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A STUDY ON STRESS AMONG WOMEN NURSES IN SELECT HOSPITALS IN VELLORE CITY**A. KALAI SELVI****RESEARCH SCHOLAR, MANONMANIAM SUNDARANAR UNIVERSITY, TIRUNELVELI;****ASST. PROFESSOR****DKM COLLEGE FOR WOMEN****RV NAGAR****Dr. N. RAJALINGAM****PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****MANONMANIAM SUNDARANAR UNIVERSITY****TIRUNELVELI****ABSTRACT**

In order to address the problem, the present study has been conducted with the narrated objectives of studying the attitude about occupational stress its influences, opinion about the outcome of occupational stress on personal, family, health and organizational dimensions. The study also addressed the objective of strategies employed by women nurses to manage occupational stress. In order to test the hypotheses according the study objectives, the primary data source has been constructed with the help of structured pre tested questionnaire. The required data has been collected through comprehensive personal interview among the women nurses from various hospitals. The respondent for the present study has been identified by suitable sampling technique according the purpose of the study. The data through constructive collected questionnaire have been made in the avenues of personal profile of women nurses, occupational background, opinion about occupational stress, influences, its consequences and outcomes. The collected data has been analyzed for its statistical inferences through relevant analytical tools like percentage analysis. The findings have also derived for the consequences of occupational stress, strategies employed by women nurses to manage occupational stress. Based on the findings of the study, the relevant suggestions have been prescribed for women nurses to manage occupational stress, perceiving methodology of work stress, importance to realize their contribution in the field of hospital industry. The suggestions have also given for organizational level and Governing bodies to support women nurses to reduce and manage occupational stress.


KEYWORDS

Vellore city, occupational stress, staff nurse, chronic stress, hyper stress.

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INTRODUCTION

 Stress is normal. Stress is generally related to work, family, decisions, future and so on. Stress is both physical and mental. It is caused by major life events such as illness, a change in responsibilities or expectations at work, job promotions, loss, or changes. The stress and stressors are induced due to feeling out of control, feeling direction-less, guilt over procrastination or failing to keep commitments and more commitments than one can manage. Changes initiate or institute, uncertainty and high expectations of self. Eustress is a type of short-term stress that provides immediate strength. It arises at points of increased physical activity, enthusiasm, and creativity. It is a positive stress that arises when motivation and inspirations are needed. Distress is a negative stress brought about by constant readjustments or alterations in a routine. It creates feelings of discomfort and unfamiliarity. There are two types of distress. Acute stress is an intense stress that arrives and disappears quickly. Chronic stress is a prolonged stress that exists for weeks, months, or even years. Someone who is constantly relocating or changing jobs may experience distress. Hyper stress occurs when an individual is pushed beyond what he or she can handle. It results from being overloaded or overworked. When someone is hyper stressed, even little things can trigger a strong emotional response. These are the categories of stress normally experienced by individuals especially nurses at work places.

NEED FOR THE STUDY

Stress is the source of inducement for the effectiveness and underperformance among the employees at work places. Being human, employees cannot avoid stress at work places. The occupational stress encountered by employees in manufacturing sectors has less direct impact on their customers whereas in service sectors the stress has a direct impact on their customers. Especially in service sector hospitals, the level of stress faced by the employees and the work disturbances due to its outcomes have direct impact on the patient management and the effectiveness of treatment offered to them along with maintaining work life balance. The method of managing the occupational stress by the women nurses differ at different circumstances based on their age, marital status, background, educational pattern, nature of family, experience in the field, support of family, superiors, co-workers, peer group, working condition, environment, culture of work, types of hospitals in which one is employed, nature and responsibilities in the job. In addition to that causes faced due to occupational stress and the way of accepting and managing them also differ among the women nurses. In order to understand these aspects, the present study is needed.

OBJECTIVES OF THE STUDY

1. To identify the factors that causes stress among women nurses in the Select hospitals in Vellore District.
2. To understand the consequences of stress and that affects both the personal and professional life of women nurses.
3. To identify the health related issues encountered by women nurses due to occupational stress.

HYPOTHESES

- H1: The factors influencing the occupational stress and its impact do not differ significantly based on the marital status, types of organization and designation.
 H2: The level of occupational stress among the respondents does not significantly differ based on the nature of their family.

RESEARCH METHODOLOGY

The validity of any research is based on the systematic method of data collection and analysis. Both primary and secondary data were used for the present study. The primary data was collected from 100 sample respondents from various hospitals of the Vellore City. For collecting the firsthand information from the women nurses, one hundred of them were chosen by simple random sampling method.

TOOL FOR DATA COLLECTION

Questionnaire was the main tool used to collect the pertinent data from the selected sample respondents. For this purpose, a well-structured questionnaire was framed with the help of faculty guide, the research expert and the Chief Nurses of various Hospitals in Vellore.

DATA COLLECTION

Field survey method was employed to collect the primary data from the selected sample respondents. For this purpose, direct face-to-face interview method was employed to collect the data from the respondents.

TABLE 1: MARITAL STATUS OF THE RESPONDENTS

S. No	Marital status	No. of Respondents	Percentage
1	Single	30	30
2	Married	65	65
3	Others	5	5
Total		100	100

Source: Primary Data

Inference: Table 1 details the marital status of the nurses in the selected study area. 65 percent of the nurses have got married, 30 percent are not married and 5 percent are in the other status like widow, divorce and so on.

TABLE 2: DESIGNATION OF THE RESPONDENTS

S. No	Designation	No. of Respondents	Percentage
1	Auxiliary Nurse Maid	28	28
2	Staff Nurse	57	57
3	Head Nurse	12	12
4	Matron (or) Nursing Superintendent	3	3
Total		100	100

Source: Primary Data

Inference: Table 2 describes the designation background of women nurses in the selected hospitals. 57 percent of them are working as staff nurses, 28 percent are serving as Auxiliary Nurse Maid and 12 percent are in the status of head nurses. 3 percent are as matron or nursing superintendent.

TABLE 3: TYPE OF ORGANIZATION EMPLOYED

S. No	Type of organization employed	No. of Respondents	Percentage
1	Private	60	60
2	Government	20	20
3	Public Health Care Centres	15	15
4	Funded	5	5
Total		100	100

Source: Primary Data

Inference: Regarding the respondents' employment related to type of hospitals, from the Table 3 it is observed that 60 percent are working in private hospitals, 20 percent in government, 15 percent in public health care centres and 5 percent in funded hospitals in the selected study area.

TABLE 4: NATURE OF THE FAMILY OF RESPONDENTS

S. No	Nature of family	No. of Respondents	Percentage
1	Nuclear	35	35
2	Joint	65	65
Total		100	100

Source: Primary Data

Inference: Table 4 portrays the nature of family of the women nurses in the selected study area. 65 percent of them are in joint family category and 35 percent are in nuclear family category.

CONCLUSION

In order to address the problem, the present study has been conducted with the narrated objectives of studying the attitude about occupational stress its influences, opinion about the outcome of occupational stress on personal, family, health and organizational dimensions. The study also addressed the objective of strategies employed by women nurses to manage occupational stress. In order to test the hypotheses according the study objectives, the primary data source has been constructed with the help of structured pre tested questionnaire. The required data has been collected through comprehensive personal interview among the women nurses from various hospitals. The respondent for the present study has been identified by suitable sampling technique according the purpose of the study. The data through constructive collected questionnaire have been made in the avenues of personal profile of women nurses, occupational background, opinion about occupational stress, influences, its consequences and outcomes. The collected data has been analyzed for its statistical inferences through relevant analytical tools like percentage analysis. The findings have also derived for the consequences of occupational stress, strategies employed by women nurses to manage occupational stress. Based on the findings of the study, the relevant suggestions have been prescribed for women nurses to manage occupational stress, perceiving methodology of work stress, importance to realize their contribution in the field of hospital industry. The suggestions have also given for organizational level and Governing bodies to support women nurses to reduce and manage occupational stress.

