



## NPA Recovery Mechanism in India: A Critical Assessment

**Dr. Kavitha Vani S.D**

Assistant Professor, Department of Commerce

L.B.S. Government First Grade College, R.T. Nagar, Bengaluru-32, Karnataka, India

**Abstract :** Banks play an important role in the development of a nation. A well-functioning financial system is fundamental to any economy and a strong banking system contributes for a stronger economy. Banks are the primary suppliers of credits and lends money to different sectors of the economy out of the deposits. The problem arises when banks are not able to recover the amount lent along with the interest resulting in NPA. Mounting NPAs are of great concern even today as it affects the operational efficiency of the banks and as well impede the economic activities. Therefore, the need for addressing the NPA issues is of a great priority for all the researchers. There is numerous research work which concentrated on identifying the causes and its impact of NPAs on banks performance and very few on ways of reducing and recovery of bad loans. This study aims to measure the efficiency of NPA recovery channels in India and also to compare their efficiency of recovery channels by using statistical tools in order to identify the significant difference between the performance by the important players in recovery of non-performing asset loans viz., Lok Adalaths, DRT's, SATFAESI Act and IBC. Secondary data on recovery of non-performing asset loans through major recovery channels during 2016-2020 is analyzed using One Way ANOVA and Tukey-Kramer test for testing the hypothesis. The study finds that there is a significant difference in the performance of recovery channels and recommends for a single window agency for recovery of bad loans which can reduce the losses due to NPAs to certain extent.

**Key Words:** Banks, Hypothesis, NPA, Recovery Channels

### Introduction

The banks have been lending to all kinds borrowers since inception and all such lending is generally secured by collateral securities including personal guarantees. In spite of bank's care in lending to different sectors, Indian banks are confronting with huge stock of stressed assets and that has piled in the system over the years resulting in huge NPA's. The percentage of NPA on gross advances stood at 2.2 percent (Scheduled Commercial Banks), 2 percent (Public Sector Banks), 3, percent (Private Sector

Banks), 3.8 percent (Foreign Banks) during 2008-09 and the NPAs of Scheduled Commercial Banks, Public Sector Banks, Private Banks and Foreign Banks has grown up to 8.2, 10.3, 5.5 and 2.3 percent respectively during 2019-2020. The statistics shows the NPA level is increasing over the years and high level of NPA indicates high credit defaults resulting in banks losing out on investment in long run. If bank continues to remain saddled with huge NPA, it would impede the economic activities in general and operational efficiency of



banks in particular. To reduce the mounting NPA levels and to recover the NPAs, series of measures are initiated by Reserve Bank of India.

#### **Review of Literature**

D.J. Singh n.d. (2013) in his research study titled “Recovery of NPAs in Indian Commercial Banks” aims to analyze the causes and impact of high NPA on banking sector. Using secondary data, the author finds that one of the causes for high NPA is unsatisfactory the performance of various recovery channels of NPA in Indian banking system and suggests for the need for and improved NPA recovery mechanism in India.

Garg (2016), in his research study titled “A Study on Management of NPAs in Context of Indian Banking System” aims to identify the causes of NPA along with understanding the preventive mechanism for NPA. Based on the secondary data, the study identifies that ineffective recovery of NPA as one of the factors for raise in NPA.

V. R. Singh (2016) aims to study the status and impact of NPAs on banks and also to know the recovery of NPAs through various channels in his study titled “A Study on Non-Performing Assets of Commercial Banks and its Recovery in India. Based on secondary data relating to years 2000to 2014 finds that ineffective recovery, willful defaults and defective lending process are important factors responsible for risk of NPAs in Indian Banks. The author is of the opinion that there is more dependency on SARFAESI Act for recovery than any other NPA recovery channels and suggests banks for one-time settlement.

Monica & Supreeth (2016), analyses the NPA data pertaining to the period between 2009-10 to 2013-14 in order to study the trends and position of NPA of Public Sector Banks and also to identify

the reasons for occurrence of NPA and to examine the steps taken by RBI for recovery of NPA. One of the recommendations based on analysis is to develop appropriate recovery programmes by banks.

Swain et al., (2017) in their research titled” NPA of Scheduled Commercial Banks in India and its Regulatory framework” aims study the effectiveness of regulatory framework for recovering debts of scheduled commercial banks using secondary sources of data relating to 2008 to 2016. The study finds that the basic factors responsible for increasing NPAs are ineffective recovery, willful defaults and defective lending process. One of the recommendations by the author is the need for strengthening the recovery mechanism.

Surojit (2018), analyses the various recovery channels and comment on the effectiveness of the recovery process. The research study uses secondary data relating to 2003-04 to 2016-17. The study analyses and finds the loan recovery by SARFAESI is much lower than the expectation, DRT consumes more time and it has a lengthy recovery process and Lok Adalaths cannot recover NPA’s more than ten lakhs. Analysis of data is made using ANOVA through SPSS 20 package. Author suggests for strengthening of credit risk management.

Kumar, B. R. (2018), in their research titled “Genesis for Increase in NPAs in Indian Banks-An Empirical Analysis” aims to identify the causes for increase of NPAs and ranks the causes for NPA to enable the banks to have effective control on NPAs. Primary and secondary data relating to May to June 2018 were analyzed in excel using Garrett ranking and finds that the ineffective recovery channel stands first followed by industrial sickness, poor credit appraisal system,



willful defaults, defective lending process etc.,

Varuna & Nidhi (2019), in their study on “A critical Review of Non-Performing Assets in the Indian Banking Industry” aims to determine the mean growth rate of NPAs for different groups of banks and individual banks and also to assess the growth pattern of gross NPA’s using secondary data pertaining to the period 2010 to 2017. The analysis of data using geometric mean, the study finds that the problem of NPA is not only with small banks but also with the big banks and suggests for stringent norms for control of non-performing assets.

Alamelumangai & Sudha (2019), in their study titled “Recovery of NPAs through debt recovery channels in Indian Banks- An Analysis” aims to study the recovery of NPAs through various channels and to examine the effectiveness of existing channels for recovery of bank loans. Secondary data is analyzed using percentage analysis, trend analysis, one-way ANOVA and Tukeys HSD Post Hoc Test. The study finds that the annual rate of recovery out of the amount involved in the existing channels are not satisfactory and suggests for need for strengthening of existing channels.

Allda & Jnaneshwar (2021), in their research aims to estimate the extent of NPA held by commercial banks and to measure the financial effects of NPA using secondary data. Data pertaining to NPA for the period 2017 to 2020 were analyzed using descriptive statistics and finds that there a steady increase in NPA and recommends for use of NPA recovery tools like Lok Adalaths, Debt Recovery Tribunals and SARFAESI Act an improve recovery mechanism.

#### **Statement of the Problem**

Non-performing assets was evaluated systematically only after the

implementation of the recommendations of the committee on Financial System (Narashiman Committee 1991). NPA issue has received considerable attention in the post reform period as accumulated NPAs has direct impact on the efficiency and profitability of banks. In this backdrop, there are many research work carried on to identify the trend, reasons and impact of NPA on performance of banks and as well to suggest policy measures to reduce NPAs. In spite of various measures by Reserve bank of India, there is an increase in the level of NPA over the years. Therefore, the need for reduction and recovery of NPAs and to assess the efficiency of recovery channels to safeguard the interest of the banks is of high priority even today.

#### **Research Questions**

- What is the existing recovery mechanism in India?
- What is the percentage of NPA recovery by existing recovery channels?
- Are existing recovery channels effective in recovery of NPA?
- Are there any differences in the recovery performance between the existing recovery channels?
- Is there a need for establishment of Bad bank in India?
- Is there a need to continue with the existing recovery channels even after the introduction of Bad bank?

#### **Research Gap**

There are many research work on non-performing assets aiming to identify the causes and impact of non-performing assets and also to measure the performance of recovery channels. Most of the literature reviewed for this research have concentrated on evaluating the cause for high NPA and recommend for improving recovery mechanism. There



arises a need for evaluating the recovery mechanism in terms of recovery process, effectiveness of recovery channels and trend in recovery of NPAs by recovery channels. Based on the review of literature it was found that the many research work is conducted in the time range from 2000 to 2017 and not much study on evaluating the performance of all recovery channels using statistical tools.

### **Need for the Study**

The announcement of establishment of Bad banks by honorable Finance Minister Dr. Nirmala Sitharaman to address the problems involved in NPA recovery during Budget speech 2021 calls for a need for relooking in to the effectiveness of existing NPA recovery channels to substantiate the need for establishment of Bad banks in India. Review of literature also recommends for the analysis of the performance of existing recovery channels. Therefore, this study aims for evaluating the performance of existing NPA recovery channels.

### **Research Methodology**

The study is based on the secondary data relating to NPA recovery through various existing channels in India viz., Lok Adalaths, DRTs, SARFAESI Act and IBC. The secondary data is collected for the period 2016 to 2020 from the annual reports published by RBI in RBI website and also through review of literature. The present study analyzed the data collected using percentages, trend analysis and averages. One Way ANOVA is used to compare the significant difference in the recovery through various recovery channels and Tukey-Kramer test is used to find the significant differences amongst the NPA recovery channels. Statistical tools for data analyses were decided based on the previous literature and hypothesis is tested using One Way ANOVA and Tukey-Kramer test in Excel.

### **Objectives of the Study**

In order to address the issues raised in the research questions based on the review of literature, the present study aims

1. To understand the existing NPA recovery mechanism.
2. To analyze the trend of recovery by different recovery channels
3. To assess the performance of each of the recovery channel.
4. To compare the recovery performance amongst the existing channels.

### **Hypothesis**

H0= There is no significant difference in NPA recovery through existing recovery channels.

H1= There is a significant difference in NPA recovery through existing recovery channels.

### **NPA Recovery Mechanism**

Recovery mechanism is a process of carrying out the recovery procedures and mechanism to restore the financial assets in the event of failure to repay by the borrower.

Lok Adalat is a forum where cases pending in the court of law or pre-litigation stage are settled/compromised amicably. Lok Adalats have been given statutory status under the Legal Services Authorities Act 1987. Under this Act, the decision made by the Lok Adalats is deemed to be final and binding on all parties and no appeal against such an award. Reserve Bank of India has issued guidelines for compromise settlement pf dues through Lok Adalats to all commercial banks and all India Financial Institutions vide circular LEG.BC.114/09.06.002/2000-01. Coverage of borrowers may include all NPA accounts, both suit filed and non-sit filed accounts, which are in “doubtful” and “loss” category with outstanding balance of rupees ten lakhs at present. The advantage of use of this recovery mechanism is that there are no court fees



involved when fresh disputes are referred to it.

Table 1 showing number of cases referred and the amount involved for NPA recovery through Lok Adalats

(Amount in Crores)

Year	Number of Cases referred	Amount involved	Amount Recovered	Percentage of recovery
2016	2152895	1058	38	3.6
2017	3317897	45728	1811	4
2018	4087555	53484	2750	5.1
2019	5986790	67801	4211	6.2
2020	1949249	28084	1119	4

Source: www.rbi.org.in

### Debt Recovery Tribunals (DRT's)

The Recovery of Debts and Bankruptcy Act, 1993 provides for establishment of Debts Recovery Tribunals with original jurisdiction and Debt Recovery Appellate Tribunals with appellate jurisdiction, for expeditious adjudication and recovery of debts due to bank and financial institutions, insolvency resolution and bankruptcy of individuals and partnership firms and connected matters there with.

The Act is applicable to cases where amount of debt due to any bank or financial institution defined under the Act is rupees twenty lakhs or more. One of the major issues associated with the DRT is the success rate of tribunals as it is overburdened with more cases.

