between performance appraisal and motivation and also examines how the involvement of employees in performance appraisal process affects the motivation of employees.

8. Hypotheses of the study

- Perception of employees towards satisfaction of performance appraisal has positive effect on employee action motivation and behavior motivation
- Performance appraisal perceived acceptability by employees has positive effect on employee action motivation and behavior motivation.
- Perceived fairness of performance appraisal has positive effect on employee action motivation and behavior motivation.
- Perceived utility of performance appraisal has positive effect on employee action motivation and behavior motivation.
- Perceived accuracy of performance appraisal has positive effect on employee action motivation and behavior motivation.
- Perceived ineffectiveness of performance appraisal has negative effect on employee action motivation and behavior motivation.

9. Limitations

There are some limitations faced while conducting this research as limited time frame was a great limitation. Secondly sample size was small and only employees at middle managerial level are studied while organizational performance is determined by all employees. To examine the true effect and impact of performance appraisal pre and post behaviors of employee reactions towards performance appraisal should be studied and for this longitudinal type of research study is necessary while due to shortage of time this empirical study is cross-sectional type. Small sample size and small time frame are limitation of the study. Data was collected from BSNL Telcom Sector of Tiruchirappalli that is not represented of all employees in Telecom sector. Only primary data collection method is used while secondary data is not availed. Besides questionnaire other data collection tools as interview and case study can be used for more sound results. Data is collected from BSNL Telecom sector of Tiruchirappalli and results cannot be generalized on other sectors.

10. Findings

Among respondents 25% were female and 75% were male employees in regional offices of telecom companies. 29.2% respondent belonged to (18-25) age group, 61.7% belonged to (26-40) age group and 9.2% belonged to (41-50) age group. Among respondents 15% were doing their current job since less than 1 year, 40% were doing since 1-3 years, 35% were doing since 4-5 years, 6.7% were doing since 6-10 years and 3.3% were doing since greater than 10 years. 21.7% of the respondents were doing work for the current department since less than 1 year, 42.5% were doing since 1-3 years, 25.8% were doing since 4-5 years, 6.7% were doing since 6-10 years and 3.3% were doing since greater than 10 years.

- Demographic Analysis of Respondents the demographic analysis of respondents. Table shows that 90 respondents were male while 30 respondents were female. Most of the respondents were in the age range of 26-40 years making up 61.7% of all respondents. Most of the employees were having work duration for current department in range of 1-3 years.

- Significance of Independent and Dependent Variable (Behavior Motivation) Results in table 2 and 3 show the significance of the relationship of employee reactions and employee behavior motivation which support first five hypothesis There is positive significant relationship but beta values of .497, .319, .453, .336 and .333 shows that although perceived satisfaction, perceived acceptability, perceived fairness, perceived utility and perceived accuracy has positive impact on behavior motivation but less stronger than action motivation.
- The critical employee reactions factor structure for overall BSNL Telecom sector comprising 32 factors arranged in descending order according to critical importance of

factors and has been stratified into three tiers representing stages of priorities emphasis. First Tier comprises of 14 factors which are considered more critical on the basis of critical indices values. Second Tier consists of 11 factors which are considered as supporter of employee's reaction for BSNL Telecom sector to achieve motivation outcome. Third Tier consists of 7 factors which is considered as less critical and factors are described as maintaining factors for BSNL Telecom sector in order to achieve the employee work motivation.

11. **Suggestions**

The study is designed to explore the relationship of employee reactions and employee motivation in case of BSNL Telecom sector of Tiruchirappalli further it can be extended to explore the impact on other variables as organizational commitment , turnover intention and organizational performance. The study can further be extended to other sector and scenario of Tiruchirappalli and other developing countries. This empirical study is cross-sectional type of study and it can be applied to longitudinal type of study as well. This designed study can increase the body of knowledge. Service sector is focused in this study while further research can be extended to study manufacturing sector of Tiruchirappalli. Other data collection tools including interview, case study method etc can be used to attain data moreover other data analysis tools and techniques can be applied to reveal more sound results.

12.**Conclusion**

Performance appraisal related employee reactions or perception about performance appraisal is critically important aspect to achieve the attitudinal outcomes of performance appraisal which in turn lead to better organizational performance. This empirical research justifies the significant influence of employee's reactions towards performance appraisal on employee motivation. Employee perceived reactions including perceived satisfaction, perceived acceptability, perceived utility, perceived fairness and perceived accuracy of performance appraisal are significantly important to determine the employee work motivation. While perceived ineffectiveness of performance appraisal has no significant influence in determining the employee motivation.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON STRESS MANAGEMENT OF EMPLOYEES IN RANE BRAKE LININGS LIMITED, TRICHY

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Abstract

Stress may be defined as an emotional, an intellectual or physical reaction to change or demands. Anything that cause change in routine is stressful. Anything that causes change in body health is stressful. Stress is anything that physically, emotionally and psychologically pressures an individual. Most people spend more time at work then they do at any other activity. Not surprisingly, then work can be prime source of stress and there is a great deal of evidence to show that the occupational stress affects the physical and mental health of many employees. Excessive stress in the work environment can produce poor performance, dissatisfaction and job turnout. The stress work experience may spring from external and internal sources. So the causes of stress on occupation is depends on the nature of the job, rule in the organization, interpersonal relationships, carrier development, family and outside activity and miscellaneous. Hence the present study was undertaken to know the stress management of employees in Rane Brake Linings limited, Trichy. This study aims to know what makes employees so stressed in the organisation and the measures taken by the management to reduce the stress level of the employees.

KEY WORDS:- Emotion, Performance, Work life balance, work load and stress management.

1. INTRODUCTION

The role of Human Resource Management in organization has been evolving dramatically in recent times. The days of personal management performing clerical duties such as record keeping paper pushing and life maintenance are over. Human Resource is increasingly receiving attention as a critical strategic partner, assuming stunningly different, for reaching transforming roles and responsibilities. Taking the strategic approved to human resource management involves making the function of managing human assets the most important priority in the organizations and integrating all human resource policies and programmes the frame-work of a company's strategy. Human Resource Management is a process bringing people and organizations together so that the goals of each are met.

STRESS

Organizational life is quite stressful New Technologies, Global Competition, Competitive pressures have multiplied the woes of employees in recent times. Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Their organizations are less likely to be successful in a competitive market.

Stress is the "wear and tear" of our bodies experience as we adjust to our continually changing environment; it has physical and emotional effects on us and can create positive or negative feelings. As positive influences, stress can help compel us to action; it can result in a new awareness and an exciting new perspective. As a negative influence it can result in feelings of destruct, rejection, anger and depression, which in turn can lead to health problem such as headache, upset stomach, rashes, insomnia, ulcers, high blood pressure, heart diseases and stroke. Thus it badly affects the productivity of the person in his functional area.

SCOPE OF THE STUDY

Organizational stress is a real phenomenon and it is associated with job satisfaction level of a worker in any place. In the case of employees of Rane brake linings limited there are many factors leading the employees in stressful situations. Some important factors are associated with organizational stress among the employees are their over work load, working condition, role conflict, role ambiguity, relationship between managers and employees, society and family members, lack of experience in dealing the human resource , lack of sense of belonging among the employees. Other than this, the employees find lack of availability and associability in department, lack of objectivity, multiple roles, lack of office space and time.From this point of view we can find that the workers and staff of Rane brake linings limited facing lot of stress in the organization. All these factors affect their physical, mental, social circumstances it makes an employee in effective and inefficient in their functional roles.

This made the researcher to opt for the study "Organizational stress among the employees". Through this research the researcher wanted to highlight the organizational stress faced by the employee

2. STATEMENT OF THE PROBLEM:

Stress Management "Stress management are tools, procedures and methods that allows us to take control of problems and make sure that they don't affect the daily routine. Problems that leads to stress that are specific in nature have different stress management techniques that can be applied to keep in balance and harmony. Beyond a certain point, stress stops being helpful and starts causing major damage to health, mood, productivity, relationships, and quality of life". Hence the present study has been taken to know the stress management of employees in Rane Brake Linings limited, Trichy

3. OBJECTIVES OF THE STUDY

- To measure the stress level of the employees.
- To identity the effect of stress on their job performance.
- To find out the effect of stress on personal growth.
- To suggest suitable measures in order to prevent stress.

4. METHODOLOGY

Methodology is a systematic approach to solve the research problem. Research Methodology has many dimensions and research methods are a part of it. Secondary data is collected by the website.

5. RESEARCH DESIGN

The research design took for the study was descriptive research design.

DATA SOURCES:

Primary data: The primary data was collected from the respondents by administering a structured questionnaire and also through observations, interviews and discussion with employees working in Rane Brake Linings Limited, Tiruchirappalli.

Secondary data: Apart from primary data the secondary data is being collected through text books, records of syndicate bank, journals, from library, academic reports and interest used for this study.

SAMPLING:

- **Sample population:** There are totally 1500 employees working in the company.
- **Sample size:** out of the total population, the sample taken amongst employees i.e., 120 respondents.
- **Sample method:** The research was made by the survey in accordance to the convenience of the employees. So the sample type is convenience sampling.

HYPOTHESES

- There is no significant association between the age of the respondents and employees participation in decision making.
- There is no significant association between monthly income of the respondents and listening of proposals, suggestions and ideas of the employees by the employer.

STATISTICAL TOOLS USED

- Chi-square
- Percentage analysis
- Weighted average

ANALYSIS AND INTERPRETATION

TABLE NO.1: AGE OF THE RESPONDENTS

AGE	NO.OF RESPONDENTS	PERCENTAGE
BELOW 30	53	44.17
31 to 40	47	39.17
41 to 50	18	15
ABOVE 50	2	1.67
TOTAL	**120**	**100**

From the above table it is inferred that 44.17% of the respondents belongs to the age groups of below 30 years of age, 39.17% of the respondents belongs to 31 to 40 years and 15% of the respondents in the age of 41 to 50 years.

TABLE NO.2: EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

QUALIFICATION	NO OF RESPONDENTS	PERCENTAGE
DIPLOMA	10	8.33
GRADUATE	84	70
POST GRADUATE	25	20.83
OTHERS	1	0.83
TOTAL	**120**	**100**

From the above table, it is inferred that 70% of the respondents were graduates, 20.83% of the respondents were post graduates, 8.33% of the respondents were diploma holders and rest of them were professionals.

TABLE NO.3: PERIOD OF SERVICE

PERIOD OF SERVICE	NO OF RESPONDENTS	PERCENTAGE
Less than 1 Year	15	12.5
1 Year - 3 Years	41	34.17
3 Years - 6 Years	45	37.50
6 Years - 8 Years	17	14.17
More than 8 Years	2	1.67
TOTAL	**120**	**100**

From the above table it is inferred that 37.5% of the respondents having an experience of 3 – 6 years, 34% of the respondents having 1-3 years of working experience and 1.67% of the respondents have more than 8 years of working experience.

TABLE NO.4: MONTHLY INCOME OF THE RESPONDENTS

MONTHLY INCOME	NO OF RESPONDENTS	PERCENTAGE
Less than10000	20	16.67
10000 to 20000	35	29.17
20000 to 30000	36	30
30000 to 40000	20	16.67
Above 40000	9	7.50
TOTAL	**120**	**100**

From the above table it is clear that 30% of the respondents earns a monthly income of 20,000 to 30,000, 29% of the respondents earns a monthly income of between 10,000 to 20,000, 16% of the respondents each earns a monthly income of less than 10,000 and 30,000 to 40,000 respectively.

TABLE NO.5: LISTENING OF PROPOSALS, SUGGESTIONS AND IDEAS

PREFERENCES	NO OF RESPONDENTS	PERCENTAGE
ALWAYS	19	15.83
OFTEN	41	34
SOMETIMES	47	39.17
RARELY	10	8.33
NEVER	3	2.50
TOTAL	**120**	**100**

From the above table it is clear that 39% of the employees working in the organisation said that the management sometimes listens the proposals, suggesstions and ideas given by them, 34% of the respondents agreed that the employer often listen their ideas and suggestion and 2.5% of the respondents said that the employer never listen their proposals and suggestions.

TABLE NO.6: REASONS FOR JOB STRESS

REASON	RESPONDENTS	PERCENTAGE
PEER MEMBERS	32	26.67
IMMEDIATE SUPERVISOR	44	36.67
TOP MANAGER	41	34.17
OTHERS	3	2.50
TOTAL	**120**	**100**

From the above table it is infered that 36.67% of the respondents agreed that their stress arises due to the pressure given by the immediate supervisor, 26.67% of the respondents said that their stress arises because of their peer members and 34.17% of the respondents stress causes due to their top managers.

TABLE NO.7: CAUSES OF JOB STRESS

CAUSES	RESPONDENTS	PERCENTAGE
VOLUME OF WORK	80	66.67
NATURE OF JOB	22	18.33
PHYSICAL ENVIRONMENT	17	14.17
HEALTH ISSUES	1	0.83
OTHERS	0	0
TOTAL	**120**	**100**

From the above table shows that 66.67% of the respondents siad their main reason for stress is their volume of work, 18.33% of the respondents said that their main reason for cause of stress is nature of job and only a least percentage of the respondents said their stress causes due to their health issues.

TABLE NO.8: RECOGNITION FOR THEIR HARDWORK

RESPONSE	RESPONDENTS	PERCENTAGE
STRONGLY AGREE	34	28.33
AGREE	57	47.50
NEUTRAL	19	15.83
DISAGREE	8	6.67
STRONGLY DISAGREE	2	1.67
TOTAL	**120**	**100**

From the table it is found out that 47.5% of the respondents agreed that their work are recognised by the employer, 28.33% of the respondents strongly agreed that their performance in their work are highly recognised by the employer and only the least number of employees strongly disagreed with the above statement.

TABLE NO.9:EFFECTIVE MEASURES TAKEN TO REDUCE STRESS

EFFECTIVE MEASURES	RESPONDENTS	PERCENTAGE
IMPROVE WORK SCHEDULE	10	8.33
REDUCE WORK LOAD	103	85.33
OTHERS	7	5.83
TOTAL	**120**	**100**

From the above table it is infered that the 85% of the respondents said that reducing workload can be the effective measure taken by the management to reduce stress and 8% of the respondents improved work schedule taken by the management in order to reduce stress.

TABLE NO.10: RELIEF METHODS ADOPTED TO REDUCE STRESS

RELIEF METHODS	RESPONDENTS	PERCENTAGE
MEDITATION	7	5.83
GENERAL COUNCELLING	100	83.33
YOGA	3	2.5
PSYCHOLOGICAL COUNCELLING	5	4.1
OTHERS	5	4.1
TOTAL	**120**	**100**

It is found out from the above table 83% of the respondents said that the organisation arranges general councelling to the employees in order to reduce the stress, 5.83% of the respondents said the organisaiton arranges some meditation classes to reduce the stress and 4.1% of the respondents said that the stress will be reduced by the management by giving psychological councelling.

TABLE NO.11: Age of the Respondent and Employee participation in Decision Making

Null Hypothesis: *There is no significant association between the age of the respondents and employees participation in decision making.*

PREFERENCE AGE	ALWAYS	OFTEN	RARELY	SOMETIMES	NEVER	TOTAL
Less than 30	4	8	26	10	4	52
31 – 40	4	8	14	10	4	40
41 – 50	2	4	4	6	8	24
More than 50	2	0	2	0	0	4
TOTAL	12	20	46	26	16	120

SIGNIFICANCE LEVEL	5%
CALCULATED VALUE	23.251
TABULATEDVALUE	9.48
Since the TV = 9.8 < CV = 23.251, Ho. Accepted	

CONCLUSION:

Hence we conclude that there is no significant association between the age of the respondent and participation in the decision making.

TABLE NO.12: Monthly Income of the Respondent and Listening of Proposals, Suggestions and Ideas of the Employees

Null Hypothesis: *There is no significant association between monthly income of the respondents and listening of proposals, suggestions and ideas of the employees by the employer.*

PREFERENCE AGE	ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER	TOTAL
Less than10000	4	8	8	6	2	28
10000 – 20000	4	8	12	4	0	28
20000 – 30000	12	6	8	4	0	30
30000 – 40000	10	6	4	4	0	24
Above 40000	2	4	2	2	0	10
TOTAL	**32**	**32**	**34**	**20**	**2**	**120**

SIGNIFICANCE LEVEL	5%
CALCULATED VALUE	20.818
TABULATED VALUE	9.48
Since the TV = 9.8 < CV = 20.818; Accepted Null Hypothesis.	

Hence we conclude that there is no association between the monthly income and the management listening to proposals, suggestions, ideas of the employees.

TABLE NO.13: Employees preferences towards the management listening to proposals, suggestions, ideas from them

PREFERENCE	Respondents	Weight	Weighted average
Always	19	3	57
Often	41	4	164
Sometimes	47	5	235
Rarely	10	2	20
Never	3	1	3
TOTAL	120		479

Weighted Average = Total Average / No of Respondents

= 479 / 120

s= 3.99

INTERFERENCE:

From the above table it is inferred that the majority of the respondents say that the management sometimes listen to the employee's proposals, suggestions and ideas.

TABLE NO.14: Employees experiences on lacking of energy and enthusiasm

Preferences	No of Respondents	Weight	Weighted average
Always	5	2	10
Often	30	4	120
Sometimes	71	5	355
Rarely	9	3	27
Never	5	1	5
TOTAL	120		517

Weighted Average = Total Average / No of Respondents

= 517 / 120

= 4.3

INFERENCE:

From the above table it is inferred that the majority of the respondents say that sometimes they lack energy and enthusiasm during working hours.

6. FINDINGS:

The research study found that 44.17% belongs to the age groups of below 30 years, nearly one third of the employees working in the organisation were graduates, majority of them have 3 – 6 years of experience in that organisation with a monthly income of Rs. 20,000 – Rs. 30000. 39% of the employees working in the organisation said that the management sometimes listens the proposals, suggesstions and ideas given by them.

The employees working in the organisation said their main reason for stress at the work place is volume of work and the pressure given by the immediate supervisor. 83% of the respondents said that the organisation arranges general councelling to the employees in order to reduce the stress.

SUGGESTIONS

Most of the employees of the organization are having stress problems like emotional exhaustions, heart problems, dizzy spells etc. due to heavy work load, not enough pay, volume of work, nature of job and responsibilities and too much of deadlines. So I have suggested the company to takes necessary step to reduce stress.

- Conduct regular survey
- Improve the communication channel between the top management and lower management:
- Provide performance base incentives to motivate employees who work in human resource department who takes care of people.
- Conduct cultural programs in the organization to relax from the regular work.
- Provide relief methods like meditation, yoga, psychological counseling etc.

7. CONCLUSION

The result and findings of the study clearly exemplifies the fact that an in depth research has been conducted and all the objectives set for the research work has been fully accomplished.

The company strengthens its marketing team like sales Managers, financial planning advisors etc to create a brand image and to give a successful organization. Since it has heavy work load the employees cannot contribute and they end up in stress. From the analysis it has been found that there is a heavy level of stress among the employees, particularly among the financial planning advisors.

Proper suggestions have been given to the organization to reduce the level of stress among the employees. And suggestions have been provided to introduce many Stress relieving methods.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON CUSTOMER SATISFACTION AND PERCEPTION TOWARDS NO.1 SOAP IN TIRUCHY CITY

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ABSTRACT

Customer satisfaction provides a leading indicator of consumer purchase intentions and loyalty." The marketing scenario in India has undergone vast change since 1991 due to the economic reforms. In the FMCG industry, especially in toilet soap sector there has been severe competition among the MNCs, national and local players. The toilet soaps can be divided into four price segments: Premium, popular, economy and carbolic soaps. In this scenario, it is very important for marketers to know the consumer behavior with respect to toilet soaps, which will be very useful in adopting suitable strategies. This research paper attempts to analyze the customer perception and satisfaction towards No. 1 soap in Tiruchirappalli city. The data were collected from the sample respondents of 100 people who actually using No. 1 soap. The data collected were processed through SPSS and the statistical tools used were anova, chi – square and regression analysis to determine the preference towards No. 1 soap. Some of the major findings were customers are highly satisfied with the no.1 soap due to price economy, quality and fragrance and the regression analysis result confirmed that celebrities promotional activities for No1 Soap makes more customer satisfaction.

Keywords:- **Perception, Satisfaction, Quality, Preference, Advertisement and Customer**

1. INTRODUCTION

Customer satisfaction is extremely important in an economy, where the vendors have to work hard to win new business and keep their existing customers. If a company fails to satisfy their existing clients there are many other vendors who would like the opportunity to win the business. Therefore a company has to ensure that in every aspect with their dealings with the customer, whether it is on at order time, delivery or just simple communication, they must guarantee that they understand the needs of the customer and how those needs can be met

A high level of satisfaction can deliver many benefits, including:

- **Loyalty:** a highly satisfied customer is a loyal customer
- **Repeat purchase:** a highly satisfied customer buys more products
- **Referrals:** a highly satisfied customer tells their family and friends about the product or service
- **Retention:** a highly satisfied customer is less likely to switch brands
- **Reduced costs:** a highly satisfied customer costs less to serve than a new customer
- **Premium prices**: a highly satisfied customer is willing to pay more for the product or service

A business ideally is continually seeking feedback to improve customer satisfaction.

2. IMPORTANCE OF THE STUDY:

Customer satisfaction is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals."

The Indian FMCG Sector in the fourth largest sector in the economy. Various FMCG companies continued their growth momentum through product diversification and introducing new variants of the existing products. So an attempt has been made by the researcher to understand the customer satisfaction in towards NO.1 Soap Trichy city.

3. . REVIEW OF LITERAURE:

Yoon and Kim (2000) identified that perceived risk is comparatively higher than premium price which lead to loyal customers to avoid the risk of any change. Retailers are assessed based on the price offered, because price has become the focal point of the consumer's judgment. Price communicates to the market about their value positioning of their product or brand (De Ruyter 1999).

Cadogan and Foster (2000) suggested that prestigious and strong brand names and their brand image attract and influence consumers to purchase the brand and make the consumers to influence repeat purchasing behavior. For the brand to be more successful, brand should link towards its emotional and self-expressive benefits which make differentiation between products. The marketers link the brand, emotionally with consumers which can create visible image about the consumer itself.

Keller (2003) recognized that famous brand name can spread product benefits, higher recall of advertisements than non-famous brand names. In India there are many unfamiliar and weaker brand names which are flooded in the market place. Now consumers have health and hygienic conscious, which lead them towards trust and influence them towards purchase of strong branded products.

Russell and Taylor (2006) defined that product quality as fitness for use or conformance to requirement. The product characteristics and features bears on its ability to satisfy stated or implied needs of the consumers. In soap industry, ingredients mixed along with the soap plays a major role, because it affects the hand, feel, texture and other performance aspects of the product. In regard with the product toilet soaps and detergent soaps color plays major role. Consumers personally relate color with them. At majority of the situation, though the product is good, if the color is not appealing, the customer will reject the particular brand. The functional attributes like skin dryness, quick dryness, light weight, size and durability plays major role.

STATEMENT OF THE PROBLEM:

In the current era of choice and information, it is important to understand the significance of 'brand loyalty' as a concept in the marketing fraternity. There has been a continuous erosion of brand loyalty over the past few years and very few brands can claim consumer loyalty, and fewer customers who might be willing to go that extra mile for a specific brand. Toilet soap manufacturers in India in trying to capture a reasonable share of the market, employ various marketing mix strategies such as attractive pricing, sales promotions, advertising, product formulations/re-formulations and a host of others to attract and retain customers to their brands. Hence, the present study was undertaken to know the customer satisfaction and brand preference towards No. 1 toilet soap.

4. OBJECTIVES OF THE STUDY

The objectives of the Research Work are as under.

- ❖ To understand the concept of customer satisfaction and brand awareness.
- ❖ To identify the expectation of the customer.
- ❖ To find out the factor that influences the customer to buy the NO.1 Soap.
- ❖ To analyze the brand awareness and attractiveness of the product.
- ❖ To offer valuable suggestions to enhance the customer satisfaction and to attract potential consumers

5. AREA OF THE STUDY

The area of study is confined to the following areas only,

- ☺ Woraiyur
- ☺ ThillaiNagar
- ☺ Srirangam
- ☺ Tennur

6. METHODOLOGY

This study is based on survey and fact-findings inquiries with the customers purchasing from organized FMCG retail outlets in Tiruchy city.

SAMPLE SIZE

Sample size of 100 respondents was taken. The survey was conducted in Tiruchy city.

SAMPLING TECHNIQUE

All the respondents were selected on convenient sampling method. So far every survey identity, the respondents are an essential prerequisite. For broader perspective the customers were contacted directly and by their association.

RESEARCH INSTRUMENT

A standard questionnaire was prepared for the collection of data from the various respondents. The questionnaire was designed to keep objectives of the study with the aim of collecting important information for the study.

SOURCES OF DATA

For this research project, data was collected both from the Primary and Secondary sources.

- **Primary Data**

Respondents were personally contacted and the data was collected with the help of questionnaire. The questionnaire was so designed so as to contain appropriate no. of questions and to satisfy all the research objectives. The questionnaire contained both; close-ended and open-ended questions. Special care was taken to ensure that questions were simple & sequential.

- **Secondary Data**

The secondary data was collected from journals records and, websites, related to organize FMCG in the area.

DATA USAGE:

For analysis and interpretations only primary data is used. However for the conclusion and recommendations both primary and the secondary data along with the verbal knowledge and information obtained from the respondents though they are outside the parameters of questionnaire were also included.

TOOLS FOR ANALYSIS:

The data collected from the respondents was analyzed using various tools like percentage analysis ANOVA, Chi-square test and Regression analysis has been applied in the study for the formulation and analysis of tables.

PERIOD OF THE STUDY

The present study is mainly based on primary data. The required primary data were collected through questionnaire during three months from March 2015 to May 2015 .The report has been prepared from March to August 2015.

HYPOTHESES There is no significant association between the gender and respondents opinion about No. 1 Soap.

1. There is no significant association between the occupation and respondents opinion about No.1 Soap.
2. There is no association between gender of the respondent and kind of customer.
3. There is no association between gender of the respondent and reason for using No.1 Soap.
4. There is no association between marital status of the respondent and reason for using No.1 Soap.

ANALYSIS AND INTERPRETATION

Table No. 1: GENDER OF THE RESPONDENTS

Gender	Frequency	Percent
Male	50	55.6
Female	40	44.4
Total	90	100.0

The above table explains that 55.6% of the respondents are male, 44.4% of the respondents are female.

Table No. 2: MARITAL STATUS OF THE RESPONDENTS

Marital status	Frequency	Percent
Married	51	56.7
Unmarried	39	43.3
Total	90	100.0

The above table depicts that 56.7% of the respondents were married, 43.3% of the respondents were unmarried.

Table No. 3: OCCUPATION OF THE RESPONDENTS

Occupation	Frequency	Percent
Employee	36	40.0
Professional	24	26.7
Business	23	25.6

Others	7	7.8
Total	90	100.0

The above table reveals that 40% of the respondents are employees, 26.7% of the respondents are professional, 25.6% of the respondents were engaged in their own business, 7.8% of the respondents are others i.e. retired persons, student etc.

Table No. 4: KINDS OF CUSTOMER

Kinds of customer	**Frequency**	**Percent**
Brand loyal	43	47.8
Hard Core Brand Loyal	32	35.6
Switchers	15	16.7
Total	90	100.0

The above table reveals that 47.8% of the respondents were brand loyal customers, 35.6% of the respondents were hard core brand loyal customer, 16.7% of the respondents were brand switchers.

Table No. 5: YEARS OF USING NO.1 BRAND SOAP

Years of Using	Frequency	Percent
1- 5 years	24	26.7
6 - 10 years	20	22.2
More than 10 Years	12	13.3
Just Now	34	37.8
Total	90	100.0

The above table depicts that 26.7% of the respondents are using no. 1 bath soap for the period of 1 -5 years, 22.2% of the respondents are using 6 -10 years, 13.3% of the respondents are using more than 10 years, 37.8% of the respondents are using just now.

Table No. 6: REASON FOR USING NO.1 SOAP

Most Preferred Reason	Frequency	Percent
Quality	35	38.9
Goodness of Sandal Oil	20	22.2

Fragrance	20	22.2
Brand Image	8	8.9
Package	7	7.8
Total	90	100.0

The above table explains that 38.9% of the respondents are using No.1 soap due to best quality, 22.2% of the respondents are using due to goodness of sandal oil, 22.2% of the respondents are because of fragrance, 8.9% of the respondents are for brand image and 7.8% of the respondents are using for package.

Table No. 7: OPINION ABOUT THE QUALITY OF THE SOAP

Quality	Frequency	Percent
Excellent	35	38.9
Good	28	31.1
Satisfactory	23	25.6
Poor	4	4.4
Total	90	100.0

It is clear from the above table reveals that 38.9% of the respondents are of opinion that the quality of No.1 soap is excellent, 31.1% of the respondents opined that the quality of No.1 soap is good, 25.6% of the respondents agreed that quality of No.1 soap is satisfactory and only 4.4% of the respondents opined that the quality of No.1 soap is poor.

Table No. 8: OPINION ABOUT THE ADVERTISEMENT OF THE SOAP

Advertisement	Frequency	Percent
Misleading	16	17.8
Exaggerated	32	35.6
Useful	42	46.7
Total	90	100.0

The above table depicts that 17.8% of the respondent's agreed that advertisement for No. 1 soap are misleading, 35.6% of the respondents opinion about advertisement are exaggerated and 46.7% of the respondents opinion about advertisement are useful.

Table No.9: CELEBRITIES FOR PROMOTIONAL ACTIVITIES

Opinion	Frequency	Percent
Very Much	44	48.9
Too Some extent	31	34.4
Not Much	15	16.7
Total	90	100.0

The above table revealed that 48.9% of the respondents opined that the manufacturer of No.1 uses celebrities for promotional activities are very much, 34.4% of the respondents opined that celebrities for promotional activities are too some extent and 16.7% of the respondents opined that celebrities for promotional activities.