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AN EMPIRICAL STUDY ON NON-PERFORMING ASSETS (NPA)

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ABSTRACT

Across the globe, the banking sector acts as the catalyst for each country's economy. Financial sector reform in India has progressed rapidly on aspects like interest rate deregulation, reduction in reserve requirement, barriers to entry, prudential norms and risk-based supervision. A well-built banking sector is significant for a prosperous economy but Non-Performing Assets (NPA) is like a virus, which is affecting all the banking sectors in the whole world. The expansion of NPAs has a direct impact on the liquidity and profitability of banks. In the context of the Indian banking sector has been facing this serious problem of Non-Performing Assets (NPAs) because it is a threat to the quality of assets and survival of banks. A high level of NPAs suggests a high probability of a large number of credit defaults that affect the profitability and net-worth of banks and also erodes the value of the asset. The problem of NPAs is not only affecting the banks but also the whole economy of the country. So, it is necessary to trim down NPAs to improve financial health in the banking system. For this purpose, the recommendations of Narasimham Committee, Verma Committee and other implementation like Lok Adalats, DRTs, SARFAESI Act 2002 have been taken some valuable steps to solve the problem of NPAs. An attempt is made in this paper through these points e.g. concept of NPA, its types, rising factors, impact, NPA in SCBs and their recovery by various channels.

KEYWORDS

Gross NPA, Net NPA, non-performing assets, scheduled commercial banks.

JEL CODES

E51, E58, G33.

1.0 INTRODUCTION

For any nation, the banking sector plays a vital role in the economic growth of a country. Through its intermediary activities, the banking sector promotes the production, distribution, exchange and consumption processes in the economic system. It stimulates the flow of funds in the economy and fuels economic growth. The primary function of banks is to lend funds as loans to various sectors such as agriculture, industry, personal and housing etc. and to receive deposits. Receiving deposit involves no risk, since it is the banker who owes a duty to repay the deposit, whenever it is demanded. On the other hand, lending always involves much risk because there is no certainty of repayment and this uncertainty is known as Non-Performing Assets (NPA). NPA is defined as an advance where payment of interest or repayment of installment of principal (in case of term loans) or both remains unpaid for a certain period. According to the Narasimham Committee Report (1991), those assets (advances, bills discounted, overdrafts, cash credit etc.) for which the interest remains due for a period of four quarters (180 days) now it is 90 days, should be considered as NPAs. RBI issued guidelines in 1993 based on the recommendations of the Narasimham Committee that mandated identification and reduction of NPA to be treated as 'National Priority'. The level of the NPA indicates the efficiency of banker's credit risk management and allocation of resource. The measures incorporate to manage NPA can be classified into precautionary measures and curative measures. Precautionary measures focus strengthening credit risk management system and continuous risk assessment systems of the bank. This will reduce the instances of fresh NPA that have been generated. The curative measures are reactionary in nature and focused on recovering from NPA accounts. It includes measures initiated by RBI such as setting up Asset Reconstruction Companies (ARCs), Lok Adalat, Debt Recovery Tribunals (DRTs), Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act 2002), Compromise Settlement Schemes, etc.

2.0 MEANING AND TYPES OF NPA (NON-PERFORMING ASSETS)

According to RBI, an asset becomes non-performing when it ceases to generate income for the bank. Earlier an asset was considered as non-performing asset (NPA) based on the concept of 'Past Due'. A 'non-performing asset' (NPA) was defined as credit in respect of which interest and/ or instalment of principal has remained 'past due' for a specific period of time.

3.0 RISING FACTORS OF NON PERFORMING ASSETS

The banking sector has been facing the serious problems of the rising NPAs. The rising of NPAs are more in public sector banks when it is compared to private sector banks and foreign banks. The NPAs are growing due to external as well as internal factors.

TABLE 1

Internal factors	External factors
Absence of regular industrial visit	Change on government policies
Defective lending process	Directed loan system
Faulty credit management	Industrial recession/sickness
Inappropriate technology	Ineffective recovery
Improper SWOT analysis	Lack of demand
Managerial deficiencies	Natural calamities
Poor credit appraisal system	Willful defaults
Re-lending process	

4.0 IMPACT OF NPA

NPA impact the performance and profitability of banks. The most notable impact of NPA is change in banker's sentiments which may hinder credit expansion to productive purpose. Banks may incline towards more risk-free investments to avoid and reduce riskiness, which is not conducive for the growth of economy. If the level of NPAs is not controlled timely they will

- Higher provisioning requirement on mounting NPAs adversely affect capital adequacy ratio and banks profitability.
- NPAs affect the risk facing ability of banks.
- NPAs causes to decrease the value of share sometimes even below their book value in the capital market.
- Reduce the earning capacity of assets and badly affect the Return on Investment (ROI).
- The assets and liability mismatch will widen.
- The economic value addition (EVA) by banks gets upset because EVA is equal to the net operating profit minus cost of capital.

5.0 REVIEW OF LITERATURE

In the banking literature, the problem of NPAs has been revisited in several theoretical and empirical studies. In Indian perspective a synoptic review of the literature brings to the fore insights into the determinants of NPA.

Bose (2005) in his research paper, "SERFAESI Act: An Effective Recovery Tool", elaborated while there have been several schemes in the past to facilitate the recovery from NPAs, the success of such efforts in terms of NPAs reduction has been far from satisfactory. SERFAESI Act, it was hoped, would greatly help banks in their efforts to reduce and recover money from NPAs. Nonetheless, the recent developments have also brought out the limitations of the Act, thereby creating apprehensions amongst banks and financial institutions. Notwithstanding this, to take full advantage of the Act, the cool causes of NPAs, which were evident in the system, may have to be addressed first. The author has made an attempt to provide a glimpse of the SERFAESI Act against this backdrop.

Bhatia (2007) in his research paper entitled, "Non-Performing Assets of Indian Public, Private and Foreign Sector Banks: An Empirical Assessment", explores an empirical approach to the analysis of Non-Performing Assets (NPAs) of public, private and foreign sector banks in India. The NPAs are considered as an important parameter to judge the performance and financial health of banks. The level of NPAs is one of the drivers of financial stability and growth of the banking sector. This paper aims to find the fundamental factors which impact NPAs of banks. A model consisting of two types of factors, viz., macroeconomic factors and bank-specific parameters, is developed and the behavior of NPAs of the three categories of banks is observed.

Pathak (2009) elucidated the role of asset quality in financial health of banks. Using statistical data, the study explained that NPA is a serious threat to the Indian economy, estimated around 9.8% of GDP at constant prices in 2005. The study detailed the list of banks whose NPA is more than their net worth which posed a significant question on the efficiency of credit risk management.

Faizanuddin, Md and Mishra R.K. (2011) examined the dimensional approach of NPA in the banking system in India with special focus on State Bank of India, Patna Circle in Bihar. Findings and inferences based on analysis recommended major changes in the recovery policy, project financing norms, legal aspects and supervision of NPA accounts.

Selvarajan and Vadivalagan (2013) in A Study on Management of Non-Performing Assets in Priority Sector reference to Indian Bank and Public Sector Banks (PSBs), their research paper has studied that the growth of Indian Bank's lending to Priority sector is more than that of the Public Sector Banks as a whole. Indian Bank has slippages in controlling of NPAs in the early years of the decade. Therefore, the management of banks must pay special attention towards the NPA management and take appropriate steps to arrest the creation of new NPAs, besides making recoveries in the existing NPAs. Timely action is essential to ensure future growth of the Bank.

6.0 OBJECTIVES OF THE STUDY

The objective of this paper is to analyze the nature, extent and magnitude of NPAs of SCBs, as a group. This study also analyses the recovery of NPAs through various channels e.g. Lok Adalat, DRTs and SARFAESI Act in SCBs. Further, the study could provide useful insights to assess if the changes in efficiency of banks have been in the desirable direction and also useful in regulation and formulation of policies. The present study has been designed to achieve the following objectives:

1. To understand the concept of Non-Performing Assets (NPA).
2. To study the impact of NPA on banks.
3. To analyze the nature, extent and magnitude of NPA in Indian banking sector.
4. To study the recovery of NPAs through various channels in Scheduled Commercial Banks.
5. To make appropriate suggestions to avoid future NPAs and to manage existing NPAs in Indian Bank.