Table 2 showing number of cases referred and the amount involved for NPA recovery through Debts Recovery Tribunals

(Amount in Crores)

Year	Number of Cases referred	Amount involved	Amount Recovered	Percentage of recovery
2016	28902	671	164	24.4
2017	29345	133095	7235	5.4
2018	51679	268413	10552	3.9
2019	33139	205032	9986	4.9
2020	28182	225361	8113	3.6

Source: www.rbi.org.in

### The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

SARFAESI Act empowers banks and financial institutions to recover their non-performing asset loan dues without the intervention of the court. The provisions of this Act is applicable only for non-performing loans with outstanding above

one lakh rupees. Further, non-performing loan accounts where the amount is less than 20% of the principal and interest are not eligible to be dealt under this Act. Asset Reconstruction Companies were set up to recover secured loans by enforcing the security interest and auctioning borrower's property. ARC's is another institutional alternative of NPA resolution in India.



Table 3 showing number of cases referred and the amount involved for NPA recovery through SARFAESI Act

(Amount in Crores)

Year	Number of Cases referred	Amount involved	Amount Recovered	Percentage of recovery
2016	80076	1131	78	6.9
2017	3317897	45728	1181	32.2
2018	235437	258642	38905	15
2019	105523	196582	34283	17.4
2020	57331	67510	27686	41

Source: www.rbi.org.in

**The Insolvency and Bankruptcy Code**

The Insolvency Bankruptcy Code was enacted in 2016 to achieve resolution of distressed corporate debtors. It also facilitates liquidation in time bound

manner under the supervision of National Company Law Tribunal. The code has set up a robust ecosystem where debtors and creditors are initiating resolution process under the provisions of this code.

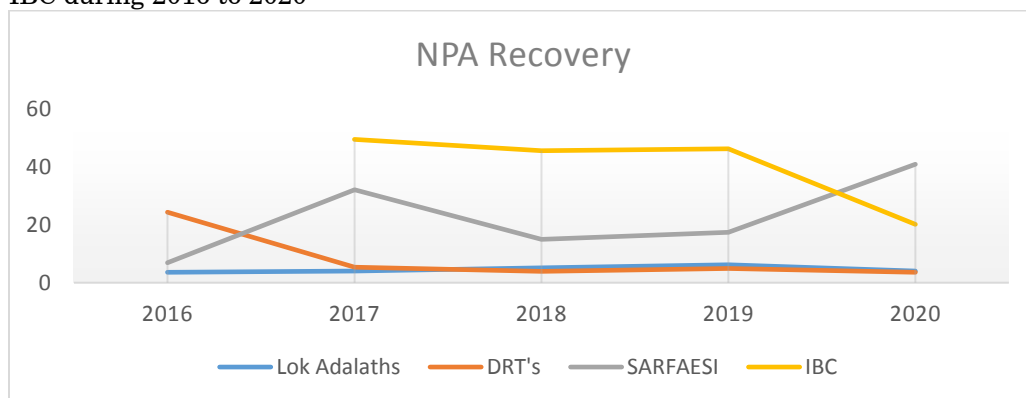
Table 4 showing number of cases referred and the amount involved for NPA recovery through IBC

(Amount in Crores)

Year	Number of Cases referred	Amount involved	Amount Recovered	Percentage of recovery
2016				
2017	704	9929	4926	49.6
2018	1152	145457	66440	45.7
2019	1986	224935	104117	46.3
2020	537	135139	27311	20.2

Source: www.rbi.org.in

Graph 1 showing non-performing asset loans by Lok Adalaths, DTR's, SARFAESI and IBC during 2016 to 2020



Source: Data Tables





The above table and graph indicates the NPA recovery percentage by four major NPA recovery channels during 2016-2020. NPA recovery performance by Lok Adalaths and DRT's is low and consistent, more variance is found in recovery under

SARFAESI Act and the percentage of recovery by IBC is very high when compared to other stated channels of recovery though there is a decline during 2020.

**Hypothesis Testing**

One Way ANOVA is used for testing the hypothesis

	Lok Adalaths	DRT's	SARFAESI Act	IBC
	3.6	24.4	6.9	
	4	5.4	32.2	49.6
	5.1	3.9	15	45.7
	6.2	4.9	17.4	46.3
	4	3.6	41	20.2
Sum	22.9	42.2	112.5	161.8
Mean	4.58	8.44	22.5	32.36
Variance	1.132	80.133	190.49	466.133
Factor Levels	4			
n	20			
s <sup>2</sup> <sub>pooled</sub>	184.472			
n.	5			

**SUMMARY**

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Column 1	5	22.9	4.58	1.132
Column 2	5	42.2	8.44	80.133
Column 3	5	112.5	22.5	190.49
Column 4	5	161.8	32.36	466.133

**ANOVA**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	2468.53	3	822.8433333	4.460532	0.01852	3.238872
Within Groups	2951.552	16	184.472			
Total	5420.082	19				

**Interpretation**

Hypothesis of the study is tested by comparing the p value (Significance level

0.05) and by comparing the F value with F critical value.



The analysis indicates that the p-value 0.01852 which is less than the significance level of 0.05 indicating the rejection of the null hypothesis and acceptance of alternate hypothesis.

F statistic is used in analysis to decide the acceptance or rejection the null hypothesis based on the F value and F critical value. If calculated f value is larger than the F

critical value, null hypothesis will be rejected and vice versa. The above analysis shows the output of F value 4.460532 and F critical value 3.238872 indicating the rejection of null hypothesis and acceptance of the alternate hypothesis.

Further, in order to find out the statistical significant differences between the group, Tukey-Kramer test is used.

Q	4.05		
Num df	4	Den df	16

**Tukey-Kramer**

Comparison	Absolute difference	Critical Range	Results
a-b	3.86	24.60	Not significantly different
a-c	17.92	24.60	Not significantly different
a-d	27.78	24.60	Means significantly different
b-c	14.06	24.60	Not significantly different
b-d	23.92	24.60	Not significantly different
c-d	9.86	24.60	Not significantly different

The above output table indicates that the significant difference between the NPA recovery channels exist between group a (Lok Adalaths) and group d (IBC). Thus, Tukey-Kramer test output statistically proves and supports the rejection of the null hypothesis i.e. there is no significant difference between the performance NPA recovery by Lok Adalaths, DRT’s, SARFAESI Act and IBC and acceptance of the alternate hypothesis i.e. there is a significant difference between the performance NPA recovery by Lok Adalaths, DRT’s, SARFAESI Act and IBC.

**Conclusion**

The deterioration of asset quality and recovery of these asset loans has been a subject of continued concern since decades. Lok Adalaths, DRT’s, SARFAESI Act and IBC are considered to be the

important players in the NPA recovery in India and each of the channels are in to the recovery process with their legal framework. The structure and the business operations of these channels decides the amount and time for recovery of NPA loans resulting in considerable delay and low percentage of recovery of loans. The reason behind the delay and lesser percentage of recovery by these players may be attributed to over stretched operating capacity as they are not concentrating only on NPA resolutions. Moreover, consistent increase in the deterioration of assets in Indian banks have resulted in mounting NPA’s and the same need to be addressed by these recovery channels along with the other settlement of debts. Though the percentage of recovery through IBC has





been on rise in recent years, stands as a complementary mechanism for asset resolution. The analysis of the data in the study highlights that there is a significant difference in the performance of each of the stated recovery channels and significant difference is found between Lok Adalaths and IBC and there is no significant difference between the performance in relation to recovery of NPA between other recovery channels. With the mounting of non-performing asset loans, need for a single window recovery mechanism is preferable and the same is proposed in the union budget.

#### BIBLIOGRAPHY

- Agarwala, V., & Agarwala, N. (2019). A critical review of non-performing assets in the Indian banking industry. *Rajagiri Management Journal*, 13(2), 12–23. <https://doi.org/10.1108/RAMJ-08-2019-0010>
- Alamelumangai, R., & Sudha, B. (2019). Recovery of NPAs Through Debt Recovery Channels In Indian Banks—An Analysis. *Restaurant Business*, 118, 245–254. <https://doi.org/10.26643/rb.v118i8.7683>
- Dahiya, M., & Bhatia, S. J. (2016). A study of Non-Performing Assets (NPA's) of public sector banks in India— An inter-sectoral comparison.
- Dey, S. (n.d.). Recovery Mechanisms of Non-Performing Assets in Indian Commercial Banks: An Empirical Study. 8.
- Garg, A. (2016). A STUDY ON MANAGEMENT OF NON-PERFORMING ASSETS IN CONTEXT OF INDIAN BANKING SYSTEM. *International Journal of Engineering Technologies and Management Research*, 3(11), 15–25.

<https://doi.org/10.29121/ijetmr.v3.i11.2016.68>

- Kumar, B. R. (2018). Genesis for Increase of NPAs in Indian Banks – An Empirical Analysis. 8.
- Singh, D. J. (n.d.). *International Journal of Transformations in Business Management* Recovery of NPAs in Indian Commercial Banks.
- Singh, V. R. (2016). A Study of Non-Performing Assets of Commercial Banks and its recovery in India. 4, 16.
- Jose, A., & Jnaneswar, K. (2021). Casual Analysis and Interpretation of the Trend of NPA Levels and Profitability: A Study on Top 5 Public Sector and 5 Private Sector Banks in India. *Asian Journal of Economics, Finance and Management*, 1–16.

Website:

- <https://www.indiabudget.gov.in/economicsurvey/>
- <https://www.rbi.org.in/Scripts/AnnualReportMainDisplay.aspx>
- <https://nalsa.gov.in/lok-adalat>
- [https://www.indiacode.nic.in/handle/123456789/2006?sam\\_handle=123456789/1362](https://www.indiacode.nic.in/handle/123456789/2006?sam_handle=123456789/1362)
- <https://www.ibbi.gov.in/legal-framework/act>



## Concepts and Theories of Spousal Violence Against Women: Implications for Social Work Education and Practice

**Prof. K. Visweswara Rao,**

*Dept. of Social Work, Andhra University,  
Visakhapatnam, A.P., India*

**Prof. A. B. S. V. Ranga Rao,**

*(Retd.), Dept. of Social Work, Andhra University,  
Visakhapatnam, A.P., India*

**Ms. M. Sunitha,** Research Scholar,

*Dept. of Social Work, Andhra University, Visakhapatnam, A.P., India*

**Abstract:** *This research paper analyses the concepts and theories of Spousal Violence (SV) against ageing women. Spousal Violence uses power and control that causes physical, emotional, and sexual abuse. A spouse is a married person by social and cultural norms accepted by the law of a particular society. Individuals become significant others through the wedding. Develop an association with intimate relationships to keep themselves as the better half of each other. The violence inflicted against women by their husbands is called spousal violence against women. Under the same roof of the house, women are harmed with injuries, intensely disturbed with vehement feelings, expressions and language. Modesty is damaged by forced sex. There is a need to understand spousal violence as a familial phenomenon in the Indian context of society and culture. The base to discuss concepts and theories of Spousal Violence applied with a broad review of related etiology, methodology and topology. The subject matter of Social Work methods implied bringing theories and concepts into the fieldwork practices to address the problem of Spousal Violence against women. Complexity encompassed to study the knowledge of this research phenomenon attempts to bring integration of subject matter for the welfare and development of Women.*

**Key Words**

*Spousal Violence, Intimate Partner Violence, Spousal Abuse, Social Work Practice*

**Introduction**

Nature gifted birth of women and men with gender balance. The world populations of women are equal to men. Throughout ages and spaces, women's human rights have been violated time and again. There is no particular society around the globe exceptional in treating women on par with men. Globally women are under matched in providing equality and justice. The constitutional rights

guaranteed to the women just bound in papers and books could not bring expected change to improve women's rights and respect. The global women's action movements brought a meagre impact than expected acceleration in implementing women's rights worldwide.

The family is a basic unit of society to meet the minimum needs of the individual and provide food, cloth, shelter, especially safety and security for



the growth of an individual. Unfortunately, the family only becomes the centre of violence against women in all cultures and societies. The gender-based violence is predominantly experienced by women and perpetrated by men (United Nations, 1992). Spousal violence against women is a common phenomenon, only the frequency of violence differs from family to family. Most women in the families are affected either by emotional or physical violence by using power and control of spousal domination of males. At any given point, women are perpetuated and suffered in all population groups (McFeely et al., 2013) by their spouses.