Table No.10: ANOVA TEST ON ASSOCIATION BETWEEN CHARACTERISTICS OF NO.1 SOAP AND GENDER OF THE RESPONDENTS

Null Hypothesis: *There is no significant association between the gender and respondents opinion about No. 1 soap.*

Opinion about No.1 soap	Groups	Sum of Squares	df	Mean Square	F	Sig.
kind of customer	Between Groups	.889	1	.889	1.616	.207 **(Insignificant)**
	Within Groups	48.400	88	.550		
	Total	49.289	89			
Type of No. 1 Soap	Between Groups	1.076	1	1.076	.561	.456 **(Insignificant)**
	Within Groups	168.580	88	1.916		
	Total	169.656	89			
Reason for Using No. 1 Soap	Between Groups	.222	1	.222	.135	.714 **(Insignificant)**
	Within Groups	144.400	88	1.641		
	Total	144.622	89			
Opinion about the Quality	Between Groups	.009	1	.009	.107	.744 **(Insignificant)**
	Within Groups	7.280	88	.083		
	Total	7.289	89			
Opinion about	Between Groups	.569	1	.569	1.003	.319

Advertisement	Within Groups	49.920	88	.567		**(Insignificant)**
	Total	50.489	89			
Level of Satisfaction after Purchase	Between Groups	.436	1	.436	.923	.339 **(Insignificant)**
	Within Groups	41.520	88	.472		
	Total	41.956	89			
Place preferred to Buy	Between Groups	1.280	1	1.280	1.316	.254 **(Insignificant)**
	Within Groups	85.620	88	.973		
	Total	86.900	89			
type of change needed in No. 1 Soap	Between Groups	.597	1	.597	1.099	.298 **(Insignificant)**
	Within Groups	45.636	84	.543		
	Total	46.233	85			

The anova test predicted that the calculated value for the above factors is greater than the table value. Hence, it is concluded that there is no significant association between gender of the respondents and kinds of customers, type of using No. 1 soap, Reason for using No.1 soap, opinion about quality, advertisement, post purchase satisfaction, place preferred to buy and change needed in No.1 Soap.

Table No.11: ASSOCIATION BETWEEN CHARACTERISTICS OF NO.1 SOAP AND OCCUPATION OF THE RESPONDENTS

Null Hypothesis: *There is no significant association between the occupation and respondents opinion about No. 1 soap.*

Opinion about No.1 soap	Groups	Sum of Squares	df	Mean Square	F	Sig.
kind of customer	Between Groups	6.487	3	2.162	4.345	.007 **(Significant)**
	Within Groups	42.802	86	.498		
	Total	49.289	89			
Type of No. 1 Soap	Between Groups	12.285	3	4.095	2.238	.090 **(Insignificant)**
	Within Groups	157.371	86	1.830		
	Total	169.656	89			

Reason for Using No. 1 Soap	Between Groups	33.082	3	11.027	8.502	.000 **(Significant)**
	Within Groups	111.540	86	1.297		
	Total	144.622	89			
Opinion about the Quality	Between Groups	.651	3	.217	2.812	.044 **(Significant)**
	Within Groups	6.638	86	.077		
	Total	7.289	89			
Opinion about Advertisement	Between Groups	10.643	3	3.548	7.657	.000 **(Significant)**
	Within Groups	39.845	86	.463		
	Total	50.489	89			
Level of Satisfaction after Purchase	Between Groups	5.874	3	1.958	4.667	.005 **(Significant)**
	Within Groups	36.081	86	.420		
	Total	41.956	89			
Place preferred to Buy	Between Groups	8.645	3	2.882	3.167	.028 **(Significant)**
	Within Groups	78.255	86	.910		
	Total	86.900	89			
type of change needed in No. 1 Soap	Between Groups	1.433	3	.478	.875	.458 **(Insignificant)**
	Within Groups	44.799	82	.546		
	Total	46.233	85			

The anova test predicted that the calculated value is greater than the table value for the factor type of using No.1 soap and type of change needed in No.1 soap. Hence, it is concluded that there is no significant association between occupation of the respondents and type of using No.1 soap and change needed in No.1 soap whereas the factors such as kinds of customers, Reason for using No.1 soap, opinion about quality, advertisement, post purchase satisfaction and place preferred to buy the calculated value is lesser than the table value. Hence it is concluded that there is a significant association between occupation and kinds of customers, Reason for using No.1 soap, opinion about quality, advertisement, post purchase satisfaction and place preferred to buy.

DETERMINANTS OF POST PURCHASE CUSTOMER SATISFACTION TOWARDS NO.1 SOAP

In order to assess the influence of No.1 soap towards customer satisfaction in connection with the respondents in Tiruchy city, multiple regression analysis has been used. Table No. 12 illustrates the results of the multiple regression analysis.

Independent Variable: Preferred Size of No.1 Soap, Quality of No. 1 Soap, Effectiveness of Advertisement, Celebrities for Promotional activities, Type of Offer, Amount spend for Buying No. 1, type of skin, Reason for currently using and Need any changes in No. 1 soap.

Dependent Variable: Customer Satisfaction

Table No. 12: REGRESSION ANALYSIS FOR NO.1 SOAP

Factors	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta	B	
(Constant)	1.644	.506		3.250	.002
Preferred Size of No.1 Soap	-.376	.091	-.354	-4.144	.000
Quality of No. 1 Soap	.159	.096	.207	1.645	.104
Effectiveness of Advertisement	-.123	.059	-.242	-2.083	.041
Celebrities for Promotional activities	.831	.110	.909	7.565	.000
Type of Offer	-.186	.051	-.305	-3.630	.001
Amount spend for Buying No. 1	-.183	.062	-.254	-2.932	.004
type of skin	.120	.042	.239	2.860	.005
Reason for currently using	-.054	.095	-.061	-.567	.572
Need any changes in No. 1 soap	-.280	.362	-.085	-.774	.441

Multiple R = 0.801 F-Value = 15.114 d.f. (9,76) $p< 0.01$ R^2=0 .642

Table 12 shows the variable that reached the significant level is preferred size of No.1 soap, effectiveness of advertisement, celebrities for promotional activities, type of offer, amount spend for buying No. 1 soap and type of skin. The above equation describes that on an average of celebrities for promotional activities changes by 1 unit there will be 0.831 increases in the customer satisfaction.

The result of the t test reveals that the calculated significance of regression coefficient (0.801) is valid at 1% level. The multiple R found to be 0.642 which reveals that exist a relationship of 46.1% between the various factors influencing to use No.1 soap and its customer satisfaction. However the R^2 was only 0.642 which confirms the customer satisfaction varies only by 64.2%. Finally the F test shows that the results are significant at 1% level. The regression analysis result confirmed that celebrities promotional activities for No1 Soap makes more customer satisfaction.

CHI-SQUARE TEST

TABLE NO. 13: GENDER AND KIND OF CUSTOMER

Null Hypothesis: There is no association between gender of the respondent and kind of customer.

Gender	No. of Respondents (n=100)		
	Brand loyal	Hard Core Brand Loyal	Switchers
Male	27	16	7
Female	16	16	8
Total	43	32	15

χ^2 = 1.792, d.f. = 2, p – value = .408* (*Insignificant at 5% level)

Since p-value (.408) is greater than 0.05, so the null hypothesis is accepted at 5 percent level of significance. The table result confines that, there is no association between gender of the respondent and kind of customer.

TABLE NO. 14: GENDER AND REASON FOR USING NO.1 SOAP

Null Hypothesis: There is no association between gender of the respondent and reason for using no.1 soap.

Gender	No. of Respondents (n=100)				
	Quality	Goodness of Sandal Oil	Fragrance	Brand Image	Package
Male	23	8	12	0	7
Female	12	12	8	8	0
Total	35	20	20	8	7

χ^2 = 19.183, d.f. = 4, p – value = .001* (*Significant at 1% level)

Since p-value (.001) is lesser than 0.01, so the null hypothesis is rejected at 1 percent level of significance. The table result confines that, there is an association between gender of the respondent and reason for using no.1 soap.

TABLE NO. 15: MARITAL STATUS AND REASON FOR USING NO.1 SOAP

Null Hypothesis: There is no association between marital status of the respondent and reason for using no.1 soap.

Gender	No. of Respondents (n=100)				
	Quality	Goodness of Sandal Oil	Fragrance	Brand Image	Package
Married	20	12	12	4	3
Unmarried	15	8	8	4	4
Total	35	20	20	8	7

χ^2 = 0.873, d.f. = 4, p – value = .928* (*Insignificant at 5% level)

Since p-value (.928) is greater than 0.05, so the null hypothesis is accepted at 5 percent level of significance. The table result confines that, there is no association between marital status of the respondent and reason for using no.1 soap.

FINDINGS, SUGGESTION AND CONCLUSION

A study regarding Customer satisfaction with special reference to No.1 soap taken for the purpose of research study reveals the following Findings, Suggestions and Conclusion.

7. FINDINGS:

- More than half of the respondents were male and 56.7% of the respondents using No. 1 soaps are married.
- 40% of the respondents are either employed in either private or public sector.
- 47.8% of the respondents are brand loyal customers.
- 44.4% of the respondents are buying No. 1 bath soaps once in a month.
- More than one third of the respondents are using No.1 soap due to best quality.
- More than half of the percentage of the respondents are of opinion that the price of No.1 Soap is low.
- 38.9% of the respondents are of opinion that the quality of No.1 soap is excellent and the same percentage also agreed that the advertisement given for No. 1 is very effective.
- More than half of the respondents feel very much satisfied after purchase of No. 1 soap.
- Nearly half of the respondents opined that the manufacturer of No.1 uses celebrities for promotional activities are very much.
- There is no significant association between gender of the respondents and kinds of customers type of using N0.1 soap reason for using No.1 Soap opinion about quality, advertisement, post purchase satisfaction, place preferred to buy and change needed in No.1 Soap.
- There is a significant association between occupation and kinds of customers, Reason for using No.1 soap, opinion about quality, advertisement, post purchase satisfaction and place preferred to buy.
- The regression analysis result confirmed that celebrities promotional activities for No1 Soap makes more customer satisfaction.
- There is no association between gender of the respondent and kind of customer.
- There is an association between gender of the respondent and reason for using no.1 soap.
- There is no association between marital status of the respondent and effectiveness of advertisements of using no.1 soap.

8. SUGGESTIONS

- In order to survive in the market No. 1 soap may be introduced at some more changes in the market.
- Customers always look for some extra benefit with latest technology in an affordable price so it is suggested that the company should launch innovative products by continues Research and Development.
- The manufacturers should give more emphasis on radio advertisement to create market awareness and to create a brand image in the minds of rural consumers.
- The company can introduce various sales promotion schemes to induce the consumer to make a trial purchase.

9. CONCLUSION

This study was an attempt to find out the varied influences of customer satisfaction in low involvement products. The consumer believes that the brand name tells them something about the product, quality and performance. It is essential for businesses to effectively manage customer satisfaction. To be able do this, firms need reliable and representative measures of satisfaction. Customer satisfaction provides a leading indicator of consumer purchase intensions and loyalty.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON STRESS MANAGEMENT OF PLUS TWO STUDENTS IN SRIRANGAM

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ABSTRACT

Stress is defined as a reaction to a change or a strain. The change or strain can be primarily physical, such as having an illness or an injury. It can also be primarily emotional, such as being worried, Upset, anxious, or depressed. In this study area analysis the stress management related to school students of higher secondary level. The higher secondary school students are affected various stress like, school environmental stress, academic stress, family stress also and how met these stress and how to overcoming these stress in their school life. These are analysis in this study paper.

1. INTRODUCTION

Everyone has lots of small stress as every day, for example, getting stuck in traffic, dropping a plate, having a light bulb burn out when you need it, or having a disagreement with a family member. By themselves, these stresses do not do much harm. By themselves, these stresses do not do much harm. But if a lot of small stresses add up, the accumulation can feel like a large amount of stress.

Everyone also has large stresses at times throughout life, for example, the death of someone close, lossing a job, having serious money troubles or developing a serious illness. Even good changes in life can be considered stressful for example, most people think of starting a new job or having a baby as good changes. And most people think these good changes are also stressful.

Education is one of the principal means available to foster a deeper and more harmonious form of human development. Secondary education marks the first turning point in the academic life of the individual. At this stage the children are equipped with skills and information necessary to manipulate in the next higher stage of education. Higher secondary education is the period of education for two years and in this stage the children opt for their preferred subjects from science, humanities and commerce. It is the education after this stage which determines generally the career being sought by educated people. Stress response is composed of diverse combination of reaction on several levels including the physiological, behavioural, emotional and cognitive changes. Academic stress is the adjustive demand caused by academic factors placed on the organism. It is a mental distress with respect to some anticipated frustration associated with academic failure, anticipation of such failure or even an awareness of the possibility of such failure. The influence of environmental factors such as home, school, peers etc. on individual development is evident.

In this modern life, even a child has stress. People keep on searching to satisfy their endless needs. This makes the people frustrated and tensed. The accumulation of tension cause stress among individuals. Stress is a common problem that affects almost all groups of people. Stress is our body's way of responding to any kind of demand. It can be caused by both good and bad experiences.

Definition

The concept of stress was first introduced in life sciences by Selye (1956). The concept was borrowed from the natural sciences. It was derived from the Latin word "Stringere". Stress was popularly used in 17th century to mean hardship, strain, adversity or affliction. It was used in 18th and 19th centuries to denote force, pressure, strain or strong effort with reference to an object or person. Stress is a normal universal human experience. 'Stress' is either an external event or an internal drive which threatens the normal functioning of an individual, resulting in impaired health or altered behavior. The word 'stress' is defined by the Oxford Dictionary as "a state of affair involving demand on physical or mental energy".

2. Scope of the study

Stress is the increasing factor which threatens human life. Stress management is an emerging issue among various groups of people. Stress is believed to be caused by various problems that exist such as problems at school, financial problem, family problems and problems in their surroundings. Keeping in view the growing problem of academic stress among school students. The study was undertaken to examine the level of academic stress among plus two school students.

3. Hypotheses

- There is no significant association between Gender and Stress level of the respondent.
- There is no significant association between Type of School and Stress level of the respondents.
- There is no significant association between Fear of examination and Stress level of the respondents.
- There is no significant relationship between Concentration and Stress level of the respondents.
- There is no significant association between Various Groups of Study and Stress level of the respondents.

4. Objectives of the study

- To find out significant association between type of school and stress level among students
- To find out the difference in the academic stress of boys and girls in higher secondary school
- To understand the stress of plus two students to meet the public examination
- To analyze various factors which influence the level of stress with the plus two students
- To suggest better ways and means to reduce stress level with the plus two students.

5. Statement of the Problem

It is very important to know about the stress, the reasons and the methods to manage it. Day to day life is full of stress both on the personal and academic fronts. Everyone has lots of small stresses every day. If these add up, the accumulation can feel like a large amount of stress. Even good changes in life can be considered as stressful.

6. Research Methodology

The validity of any research is based on the systematic method of data collection and analysis. In this study primary data, collected through questionnaire method are interpreted and analyzed.

Sample Size

150 samples were selected from the plus two students studying in various schools in Srirangam Taluk which is located in Tiruchirappalli District. The samples are collected at randomly.

Area of the study

The study was conducted at Srirangam taluk. Srirangam is one of the fastest developing urban areas in Tiruchirappalli district. It has government schools, private schools, nursery and primary schools, middle schools, government aided schools. It has the best educational institutions to provide education for the students in and around it.

Statistical Tools

In this study the statistical tools like averages, percentages, Bar Diagrams and Pie Diagrams have been used. To test the validity of the objectives Chi Square (χ^2) test and Correlation were used.

7. Limitations of the study

1. The study is restricted to Srirangam.
2. The study is made based on the information supplied by respondents and therefore it cannot be generalized.

3. Study covers only Plus Two Students.
4. Time period is limited.

8. **Review of Literature**

Selye (1956) – "Any external event or any internal drive which threatens to upset the organismic equilibrium is stress". Academic performance and stress School constitutes a large part of adolescent's existence. Adolescents face a number of problems including fear of going to school, truancy, dropping out, and academic underachievement. Academic achievement has become a sole yard stick of self worth and success. Students are made to feel unworthy for performing low at school. Academic pressures mount during high school, particularly the last two years. Many parents know that academic struggle to avoid failing an important course can be quiet stressful. Poor performance in school can easily lead to problems with self-esteem, behavioral problems and depression.

Adams (1983, in Kamaruddin, 1997) stated that the biggest problem among schooling teenagers is the matters associated with their schooling. Other than that, problems that female students have to deal with are communication and family problems. For the male students, their side problems are problems with getting involved in sports, recreation and also financial matters.

Morris (1990) stated that teenagers always face stress in school and they compete each other to get better grades..

Fariza **(2005)** who conducted a research on the stress among teenagers found that this age group has to deal with the academic world. Therefore there exists demand and hope for themselves, their parents, teachers and the society to see them succeed. This is parallel to the research by ***Mates and Alisson*** **(2007)** found that among the academic factor that contributes to the stress in teenagers is their achievement in academics.

Vijayalakshmi and Lavanya**(2006)** conducted a study on "Relationship between Stress and Mathematics Achievement among Intermediate Students". A sample of 180 intermediate students was selected. The data were gathered with the help of Stress Inventory.

Fielding(2008) studied the characteristics of school students which affect their perceived level of stress. In this study the highest level of stress was reported in interpersonal situations and second highest level was reported in new situations.

Richardson **(2009)** investigated the relationship of study stress and certain demographic variables related to study habits. She/he found a negative relationship between overall study stress and knowledge satisfaction.

In a study ***Iskson,*** (2011) employed a short term longitudinal design to assess the adjustment of adolescents as they move from junior high to high school and found that the adolescents did experience significant changes during the initial transition into high school that were related to sense of school membership, perceived support from parents was also related to adolescents adjustment to the transition.

9. DATA ANALYSIS AND INTERPRETATION

In this chapter personal details of the respondents, various factors causing stress of respondents like environmental stress, academic stress, family stress and coping with stress and overcoming stress are interpreted and analysed.

Table No. 5.1

Stress level of the respondents

Stress level	**No. of the Respondents**	**Percentage (%)**
High level	45	30
Medium level	50	33
Low level	55	37
Total	150	100

Source: Primary Data

Table 5.1 shows that 30 percentage of the respondents' level of stress is high. 33 percentage of the respondents are having medium level stress and 37 percentage of the respondents are having low level of stress.

TESTING OF HYPOTHESIS

PARTICULARS	LOW	MEDIM	HIGH	TOTAL	CALCULATED VALUE	DEGREE OF FREEDM (V)	TABLE VALUE AT 5% SIGNIFICANCE LEVEL (0.05)
Gender Stress Level	45	50	55	150	25.88	2	5.991
Type of School Stress Level	45	50	55	150	10.473	2	5.991
Medium of Instructions Stress level	45	50	55	150	0.0404	2	5.991
Fear of Examination Stress Level	45	50	55	150	31.366	8	15.507
Various Groups Stress Level	45	50	55	150	57.509	6	12.592

Interpretation of Gender and Stress level of the Respondents

An attempt was made to find out the relationship between gender and stress level of the respondents. To test the relationship of the following hypothesis was framed.

H_0- There is no relationship between gender and stress level of respondents. To test the hypothesis, chisquare (x^2 test) was used.

The stress level of the respondents was classified into three categories – Low level , Medium Level and High Level. Gender was categorized into two – Girls and Boys. These groups have been operationalized on the basis of data collected.

While the table value @ 5% level was found to be 5.991. Its calculated value was 25.88. As the calculated value is greater than the table value. The hypothesis that there is no significant relationship between gender and stress level is rejected and consequently the alternative hypothesis that there is significant relationship between gender and stress level is accepted.

The calculated value is greater than the table value. So, null hypothesis (H_0) is rejected and null hypothesis is accepted i.e there is significant relationship between type of school and stress level.

Interpretation of School and Stress Level of the Respondents

An attempt was made to find out the relationship between type of school and stress level of the respondents. To test the relationship of the following hypothesis was framed.

H_0- There is no relationship between gender and stress level of respondents. To test the hypothesis, chisquare (x^2 test) was used.

The stress level of the respondents was classified into three categories – Low level , Medium Level and High Level. Type of school was categorized into two – Government and Private. These groups have been operationalized on the basis of data collected.

While the table value @ 5% level was found to be 5.991. Its calculated value was 10.473. As the calculated value is greater than the table value. The hypothesis that there is no significant relationship between type of school and stress level is rejected and consequently the alternative hypothesis that there is significant relationship between type of school and stress level is accepted.

The calculated value is less than the table value. So, null hypothesis (H_0) is accepted i.e there is significant association between medium of instruction and stress level.

Interpretation of Medium of Instructions and Stress Level of the Respondents

An attempt was made to find out the relationship between medium of instruction and stress level of the respondents. To test the relationship of the following hypothesis was framed.

H_0- There is no relationship between gender and stress level of respondents. To test the hypothesis, chisquare (x^2 test) was used.

The stress level of the respondents was classified into three categories – Low level , Medium Level and High Level. Type of school was categorized into two – English and Tamil. These groups have been operationalized on the basis of data collected.

While the table value @ 5% level was found to be 5.991. Its calculated value was 0.0404. As the calculated value is less than the table value. The hypothesis that there is no significant relationship between type of school and stress level is accepted and consequently the alternative hypothesis that there is significant relationship between type of school and stress level is rejected.

The calculated value is greater than the table value. So, null hypothesis (H_0) is rejected and null hypothesis is accepted i.e there is significant relationship between fear of public examination and stress level of the students.

Interpretation of Fear of Examination and Stress Level

An attempt was made to find out the relationship between fear of examination and stress level of the respondents. To test the relationship of the following hypothesis was framed.

H_0- There is no relationship between fear of examination and stress level of respondents. To test the hypothesis, chisquare (x^2 test) was used.

The stress level of the respondents was classified into three categories – Low level , Medium Level and High Level. These groups have been operationalized on the basis of data collected.

While the table value @ 5% level was found to be 15.507. Its calculated value was 31.366 As the calculated value is greater than the table value. The hypothesis that there is no significant relationship between fear of examination and stress level is rejected and consequently the alternative hypothesis that there is significant relationship between fear of examination and stress level is accepted.

Testing of Karl Pearson's Coefficient of Correlation

H_o – There is no significant relationship between Concentration and Stress Level.

H_1 – There is significant relationship between Concentration and Stress level.

Karl Pearson's Coefficient of Correlation

Variables	X	Y	dx=(x-x̄) (x-50)	dy=(y-ȳ) (y-50)	dx^2	dy^2	dxdy
Low	90	45	40	-5	1600	25	-200
Medium	15	50	-35	0	1225	0	0
High	45	55	-5	5	25	25	-25
Total	150	150	0	0	2850	50	-225

Mean of X = ∑X/ N   Mean of Y = ∑Y/N   ∑dxdy = -225

= 150/3 =50   = 150/3 =50

$\sum dx^2$ =2850 $\sum dx^2$ = 2850 $\sum dy^2$ = 50

$$r = \sum dxdy/\sqrt{\sum dx^2 . \sum dy^2}$$

$$= -225/\sqrt{2850}.\sqrt{50}$$

$$= -225/(53.39)(7.07)$$

$$= -225/377.47$$

$$= -0.6$$

Hence, it is proved that there is negative relationship between concentration and stress level of the respondents. That is if the concentration is high then the level of stress will be low and vice versa.The calculated value is greater than the table value. So, null hypothesis (H_0) is rejected and null hypothesis is accepted i.e there is significant relationship between various subjects and stress level of the respondents.

Interpretation:

An attempt was made to find out the relationship between various subjects and stress level of the respondents. To test the relationship of the following hypothesis was framed.

H_0- There is no relationship between various subjects and stress level of respondents. To test the hypothesis, chisquare (x^2 test) was used.

The stress level of the respondents was classified into three categories – Low level , Medium Level and High Level. These groups have been operationalized on the basis of data collected. While the table value @ 5% level was found to be 12.592. Its calculated value was 57.5098. As the calculated value is greater than the table value, the hypothesis that there is no significant relationship between various subjects and stress level is rejected and consequently the alternative hypothesis that there is significant relationship between various subjects and stress level is accepted.

10.Suggestions

Stress is an emerging issue between plus two students now days. It is important to handle stress carefully among teenagers, finding out the source, causes of stress and measures to overcome it. The best measures should be taken immediately to reduce the effect of stress and effective management of stress should be followed continuously. Here the point should be clearly understand that positive stress leads to frustration. So, effective stress management should be taken.

Environmental stress of the respondents can be reduced by taking actions to cope with competition and developing soft skills.

Academic Stress of the respondents can be reduced by preparing a time schedule and following it. Heavy subject should be given more importance. Effective time management would help for this. **Family Stress** can be reduced by discussing the stress causing factors and finding out the ways to relieve them. Finally the counseling is the best method when stress accumulated beyond the control. However the type of stress should be identified and treated immediately and effectively.

11.Conclusion

Stress is a life threatening factor when it is not identified and timely controlled. Stress management tools are used to manage stress among students then it will be less affective. Causes and sources of stress should be identified and carefully handled.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A Study on Stress Management among Employees of Popular Hyundai with Special Reference to Sales Department

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INTRODUCTION

Stress management is the need of the hour. However hard we try to go beyond a stress situation, life seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the conditions triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable.

Stress, either quick or constant, can induce risky body-mind disorders. Immediate disorders such as dizzy spells, anxiety attacks, tension, sleeplessness, nervousness and muscle cramps can all result in chronic health problems. They may also affect our immune, cardiovascular and nervous systems and lead individuals to habitual addictions, which are inter-linked with stress.

Like "stress reactions", "relaxation responses" and stress management techniques are some of the body's important built-in response systems. As a relaxation response the body tries to get back balance in its homeostasis. Some hormones released during the 'fight or flight' situation prompt the body to replace the lost carbohydrates and fats, and restore the energy level. The knotted nerves, tightened muscles and an exhausted mind crave for looseness. Unfortunately, today, we don't get relaxing and soothing situations without asking. To be relaxed we have to strive to create such situations.

1. OBJECTIVES OF THE STUDY

1. To identify the existence of work stress in organization.
2. To study about the effect of stress on employees.
3. To identify the factors causing stress among employees.
4. To study the impact and effectiveness of work stress management.
5. To recommend the various strategies to manage stress.

2. RESEARCH METHODOLOGY

The study is descriptive in nature.

❖ **DATA SOURCE**

1. Primary data: The primary data is collected from the respondents by administering a structured questionnaire and also through observations.
2. Secondary data: Apart from the primary data the secondary data is being collected through textbooks, libraries etc…

❖ **SAMPLING**

1. Total population: 170
2. Sample size: out of the total population a sample of 50 employees is taken.
3. Sampling area: POPULAR HYUNDAI, THIRURKAD,KERELA DT.
4.

❖ **TOOLS USED FOR ANALYSIS**

Primary data was collected through the questionnaire by distributing questionnaire. Questionnaire with both close ended and open ended questions have been used as samples respondents. On the basis of the tables the facts are presented in the form of bar charts.

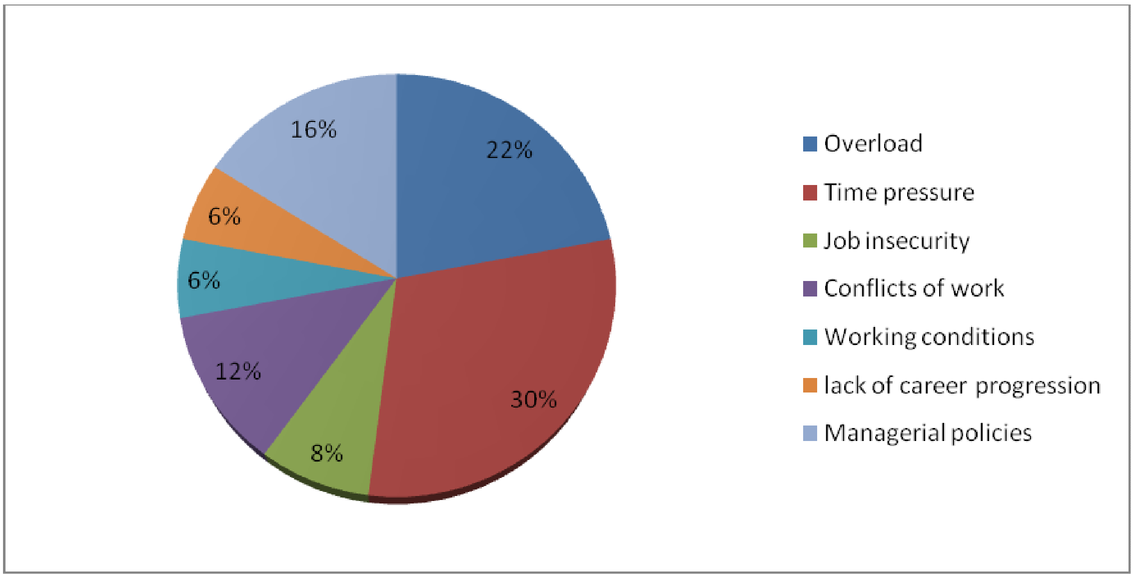
❖ **PLAN OF ANALYSIS**

- ✓ The data is collected and classified in the organized and systematic manner.
- ✓ The data is collected and classified by random sampling method.
- ✓ The classified data is tabulated and calculated into percentages.
- ✓ The data is interpreted for getting result required for the research study.
- ✓ The tabulated data is shown in the form of bar charts for better understanding.

TABLE 1:1MAIN CAUSES OF STRESS

Particulars	No of respondents	Percentages
Overload	11	22%
Time pressure	15	30%
Job insecurity	4	8%
Conflict of work	6	12%
Working condition	3	6%
Lack of career progression	3	6%
Managerial policies	8	16%
TOTAL	50	100

CHART 1:1MAIN CAUSES OF STRESS

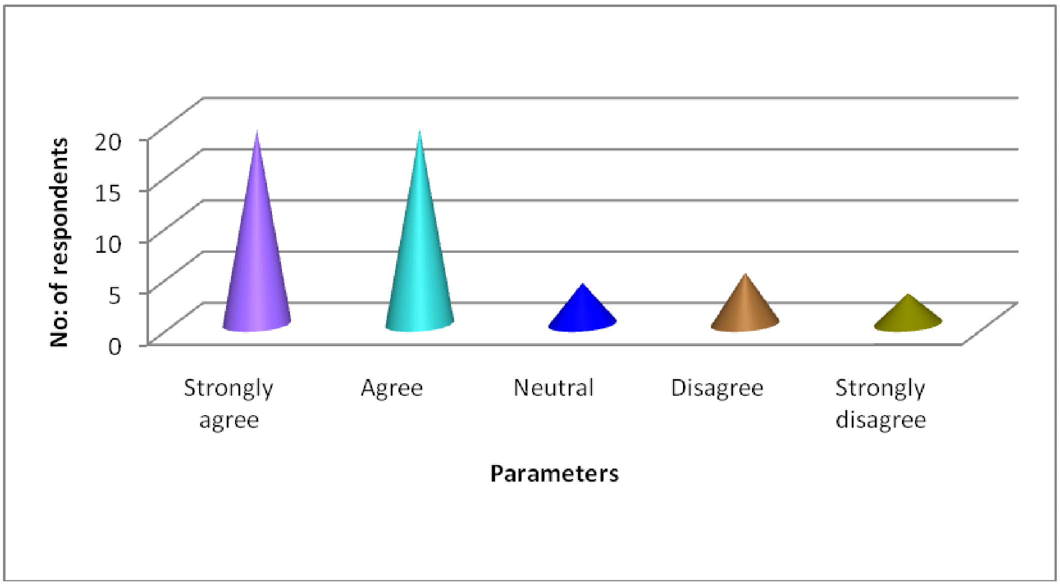


INTERPRETATION: Among the total respondents 30% felt that time pressure is the main cause of stress, whereas 22% felt overload of work is the main cause of stress.16% and 12% of respondents felt managerial policies and conflicts of work is the main cause of stress respectively. 8% felt job insecurity is the main cause of stress and 12% of respondents in total felt working conditions and even lack of career progression is the main cause of stress.