7.0 RESEARCH METHODOLOGY

It is the study of Non Performing Assets in Scheduled Commercial Banks which includes public sector, private sector and foreign banks which are listed in the Second Schedule of the Reserve Bank of India Act, 1934. The paper discusses the conceptual framework of NPA and it also highlights the trends, status, recovery and impact of NPA on Scheduled Commercial Banks during the period of 10 years i.e. from 2005 to 2015.

Source of Data: Research design used to carry out this study is exploratory, empirical and is based on secondary data. For this purpose, several reputed research journal including research paper and articles, magazines, websites have been used. Moreover, various issues of RBI such as Report on Trend and Progress of Banking in India for various years, Statistical Tables Relating to Banks in India etc. and various books on banking has been referred during the study.

Tools of data analysis: In order achieve the various objectives mentioned, data collected from the secondary sources. The secondary data collected for the study is summarized and initial analysis is done using average and percentage, wherever required. In order to achieve the various objectives mentioned, the data collected were entered, arranged and presented using Microsoft Excel. Charts were used to simplify the data for analytical purpose. Interpretations were made based on tables and figures.

8.0 NPA AT THE GLOBAL LEVEL

In order to get a global picture, it is essential to look at the NPAs in the different countries of the world. Since the concept of NPA developed in India only in the post-reform era, it would be useful to look at recent figures rather than adhere to a historical account. A closer look at the Non-performing loans (NPL), as they are called in many nations, (Table 1) reveals that the globally shares in 2017 The average for 2017 was 7.44 percent. The highest value was in Ukraine: 54.54 percent and the lowest value was in Monaco: 0.23 percent. On the basis of Table 1 it is easier to say that India's NPA is very low as compare to other countries but the table 2 & figure 1 shows the different perception of NPA and GDP.

TABLE 2: NON PERFORMING LOANS AS PERCENT OF ALL BANK LOANS, 2017

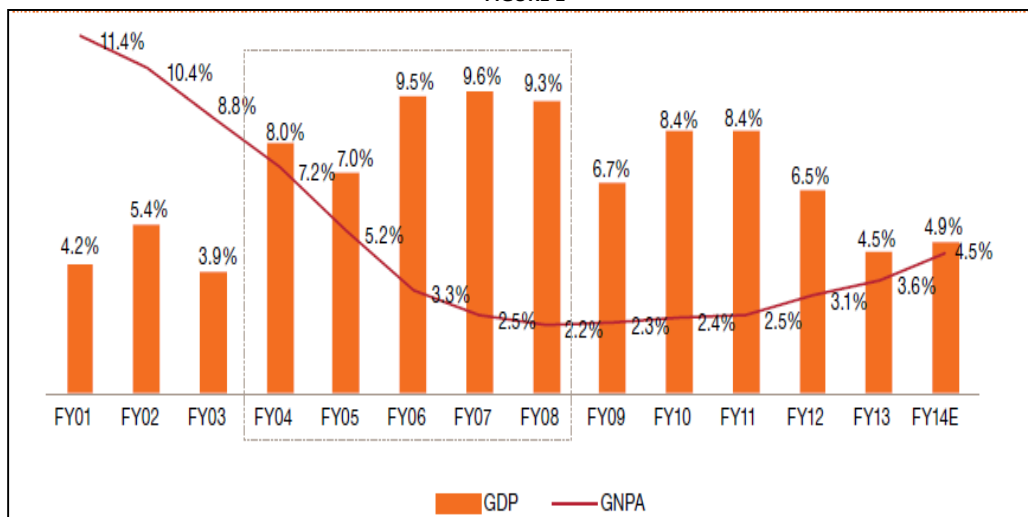
Sr. No.	Rank	Countries	Share in Global (percent)
0	1	2	3
1	1	Ukraine	54.54
2	2	San Marino	48.91
3	3	Greece	45.57
4	4	Cyprus	40.17
5	5	Eq. Guinea	27.20
6	6	Chad	25.81
7	7	C. A. Republic	22.94
8	8	Ghana	21.59
9	9	Moldova	18.38
10	10	Dominica	17.43
11	33	India	9.98
12	109	Monaco	0.23

Source: http://www.theglobaleconomy.com/rankings/Nonperforming_loans/

8.1 GROSS GDP Vs. GROSS NPA IN INDIA

On the basis of Table 1 it can be said that as comparison to other countries, India is far better than to other countries but in reality shows in figure 1. In this figure we can see that NPA was declined in between 2002 to 2011 but after that it has been increasing and reached the level of 4.5 approximately in 2014. In this year, the GDP is also stand around 5 percent. Now it is easier to say that non-performing assets will be approximately equal to GDP and if it will not mitigate the NPAs will cross our GDP.

FIGURE 1



Source: Trend in Indian Banking Sector, Reserve Bank of India

9.0 NON-PERFORMING ASSETS IN INDIAN SCHEDULED COMMERCIAL BANKS

An analysis of Gross NPAs in SCBs, Table 2 depicts the amount of Gross Advances, Gross NPA and the percentage of Gross NPA during the period of 2004-05 to 2014-15. The amount of gross advances has increased from Rs. 11,526.82 crores in 2004-05 to Rs. 75,606.65 crores in 2014-15. The amount of gross NPA has increased from Rs. 593.73 crores in 2004-05 to Rs. 3,229.16 crores in 2014-15. Similarly, the percentage of NPA in 2004-05 was 5.2 percent. After 2005, it has declined and reached the minimum level of 2.3 percent in 2007-09. After the recession period it shows the rising trend and reached the level of 4.2 percent in 2014-15. In the last ten year the study of NPA is showing the increasing trend of NPA.

TABLE 3: GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS (Amount in rupees crores)

Year	Advances		Non Performing Assets (NPAs)			
	Gross	Net	Gross (Amount)	Net (Amount)	Gross (%)	Net (%)
0	1	2	3	4	5	6
2004-05	11526.82	11156.63	593.73	217.54	5.2	2.0
2005-06	15513.78	15168.11	510.97	185.43	3.3	1.2
2006-07	20125.10	19812.37	504.86	201.01	2.5	1.0
2007-08	25078.85	24769.36	563.09	247.30	2.3	1.0
2008-09	30382.54	29999.24	683.28	315.64	2.3	1.1
2009-10	35449.65	34970.92	846.98	387.23	2.4	1.1
2010-11	40120.79	42987.04	979.00	417.00	2.5	1.1
2011-12	46655.44	50735.59	1370.96	652.00	2.9	1.3
2012-13	59882.79	58797.03	1931.94	986.00	3.2	1.7
2013-14	68757.48	67352.32	2641.95	1426.57	3.8	2.1
2014-15	75606.65	72391.26	3229.16	1760.93	4.2	2.4
2015-16	81711.14	78964.67	6116.07	3498.14	7.5	2.7
2016-17	84767.05	81161.97	7902.68	4330.10	9.3	3.1

Source: <http://dbie.rbi.org.in/OpenDocument/opendoc/openDocument.jsp>

As the gross NPAs analysis, the above Table 2 also shows the amount of Net Advances, Net NPA and the percentage of Net NPA during the period of 2004-05 to 2016-17. The amount of advances has increased from Rs. 11,156.63 crores in 2004-05 to 81161.97 crores in 2016-17. Further, the amount of NPA has also increased from Rs. 217.54 crores to Rs. 4330.10 crores during the period of 2004-05 to 2016-17. The percentage of Net NPA in 2004-05 was 2.0 percent, it has increased and reached on 3.1.