### **Conceptual Frame Work of Spousal Violence Against Women**

Understanding violence is necessary prior to know the conceptual and theoretical basis of Spousal Violence. The World Report on Violence and Health (Krug, 2002) defines violence as “the intentional use of physical force or power, threatened or actual, against oneself, another person, or against a group or community, that either result in or has a high likelihood of resulting in injury, death, psychological harm, mal-development or deprivation”. The act of committing violence is generally divided into three broad categories: self-directed, interpersonal, and collective.

The first category is self-directed violence, an act of self-perpetration and victimisation caused by self-abuse and suicide. The second category, interpersonal violence, includes family, intimate partner, and community violence. The third category refers to acts of violence caused by a larger population group and consists of social, economic and political violence (Krug, 2002).

Based on the information available in the literary sources from

Centers for Diseases Control and Prevention, The Spousal Violence Against Women is defined as the typical victimisation of an individual with whom the abuser has an intimate, marital or romantic relationship (CDC, 2021) that includes emotional aggression, an act of coercion, stalking, physical abuse and sexual abuse (Martin, 2022) causes the vulnerability against wives by their husbands or intimate partners. The concept of spousal violence against women is summarised as a kind of interpersonal violence caused by a husband or intimate partner, which happens within the domestic boundaries.

### **Theories of Spousal Violence Against Women**

A varied number of theories were developed to identify the causes of spousal violence. The characteristics and aspects of the theoretical basis of spousal violence are broadly classified into four categories. They are psychological theories of SV, sociological theories of SV, human behavioural theories of SV and family and system theories of SV. All theories construct the framework with the orientation of power and control used by the abusers or perpetrators.

#### **I. Psychological Theories of Spousal Violence**

The psychological theories of spousal violence are subdivided into three categories.

##### **a) Object Relations Theory of SV:**

The theory of Object Relations explains human being's relationships with significant others. An individual's childhood experiences carried to later life (Fairbairn, 1952) in the process of personality development. Parents being primary caregivers of the children have a significant impact on the growth and development of the child. The emotional experiences in infancy and childhood



become the basis of interpersonal relationships between the individual and significant ones, peers, family and the community. Conflicts between parents and family members influence a person's psychic development in later life. An individual learnt behaviour of spousal violence enrooted from the child's primary caregiver. The evidence-based research studies recommend that few men who commit spousal violence had inappropriate nurturing and fostering in the early stages of child development (Zosky, 1999). Adulthood relationships are developed based on the life experience of infancy, childhood and adolescence. Men affected by parental rejections, neglect, unstable relationships, and strained intimate relationships most likely cause Spousal Violence against their wives.

#### **b) Attachment Theory of SV:**

The attachment theory explains the feeling of security ensured by the primary caregivers of the children. The parents of their children directly experience the power of protection and a sense of life security. Persons who had experiences of avoidance, ambivalence, disorientation and disorganised attachment with parents lead to an insecure environment. Stressful and anxious relationships attached to child growth and developments within the family have adverse effects on the shape of self-development. The researcher on family welfare recommended that family bondage and emotional attachments (Crittenden & Ainsworth, 1989) guarantee security in marital relationships. Insecure attachments strain the relationship between wife and husband, resulting in spousal violence. A healthy family system based on positive relational attachments establishes constructive spousal relationships.

#### **c) Violence as Trauma Theory of SV:**

Brain functioning of a victim affected by an abuser. This theory explains catastrophic psychological events cause severe traumas to the neurological functioning of an individual. As a result, sensory stimuli stop functioning to give signals to process the traumatic events. Coding, storing, and sequencing transactions processed sensory organs. The flow of information gets disturbed in the nervous system. The victims are frequently prone to repeated trauma and high stress levels due to the brain's limbic system (Brown, 1991). Spousal violence repeatedly occurs against women in this kind of traumatic condition. The victims of abuse due to SV experience chemical reactions in the neuroendocrine systems (Vander Kolk, 1990), which override the brain to develop coping abilities to fight against the vulnerability of interpersonal violence.

#### **II. Sociological Theories of Spousal Violence**

The sociological theories are categorised into four types, mainly focusing on the individual's interaction capacities with other people surrounding in family, community and the society.

##### **a) Control Theory of SV:**

Almost all the families in the communities of the entire world are patriarchal. The fathers or the husbands of the families' exercise power and control to maintain relationships with other family members like wives, children, etc. (Bostock et al., 2002). The wives in the family are victimised by engrossing the power and control mechanisms. The abusers who cause spousal violence against women exercise different types of intimidation like physical abuse, emotional abuse and



economic abuse. The control theory of SV explains that men who have an emotional attachment with the family are less likely to use power and control over their wives. Male who don't have psychological connections or bondage with wives fail to express love and affection and intimidate various forms of spousal violence with power and control.

**b) Resource Theory of SV:**

The resource theory describes that the economic conditions, wealth, income, properties, and assets significantly impact controlling human behaviour. Men with optimum wealth try to control their wives with economic and social status. Abuse and victimisation of women have correlated factors of the availability of resources (Goode, 1971). Therefore, husbands with limited resources of wealth choose the ways of violence, perpetration and abuse against their wives, causing spousal violence against women.

**c) Exosystem Factor Theory of SV:**

The disturbances, pressures and stressors in the life events are the prime factors of spousal violence against women. Intergenerational violence percolates into the family from childhood to adulthood as a resultant behavioural factor in accepting and justification (Malley-Morrison & Hines, 2014) spousal violence. Men who are in life circle of job loss, failure of love, extramarital relationship, lack of trust and infidelity, discomforts in physical needs, low marital satisfaction, unmet psychological and sexual desires, loss of property, over expectations from significant ones and low self-esteem are involved in the intimidation of spousal violence.

**d) Social Isolation Theory of SV:**

This social networking system provides adequate social support systems (Garbarion & Kostelny, 1992), social

service and resource utilisation to address the problem of Spousal Violence. The theory of social isolation recognises the importance of the association between individual and family, family and community and community and societies. Human beings should not be isolated from family and community and have adverse effects on life. The women in the families who are isolated from the family members and do not gain support from the community are vulnerable to experiencing severe spousal violence and abuse by their husbands.

**III. Human Behavioural Theory of SV**

The behaviour of human being influenced by genetical factors, interactions, learnings and experiences perceived from the family, peer group and the society. The human behavioural theories of SV are sub classified into four categories as Social Learning Theory of SV, Behavioural Genetics Theory of SV, Reactive Aggression Theory of SV and Learned Helplessness Theory of SV.

**a) Social Learning Theory of SV:**

Individual growth and development depend on adopting cultural systems, social value systems, language and life skills in the socialisation process. The individual imitates social learnings through social roles. The aggressive behaviours and intergenerational transmission of violence in the family and society are results of negative reinforcement of operant conditioning (Malley-Morrison & Hines, 2014) in the social learning system. The abusive behaviour is learnt from the family and community. The individuals nourished in violent families become a negatively disorganised humanbeings, causing spousal violence against women. Harsh and violent experiences are learnt from





society and become the practice of victimisation.

**b) Behavioural Genetics Theory of SV:**

Human genetic factors have a significant influence on an individual's behaviour. Biologically, behavioural characteristics of a person are transferred from parents to children. Mother and father, who have the traits of aggression, abuse, perpetration, and violence traits, may transmit similar genetic factors (Hines & Saudino, 2002) to their progeny. Men, descendants from the families of spousal violence, tend to behave like their fathers and expect their wives to accept and justify violence similarly to their mothers.

**c) Reactive Aggression Theory of SV:**

The reactive aggression theory of SV explains the urge to hurt their significant one because of negative behavioural attitudes and adverse feelings. Men get anger and rage against women with the hatred feelings of rejection, isolation and abandonment (Douglas & Dutton, 2001). An abusive and aggressive emotion causes the victimisation of loved ones. The painful moments and unpleasant violent conditions disturb interpersonal relationships between intimate partners. Negative stimulus in the brain constructs terrible responses that lead to aggressive reactions against wives.

**d) Learned Helplessness Theory of SV:**

According to the theory of learned helplessness of SV, women stop reacting to overcome the violent situations repeated in their lives by their intimate partners. The victims lack the hope of optimism to face the controlling factors and the power inserted on them again and again in their daily routine.

Women learned to depend on men due to socio-cultural barriers. They learn to accept their vulnerability in helpless situations (Seligman, 1975). The stigma associated with separated women, sacrosanct feelings about the marital partner, respect in the society, the life of children, and economic dependence keep the situations helpless and make the wives behave in an identical manner against repeated victimisation.

**IV. Family and Systems Theories of Spousal Violence**

The family directly influences an individual's growth, heredity, development, and behavioural characteristics formed within the family systems and environment. Frequent spousal violence in the family strains the interpersonal relationships among family members.

**a) Family Systems Theory of SV:**

Family is the basic unit of society, and it is considered a subsystem of the community (Nicholas & Schwartz, 2004). The group of families forms a community that practices the same social norms and cultural practices. There is strong interconnectivity between individuals, family and society. The functioning of an individual depends on the systems established in a particular culture. Focus interventions can prevent spousal violence at the family level. Help-seeking behaviour from the community safeguards the women against SV.

**b) Family Life Cycle Theory of SV:**

The family groups include members belonging to different lifecycle stages, such as old, adults, adolescents and children. Various life events like birth, education, occupation, marriage, parenthood, separation, and death occur within the family (McBride, 2003). The cultural practices are adopted by family members inherently. Male domination,





spousal violence and low treatment of girl children, wives learnt from family members. Violence occurs against women at various stages of life in the family. As a result, families would reorganise and disintegrate during marital separation.

**c) Microsystem Factor Theories of SV:**

Microsystems exist within the social structure. A family is an institution with close connections with other institutions like marriage, education, welfare, community development, social security etc., conceptualised model in an ecological system (Heise, 1998). The close interactions among the microsystems protect women against spousal violence. The barriers and inherent factors causing spousal violence are addressed by immediate interactive support endorsed from other social settings.

**d) Interfamilial Stress Theory of SV:**

According to the theory of interfamilial stress, the caretakers of the family, mother and father, face stress factors like the family having more children (Malley-Morrison & Hines, 2014), crowded with relatives and friends, physically challenged, sickness and lack of financial strength. Such stressors involve men in spousal violence, scolding, and beating their marital partners (Crouch & Behl, 2001). The abusers victimise and make vulnerable their significant ones because of the unmet needs of the family.

**e) Dependency Relations Theory of SV:**

Several types of dependency are the causative factor of spousal abuse against women. The children, elderly and sick people in the family are care-dependent (Finkelhor & Dziuba-Leatherman, 1994). Women who look after the family and act as caretakers'

role dependent on men due to a lack of economic sources to run the family. Men unable to manage stressful situations abuse their dependants and wives become more vulnerable.

**Implications for Social Work Education and Practice**

The subject of social work practice mainly focuses on fieldwork interventions and aims to render professional services for helping individuals, families, groups and communities (NASW, 2022). The professional application of social work methods, values, and principles helps to resolve spousal violence through integrated approaches of social casework, social group work, community organisation, social action, social welfare and administration. The social work implications would prevent spousal violence in the family settings (An, 2014).

No single theory is sufficient to understand the very complex subject of spousal violence. Broad areas of theoretical background describe the phenomena of spousal violence imply the theoretical aspects of psychoanalytic and behavioural dynamics of individuals, sociological contexts of families and groups adopt theories of social learnings and social roles, the theories of family systems and ecological systems provide a strong basis for the development of social work intervention to help people of various social settings. The practice social work profession simplifies the problems and helps the social functioning by implying the techniques of study, assessment, intervention and evaluation.

The intervention of social work practice to address issues associated with spousal violence is possible with three levels of intervention: micro, mezzo, and macro (Sheafor & Horejsi, 2006). The micro-level practice deal with individual



clients intervening with the support of self and psychic centred theories. Enable the individuals affected by spousal violence by establishing a client relationship, case management and counselling skills. The clients are consistently screened to optimise the available resources, coping mechanisms, interactions and interpersonal relationships, knowledge enhancement, and tackle spousal violence by their strengths and self-help methods.