TABLE 1.2: RATIONAL ALLOCATION OF WORK REDUCES STRESS

Particulars	No: of respondents	Percentages
Strongly agree	19	38%
Agree	19	38%
Neutral	4	8%
Disagree	5	10%
Strongly disagree	3	6%
TOTAL	50	100

CHART 1.2: RATIONAL ALLOCATION OF WORK REDUCES STRESS



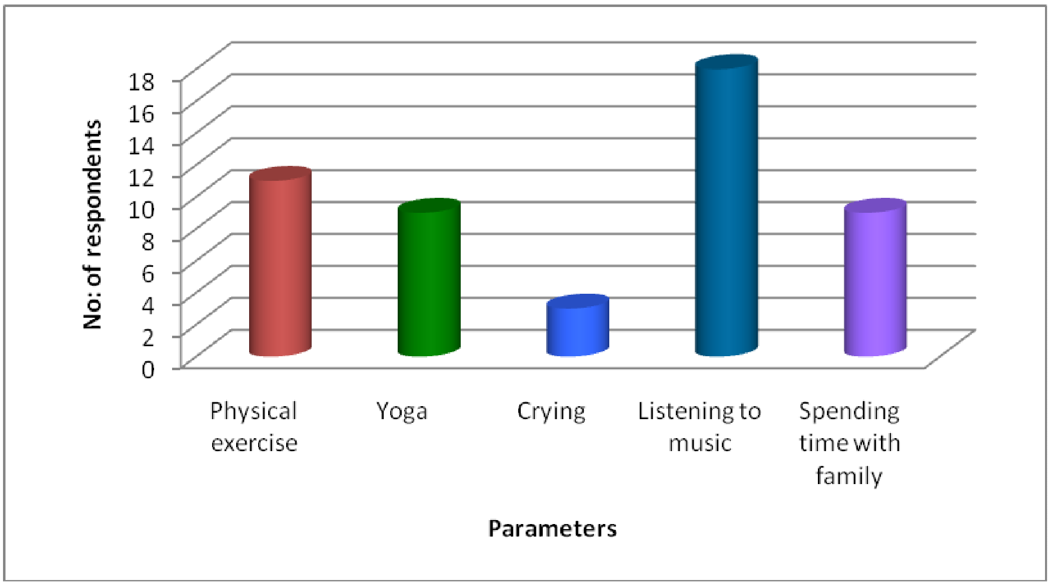
INTERPRETATION

the above table shows that out of 50 respondents, 38% of the respondents strongly agree and 38% of respondents agree with the statement that rational allocation of work reduces stress. When 10% disagrees with the statement, 6% strongly disagrees with it. 8% of them stand neutral.

TABLE 1.3: EFFECTIVE STRESS REDUCING ACTIVITIES

Particulars	no of respondents	Percentages
Physical exercise	11	22%
Yoga	9	18%
Crying	3	6%
Listening to music	18	36%
Spending time with family	9	18%
TOTAL	50	100

DIAGRAME 1.4: EFFECTIVE STRESS REDUCING ACTIVITY



INTERPRETATION: Out of the total 50 respondents 36% reduces their stress by listening to music. 22% do physical exercise to reduce stress. 18% practice yoga and 18% spend time with family. 6% felt that crying reduces stress.

FINDINGS

1. It was found that out of the total 50 respondents 74% of the respondents were male.
2. Among the total 50 respondents only 48% were married. The rest 52% were unmarried.
3. It was found that around 72% of the respondents felt stressed.
4. It was found that most of the respondents consider time pressure as the main cause of stress.

5. SUGGESTIONS

1. It is recommended that the company give one task at a time and give sufficient time in meeting the targets so that the employees performs his best without any stress.
2. It is recommended to the company to take appropriate measures in identifying the psychological problems, and then the health related problems will also come down. As psychological problems have a direct impact on employees' performance.
3. It is recommended that the company should conduct frequent recreational programmes like get together in the department, parties on special occasions to the employees to get relaxation.
4. It is recommended that the company can celebrate the achievements of employees in order to reduce stress level of employees.
5. It is recommended to the company that it can improve the inter -personal relationship between the manager and the employees. This can give a long way to reduce stress of the employees.
6. It is recommended to the company that it can conduct some leisure trips for the employees at every quarter.
7. It is recommended to the company that it can introduce some stress releasing training techniques.

6. CONCLUSION

The study about stress management was conducted in POPULAR HYUNDAI, THIRURKAD. Employees are considered as the most valuable asset of a firm. So for improving morale of each employee the management must ensure the factors causing stress among employees and the different techniques that should be implemented

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON EMPLOYEE TURNOVER AND ABSENTEEISM IN ITI, AREACODE, MALAPPURAM, KERALA

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Abstract

Absenteeism is a type of unscheduled activity which threatens the organization to fall in danger as it leads to the disruption of the daily process. Absenteeism converts the organization into a deviant work place behavior. It makes the employees to violate the norms of the organization leading to a disastrous output. Such effect of absenteeism affects the turnover of the organization leading to decreased selection and training cost. Absenteeism also affects the level of satisfaction among the employees and organisational performence. This shows the relationship between absenteeism and job satisfaction. The present study is an attempt made to investigate the impact of absenteeism and labour turnover on organisational performance at ITI, Areacode, Malappuram, Kerala. The result indicate that 3 item is very good, 5 item is good, 3 item is average, 2 item is poor and 3 item is extremely poor score. Conclusively the impact of absenteeism and labour turnover on organisational performance appear to be average.

Keywords: Absenteeism; Labour Turnover; Organisational Performance; Job satisfaction

1. Introduction

Absenteeism is means absence of workers from the regular work without prior per mission, notice of sanction. Absenteeism is an important problem in many enterprises. Excessive absenteeism involves a considerable loss to the enterprises because work scheduled are upset and delayed and management has to give overtime wages to meet the delivery dates. The rates of overtime wages are double than the normal rates of wages. Therefore, study of cause of absenteeism is essential to deal with the problem.

The rate of absenteeism is expressed as the person of man day last through absence to the total number of man days scheduled in a given period.

$$\text{Absenteeism} = \frac{\text{Number of man days lost through absence}}{\text{Number of man days scheduled to work}} \; x\, 100$$

The method of calculating employee turnover is number of the employees at the beginning of year divided by the number of employees at the closing of year multiplied by 100 i.e.

$$\text{Employee Turnover} = \frac{\text{No of employees at beginning of year } x \; 100}{\text{No.of employees at the end of year}}$$

Workers may remain absent from regular work due to hard nature of jobs, monotony in the work and the personnel region. This leads to absenteeism. It is abnormal and natural tendency among the factory workers. It becomes a problem when it exceeds ten percent as it disturbs the production schedules and creates many problems. The present study is an attempt made to investigate the impacts of absenteeism performance and labour turnover on organisational performance at ITI, Areacode, Malappuram, Kerala.

2. Review of Literature

According to **Luthans (1990)** when satisfaction is high,absenteeism tends to be low and when satisfaction is low, absenteeism tends to be high. This correlation has been rather found to be moderate, the underlying assumption is that the absence is at least in part, the result of dissatisfaction on the job **(Anderson,2004). Hoque and Islam (2003)** describe absenteeism as “a subject to be studied, a matter to be thought over and a plan to be solved".

Robins (1998) noted that the indirect cost of absenteeism can be up to three times higher than the direct costs of absenteeism. It therefore becomes vital that organizations recognize the extent of this problem due to high costs associated with continued with unscheduled absences. Absenteeism in the workplace is receiving increasing attention and organizations are taking a closer look at the costs of absenteeism as well as issues such as employee loyalty and commitment.

A study conducted by organizational care South Africa has revealed that South African companies are losing millions of rands a year due to absenteeism in the workplace. **Robins et. al. (2003)** indicate that South African managers consider absenteeism their most serious discipline problem. If not managed and controlled, absenteeism can "spread like an epidemic, creating a range of disciplinary problems for organizations. The main problem is perhaps that many employees believe sick leave is a benefit like annual leave and they areentitled to take it, irrespective of the condition of their health. However the issue of absenteeism is a multifaceted one and a phenomenon which requires a multi-pronged approach.

Swarnalata and Sureshkrisna(2013) reveals that there is a direct linkage between employee absenteeism and job satisfaction. It is further revealed that absenteeism at workplace is caused by lot of factors which leads to the dissatisfaction of the employees. Employee absenteeism is a costly personnel problem that concerns employers. Understanding these factors may help public managers design policies that provide positive work environments prompting employees to have positive feelings about the work situation.

Taylor and Cosenza (1997) pointed out that if departments want to increase retention they must start with a solid recruiting process. They indicated that it is important to communicate the values of the organisation to its employees in order to increase their level of consent, participation and motivation. The communication must begin early in the employer/employee relationship. To retain employees, departments must offer career advancement opportunities. Employee involvement, recognition, importance of work and career development opportunities is all important when dealing with employees retention.

According to **Nagdeva et. al. (2008)** prediction models using data mining technique provide accurate and consistent results regarding employees turnover. The authors were able to find a correlation between the prediction and the true condition **.Deepa and Stela (2012)** attempted to study some of the factors which may be the possible reasons for an employee to leave the organisation. To reduce the employee turnover rate the company must concentrate on working condition and safety measures. So it leads the organisation to retain their employees. **Sowmya and Panchanatham (2012),** was analysed the relationship between turnover intension and organisational politics by using the personnel correlation analysis.

Gupta (2013) shows that employee's absenteeism is a major issue for retail sector organisation. It give the inverse effect on organisation growth and development. However the absenteeism can be controlled and minimized by implementing good working condition and clear policies and procedures to the employees.

Barsmase and shukla (2013) showed that lower income employees perceive higher absenteeism. The major factors that affect absenteeism are: welfare facilities, salary, leave policies, supervisor behaviour, present working condition and transport facilities.

Tiwari (2014) concludes that to reduce turnover in financial institution should create some opportunity for the growth of their employees. Effective training programme and the company can recruit people's who are competent and can cope with problems. Job security is prime factor for retaining employees, these institutions should pay proper attention so that employees can feel job security. Employees have not right to convey their message to top level people, for this they will have to follow format system of communication. It is also found that only major problems are solved, small issues are always ignored. She suggested employees should be provided job security, motivated in well manner, give feedback on employee performance on a regular basis, be flexible in terms of work life balance, to provide supervisors and managers with adequate training to become effective managers.

3. OBJECTIVES OF STUDY

- To study the factor responsible for the absenteeism & labour turnover at ITI, Areacode.
- To know the attitude of management towards their workers and the awareness regarding their problems.
- To understand the attitude of employee regarding their job and its condition in the organisation.
- To analyse the opinion of employees & labour regarding absenteeism and labour turnover.
- To study the impact of absenteeism and labour turnover on organisational performances.

4. HYPOTHESIS

- Both the management and workers perform their role properly and harmoniously without any undesired conflict.
- The satisfaction level on the part of worker up to the desired level.
- Absenteeism found was less so it contributes positively to productivity.
- Industrial relations were satisfactory.

5. METHODOLOGY

With a view to analyze the know causes and impacts of absenteeism and labour turnover on organisational performance at ITI, Areacode, Malappuram, Kerala. ***16 items close ended structured questionnaires were distributed among various cadres of employees.*** Interview and dissuasion with some employees was another tool for study. Secondary data collected from the past literature, annual reports, data maintained by ITI Areacode was also incorporated. The study was conducted in various divisions. ***The scoring was simplified in percentage as per the formula of Rao (1991) i.e. Percentage Score = Mean Score - 1x25 Five categories of gradation were very good, good, , average,poor and extrimely poor.***

6. RESULT

Impact of Absenteeism and Labour Turnover on Organisational Performance at ITI Areacode

- The appended show the item wise mean score, percentage score and category of 16 items obtained the impact of absenteeism and labour turnover on organisational performance. Some trends notice below.
- The impact of absenteeism and labour turnover on organisational performance appear to be average. The average mean score and percentage score of the overall of 16 items has been computed at 3.28 (57.22%).
- The most important factors contributing very good score are; getting leave sanction (item 11), tension free job (item 13), like the work and work place (item-15). Other important factors resulting good score are: physical facilities at work place (item-2), absenteeism increase the over time allowance bill (item-7), higher rate of absenteeism leads the labour turnover (item-8), place safe for working, (item-9), relationship with peers/supervisors, (item-10).

- The factors on which organisation have scored average are: absenteeism is problem in organisation (item-3), absenteeism disturbed the work flow of organisation (item-5), absenteeism and labour turnover decrease the quality of production (item-12).
- The items which scored poor are: labour turnover cause the higher rate of accidents (item-6), potential is fully being utilized (item-14).
- The factors on which organisation have extremely poor score are: physical facilities pertinence absenteeism (item-1), salary structure perform important role in absenteeism (item-4), can better result on some other job (item-16).
- Main caused of absenteeism in organisation are : (i) personnel and family problems. , (ii) illness / sickness. (iii) Excessive work. (iv) absence of regular leave policy. (v) poor supervision. (vi) Travel distance.

Table 1. Item wise mean score, percentage score and categories on impact of absenteeism and labour turnover on organisational performance at ITI AREACODE

Sl. No	Statement	Mean score	% Score	Category
1	Physical facilities pertinence absenteeism.	1.80	20	EP
2	Quality of physical facilities at work place.	3.60	65	G
3	Absenteeism is problem in organisation.	3.20	55	AV
4	Salary structure perform important role in absenteeism.	2.00	25	EP
5	Absenteeism disturbed the work flow of organisation.	3.00	50	AV
6	Labour turnover causes the higher rate of accidents.	2.80	45	P
7	Absenteeism increases the overtime allowance bill.	3.48	62	G
8	Higher rate of absenteeism leads the labour turnover.	3.40	60	G
9	Place safe for working.	3.40	60	G
10	Relationship with peer's/superiors.	3.54	63.5	G
11	Getting leave sanctioned.	4.72	93	VG
12	Absenteeism and labour turnover decreases the quality of production.	4.14	58.5	AV
13	Feel free in work place/tension free job.	4.72	93	VG
14	Potential is fully being utilized.	2.86	46.5	P
15	Like work and work place.	4.24	81	VG
16	You can better result on some other job.	1.72	18	EP
	Average	***3.28***	***57.22***	***AV***

Table 2. Categories wise items of absenteeism and labour turnover

S.No.	Statement	Percentage (Range)	Item No.	Total No. of Item
1.	Very good.	70 and above.	11,13,15	03
2.	Good.	60 and above.	2,7,8,9,10	05
3.	Average	50 and above.	3,5,12	03
4.	Poor	40 and above.	6,14	02
5.	Extremely poor	Less than 40.	1,4,16	03

SUGGESTIONS

Although most of the factors which are responsible for absenteeism are not present in the organisation but still proper maintenance of records and follow up is required from time to time. There is need to create awareness regarding the management policies on the worker side and the requirements and facilities needed by worker on the management side. The strict actions should be taken against the absenteeism prevailing in the organisation. The main causes of dissatisfaction should be analysed and removed. More welfare facilities should be provided. The personnel policies should be implemented properly. The new tasks can be assigned to the responsible and interested workers to obtain more interest and commitment. The proper emphasis should be given on worker's participation in decision making process. Al last, the organization should be concentrate on workers as they are the main contributors in the achievement of organizational goals and in increasing productivity.

7. CONCLUSION

The management and the workers are satisfied with the job conditions and think that the healthful and hygienic working conditions are available at the workplace. The wage and allowances provided are reasonable and there is job security among the employees. The potentials are fully utilized in the organisation. The adequate welfare facilities are provided which give a sense of belonging to the worker. Still some improvements can be made to make the workplace more comfortable. There are adequate housing and transport facilities available. The employer's behaviour towards its employees is affectionate and mild. There is presence of strict discipline. There is open communication between the management and the workers, so most of them are satisfied with it and their grievances are solved by the higher authorities. The management has positive attitude and cordial relationship exist between the management and the worker. The leave rules are fixed and in case of any emergency the leave is provided without any delay. But some workers are not satisfied with the leave rules. The worker's participation in decision making process is less which should be increased. Most of the worker is aware about the personnel policies and their rights and obligations. The safety instructions and safe methods of operation are followed during the course of work and the accidents are prevented up to the greater extent but still it requires more attention by the management. The absenteeism is less as most of the employees and workers belong to the local area only. The management also thinks that absenteeism has a great impact on the achievement of organizational goals and productivity. At last all these factors help in reduction in absenteeism and the fulfillment of the organizational goals and increase in productivity.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON QUALITY OF WORK LIFE AMONG THE EMPLOYEES IN VASAN MEDICAL HALL TRICHIRAPPALLI

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Abstract

The privatization of the country's economy and the associated increased competition in the various industrial sectors has resulted in the demand for increased employee productivity and corporate performance, and thus, the need for developing knowledge on using performance-oriented programs to enhance both employee and organizational performances. In meeting this challenge, there is the need to re-examine not only organizational structures and processes, but also those aspects of work life that incorporate and support the creation of positive organizational values to enhance employee-management relationship. Hence, a study was undertaken to know the quality of work life among the employees in Vasan Medical Hall, Tiruchirappalli. The data were collected through structured questionnaire from 75 respondents working in various designations in Vasan Medical Hall, located in Tiruchirappalli city such as Tillainagar, Woraiyur and Junction. Further the data were analysed through anova and chi square to know the relationship of employees demographic profile and quality of work life.

1. INTRODUCTION

"Quality of work life" is an important concept that an organization can use to enhance its employees' productivities in order to gain competitive advantage in the industrial environments of fast developing economies. The attainment of such competitive advantage could be linked to the attitudinal characteristics of employees influenced by their organizational experiences, which could impact either positively or negatively on organisational productivity, performance and reputation. Positive attitudes of employees can be developed when employers satisfy their various needs continuously. Positive impacts such as high commitment and loyalty may lead to increasing performance through hard work while negative attitudes such as absenteeism, pilfering among others can result in poor performance. In other words, the organizational environment must have the capacity to satisfy meaningfully an employee's organizational and personal needs, and also the ability to shape organizational values that better support and promote employees' health and well-being, job security, job satisfaction, competence development and balance between work and non-work life (Aryeetey and Sanda, 2012).

2. STATEMENT OF THE PROBLEM:

The role of employees behaviour is very important in every organisation. In general satisfaction is a person feelings of pleasure are disappointment resulting from comparing a other company perceived performance in relation to his or her expectation, the company wants to good performance among employees.

3. SCOPE OF THE STUDY:

The main scope of the study is to explore the best motivators and the motivating factors among the employees like, self-confidence, perseverance, initiative, morale and their effective utilization in their work.

4. OBJECTIVES OF THE STUDY:

- To know the socio-economic profile of the company
- To study the factors which are needed to motivate the employees.
- To study the employee monetary and non-monetary benefits provided by the organization.
- To learn the employees satisfaction on the interpersonal relationship exists in the organization.
- To study the development of working atmosphere.

5. HYPOTHESIS

- There is no significant association between the factors influencing quality of work life and sex of the respondents.
- There is no significant association between the factors influencing quality of work life and experience of the respondents.
- There is no association between qualification of the respondent and Working Environment More Emphasis on Machine than Individuals.
- There is no association between qualification of the respondent and opportunities for self-improvement.

6. METHODOLOGY

Research is a systematic method of finding solutions to problems. It is essentially an investigation, a recording and an analysis of evidence for the purpose of gaining knowledge. Redman more define “A systematic effort to gain new knowledge”.

DATA COLLECTION:

The main sources through which data were collected are:

1. Primary sources
2. Secondary sources

Primary Sources collected through direct interview with employees with the help of Questionnaire, it consists of open ended questions. The secondary data are collected through the previous records company journals, records, company journals, magazines and company website.

SAMPLING PLAN:

Sampling is used to collect data from limited numbers whereas census is used for large numbers. Since limited numbers are considered sampling method is used.

SAMPLE SIZE:

75 samples were chosen according to random sampling.

7. TOOLS FOR DATA ANALYSIS:

The collected data have been analyzed with the help of tools like simple percentage, chi-square and one way ANOVA.

ANALYSIS AND INTERPRETATION

TABLE NO. 1: GENDER OF THE RESPONDENTS

GENDER	FREQUENCY	PERCENTAGE
MALE	36	48
FEMALE	39	52
TOTAL	75	100

The above table reveals that 52% of the respondents are female and 48% of the respondents are male.

TABLE NO. 2: YEARS OF EXPERIENCE

EXPERIENCE	FREQUENCY	PERCENTAGE
BELOW 1 YEAR	23	30.7
1-5 YEARS	23	30.7
5-10 YEARS	14	18.7
ABOVE 10 YEARS	15	20.0
Total	75	100.0

The above table depicts that 30.7% of the respondents each having the experience of below one year and 1-5 years and 20% of the respondents are having above 10 years of experience and 18.7% of the respondents having 5-10 years of experience.

TABLE NO. 3: QUALIFICATION OF THE RESPONDENTS

QUALIFICATION	FREQUENCY	PERCENTAGE
UNDER GRADUATION	24	32.0
POST GRADUATION	24	32.0
OTHERS	9	12.0
PROFESSIONAL	18	24.0
Total	75	100.0

The above table illustrates that 32% of the respondents each qualified with under and post graduate experience, 24% of the respondents were professionals and 12% of the respondents were qualified with diploma, SSLC, HSC etc.

TABLE NO. 4: MARITAL STATUS OF THE RESPONDENTS

MARITAL STATUS	FREQUENCY	PERCENTAGE
MARRIED	57	76.0
UNMARRIED	18	24.0
Total	75	100.0

The above table depicts that 76% of the respondents were married and 24% of the respondents were married.

TABLE NO. 5: MONTHLY INCOME OF THE RESPONDENTS

MONTHLY INCOME	FREQUENCY	PERCENTAGE
BELOW Rs.10,000	10	13.3
Rs.10001-15000	20	26.7
Rs. 15001-20000	27	36.0
ABOVE Rs. 20000	18	24.0
Total	75	100.0

The above table depicts that 36% of the respondents earning a monthly income of Rs.

15000 to 20000, 26.7% of the respondents earning a monthly income of Rs. 10000 – Rs. 15000, 24% of the respondents earns above Rs. 20000 and 13.3% of the respondents earn a monthly income of below Rs. 10000.

TABLE NO. 6: FACTORS INFLUENCING JOB SATISFACTION

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Satisfied with the income	21(28%)	27(36%)	9(12%)	9(12%)	9(12%)
Financial needs are fulfilled	21(28%)	27(36%)	12(16%)	9(12%)	6(8%)
Absence of risk of illness and injury	27(36%)	21(28%)	9(12%)	18(24%)	-
Working environment more emphasis on machine than individuals	30(40%)	27(36%)	9(12%)	9(12%)	-
Inaccurate communication	24(32%)	33(44%)	9(12%)	-	9(12%)
Authority and Responsibility	27(36%)	30(40%)	6(8%)	9(12%)	3(4%)
New ideas are appreciated	19(25.3%)	11(14.7%)	18(24%)	18(24%)	9(12%)
Freedom of taking decision	36(48%)	18(24%)	10(13.3%)	5(6.7%)	6(8%)
Self-Improvement	25(33.3%)	27(36%)	9(12%)	9(12%)	5(6.7%)
Too Challenging Work	14(18.7%)	34(45.3%)	9(12%)	9(12%)	9(12%)
Opportunities for creative work	30(40%)	27(36%)	9(12%)	9(12%)	-
Enhancement of Job skills	14(18.7%)	25(33.3%)	18(24%)	9(12%)	9(12%)
Opportunities for promotion	28(37.3%)	20(26.7%)	9(12%)	9(12%)	9(12%)
No Discrimination by Caste, Religion and Life style	23(30.7%)	23(30.7%)	5(6.7%)	15(20%)	9(12%)
Pay attention to Grievance Redressal	9(12%)	9(12%)	9(12%)	28(37.3%)	20(26.7%)
Take care of employee welfare	33(44%)	15(20%)	9(12%)	9(12%)	9(12%)

The above table reveals that 36% of the respondents were agreed that they are satisfied with the salary given by the organisation and agreed that their financial needs are fully met by the organisation. 36% of the respondents strongly agreed that the working environment is free from risk of illness and injury, 40% of them strongly agreed that the work environment is more emphasized on machine than the individuals and as well as they have an opportunity in the organisation for creative work and also agreed that, the authority and responsibility for reporting and delegation of work is accurate.

44% of them agreed that the communication passes from top level to lower level were inaccurate, 24% opined that the new ideas given by the employees to the management were not appreciated. 48% of the respondents strongly agreed that they have complete freedom to take decision whenever necessary, 36% of them agreed that the organisation provides enough opportunity for self-improvement.

45.3% of the respondents agreed that the work is too challenging, 33.3% of them agreed that the individual job skills are enhanced in the organisation, 37.3% of the respondents strongly agreed that the organisation has the right platform for promotion and the same percentage of them said that the organisation doesn't make any attention to solve the employees grievances, 46 respondents have good opinion about the treatment of employees, stated that there is no any discrimination among employees irrespective of caste, religion and life style, 44% strongly agreed that the organisation always think of employee welfare.

ANOVA TEST

Table No. 7: ASSOCIATION BETWEEN FACTORS INFLUENCING QUALITY OF WORK LIFE AND SEX OF THE RESPONDENTS

Null Hypothesis: *There is no significant association between the factors influencing quality of work life and sex of the respondents.*

Opinion about No.1 soap	Groups	Sum of Squares	Df	Mean Square	F	Sig.
Absent of risk of illness	Between Groups	21.711	1	21.711	14.308	.000

and injury	Within Groups	110.769	73	1.517		**(Significant)**
	Total	132.480	74			
Working environment more emphasis on machine than individuals	Between Groups	6.653	1	6.653	3.860	.053 **(Insignificant)**
	Within Groups	125.827	73	1.724		
	Total	132.480	74			
Inaccurate communication	Between Groups	.692	1	.692	.368	.546 **(Insignificant)**
	Within Groups	137.308	73	1.881		
	Total	138.000	74			
Authority and responsibility	Between Groups	.692	1	.692	.368	.546 **(Insignificant)**
	Within Groups	137.308	73	1.881		
	Total	138.000	74			
New ideas are appreciated	Between Groups	12.407	1	12.407	7.169	.009 **(Significant)**
	Within Groups	126.340	73	1.731		
	Total	138.747	74			
Participation in technical planning	Between Groups	.077	1	.077	.044	.835 **(Insignificant)**
	Within Groups	128.590	73	1.762		
	Total	128.667	74			
Adequate information about the department	Between Groups	64.692	1	64.692	87.496	.000 **(Significant)**
	Within Groups	53.974	73	.739		
	Total	118.667	74			

The anova test predicted that the calculated value is greater than the table value for the factor working environment is more emphasis on machine than individuals, inaccurate communication, authority and responsibility and participation in technical planning. Hence, it is concluded that there is no significant association between sex of the respondents and working environment is more emphasis on machine than individuals, inaccurate communication, authority and responsibility and participation in technical planning whereas the factors such as absent of risk and injury and appreciation of new ideas the calculated value is lesser than the table value. Hence it is concluded that there is a significant association between sex and absent of risk and injury and appreciation of new ideas.

TABLE NO.8: ASSOCIATION BETWEEN FACTORS INFLUENCING QUALITY OF WORK LIFE AND EXPERIENCE OF THE RESPONDENTS

Null Hypothesis: *There is no significant association between the factors influencing quality of work life and experience of the respondents.*

Opinion about No.1 soap	Groups	Sum of Squares	Df	Mean Square	F	Sig.
Absent of risk of illness and injury	Between Groups	16.257	3	5.419	3.310	.025 **(Significant)**
	Within Groups	116.223	71	1.637		
	Total	132.480	74			
Working environment more emphasis on machine than individuals	Between Groups	18.353	3	6.118	3.806	.014 **(Significant)**
	Within Groups	114.127	71	1.607		
	Total	132.480	74			
Inaccurate communication	Between Groups	20.994	3	6.998	4.247	.008 **(Significant)**
	Within Groups	117.006	71	1.648		
	Total	138.000	74			
Authority and responsibility	Between Groups	40.308	3	13.436	9.765	.000 **(Significant)**
	Within Groups	97.692	71	1.376		
	Total	138.000	74			
New ideas are appreciated	Between Groups	42.620	3	14.207	10.493	.000 **(Significant)**
	Within Groups	96.127	71	1.354		

	Total	138.747	74			
Participation in technical planning	Between Groups	41.775	3	13.925	11.378	.000 **(Significant)**
	Within Groups	86.892	71	1.224		
	Total	128.667	74			
Adequate information about the department	Between Groups	62.453	3	20.818	26.294	.000 **(Significant)**
	Within Groups	56.214	71	.792		
	Total	118.667	74			

The anova test predicted that the calculated value for the factors such as working environment is more emphasis on machine than individuals, inaccurate communication, authority and responsibility and participation in technical planning, absent of risk and injury and appreciation of new ideas the calculated value is lesser than the table value. Hence it is concluded that there is a significant association between sex and machine than individuals, inaccurate communication, authority and responsibility and participation in technical planning, absent of risk and injury and appreciation of new ideas

CHI-SQUARE TEST

TABLE NO.9: WORKING ENVIRONMENT MORE EMPHASISED ON MACHINE THAN INDIVIDUALS AND QUALIFICATION OF THE RESPONDENTS

Null Hypothesis: There is no association between qualification of the respondent and Working Environment More Emphasis on Machine than Individuals.

Qualification	No. of Respondents (n=75)				
	Under Graduate	**Post Graduate**	**Others**	**Professional**	**Total**
Strongly Agree	15	6	0	0	21
Agree	9	18	0	0	27
Neutral	0	0	0	9	9

Disagree	0	0	0	9	9
Strongly Disagree	0	0	9	0	9
Total	24	24	9	18	75

χ^2 = 1.60, d.f. = 12, p – value = .000* (*Significant at 1% level)

Since p-value (.000) is lesser than 0.01, so the null hypothesis is rejected at 1 percent level of significance. The table result confines that, there is an association between qualification of the respondent and Working Environment More Emphasis on Machine than Individuals.

TABLE NO.10 SELF-IMPROVEMENT AND QUALIFICATION OF THE RESPONDENTS

Null Hypothesis: There is no association between qualification of the respondent and opportunities for self- improvement.

Qualification	No. of Respondents (n=75)				
	Under Graduate	Post Graduate	Others	Professional	Total
Strongly Agree	10	6	9	0	25
Agree	0	18	0	9	27
Neutral	0	0	0	9	9
Disagree	9	0	0	0	9
Strongly Disagree	5	0	0	0	5
Total	24	24	9	18	75

χ^2 = 1.002, d.f. = 12, p – value = .000* (*Significant at 1% level)

Since p-value (.000) is lesser than 0.01, so the null hypothesis is rejected at 1 percent level of significance. The table result confines that, there is an association between qualification of the respondent and self-improvement.