FIGURE 2: SCBs (GROSS AND NET NPAs)

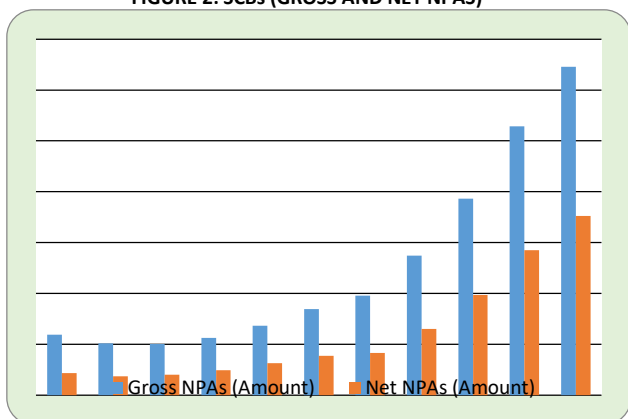
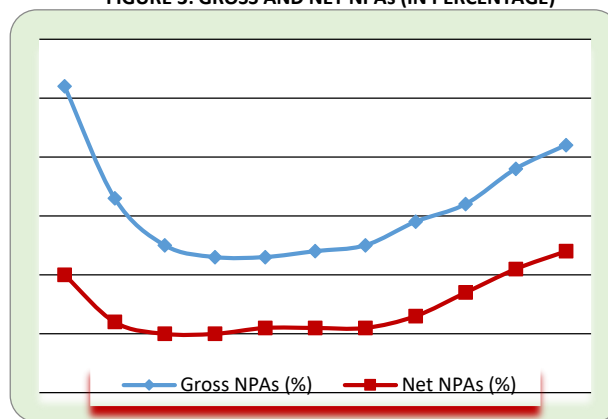


FIGURE 3: GROSS AND NET NPAs (IN PERCENTAGE)



The above figure 2 shows the trend of Gross NPA and Net NPA in crores for the period of 11 years starting from 2004-05 to 2014-15. We can observe here that the Gross and Net amount of NPAs has been continuously increasing year by year. The above figure 3 portrays the trend of Gross NPA and Net NPA in percentages for the period of 11 years i.e. from 2004-05 till 2014-15. We can observe here that the Gross and Net percentage of NPA has been showing a normal trend between 2006-11 but after that it is showing the increasing trend.

10.0 RECOVERY MECHANISM OF NON PERFORMING ASSETS

The problems of NPA have been receiving a greater attention since 1991. In India, the Narasimham Committee Recommended number of steps to reduce NPA. In 1990's the Government of India (GOI) introduced a number of reforms to deals with the problems of NPA. Major steps taken to solve the problems of Non-Performing Assets in India:

1. **Compromise Settlement:** Compromise Settlement Scheme provides a simple mechanism for recovery of NPA. Compromise Settlement Scheme is applied to advances below Rs. 10 crores. It covers suit filed cases and cases pending with courts and DRTs (Debt Recovery Tribunals). Cases of Willful default and fraud were excluded.
2. **Credit Information Bureau:** A good information system is required to prevent loans from turning into a NPA. If a borrower is a defaulter to one bank, this information should be available to all banks so that they may avoid lending to him. A Credit Information Bureau can help by maintaining a data bank which can be assessed by all lending institutions.
3. **Debt Recovery Tribunals (DRTs):** Narasimham Committee Report 1 (1991) Recommended the setting up of Special Tribunals to reduce the time required for settling cases. The Debts Recovery Tribunals (DRTs) and Debts Recovery Appellate Tribunal (DRATs) were established under the Recovery of Debts Due to Banks and Financial Institutions Act (RDDBFI Act), 1993 with the specific objective of providing expeditious adjudication and recovery of debts due to Banks and Financial Institution. Accepting the recommendations, Debt Recovery Tribunals (DRTs) were established. There are 33 DRTs and 5 Debt Recovery Appellate Tribunals.
4. **Lok Adalats:** Lok Adalats have been found suitable for the recovery of small loans. According to RBI guidelines issued in 2001. Lok Adalats avoid the legal process. They cover NPA upto Rs. 5 Lakhs, both suit filed and non-suit filed. The matter of raising the amount upto Rs.10 lakh has been taken up with the appropriate authority.
5. **SARFAESI Act 2002:** Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 is popularly known as Securitisation Act. This act enables the banks to issue notices to defaulters who have to pay the debts within 60 days. Once the notice is issued the borrower cannot sell or dispose the assets without the consent of the lender. The Securitisation Act further empowers the banks to take over the possession of the assets and management of the company. The lenders can recover the dues by selling the assets or changing the management of the firm. The Act also enables the establishment of Asset Reconstruction Companies for acquiring NPA. According to the provisions of the Act, Asset Reconstruction Company of India Ltd. with eight shareholders and an initial capital of Rs. 10 crores have been set up. The eight shareholders are HDFC, HDFC Bank, IDBI, IDBI Bank, SBI, ICICI, Federal Bank and South Indian Bank.

11.0 RECOVERY OF NPAs

Using the various options by banks and financial institutions they accelerated their recovery of NPAs. The NPAs recovered by scheduled commercial banks through various channels is presented in Table 3. In Between 2005-18, the total cases referred to various institutions were 2,92,23,932 which were worth about Rs 1,52,213 crores. Out of this, around Rs 47,035 crores was recovered. In terms of cases, the highest number was referred to the Lok Adalats and the lowest to the DRTs.

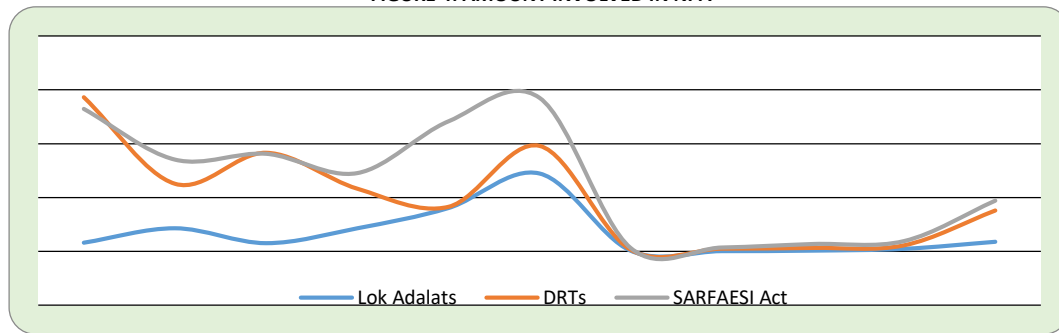
TABLE 3: NPAs RECOVERED BY SCBs THROUGH VARIOUS CHANNELS (Amount in Rs. Crores)

Year	Sr. No.	Recovery Channels	Lok Adalats	DRTs	SARFAESI Act	Total
0	1	2	3	4	5	6
2004-05	1	No. of cases referred	185395	4744	39288	229427
	2	Amount involved	801	14317	13224	28342
	3	Amount recovered*	113	2688	2391	5192
	4	3 as percent of 2	14.11	18.77	18.08	18.32
2005-06	1	No. of cases referred	268090	3534	41180	312804
	2	Amount involved	2144	6273	8517	16934
	3	Amount recovered*	265	4735	3363	8363
	4	3 as percent of 2	12.36	75.48	39.48	49.38
2006-07	1	No. of cases referred	160368	4028	60178	224574
	2	Amount involved	758	9156	9058	18972
	3	Amount recovered*	106	3463	3749	7318
	4	3 as percent of 2	13.98	37.82	41.38	38.57
2007-08	1	No. of cases referred	186535	3728	83942	274205
	2	Amount involved	2142	5819	7263	15224
	3	Amount recovered*	176	3020	4429	7625
	4	3 as percent of 2	8.2	51.90	60.98	50.08
2008-09	1	No. of cases referred	548308	2004	61760	612072
	2	Amount involved	4023	4130	12067	20220
	3	Amount recovered*	96	3348	3982	7426
	4	3 as percent of 2	2.38	81.07	33.00	36.72
2009-10	1	No. of cases referred	778833	6019	78366	863218
	2	Amount involved	7235	9797	14249	31281
	3	Amount recovered*	112	3133	4269	7514
	4	3 as percent of 2	1.55	32.0	30.00	24.02
2010-11	1	No. of cases referred	616018	12872	118642	747532
	2	Amount involved	53	141	306	500
	3	Amount recovered*	2	39	116	157
	4	3 as percent of 2	3.7	27.6	37.9	31.4
2011-12	1	No. of cases referred	476073	13365	140991	630429
	2	Amount involved	17	241	353	611
	3	Amount recovered*	2	41	101	144
	4	3 as percent of 2	11.8	17.0	28.6	23.6
2012-13	1	No. of cases referred	840691	13408	190537	1044636
	2	Amount involved	66	310	681	1057
	3	Amount recovered*	4	44	185	233
	4	3 as percent of 2	6.1	14.1	27.1	21.9
2013-14	1	No. of cases referred	1636957	28258	194707	1859922
	2	Amount involved	232	553	953	1738
	3	Amount recovered*	14	53	253	320
	4	3 as percent of 2	6.2	9.5	26.6	18.4
2014-15	1	No. of cases referred	9131199	171113	1241086	10543398
	2	Amount involved	887	3789	4705	9381
	3	Amount recovered*	43	531	1152	1726
	4	3 as percent of 2	4.8	14	24.5	18.4
2015-16	1	No. of cases referred	4456634	24537	173582	4654753
	2	Amount involved	720	693	801	2214
	3	Amount recovered*	32	64	132	228
	4	3 as percent of 2	4.4	9.2	16.5	10.3
2016-17	1	No. of cases referred	3555678	32418	199352	3787485
	2	Amount involved	361	1008	1414	2783
	3	Amount recovered*	23	103	259	385
	4	3 as percent of 2	6.3	10.2	18.3	13.8
2017-18	1	No. of cases referred	3317897	29551	91330	3439477
	2	Amount involved	457	1333	1067	2956
	3	Amount recovered*	18	72	265	404
	4	3 as percent of 2	4.0	5.4	24.8	13.7