At the mezzo level, the social workers make use of intervention strategies and skills pertaining to the family groups, informal groups, medium-size agencies and organisations to help the spouse through group activities, group dynamics and group intervention methods. The group member is convened to discuss the challenges connected with spousal violence. The goal is set through focus group interactions, training and delivery of the services to the people affected by spousal violence.

Macro-level social work practice deals with large organisations, communities, institutions and social environments. The problem of spousal violence may be related to individual clients, but the magnitude of the problem is massive. According to (WHO, 2018), one in every three women is affected by spousal violence. This global gender-related issue needs to be addressed through worldwide conferences, active involvement of national and international agencies. The social worker's intervention at a larger scale needs to advocate for the prevention of spousal violence worldwide.

Social peace and order are achieved through the implication of social work interventions at the micro, mezzo and macro levels. Social policies for gender equality are initiated, and robust

social welfare systems and administrations are developed to reach the global mission of gender justice, parity and balance between men and women. These efforts still need to give the expected level of results. Spousal violence problem looks to be at the family level, but the majority of families of all cultures of the world are turbulently affected.

### Conclusion

The field-based social work, which has a theoretical basis on spousal violence phenomena, may positively affect women's lives. The theories are developed on psychological, human behavioural, sociological and ecological constructs and factors of spousal violence. The implication of social work interventions at the level of individual, family, social groups and communities prevent violence and victimisation against women.

### References:

- An, S. (2014). Social work implications of the Family Violence Option. *Perspectives on Social Work, 10(2)*, 26-35.
- Bostock, D. J., Auster, S., Bradshaw, R. D., Brewster, A., Chapin, M., & Williams, C. (2002). Family Violence. *American Academy of Family Physicians Home Study Self Assessment Program*, Serial No.274.
- Brown, S. L. (1991). *Counseling Victims of Violence*. Alexandria, : American Association for Counseling and Development.
- CDC. (2021, December 22). *Centers for Disease Control and Prevention*. Retrieved from [cdc.gov: https://www.cdc.gov/violenceprevention/intimatepartnerviolence/index.html](https://www.cdc.gov/violenceprevention/intimatepartnerviolence/index.html)



- Crittenden, P. M., & Ainsworth, M. (1989). *Child maltreatment and attachment theory*. New York: Cambridge University.
- Crouch, J. L., & Behl, L. E. (2001). Relationships among parental belief in corporal punishment, reported stress, and physical child abuse potential. *Child Abuse Neglect*, 25, 413-419.
- Douglas, K. S., & Dutton, D. G. (2001). Assessing the link between stalking and domestic violence. *Aggression Violent behaviour*, 6, 519-546.
- Fairbairn, W. R. D. (1952). *An Object Relations Theory of the Personality*. London: Basic books.
- Finkelhor, D. & Dzuiba-Leatherman, J. (1994). Victimization of Children. *Am Psychologist*, 49, 173-183.
- Garbarion, J., & Kostelny, K. (1992). Child maltreatment as a community problem. *Child Abuse Neglect*, 16, 455-464.
- Goode, W. J. (1971). Force and violence in the family. *Journal of Marriage Family*, 33, 624-636.
- Heise, L. L. (1998). Violence Against Women: An Intergrated, Ecological Framework. *Violence Against Women*, 4, 262-290.
- Hines, D. A., & Saudino, K. J. (2002). Intergenerational transmission of intimate partner violence: a behavioral genetic perspective. *Trauma Violence Abuse*, 3, 210-225.
- Krug, E. G., Mercy, J. A., Dahlberg, L. L., Zwi, A. B. & Lozano, R. (2022). *World report on violence and health*. 2002: World Health Organisation.
- Malley-Morrison, K., & Hines, D. A. (2014). *Family Violence in a Cultural Perspective: Defining, Understanding and Combating Abuse*. Thousand Oaks: Sage.
- Martin, R. Huecker., Kevin C. King., Gary A. Jordan., & William Smock. (2022). *Domestic Violence*. Treasure Islands: StatPearls. Retrieved from <https://www.ncbi.nlm.nih.gov/books/NBK499891/>
- McBride, J. L. (2003). Family behavioural issues. *American Academy of Family Physicians Home Study Self-Assessment Program*, (Serial No.285).
- McFeely, C., Whiting, N., Lombard, N., Brooks, O., Burman, M., & McGowan, M. (2013). *Domestic abuse and gender inequality: an overview of the current debate* (69 ed.). Edinburgh: Centre for Research on Families and Relationships (CRFR).
- NASW. (2022, January 8). *National Association of Social Workers*. Retrieved from [www.socialworkers.org/](https://www.socialworkers.org/)
- Nicholas, M. P., & Schwartz, R. C. (2004). *Family Therapy: Concepts and Methods* (6th ed.). Boston: MA: Pearson / Allyn & Bacon.
- Seligman, M. (1975). *Helplessness: On Depression, Development, and Death*. New York: NY: W.H. Freeman.
- Sheafor, B. W., & Horejsi, C. R. (2006). *Techniques and guidelines for social work practice* (7th ed.). Boston: MA: Allyn & Bacon.
- United Nations. (1992). *Statement on the Elimination of Violence Against Women*. Geneva: United Nations.
- Vander Kolk, B. A. (1990). The trauma spectrum: the interaction of biological and social events in the genesis of the trauma response.



*Journal of Traumatic Stress*, 273-290.

WHO. (2018). *Violence against women prevalence estimates*. Geneva: World Health Organisation.

Zosky, D. L. (1999). The Application of Object Relations Theory to Domestic Violence. *Clinical Social Work Journal*, 55-69.



## An Analysis of Relevance of Socio-Economic Conditions and Girls Education in Mahabubnagar District, Telangana state

**Dr M Vijay Kumar Sharma**

Dept. of Social Work, Telangana University,  
South campus, Biknoor, Kama, Nizamabad  
Telangana State-503102

**Abstract :** *The development of 'my nation depends mainly on the standards of its educational institutions. Education is the most powerful medium and effective instrument for inducing radical changes in the behaviour of students. Education is the process through which an individual is developed into individuality and a person into a personality. To an individual, education means expansion of cultural horizons and employment opportunities. According to the latest census of 2011, India's female literacy rate is 65.46 percent, against the world average of 79.7 percent whereas in China, India's neighbor and the other global human resource powerhouse, female literacy rate is 82.7 percent. Adolescent females are the first to drop out. According to statistics, around 63.5 percent female students quit school during adolescence. One of the reasons for this is lack of facilities in schools, especially toilets, giving rise to privacy concerns. Girl child education isn't one to take for granted and this has made many NGO's in India to pick up interesting to educate the girl child. The society has witness changes in the status of women. There is now greater stress on the education of the girl child and the way that they are educated. It is the aspiration of most parents to fulfill without any gender parity. The data collected from Mahboobnagar District, Sample size is 60 teachers and 240 girls is the sample size, sample method used to select the girls and teachers from govt. schools is random sampling method. The result shows that, Out of 60 students from the selected schools 8% joined at Nursery, 16% at L.K.G, 13 % at 1<sup>st</sup> class , 5% at 2<sup>nd</sup> class , 8% at 3<sup>rd</sup> class, 5% at 4<sup>th</sup> class , 40% at 6<sup>th</sup> class and 3% at the 7<sup>th</sup> class. 28% of the girl child academic performance was excellent, 31% of the girls were very good at academics, 35% of the girls were good at academics and 5% were satisfactory. 50% of the dropped out were excellent in their academics, 43% girl children were good, 5% are moderate at their academics and 1% are very poor at academics. Out of 60 schools 13% of the girl child dropped out their education at 9<sup>th</sup> class, 1% in 8<sup>th</sup> class, 8% in 7<sup>th</sup> class, 41% in 6<sup>th</sup> class, 11% in 5<sup>th</sup> , 4<sup>th</sup> and 2<sup>nd</sup> classes. Majority of the 9 (15 percentage) respondents mentioned that Lack of girl interest on education, Economic Condition, Lack of Parents Motivation, Migration & Child Marriages are obstacles which may lead to girl child dropping out from school.*

*Keywords : Child, Motivation, Migration, Dropout*

### **Introduction**

“Women are less likely to secure favourable outcomes for them in household decision making process.

Socio-economic development is not possible without participation and empowerment of rural downtrodden



women” - **Dr. Amartya Sen, Noble Laureate in Economics**

God's creations, the creation of human being is unique, since she possesses the discretion to distinguish between right and wrong. With the development of knowledge, education enables her to realize her full potential. Hence, education plays a pivotal role in transferring into the rational ideas logically. In other words, education causes intellectual, moral and spiritual progress in human beings. In ancient times, only oral education was available in which teachers educated them to differentiate between good and bad and right and wrong. Education by leaps and bounds underwent sea change with the changing needs of society. "The existing system of socialistic education serves several needs of a individual and as well as the society.

Education is rapidly changing the life ways and thought ways of the rural people. It has become one of the prime movers and motivations of social change. It has unlocked the doors of modernisation. In free India, it has been embarked upon extensive programmes of socio-economic change through successive Five Year Plans. The objective is to launch the country on the mainstay to modernization. It is believed that education can play a major role in this process of transformation whether the present system of education is adequately equipped for this role or needs a change has been engaging the attention of the present academicians and administrators. Achieving more education and better education will require concrete efforts in a number of domains within the education sector, as well as within the broader social and economic contexts. There are lessons to be learnt both from countries that have succeeded -sometimes

at levels far above what would have been predicted given their economic level - and from those whose progress has been at snail's pace.

**Importance of Education**

Children learn to develop and employ their mental, moral, and physical powers, which they gain through many sorts of schooling, from an early age. The process of learning and acquiring knowledge at school, in the form of formal education, is generally referred to as education. Education, on the other hand, does not begin when a child first enters school. It all starts at home with education. Knowledge is not only acquired via a teacher; it can also be learned and received from a parent, a family member, or even a stranger. Attending school and acquiring an education is incredibly important and crucial in practically all societies if one wishes to reach rip-roarin success.

India's literacy rate increased to 74.04 percent in 2011 from 12 percent at the end of British administration in 1947, indicating that literacy is important for socioeconomic advancement. Although this was greater than six fold improvement, the level is well below the world average literacy rate of X4%, and India currently has the largest illiterate population of all nation on the Earth. Despite various government programmes, India's literacy rate improved slowly, and a 1990 study anticipated that at the current rate of progress, India would not reach universal literacy until 2060. The 2001 census, on the other hand, revealed a 9.2 percent decadal literacy gain from 2001 to 2011, which is slower than the preceding decade's rise. In India, there is a considerable gender disparity in literacy rates, with men having an effective literacy rate of 82.14 percent and women having an effective literacy rate of 65.46





percent in 2011. In the 2001-2011 decadal period, Census data showed that growth in female literacy rates (11.8 percent) was significantly greater than growth in male literacy rates (6.9%), indicating that the gender gap is shrinking. To an individual, education means expansion of cultural horizons and employment opportunities. Education is a major element influencing health, and it means improved prospects for social and economic growth for nations (especially female education). Illiteracy is depicted on a world map alongside poverty, starvation, ill health, and high child mortality rates. It also leads to improved health-care utilisation and increased community and political participation.

#### Role of Education in Society

The ultimate goal of school and the educational process is to promote social progress and democratic expansion. The School and the Society, Democracy and Education maintains that School is a mini society (John Dewey). The Schooling or Education System reflects the changes in larger society (Bowles & Gintis). School is the institution that the changes can spread from (Ivan Illich). Emile Durkheim believes that education system preserves the society and culture. Thus there is a diverse opinion on the role of education in society. The other notable contributors to this topic are Leo Tolstoy, Paulo Freire, Rabindranath Tagore, Dr. S Radhakrishnan, Mahatma Gandhi etc.