TABLE NO.11 SATISFIED INTERGROUP RELATIONS AND GENDER OF THE RESPONDENTS

Null Hypothesis: There is no association between gender of the respondent and satisfied intergroup relations.

Qualification	No. of Respondents (n=75)		
	Male	Female	Total
Strongly Agree	27	5	32
Agree	9	14	23
Neutral	0	5	5
Disagree	0	6	6
Strongly Disagree	0	9	9
Total	36	39	75

χ^2 = 36.150, d.f. = 4, p – value = .000* (*Significant at 1% level)

Since p-value (.000) is lesser than 0.01, so the null hypothesis is rejected at 1% level of significance. The table result confines that, there is an association between gender of the respondent and satisfied intergroup relations.

8. FINDINGS

More than half of the respondents working in Vasan Medical Hall were female, one third of the respondents have more than one year of experience in the organisation. 36% of them were agreed that they are satisfied with the income given in the organisation. 36% of the respondents agreed that their financial needs are fully met by the organisation and they are satisfied with their work and stated that they will definitely continue the job regardless of pay. 36% of the respondents agreed that the working environment is absent of risk of illness and injury. 40% of the respondents strongly agreed that the work environment is more emphasized on machine than the individuals and the same were agreed that the authority and responsibility for reporting and delegation of work is accurate. 45.3% of the respondents agreed that they knew about complete information about the department. 48% of the respondents strongly agreed that they have complete freedom to take decision whenever necessary and inaccurate communication, authority and responsibility and participation in technical planning, absent of risk and injury and appreciation of new ideas. Chi square test reveals that there is an association between qualification of the respondent and Working Environment More Emphasis on Machine than Individuals, there is an association between qualification of the respondent and self-improvement and there is an association between gender of the respondent and satisfied intergroup relations.

9. SUGGESTIONS:

The company should avoid building "Dissatisfaction". The people should be informed through feedback, about how they are performing their job. The company should make sure that sub-ordinates have the tools company tools through job to get through job done for achieving the goals.

10. CONCLUSION

The employees working in Vasan Medical Hall were satisfied and agreed that there quality of work life is satisfactory. Company should focus on Campus Recruitment. It has been seen that there has been too much of work load recently results into stress. RHRS should come up with stress management activities. Refresher's Training & updates regarding the products must be given to each employee so that they can get the proper knowledge of the products. Front end should be there to deal with walk in customers.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON EMPLOYEE TURNOVER AND ABSENTEEISM IN ITI, AREACODE, MALAPPURAM, KERALA

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Abstract

Absenteeism is a type of unscheduled activity which threatens the organization to fall in danger as it leads to the disruption of the daily process. Absenteeism converts the organization into a deviant work place behavior. It makes the employees to violate the norms of the organization leading to a disastrous output. Such effect of absenteeism affects the turnover of the organization leading to decreased selection and training cost. Absenteeism also affects the level of satisfaction among the employees and organisational performence. This shows the relationship between absenteeism and job satisfaction. The present study is an attempt made to investigate the impact of absenteeism and labour turnover on organisational performance at ITI, Areacode, Malappuram, Kerala. The result indicate that 3 item is very good, 5 item is good, 3 item is average, 2 item is poor and 3 item is extremely poor score. Conclusively the impact of absenteeism and labour turnover on organisational performance appear to be average.

Keywords: Absenteeism; Labour Turnover; Organisational Performance; Job satisfaction

1. Introduction

Absenteeism is means absence of workers from the regular work without prior per mission, notice of sanction. Absenteeism is an important problem in many enterprises. Excessive absenteeism involves a considerable loss to the enterprises because work scheduled are upset and delayed and management has to give overtime wages to meet the delivery dates. The rates of overtime wages are double than the normal rates of wages. Therefore, study of cause of absenteeism is essential to deal with the problem.

The rate of absenteeism is expressed as the person of man day last through absence to the total number of man days scheduled in a given period.

$$\text{Absenteeism} = \frac{\textit{Number of man days lost through absence}}{\textit{Number of man days scheduled to work}}\ x\ 100$$

The method of calculating employee turnover is number of the employees at the beginning of year divided by the number of employees at the closing of year multiplied by 100 i.e.

$$\text{Employee Turnover} = \frac{\textit{No of employees at beginning of year } x\ \mathbf{100}}{\textit{No.of employees at the end of year}}$$

Workers may remain absent from regular work due to hard nature of jobs, monotony in the work and the personnel region. This leads to absenteeism. It is abnormal and natural tendency among the factory workers. It becomes a problem when it exceeds ten percent as it disturbs the production schedules and creates many problems. The present study is an attempt made to investigate the impacts of absenteeism performance and labour turnover on organisational performance at ITI, Areacode, Malappuram, Kerala.

2. Review of Literature

According to **Luthans (1990)** when satisfaction is high,absenteeism tends to be low and when satisfaction is low, absenteeism tends to be high. This correlation has been rather found to be moderate, the underlying assumption is that the absence is at least in part, the result of dissatisfaction on the job **(Anderson,2004). Hoque and Islam (2003)** describe absenteeism as “a subject to be studied, a matter to be thought over and a plan to be solved".

Robins (1998) noted that the indirect cost of absenteeism can be up to three times higher than the direct costs of absenteeism. It therefore becomes vital that organizations recognize the extent of this problem due to high costs associated with continued with unscheduled absences. Absenteeism in the workplace is receiving increasing attention and organizations are taking a closer look at the costs of absenteeism as well as issues such as employee loyalty and commitment.

A study conducted by organizational care South Africa has revealed that South African companies are losing millions of rands a year due to absenteeism in the workplace. **Robins et. al. (2003)** indicate that South African managers consider absenteeism their most serious discipline problem. If not managed and controlled, absenteeism can "spread like an epidemic, creating a range of disciplinary problems for organizations. The main problem is perhaps that many employees believe sick leave is a benefit like annual leave and they areentitled to take it, irrespective of the condition of their health. However the issue of absenteeism is a multifaceted one and a phenomenon which requires a multi-pronged approach.

Swarnalata and Sureshkrisna(2013) reveals that there is a direct linkage between employee absenteeism and job satisfaction. It is further revealed that absenteeism at workplace is caused by lot of factors which leads to the dissatisfaction of the employees. Employee absenteeism is a costly personnel problem that concerns employers. Understanding these factors may help public managers design policies that provide positive work environments prompting employees to have positive feelings about the work situation.

Taylor and Cosenza (1997) pointed out that if departments want to increase retention they must start with a solid recruiting process. They indicated that it is important to communicate the values of the organisation to its employees in order to increase their level of consent, participation and motivation. The communication must begin early in the employer/employee relationship. To retain employees, departments must offer career advancement opportunities. Employee involvement, recognition, importance of work and career development opportunities is all important when dealing with employees retention.

According to **Nagdeva et. al. (2008)** prediction models using data mining technique provide accurate and consistent results regarding employees turnover. The authors were able to find a correlation between the prediction and the true condition **.Deepa and Stela (2012)** attempted to study some of the factors which may be the possible reasons for an employee to leave the organisation. To reduce the employee turnover rate the company must concentrate on working condition and safety measures. So it leads the organisation to retain their employees. **Sowmya and Panchanatham (2012),** was analysed the relationship between turnover intension and organisational politics by using the personnel correlation analysis.

Gupta (2013) shows that employee's absenteeism is a major issue for retail sector organisation. It give the inverse effect on organisation growth and development. However the absenteeism can be controlled and minimized by implementing good working condition and clear policies and procedures to the employees.

Barsmase and shukla (2013) showed that lower income employees perceive higher absenteeism. The major factors that affect absenteeism are: welfare facilities, salary, leave policies, supervisor behaviour, present working condition and transport facilities.

Tiwari (2014) concludes that to reduce turnover in financial institution should create some opportunity for the growth of their employees. Effective training programme and the company can recruit people's who are competent and can cope with problems. Job security is prime factor for retaining employees, these institutions should pay proper attention so that employees can feel job security. Employees have not right to convey their message to top level people, for this they will have to follow format system of communication. It is also found that only major problems are solved, small issues are always ignored. She suggested employees should be provided job security, motivated in well manner, give feedback on employee performance on a regular basis, be flexible in terms of work life balance, to provide supervisors and managers with adequate training to become effective managers.

3. OBJECTIVES OF STUDY

- To study the factor responsible for the absenteeism & labour turnover at ITI, Areacode.
- To know the attitude of management towards their workers and the awareness regarding their problems.
- To understand the attitude of employee regarding their job and its condition in the organisation.
- To analyse the opinion of employees & labour regarding absenteeism and labour turnover.
- To study the impact of absenteeism and labour turnover on organisational performances.

4. HYPOTHESIS

- Both the management and workers perform their role properly and harmoniously without any undesired conflict.
- The satisfaction level on the part of worker up to the desired level.
- Absenteeism found was less so it contributes positively to productivity.

- Industrial relations were satisfactory.

5. METHODOLOGY

With a view to analyze the know causes and impacts of absenteeism and labour turnover on organisational performance at ITI, Areacode, Malappuram, Kerala. ***16 items close ended structured questionnaires were distributed among various cadres of employees.*** Interview and dissuasion with some employees was another tool for study. Secondary data collected from the past literature, annual reports, data maintained by ITI Areacode was also incorporated. The study was conducted in various divisions. ***The scoring was simplified in percentage as per the formula of Rao (1991) i.e. Percentage Score = Mean Score - 1x25***

Five categories of gradation were very good, good, , average,poor and extrimely poor.

6. RESULT

Impact of Absenteeism and Labour Turnover on Organisational Performance at ITI Areacode

- The appended show the item wise mean score, percentage score and category of 16 items obtained the impact of absenteeism and labour turnover on organisational performance. Some trends notice below.
- The impact of absenteeism and labour turnover on organisational performance appear to be average. The average mean score and percentage score of the overall of 16 items has been computed at 3.28 (57.22%).
- The most important factors contributing very good score are; getting leave sanction (item 11), tension free job (item 13), like the work and work place (item-15). Other important factors resulting good score are: physical facilities at work place (item-2), absenteeism increase the over time allowance bill (item-7), higher rate of absenteeism leads the labour turnover (item-8), place safe for working, (item-9), relationship with peers/supervisors, (item-10).
- The factors on which organisation have scored average are: absenteeism is problem in organisation (item-3), absenteeism disturbed the work flow of organisation (item-5), absenteeism and labour turnover decrease the quality of production (item-12).
- The items which scored poor are: labour turnover cause the higher rate of accidents (item-6), potential is fully being utilized (item-14).

- The factors on which organisation have extremely poor score are: physical facilities pertinence absenteeism (item-1), salary structure perform important role in absenteeism (item-4), can better result on some other job (item-16).
- Main caused of absenteeism in organisation are : (i) personnel and family problems. , (ii) illness / sickness. (iii) Excessive work. (iv) absence of regular leave policy. (v) poor supervision. (vi) Travel distance.

Table 1. Item wise mean score, percentage score and categories on impact of absenteeism and labour turnover on organisational performance at ITI AREACODE

Sl. No	Statement	Mean score	% Score	Category
1	Physical facilities pertinence absenteeism.	1.80	20	EP
2	Quality of physical facilities at work place.	3.60	65	G
3	Absenteeism is problem in organisation.	3.20	55	AV
4	Salary structure perform important role in absenteeism.	2.00	25	EP
5	Absenteeism disturbed the work flow of organisation.	3.00	50	AV
6	Labour turnover causes the higher rate of accidents.	2.80	45	P
7	Absenteeism increases the overtime allowance bill.	3.48	62	G
8	Higher rate of absenteeism leads the labour turnover.	3.40	60	G
9	Place safe for working.	3.40	60	G
10	Relationship with peer's/superiors.	3.54	63.5	G
11	Getting leave sanctioned.	4.72	93	VG
12	Absenteeism and labour turnover decreases the quality of production.	4.14	58.5	AV
13	Feel free in work place/tension free job.	4.72	93	VG
14	Potential is fully being utilized.	2.86	46.5	P
15	Like work and work place.	4.24	81	VG
16	You can better result on some other job.	1.72	18	EP
	Average	***3.28***	***57.22***	***AV***

Table 2. Categories wise items of absenteeism and labour turnover

S.No.	Statement	Percentage (Range)	Item No.	Total No. of Item
1.	Very good.	70 and above.	11,13,15	03
2.	Good.	60 and above.	2,7,8,9,10	05

3.	Average	50 and above.	3,5,12	03
4.	Poor	40 and above.	6,14	02
5.	Extremely poor	Less than 40.	1,4,16	03

SUGGESTIONS

Although most of the factors which are responsible for absenteeism are not present in the organisation but still proper maintenance of records and follow up is required from time to time. There is need to create awareness regarding the management policies on the worker side and the requirements and facilities needed by worker on the management side. The strict actions should be taken against the absenteeism prevailing in the organisation. The main causes of dissatisfaction should be analysed and removed. More welfare facilities should be provided. The personnel policies should be implemented properly. The new tasks can be assigned to the responsible and interested workers to obtain more interest and commitment. The proper emphasis should be given on worker's participation in decision making process. Al last, the organization should be concentrate on workers as they are the main contributors in the achievement of organizational goals and in increasing productivity.

7. CONCLUSION

The management and the workers are satisfied with the job conditions and think that the healthful and hygienic working conditions are available at the workplace. The wage and allowances provided are reasonable and there is job security among the employees. The potentials are fully utilized in the organisation. The adequate welfare facilities are provided which give a sense of belonging to the worker. Still some improvements can be made to make the workplace more comfortable. There are adequate housing and transport facilities available. The employer's behaviour towards its employees is affectionate and mild. There is presence of strict discipline. There is open communication between the management and the workers, so most of them are satisfied with it and their grievances are solved by the higher authorities. The management has positive attitude and cordial relationship exist between the management and the worker. The leave rules are fixed and in case of any emergency the leave is provided without any delay. But some workers are not satisfied with the leave rules. The worker's participation in decision making process is less which should be increased. Most of the worker is aware about the personnel policies and their rights and obligations. The safety instructions and safe methods of operation are followed during the course of work and the accidents are prevented up to the greater extent but still it requires more attention by the management. The absenteeism is less as most of the employees and workers belong to the local area only. The management also thinks that absenteeism has a great impact on the achievement of organizational goals and productivity. At last all these factors help in reduction in absenteeism and the fulfillment of the organizational goals and increase in productivity.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

Theme of Masculinity in Tennessee Williams' *A Street Car Named Desire*

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1. Introduction

American Drama kept pace with the progress in other branches of literature after the vanishing of the Puritan prejudice against theatre by the nineteenth century. The people's need for drama was satisfied often by imported stuff in the form of renderings. Modern American Drama has been a kind of slow evolution without any particular leader or school but with the tinge of individuality from dramatists like Tennessee Williams, Arthur Miller and Eugene O' Neill who have drawn up their own manifestoes of dramatic art. Tennessee Williams was born in 1914 in Columbus, Missouri and was very much influenced by the contemporary concern with psychological problems and human nature. He is not a dramatist of ideas but he communicates his own sensibility and feeling of horror at the world. His important plays include ***The Glass Menagarie, A Street Car Named Desire*** and ***Cat on a Hot Tin Roof. A Street Car Named Desire*** written in 1947 earns Williams the Pulitzer Prize. It depicts the destruction of a young woman named Blanche Du Bois who yearns to lead a mystic life of the South before the war. Ultimately, she ends up with nothing fruitful but only with despair and frustration. She seeks refuge in her sister Stella's house where she is brutally raped by her heartless brother-in-law Stanley bubbling with male supremacy only to send her to a lunatic asylum.

1. **Insolent Behaviour**

Stanley Kowalski, the hero of ***A Street Car Named Desire*** is a typical character of virility whose primitive vitality excuses his crudeness and brutality. Blanche Du Bois, the heroine is unable to cope with the brutal nature of men as she lives in a world of her own imagination. The very opening of the play with its stage directions is the epitome of Masculinity with Stanley who heaves the package at Stella which she manages to catch. Stanley's vehement behavior in receiving Blanche shows his insolence. He seems to pose ridiculous questions to her regarding her profession and marriage thus making her sink back down with nervous breakdown. The funny and petty remarks of Blanche underlining the rudeness in Stanley enrages him often.

2. **Sordid Mindedness**

Stanley's sordid mindedness surfaces when he comes to know from Stella that her paternal house Belle Reve has slipped out of their hands as Blanche could not save it with her meager salary. He accuses Blanche of having swindled money by selling the house. He is mad with ire by opening the trunk of Blanche when she is taking shower in the bathroom. He asks Stella how Blanche as a teacher can own such rich clothes from her low income. Inspite of the pleadings from Stella not to inquire Blanche anything regarding Belle Reve, he probes into her lavish manner of clothing and retorts harshly to the face of Blanche that he is not the sort of a person to be taken in by her Hollywood glamour stuff. Identifying the real suspicion in the heart of Stanley, Blanche submits the legal papers of Belle Reve by taking away some love letters of her which are kept along with them in the tin box. Stanley snatches them from her in a barbaric way thinking that she might be trying to hide some important papers from him. Blanche is totally hurt by this but he justifies his action as

> You see, under the Napoleonic Code- a man has to take
> An interest in his wife's affairs – especially now that
> She's going to have a baby.
>
> (**Scene 2, 151**)

3. **Unscrupulous Attitude**

When Blanche and Stella return from the show, Blanche turns on the radio of Stanley to relish the music. Stanley who is at the poker table with her friends playing the game, rushes to her and throws the radio out of the window. This angers Stella who in turn tells all the players at the poker table to leave the place in the name of decency. This arouses Stanley to the extent of giving a blow to Stella. However, he manages to pacify Stella by yelling out her name incessantly and violently to bring her back home from upstairs. He is irritated by he comment of Blanche about him as beastly and that he must have been born under the Astrological sign Aries due to which he bangs all the things around. Stanley immediately counter-questions about Blanche's birth star for which she replies as Virgo, the symbol of virginity. He at once unscrupulously attacks her by digging her past affair with a man Shaw in Laurel which shocks her terribly.

4. **Diplomatic Nature**

Stanley is diplomatic in drifting the mind of Stella slowly towards him and against her sister. He tells her that Blanche has been sent out of the school because of her affair with a seventeen year old boy and her amorous play in Flamingo's second rate hotel because of which she has come to them for her stay without having any place. He also turns down the love of Mitch for Blanche by narrating such scandalous stories to him. Whenever Stella takes the side of

Blanche and criticizes him disbelieving his words, he suddenly outbursts throwing a cup, a plate, a saucer on the floor and commands Stella to clean them. He never likes being dictated by women.

STANLEY

What do you think you are? A
Pair of queens? Remember……………
Every man is a king
And I am a king around here, so don't forget it

(**Scene 8**)

5. **Revengeful trait**

Blanche and Stanley often fall out exchanging cantankerous remarks. Stanley insults Blanche by presenting an envelope that contains a bus ticket for her to leave for Laurel. As she is not aware of Stanley's evil hand, she is totally shattered when Mitch is point-blank to say that she is not clean enough to bring into his house with his mother. Not only Stanley and Mitch, but all other several men who have come into her life have ditched her in one way or the other. Stanley tries out his last blow on Blanche during the absence of Stella for her delivery of baby. He misbehaves to her and molests her in a boorish way inspite of her struggling. She is rebellious to relent to go to asylum but in vain amidst the helplessness and sobbing of Stella and Mitch witnessing the pathetic plight of a poor, tormented and ill-treated woman.

6. Conclusion

Tennessee Williams, thus, has thrown light upon the dominant masculinity in the society through the character of Stanley who completely destroys and defames the identity of Blanche, the weaker sex. There reside in every strata of society, some male chauvinists who pull women down from the ladder of success to keep strong and staunch their upper-handedness in a lively manner. To put it in a nutshell, Tennessee Williams has brought in this play the real truth – truth about human beings and the way they live as in his all other plays emphasizing the fact that Drama is the criticism of life and ***A Street Car Named Desire*** is a play about life

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

Blended Learning: An overview

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1. Introduction

The concept of e-learning is facilitating the teaching and learning experience using new channels and technologies. E-learning as any form of learning that utilizes a computer or technological network for delivery, interaction or facilitation. Becker states that e-learning covers a wider set of applications and processes, which include web-based learning and virtual classrooms. With the ability of the Internet to bridge time and space, and the advancement in technology, e-learning has the potential to continuously break some of its own barriers. With blended learning environments, faculties design programs and courses to mix and match the two teaching modalities. According to Newman , in this area of research is in its infancy, a safe assumption is that faculty will look to use the blended approach so as to take advantage of the best pedagogical techniques of online and face-to-face learning.

Definitions

Definition of blended learning is a formal education program in which a student learns:

- at least in part through online learning, with some element of student control over time, place, path.

- at least in part in a supervised brick-and-mortar location away from home

- and the modalities along each student's learning path within a course or subject are connected to provide an integrated learning experience.

- The combination of media and tools employed in an e-learning environment'. This definition could describe a purely distance learning course, where no face-to-face lessons occur. Communication between the learner and e-tutor may take place through any number of technologies, such as email and internet telephone.

- A course that combines 'transmission' and 'constructivist' approaches would fit into this category, such as one involving elements of a present-practice-produce methodology as well as task-based learning.

- **Blended learning** is a term increasingly used to describe the way e-learning is being combined with traditional classroom methods and independent study to create a new, **hybrid teaching** methodology. It represents a much greater change in basic technique than simply adding computers to classrooms; it represents, in many cases, a fundamental change in the way teachers and students approach the learning experience.

Needs

1. Due to the growth in information and communication technology e-learning has become an ideal technology for education and learning.

2. By the vast information explosion, e-learning offers both teachers and learners access to anywhere, anytime "information rich" resources.
3. E-learning became alternative learning technology to the traditional teaching and learning method.

History

Technology-based learning emerged as an alternative to instructor-led learning in the 1960s with mini-computers. The major advantage that blended learning is one instructor can teach so many people. The example is PLATO (Programmed Logic for Automatic Teaching Operations), a system developed by the University of Illinois and Control Data. Mainframe based training had a number of interface limitations that gave way to satellite-based live video in the 1970s. In the early 1990s, CD-ROMs used for providing technology-based learning and the limitation to CD-ROMs was tracking completion of coursework, so learning management systems emerged as a way to facilitate progress tracking. Modern blended learning is delivered online, and some examples of channels through which online blending learning can be delivered include webcasting and online video (live and recorded). Solutions such as Khan Academy have been used in classrooms to serve as platforms for blended learning.

Components of Blended learning

1. In-person classroom activities facilitated by a trained educator
2. Online learning materials, often including pre-recorded lectures given by that same instructor
3. Structured independent study time guided by the material in the lectures and skills developed during the classroom experience

Advantages

1. Less expensive to deliver, affordable and saves time
2. Flexibility in terms of availability- anytime anywhere. In other words, e-learning enables the student to access the materials from anywhere at anytime.
3. Access to global resources and materials that meet students' level of knowledge and interest
4. Self-pacing for slow or quick learners reduces stress and increases satisfaction
5. E-learning allows more affective interaction between the learners and their instructors through the use of emails, discussion boards and chat room

6. Learners have the ability to track their progress
7. Learners can also learn through a variety of activities that apply to many different learning styles that learners have

8.It helps the learners develop knowledge of using the latest technologies and the Internet

9.The e-learning could improve the quality of teaching and learning as it supports the face-to-face teaching approaches.

Disadvantages

1.These might include little or no “in-person” contact with the faculty member
2. Difficult learning curve in how to navigate within the system, problems with the technology
3.The need for the student to be actively involved in learning, and increased lead-time required for feedbackregarding assignments
4.There are also different aspects, especially in the developing countries, such as providing the required funds to purchase new technology
5.Lack of adequate e-learning strategies, training for staff members and most importantly the student resistance to use the elearning systems
6. Lack of a firm framework to encourage students to learn
7. A high level of self-discipline or self-direct is required, learners with low motivation or bad study habits may fall behind
8.Absence of a learning atmosphere in e-learning systems
9..When compared to the face-to-face learning, the learning process is less efficient.

Conclusion

The technology of blended learning involves the combination of face to face teaching and learning through online. The benefits of this new technology expound from subject, course and university perspective. The examples of this blened e-learning involves project based authentic functions. Through the new technology, blended programmes are seen as enhancing faculty and student satisfaction through a more efficient use of learning time by reducing commute times. Since it is a modern technology on e-learning, all the library professionals must be well aware of blended learning to apply in their profession.

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INJRI
International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

A STUDY ON NEUTROSOPHIC GRAPHS

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ABSTRACT

In this paper, we are study about some basic definitions related to Graphs and Neutrosophic graphs. Some properties for the neutrosophic graphs associated with the Neutrosophic bigraphs. By applying some neutrosophic cognitive map and techniques in Neutrosophic models.

Keywords: **Graphs, Neutrosophic graphs, Neutrosophic bigraphs and Neutrosophic**

MSC CODE: 05C99

1. INTRODUCTION

Graph theory has several interesting applications in system analysis, operations research, and economics. Euler (1707-1782) became the father of graph theory. In 1847 Kirchoff developed the theory of trees, in order to solve the system of simultaneous linear equation, which give the current in each branch and each circuit of an electric network. In 1857 Cayley discovered the important class of graphs called trees by considering the changes of variable in the differential calculus. Jordan in 1869 independently discovered trees as a purely mathematical discipline and Sylvester 1882 wrote that Jordan did so without having any suspicion of its bearing on modern chemical doctrine. Lewin the psychologist proposed in 1936 that the life span of an individual be represented by a planar map. Thus finally in the 21st century the graph theory has been fully exploited by fuzzy theory.

1.1. Neutrosophic Graphs:

Definition 1.1.1:

A ***graph*** G is an order triple G (V (G), E (G),ψ_G) consisting of a non empty set V(G) of vertices, a set E(G) disjoint from V(G), of edges and an incidence function ψ_G that associates each edge of G an unorder pair of vertices of G.

If e is an edge and u and v are vertices ψ_G(e) =uv, then e is said to join u and v, the vertices u and v are called the ends of e.

Example 1.1.1:

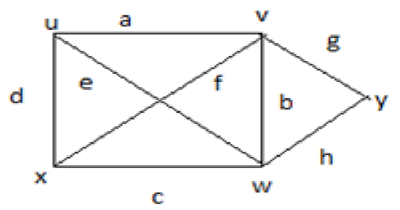

figure1.1.1. Graph

Definition 1.1.2:

A ***Neutrosophic graph*** is a graph in which at least one edge is an indeterminacy denoted by dotted lines.

Example 1.1.2:

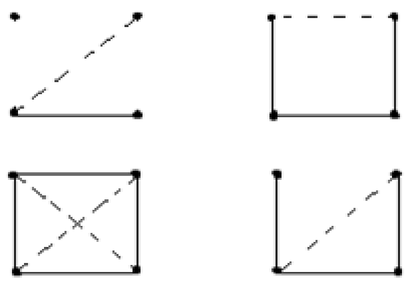
figure 1.1.2. neutrosophic graphs

Definition 1.1.3:

A ***neutrosophic directed graph*** is a directed graph which has at least one edge to be an indeterminacy.A ***neutrosophic oriented graph*** is a neutrosophic directed graph having no symmetric pair of directed indeterminacy lines. A ***neutrosophic subgraph*** H of a neutrosophic graph G is a subgraph H which is itself a neutrosophic graph.

Theorem 1.1.1:

Let G be a neutrosophic graph.All subgraphs of G are not neutrosophic subgraphs of G.

Proof: Consider the neutrosophic graph given in figure 1.1.3.

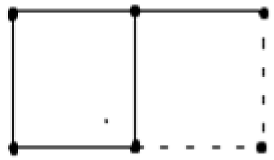

figure 1.1.3.

This has a subgraph given by figure 1.1.4.

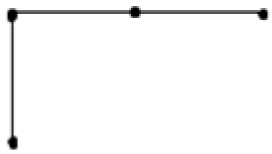

figure 1.1.4

Which is not a neutrosophic.hence proved.

Theorem 2.2.2:

Let G be a neutrosophic graph. In general the removal of a point from G need not be a neutrosophic subgaph.

Proof:

Consider the graph G given in figure2.2.4.

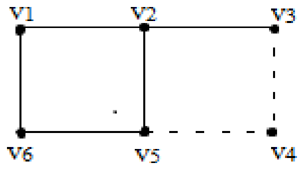

figure2.2.4.

$G \backslash v_4$ is only a subgraph of G but is not a neutrosophic subgraph of G. Thus it intersting to note that this is a main feature by which a graph differs from a neutrosophic graph.

2.1.Neutrosophic bigraphs

Definition 2.1.1:

$G=G_1 \cup G_2$ is said to be a ***bigraph*** if G_1 and G_2 are two graphs such that G_1 is not a subgraph of G_2 or G_2 is not a subgraph of G_1, i.e., they have either distinct vertices or edges.

Definition 2.1.2:

A neutrosophic graph $G_N=G_1 \cup G_2$ is said to be a ***neutrosophic bigraph*** if both G_1 and G_2 are neutrosophic graphs that the set of vertices of G_1 and G_2 are different atleast by one coordinate i.e. $V(G_1) \not\subset V(G_2)$ or $V(G_2) \not\subset V(G_1)$ i.e. $V(G_1) \cap V(G_2)=\phi$ is also possible but is not a condition i.e. the vertex set of G_1 is not a proper subset of the vertex set of G_2 or vice versa or atleast one edge is different in the graphs G_1 and G_2. 'or' is not used in the mutually exclusive sense.

Example 2.1.1:

Let $G=G_1 \cup G_2$ be the neutrosophic bigraph given by the following figure:

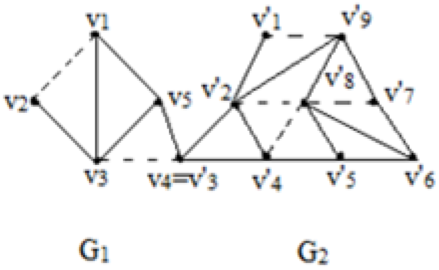

figure 2.1.1.

$V(G_1) = \{ v_1, v_2, v_3, v_4, v_5 \}$

$V(G_2)=\{v'_1, v'_2, v'_3, v'_4, v'_5, v'_6, v'_7, v'_8, v'_9\}$

dotted edges are the neutrosophic edges. Thus $G_N=G_1 \cup G_2$ is a neutrosophic bigraph.

Definition 2.1.3:

A ***neutrosophic weak bigraph*** $G=G_1 \cup G_2$ is a bigraph in which at least one of G_1 or G_2 is a neutrosophic graph and the other need not be a neutrosophic graph.

Theorem 2.1.2:

All neutrosophic bigraph are neutrosophic weak bigraph but a neutrosophic weak bigraph in general is not a neutrosophic bigraph.