Sources: <http://dbie.rbi.org.in/OpenDocument/opensdoc/openDocument.jsp><https://www.rbi.org.in/scripts/PublicationsView.aspx?id=14629><https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/CHAPTER043846D5694CD4400083553D7CBEC9C2D6.PDF>

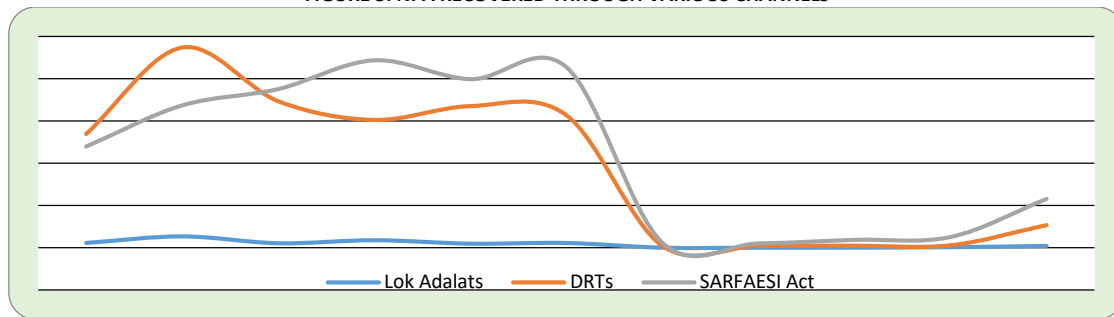
Notes: 1.*:Refers to AMOUNT recovered during the given year, which could be with reference to cases referred during the given year as well as during the earlier years.

FIGURE 4: AMOUNT INVOLVED IN NPA



Source: Computed by author using RBI Data

FIGURE 5: NPA RECOVERED THROUGH VARIOUS CHANNELS



Source: Computed by author using RBI Data

On the basis of Table 3, the amount involved in between 2005-15, SARFAESI Act has the highest amount of Rs 71,736 crores while Lok Adalats have the least around Rs 18,358 crores. In terms of percentage, the involvement of amount through Lok Adalats, DRTs and SARFAESI Act were 13, 38 and 49 percent respectively. In terms of the recovery of NPAs through SARFAESI Act, the highest percentage has recovered that was 52 percent while Lok Adalats recovered only 2 percent.

12.0 MANAGEMENT OF NPA

In the last couple of years, as Indian economy witnessed a downturn trends, the banks have been straddled with high NPAs and restructured assets. Macroeconomic dynamics may be a major contributor, however we also believe that inadequate credit assessments and monitoring during the upturn in the economy has also contributed to the same. All participants in the ecosystem, the banks, regulators, borrowers and CRAs need to take responsibility. Our view is while we cannot undo the mistakes or errors that have been committed in terms of credit assessment and monitoring, effective steps needs to be taken and a holistic approach is the best way forward. All stakeholders in the ecosystem need to proactively contribute towards a better credit assessment and monitoring framework with the regulator enabling such initiatives. Some of the ways to manage the advances turning into NPA have been listed as below:

- Advances provided by banks need to be done pre-sanctioning evaluation and post-disbursement control so that NPA can decrease.
- As a part of curative measures, bankers may resort to Compromise Settlement or One Time Settlement. Lok Adalats and Debt Recovery Tribunals are other ways for the recovery of dues. It has been observed that these days' banks are highly resorting to SARFAESI Act for the management of NPA.
- Assisting the borrowers in developing his/her entrepreneurial skill will not only establish a good relation between the borrowers but also help the bankers to keep a track of their funds.
- Bank should adhere to "Know Your Customer" norms for identification of borrower, guarantor and verification of their addresses to minimize the risk of default in case of housing sector lending. In respect of agricultural advances, recovery camp should be organized during the harvest season.
- Credit assessment and monitoring
- During the initial credit appraisal process, the banks should classify its customers into different risk categories depending on their quality of management, a SWOT analysis, etc.
- Encouraging Credit Rating Assessments (CRAs) to develop industry specific expertise
- Frequent discussions with the staff in the branch and taking their suggestions for recovery of dues make them more involved to reduce the ill effects of NPA.
- If the delinquencies are due to reasons beyond the control of borrower which are namely draughts, floods or other natural calamities, the banker should suitably restructure the loans taking into account the genuine difficulty of the borrowers.
- In order to mitigate the risks of NPA and to improve the operational efficiency, it is important that banks should be given more autonomy to incorporate more efficient and effective credit appraisal and evaluation system.
- Personal visits should be made after sanction and disbursal of credit and further close monitoring of the operations of the accounts of borrowed units should be done periodically.
- Proper selection of borrowers and follow ups required to get timely payment.
- RBI may initiate actions against defaulters like, publishing names of defaulters in Newspapers, broadcasting media, which is helpful to other banks and financial institutions.
- The recovery machinery of the bank has to be modernized; targets should be set for field officers / supervisors not only for recovery in general but also in terms of upgrading number of existing NPAs.
- While licensing new banks, the RBI should strictly ensure their implementation of a sound credit risk management system.

13.0 CONCLUSION

NPA can become the major problem for any economy if it cannot handle effectively. NPA has a sever negative effect on the profitability, liquidity and the credit of the banking sector. If government manage this issue efficiently than the amount recovered from the borrowers can be used to reduce many macroeconomic issues like poverty, unemployment, imbalances of balance of payment and may also strengthen the money market or the image of Indian banking system in international market.

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IMPACT OF SOCIAL MEDIA ON YOUTH

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ABSTRACT

Social networking sites like facebook, whatsapp, instagram and You tube are becoming more and more popular and has become a part of daily life. These sites provide many features on a single platform like texting, video and audio sharing etc. Because of their features, youth are attracted to SNS and the impact of these social networking sites on youth is higher than others. So we focused in this paper positive as well as negative impact of social networking sites on Youth and the responsibilities of the users of these sites.


KEYWORDS

social networking sites, youth.

JEL CODES

L82, O33, O35.

INTRODUCTION

 Social media is most recent form of media having many features and characteristics. It has many facilities on same channel like as communicating, texting, images sharing, audio and video sharing, fast publishing, linking with all over world, direct connecting etc. In recent times social media sites have become a part of daily routine especially for the youth. Majority of the youth are shifting speedily from electronic media such as television viewers and radio listeners to the social media among all age of group. Youth rate is very much to shifting into social media so it's influences are much on youth. So this research is seeking to find out the impact of social media on youth.

LITERATURE REVIEW

Naveen Tiwari (2017) in his paper "impact of social media in changing mindset of the youth in Bilaspur" found that youths of study area gave high response for statements like Social media is creating awareness among youth for new trends, Useless information creates ambiguity and confusion in the mind of youth, Social media is useful to connect the people all over the world and Social media is the source to get knowledge and information. However, they gave low response to statements like Negative use of Social media is deteriorating the relationship among the countries, Social media is affecting negatively on study of youth and Social media deteriorate the social norms and ethics among youth.