According to provisional figures from the 2011 census, India's effective literacy rate has increased by 9.2 percent to 74.04 percent. Interestingly, female literacy rates improved far faster than male literacy rates. While the effective literacy rate for males rose from 75.26 to 82.14 per cent marking a rise of 6.9 percent, it increased by 11.8 per cent for females to go from 53.67 to 65.46 per cent. Literates

account for 74% of the overall population aged seven and older, according to preliminary census results. Kerala, Lakshadweep, Mizoram, Tripura Goa, Daman and Diu, Puducherry, Chandigarh, National Capital Territory of Delhi, and the Andaman and Nicobar Islands are among the ten states and union territories that have achieved literacy rates of over 85%, exceeding the Planning Commission's target of 85% by 2011-12. Kerala has the highest Literacy rate at 93.91 per cent followed by Lakshadweep at 92.28 per cent. Bihar has the lowest literacy rate at 63.82 percent, followed by Arunachal Pradesh at 66.95 percent. Literacy rate of Rajasthan rise to 67 per cent from 60 per cent.

#### Importance of Educating Girl Child in Indian Society

The major objective of educating girl child is developing knowledge and skill of girl. Without any exception, all types of education should be open for the girl child which include technical, vocational, professional, health related etc. Women are around 50 % of the population and if they are deprived of education, then half the society remains illiterate and thus the benefits of education will not be realised in full. So in order to have a prosperous and peaceful society, women education is a must.

#### THE EFFECT OF SOCIO ECONOMIC CONDITIONS ON EDUCATION IN INDIA

The modern concept of education in India is of recent origin, not only in India but in the developing countries of the west also. Though the tradition of education was present in India since the time of ancient civilizations, it was somewhat esoteric and metaphysical and its reach was limited to the upper casts. The modern concept of education on the other hand is rational and scientific in its

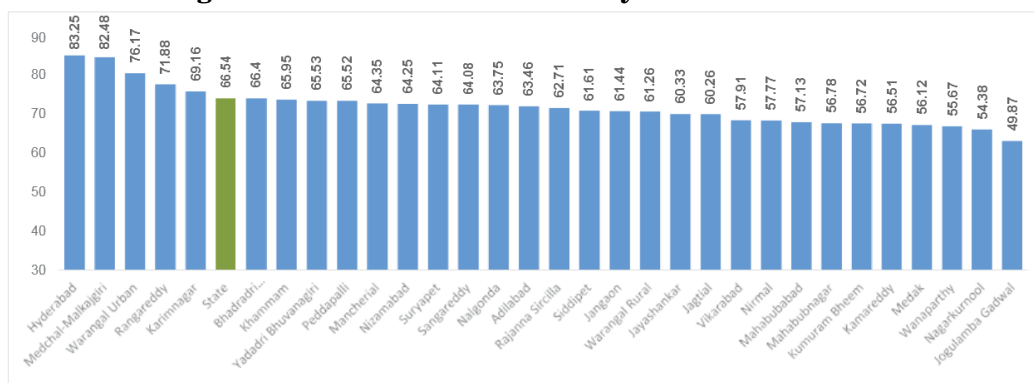


approach and stresses on the need of education for all. It can be said that the foundation of modern education was laid by the British in our country. The educational organization that emerged was divided into primary, high school and

college/ University. During the British period, primary education remained neglected but the higher education was encouraged. At the time of independence, education, especially the primary one was plagued by historical inequalities.

### Telangana Literacy Rate

Figure-10.1: District wise Literacy Rates in the State



Based on the Census 2011, the literacy rates are mapped with the new lyre organized 584 mandals in the State. 63 mandals out of 584, have higher literacy rates than the National average of 72.98 percent .112 mandals have higher literacy rate than the State average of 66.54% and the remaining mandal shave literacy rate below the state average.

#### Statement of the Problem

Telangana is a new states in India working Towards ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all is envisaged goal of ‘Bangaru Telangana’, which is also in tune with Goal 4 of Sustainable Development Goals. Significant strides in terms of infrastructure and universal enrolment at primary levels have been almost achieved by the state. Residential education for various social groups is yield in envisaged results. In addition, the government is also taking certain measures to ensure equity among the various social and economic groups. Girl child education isn’t one to take for granted and this has made many NGO’s in India to pick up

interesting to educate the girl child. The society has witness changes in the status of women. There is now greater emphasis on the education of the girl child and the way that they are educated. It is the aspiration of most parents to fulfil without any gender parity.

#### REVIEW OF LITERATURE

**AmartyaSen**(2002) studied the 3 districts particularly Birbhum, Midnapur and Purulia of province and located that ninety six per cent of the respondents believed that boys ought to acquire instruction, and eighty two per cent thoroughbred their belief that women too ought to acquire identical.

**Manah Pratim Gohain** (2012) highlighted that despite of



increase within the budget of Sarva Shiksha Abhiyan (SSA) the educational levels of the scholars and therefore the grant received by the colleges had declined as indicated by the findings of survey conducted across fourteen, 283 rural faculties in Bharat. Further, it highlighted that the lecturers received the most important share in shaped of regular payment and so the upkeep of building and infrastructure. the kids and therefore the quality of education had the smallest amount priorities to pay through the grant. The Meghalaya had the worst figure of receiving the share of Social Security Administration grants followed by Tripura whereas Daman and Diu had the best receiving grants followed by Pondicherry and Himachal Pradesh.

### **Methodology**

#### **Area of the Study**

Mahaboobnagar district was chosen by researcher to do study as it was known as drought district during then state Andhra Pradesh and faced lot of problems in different sectors. There was high migration rate due to less rainfall, which resulted in unemployment. The families migrated to metro cities in search of employment. As per 2016 District report, Male – 66.77%, Female 46.83% and Total – 56.78. whereas, state has Male 75.04%, Female 57.99% and Total 66.54 %. Due to this children were not able to get proper education as they were migrating between cities or due to lack of facilities back in home.

#### **Objectives**

1. To understand the Socio-Economic Conditions of Girl children studying in Mahaboobnagar District
2. To understand the teachers role in girl child education in Mahbubnagar District.

3. To analyze the rural and urban disparities at various levels of primary, secondary and high school in girl child's education in Mahaboobnagar
4. To study the impact of socio-economic conditions on the quality of education of girl child

#### **Hypothesis**

1. As the socio economic conditions of girl Children are high, their education levels are higher
2. The percentage of girl children's education is high in urban areas compare to rural area of Mahaboobnagar District

#### **Sample size and Method**

For data gathering and analysis, a variety of approaches can be used. The majority of them are built around a set of fundamental tools. Interviews, focus group discussions, observation, photography, video, surveys, questionnaires, and case studies are some of the methods used. Three questionnaires were developed to collect primary data from the sampled 60 teachers and 240 students (both dropped out and continuing).

#### **DATA ANALYSIS**

##### **Girl Child Information**

Caste and Class of the Girl child of the selected sample from Mahboob nagar district selected schools. The table shows that 65% girl child students are from Backward Caste, 67% girl child are from High school, 60% of the girl child are studying in Public school, 54% girl child are from Rural and 52% girl child from selected villages have joined the school in 1<sup>st</sup> Class in the selected schools.

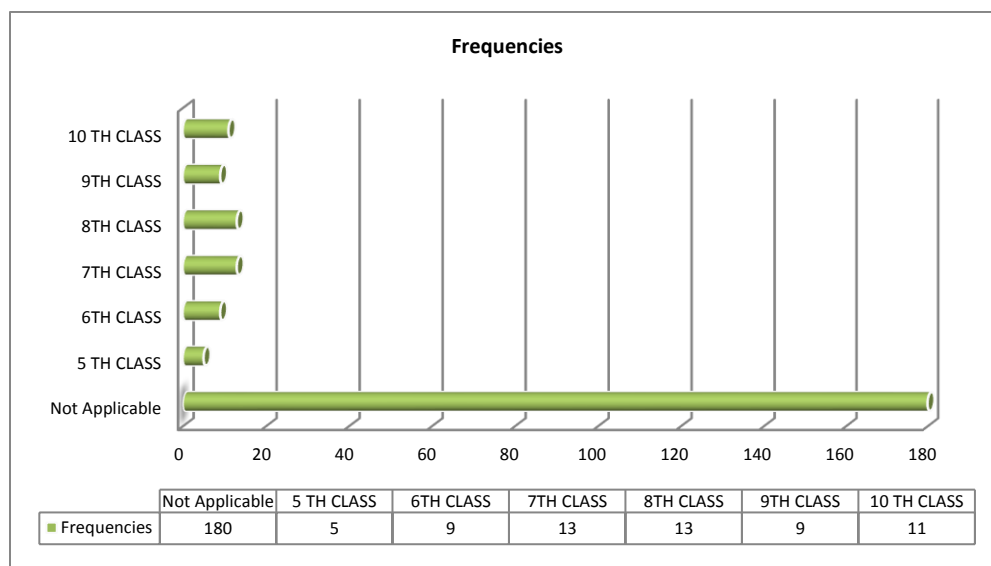


Sl.No.	Variables	Frequencies	Percentage
1	<b>Caste</b>		
	OC	18	7.5
	BC	156	65.0
	SC	54	22.5
	ST	12	5.0
2	<b>Class</b>		
	Primary	80	33.3
	High School	160	66.7
3	<b>Type of School</b>		
	Public	145	60.4
	Private School	95	39.6
4	<b>Area</b>		
	Urban	109	45.4
	Rural	131	54.6
5	<b>Class at the time of joining</b>		
	1 <sup>st</sup> Class	124	51.7
	2 <sup>nd</sup> Class	10	4.2
	3 <sup>rd</sup> Class	11	4.6
	4 <sup>th</sup> Class	11	4.6
	5 <sup>th</sup> Class	4	1.7
	6 <sup>th</sup> Class	68	28.3
	7 <sup>th</sup> Class	5	2.1
	8 <sup>th</sup> Class	6	2.5
	9 <sup>th</sup> Class	1	0.4

#### Class-wise details of dropout girl child

The above table reveals that, the information about the girl child dropped class. To understand the dropout rate, it was observed that the girl child dropped

out rate is 25% from the selected girl child education. Majority of the 180 respondents were not dropped out of school till 10<sup>th</sup> class which is good indicator of provided equal opportunities in education.



### Reasons for Drop out

The reasons to discontinue education among 42% explained as financial problems, health problems, family problems, child marriage and Migration

problem. Out of 42% of the dropped girls 17% said they discontinued due to financial problems.

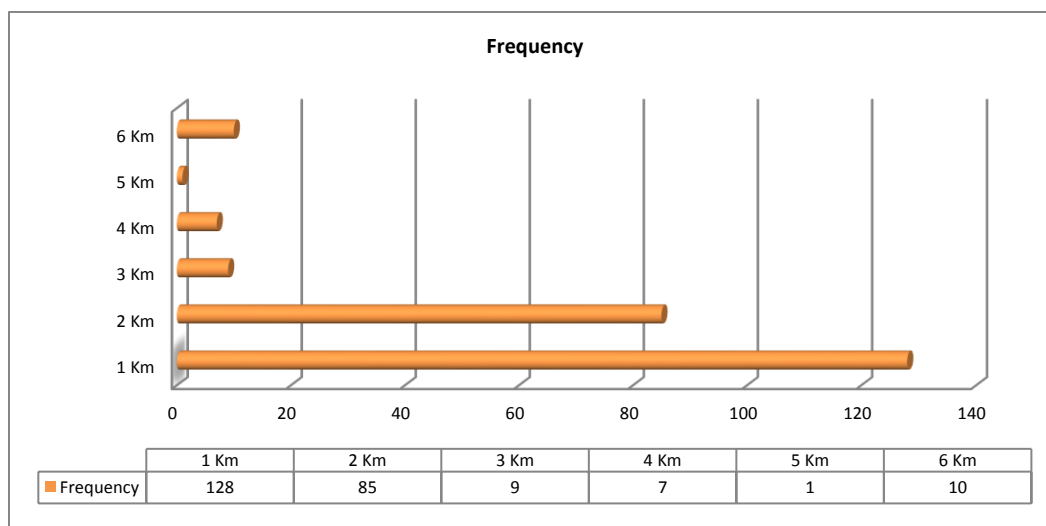
Reasons for dropout	Frequencies	Percentage
Not Applicable	180	75
Health problems	2	0.83
Family problems	2	0.83
Not interested	7	2.92
Financial problems	43	17.92
Child marriage	2	0.83
Migration problem	4	1.67
<b>Total</b>	<b>240</b>	<b>100</b>

From the selected sample 180 respondents are from continuing their education.