Proof:

By the very definition we see all neutrosophic bigraphs are weak neutrosophic bigraphs. To show a weak neutrosophic bigraph in general is not a neutrosophic bigraph. Consider theweak neutrosophic bigraph $G=G_1 \cup G_2$ given by the following figure 4.1.2 given by the following example.

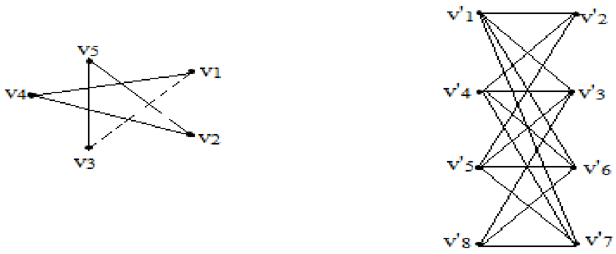

figure 2.1.2

$$G=G_1 \cup G_2$$

Clearly G_1 is a neutrosophic graph but G_2 is not a neutrosophic graph. So $G=G_1 \cup G_2$ is not a neutrosophic bigraph but only a weak neutrosophic bigraph.

Definition 2.1.4:

Let $G=G_1 \cup G_2$ be a neutrosophic bigraph G is said to ***neutrosophically glued neutrosophic bigraph*** if the bigraph is edge glued and at least one edge is a neutrosophic edge i.e. atleast one edge is joined by dotted lines.

Theorem 2.1.2:

Let $G=G_1 \cup G_2$ be a weak neutrosophic graph which is not a neutrosophic bigraph. Then $G=G_1 \cup G_2$ cannot be a neutrosophically glued neutrosophic bigraph.

Proof:

Let $G=G_1 \cup G_2$ is a weak neutrosophic bigraph which is not a neutrosophic bigraph; i.e. without loss in generality we assume G_1 is a neutrosophic graph and G_2 is not a neutrosophic graph. $G=G_1 \cup G_2$ is a weak neutrosophic bigraph only.

Suppose $G= G_1 \cup G_2$ is neutrosophic bigraph then both the graphs G_1 and G_2 becomes neutrosophic as both G_1 and G_2 have only one neutrosophic edge in common, which is a very contradiction to our assumption that G is only a weak neutrosophic

Definition 2.1.5:

Let $G=G_1 \cup G_2$ be a neutrosophic bigraph. G is said to be a ***neutrosophic subbigraph connected*** if the graph G_1 and G_2 have neutrosophic subbigraph in common.

Theorem 2.1.3:

Let $G=G_1 \cup G_2$ be a weak neutrosophic bigraph which is not a neutrosophic bigraph G cannot be neutrosophic subbigraph connected.

Proof:

Given $G= G_1 \cup G_2$ is a weak neutrosophic bigraph which is not a neutrosophic bigraph. That is only one of G_1 or G_2 is a neutrosophic graph. So by Theorem the weak neutrosophic bigraph cannot be even neutrosophic edge connected so if, this is to be neutrosophic subbigraph connected G_1 and G_2 must have a neutrosophic subgraph. Which is not possible as only one of G_1 or G_2 is a neutrosophic graph. Hence the claim.

We know to every neutrosophic graph G there is a neutrosophic matrix associated with it. Likewise with every neutrosophic bigraph, we have neutrosophic bimatrix associated with it. Further with every weak neutrosophic bigraph we have a weak neutrosophic bimatrix associated with it.

3.1. Neutrosophic Cognitive map applied in Neutrosophic model

Definition 3.1.1:

A ***neutrosophic cognitive map*** **(NCM)** is a neutrosophic directed graph with concepts like policies, events etc. as nodes and causalities or indeterminates as edges. It represents the causal relationship between concepts.

Example 3.1.1:

Here Analysis of strategic planning simulation based on NCMs knowledge and differential game is given. We use the map of FCM but after discussing with an expert converts it into an NCM by adjoining the edges which are indeterminate, and this is mainly carried out for easy comparison.

Now according to this expert, competitiveness and market demand is an indeterminate. Also sales price and economic condition is an indeterminate. Also according to him the productivity and market share is an indeterminate whether a relation exists directly cannot be said but he is not able to state that there is no relation between these concepts so he says let it be an indeterminate.Also according to him quality control and market share is an indeterminate. Thus on the whole the market share is an FCM with a lot of indeterminacy so is best fit with an NCM model.Thus obtain the initial version of NCM matrix and refined version of NCM matrix, also give the corresponding comment. Study the factor of indeterminacy and prove the result is nearer to truth for finding solutions to the market share problem. Compare FCM and NCM in the case of market share problem.

Definition 3.1.2:

An NCM is imbalanced if we can find two paths between the same two nodes that create causal relations of different sign. In the opposite case the NCM is balanced. The term 'balanced' ***neutrosophic digraph*** is used in the following sense that is in a imbalanced NCM we cannot determine the sign or the presence of indeterminacy of the total effect of a concept to another.

Now an similar lines based on the idea that as the length of the path increases, the indirect causal relations become weakened the total effect should have the sign of the shortest path between two nodes.

Example 3.1.2:

Illustration of neutrosophic cognitive state maps of users web behavior is described. Searching for information in general is complex, with lot of indeterminacies and it is an uncertain process for it depends on the search engine; number of key words, sensitivity of search, seriousness of search etc. Hence we can see several of the factors will remain as indeterminate for the $C_1, C_2, \ldots, C_7$ and we can remodel using NCM.

The NCM modeling of the users web behavior is given by the following neutrosophic digraph and the corresponding N(E) built using an expert opinion is given by the following neutrosophic matrix:

$$N(E)=\begin{pmatrix} 0 & -1 & -1 & 1 & -1 & -1 & 1 \\ 1 & 0 & -1 & -1 & -1 & -1 & 1 \\ -1 & -1 & 0 & -1 & I & 1 & 1 \\ -1 & -1 & -1 & 0 & 0 & I & I \\ 1 & 1 & 1 & 1 & 0 & 1 & -1 \\ 1 & 1 & I & 1 & 1 & 0 & -1 \\ 1 & 1 & 1 & 1 & 0 & I & 0 \end{pmatrix}$$

Several results and conclusions can be derived for each of the state vectors.

2. CONCLUSION:

In this paper, fundamental features of graphs and its properties, we have discussed and definitions, examples and theorems of Neutrosophic graphs also discussed. The concepts of Neutrosophic bigraphs also have been discussed. Further these are implemented in neutrosophic models and the neutrosophic cognitive map is also implemented in Neutrosophic Models.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

DOMINATION NUMBERS IN GRAPH THEORY

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ABSTRACT

Domination is an area in graph theory with an extensive research activity. The dominating set problem tells to determine the domination number of a graph. The concept of dominating set occurs in a variety of problems. A number of problems are motivated by communication network problems. The communication network includes a set of nodes, where one node can communicate with another, then if it is directly connected to that node.

1. INTRODUCTION

In order to send a message directly from a set of nodes to all others, one has to choose the set in such a way that all other nodes are connected to at least one node in the set. Now, such a set is a dominating set in a graph, which represents the network. Other applications of domination are the facility location problem, land surveying and routings. Many domination parameters are obtained by combining domination with another graph theoretical property. Most of domination parameters are defined by imposing an additional constraint on the domination set. Such parameters are called co-domination parameters.

1. Basic definitions

Definition: 1.1

A set D of vertices in a graph G = (V,E) is called a **dominating set** of G if every vertex in V-D adjacent to some vertex in D.

Example: 1

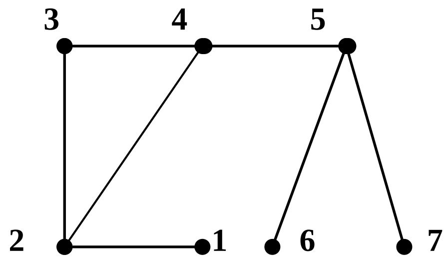

Fig.1

Dominating Set

The sets {2,3,5},{2,4,6,7} are **dominating sets**.

Definition: 1.2

The **domination number** $\gamma(G)$ of a graph G is the minimum cardinality of a dominating set in G.

Definition: 1.3

A dominating set D is called a **minimal dominating set** if no proper subset of D is a dominating set.

Definition: 1.4

The **upper domination number** $\Gamma(G)$ of a graph G is the maximum cardinality of a dominating set in G.

Definition: 1.5

The **Independence number** $\beta_0(G)$ is the maximum cardinality of an independent set in G.

Definition: 1.6

A set S of vertices in a graph G is called an **independent set** if no two vertices in S are adjacent.

Definition: 1.7

An independent set S of a graph G such that $|S| = \beta_0(G)$ is called a **maximum independent set** of G

2. SPLIT DOMINATION NUMBER

Definition:2.1

A domination set D of a graph G = (V,E) is a **split dominating set** if the induced sub graph <V-D> is disconnected.

Definition: 2.2

The split domination number $\gamma_s(G)$ of a graph G is the minimum cardinality of a split dominating set.

Theorem:2.1

For any graph G with an end vertex. $\gamma(G) = \gamma_s(G)$

Furthermore, there exists a γ_s-set of G containing all vertices adjacent to end vertices.

Proof:

Let v be an end-vertex of G.

Then there exists a cut-vertex w adjacent to v.

Let D be a γ_s-set of G.

Suppose $w \in D$.

Then D is a γ_s-set of G.

Suppose $W \in V\text{-}D$.

Then $V \in D$ and

Hence $(D\text{-}\{v\}) \cup \{w\}$ is a γ_s-set of G.

Repeating this process for all such cut vertices adjacent to end vertices, we obtain a γ_s -set of G containing all cut vertices adjacent to end vertices.

Theorem: 2.2

For any graph G, $\gamma_s(G) \leq +\alpha_0(G)$.

Proof:

Let S be a maximum independent set of vertices in G.

Then S has at least two vertices and every vertex in S is adjacent to some vertex in V-S.

This implies that V-S is a split dominating set of G

Hence $\gamma_s(G) \leq + \alpha_0(G)$.

Theorem: 2.3

For any graph G, $\gamma(G) + \gamma_s(G) \leq P$.

Proof

Since $\gamma(G) \leq \beta_o(G)$ and

$\gamma_s(G) \leq \alpha_o(G)$,

$\gamma(G) + \gamma_s(G) \leq \alpha_o(G),+\beta_o(G)$

Thus $\gamma(G) + \gamma_s(G) \leq P$.

The path p_4 which has $\gamma = \gamma_s = 2$.

Hence

$\gamma + \gamma_s = P = 4$.

Theorem: 2.4

For any graph G, $i(G) + \gamma_s(G) \leq P$

Proof:

Since $i(G) \leq \beta_o(G)$ and

$\gamma_s(G) \leq \alpha_o(G)$,

$i(G) + \gamma_s(G) \leq \beta_o(G),+ \alpha_o(G)$

Thus $i(G) + \gamma_s(G) \leq P$.

The path p_4 which has $i = \gamma_s = 2$.

Hence

(i_4) + γ_s (P_4) = P = 4.

3. STRONG SPLIT DOMINATION NUMBER

Definition: 3.1

A dominating set D of a graph G is a **strong split dominating set** if the induced subgraph‹V-D› is totally disconnected with at least two vertices.

Definition: 3.2

The strong split domination number γ_{ss}(G) of a graph G is the minimum cardinality of a strong split dominating set of G.

Example:3.1

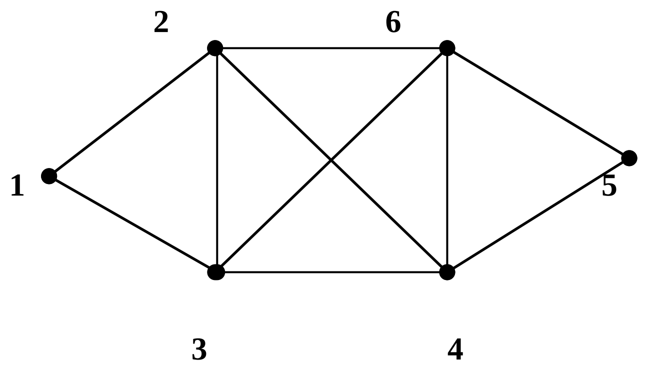

Figure: 2 Strong split dominating set.

The graph G in Fig2 has

{1,5} as a γ –set {2,4,6} as a γ_s –set and {2,3,4,6} as a γ_{ss} –set.

Hence γ(G)=2, γ_s(G)=3 and γ_{ss}(G)=4.

Theorem: 3.1

For any graph G of order p≥3, $\gamma_{ss}(G)=\alpha_0(G)+P_0$

Where P_0 is the number of isolated vertices of G.

Proof:

Let S be a maximum independent set of vertices in G and $S' \subset S$ be the set of all isolated vertices in G with $|S'| = P_0$.

Then $(V-S) \cup S'$, is a strong split dominating set of G.

Since for each vertex $v \in (V-S) \cup S'$, either v is an isolated vertex in $\langle (V-S) \cup S') \rangle$ or there exists a vertex $u \in S-S'$ such that v is adjacent to u, a strong split dominating set of G is minimal if and only if for each vertex $V \in D$, one of the following conditions is satisfied.

(i) There exists a vertex $u \in V-D$ such that u is adjacent to v.

(ii) V is an isolated vertex in $\langle D \rangle$.

$(V-S) \cup S'$ is minimal.

Since S is maximum,

$(V-S) \cup S'$ is minimum

Thus $\gamma_{ss}(G) = \alpha_0(G)+P_0$

4. NON SPLIT DOMINATION NUMBER

Definition: 4.1

A dominating set D of a graph G= (V,E) is a **nonsplit dominating set** if the induced sub graph $\langle V-D \rangle$ is connected.

Definition: 4.2

The nonsplit domination number $\gamma_{ns}(G)$ of a graph G is the minimum cardinality of a nonsplit dominating set.

Theorem: 4.1

Let D be a γ_{ns}-set of a connected graph G. If no two vertices is V-D are adjacent to a common vertex in D, then $P-\epsilon_T \leq \gamma_{ns}(G)$.

Proof:

Let D be a γ_{ns} –set of G.

Since for any two vertices u, v ∈ V-D, there exist two vertices u_1, v_1∈ D such that u_1 is adjacent to u but not to v and v_1 is a adjacent to v but not u.

This implies that,

There exists a spanning tree T of V-D in which each vertex of V-D is adjacent to a vertex of D.

This proves that $\epsilon_T \geq |V\text{-}D|$.

⇨ $\epsilon_T \geq P - \gamma_{ns}(G)$.

⇨ $P - \epsilon_T \leq \gamma_{ns}(G)$.

5. STRONG NONSPLIT DOMINATION NUMBER

Definition.5.1

A dominating set D of a graph G=(V,E) is a **strong nonsplit dominating set** if the induced subgraph‹V-D ›is complete.

Definition: 5.2

The strong nonsplit domination number $\gamma_{sns}(G)$ of G is the minimum cardinality of a strong nonsplit dominating set.

Theorem:5.1

For any graph G, $p-\omega(G) \leq \gamma_{ns}(G) \leq p-\omega(G)+1$.

Proof:

Let D be a γ_{sns} –set of G.

Since ‹V-D› is complete, $\omega(G) \geq |V\text{-}D|$ and hence $p-\omega(G) \leq \gamma_{ns}(G)$.

Let ‹S› be a complete graph with $|S| = \omega(G)$.

Then for any vertex $u \in S$. $(V-S) \cup \{u\}$ is a strong nonsplit dominating set of G And hence $\omega(G) \leq |(V-S) \cup \{u\}|$. **[**$|V-S|=p-\gamma_{ns}(G)$.**]**

$$\omega(G) \leq |(V-S)| \cup |\{u\}|.$$

$$\omega(G) \leq p-\gamma_{ns}(G)+1$$

Thus $\gamma_{ns}(G) \leq p-\omega(G)+1.$

$$p-\omega(G) \leq \gamma_{ns}(G) \leq p-\omega(G)+1.$$

6. CONCLUSION

The theory of decomposition is one of the fastest growing areas of research in graph theory. We have come across varieties of decompositions in the literature and most of them are defined by demanding the members of the decomposition to posses some interesting properties. We have introduced the concept of the equiparity induced path decomposition wherein the concepts of equiparity and induceness have been combined. This study is just a first step in this direction. However, there is wide scope for further research on this parameter and here we list some of them. The concept of dominating set occurs in a variety of problems.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

TOPOLOGICAL EQUIVALENCE OF METRICES

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ABSTRACT

In this paper, we are study about some basic definitions related to metric space and equivalence metric space. Some properties for the equivalence metric associated with the example of a metric space.

KEYWORDS :- **Topological equivalence of metrics, Uniform equivalence of metrics, Lipschitz equivalence of metrics**

MSC CODE: 22A99

1. Introduction

We began this equivalence by discussing a variety of metrics and have seen that there may be several different natural metrics on a given set. In many situations, particular importance is attached to features of a metric space other than the metric itself to its open subset, its convergent, subsequence, its nearest points and above all its continuous functions. Sometimes old metrics can be swapped for new ones that may make calculations easier but do not change these essential feature. Now is the time to catalogue the properties that different changes of metric preserve.

1.1. Definition

Suppose X is a set and d real function defined on the Cartesian product X $\times$X. then d is called a metric on X if and only if for each a, b, c $\in$X.

d(a, b)$\geq$0 with equality if and only if a=b.

d(a, b)=d(b, a)

d(a, b)$\leq$d(a, c)+d(c, b)

A metric d on a set X is stronger than a metric e on the same set if , and only if, the topology generated by d includes that generated by e. This condition can be expressed in different ways.

1.1. Theorem:

Suppose X is set and d and e are metric on X, then the following statements are equivalent.

(i)every open ball of (X, e)includes on open ball of (X, d)with the same centre.

(ii)every open subset of(X, e)is open in (X, d).

(iii)every closed subset of (X, e) is closed in (X, d).

(iv)the identity function from (X, d) to (X, d)is continuous.

Proof:

Suppose that

(i)holds and U is open in (X, e).let c be the collection of all open balls of (X, d) that are included in U. certainly ,$\bigcup C \subseteq U$. For each $x \in U$, there exists an open ball of (X ,e) centered at x and includes in U. by hypothesis, every such ball includes an open ball of (X, d) centered at x; in particular , $x \in \bigcup C$. since x is arbitrary in

U , this gives $U \subseteq \bigcup C$ and hence $U \subseteq \bigcup C$.

This set is open in (X, d) so (i) implies(ii). That (ii) and (iii) are equivalent is an immediate consequence that (ii) and (iv) are equivalent is a consequence.

Suppose now that (x_n) is a sequence that converges in (X, d) with limit z. if the identity function from (X, d) to (X, e) is continuous, then (x_n) converges to z in (X, e) also because continuous function preserve converges .

1.2. Definition:

Suppose X is a set and d and e are metrics on X, we say that

- That d is topologically stronger than e and that e is topologically weaker

Than d if and only if every open subset of (X, e)is open in (X, d)

- That d and e are topologically equivalent if and only if d is both weaker and stronger than e; and
- That d and d are not comparable if and only if d is neither topologically stronger nor topologically weaker than e.

1.2 Theorem:

Suppose X is set. Then topological equivalence is an equivalence relation on the collection of all metrics on X.

Proof:

This follows immediately from the fact that metrics on X are topologically equivalent if and only if they generated the same topology.

1.1 Example:

identity function from Suppose (X, e)is discrete metric space. Then e is topologically equivalent to the discrete metric on X.

2. Uniform equivalence of metric

2.1 Definition:

Suppose X is a set and d and e are metrics on X. we say that d is uniformly stronger than e and that e is uniformly weaker weaker than d if and only if the identity function from(X, d)to (X, e) is uniformly continuous. We say that d and e are uniformly equivalent if and only if each is uniformly stronger than the other.

2.1 Theorem:

Suppose X is a set and d and e are metrics on X.

If d is uniformly stronger then e, then d is topologically stronger then e .

If d and e are uniformly equivalent ,then they are topologically equivalent.

Proof:

If d is uniformly stronger then e, then the identity function from (X, d)to

(X, e) is uniformly continuous. It is therefore continuous and d is topologically stronger than e. this proves (i) (ii) follows easily.

3. **Lipschitz equivalence of metrics**

3.1 Theorem:

Suppose X is a set and d and e are metrics on X.

(1)if d is lipschitz stronger than e, than d uniformly stronger than e.

(2)if d and e are lipschitz equivalent, then they are uniformly equivalent.

Proof:

Suppose that d is lipschitz stronger than e, and let $k \in R^+$ be such that $e(a,b) \le kd(a,b)$ for all $a,b \in X$. Let $\in \in R^+$. Set $\delta = \in / k$. then for all $a,b \in X$

with $d(a,b) < \delta$,we have e(a, b)$\le k\delta = \in$. So d is uniformly stronger than e.

3.2 Theorem:

Suppose X is a set. Lipschitz equivalence is an equivalent relation on the collection of all metrics on X .

Proof:

Suppose that d, e and m are metrics on X and that d is lipschitz stronger than e and e is lipschitz stronger than m. then the identity maps $\tau_{d,e}:(X,d)\rightarrow(X,e)$ and $\tau_{e,m}:(X,e)\rightarrow(X,m)$ are lipschitz functions so that their composition $\tau_{d,m}:(X,d)\rightarrow(X,m)$ is also a Lipschitz function which means that d is lipschitz stronger than m.

Similary , if d is lipschitz weaker than e and e is lipschitz weaker than m, than d is lipschitz weaker than m, so lipschitz equivalence is transitive; it is certainly reflexive and symmetric

3.3 Theorem:

Suppose X is a set and d and e are metrics on X, suppose that d is lipschitz stronger than e. then every bounded subset of (X d)is bounded in (X, e).

Proof

Let $k\in R^{+}$ be such that $e(a,b)\leq kd(a,b)$ for all $a,b\in X$. suppose S is a subset of X that is bounded in (X, d). then for each $a,b\in$ S we ha $e(a,b)\leq kd(a,b)\leq kdiam_{d}(S)<\infty$ so that S is bounded in (X, e).

It follows from that lipschitz equivalence, unlike uniform equivalence, preserves boundedness. Since it also preserves convergence of sequences, it preserves the nearest-point property The truth about conserving metrics.

3.4 Theorem:

Suppose $n\in N$ and for each $i\in N_{n},(X_{i},\tau_{i})$ is a metric space. All conserving metrics on $\prod_{i=1}^{n}X_{i}$ are lipschitz equivalent, in particular, each is lipschitz equivalent. In particular, each is lipschitz equivalent to the Euclidean product metric μ_{2} on $\prod_{i=1}^{n}X_{i}$

Proof

Suppose d is a conserving metric on $\prod_{i=1}^{n}X_{i}$. Then d and μ_{2} are lipschitz stronger than μ_{∞} and Lipchitz weaker than μ_{1}.moreover we have

$\mu_\infty(a,b) \le \mu_2(a,b) \le \mu_1(a,b) \le n\mu_\infty(a,b)$ for all a, b$\in \prod_{i=1}^{n} X_i$ so that μ_1 and μ_∞ are lipschitz equivalent. then the proof is completed

4. Equivalence of norms

4.1 Theorem

Suppose X is a liner space. Two norms on X are topologically equivalent if and only if they are lipschitz equivalent.

Proof:

If the norms are lipschitz equivalent, then they are uniformly equivalent and so topologically equivalent, then the two identity mps are continuous . since the identity maps are linear, they are lipschitz function

5. Equivalent metric spaces

5.1 Definition

Suppose(X, d)and (Y, e) are metric spaces. X and Y is said to be homeomorphism of topologically equivalent if and only if there exists a bijective function f:X$\rightarrow$Y .That is continuous and has continuous inverse such a function is called a homeomorphism. X and Y are said to be uniformly equivalent if and only if, there Exists a bijection function f: X $\rightarrow$Y called a uniform equivalence that is uniformly continuous and has uniformly continuous inverse.

6.Conclusion

This equivalence we have examined different types of equivalence of metrics. topological equivalence is important because it preserves all those properties of a metric space that depend only on the topology, uniform equivalence is important because it is the usual form of equivalence in compact metric spaces and lipschitz equivalence is important because equivalence of norms is always lipschitz. Last we have considered briefly corresponding, but broader, notions of equivalence between metric space

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INJRI
International Journal of Research Instinct
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ISSN ONLINE 2348-2095
Research Article

Swelling and Adhesive Property of Poly Vinyl Alcohol Hydrogels

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Abstract

The prepared Poly vinyl alcohol hydrogel was like a rubber because of the swelling and confirms that the crystalline is low. The hydrogels were more adhesive to the paper, and it was not possible to separate the paper and the PVA hydrogel in a dried form. The equilibrated swelling (ES) was measured at 0.9 mg

***Keywords*: PVA, hydrogel, swelling.**

1. Introduction

Super absorbent polymers (SAPs) are cross-linked networks that can absorb a great amount of water or aqueous solutions[1]. Due to the unique properties of shapes, these polymers were synthesized and characterized by the several research groups in the world[2-5]. SAPs are mainly used in various industries such as hygiene, foods, cosmetics, and agriculture[6-8]. Since they responded to changing environmental conditions such as temperature[9], pH 10 and solvent composition[11], SAPs have been attracting much attention in medical and mechanical engineering fields. Polyvinyl alcohol (PVA) is a synthetic polymer that is soluble in water. Because of desirable characteristics, PVA hydrogels have been used in various pharmaceutical and biomedical applications. However, PVA must be cross-linked in order to that can be useful for a wide range of applications. Cross-linked PVA can be synthesized by chemical or physical methods. In the present report, we describe the preparation and characterization of a poly (vinyl alcohol) - based hydrogel. The effect of threats swelling behavior in addition of two solvents like water and acetone was investigated.

2. Preparation

About 0.15mg of of polyvinyl alcohol was dissolved in 10 ml of deionized distilled water. And 10ml of acetone is added drop by drop. After three days poly vinyl alcohol hydrogel was prepared.

3. Result and discussion:

The author could identify the swelling behavior and adhesive nature of the prepare P VA hydrogels. Hydrogels are composed with hydrated PVA chains and microcrystalline domain act as the crosslinks. The prepared material was like a rubber and conforms that the crystalline is low. When a sample was placed on the white paper, after 30 minutes the hydrogels were more adhesive to the paper. After that it was not possible to separate the paper and the PVA hydrogel in a dried form.

The tea bag (i.e. 100 mesh nylon screen) containing an accurately weighed powdered sample (0.1 ± 0.001 mg) with average particle sizes between 40–60 mesh (250-350) was immersed entirely in distilled water (20 mL) and allowed to soak for 1 h at room temperature. The tea bag was hung up for 15 min in order to remove the excessive fluid. The equilibrated swelling (ES) was measured twice using the equation ES = (Weight of swollen gel - Weight of dried gel)/ Weight of dried gel. And it was measured that the ES = 0.9 mg

4. Conclusion

Cross-linked PVA was synthesized by chemical method. In the present report, poly (vinyl alcohol) - based hydrogel were prepared and the swellin g behavior and the adhesive nature of PVA hydrogel was studied, and equilibriated swelling was studied.

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INJRI
International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

STUDY ON PERSONALITY IN RELATION TO EMOTIONAL INTELLIGENCE OF COLLEGE STUDENTS

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Abstract

The present study has been conducted to investigate and identify the personality in relation to emotional intelligence of college students. The sample consists of 100 college students. They were selected randomly. Emotional intelligence questionnaire developed by Schutte (1998) and Eyesenck Personality Inventory developed by Fay fransella 1981was used to collect the data. Correlation test proved that there was relationship between emotional intelligence and personality of college students.

Keywords: EI- Emotional Intelligence, TEIQue - Trait Emotional Intelligence Questionnaire

1. Introduction

Emotional intelligence (EI) has been generally described as a competency or "ability to perceive and accurately express emotion, to use emotion to facilitate thought, to understand emotions, and to manage emotions for emotional growth (Brackett, Mayer & Warner, 2004)."

As research on EI has progressed, many researchers have identified two distinct models of EI: ability EI and trait EI. This distinction is important to the discussion of EI because trait EI correlates highly with personality traits; whereas, ability EI has been found to correlate with general measures of intelligence, coping skills, and emotional regulation. However ability Emotional Intelligence and trait EI appear to be only minimally related concepts, and the correlations between them are key to understanding the current standing of EI research. For example, the low association between the two types of EI is a bit disconcerting if they are purporting to measure the same construct. If we are trying to understand what predicts certain individual behaviors or outcomes, then the high correlation between trait EI and personality is also potentially problematic if trait EI does not add any new information. Thus, the purpose of this section is to briefly describe EI, define the two models that represent the current state of research (i.e., trait EI and ability EI), and then describe the constructs of personality and how they are related to EI.

Personality and personality traits are generally considered, "relatively enduring styles of thinking, feeling, and acting (McCrae & Costa, 1997)." These enduring styles are thought to consistently and reliably influence and inform individuals' decisions, actions, and behaviors. For example, a pessimistic person will typically notice the small negative qualities and occurrences in a situation, remember and discuss these negative qualities, and not perceive or remember positive qualities in the situation. Personality structure is usually the patterned grouping of these traits into larger, cohesive factors that represent the basic dimensions of personality (McCrae, 2000). These traits and dimensions have been examined cross-culturally and have shown good reliability and validity across seven cultures and languages, although the role and meaning of the personality dimensions may differ across cultures (McCrae & Costa, 1997). By personality dimensions, psychologists mean the pattern among these traits, usually summarized EI, Personality

Although results from a recent series of three studies by Petrides et al. (2007) suggest that trait EI may be an informative construct above and beyond personality, there were several limitations to their studies. In the first two studies, Petrides, et al. gave a newly developed measure called the Trait Emotional Intelligence Questionnaire (TEIQue) to two samples of participants (n = 166 British college students and n = 354 unspecified). They found that the TEIQue was associated with measures of rumination, life satisfaction, depression, dysfunctional attitudes, and coping, even after controlling for their version of a FFM personality measure. However, the remaining associations between EI and the other variables were quite low after accounting for the FFM variance, making the meaning of the associations questionable. In their third study, Petrides et al. demonstrated that trait EI may be the underlying factor that explains individuals' susceptibility to a wide range of personality disorders. However, they failed to include the NEO-PI-R or a similar measure of FFM in that component of their study. In that third study, Petrides, et al. gave the TEIQue to college students in Spain (n = 212), as well as measures of personality disorders, depression, and dispositional (or "trait") mood. EI was EI, Personality, Regulation & Coping significantly associated with all of the personality disorder variables even after accounting for dispositional mood and depressive symptoms, which are typically highly associated with personality disorders. This study suggests that low EI may be an underlying risk factor for the development of serious mental health problems rather than the result of such mental health problems. However, these results were correlational and taken from a group of college students, so caution must be used when making these interpretations. Common critiques of the theoretical construct of EI (especially trait EI) and the measures (e.g., EQ-i and ECI) used to assess it are that it is not much more than a measure of personality. In particular, it overlaps substantially with the main tenets and constructs of the Five Factor Model (FFM) of personality (e.g., Brackett & Mayer, 2003; Ciarrochi, Chan, & Caputi, 2000; Day, Therrien, & Carroll, 2005; Matthews, Roberts, & Zeidner, 2004; McCrae, 2000), and thus adds little to our knowledge base after controlling for FFM. For example, Day et al. examined trait EI using Bar-On's EQ-i, and found that college students who scored high on measures of trait EI also tended to have higher scores on Agreeableness, Openness, and Extraversion, and lower scores on Neuroticism, compared with college students who scored lower on measures of trait EI.. Trait EI did not add significant information beyond that obtained from the NEO-PI-R. Moreover, after controlling for personality and cognitive (e.g., intelligence) abilities, Bastian et al. (2005) found that the relative contribution of trait EI to the reported life satisfaction and life skills of freshmen university students was quite small. Although there is some evidence that trait EI provides some information about mood-congruent responses in college students even after controlling for personality variables (e.g., Petrides & Furnham, 2001, 2003), the prevailing finding to date is that the most popular measures of trait EI are, "little more than a proxy measure of a composite of Big Five personality constructs, weighted most strongly toward low neuroticism (Matthews et al., 2004)." Lastly, trait EI, especially as measured with the ECI, also has poor convergent validity between self and observer ratings, similar to what has been found with ratings of personality (Connolly, Kavanagh, & Viswesvaran, 2007). Mayer and Cobb (2000) argue that the FFM personality model is by no means perfect, and in fact has been shown to have little association with job success in certain occupations (e.g., teachers), leaving an opportunity for EI to provide information in these areas. However, McCrae (2000) in his review of personality and EI, maps out how each of the trait EI concepts overlaps with the FFM, and suggests EI, Personality, Regulation & Coping 33 that keeping the five traits separated out is a far more sophisticated way of understanding an individual's emotional intelligence as compared to placing all the variance into a single measure of EI.