Ocansey, Ametepe and Oduro (2016) in their paper "THE IMPACT OF SOCIAL MEDIA ON THE YOUTH: THE GHANAIAAN PERSPECTIVE" found that young people from poor backgrounds with limited opportunities at home, social media offers great opportunities for personal and educational advancement, and many try to take the best possible advantage of it. Most preferred social media of participants were Facebook and WhatsApp. The study also reveals that 8% of the respondents spent 79 hours a day using SNS and that 15% of them spent over 15 hours. This finding is troubling since most of the participants are students hence spending this much time on SNS will have less available time for schoolwork, which can affect their academic performance. Also Most youth in study have encountered some cyberbullying in their use of social media, including offensive or hurtful messages, name-calling in a chat room, fake profiles and spreading of rumors on SNS. cyberbullying when not taken care can affect the self-esteem of any youth and eventually cause depression.

Abdulahi, Samadi and Gharleghi (2014) in their paper "A Study on the Negative Effects of Social Networking Sites" found that social network sites have a negative impact on users in terms of their academic performance, health threat and privacy and security issues. social network sites such as Facebook affects the scholar's performance. The relationship between health threat and social network site was found that it was low, therefore the chance of the students getting addicted is not that high. This study also shows that people do not know how their personal data can be shared. And they end up sharing their private information with unauthorized people because of their ignorant attitude. Therefore, the researcher can say that social network sites have a negative impact on users in terms of their academic performance, health threat and privacy and security issues.

Rita Njoroge (2013) in her research "IMPACTS OF SOCIAL MEDIA AMONG THE YOUTH ON BEHAVIOR CHANGE" concluded that social media played a major role on behavior change of the respondents. The youths mostly used social media for communicating between their friends and families. The fact that social media is part of them especially having been born in this era of emerging technology, most felt that they could not do without it. They depended on it for various positive things such as research and contacts with old friends and getting on the loop of what was happening either in their circles, nationally or internationally.

OBJECTIVE OF THE STUDY

The objective of the study is to study the Positive as well as Negative Impact of Social Media on Youth.

RESEARCH METHODOLOGY

Research Design: Research Design selected for this study is descriptive in nature.

Data Collection: Secondary data used for this study. Data collected from various websites and concerned research articles.

DISCUSSIONS

POSITIVE IMPACT ON YOUTH

There are several positive impacts of social networking media sites on the youth:

FRIENDS

It has been easier to make friends and connect them from anywhere, anytime, mainly thanks to social networking sites. Just a decade ago it was tough to search for an old friends or make a new one and tougher to reach them and costly to communicate with them anytime, anywhere, unless one has to overly going type, able to make conversations with everyone at a party. Social sites connect everyone to anyone and let them stay friends with the easy approach at a very reasonable cost.

EMPATHY

Each of us now spend more time talking about ourselves on social networking sites. We're sharing our lives-the ups and the downs, the twist and turn with people we think are having same mindset. They generally do care, and will converse with us well. Even most of times they are having better solutions for our problematic situations. The main concern is that by all of us sharing our experiences, both good and bad, on social networking sites, we are able to empathize with each other.

SPEEDY COMMUNICATION

Social networking sites offer a chance to communicate in a speedy and well organized manner. Even voice media, visual media and word media, any methods can be used to commute with other in seconds. Writing an update on Twitter takes just 20 seconds and with cross-posting over other social networks switched off, that update reaches everyone, other person wants to reach in a instant.

IN TOUCH WITH THE WORLD

Social networking sites allow everyone to communicate easily and effectively anytime and from anywhere, any place on the world. By using social networking we are connected with the world. Each news, messages, updates can be reached and well versed updated within the seconds. It is like capturing the whole world in a hand. When it comes to social networks, everyone is equal, regardless of any demographic changes.

NEGATIVE IMPACT ON YOUTH

There are several negative impacts of social networking media sites on the youth:

REDUCED LEARNING AND RESEARCH CAPABILITIES

Students have started relying more on the information accessible easily on these social networking sites and the web. This reduces their learning and research capabilities.

MULTITASKING

Students who get involved in activities on social media sites while studying result in reduced their focus of attention. This causes reduction in their academic performance and concentration to study well.

REDUCTION IN REAL HUMAN CONTACT

The more time the youngsters spend on these social media sites; the less time they will spend socializing in person with others. This reduces their communication skills. They will not be able to communicate and socialize effectively in person with others. The employers are getting more and more unsatisfied with the communication skills of the fresh graduates due to this reason. The effective communication skills are key to success in the real world.

REDUCES COMMAND OVER LANGUAGE USAGE AND CREATIVE WRITING SKILLS

Youth mostly use slang words or shortened forms of words on social network sites. They Start relying on the computer grammar and spelling check features. This reduces their command over the language and their creative writing skills.

TIME WASTAGE

Students, while searching and studying online, get attracted to using social media sites and sometimes they forget why they are using internet. This wastes their time and sometimes students are not able to deliver their work in the specified time frame.

LOW GRADES

Students get low grades in school due to lack of the desired information and writing skills.

LOSS OF MOTIVATION IN STUDENTS

The student's motivational level reduces due to the use of these social networking sites. They rely on the virtual environment instead of gaining practical knowledge from the real world.

EFFECT ON HEALTH

The excessive use of these sites affects the mental as well as physical health. Youngsters do not take their meals on time and take proper rest which effects negatively on their health.

CONCLUSION

As the technology is growing the social media has become the routine for each and every person. Peoples are seen addicted with this technology every day. This study viewed positive and negative impacts of social networking sites. Social Networking Sites enable youth to raise their voice against social issues and share or upload information for the welfare of the society. Since Social Networking Sites can provide all the ways and means to develop personal and social aspects, the young people have to explore the potentialities of these sites. Even though it creates a few negative impacts on youth, we cannot think of a world without these sites today. So, corrective and preventive measures should be taken towards these negative effects and the young people should be well educated and must have proper awareness regarding such problems of Social Networking Sites. Social Networking Sites influence the lifestyle of youth so that the brands and companies can exploit the space of Social Networking Sites to create loyalty among youth. If the Social Networking Sites promote a healthy life style through its posts, videos and messages, that will help to develop a healthy young generation.

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A STUDY ON CONSUMER BEHAVIOUR TOWARDS ONLINE SHOPPING IN AGRA**ANKITA AGARWAL****LECTURER****BAIKUNTHI DEVI KANYA MAHAVIDYALAYA
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AGRA****ABSTRACT**

The World Wide Web has propelled in no small extent of changes in the attitude and behavior of people all over the world. Due to this blessing, online shopping has emerged as a tool which affect the life of ordinary citizens. Consumers are using online shopping not just to buy goods and services, but also to browse online shops or to attain knowledge about potential purchases. This study is undertaken to understand the behavior of online shoppers through a self-constructed questionnaire of 300 respondents from Agra city. This survey reveals that consumer shop online to save time, security, convenience and available variety of products and services.


KEYWORDS

e-commerce, service quality, customer satisfaction, perception, security, product differentiation.

JEL CODES

M31, O33.

INTRODUCTION

 Online shopping is the process whereby consumers directly buy goods and services from a seller interactively in real time without an intermediary services over the internet. In the past decade, there had been a massive change in the way of customer's shopping. Despite consumer's continuation to buy from a physical store, the users feel very convenient to online shopping. It saves crucial time for modern people.

In the 21st century, trade and commerce have been so diversified that multichannel has taken place and online shopping has increased significantly throughout the world. Asia pacific region is leading the growth of online shopping as compared to the mature market such as US, UK, Japan and European countries.

Earlier food, cloth and shelter were called as primary need but today one more need is added is that is "internet". Due to revolution in telecommunication sector, internet has changed the way consumers shop and buy goods and services. Both domestic companies as well as MNC's have started using the internet with an objective of cutting marketing cost and their by reducing the price of their products in order to stay in heavy competition. Company also use the internet to convey and disseminate information, to sell the products, to take feedback and also to conduct satisfaction survey with customers. The popular online retailing companies in India are Amazon, Flipkart, Snapdeal, club factory and others.