### Distance from home to school (In kms.)

To understand the hurdles to reach school, girl child safety and distance is another major variable for this study. Out of 240 girl child 53% of the girl child

from the selected sample live in 1 km from the school. Out of 47% of the girl child 35 % live in 2 kms from the school. It clearly indicates students don't face problem with transportation in going to school.



### Reasons to go School

Reasons to go to school	Frequency	Percentage
Education / Learning	39	16.3
Play / Friends	13	5.4
Material Incentives (including Mid-Day Meal)	4	1.7
Education/Learning & Play/friends	39	16.3
Education/Learning, play/friends & Material Incentives	2	0.8
Education/Learning, play/friends and to complete education till 12 <sup>th</sup> class	142	59.2
Education/Learning, play/friends, Material Incentives and to complete education till 12 <sup>th</sup> class	1	0.4
<b>Total</b>	<b>240</b>	<b>100</b>

Majority of 142 (59 percentage) respondents purpose to go to school is to get Education/Learning, play/friends and to complete education till 12<sup>th</sup> class through the school.

The below table reveals that girl child explained about the parents support for their education. From the selected sample from Mahboobnagar, 75% of the girl child explained that their parents support for their education.

### Parents Support for Education

Support of Parents	Frequencies	Percentage
Yes	180	75
No	60	25
<b>Total</b>	<b>240</b>	<b>100</b>

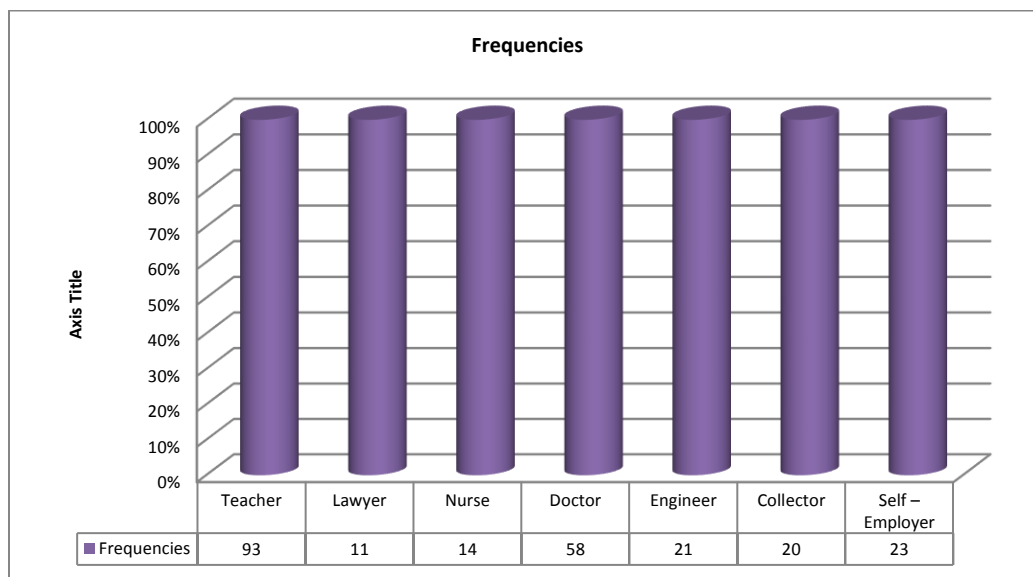




**Future aspiration of the girl child**

The variable is considered in the inference to understand the interest of the student's future goal. The table

reveals that 38% girls said they want to be Teacher and 24% want to become Doctor.



**H1 : There is significance between the area of the study of girl child and dropout rate.**

Since, the chi-square value of the H1 is (.000) which is less than 0.05 level of significance for 6 degree of freedom. Hence, the null hypothesis rejected and

hypothesis accepted. This is proved that urban area have less dropouts when compared with rural. Out of 240 girl child from the selected sample 44% dropped outs from urban and 56% dropped out from rural area which is comparatively high.

Area * If dropout girl in which class?								
Area	Not Applicable	5 CLASS	6 CLASS	7 CLASS	8 CLASS	9 CLASS	10 CLASS	Total
Urban	102	1	0	1	2	0	1	107
	55.70%	50.00%	0.00%	8.30%	11.80%	0.00%	8.30%	44.60%
Rural	81	1	10	11	15	4	11	133
	44.30%	50.00%	100.00%	91.70%	88.20%	100.00%	91.70%	55.40%
Total	183	2	10	12	17	4	12	240
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**H2 : There is significant relation between area of the study and parental support**

Since, the chi-square value of the H1 is (0.056) which is equal to 0.05 level of significance for 1 degree of freedom. Hence, the null hypothesis rejected and

hypothesis accepted. This is proved that urban area have less dropouts when compared with rural. Out of 240 girl children 48% have parental support are from rural area and 52% have parental support from urban which is comparatively high.



Area * Do your parents support your education Crosstabulation					
			Do your parents support your education		Total
			Yes	No	
Area	Rural	Count	82	25	107
		% within Do your parents support your education	48.0%	36.2%	44.6%
	Urban	Count	89	44	133
		% within Do your parents support your education	52.0%	63.8%	55.4%
Total	Count		171	69	240
	% within Do your parents support your education		100.0%	100.0%	100.0%

**H3; There is significant relation between type of school and parents support**

Since, the chi-square value of the H3 is (0.03) which is equal to 0.05 level of significance for 1 degree of freedom. Hence, the null hypothesis rejected and

hypothesis accepted. This is proved that public school parents said yes for parents support is 69% and Private school parents have support is 31%. Comparatively public school parents have higher support than private school parents.

Type of school * Do your parents support your education Crosstabulation			
Type of school	Do your parents support your education		Total
	Yes	No	
Public	118	56	174
	69.00%	81.20%	72.50%
Private school	53	13	66
	31.00%	18.80%	27.50%
Total	171	69	240
	100.00%	100.00%	100.00%

**Findings related to Girl Child details of the selected sample :-**

- Caste and Class of the Girl child of the selected sample from Mahboob nagar district selected schools. The table shows that 65% girl child students are from Backward Caste, 67% girl child are from High school, 60% of the girl child are studying in Public school, 54% girl child are from Rural and 52% girl child from selected villages.
- The table reveals that 65% of the sample respondents are from Backward Caste, 66% are from high

school and 33% are from primary school, 60% of the respondents from the selected sample are from public school, 54% of the girls are from rural and 45% are from urban. Out of 240 girl child from selected sample 50% of the girls were joined in the school in class 1.

- Out of 240 girl child 75% who were continuing their education, 2% are from 5<sup>th</sup> class, 3% are from 6<sup>th</sup> class, 5% are from 7<sup>th</sup> and 8<sup>th</sup> class, 3% are from 9<sup>th</sup> class and 4% are from 10<sup>th</sup> class from the selected sample.



- The reasons to discontinue education among 42% explained as financial problems, health problems, family problems, child marriage and Migration problem. Out of 42% of the dropped girls 17% said they discontinued due to financial problems.
- Out of 240 girl child 53% of the girl child from the selected sample live in 1 km from the school. Out of 47% of the girl child 35 % live in 2 kms from the school. It clearly indicates students don't face problem with transportation in going to school.
- Reasons to go to school are categorized, out of 240 girl child from the selected sample is 16% of the girls said education and learning, 5% of girl child reveals play/friends is reason to go to school, 1% said material, 16% said education/learning/play/friends, 8% material incentives, 59% said they want to complete education till 12<sup>th</sup> class, 4 % said more than 4 reasons to continue the school.
- Proximately 75% of the girl child explained that their parents support for their education.
- Out of 240 girl child, 58% of the girl child opinion is their parents supported them through paying fee, school uniform, etc i.e. financial support
- Managing expenses is one of the important factor to understand the socio economic conditions of the girl child. 87% of the girl child managed expenses through parents, 1% are through relatives, 3% second hand books and clothes and around 2% took help from NGO's.
- Future aspiration of the girls among 240 respondents, 38% girls said they want to be Teacher and 24% want to become Doctor, 4% lawyer, 5% nurse, 8% engineer, 9% self- employer, 8% collector.
- Out of girl child 34% of girl child said having teachers who are affectionate, kind and empathetic is enabling factor to continue the education, 28% of the girl child said their enabling factor is school within reachable distance, 24% of the girl child informed that being in good conditions is another factor to continue their education. The lowest i.e. below 1% said family and adults support is at home.
- Among 240 girl child respondents 26% of the girls said their family conditions is one of the disabling factor to discontinue education. It was observed that their opinion about school that is far away (10%), child being in poor health and having a mother who goes to work for long hours house hold chores pressure and child being in poor health(10%) are equally disabling factors.

#### **Findings related to the Teachers information**

- Qualification of the teachers is explained as out of 60 teachers 18% B.A, B.Ed, 48% of the teachers are B.Sc, B.Ed, 10% of the teachers are M.Sc, B.Ed, 8% of the teachers are M.A, B.Ed, 1% are M.Com, B.Ed, 3% of the teachers are M.a., Hindi, 1% are M.A., M.Ed, 3% of the teachers B.Tech, B.Ed, 1 % are M.A.,HPT, 1 % M.A. TPT, 1 % teacher is B.Sc.
- Designation of the teachers as follows, 31% are SGT's, 48% are SA's , 6% are TPT , 10% are HPT and 3% are LPT. Grade of the school is



among 60 teachers from sample, 26% are from Primary school, 5% are from Upper Primary and 68% are from High School. Area of the school is equally divided in the sample at Mahboobnagar District. Among 60 teachers from sample 50% are from Rural and 50% are from Urban schools.

- According to teachers from the selected sample Out of 60 students from the selected schools 8% joined at Nursery, 16% at L.K.G, 13 % at 1<sup>st</sup> class , 5% at 2<sup>nd</sup> class , 8% at 3<sup>rd</sup> class, 5% at 4<sup>th</sup> class , 40% at 6<sup>th</sup> class and 3% at the 7<sup>th</sup> class.
- Performance of the girl child is revealed by teachers sample is 28% of the girl child academic performance was excellent, 31% of the girls were very good at academics, 35% of the girls were good at academics and 5% were satisfactory.
- According to teachers academic performance of the girls, 50% of the dropped out were excellent in their academics, 43% girl children were good, 5% are moderate at their academics and 1% are very poor at academics.
- Out of 60 schools from the selected sample of teachers to understand the present status of the girl child is 13% of the girl child dropped out their education at 9<sup>th</sup> class, 1% in 8<sup>th</sup> class, 8% in 7<sup>th</sup> class, 41% in 6<sup>th</sup> class, 11% in 5<sup>th</sup> , 4<sup>th</sup> and 2<sup>nd</sup> classes.
- Reasons for the girls dropout according to teachers is revealed as 55% of the girl child specified reason to discontinue the education is their economic conditions according to teachers from the selected sample. It was also observed that 20% due to distance and 25% have said other reasons.

### Conclusions of the Study

- The chi-square value of the H1 is (.000) which is less than 0.05 level of significance for 6 degree of freedom. Hence, the null hypothesis rejected and hypothesis accepted. This is proved that urban area have less dropouts when compared with rural. Out of 240 girl child from the selected sample 44% dropped outs from urban and 56% dropped out from rural area which is comparatively high.
- The chi-square value of the H1 is (0.056) which is equal to 0.05 level of significance for 1 degree of freedom. Hence, the null hypothesis rejected and hypothesis accepted. This is proved that urban area have less dropouts when compared with rural. Out of 240 girl children 48% have parental support are from rural area and 52% have parental support from urban which is comparatively high.
- The chi-square value of the H3 is (0.03) which is equal to 0.05 level of significance for 1 degree of freedom. Hence, the null hypothesis rejected and hypothesis accepted. This is proved that public school parents said yes for parents support is 69% and Private school parents have support is 31%. Comparatively public school parents have higher support than private school parents.