2. Review

Fathima Banu and Neelakandan (2011) conducted a researcher on, Personality characteristics college students on the basis of gender. The aim of this study is to find out the personality characteristics of college students on the basis of gender. Eyesenck Personality Inventory has been administered on a stratified random sample of 100 college students. The data were analyzed using't' test. The analysis reveals that college students differ significantly in their personality on the basis of gender. Male students are high on Neuroticism and Extraversion dimension than the female college students.

John W.et.al(2001) Based on a sample of 532 undergraduates at a Southeastern U.S. university, Big Five and narrow personality traits were examined in relation to a measure of satisfaction with specific domains of college experience (College Satisfaction) and a measure of General Life Satisfaction. Four of the Big Five traits—Agreeableness, Conscientiousness, Emotional Stability and Extraversion—as well as the narrow traits of Aggression, Career Decidedness, Optimism, Self-Directed Learning, Sense of Identity, and Work Drive were positively, significantly related to both satisfaction measures. Results of hierarchical regression analyses showed that the Big Five traits accounted for 45% of Life Satisfaction variance with Sense of Identity contributing an additional 7%, and College Satisfaction, 6%. It was suggested that who students become in college and how satisfied they are with different aspects of collegiate experience may be primarily determined by who they are when they enter college. Similarities were noted to findings of personality traits and academic performance, job performance, and adult career and life satisfaction. Implications were discussed in terms of Chickering and Reisser's major vectors for college development as well as for admissions decisions and enhancing student environment fit in advising, orientation, counseling, and career planning, among others.

3. Method

3.1 Objectives

To find out the personality in relation to emotional intelligence of college students.

3.2 Hypothesis

There will be relationship between emotional intelligence and personality of college students.

3.3 Sample

The sample comprised 100 college students. They were 50 male and 50 female students in Chennai college and the age groups of college students is (17 to 21), such as the two sample may treated as homogeneous with respect to age. The samples were related to random sampling technique.

3.4 Tool used

For the present study the following tool are used

1. Emotional Intelligence by Schutte.
2. Eysenck personality inventory.

4. Emotional Intelligence

To measure emotional intelligence, Schutte (1998) Scale was used. The scale consists of 5 dimensions such as self – Awareness, self – regulation, self – motivation, empathy and social skills. It has 58 statements, with 4 response categories (Never, Rarely Sometime and always). For positive statements score rages from 1 to 4 and for negative statements the score is in reverse (4 to 1).

4.1 Tool description

The scale consists of 58 statements representing five dimensions. There are 29 positive and 29. Negative statements.

The dimensions and the corresponding are statements are shown in the table below.

Statement	Positive	Negative
Self –Awareness	1,6,11,26,36,	16,21,31,41,46,51,
Self – regulation	2,17,27,37,42,47,52,	7,12,22,32,56,57,
Self – motivation	3,8,18,53,	13,23,28,33,38,43,48,
Empathy	4,14,24,29,39,44,54,	9,19,34,49,
Social skill	10,20,30,35,45,50,	5,15,25,40,55,58,

The maximum score for the scale is 232 and the maximum score for each dimension as follows

Self awareness score is 44, Self regulation score is 52, Self motivation score is 44, Empathy score is 44, and finally social skills score is 48.

THE TOOL WAS FOUND TO BE RELIABLE AND VALID. THE RELIABILITY SCORE WAS 0.77

5. Personality Inventory

Eysenck Personality Inventory was observed by Fay Fransella (1981) used. This inventory consisting of 57 questions serves as the answer sheet as well, for the subjects, to record their responses. The respondent is required to circle entire the 'Yes' responses or the 'No' response according to his final choice. The inventory aims at the measurement of two personality dimensions Viz, Extraversion and Neuroticism.

6. Result and Discussion

Table 1

Relationship between Emotional intelligence and personality of college students.

Number	**D.F**	**r-value**	**Level of Significant**
100	94	0.412	0.05*

***Significant**

Ha: There is a correlation between Emotional intelligence and Personality of the college students.The calculated r - value is significant at 0.05 levels. So the stated null hypothesis is rejected and alternate hypothesis is accepted. Therefore it is concluded that there is a correlation on between Emotional intelligence and Personality of college student.

7. Findings

There is a significant relationship between Emotional intelligence and Personality of college students.

8. Conclusions

The result from the recent study concluded that the positive relationship between emotional intelligence and personality. Emotional intelligence is not a single construct, but rather several constructs that measure a person's different individual traits or abilities. Measures of trait EI appear to overlap greatly with long-standing, well researched measures of personality, and so its utility and additional explanatory value is currently questionable. some research suggests it may provide additional information above and beyond what can be learned through personality and emotional intelligence.

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

ब्रहसूत्रसम्बन्धीयाग्रन्थानां प्रकाशकानां च परिचयः

(An acquaintance over the list of treatises relating to Brahma Sutra)

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ABSTRACT

वेदान्तशास्त्रं सर्वशास्त्रमूर्धन्यं अस्ति । तस्य शारीरकमीमांसा शास्त्रं इत्यापि नाम । मीमांसा पूर्वमीमांसा उत्तरमीमांसा इति द्वेधा विभज्यते । तत्र पूर्वमीमांसायां कर्म विचारः क्रियते तस्मात् स कर्मकाण्डः भवति । उत्तरमीमांसायां ब्रह्मविचारः क्रियते तस्मात् सः ब्रह्मकाण्डः भवति । उभयोः काण्डयोः ऐक्यशास्त्रं मन्यन्ते विद्वांसः । अस्य शास्त्रस्य उपजीव्या उपनिषद एव । वेदस्य अन्तिमसिद्धान्तस्य निरूपकत्वात् उपनिषदामिव अस्यापि वेदान्त इत्येषा संज्ञा ।

औपनिषदानां वचनानां परस्परविरोधपरिहाराय भगवान् व्यासः ब्रह्मसूत्रापरसंज्ञकं दर्शनं प्राणैषीत् । अस्य ब्रह्मसूत्रस्योपरि भाष्यं, व्याख्यानञ्च मताचार्याः, अन्ये च कृतवन्तः । अत्र अस्मिन् प्रबन्धे ब्रह्मसूत्रस्थग्रन्थानां प्रकाशकानां च परिचयः पिकारूपेण प्रदर्शनं क्रियते ।

संख्या	नाम	भाष्यनाम	मतम्
१	शङ्करः	शारीरकभाष्यम्	अद्वैतम्
२	भास्करः	भास्करभाष्यम्	भेदाभेदम्
३	रामानुजः	श्रीभाष्यम्	विशिष्टाद्वैतम्
४	मध्वः	पूर्णप्रज्ञभाष्यम्	द्वैतम्
५	निम्बार्कः	वेदान्तपारिजातभाष्यम्	द्वैताद्वैतम्
६	श्रीकण्ठः	शैवभाष्यम्	शैवविशिष्टाद्वैतम्
७	श्रीपतिः	श्रीकरभाष्यम्	वीरशैवविशिष्टाद्वैतम्
८	वल्लभः	अणुभाष्यम्	शुद्धाद्वैतम्
९	विज्ञानभिक्षुः	विज्ञानामृतम्	अविभागाद्वैतम्
१०	बलदेवः	गोवेन्दभाष्यम्	अचिन्त्यभेदाभेदम्

संख्या	ग्रन्थः	व्याख्यान भाषा	प्रकाशकः
१.	ब्रह्मसूत्रभाष्यम्	संस्कृतम्	भास्कराचार्यः राष्ट्रीय संस्कृतसंस्थान् नवदेहली १९९१
२.	ब्रह्मसूत्रशाङ्करभाष्यम् भामति,कल्पतरुः, परिमला सहितम्	संस्कृतम्	अनन्तकृष्णशास्त्रि वासुदेवलक्षण शास्त्रिणौ परिष्कृतौ राष्ट्रीयसंस्कृत संस्थान् नवदेहली २००२
३.	ब्रह्मसूत्रप्रमुखभाष्यपञ्च कसमीक्षणम् शङ्कर रामानुज मध्ववल्लभ–निम्बार्कभाष्याणां सयुक्तिकसमीक्षणम्	संस्कृतम्	डा.रामशरणत्रिपाठी चौखम्बा संस्कृतसीरीज आफिस् वाराणासी १९७२
४.	ब्रह्मसूत्रभाष्यम् मतत्रयसहितम्	संस्कृतम्	१९०५
५.	संक्षेपशारीरकम् (भागः १,२)	संस्कृतम्	श्र्सर्वज्ञ्त्म महामुनिः १९९३

संख्या	ग्रन्थः	कर्ता	प्रकाशकः

१.	ब्रह्मसूत्राणि	व्यासः	संस्कृतसंशोधन संसत् मेलुकोटे १९८१
२.	शारीरकमीमांसादर्शनम् ब्रह्मसूत्राणि	व्यासः	चौखम्बा संस्कृत पुस्तकालयः बनारस् १९३८

संख्या	ग्रन्थः	व्याख्यान भाषा	प्रकाशकः
१	वेदान्तसारः	तमिळ्	वे.अनन्ताचार्यः मुम्बई १९४१
२	वेदान्तदीपः (भागः १,२)	तमिळ्	श्रीउत्तमूर् वीरराघवाचार्यः उभयवेदान्त ग्रन्थमाला चेन्नै १९५१
३	अधिकरणसारावली (श्लोकाः)	संस्कृतम्	वेदान्तदेशिक ग्रन्थमाला चेन्नै १९४०
४	श्रीभाष्यार्थमणि प्रवाळदीपिका	मणिप्रवाळम्	श्रीवण्शठकोप श्रीरङ्गनाथशठकोप यतीन्द्रमहादेशिकः अहोबिलमठः
५	श्रीसूत्रार्थपद्यमालिका संस्कृतम् (अर्थविव्रणम्)	संस्कृतम् (तमिळ्)	श्रीवण्शठकोप श्रीवेदान्तदेशिक शठकोपयतीन्द्र महादेशिकः अहोबिलमठः (डा. एस्.वि.नरसिंहाचार्यः) १९८९
६	श्रीभाष्यम् (भागः १)	तमिळ्	डा. श्रीनिवासमूर्ति श्रीनडादूर अम्माळ् ट्रस्ट् श्रीरङ्गम् २०१२
७	सुधारसमञ्जरी	तमिळ्	श्रीवेळुकुटि. वरदाचार्यः श्रीरङ्गम् १९८१
८	सुखबोधिनी (भागः १–२)	तमिळ्	श्री.उ.कृष्णामाचार्यः विशिष्टाद्वैत रिसर्च् सेन्टर् चेन्नै १९९६
९	शारीरकाधिकरण सङ्गतिः	तमिळ्	से ू ल् वा.श्रीवत्साङ्गाचार्यः चेन्नै २०११
१०	श्रीशरीरकशास्त्रार्थ दीपिका श्रीभाष्योपन्यासः नयसङ्गतिमालिका	संस्कृतम्	उपनिषद्भाष्यकारः श्रीरङ्गरामानुजमुनिः श्रीमहाचार्यः श्रीनिवासाचार्यः विशिष्टाद्वैतप्रचारिणी सभा चेन्नै २००७

११	ब्रह्मसूत्रवृतिः अक्षरानुगुणा सङ्गति तदर्थविचारानुमाना–दिसहिता	संस्कृतम्	महाविद्वान् श्री उ.वे.शठकोप रामानुज ताताचार्यः २००९
१२	श्रीभाष्य प्रतिपदार्थ तात्पर्यार्थ विवरणम् महासिद्धान्तः	तमिळ्	श्री. उ.वे. अनन्तनरसिंहाचार्यः

सांख्या	व्याख्याग्रन्थाः		कर्तारः

संख्या	ग्रन्थनाम	प्रकाशकाः
१	ब्रह्मसूत्र श्रीभाष्यम् श्रुतप्रकाशिकासहितम् (भागः १,२)	श्री उत्तमूर् ति. विरराघवाचार्यैः परिष्कृतम् विशिष्टाद्वैतप्रचारिणी सभा चेन्नै १९८९
२	श्रीभाष्यम् (भागः १,२)	संस्कृतसंशोधन संसात् मेलुकोटे १९८५–१९९१
३	श्रीभाष्यम् (मूलमात्रम्)	संस्कृतसंशोधन संसात् मेलुकोटे १९९५
४	श्रीभाष्यम्	राष्ट्रीय संस्कृतसंस्थान् नवदेहली २००२
५	श्रीशारीरकब्रह्मसूत्रव्याख्या नयमयूखमालिका	श्रीमदप्पयदीक्षितः श्रीगोपालविकासमुद्राक्षरशाला, कुम्भघोणम् १९१५
६	श्रीभाष्यम् हिन्दी व्याख्या (चतुस्सूत्रीभागः)	वडुवूर् रङ्गनाथाचार्यः प्रयागः १९७२

१	श्रीभाष्यविवरणम् (लुप्तम्)	श्रीराममिश्राः ।(सोमाशियाण्डान्)
२	श्रीभाष्यविवरणम्	श्रीविष्णुचित्तार्याः । (एङ्गळाळवान्)
३	नयप्रकाशिका	श्रीमेघनादारिसूरयः ।
४	श्रीभाष्य भावप्रबोधनम्	श्रीमेघनादारिसूरयः ।
५	वेदान्तन्यायसुदर्शनम्	श्रीवरदनारायणभ ारकाः।
६	श्रुतप्रकाशिका	श्रीसुदर्शनसूरयः । (व्यासार्या)
७	श्रुतप्रदीपिका	श्रीसुदर्शनसूरयः । (व्यासार्या)
८	तत्त्वटीका	श्रीवेदान्ताचार्याः ।
९	मूलभावप्रकाशिका	श्रीरङ्गरामानुजमुनयः ।
१०	श्रीभाष्यभूषणम्	लक्ष्मीपुरं श्रीनिवासाचार्याः ।
११	गूढार्थसंग्रहः	श्री अभिनवरङ्गनाथ

		ब्रह्मतन्त्र–परकाल स्वामिनः
१२	भाष्यार्थदर्पणः	श्री उत्तमूर् वीरराघवाचार्याः

श्रीभाष्यपाठभेदसंग्रहपुस्तकानि

संख्या	पुस्तकम्	लिपिः	उपलब्धिस्थानम्
१	श्रीभाष्यम् मूलमात्रम् तालपत्रम्	ग्रन्थलिपिः	विद्वान् अरैयर् श्रीरामशर्मा मेलुकोटे
२	श्रीभाष्यम् मूलमात्रम् तालपत्रम्	ग्रन्थलिपिः	विद्वान् जग्गु सुदर्शनाचार्यः मेलुकोटे
३	श्रुतप्रकाशिका व्याख्योपेतं कागदपत्रम्	तेलुगु	संकृतकालेज् मेलुकोटे
४	श्रुतप्रकाशिका व्याख्योपेतं कागदपत्रम्	तेलुगु	विद्वान् मुडुम्बै नरसिंहाचार्यः मेलुकोटे
५	रामानुजग्रन्थमाला	तेलुगु	काञ्ची प्र.भ.अण्णङ्गराचार्यः
६	श्रीभाष्यम् श्रुतप्रकाशिका व्याख्योपेतम्	तेलुगु	मदरास् चेङ्गलवरायः
७	श्रीभाष्यम् श्रुतप्रकाशिका व्याख्योपेतम्	तेलुगु	मैसूर् धर्माधिकारि चक्रवर्त्यैय्यङ्गार्यः

८	श्रीभाष्यम् श्रुतप्रकाशिका तत्त्वटीका भावप्रकाशिका व्याख्याभिः सह	देवनागरी	बृन्दावनम् धरणीधरशास्त्रिणः
९	श्रीभाष्यम् श्रुतप्रकाशिका व्याख्योपेतम्	देवनागरी	उत्तमूर् श्रीवीरराघवाचार्यः मद्रास्
१०	श्रीभाष्यम् मूलमात्रम्	देवनागरी	अ.वी. नरसिंहाचार्यः मद्रास्
११	श्रीभाष्यम् श्रुतप्रकाशिका व्याख्योपेतम्	ग्रन्थ	भारद्वाजरामानुजाचार्यः काञ्ची
१२	द्रमिडभाषानुवादेन सहितम्	ग्रन्थ	ए.वि.गोपालाचार्यः कुम्भघोणम्
१३	द्रमिडभाषानुवादेन श्रुतप्रकाशिकाव्याख्योपेतम् (चतुस्सूत्रीपर्यन्तम्)	देवनागरी	ब्रह्मतन्त्रपरकाल मठस्थानम् मैसूर्
१४	श्रीभाष्यम् श्रुतप्रकाशिकागूढार्थग्रहाभ्यां सहितम्	देवनागरी	ब्रह्मतन्त्रपरकाल मठस्थानम् मैसूर्
१५	मूलमात्रम्	देवनागरी	पं.घनीरामशास्त्री मथुरा
१६	मूलमात्रम् कर्नाटकभाषानुवादेन सहितम्	देवनागरी	होलेनरसीपुर् (हासनजिल्ला)
१७	हिन्दीभाषानुवादेन सहितम्	देवनागरी	वडुवूर्. रङ्गनाशाचार्यः प्रयागः
१८	हस्तलिखितम्	देवनागरी	पं. रामचन्द्रजी

			स्वामिग्रन्थालयः अलवार राजधानी
१९	मूलमात्रम्	देवनागरी	महाराजग्रन्थ संग्रहालयः बिकानेर्
२०	श्रीभाष्यम् १–२–४ पर्यन्तम्	देवनागरी	कल्कत्ता
२१	श्रीभाष्यम् श्रुतप्रकाशिका व्याख्योपेतम्	देवनागरी	काशी
२२	मूलमात्रम्	देवनागरी	काशी
२३	मूलमात्रम्	देवनागरी	वासुदेवशास्त्री अभ्यङ्करः पूना
२४	श्रीभाष्यम् श्रुतप्रकाशिका दीपसारादिभिः सहितम् सप्रमाणाकरम्	तेलुगु	श्रीपेरुंबूदूर्

अनुबन्धग्रन्थपट्टिका

संख्या	अनुबन्धग्रन्थाः	कर्तारः
१	शारीरकन्यायकलापसङ्ग्रहः	सेनेश्वरार्याः ।
२	तत्त्वसारः	वात्स्यवरदाचार्याः ।
३	अधिकरणसारावली	वेदान्ताचार्याः ।
४	अधिकरणार्थसंग्रहः	महाचार्याः ।
५	नयसङ्गतिमालिका	लक्ष्मीपुरं श्री.उ.श्रीनिवासाचार्याः।

अणुभाष्यव्याख्याानि

संख्या	ग्रन्थः	कर्ता
१	अणुभाष्यटीका	नारायणपण्डिताचार्यः
२	अणुभाष्यटीका	जयतीर्थः
३	अणुभाष्यटीका (सिद्धान्तदीपिका)	अनन्तभ ः
४	अणुभाष्यटीका (तत्त्वप्रकाशिका)	छलारी शेषाचार्यः
५	अणुभाष्यटीका (तत्त्वमञ्जरी)	राघवेन्द्रतीर्थः
६	अणुभाष्यटिप्पणी	राघवेन्द्रतीर्थः
७	अणुभाष्यटिप्पणी	राघवेन्द्रतीर्थः
८	अणुभाष्यटिप्पणी	राघवेन्द्रतीर्थः
९	अणुभाष्यटिप्पणी	राघवेन्द्रतीर्थः
१०	अणुभाष्यटीका (आनन्दमाला)	त्रैविक्रमार्यदासः
११	अणुभाष्यटीका (भावप्रकाशिका)	नरसिंहाचार्यः
१२	अणुभाष्यटिप्पणी	श्रीनिवासाचार्यः
१३	अणुभाष्यटिप्पणी	बिदरहल्ली श्रीनिवासतीर्थः
१४	अणुभाष्यविवृतिः	आनन्दतीर्थार्यसूनुः
१५	अणुभाष्यप्रपञ्चनम्	पैठणी नारायणाचार्यः

उपसंहारः

वेदान्तशास्त्रपठितॄणां कृते सर्वोपयोगाय भवेदिति उद्देश्यं निधाय इयं प िका प्रकाश्यते ।

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International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

GwehD}w;wpy; r%fKk;--jiyikg;gz;GfSk;

g.fNz\; tbNty;.

cjtpg;Nguhrphpah;- jkpoha;Tj;Jiw,=kj; Mz;ltd;; fiy kw;Wk; mwptpay; fy;Y}hp(jd;dhl;rp)
jpUr;rp-05.

kf;fsplk; fhzg;gLk; Fzq;fSk;> rpe;jidfSk;> nray;fSNk gz;Gfshf Rl;lg;gLfpd;wd. mf;Fzq;fSk; rpe;jidfSk;> r%fj;jpw;F ey;top fhl;bahf mike;jhy;> mit ew;gz;Gfs; vd;Wk;> jPaitahf mikag;ngw;why; mtw;iw jPa gz;Gfs; vd;Wk; miof;fg;glyhapw;W. gz;Gfspd; mbg;gilapNyNa jiyikahdJ eph;zapf;fg;gLfpwJ.

"Xt;nthU kdpjDk; Vida kdpjh;fSld; nfhz;bUf;Fk; rpf;fyhd> r%f cwT Kiwj; njhlh;Gfisj;jhd; r%fk;" vd;W **tpy;ypak; ypy;yp** $Wfpwhh;. **(m.MWKfk;> rq;f ,yf;fpaj;jpy; FLk;gk;> cilik> muR- g-11)**

"r%fk; vd;w nrhy;ypw;F $l;lk;> re;epjp> Kd;dpiy> nghpNahiu Kd;dpiyg;gLj;jp toq;Fk; khpahijr; nrhy;> Ngl;b> mUF> Neh;Kfk;" vd;w nghUspy; **kJiu jkpo;g; Nguhfuhjp** vLj;jpak;GfpwJ. **(g-836)**.

r%fj;jpw;Ff; fz;fs; cs;sd. mit ghr> Ner xspia ckpo;fpd;wd.

r%fj;jpw;Fr; Rthrk; cz;L. kdpj cwT vd;Dk; Rthrj;ij cs;spOj;J capnud;Dk; cwit ntsptpLfpd;wJ.

r%fj;jpw;F tha; cz;L jd; chpik ngWtjw;F mJ NghuhLfpd;wJ.

r%fj;jpw;F fhJfs; cs;sd. mit ek;gpf;iff;Fk; MWjy;fSf;Fk; nrtp rha;f;fpd;wd.

r%fj;jpw;Ff; iffs; cs;sd. mit md;G> el;ngd;Dk; fuq;fNshL gpd;dpg; gpize;J fplf;fpd;wd.

r%fj;jpw;Ff; fhy;fs; cs;sd. mit cz;ik> Neh;iknad;Dk; ghijia Nehf;fp tPW eilNghLfpd;wd.

r%fj;jpw;F cly; cz;L. midj;J mitaq;fisAk; jhq;Fk; ey; muNr cz;ikahd r%f mikg;gpd; clyhFk;. kdpjh;fSf;F ,ilapy; ,r;r%f cWg;Gf;fs; ew;ghykhf tpsq;Ffpd;wd. ,r;r%j;jpd; thapyhf jiyikg;gz;G vt;thW ntspg;gLfpwJ vd;W Muha;tNj ,f;fl;Liuapd; Nehf;fkhFk;.

1. md;G:

cyf caph;fs; midj;jpYk; epiy ngw;W ,Uf;ff;$ba xd;whFk;. caph;fs; vy;yhk; jq;fSf;F njhpe;j Kiwapy; md;ig ghpkhw;wpf; nfhs;fpd;wd. mjdhy; jhd; ,t;Tyfk; ,aq;Ftjw;F mbg;gilf; fhuzkhf md;G mike;Js;sJ. FLk;gj;jpy; Njhd;Wk; md;Ng r%fk; cUthtjw;F mbg;gilf; fhuzkhFk;.

"md;G vg;NghJk; vijAk; Nfl;gjpy;iy. Mdhy; nfhLf;fpwJ. md;G vg;nghOJk; f\lj;jpw;F MshfpwJ. Mdhy; mjw;fhf mJ tUe;Jtjpy;iy. gopf;Fg; gop thq;FtJkpy;iy" vd;fpwhH kfhj;kh fhe;jp. (kyh;kzk;-g-98)

,y;ywj;jpy; MZf;Fj; Jizahf epd;W ,d;gj;jpYk;> Jd;gj;jpYk; Njhs; nfhLg;gts; kidtpahths;. mt;thW clYk; capUkhf ,Ue;j kidtpahdts;> xU ehs; mtid tpl;L mts; caph; gphpe;J nrd;wj; Jd;gj;ijj; jhq;f KbahJ tUe;jp ciuf;fpwhd; jiytd;. ,jid>

"nts;spilg; nghj;jpa tpistpwF <kj;J
Xs;soy; gs;spg; ghay; Nrh;j;jp (Gwk;-gh-245:-4-7)
Qhq;fh; kha;e;jds; kle;ij
,d;Dk; tho;ty; vd;dpjd; gz;Ng"

vd;w ghlypy; kidtp kPJ fztd; itj;Js;s md;gpd; ntspg;ghl;bdhy;> ehDk; mtSld; ,we;J Nghfhkhy; ,d;Dk; capUld; ,Uf;fpd;Nwd; vd;W jdJ caph; Nghfkhy; ,Ug;gij vz;zp tUe;jp ciuf;fpwhd;. kidtp kPJ nfhz;l md;Ng kd;did md;gpy; jiyikg;gz;G epiwe;jtdhf ,t;Tyfj;jpw;F ntspg;gLj;jpAs;sJ.

2. fy;tp:

kdpjid tpyq;F epiyapypUe;J ,iw epiyf;F cah;j;JtJ fy;tpahFk;. xUtd; fy;tp fw;gjd; %yk; mtDila mbg;gil Fzq;fSk;> gz;GfSk;> khw;wk; ngWtNjhL> ew;rpe;jidAk;> Mw;wYk;> Gjpa fz;Lgpbg;GfSk; cUthfpd;wd. fy;tpahy; rpwg;G ngWfpwtd; rKjhaj;jpd; Kjd;ik tha;e;jtdhf jpfo;fpwhd;.

",iwtd; thywptd; Mjyhy; E}ywpthsNuhL mtd; rhyTk; cwThpikAld; njhlh;G nfhz;Ls;shd;. MfNt fiy QhdpfSila jiyikAk;> epiyikAk;> jifikAk;> tifikAk; njhifahf mwpayhFk;." **(fy;tp epiy-g-45)**

"fw;wwpthsh; fUj;jpy; xh; fz; cz;L" vd;w fy;tpapd; epiyia **jpU%yh;** vLj;Jiuf;fpwhH.

fy;tp eyk; ,oe;jNghJ kdpjdJ epiyikiaf; Fwpj;Jf; fphP]; Njrj;Jj; jj;Jt Qhdp Md **gpshl;Nlh** (Plato) $Wk; nghOJ **" fy;tp ,y;iyahdhy; kdpjd; ,uz;L fhYs;s kpUfk;"** (Man is a two-legged animal) vd;fpwhH. **(fy;tp epiy-g-47)** fy;tp fw;gjhy; jhapd; md;G khWgLtij tpl> murdpd; Ml;rpapy; fw;wth;fSf;Nf Kd;Dhpik nfhLf;Fk; epiyAk; ,Ue;Js;sJ. ,jid>

"gpwg;NghH md;d cld;tapw;W cs;Sk;
rpwg;gpd; ghyhy; jhAk; kdk; jphpAk;
xUFbg; gpwe;j gy;Nyh Us;Sk;
%j;Njhd; tUf vd;dhJ mtUs; (Gwk;- 183:-3-10)
mwpTil Nahd;MW muRk; nry;Yk;
Ntw;Wik njhpe;j ehw;ghy; cs;Sk;
fPo;g;ghy; xUtd; fw;gpd;
Nkw;ghy; xUtDk; mtd;fl; gLNk"

vd;w ghly; czh;j;JfpwJ. xU tPl;by; gy gps;isfs; ,Ue;jhYk;> fy;tp fw;w gps;isapd; kPNj jhapd; md;ghdJ mjpfkhf ,Uf;Fk;. NkYk;> muR Vl;Lf; fy;tpf; fw;wtidNa tpUk;gp Vw;Fk;. fPohd rhjpapYs;std; Vl;Lf;fy;tpg; gapd;wjhy;> cah;thd rhjpapy; cs;stid tzq;Fk; epiy cUthdJ. ,t;thwhf Vl;Lf;fy;tpapd; Kf;fpaj;Jtj;ijAk;> mjdhy; milAk; jiyikj;Jtj;ijAk; mwpaKbfpwJ.

3. el;G:

jha;> je;ij cwtpdh; vd;Dk; cyfj;ij tpl;L ntspNa tUk; nghOJ> ek; Kd;G Kjypy; ePl;lg;gLk; fuk; el;Gf;fukhFk;. el;G vd;gJ Fiwe;jJ ,UtUf;fpilNa kdjpy; cUthFk;; vOjg;glh MtzkhFk;. ,sik gUtj;Nj Xj;j gz;GilahsUld; cs;sk; fye;j epiyNa el;ghFk;.