LITERATURE REVIEW

Ashish Bhatt (2014) in article entitled "Consumer attitude towards online shopping in selected regions of Gujarat" published in journal of marketing management stated that online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. As per study mode of payment is dependent upon income of the respondents. People from different age groups are doing online shopping regularly. The attitude of consumers is changing with time. In a country like India, consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the website, home delivery etc.

Upasana Kanchan, Naveen Kumar and Abhishek Gupta (2015) in their article stated that online shopping is gaining popularity among people of young generation. Higher income groups and educated people are purchasing more via e-retailing websites. Companies involved in online retailing should focus on building trust-worthy relationship between producers and customers.

ASSOCHAM-Resurgent joint study (2018) stated that online shopping is expected to clock annualized growth of 115% this year, added by fast increasing data consumption and improvement in logistics, along with a number of offers presented by e-commerce platform.

Ahmed (2012) concerns of price, quality, durability and other product related aspects are the main drivers of buying decisions in developed countries but the consideration could be varying from the developing countries.

Prashad and Aryasri (2009) have explored the determinants of shopping behavior such as convenience, customer service, trust, web store environment and web shopping enjoyment and examine the effect of these factors towards online buying behavior.

Hoque, Ali & Mahfuz (2015) stated that consumer attitude towards online shopping usually been determined by two factors; one is trust, and another is perceived benefits.

RESEARCH METHODOLOGY & DATA ANALYSIS

A convenient sample of 300 Respondents from Agra (Uttar Pradesh), India has been used for this study. This study was carried out during January - February, 2019. To collect the data a Questionnaire has been used. In order to analyze the collected data, simple percentage tool is used it states the frequency and percentage of the respondent's opinion regarding their preferences towards online shopping. This analysis of data collection is completed and presented systematically with use of different tables.

FINDING & INTERPRETATION OF DATA

1. Customer preferences towards online and offline shopping: Table1 provide the information about the preferences of sample customers in percentage towards online and offline shopping.

TABLE 1: CUSTOMER PREFERENCES TOWARDS ONLINE AND OFFLINE SHOPPING

Mode	Frequency	Percentage
Online	15	5%
Offline	25	8.33%
Both	260	86.67%

According to the above table customer prefer both online and offline shopping due to various attributes.

2. Payment method mostly used by the customer: Cash on delivery (COD), online payment (credit card, debit card, e-wallets, net banking etc.), both are the methods used by customer for making their payment. The table2. Shows the percentage of payment method used by the customer.

TABLE 2: PAYMENT METHOD USED BY CUSTOMERS

Methods	Frequency	Percentage
COD	165	55%
Online payment	30	10%
Both	105	35%

As per the above table, COD is the method mostly opted by customer.

3. Factor which affects customer decisions towards online shopping: Payment methods, return policy, product description, security, and review, delivery time, after sales service, price, loyalty and reachability are the factor which influence customer decision. The table3 shows the rank given by customers about these factors.

TABLE 3: FACTORS WHICH AFFECTS CUSTOMER DECISION

Factors	Frequency	Percentage
Payment methods	35	11.67%
Return Policy	20	6.67%
Product description	25	8%
security	65	21.67%
Review	00	0%
Delivery time	30	10%
After sales service	00	0%
Price	125	41.67%
Loyalty	00	0%
Reachability	00	0%

As per the above table price is the most considered factor while making online purchases.

RESULT

People prefer online shopping due to price, Cash on delivery facility and other attributes provided by merchants on websites.

CONCLUSION

This paper is a reflection of the priorities of the customers. Some important factors influencing the buying behavior of the customers towards online shopping are price, security and payment methods. It was found that most preferred websites for online shopping are Flipkart, Amazon, Snapdeal, and others. People mostly shop clothes, cosmetic, gadgets, electronic items through websites. They find it convenient and time saving.

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LABOUR WORK-LIFE BALANCE AND JOB SATISFACTION AT AUTOMOBILE COMPANY, BARDOLI

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ABSTRACT

Work-life balance refers to the level of prioritization between personal and professional activities in an individual's life and the level to which activities related to their job are present in the home. The primary objective is to determine the factors that affect the labours in balancing their work-life and examines how the factors of balancing work-life affect the job satisfaction level of labours. The study reveals that a proper work-life balance leads positive organizational outcomes and would improve quality of life. Research design used is descriptive in nature. The data collection instrument is a primary data that collected through questionnaire. In the research 60 respondents were taken on the basis of random sampling. Majority of workers are satisfied through the working hour, travelling facility, working environment, and etc. From the study the company has to focus on the allocation of work. It should delegate the workload properly which would help in maintaining work-life balance and would increase the efficiency of company.

KEYWORDS

work-life balance, job satisfaction.

JEL CODES

J24, J28, J29.

INTRODUCTION**MEANING**

Work-life balance refers to the level of prioritization between personal and professional activities in an individual's life and the level to which activities related to their job are present in the home.

The changing of the work environment has exercised huge pressure on working person as they need to deal with virtually two full time jobs – one at the office and the other at home.

INTRODUCTION

Work life balance is used to describe the balance between an individual's personal life and professional life. It has become an issue due to the increase of technology.

Earlier it was difficult or impossible to take work at home and so there was a clear cut line between professional and personal.

Stress is a common feature of a poor work-life balance. Apart from the moral responsibility, stressed-out working staffs are less productive and more likely to make errors.

Workers stress can result in lower productivity at work, health problems and absenteeism and etc.

A good work-life balance can enable Labours to feel more in control of their working life and lead to:

- 1) Increase in productivity
- 2) Lower absenteeism
- 3) Greater loyalty, commitment and motivation
- 4) Meet seasonal peaks and troughs in your business
- 5) Boost your competitiveness

REVIEW OF LITERATURE

Vishwa Nath Maurya, Chandra K. Jaggi, Bijay Singh, Charanjeet Singh Arneja, Avadhesh Kumar Maurya, Diwinder Kaur Arora. (2015), A study on Empirical analysis of work life balance policies and its impact on employee's job satisfaction and performance. The main objective of the study was to examine the work life balance policies lead to attaining equilibrium between professional work and other activities; does it reduce friction between official and domestic life. Data were collected through questionnaire with the sample size of 60 respondents. The influence of work life balance policies on employee's job satisfaction in the Indian banking sector has been successfully determined and specifically the flexibility policies, welfare policies, job design options and their leave provisions have been assessed.

Dr. Pallavi Mehta and Neera Kundnani. (2015), The study aims on work-life balance as an on-going effort of juggling with various roles in life in a balanced way. The objective was to bring an insight into various forces surrounding work-life balance that hinders its equilibrium and solutions to overcome this disequilibrium and also to bring an insight into hidden issues of work-life balance. The data taken was secondary data. The outcome is work-life balance issue is persisting because of various reasons like work culture inadequate HR policies and practices job insecurity, low compensations and many more.

Shane Moran. (2016), What impact has work-life balance on employee's job satisfaction in the retail sector in Ireland? The objective of the study was to discover the impact of work-life balance on job satisfaction on employees who work in the retail sector in Ireland. A specific population sample was chosen amongst participants who are working in Ireland's leading children's toy retailer. 100 surveys were distributed with 50 male and 50 female participants completing and returning the surveys. The result of work-life balance is greatly associated with job satisfaction for employees based on the participant's responses; this study can confirm that there is a relationship between work-life balance practices and the wellbeing of employees.

George Sheppard. (2016), The study is on work-life balance programs to improve employee performance. The objective of the study was to explore the work-life balance programs that non-profit school leaders utilize to improve employee performance at a charter school organization. Data were collected through semi structured interviews from a purposeful sample of 10 managers and 10 non-managerial employees working at a charter school organization in Harlem, New York. The result of the study was four out of the five work-life balance programs implemented by the charter school leaders were associated with improving employee performance.