### Suggestions

- It was discovered that, as in any other region of the world, poverty remains one of the key causes for ambiguous views about the education of girls. Due to poverty, parents are unable to send their children to school since they require them to work in order to survive. Although, until elementary school, all children are entitled to free and obligatory education. Parents, on the other



hand, must still pay for their children's schooling. As a result, the government and policymakers must devise programmes such as the midday meal, which has been introduced but has yet to be implemented, and much work remains to be done in this area to encourage parents to allow their children to not only enroll in school but also to continue their studies.

- Because women play such an important role in the family economy, the majority of the girls are involved in household chores and other income-generating activities at home. Short-term vocational training courses on locally oriented activities may be supplied alongside education to benefit the pupils.
- It was discovered that the parents' illiteracy had a significant impact on the schooling of the girl kid. Parents have a critical part in their children's education. However, it is also highly dependent on the parents' educational qualifications and awareness. The parents' illiteracy hampered the education of their children, particularly girls, because they were not educated and had no awareness of the advantages and benefits of education.
- There is an immediate need to launch an awareness campaign and educate parents about the importance of education in their children's lives, particularly the female child, who has the potential to bring about many great changes in society. Parents will only urge their children to attend school if they are aware of the importance of education.
- It was also discovered that social customs continue to play an important role in society, particularly

in some rural sections of the state. It does not promote children to go to school because it is considered a waste of time and resources, and instead encourages them to work in the field. Furthermore, the girl kid is encouraged to work at home rather than go to school because it is believed that it would be of little service to their family if they stayed at home.

- It is necessary to break down this social barrier in order to break the bondage vicious circle, especially for the girl child. Education institutions must be dispersed and schedules must be flexible so that every child can attend school when it is convenient for them.
- The policymakers' responses to the questions on whether they were satisfied with a girl child's educational attainment as a whole and the issue of gender as a barrier to girl child education revealed that they were unsure of what they were doing and what was happening. This would only add to the system's confusion.
- Policymakers must have a clear understanding of how to deal with the difficulties, as well as a correct structure and plans, in order to meet the target on time, effectively, and efficiently.
- There is no doubt that instructors play an important role in the lives of pupils. Teachers were the pupils' mentors or architects, and their students looked up to them constantly. However, many teachers in schools have been found to be weak in these attributes, creating an environment in which not just they, but the entire community, including



students, are discouraged from continuing their studies.

- Teachers should be encouraged to instruct students with greater dedication and commitment, for which an incentive could be provided. Furthermore, teacher evaluation and training at regular intervals are possible.

### References

1. Medical Meccas: An Oasis for India's Poorest/Newsweek Health for Life/Newsweek.com. Retrieved 2008-11-03
2. India still Asia's reluctant tiger, by Zareer Masani of BBC Radio 4, 27 February 2008
3. ICT in Education
4. Ferguson, Niall, *Empire: How Britain Made the Modern World*, Penguin, 2003, p. 191.
5. "Literacy Scenario in India (1951 - 1991)", [www.education.nic.in](http://www.education.nic.in) Retrieved on December 29, 2009.
6. Sripati and Thiruvengadam, p. 150. Ibid. pp. 150–151.
7. *India 2009: A Reference Annual* (53rd edition), p. 208.
8. [www.ignou.ac.in](http://www.ignou.ac.in) ( Indira Gandhi National Open University Official website)
9. ChetanaKalbagh, *Women and Development*, Vol. 7, Discovery Publishing House, New Delhi, 1991, p.112.
10. ChetanaKalbagh, *Women and Development*, Vol. 7, Discovery Publishing House, New Delhi, 1991, p.120.
11. Lalneihzovi, "Women's Education in India: An Overview", *Indian Journal of Public Administration*, Vol. LVI (3), July-September, 2010, pp. 585-586.
12. ChetanaKalbagh, *Op. cit.*, p.122.
13. Vasantha R. Patri, *Education in India – programs and policies*, Authorspress and IIC, New Delhi, 2000, p. 4
14. Text of Prime Minister's address at the meeting of National Development Council held at New Delhi on April 29, 1986, as in *Indian Journal of Public Administration*, 32(3), July-September 1986, pp. 442-443.
15. Snehalata Panda, "Education and Empowerment of Women: A Comparative Analysis", *Indian Journal of Public Administration*, Vol. LVI (3), July-September, 2010, p.563.





## A Study on Employee Motivation and Its Impact on Employee Satisfaction at JK Tyres

**Manjunatha L**

Assistant Professor of Commerce

Government First Grade College, Siddhartha Layout, Mysuru-570011

**Abstract :** *The Rubber business is one of the bits of the Indian economy. India is the fourth most noteworthy maker of fundamental elastic and the third most noteworthy customer of the polymer. To the degree utilization of standard and assembled adaptable together is concerned, the nation has the fourth position. However, flexible thing make began in India, in the year 1920, the industry has been regularly internal orchestrated, thinking about the essentials of the immense neighborhood grandstand. JK Organization has been a forerunner in the economic and social advancement of India. It always aimed at creating job opportunities for a multitude of countrymen and to provide high quality products. JK Organization is an association of industrial and commercial companies and charitable trusts. Its member companies, employing nearly 50,000 persons are engaged in the manufacture of a variety of products and in diverse fields of commerce. Majority of 64% of the respondents opined that, the salary provided by the organization is competitive. From the study it is very clear that, Employee motivational practices have positive impact on employee job satisfaction at JK Tyres Ltd.*

**Keywords:** *Employee Motivation, Employee Satisfaction, Organization*

### 1. Introduction

The Rubber business on the planet made its start in 1887. It was a delayed consequence of the progression of the treatment of vulcanization by Charles Goodyear. The progression of the business, at any rate got a decent lift by century end, when John Boyd Dunlop winning regarding production of vulcanized adaptable tires into inflatable pneumatic tires. Beginning now and into the not so distant the tire business has kept being a fundamental section of adaptable industry all finished world.

The Rubber business is one of the bits of the Indian economy. India is the fourth most noteworthy maker of fundamental elastic and the third most noteworthy customer of the polymer. To the degree utilization of standard and assembled adaptable together is concerned, the

nation has the fourth position. However, flexible thing make began in India, in the year 1920, the industry has been regularly internal orchestrated, thinking about the essentials of the immense neighborhood grandstand.

Greater use is by means of vehicle tires and barrels creating associations like: MRF, Balakrishna Ind , Apollo tires, CEAT, JK Tyres and India, TVS Srichakra ,Goodyear Modi elastic, PTL Enterprises , Govind Rubber ,Krypton, Tirupati Tyres.

The advent of JK Organization on the industrial landscape of India almost synchronizes with the beginning of an era of industrial awareness - an endeavor for self-reliance and the setting up of a dynamic Indian industry. This was way back in the middle of the 19th century. And the rest that followed is history.



JK Organization is an association of industrial and commercial companies and charitable trusts. Its member companies, employing nearly 50,000 persons are engaged in the manufacture of a variety of products and in diverse fields of commerce.

Trusts are devoted to promoting industrial, technical and medical research, education, religious values and providing better living and recreational facilities. With the spirit of social consciousness uppermost in mind, J.K. Organization is committed to the cause of human advancement.

## 2. Conceptual Framework

- **Motivation** is an important factor which brings employees satisfaction. This should be possible by keeping into brain and confining a motivating force plan to assist the representatives. This could start the accompanying things:
- **Employee satisfaction** has been characterized as an element of saw execution and desires. It is a people's sentiment of joy or dissatisfaction coming about because of contrasting an items' result with his/her desires.

## 3. Review of Literature

**Schoeffler** (2005), clarifies that motivators ought to be in a three level impetus plot: acknowledgment, present moment, and long haul. The fundamental idea is to take into consideration motivators that will persuade distinctive identity types. For instance, a few people appreciate quick fulfillment and some appreciate fulfillment that is deferred however has set aside some effort to develop. Acknowledgment is a key job in propelling which is a non-money related motivation that reflects input.

**Barney and Steven Elias (2010)** found that with outward inspiration there exist a noteworthy connection between

occupation stress, strategic scheduling, and nation of living arrangement. Pioneers realize that at the core of each gainful and effective business lies a flourishing hierarchical culture and dedicated individuals team up enthusiastically to deliver incredible outcomes. In the assortment of writing, different systems are utilized by the specialists dependent on hypothesis of inspiration, with just couple of measurements of inspiration.

**Ederer and Manso's (2011)** analyzed in their study entitled "Is Pay for Performance Detrimental to Innovation?" the ideal impetus conspire that propels investigation is on a very basic level not quite the same as standard pay-for-execution plans used to inspire exertion. Resilience for early disappointment, compensate for long haul achievement, over the top continuation, promise to a long haul impetus plan, and convenient input on execution are exceedingly imperative to propel investigation.

**Grant and Singh (2011)**, examined that customary motivator plans are frequently useful for inspiring and improving representative execution, yet can have genuine repercussions, for example, "deceptive conduct, fuel turnover, and encourage jealousy and discontent." Moreover, they further clarify that money related impetuses are best utilized with the accompanying three rules: when errands are algorithmic in nature and for the most part uninteresting, when the monetary motivations are little, and they work related to real activities. They additionally call attention to three essential components, in light of Daniel Pink's exploration, that the working environment should consolidate to raise efficiency: self-sufficiency, authority, and reason.



**Thahier et al. (2014)**, states that, spurring representatives is essential since inspiration of each individual is his readiness to energetically buckle down for high efficiency; which means the worker is happy to utilize every one of the capacities that he has for his association by using the accessible chances to achieve his association's central goal. They further statement McClelland on requirement for achievement, requirement for power and requirement for affiliation as sparks for accomplishment and satisfaction.

**Cho and Perry (2012)** present two situational factors administrative dependability and objective readiness as the impacting factors for inherent impacts while an individual credit to extraneous reward hope. With dependability comes inspiration for the representatives as they will have elevated standards of gaining from their manager. Having dependable chiefs enables workers to coordinate their endeavors toward their errand execution without stressing over interferences from administrators or clashes with them.

#### 4. Objectives of the Study

The following objectives are formulated for the present study:

1. To identify various hygiene factors that motivates employees and its impact on employee satisfaction at JK Tyres Ltd.
2. To understand the employees perception about existing employee motivation practices and its impact on employee satisfaction at JK Tyres Ltd.,.
3. To suggest suitable suggestions for improvement of job satisfaction among JK Tyres Ltd, Employees based on the findings.

#### 5. Hypotheses of the Study

The following null and alternative hypotheses have been set on the basis of the objectives:

1. **H<sub>0</sub>**: Hygiene factors does not have significant effect on employee job satisfaction at JK Tyres Ltd.

**H<sub>1</sub>**: Hygiene factors have significant effect on employee job satisfaction at JK Tyres Ltd.

2. **H<sub>0</sub>**: Employee motivational practices have positive impact on employee job satisfaction at JK Tyres Ltd.

**H<sub>1</sub>**: Employee motivational practices have positive impact on employee job satisfaction at JK Tyres Ltd.

#### 6. Statement of the Problem

The purpose of this study was to determine what types of incentives and motivational factors can more effectively promote innovation and increase employee motivation in the company, as well as to provide recommendations to management on what to implement, eliminate, or change, based on our findings.

#### 7. Significance of the Study

This study benefits two primary groups. The first group it benefits is managers in the company. With the knowledge of what motivates employees, managers can better determine what drives employees to do their best work. They can use this information to get more value out of the people they hire and already employ by using effective motivational strategies other than monetary incentives. Employees can use this information to determine what helps motivate them as well as understand what motivates their peers. If there is a greater level of understanding and cohesion between employees and managers, the company as a whole will prosper.