'jhd;' vd;w epiy nefpo;e;J 'ehk;' vd;w czh;T fdpfpd;w epiyjhd; el;ghFk;. el;ghdJ ,d;g Jd;gq;fisg; gfph;e;J nfhs;Sk; jd;ikAilaJ. Jd;g Jauq;fspy; cldpUe;J gq;Nfw;gtNd cz;ikahd ez;gdhthd; vd;gij ts;Sth;>

"moptpd; mitePf;fp MWca;j;J moptpd;fz;
my;yy; cog;gjhk; el;G" (Fws;-787) vd;fpwhH.

"el;gpil tQ;rpj;jtd; ,k;ikapy; Fl;lNehapYk;> kWikapy; eufj;jpYk; mOe;Jthd;" vd;fpwhH **jpUj;jf;fNjth;. (rPtf-gh-253)**

4. rhd;NwhH el;G:

fy;tp> Nfs;tpfspy; rpwe;J tpsq;Fk; Gyth;fisNar; rhd;Nwhh; vd;W miog;gh;. mth;fSf;fpilNa cUthFk; el;ghdJ kpfTk; cah;e;j el;ghFk;. gpwuhy; Nghw;wg;glf; $ba tifapy; mike;jpUf;Fk;.

rhd;NwhHfs; el;G ghuhl;Ltjpy; kpfTk; rpwe;J tpsq;Ffpd;wdh;. jq;fSila eyj;ij tpl ez;gh;fspd; eyj;ijg; NgZtjpy; kpFe;j ftdk; nfhz;L ,Ue;jdh;. ,jid>

“je;ij Njhod; ,th; vd; kfsph;” **(Gwk;-201:-6)**

vd;w mbapy; fgpyh; jdJ ez;gdpd; kfshd ghhp kfspiu> jpUkzk; nra;J nfhLg;gjw;fhf mth;fis jdJ kfs; vd;W $WtjpypUe;J> ghhpapd; kPJ fgpyh; nfhz;Ls;s el;gpd; jpwj;ij mwpaKbfpwJ. NkYk;>

“el;NlhH el;l ey;ypirf; Fkzd;” **(Gwk;-160:-12)**

vd;w mbapy; Gytd; ngUQ;rpj;jpudhH kPJ kpFe;j md;Gk;> el;Gk; ghuhl;b Gfof;$batd;> fpilj;jw;fhpa ez;gd; Fkzd; vd;W el;gpd; Gfio giw rhw;Wk; tpjkhf Nghw;WfpwhH.

5. Xj;j czh;Tila el;G:

,Uth; neQ;rj;jpy; xNu khjphpahd vz;zq;fSk;> fUj;Jf;fSk; ,lk; ngWkhapd;> mth;fs; xj;j czh;Tila ez;gh;fshf jpfo;thH;fs;. mth;fSila el;ghdJ nghUshy; eph;zapf;fhJ> capuhy; eph;zak; nra;ag;gLfpwJ vd;gjid>

“gprpNuhd; vd;gvd; caph;Xk; GeNd
nry;tf; fhiy epw;gpDk; **(Gwk;-215:-7-9)**
my;yw; fhiy epy;yyd; kd;Nd”

vd;w ghlypy;> Nfhg;ngUQ;Nrhodhd jdJ capUf;F Jd;gk; epfog;Nghtij Nfs;tpAw;w ez;gd; gprpuhe;ijahH> jd;idf; fhz ,q;F tuhky; ,Uf;fkhl;lhd;. cWjpahf mtd; ,q;F te;J Nrh;thd;. Mjyhy; mtDf;fhd ,lj;ij xJf;FkhW $WfpwhH.

6. clYk; capUkhd el;G:

clYk; capUkhd el;G rq;f fhyj;jpy; ,Ue;Js;sij Gwg;ghly; top mwpaKbfpwJ.

“...clk;NghL
,d;Daph; tpUk;Gk; fpoikj;” **(Gwk;:223:-4>5)**

vd;w ghly; mbapy;> clYk;> capUk; ,ize;jJ Nghd;w gioa el;Gilathplk; Nrh;e;jth;fs;> ahh; jhd; ,t;thW ngw;wdh; vd;W Nfhg;ngUQ;Nrhodpd; el;gpd; jpwj;ijg; nghj;jpahh; Gfo;e;Jiuf;fpwhh;.

7. flik:

kdpjdhfg; gpwg;ngLj;j xt;nthUtUk;> ,e;j G+kpf;F fl;lhak; nrYj;j Ntz;ba nray; xd;W cs;sJ. mJ ciog;G my;yJ flik my;yJ fld; vd;w nrhy;yhy; miof;fg;glyhk;. ,e;j flikahdJ NehpilahfTk; my;yJ kiwKfkhfTk; ,Uf;fyhk;. flik vd;w nrhy; Ngr;Rtof;fpy; nghWg;G vd;w nrhy;yhy; miof;fg;gLfpwJ.

kw;wth;fSf;fhf ahh; xUth; jdJ ciog;igr; nrt;tNd nra;J tUfpd;wNuh> mtNu kpfr;rpwe;j jiyikj;Jtk; epiwe;jtuhf ,t;Tyfk; Nghw;wp Gfo;tNjhL> mtiuj; jq;fSila nray;fSf;F Kd; cjhuzkhf nfhs;thHfs;.

8. ,y;ywf; flik:

FLk;gj; jiytd; jdJ nghWg;Gfis czh;;e;J flikfisr; nra;jhYk;> mtw;iw top elj;jpr; nry;yf; $ba flikahdJ ngz;fisNar; NrUk;.

“Mz;fspd; Fzj;jpy; kpUfj;jdKk;> Foe;ijj;jdKk;> ,Uf;fpd;wd. ,e;j kpUfj; jdj;ijf; Fiwj;J> Foe;ijj; jdj;jpw;Fg; gapw;rpaspg;gJ jhd; ngz;fspd; flik” vd;W **lhf;lh;. uhjhfpU\;zd;** ,y;ywj;jpy; ngz;fspd; flikia tpsf;FfpwhH. **(kyh;kzk;:-30)**

ngz;fNs mjpfkhf ,y;ywf; flikia Mw;wptUfpd;wdh;. MNuhf;fpakhd Foe;ijia ngw;nwLg;gNj jq;fSila jiyaha flikahFk;> vd;gjid>

“ <d;W Gwe;jUjy; vd;jiyf; flNd” (Gwk;;:-312-1) vd;W xU jha; $Wfpwhs;.

mt;thW ngw;nwLf;Fk; ngz;;zpd; mUfpy; mtSila fztd; fz;bg;ghf ,Uf;fNtz;Lk;. Vnddpy; mg;ngz;zpw;F kd ijhpaj;ijAk;> ek;gpf;ifAk; nfhLg;gJ mtdpd; jiyaha flikahFk;. ,jid>

“epoypDk; Nghfh epd; nta;Nahs; gae;j

Gfo;rhy; Gjy;td; gpwe;j gpd; ....” (Gwk;:-222:-2>3)

vd;w ghly; mbapy; fztdpd; flik vLj;Jiuf;fg;gLfpd;wJ**.**

9. rKjha flik:

,y;ywf; flikf;Fk;> rKjhaf; flikf;Fk; xU njhlh;G cz;L. ,y;ywf; flikia vtd; xUtd; rpwg;ghf nra;fpd;wNdh> mtdhy; kl;LNk rKjhaf; flikia xOq;fhf> KiwNahL Mw;wKbAk;.

Nky;ehl;L mwpQh; vl;kd;gh;f; rKjhaf; flikiag; gw;wpf; $Wk; nghOJ “rl;lq;fSf;Fg; gae;J elg;gJ> thpfis XOq;fhfr; nrYj;JtJ> murhq;fj;jpw;F JNuhfk; nra;ahjpUg;gJ Mfpait kl;Lk; jdp eghpd; flikfs; vd;W fUjf;$lhJ. vJ rhpNah mijj; njhptpg;gNjhL> mKy;gLj;jTk; Ntz;Lk;. vJ jPaNjh mijf; fz;L gpbg;gNjhL> Kwpabf;fTk; Ntz;Lk;” vd;W ciuf;fpwhH. **(kyh;kzk;-g-43)**

kd;dd; kf;fSf;F Mw;w Ntz;ba flikfis NehpilahfTk;> nrhy;yhYk;> nrayhYk; nra;af; $batNd rKjhaj;jpy; jiyikj;Jtk; epiwe;jtdhfj; jpfo;fpwhd;. ,jid>

“Fbgop J}w;Wk; NfhNyd; MFf

...

Gyth; ghlhJ tiuf vd; epytiu

Gug;NghH Gd;fz; $u (Gwk;:-72-16-18)

,ug;Nghh;f;F <ah ,d;ikahd; cwNt”

vd;w mbfspy; fhzyhk;. ehl;il MSk; kd;ddhf ,Uf;ff;$batd;> Fbfisg; ghJfhf;f $batdhfTk;> Gyth;fisg; Nghw;wf;$batdhfTk;> Rw;wj;ijf; fhf;ff; $batdhfTk;> kd;did ehb tuf;$ba

,utyh;f;F cjtf; $batdhfTk;> tpsq;FgtNd rKjhaf; flikia Mw;wf; $batdhfTk;> jiyikg;gz;G epiwe;jtdhf jpfo;fpwhd;.

10. xOf;fk;:-

xU kdpjDila vz;zj;jhYk;> nkhopahYk;> nrayhYk;> czh;thYk; ntspg;gLk; gz;Gfspd; $WfNs xOf;fkhFk;.

"xOf;fk; vd;w nrhy;Yf;F rPyk;> ed;dlj;ij> cyfk; filgpbf;Fk; newp top nry;Yjy;" Nghd;w nghUspy; mfuhjp rhd;W gfh;fpd;wJ. **(fof mfuhjp-g-55)**

xOf;fk; vd;gJ jdpg;gl;l kdpjDila Fzq;fSk;> nray;fSk; MFk;. ,e;j Fzq;fs; kw;Wk; nray;fshy; kl;LNk> gpwh; kjpf;fj;jf;f mstpw;F ele;J nfhs;Sk; gf;FtKk;> gpwh; tpUk;gp gpd;gw;Wk; Kjd;ik epiyiaAk; ,t;ntOf;fkhdJ jUfpwd. ,jid ts;Sth;>

"xOf;fk; tpOg;gk; juyhd; xOf;fk;
caphpDk; xk;gg; gLk;" **(Fws;-131)** vd;fpwhH.

"thf;fpdpd;Wk; tUk; xt;nthU thh;j;ijAk; nghUs; epiwe;jjhfTk;> ,d;gk; gag;gjhfTk; ,Uf;fl;Lk;. vf;fhyj;jpYk; xOf;fj;ij caphpDk; Nkyhf xk;gp tUthahf" vd;W N[k;]; Myd; njhptpf;fpwhH. **(kyh; kzk;-g-67)**

xOf;fj;ij ,uz;L tifahfg; gphpf;;fyhk;. mit> 1.mf xOf;fk;> 2.Gw xOf;fk; MFk;.

mf xOf;fk;:-

Ik;Gyd;fspd; fl;Lg;ghl;by; cUthtNj mf xOf;fkhFk;. MZk;> ngz;Zk; jq;fSila vz;zq;fisAk;> czh;TfisAk; Kiwahf> Neh;topapy; ntspg;gLj;Jk; gz;Ng mf xOf;fkhFk;. Mz;> ngz; vd;w ,U rhuhUf;Fk; fw;G vd;w R+l;rkj;jpypUe;J jtwhj epiyiaNa mf xOf;fk; vd;W miof;fg;gLfpwJ. mf xOf;fk; jtWtjhy; clYf;Fk;> kdj;jpw;Fk;> FLk;gj;jpw;Fk; Jd;gk; cz;lhtijtpl> gopr;nrhy;Yk; Vw;gLfpd;wd.

mf xOf;fk; jtWtjhy; Msf;$ba gz;G ,y;yhjjhy;> mth;fshy; jiyikahd nghWg;gpNyh> gjtpapNyh mkuKbahJ. ,jdhy; cz;lhd tpufj;jpahy; jw;nfhiyfSk;> caph;f;nfhiyfSk; md;Wk;> ,d;Wk; ele;Njwp te;J nfhz;L ,Uf;fpd;wd.

rq;f fhyj;jpy; mf xOf;fkhdJ muridr; rhh;e;Njh my;yJ FLk;gj; jiytd; my;yJ jiytpiar; rhh;e;Nj mike;Js;sJ.

filnaO ts;sy;fspy; xUtdhd Ngfd;> jdJ kidtpapd; eyj;ij Efuhky;> guj;ijapd; ,y;yj;jpNy ,Ue;Js;shd;. ,ij Nfs;tpAw;w mhprpy;fpohH> guzh;> ngUq;Fd;W}h;fpohH Mfpa Gyth;fs; Ngfdpd;; jtw;iwr; Rl;bf;fhl;Lfpd;wdh;. ,jid>

"mUe;Jah; cof;Fk; epd; jpUe;jpio mhpit
fypkapw; fyhtk; fhy;Ftpj; jd;d

xypnkd; $e;;jy; fko;Gif nfhsP,j; (Gwk;:-gh-146:-7-11)
jz; fko; Nfhij Gida
tz;ghp neLe;Njh; G+z;f epd;khNt"
"nea;NahL Jwe;j ikapUq; $e;jy;
kz;ZW kzpapd; khRmw kz;zpg; (Gwk;:-gh-147:-6-8)
GJkyh; fQy ,d;W ngahpd;
mJkd; vk; ghprpy; Mtpah; NfhNt"

vd;w ghly; top GydhfpwJ. Ngfdpd; kidtp> fztd; ,y;yhjjhy; jiyf;F vz;nza; G+rhkYk;> eWk;Gif ,lhkYk;> G+f;fisr; R+lhkYk; tho;e;Js;shs;. ,ij ghHj;jg; Gyth;fs;> cd; kidtpahdts;> fztd; ,y;iynadpy; vt;thW thoNtz;LNkh> mt;thW ,y;yw xOf;fj;jpypUe;J jtwhJ tho;e;J tUfpwhs;.

Mdhy;> ePNah xU ehl;bd; jiytd;. kf;fSf;F topfhl;bahf tpsq;f$batd.; ePNa guj;ijia ehbr; nrd;why;> cd; ehl;bYs;s kf;fSk; cd;id gpd;gw;wpNa nry;th;. mjw;F ePNa top tFj;J tpl;;lha;. Mjyhy; eP jiyiknad;Dk; gjtpapypUe;J jho;e;jha;. ,t;tpopr;nraiy epWj;jp tpl;L cldbahf cd; ,y;yj;jpw;F nry;YkhW vLj;Jiuf;fpd;wdH.

10.1 Gw xOf;fk;:-

Gwj;jpy; nra;af;$bar; nray;fNs mtw;wpd; xOf;fkhf khw;wk; ngWfpwJ. Gw xOf;fk; vd;gJ fl;Lg;ghL> nfhs;if Kiw> newpapypUe;J gpwohj epiy Nghd;wtw;iw mbg;gilahff; nfhz;lJ Gw xOf;fkhFk;.

rq;f ,yf;fpaj;jpy; tlf;fpUj;jy;> GwKJfpl;L xlhJ ,Uj;jy;> khHgpy; Gz;gl;L ,wj;jy; Nghd;wtw;iw Gw xOf;fg; gz;Gfshff; Fwpg;gplyhk;. ,g;gz;Gfs; mf;fhyj;jpy; capiu tpl Nkyhf kjpj;Jg; Nghw;wpAs;sijr; rq;fg; ghly; top mwpaKbfpwJ. ,g;Gw xOf;fg; gz;Gfis ve;j xU Mltd; filg;gpbf;fpd;whNdh> mtNd tuyhw;wpy; ,lk; ngWtNjhL> gpwh; tzq;Fk; eLfy; nja;tkhfTk;> jiyikj;Jtk; epiwe;j jiytdhfTk; jpfo;fpwhd;.

10.2 tlf;fpUj;jy;:-

Nghhpy; vjphp ehl;Lg; gilapdhpd; mk;Ngh> NtNyh> murdpd; KJfpy; kw;Wk; neQ;rpy; ijj;jhNyh my;yJ KJF gpd;dhy; nrd;whNyh mtd; fhak; gl;ltdhfTk;> Njhw;wtdhfTk; fUjg;gLfpwhd;. mj;Njhy;tpia Vw;Wf; nfhs;s tpUk;ghj kd;dd; tlf;F jpiria Nehf;fp mkh;e;J> cz;zh Nehd;G ,Ue;J jdJ capiu tpl;L tpLtJld;> jdf;F Neh;;e;j fsq;fj;ijj; Jilf;fpd;whd;. ,jd; %yk; mtd; jd;khdk; epiwe;jtdhfTk;> jiyikg;gz;G kpf;ftdhfTk; jpfo;fpwhd;. ,jid>

"jd;Nghy; Nte;jd; Kd;G Fwpj;J vwpe;j

Gwg;Gz; ehzp kwe;jdf kd;dd; (Gwk;:-gh-65:-9-11)

ths; tlf;F ,Ue;jdd; <q;F”

“kpfg; Gfo; cyfk; va;jpg; (Gwk;:-gh-66:-7-8)

Gwg;Gz; ehzp tlf;F ,Ue; NjhNd”

“vidg; ngUk; rpwg;gpNdhL <q;fpJ Jzpjy;” (Gwk;:-gh-217:-2)

vd;fpwJ Gwg;ghl;L. tlf;fpUj;jyhdJ kjpg;G kpf;f xU ,lj;ij mila nra;tNjhL> mtdpd; gz;G eyd;fSk; Nghw;wpr; rpwg;gpf;fg;gLfpd;wd.

11. mwk;:

ePjp> Neh;ikNahL NghhpLfpd;wdh;. gifth;fis GwKJfpl;L xlr;nra;jhYk;> mth;fs; kPJ jq;fSila gilf;fyd;fis vwpahJ mwj;NjhL Nghh; nra;Js;sdh;. ,jid>

“XLq;fhj; njt;th; Cf;F mwf; fil,

Gwf;nfhil vwpahH> epd; kwg;gil nfhs;Seh;” (Gwk;:-gh-4:-31-32)

vd;w ghlypy; fhzKbfpwJ.

12. mwpT:

kdpjd; fw;w fy;tpapd; GyikahYk;> mDgtj;jhYk; cUthtNjhL> tho;f;ifia kfpo;r;rpahf tho> Njitfspd; mbg;gilapYk; cUthfpwJ. ,e;j mwpitf; nfhz;L kdpjd; ey;yit> jPaitfisg; gFj;jhuha;e;J> mjd; %yk; jd; tho;f;ifiar; nrg;gkpl;Lf; nfhs;fpwhd;. NkYk; jd;Dilaj; Njitfisg; G+h;j;jp nra;tjw;F ,t;twpit gad;gLj;Jfpwhd;. ,e;j mwptpd; %yNk mtd; jiyikahd epiyia milfpwhd;.

“mwpT vd;gJ Vf xsp> uh[tPjpapy; elf;fTk;> NkL gs;sq;fisj; jhz;lTk;> ,aw;ifr; rf;jpia czuTk;> %isia tsh;g;gJk;> cyfj;ij ehfhpfg; gLj;JtJk; Nga;fis tpul;b> G+jq;fis Xl;b> ,Us; kakhd gpuNjrq;fis xsp kakhf;FtJk;> mr;rj;ij mfw;WtJk;> Mz;ikia tsh;g;gJk; mwpT xd;W jhd;” vd;W ,q;fh;rhy; Fwpg;gpLfpwhH. **(kyh; kzk;:-g-97)**

12.1 mwptpay; mwpT:

kdpjd; jd;Dila clYf;Fk;> cs;sj;jpw;Fk; vt;thnwy;yhk; kfpo;r;rpAk;> RfKk; juf;$ba etPd fz;Lgpbg;Gfis mwptpay; mwpT nfhz;Nl cUthf;Ffpwhd;. ,e;j mwpthdJ ,ay;ghfNt mtDila %isapy; ,lk; ngw;Ws;sJ. ahUila mwpT cr;rkhfTk;> etPd fz;Lgpbg;Gfs; kpFjpahfTk; cs;sNjh> mth;fNs cyfj;jpy; Kjd;ikahdth;fshfTk;> jiyikj;Jtk; epiwe;jth;fshfTk; Nghw;wg;gLth;.

rq;f fhy kf;fs;> tPuj;jpYk;> fhjypYk;> kl;Lk; rpwg;Gw;W tpsq;ftpy;iy> mwptpay; fz;Lgpbg;GfspYk; rpwg;Gw;W ,Ue;Js;sdh;. ,jid

"nrQ;Qh apw;Wr; nryTk;mQ; Qhapw;Wg;
ghpg;Gk; ghpg;Gr; R+o;e;jkz; byKk; (Gwk;:-gh-30:-1-6)

tpspjphp jU jpirAk;
twpJ epiy,a fhaKk; vd;wpit
nrd;wse; jwpe;NjhH Nghy vd;Wk;
,izj;J vd;NghUk; csNu midj;Jk;"

vd;w ghlypy;> R+hpad; nry;Yk; jpirAk;> mtw;wpd; ,af;fKk;> mt;tpaf;fj;jhy; R+og;gLk; kz;lyKk;> fhw;W nry;Yk; jpirAk;> vt;tpj Mjhukpd;wp epw;Fk; thdKk;> ,tw;iwnay;yhk; Nehpy; nrd;W mse;J mwpe;jth; Nghd;W> ,J ,g;gbg;gl;lJ vd;W ciuf;Fk; thdpay; mwpT cilath;fshf rq;f fhy kf;fs; jpfo;e;Js;sdh;. mjdhy; jhd; rq;f fhy jkpoh;fs; cyf ehfhpfj;jpw;F Kd;NdhbahfTk;> Kjd;ikahdth;fshfTk; tpsq;FtNjhL> mwptpay; fz;Lgpbg;gpy; cyfj;jpw;Nf jiyikj;Jtk; epiwe;jth;fshf jpfo;fpd;wdh;. NkYk;>

"moy; nrd;w kUq;fpd; nts;sp xlhJ
kio Ntz;L Gyj;J khhp epw;g" (gjpw;W-gh:13:-25-26)

vd;w ghlypy;> nrt;tha;f; Nfhs; nrd;w topapy; Rf;fpud; Nfhs; nry;yhky; tpyfpr; nrd;wjhy;> ehl;by; Njitahd ,lq;fspy; kio nga;fpwJ. NkYk;>

"twpJ tlf;F ,iwQ;rpa rPh;rhy; nts;sp
Gak; nfO nghONjhL Mepak; epw;g" (gjpw;W-gh:24:-24-25)

vd;w ghly; top mwpa KbfpwJ. tlf;Nf rpwpJ rha;e;Js;sr; rpwg;ghd nts;sp fpufkhdJ> gpw Nfhs;fNshL Nrh;e;J jdf;Fhpa ey;y ehspy; kio nghopAk; vd;W Gyth; vLj;Jiuf;fpwhH.

13. **mUs;:**

mUs; vd;gJ fUiz> ,uf;fj;jhy; tUtjhFk;. Jd;gg;gLfpd;w caphpd; Ntjidiag; Nghf;f ,ay;ghfNt Njhd;Wfpd;w xU czh;T fUizAk;> ,uf;fKk; MFk;.

,e;j fUizAk;> ,uf;fKk; kdpjh;fSf;F ,ilNaAk;> caphpdj;jpilNaAk; Njhd;WfpwJ. cyfj;jpYs;s midj;J caph;fisAk; Jd;gj;jpypUe;J ghJfhg;gtd; ,iwtd; Mthd;. mtNd midj;J caph;fs; kPJk; jd;Dila mUs; ghh;itahy; mtw;wpd; Jd;gj;ijj; jPh;f;fpwhd;. ,J mtDila njhopypy; xd;whFk;. mjdhy; jhd; mtid midj;J caph;fSk; tzq;fj;jf;fj; jiytdhfTk;> Kjd;ikahdtdhfTk; Nghw;wg;gLfpwhd;.

mt;thW G+kpapy; ve;j xU kdpjd; mUSld; tho;fpd;whNdh> mtid ,t;TyfkhdJ> nja;tj;jpw;F ,izahfTk;> jiyikj;Jtk; epiwe;jtdhfTk; Nghw;wp topgLfpwJ. ,jid nja;tg; Gyth;>

“mUspy;yhh;f;F mt;Tyfk; ,y;iy nghUspy;yhh;f;F
,t;Tyfk; ,y;yhfp ahq;F” (Fws;-247)

vd;w Fwspy;. mUs; jd;ik ,y;yhj kdpjh;fSf;F Njth; cyfj;jpy; ,lkpy;iy vd;W ciuf;fpwhH. mUs; jd;ik ahhplk; cs;sNjh> mth;fs; Njth;fs; epiyapy; cah;j;jp fhz;gh;.

13.1 ,aw;ifaplk; nfhz;l mUs;:

kdpjd; fhyq;fhykhf ,aw;ifNahL ,ize;j tho;f;ifiaNa tho;fpwhd;. ,aw;ifaplkpUe;J kpf mjpfkhff; fw;Wf; nfhs;fpwhd;. mjdhy; ,aw;if kPJ mtDf;F fUizAk;> ,uf;fKk;> msT fle;j mUSk; mtDila kdjpy; kpFjpahf epiwe;J fhzg;gLfpwJ.

fhl;by; ,aw;ifahf G+kpapy; glh;e;jpUe;j Ky;iyf; nfhbiag; ghh;j;j ghhpf;F> mf;nfhbapd; kPJ mUshdJ Njhd;WfpwJ. clNd jhd; Vwp te;j neLe;Njiu mjd; mUfpy; epWj;jp tpl;Lr; nrd;Ws;shd;. ,jid>

“................. G+j;jiy mwh mg;Gid nfhb Ky;iy
ehj;jOk;G ,Ug;gg; glh jhapDk;
fwq;F kzp neLe;Njh; nfhs;nfdf; nfhLj;j
gue;J xq;F rpwg;gpd; ghhp kfsph;” (Gwk;-gh:-200:-9-12)

vd;w ghly; top mwpa KbfpwJ. Ky;iyf; nfhbahdJ jdf;F cjtp Ntz;Lk; vd;W Ngr Kbahtpl;lhYk;> mjDila El;gkhd czh;Tfisg; Ghpe;J nfhz;L> mjdplk; mUs; gz;NghL tpsq;Fk; kf;fs;> rq;f fhyj;jpy; tho;e;Js;sij ,g;ghly; top ca;j;Jzu KbfpwJ.

14. epiwTiu:

r%fj;jpy; thOk; kf;fs; md;G> mwk;> mUs;> fy;tp> xOf;fk;> flik> el;G Nghd;w gz;Gfis> czh;T G+h;tkhf jq;fspd; tho;f;ifapy; filgpbj;J tho;e;J te;jhy>; mth;fs; jiyikiahd xU ,lj;jpw;F tu KbAk; vd;gij mf;fhy Gyth;fspd; ghly; thapyhf mwpaKbfpwJ.

International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

கால மாற்றமும் முருகனும்

அ.சதிஸ்குமார்,
தமிழாய்வுத்துறை, ஸ்ரீமத் ஆண்டவன் கலை & அறிவியல் கல்லூரி(த), திருவரங்கம் 5.

முருகன் என்ற சொல்லை நம் தமிழ்க்குடி பிறந்த காலம் தொட்டே அறிந்து வருகின்றோம். நம் தமிழ் இலக்கியங்களின் முன்னோடியாகத் திகழும் சங்க இலக்கியம் முதல் இன்றுள்ள புதுக்கவிதை வரை முருகன் புகழ்பாடும் நூல்கள் அதிகமாக உள்ளன. இதைப்போலவே தமிழ் மக்களும் தாம் வணங்கும் கடவுள்களில் முருகனுக்கே அதிக முன்னுரிமை கொடுத்துவந்துள்ளனர். சங்க கால இலக்கியங்களில் பரிபாடலிலும், திருமுருகாற்றுப்படையிலும் முருகன் சார்ந்த செய்திகள் அதிகம் கூறப்பட்டுள்ளன. பரிபாடலைக் காட்டிலும் திருமுருகாற்றுப்படை, காலத்தால் பிற்பட்டது என்பதால் வழிபாடு முறைகளிலும் பல்வேறு மாற்றங்களைக் காண முடிகின்றது. ஏனவே முருகன் குறித்து இவ்விரு நூல்களிலும் காணப்படும் செய்திகளை ஒப்பிட்டு ஆராய்வது இக்கட்டுரையின் நோக்கமாகும்.

திருத்தலங்கள்

திருமுருகாற்றுப்படையில் முருகப்பெருமான் குடிகொண்டுள்ள திருத்தலங்களாகத் திருப்பரங்குன்றம், திருச்செந்தூர்(திருச்சீரலைவாய்), திருவாவினன்குடி(பழனி), திருவேரகம்(சுவாமிமலை), குன்றுதோறாடல்(முருகன் குடி கொண்ட மலைகள்), பழமுதிர்ச்சோலை ஆகிய ஆறுபடைவீடுகளை நக்கீரர் கூறியுள்ளார். ஆனால் பரிபாடலில் முருகனைப் பற்றிக் கிடைக்கும் எட்டுப் பாடலிலும் திருப்பரங்குன்றம் பற்றி மட்டுமே பேசப்படுகிறது. பழமுதிர்சோலை பற்றிக் கூறப்பட்டாலும் அவை திருமாலுக்கு உரிய தலமாகவே பாடப்படுகிறது. மேலும்

திருமுருகாற்றுப்படை தமிழகத்தை முழுமையாகப் பாடுகிறது. ஆனால் பரிபாடலோ மதுரையை மட்டுமே மையமாக வைத்துப் பாடப்படுகிறது.

பரிபாடல் காலத்தில் குறிஞ்சிநில மக்கள் மட்டும் வணங்கும் திணைத் தெய்வமாக இருந்த முருகன், திருமுருகாற்றுப்படை காலத்தில் எல்லாத் திணை மக்களும் வணங்கும் நிலைக்கு உயர்த்தப்படுகிறார். குறிப்பாக திருச்செந்தூரில் குடிகொண்டுள்ள முருகனை நெய்தல்நில மக்களும், சுவாமிமலையில் குடிகொண்டுள்ள முருகனை மருதநில மக்களும் வணங்குவதை அறிய முடிகின்றது.

முருகன் பிறப்பு

முருகன் பிறப்பு பற்றித் திருமுருகாற்றுப்படையைக் காட்டிலும் பரிபாடல் விரிவாகக் கூறுகின்றது. முருகப் பெருமான் இமயமலையில் உள்ள அழகு மிகுந்த சரவணப்பொய்கையில் பிறந்து கார்த்திகைப் பெண்களால் வளர்க்கப்பட்டார் என்ற செய்தியில் இவ்விரு நூல்களுமே ஒன்றுபட்டு உள்ளன. இதனை,

"நெடும் பெருஞ் சிமையத்து நீலப் பைஞ்சுனை
ஐவருள் ஒருவன் அங்கை ஏற்ப
அறுவர் பயந்த ஆறு அமர் செல்வ" (திருமு.253-255)

என்று திருமுருகாற்றுப்படையும்,

"அறுவர் மற்றையோரு மந்நிலை அயின்றனர்
மறுவறு கற்பின் மாதவர் மனைவியர்
நிவந்தோங் கிமயத்து நீலப்பைஞுசுனைப்
பயந்தோங் ரென்ப பதுமத்துப் பாயல்" (பரி5:46-49)

என்று பரிபாடலும் விளக்குகின்றன. மேலும் பரிபாடலில், முருகன் சிவனுக்கும் பார்வதிக்கும் பிறந்ததாக இளவெயினனாரும், சிவபெருமானின் வெப்பத்தால் தோன்றியவர் என்று குன்றம்பூதனாரும் மாறுபட்டுக் கூறுவதை அறிதல் வேண்டும். இவ்வாறாக முருகனின் பிறப்புப் பற்றி இவ்விரு நூல்களும் வேறுபட்ட கருத்துக்களைக் கூறுவதை நாம் அறிகின்றோம்.

வேலின் பெருமை

முருகப் பெருமானது வேல் வலிமை மிகுந்த சூரனை அழித்துப் புகழ்பெற்று விளங்கியது. இந்த வேல் பாறைகள் நிறைந்த கிரௌஞ்சம் என்னும் மலையாக உருமாற்றம் பெற்ற சூரனை அழித்த வேகத்தில் கடலினுள் புகுந்து தன் வெப்பத்தை தனித்தது. அந்த வேலின் பெருமையை,

"பார்முதிர் பனிக்கடல் கலங்க உள்புக்குச்

சூர்முத றடிந்த சுடரிலே நெடுவேல்"(திருமு.45-46)

என்று திருமுருகாற்றுப்படையும்,

"பாயிரும் பனிக்கடல் பார்துகள் படப்புக்குச்

சேயுயர் பிணிமுக மூர்ந்தம ருடிக்கித்

தீயடி றுவைப்பத் திரியவிட்டெறிந்து

நோயுடை நுடங்குகர் மாமுத றடிந்து"(பரி5:1-4)

என்று பரிபாடலும் விளக்குகின்றன. முருகனின் வேல் வலிமையை இப்பாடல்கள் வழி அறிகின்றோம்.

முருகனது மாலை

அழகே வடிவான முருகப்பெருமானது மாலை தேர் உருளைபோல வட்ட வடிவில் உள்ள கடம்ப மலர்களால் ஆனதாக இருக்கின்றது. அம்மாலை அழகுக்கு அழகு சேர்க்க முயல்கின்றது. இதனை,

"பராரை மராஅத்

துரள்பூந் தண்டார் புரளு மார்பினன்"(திருமு.10-11)

என்று திருமுருகாற்றுப்படையும்,

"உருளிணர்க் கடம்பின் எணன்றுபடு கமழ்தார்"(பரி21:11)

என்று பரிபாடலும் கூறுகின்றன.

முருகனது நிறவழகு

முருகன் என்றச் சொல்லுக்குப் பொருளே அழகு ஆகும். முருகனைப் பற்றிப் பாடிய புலவர்களுள் அவனது அழகைப் பாடாத புலவர்களே இல்லை எனலாம். அந்த அளவிற்கு அவனது அழகைப் புலவர்கள் பாடியுள்ளனர். ஞாயிற்றின் ஒளி போலவே முருகப்பெருமானது அழகு அமைந்துள்ளது என்று பரிபாடலும், திருமுருகாற்றுப்படையும் விளக்கம் தருகின்றன. இதனை,

"உலக முவப்ப வலநேர்பு திரிதரு

பலர்புகழ் ஞாயிறு கடற்கண் டாஅங்

கோவற விமைக்குஞ் சேண்விளங் கவிரொளி"(திருமு.1-3)

என்று திருமுருகாற்றுப்படையிலும், பரிபாடலில்

"ஞாயிற்றோர் நிறந்தகை"(பரி5:21)

என்றும்

"வெண்சுடர் வேள்வேல் விரைமயில் ஞாயிறு"(பரி18:26)

என்றும் கூறுவதை உணர முடிகின்றன.

முருகனின் ஊர்திகள்

முருகப்பெருமானின் ஊர்தியாக யானை, மயில் போன்றவை இருந்ததாகப் பரிபாடல் கூறுகின்றது. ஆனால் முருக வழிபாட்டு வளர்ச்சியின் ஒரு பகுதியாக திருமுருகாற்றுப்படையில் ஊர்திகளாக மயில், யானையுடன் ஆட்டுக்கிடாவும் இணைந்துள்ளதை அறிகின்றோம் . திருமுருகாற்றுப்படை கூறும் முருகத் தலங்களான சுவாமிமலை, திருச்செந்தூர் போன்ற பகுதிகளில் ஆட்டுக்கிடா ஊர்தியாக இருப்பதை இன்றும் அறிய முடிகின்றது. இதனை,

"பிணிமுகம் மூர்ந்த வெல்போர் இறைவ"(பரி.17:49)

என்று பரிபாடலும்,

"தகரன் மஞ்ஞையன் புகர்இல் சேவல் அம்"(திருமு.210)

என்று திருமுருகாற்றுப்படையும் கூறுகின்றன.

வள்ளி தெய்வானை ஊடல்

முருகப்பெருமான் முதலில் தேவர்கள் தலைவனான இந்திரனின் மகள் தெய்வானையை மணம் செய்கிறார். பிறகு வள்ளி என்ற குறமகளை மணம் செய்கிறார். இதனால் தெய்வானைக்கும் வள்ளிக்கும் இடையே எற்படும் ஊடல்களைப் பரிபாடலில் குன்றம்பூதனார் எடுத்துரைக்கிறார். மேலும் வள்ளி, மலைவாழ்நர் ஆதலால் வேலும் வில்லும் கொண்டு போர் செய்தார் என்றும், தெய்வானை தேவகுலத்து பெண் ஆதலால் மாயையினால் போர் செய்தார் என்றும் கூறுகின்றார்.ஆனால் திருமுருகாற்றுப்படையில் வள்ளி, தெய்வானை பற்றிச் செய்திகள் மட்டுமே இடம் பெறுகின்றன. ஏனெனில் பரிபாடல் முருக வழிபாடு என்ற பேரின்பத்துடன் களவு என்ற சிற்றின்பத்தையம் சேர்த்துக் கூறுகின்றது. ஆனால் திருமுருகாற்றுப்படையோ முருகப் பெருமானின் பேரின்ப வாழ்வையே தருகின்றது. எனவே பரிபாடலில் கூறப்படும் வள்ளி, தெய்வானை பற்றிய செய்திகளை, நக்கீரர் திருமுருகாற்றுப்படையில் அதிகம் எடுத்தாளவில்லை எனலாம்.

முடிவுரை

பரிபாடலைக் காட்டிலும் திருமுருகாற்றுப்படை, காலத்தால் பிற்பட்ட இலக்கியம் ஆகும். ஆதலால் பரிபாடல் காலத்தில் முருகனைப் பற்றி வழங்கப்பட்ட செய்திகள் திருமுருகாற்றுப்படை காலத்தில் மாறுபட்டும் திரிபடைந்தும் உள்ளன. குறிப்பாக திருத்தலங்கள், ஊர்திகள், வழிபாட்டுமுறைகள் போன்றவைகளில் மாற்றம் பெற்றுள்ளதை அறிய முடிகின்றன. எனவே கால மாற்றத்திற்கேற்ப இறைவழிபாடும் மாற்றம் பெறும் என்பதை உணர முடிகின்றது.

International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

“திருவரங்கக் கலம்பகத்தில் திருமால்”

திருமணமேடு ப.பிரபு,
தமிழாய்வுத்துறை, ஸ்ரீமத் ஆண்டவன்கலை & அறிவியல் கல்லூரி,(தன்னாட்சி) திருவரங்கம்-5.

முன்னுரை:

தமிழில் உள்ள சிற்றிலக்கியங்கள் 96 வகைகள். அவற்றில் ஒன்றாக அமைவது கலம்பகம். கலம்பக நூல்களுள் காலத்தால் முற்பட்டது நந்திக் கலம்பகம் ஆகும். கலம்பகம் என்ற சொல்லுக்கு “கலவை” என்பது பொருளாகும். தெய்வங்கள் அல்லது மக்களுள் சிறந்தோரைத் தலைவராகக் கொண்டு அகம், புறம் போன்ற பொருட்கூறுபாடுகள் விரவ, பல்வேறு பாவினங்களால் பாடப்படுவதாகும். அவ்வகையில் திருமால் (தெய்வத்தை) பாட்டுடைத் தலைவனாகக் கொண்டு, பிள்ளைப் பெருமாள் ஐயங்கார், ‘திருவரங்கக் கலம்பகம்’ எனும் நூலை அளித்துள்ளார். இத் திருவரங்கக் கலம்பகத்தில் திருமால் பற்றியச் செய்திகளை ஆராய்வதே இக்கட்டுரையின் நோக்கமாகும்.

1. திருவரங்கக் கலம்பகம் ஓர் அறிமுகம்:

வைணவ திவ்விய தேசங்கள் நூற்றுடெட்டனுள் குறிப்பிடத்தக்க சிறப்பும், பெருமையும் உடையது திருவரங்கம். இத்தலமானது திவ்விய தேசங்களுள் தலைமைச் சான்றாகும். அழகியமணவாளதாசர் என அழைக்கப்படும் பிள்ளைப் பெருமாள் ஐயங்கார் திருமால் பள்ளிக்கொண்ட திருவரங்கத்தைப் பற்றி தெளிவுபடுத்தியுள்ளார்.

இந்நூளில் சொல்வளமும், பொருள்வளமும், தொடை அழகும், நடைநயமும், துறை அழகும் என பலவகையில் அமைந்துள்ளன. இதனை நூலாசிரியர் முகப்பு பாடலில் குறிப்பிடும் போது,

“சொன்னோர்க்கும் பொருணோக்குந் தொடை நோக்கு

நடைநோக்குந் துறையி னோக்கோடு”

என குறிப்பிடுகின்றார். திருமாலின் அவதாரச் சிறப்புகள், பெருமைகள், அறிதானச் செயல்கள், நல்ல ஒழுக்கமும், அறிவும், இறை உணவும், பிறவாமைத் திண்மையும், வீடுபேற்றை அடைதலுக்கான வழிகளையும், அறக்கோட்பாடுகளும் என்ற பல்வகைக் கோணங்களில் சிறப்புச் செய்திகளை இந்நூலின் வழி விளக்கப்பட்டுள்ளன.

திருமால் குறித்த செய்திகள்:

திருமாலின் ஒவ்வொரு செயல்பாடுகளையும் குறித்து நூறு பாடல்களிலும் எடுத்துக் காட்டியுள்ளார் அழகியமணவாளதாசர்.

“நமக்குத் தொழில் கவிதை, நாட்டிற்கு உழைத்தல்

இமைப்பெழுதும் சே1ராது இருத்தல்”

எனும் பாரதியின் கூற்றிற்கு ஏற்ப இவர் வைணவததை பாடும் போது திருமாலின் சிறப்பையே கூறுவர். இடையர் குலத்தவர்களின் தலைவனாகிய நந்தகோபனின் மைந்தனை, பரமதேவனை நாபியில் தோற்றுவித்த ‘திருமாலை’, அனந்தன் என்னும் திருப்பெயர் பெற்றவனை, எப்போதும் உண்ணத் தெவிட்டாத அமுதமாக இருக்கின்றார் என திருமாலைப் பற்றி குறிப்பிடுகின்றார்.

“நானந்த வைகுந்த நாடெய்தி வாழிலென் ஞாலத்தன்றி

யீனந்தவா தநியரத்து வீழிலென் யானடைந்தேன்”

என்று திருமாலின் அடிகளை அடைதலே சாலச் சிறந்தது என்று உணர்த்துகின்றார்.

2. திருமால் தோற்றமும், உவமையும்:

திருமாலின் தோற்றத்தினைப் பற்றிக் கூறும் போது அவற்றிற்கு உவமைகளாக வெளிப்படுத்தும் பொருளையும் விவரிக்கப்பட்டுள்ளது. இதனை,

மழையற்ற சிலைபோல் வள்ளை யெள்ளிள

வின்மலர் முல்லை மதிவளை கழையாழ்

வாரிசங் கெளிறு த்ததை வாய்கலச மணிவட பத்திர மெறும்பூ....

இப்பாடலில் காணலாம். கார்மேகத்தை திருமாலின் கூந்தலுக்கு ஒப்பாகவும், பிறைச்சந்திரனை நெற்றிக்கு ஒப்பாகவும், வில்லை புருத்திற்கு ஒப்பாகும், வேலைக் கண்ணிற்கு ஒப்பாகவும், முல்லை மலரை பல்லிற்கு ஒப்பாகவும், முழு நிலவுவை முகத்திற்கு ஒப்பாகவும், இதுபோல ஒவ்வொரு உறுப்புகளுக்கும் பல்வேறுபட்ட உவமைகளை வெளிப்படுத்தியுள்ளார்.

3. திருமாலின் சிறப்புகள்:

மிகுந்த ஆற்றல் கொண்டுள்ளவன் திருவரங்க அரங்கநாதன் - தேவர்களுக்கெல்லாம் தலைவனாகிய இந்திரனாகவும், தேவர்களின் வடிவாகவும் திருமால் விளங்குகின்றார்.

"தேவராய்த் தேவர்க்குந் தெரியாத வொளியுருவாய்

மூவராய் மூவர்க்குண் முதல்வனாய் நின்றோய் நீ"

தேவர்களே அறிய இயலாத ஒளிவடிவமாய் இருக்கின்றாய். திருமால், சிவன், பிரமன் என்னும் மூவராகவும் அம்மூவருக்குள்ளும் தலைவானகவும் நிற்கும் தன்மைக் கொண்டவராக திருமால் இருக்கின்றார்.

"அண்டமுழு துண்டவரு மிழ்ந்தவரி டந்தவர ளர்ந்தவர்வ ளர்ந்த ருளுமா

சண்டப வைந்தலைய னந்தசய னந்திகழ்த ருந்திருவ ரங்கர் வரைமேற்

கண்டதொரு கொம்பதிலி ரண்டுமகரங் களொருகஞ் சமிருவெஞ்

சிலைமணங்

கொண்டதொரு கொண்டலிரு கெண்டையொரு தொண்டை யிருகும்ப

மொருசெம் பணிலமே"

இவ்வுலகங்கள் அனைத்தையும் அதன் அழிவுக் காலத்தில் வயிற்றில் கொண்டவரும், அழிவுக்காலம் முடிந்த பின் உலகங்களை மீண்டும் உண்டாக்கியவரும் ஆவார். வராக அவதாரத்தில் கொம்புகளால் பூமியை மீட்டுக் கொண்டு வந்தவரும், மாவலியிடம் மூன்றடி மண் கேட்டு திருவிக்கிரமே அவதாரத்தில் மூவடியால் உலகை அளந்தவரும் இவரே. ஐந்து தலைகளை உடைய அனந்தன் என்னும் பாம்பின் மேல் பள்ளி கொண்டிருக்கும் திருவரங்கநாதரின் மலைமேல் காணப்பட்ட இளமையான வச்சிக் கொம்பு ஒன்று உண்டு. அதில் இரண்டு முதலைகளும், ஒரு தாமரை மலரும், வில்லும், மேகமும், கொவ்வைகனியும், சங்கும், சக்கரமும் அனைத்தும் பொருந்த காட்சி தருகின்றார்.

4. **திருமால் அவதாரச் செய்திகள்:**

திருமால் ஒவ்வொரு அவதாரத்தன்மை வளர்ச்சியும் அறிவியல் முறையாக அமையப் பெற்று உள்ளது. டார்வின் கொள்கைக்கு ஒரு முன்னோடியாக அமைகிறது என்றால் அது மிகையாகாது. திருவரங்கக் கலம்பகத்தில் பத்தாவது பாடலில் அவதாரச் செய்திகள் இடம் பெறுகின்றன. அவை,

"அரவி னடித்தானு முரவி லொடித்தானு

மடவி கடந்தானும் புடவியிடந்தானுங்

குரவை பிணைத்தானும் பரவை யணைத்தானுங்

கோச லைபெற்றானும் வீசலை யுற்றானு

முரனை யறுத்தானுங் கரனை யொறுத்தானு

முத்தி யளித்தானு மத்தி விளித்தானும்

பரம பதத்தானுஞ் சரம விதத்தானும்

பாயல் வடத்தானுங் கோயி லிடத்தானே''

திருமால் பாம்பின்மேல் நடனம் ஆடியவன், வலிமை பொருந்திய வில்லை ஒடித்தவன், காட்டை நடைப் பயணத்தால் கடந்தவன், தன் கொம்பினால் பூவுலகத்தை மீட்டுக் கொண்டு வந்தவன், குரவைக் கூத்தாடியவன், கடலை அணையாகக் கட்டியவன், கோசலையின் மைந்தன், அலையடிக்கின்ற கடலில் வீற்றிருப்பவன். முரன்கரன் போன்ற அரக்கர்களை அழித்தவன்.

தன்னை வணங்கும் தொண்டர்களுக்கு வீடுபேறு (மோட்சம்) அளித்தவன். கசேந்திரன் எனும் யானையால் ஆதிமூலம் என்று அழைக்கப்பட்டவன். எல்லாச் சிறப்புகளும் பொருந்திய இத்திருமால், திருவரங்கத்தைக் கோவிலாகக் கொண்டு உறையும் அரங்கன் ஆவான்.

5. வாழ்வியல் செய்திகள்:

திருவரங்கக் கலம்பகம் வாழ்க்கை நிலையில்லாதது என்ற நிலையாமை செய்திகளைக் கூறுகின்றது. மனித உடல் அழிவதற்கு உள்ளாக திருவரங்க நாதனின் திருவடியை பற்றவேண்டும்.

பிறவிப் பெருங்கடல் நீந்துவர் நீந்தார்

இறைவன் அடிசேரா தார்.

எனும் குறளுக்கு ஏற்ப திருமாலின் அடிகளை அடைய வேண்டும். இவ்வுடல் மிகவும் இழிவானது.

"தீண்டா வழும்புஞ் செந்நீருஞ் சீயுந ரம்புஞ் செறிதசையும்

வேண்டா நாற்ற மிகுமுடலை வீணே சுமந்து மெலிவேனோ''.

தொடுவதற்குச் சிறிதும் தகுதியில்லாத நிணமும், இரத்தமும், இரத்தம் நீர்த்துப் போன சீயும், நரம்பும், எலும்பும் உடைய தசையும், அறுவெறுக்கத்தக்க துர்நாற்றமும் மிகுந்திருக்கின்ற இவ்வுலகை வீணாகக் சுமந்து இருப்பது ஏன்? என்னும் உன்னையே கதி என கொண்டால்தான் சிறப்பு, என்ற வாழ்க்கை நெறிகளையும், பக்தியின் மூலம் முக்திபெறும் திறத்தையும் இப்பாடலில் தெளிவாக அறிய முடிகிறது.

6. முடிவுரை:

திருமாலின் தோற்றம், உவமைகள், அவதாரச் செய்திகள், பக்தித் திறம், வாழ்க்கை நெறிகள், வீடுபேறு அடையும் வழிமுறைகள் என பல்வேறு பட்ட கோணத்தில் திருவரங்கக் கலம்பகம் வழியாகக் காணலாம். மேலும் திருமாலின் சீர்மிகு நிலைகளை நூலாசிரியர் வெளிப்படுத்தியுள்ளதை இக்கட்டுரை வாயிலாகத் தெளிவுபட அறிய முடிகிறது.

பார்வை நூல்கள்:-

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INJRI
International Journal of Research Instinct
(Peer-reviewed Journal)

ISSN ONLINE 2348-2095
Research Article

‘ழ’கரம் தமிழின் சிகரம்

மா.விஜயலெட்சுமி,
உதவிப்பேராசிரியர்,
தமிழாய்வுத்துறை, ஸ்ரீமத் ஆண்டவன் கலை & அறிவியல் கல்லூரி(த), திருவரங்கம் 5.

அறிமுகம்

மனிதமூளையின் வியக்கத்தக்க படைப்புகள்தான் மனிதரின் இயற்கைமொழிகள். ஒரு குழந்தைக்கு அதனுடைய உடல் வளர்ச்சியில், நடக்கும்திறன் எவ்வாறு தானாகவே வளர்ச்சியடைகிறதோ, அவ்வாறே மொழித்திறனும் வளர்ச்சியடைகிறது.

“தேவையான மூளை வளர்ச்சியும் செவித்திறனும் உடைய எந்த ஒரு குழந்தையும் தான் பிறந்து வளர்கிற சமூகத்தின் மொழியை தாய்மொழியை – குறைந்த அனுபவத்தில் குறைந்த காலத்தில் பெற்றுக்கொள்கிறது” என்பது நோம் சாம்ஸ்கியின் கருத்து. அக்கருத்தின்வழி ஒருவர் தன்னுடைய தாய்மொழியை எளிதில் கற்றுக் கொள்ளலாம். எனவே நாம் நம் தாய்மொழியாகிய தமிழைப் பிறமொழிக்காரர்கள் பேசுவதைவிட நாம் பேசுவது எளிது. ஆனால் இன்றோ தமிழ் பேசுவது கடினமாக உள்ளது. காரணம் அதன் அருமையும், பெருமையும் தெரிவதில்லை. மேலும் தமிழ் எழுத்துக்களின் உச்சரிப்பில் கவனமில்லை. நாம் தவறாகத்தான் பேசுகிறோம் என்ற விழிப்புணர்வும் இல்லை. தவறாகத்தான் பேசுகிறோம் என்று தெரிந்தும் கவலைப்படுவதும் இல்லை. அவ்வாறு கவலைப்படாத மக்களுக்கும் தமிழ் எழுத்துக்களின் சிறப்பைக் கூறுவது இக்கட்டுரையின் நோக்கமாகும்.

சிறப்புமொழி

மற்ற மொழிகளை விட தமிழ்மொழி சிறப்பாக விளங்கக் காரணம் தமிழ் எழுத்துக்கள், குறிப்பாக அது உச்சரிக்கும் முறையாகும். மற்ற மொழிகளில் உள்ள எழுத்துக்களை உதட்டளவில் உச்சிரிக்கின்றோம். ஆனால் தமிழ் எழுத்துக்களை உள்ளத்தால் உணர்ந்து உச்சிரிக்கின்றோம். இது தாய்மொழிக்குரிய தனிச்சிறப்பாகும். இக்கருத்தினை அன்றே தொல்காப்பியர் பிறப்பியலில்,

உந்தி முதலா முந்து வழித் தோன்றி

தலையினும் மிடற்றினும் நெஞ்சினும் நிலைஇப்

………………………………. (நூ-1)

ஏனக்கூறியுள்ளார். தொல்காப்பியரின் பிறப்பியல் கோட்பாடுகள் பலவும் இன்றைய மொழியியல் அறிஞர்களின் கருத்துக்களோடு ஒத்துள்ளன. இதில் 'உந்தி' என்பதற்கு உரையாசிரியர்கள் 'கொப்பூழ்' என்று பொருள் கூறுவர். டாக்டர் முருகையன் போன்ற ஒலியியல் அறிஞர்கள் உதரவிதானம்(Diaphram) என்பர். உதரவிதானம், காற்றை உந்தி உந்தித் தள்ளுவதால் உந்தியெனப் பெயர் பெற்றதாகக் கூறுவர்.

சிறப்பு எழுத்து

தமிழில் உள்ள அனைத்து எழுத்துக்களுமே சிறப்பு எழுத்துக்கள்தான் எனவே இது சிறந்த மொழியாக தொன்மையான மொழியாக விளங்குகிறது. தமிழுக்குச் சிறப்புச் செய்கின்ற எழுத்துக்களில் ஒன்று 'ழ'கரம் மற்றொன்று 'ன'கரம் இந்த இரு ஒலிகளும் தமிழ் மொழியில் மட்டுமே வழங்கி வருகின்றன. அதிலும் 'ழ' என்கிற எழுத்து 'தமிழ்' என்பதிலும் இடம் பெற்றிருப்பது இனிமை தமிழுக்கும் பெருமை. ஆனால் 'ழ'வைப் பல தமிழர்களே சரியாக உச்சரிக்க முடியாமல் தடுமாறுகிறார்கள். தொல்காப்பியர் 'ழ'கரம் பிறக்கும் முறையினைஇ பிறப்பியயில்

நுனிநா அணரி அண்ணம் வருட

ரகாரம் ழகாரம் ஆயிரண்டும் பிறக்கும் (நூ-13) என்கிறார்.

நாவின் நுனி, மேல் நோக்கிச் சென்று அண்ணத்தை வருடினால் ழகாரம் பிறக்கும். இவ்வாறு 'ழ' கரம் நாவை முழுவதும் உள் மடக்கினால் மட்டுமே உச்சரிக்க முடியும். இது எந்த மொழியிலும் இல்லாத சிறப்பாகும். எனவே 'ழ' கரம் தமிழில் இருப்பது தமிழர்கள் பெருமையாகக் கருதவேண்டும். இதே கருத்தினை நன்னூலார் 'அண்ணா நுனிதா வருட ழ வரும்' என்கிறார்

உச்சரிப்பில் எச்சரிக்கை

'ழ' கரத்தை உச்சரிப்பதற்குச் சற்று எச்சரிக்கை தேவை அவை கொஞ்சம் பிறழ்ந்தாலும் அந்த ஒலி தடுமாறிவிடும். 'பிறழ்' என்பதிலும் 'ழ' கரம் வருகிறது. சற்று தவறாக உச்சரித்தால் 'பிழை' ஏற்படுகிறது. அந்தப் பிழையிலும் 'ழ' கரம் உண்டு

'ழ' கரம் வரும் இடங்கள்

வழுக்குகிற, பிடிப்பற்ற, கொஞ்சம் ஏமாந்தாலும் தடுமாறுகிற பொருள்களைக் குறிக்கும் போதெல்லாம் 'ழ' கரம் வருகிறது. 'வழ வழ' என்கிறோம். 'மழு மழுவென்று' என்கிறோம்.

இழை

மெல்லிய பொருள்களையும் 'ழ' கரம் குறிக்கிறது. 'இழை' என்கிறோம் - எப்போழுது வேண்டுமானாலும் அறுந்துவிடுவது 'இழை' அளவோடு இருக்க வேண்டும்.

மழை

அளவு குறைந்தாலும் பஞ்சம், அளவு மிகுந்தாலும் வெள்ளம்- அதை குறிக்கும் 'மழை' யிலும் 'ழ' கரம் வருகிறது.

பழம்

சரியான பதத்தில் இருந்தால்தான் அது பழமாகும். இல்லையேல் அது அழுகிவிடும். 'பழம்' என்பதிலும் 'அழுகு' வதிலும் 'ழ' கரம் உள்ளன.

நுழை

ஒன்றின் உள்ளே புகுதல் என்பது அவ்வளவு எளிதல்ல. அதன் உள்ளே புகும்போதும் எச்சரிக்கைவேண்டும். புகவேண்டுமா? வேண்டாமா? என்பதைத் தீர்மானித்து முடிவு செய்யவேண்டும். 'நுழைவது' அவ்வளவு எளிதல்ல – நுழைவதிலும் 'ழ' கரம் உள்ளது.

குழை

ஒரு காரியத்தியத்திற்குத் தன் இயல்பை விட்டு மற்றவர்களிடம் நடந்து கொள்வது சற்று சிரமம். எல்லோரிடமும் இக்குணம் இருக்காது; – சிலரால் அப்படி நடக்கவும் முடியாது இக்குணமே குழைதலாகும். 'குழை'வதிலும் 'ழ' கரம் உள்ளது.

மாற்றம்

வாழ்க்கையில் கொஞ்சம் தடம் மாறினாலும் வரும் 'இழுக்கு', கொஞ்சம் இடம் மாறினாலும் வரும் 'வழக்கு' இந்த இரண்டு சொற்களிலும் 'ழ' கரம் உள்ளன.

பிழைப்பு

உலகில் நாம் நன்றாக வாழவேண்டும் என்றால் ஏதாவது வேலை செய்து பிழைக்க வேண்டும். வாழ்விலும், பிழைப்பிலும் 'ழ' கரம் உள்ளன.

விழி

பார்வை இருந்தால் மட்டுமே விழிகள். இல்லாவிட்டால் அது வெறும் குழிகள்.

விழி, குழி இரண்டிலும் 'ழ' கரம் உள்ளன.

எழுச்சி

விழ்ந்தாலும் விழுந்தாலும் எழுந்தால்தான் எழுச்சி, இல்லாவிட்டால் அது வீழ்ச்சி.

இரண்டு நிலைகளிலும் 'ழ' கரம் உள்ளன.

பழமை – கிழமை *பாதுக்கப்பட வேண்டிய பழமையிலும் 'ழ' கரம். காலத்தை கணக்கிடும், கிழமையிலும் 'ழ' கரம்.*

உழவு - தாழை

ஆழம் என்பதிலும் 'ழ'கரம். ஆழமாய்ச் செய்யும் உழவிலும் 'ழ'கரம். தூரத்திலும் இருந்தாலும் வாசம் வீசும் தாழையிலும் 'ழ' கரம், முள்ளிருக்கும் கற்றாழையிலும் 'ழ'கரம் அமைகின்றன.

வாழ்வு – தாழ்வு

வளமாக வாழும் போது தான் அது 'வாழ்வு', கொஞ்சம் பிசகினால் 'தாழ்வு' இரண்டிலும் 'ழ'கரம்.

ஏழ்மை - அழுகை

போக்க வேண்டிய ஏழ்மையிலும் 'ழ'கரம், இழப்பு நேருகிற அழுகையிலும் ' 'ழ'கரம்.

முடிவுரை

தமிழைப் பொறுத்துவரை 'ழ' கரத்தை உச்சரிக்கும் போது மட்டுமல்ல. 'ழ'கரம் வரும் ஒவ்வொரு பொருளும் ஒவ்வொரு வினையும் எச்சரிக்கையோடு கையாளப்பட வேண்டியவை. 'ழ'கரத்தை எச்சரிக்கையோடு அணுகாவிட்டால் அவையும் முரண்டு பிடிப்பவை!

வாழ்வில் செல்வத்திலும். பதவியிலும், அதிகாரத்திலும் ஒருவர் உயரும்போது அன்பும் பண்பும் பணிவும் தான் அவருக்குப் பெருமையைச் சேர்க்கும். ஒரு நீண்ட நெடிய மரம் புயல் காற்று வீசம் போது வேரோடு சாய்ந்து விடுகிறது. ஆனால் நாணல் பணிவாக வளைந்து கொடுத்து பிழைத்துக்கொள்ளும். அதேபோல் நாவினால் எப்படியும் பேச முடியும் என்றாலும் நாவை பணிவாக மடக்கினால் தான் 'ழ'கரத்தை உச்சரிக்க முடியும் என்பதே முடிவான உண்மையாகும்.