#### 8. Scope of the Study

This study was completed using the input of full-time employees of the company in all different departments. These employees were surveyed for the purpose



of discovering what is most motivating to them in the workplace. Employee motivation is defined as the eagerness or drive in an employee that directly influences their level of involvement or performance in the workplace. Motivating factors and incentives are reasons for employee motivation, and in order to best evaluate and describe which of these factors are most and least critical to employees, we have split this study up into the following criteria: communication, income, long-term incentives, and non-financial incentives.

**9. Research Methodology**

The study is descriptive in nature and at present it explain how the factors of employee motivation and its impact on employee satisfaction in JK Tyres Ltd.

**a. Sampling Technique**

The study considered the population as employees of JK Tyres ltd. in which samples looked to be employees of the JK Tyres ltd and sampling techniques adopted based on non-probability sampling and the samples picked out based on convenience sampling.

**b. Method of Data Collection**

The data collected for the study is mainly through the distribution of questionnaire; to be precise the data collected for study was both primary and secondary sources. **Primary data** is the information collected for the first time; there are several methods in which the data is compiled. In this project it was obtained by mean of questionnaires. Questionnaire was prepared and distributed to the employees. **Secondary data** needed for

conducting research work were collected from company websites, library and search engine

**c. Statistical Techniques Used**

1. Percentage Method
2. Weighted Average Method
3. Chi-square test

The above mentioned statistical analysis will be carried out using a software called “Statistical Packages for Social Science (SPSS version 16).

**d. Statistical Methods**

The first part of the questionnaire, collecting simple demographic info, was utilized to determine how similar or different responders were. Though distributed to similar employees, these key questions can give insight into where somebody is in life and how that might outlook on employee motivation and its impact on employee satisfaction.

**10. Limitations of the Study**

This questionnaire was revised several times before finalization. During those revisions, some questions and some answer choices were removed in order to make the questionnaire as short as possible while still providing worthwhile data. The quality of the data collected will still be sufficient for our study, but perhaps not as specific as a lengthy questionnaire could provide.

Because the questionnaire was distributed to only one place of work, the data is not expected to reflect an incredibly wide range of perspectives. To apply results to a greater population, a larger, more random sample would need to be taken.

**11. Data Analysis and Interpretation**

**Table 1: Salary Provide in the Organisation is Very Competitive**

Particulars	No. of Respondents	Percentage
Strongly agree	32	64
Agree	15	30



Neither agree Nor Disagree	3	6
Disagree	-	-
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 1 makes it crystal clear that there were 64% respondents who strongly agree, 30% of respondents who agree, 6% of respondents who disagree and 19% of them strongly disagree. Thus, it is clear that highest number of respondents are strongly agree. Majority of them feel that the salary provided by the organization is competitive..

**Table 2: Incentive Plans are Implemented to Motivate the Employees**

Particulars	No. of Respondents	Percentage
Strongly agree	4	8
Agree	14	28
Neither agree Nor Disagree	32	64
Disagree	-	-
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 2 makes it clear that there were 8% respondents who strongly agree, 28% of respondents who agree and 64% of respondents who neither agree or nor disagree. Thus, highest number of respondents are neither agree Nor Disagree. It shows Incentive plans are implemented to motivate the employees.

**Table 3: Support from Management Motivate To Perform Better**

Particulars	No. of Respondents	Percentage
Strongly agree	38	76
Agree	12	24
Neither agree Nor Disagree	-	-
Disagree	-	-
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 3 shows that there were 76% respondents who strongly agree and , 24% of respondents who agree This shows that the Support from management motivate me to perform better.

**Table 4: You Are Feeling That Your Work is Valued and Appreciated**

Particulars	No. of Respondents	Percentage
Strongly agree	18	36
Agree	29	58
Neither agree Nor Disagree	3	6
Disagree	-	-
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>



Source: Field Survey

Table 4 makes it crystal clear that there were 36% respondents who strongly agree, 58% of respondents who agree and 6% of respondents who neither agree or nor disagree, Most of the respondents are Agree. This tells us the feeling that your work is valued and appreciated in the organization.

**Table 5: Award and recognition keeps to motivated**

Particulars	No. of Respondents	Percentage
Strongly agree	41	82
Agree	9	18
Neither agree Nor Disagree	-	-
Disagree	-	-
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 5 makes it crystal clear that there were 82% respondents who strongly agree and 18% of respondents who agree. Majority of the respondents are strongly Agree. From this we analyze that the Award and recognition keeps the employee motivated.

**Table 6: Does Your Organisation Provide Flexible Work Timings?**

Particulars	No. of Respondents	Percentage
Strongly agree	2	4
Agree	12	24
Neither agree Nor Disagree	28	56
Disagree	8	16
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 6 shows that there were 4% respondents who strongly agree, 24% of respondents who agree, 56% of respondents who neither agree or nor disagree and 16% respondents are disagree. Majority of the respondents are neither agree Nor Disagree. This tells us the majority of them could not tell about organisation provide flexible work timings.

**Table 7: Training Provide Me Strength to Perform Better and Keeps Me Motivated**

Particulars	No. of Respondents	Percentage
Strongly agree	26	52
Agree	19	38
Neither agree Nor Disagree	5	10
Disagree	-	-
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 7 makes it crystal clear that there were 52% respondents who strongly agree, 38% of respondents who agree and 10% of respondents who neither agree or nor disagree, Majority of the respondents strongly agrees that the Training provide to them.





**Table 8: Work Environment is Very Professional, Which Makes Me More Committed to Work**

Particulars	No. of Respondents	Percentage
Strongly agree	28	56
Agree	19	38
Neither agree Nor Disagree	3	6
Disagree	-	-
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 8 makes it crystal clear that there were 56% respondents who strongly agree, 38% of respondents who agree and 6% of respondents who neither agree or nor disagree. Majority of the respondents strongly agrees that the environment is very professional, which makes them more committed to work.

**Table 9: Fair Promotional Opportunities Keeps Me Motivated**

Particulars	No. of Respondents	Percentage
Strongly agree	21	42
Agree	26	52
Neither agree Nor Disagree	3	6
Disagree	-	-
Strongly disagree	-	-
<b>TOTAL</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 9 makes that 42% respondents who strongly agree, 52% of respondents who agree and 6% of respondents who neither agree or nor disagree. Majority of the respondents agrees that there is a Fair promotional opportunities keeps them motivated in the organization.

## 12. Testing of Hypotheses

The following hypotheses have been tested here; they are as follows;

### Hypothesis 1

**H<sub>0</sub>:** Hygiene factors does not have significant effect on employee job satisfaction at

JK Tyres Ltd.

**H<sub>1</sub>:** Hygiene factors have significant effect on employee job satisfaction at JK Tyres Ltd.

To test this hypothesis, the study has considered 04 important variables like Support from Management, Mentor Motivation, Peer Support and Work Environment as hygiene factors. And they have tested by using chi-square non-parametric test for primary data which is nominal in nature. The result of the test has shown in the table given below.



Test Statistics				
	Support Management	Mentor Motivation	Peer Support	Work Environment
Chi-Square	13.520 <sup>a</sup>	20.720 <sup>b</sup>	11.320 <sup>c</sup>	19.240 <sup>c</sup>
df	1	3	2	2
Asymp. Sig.	.000	.000	.003	.000
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.				
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 12.5.				
c. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.7.				

From the above results it is very clear that, the study has assumed that Hygiene factors have significant effect on employee job satisfaction at JK Tyres Ltd. To test this hypothesis some of the important variables like Support from Management, Mentor Motivation, Peer Support and Work Environment are considered and statistically tested by using chi-square test. Finally, the assumption of the study has proved with their respective chi-square values which shown in the above table and all the variables are statistically significant at 1 percent level.

**So, the hypothesis (H<sub>1</sub>) Hygiene factors have significant effect on employee job satisfaction at JK Tyres Ltd has been accepted and the null hypothesis (H<sub>0</sub>) has been rejected.**

#### Chi-Square Test

#### Hypothesis 2

**H<sub>0</sub>:** Employee motivational practices have positive impact on employee job satisfaction at JK Tyres Ltd.

**H<sub>2</sub>:** Employee motivational practices have positive impact on employee job satisfaction at JK Tyres Ltd.

To test this hypothesis, the study has considered 04 important variables like Training, Promotion, Award/Recognition and Appreciation as personal factors. And they have tested by using chi-square non-parametric test for primary data which is nominal in nature. The result of the test has shown in the table given below.



Test Statistics				
	Training	Promotion	Award Recognition	Appreciation
Chi-Square	13.720 <sup>a</sup>	17.560 <sup>a</sup>	20.480 <sup>b</sup>	20.440 <sup>a</sup>
df	2	2	1	2
Asymp. Sig.	.001	.000	.000	.000
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.7.				
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.				

From the above results it is very clear that, the study has assumed that Employee motivational practices have positive impact on employee job satisfaction at JK Tyres Ltd. To test this hypothesis some of the important variables like Training, Promotion, Award/Recognition and Appreciation are considered and statistically tested by using chi-square test. Finally, the assumption of the study has proved with their respective chi-square values which shown in the above table and all the variables are statistically significant at 1 percent level.

**So, the hypothesis (H<sub>1</sub>) Employee motivational practices have positive impact on employee job satisfaction at JK Tyres Ltd has been accepted and the null hypothesis (H<sub>0</sub>) has been rejected.**

### 13. Major Findings

The study has found out several findings from the primary data analysis related to the present study. The major findings of the study are as follows;

1. Majority of 64% of the respondents opined that, the salary provided by the organization is competitive.
2. Majority of 76% of the respondents have agreed that, the support from

- management motivate them to perform better in the organisation.
3. The study clearly identified that, majority of 88% of the respondents have agreed about the support from their supervisor in the organization.
4. Majority of 88% of the respondents opined that, the Peer support make employees happy and motivated.
5. It is very clear in the study that, majority of 94% of the respondents has opined that the work of the employee is valued and appreciated in the organization.
6. Majority of 82% of the respondents opined that the award and recognition keeps the employee motivated in the organization.
7. Majority of the respondents in the organization disagreed with the availability of better insurance policy.
8. Majority of the respondents in the organization agreed about not providing better leave policy.
9. Most of the respondents haven't agreed about their job satisfaction.
10. Majority of the respondents haven't agreed about flexible work timings.
11. It has noticed that, majority of the respondents have agreed that, the employees are always motivated to their work because of the mentors.



12. Majority of the respondents strongly agrees that the Training provide to them gives strength to perform better and keeps them motivated.
13. It has found that, majority of the respondents strongly agreed that the environment of the organisation is very professional which makes them more committed to the work.
14. It has noticed that, majority of the respondents agreed that, there is a fair promotional opportunities which keeps them motivated in the organization.

#### **14. Suggestions and Policy Implications**

On the basis of the findings of the study identified by the primary data analysis, the present study makes some important policy implications. Such major policy implications are mentioned below.

1. The organization should be provided bonus facilities to the workers which improves the income level of the employee. Consequently, the efficiency of the employee will be increased.
2. The organization should be implemented the incentive plans which helps to motivate the employees towards the work.
3. The organisation should be provided better insurance and health policies to their employee. It influence positively on the work efficiency of the employee in the organisation.
4. The employee of the organization always thinks about the security of their job. Hence, the Organization should provide security to their jobs.
5. Offering maternal benefits helps to retain the women employees in the company.

6. The working hour of the employees is one of the major issues in any of the companies. Hence, proper time period should be fixed in order to decline the stress of the employees which is also improving the health condition of the employee.
7. The companies should adopt new and flexible policies in order to secure welfare of the employees.
8. Innovative production, advertising and marketing techniques helps the organization to give a healthy competition in any of the business.

#### **REFERENCES**

1. MIS Report of the JK Tyres ltd
2. Various Annual Reports of the JK Tyres Ltd.
3. Barthwal R.R (2011) Industrial Economics, New Age International Pvt Ltd., New Delhi.
4. GOK (2014). Social and Economic Glance-Mysore District-2013-14, District Statistical Office, Mysore.