K. Agha, F. T. Azmi, and A. Irfan. (2017), The study was conducted on work-life balance and job satisfaction focusing on higher education teachers in Oman. The main focus of the study was to measure work-life balance, teaching and job satisfaction of teachers in the higher education institutions in the Sultanate of Oman

and to explore the relationship between work-life balance, teaching satisfaction and job satisfaction. Around 625 respondents were selected and data was collected through questionnaire. In organizations where employees perceive that work-life balance policies like flexibility, family-friendly benefits, work-life programmes and initiatives exist, it shows that employers are interested in the benefit and well-being of their employees.

IMPORTANCE OF THE STUDY

The work-life balance helps the labour to balance their professional as well as their personal life. A healthy work-life balance would improve workers productivity and performance. Focusing on work-life balance would help getting job satisfaction and would boost retention rates.

PROBLEM STATEMENT

In the organisation, if workers are unable to manage personal and professional life then it leads to create stress which decrease employees’ productivity. Therefore, employees can’t cope up with the organisational requirements.

OBJECTIVES OF THE STUDY

1. To determine the factors that affects the labours in balancing their work-life.
2. To examine how the factors of balancing work-life affects the job satisfaction level of labours.

RESEARCH METHODOLOGY

1. RESEARCH DESIGN

The research design used in this project is “Descriptive Research Design”

2. SAMPLE SIZE

The sample size taken is 60.

3. SOURCE OF DATA COLLECTION

Primary data – obtained through questionnaire.

RESULT AND DISCUSSION

WORKING HOUR DETAILS

1. How many days do you work normally in a week?

TABLE 1

Normal working days in a week	Percent
Less than 5 days	0%
5-6 days	100%
Daily	0%

The above graph represents that each labour 100% works for 5-6 days in a week. So, it can be said that a labour normally works for 6 days and gets one day as a holiday. There are no labours working less than or more than 6 days.

2. How many hours do you work normally in a day?

TABLE 2

Normal working hours in a day	Percent
6 or less than 6 hours	0%
8-10 hours	100%
10-12 hours	0%
More than 12 hours	0%

The above graph represents that each labour 100% works for 8 – 10 hours in a day. There are no labours working less than or more than 8 – 10 hours.

3. How many hours do you spend travelling to work?

TABLE 3

Travelling Time	Percent
Less than an hour	2%
Nearly an hour	50%
Nearly two hours	22%
More than two hours	20%

The above graph represents that 2% of labours take less than an hour for travelling, 50% of labours take nearly an hour for travelling, 22% of labours take nearly two hours for travelling, 20 % of labours take more than 2 hours for travelling and the 7% didn’t mention about travelling. So we can conclude that the most number of labours takes nearly an hour for travelling.

LIFE DETAILS

TABLE 4: ARE YOU MARRIED?

Married	Percent
Yes	37%
No	62%

The above graph represents that 37% of labours are married and the 62% of labours are unmarried and 1% have not mentioned about marriage status. So we can conclude that majority of labours working in the company are unmarried.

TABLE 5: IN WHICH TYPE OF FAMILY DO YOU BELONG?

Family Type	Percent
Small family	42%
Joint family	20%
Lives alone at home	3%

The above graph represents that 42% of labours belongs to small family, 20% of labours belongs to joint family, 3% of labours lives alone at home and about 35% labours have not mentioned about family type as per the questionnaire format. So we can conclude that higher amount of labours belongs to the small family type.

TABLE 6: BEING AN EMPLOYED MAN/WOMAN WHO TAKES CARE OF YOUR FAMILY WHILE YOU ARE AT WORK?

Looking after Family	Percent
Spouse	28%
Servant(s)	27%
Care taker	0%

The above graph represents that about 28% spouse of labours take care of the family, 27% servants of labours takes care of the family, 0% care takers take care of the family of labours and about 45% labours have not answered about the question as per the questionnaire format. As according to the questionnaire format and as per marriage percentage we can conclude that higher amount of labours family are taken cared by the servants.

TABLE 7: DO YOU HAVE ANY CHILDREN?

Children	Percent
Yes	27%
No	15%

The above graph represents that 27% of labours have children and the 15% of labours do not have children and 58% have not answered about the question. So here, as according to questionnaire format we conclude it as majority of labours do not have children but as per the answers given by the married labour higher number of labours do have children.

TABLE 8: WHILE YOU ARE AT WORK WHO TAKES CARE OF YOUR CHILDREN?

Looking after Children	Percent
Spouse	20%
Parents	3%
In-laws	3%
Others	0%

The above graph represents that about 20% labours spouse takes care of their children, 3% labours family takes care of the children, 3% labours in-laws takes care of the children 0% by others and about 74% labours have not answered about the question as per the questionnaire format. As according to questionnaire format and above answer we conclude it as higher amount of labours children are taken cared by spouse.

TABLE 9: WORK ENVIRONMENT DETAILS

Sr. No	Parameters	Highly Agree	Agree	Neutral	Disagree	Highly Disagree
1	Work environment of the company is satisfactory.	38%	55%	7%	-	-
2	The pay rates given are satisfactory.	50%	45%	5%	-	-
3	Working hours of company are satisfactory.	35%	53%	12%	-	-
4	The break hours allocated is satisfactory.	35%	55%	10%	-	-
5	Company provide all the tools required to do the job making it convenient.	2%	23%	65%	10%	-
6	Get freedom to express your views relating to the job.	22%	48%	23%	7%	-
7	Company helps the working staff when facing difficulties.	15%	57%	28%	-	-
8	Technology and Machinery adopted by company helps to finish work smoothly.	-	8%	62%	30%	-
9	Gets appreciation and rewards if the desired work/targets are accomplished.	17%	57%	27%	-	-
10	The company provides good health benefits.	12%	60%	28%	-	-
11	Work is distributed evenly among the members.	7%	60%	32%	2%	-
12	There is a good communication channel in the company.	8%	50%	40%	2%	-
13	Company and colleagues act as support system when facing personal issues.	32%	58%	10%	-	-
14	The family members/in-laws supports to work in the company.	42%	57%	2%	-	-
15	The work-life balance does help me in maintaining my personal life.	20%	-	59%	20%	-

DEMOGRAPHIC DETAILS

TABLE 10: GENDER

Gender	Percent
Male	85%
Female	15%

The above graph represents that 85% labours are male and 15% labours are female. So we can conclude that the most number of labours are male.

TABLE 11: AGE

Age	Percent
21-30	37%
31-40	53%
41-50	10%
Above 50	0%

The above graph represents that 37% labours are having age between 21 and 30, 53% labours are having age between 31 and 40, 10% labours are having age between 41 and 50, 0% of labours are having age above 50 years. So we can conclude that the maximum number of labours is aged between 31-40 years.

TABLE 12: HOW LONG HAVE YOU BEEN WORKING FOR COMPANY

Working Period	Percent
Less than 3 months	2%
3 months – 1 year	67%
1 year – 5 years	18%
Above 5 years	13%

The above graph represents that 2% labours have been working in the company for less than 3 months, 67% labours have been working in the company for 3 months-1 year, 18% labours have been working in the company for 1-5 years, and 13% of labours have been working in the company for above 5 years. So we can conclude that the maximum numbers of labours that have been working in the company lies between 3 months – 1 year.

FINDINGS

1. From the above research analysis, it was found that the labours are highly satisfied to work and are able to maintain their work-life balance.
2. When any worker if facing any personal or professional problem, the peers and company help them to get through it.
3. The company allows the workers to provide their views and opinions regarding any situation which makes the relation strong with the company.
4. The company give the workers holiday for any occasion or emergency so that they can be with their family.

5. Improper work-life balance creates disturbance in life of labours and they are not able to concentrate in work or enjoy with family. So, company provide them with different facilities by which they can relax themselves.
6. The company conducts recreational activities to get their mind refreshed and maintain the balance of work-life because improper work-life balance brings change in behaviour of a person.

SUGGESTIONS

1. The married people are more stressful than others as they have to do household at home after work so organization need to adopt some strategies to lighten the work burden of them.
2. Company should allocate the team task to the workers to have better coordination and to help them learn new and different techniques from each other and would also help delegating the work equally.
3. Provide workers with new and different facilities by which they get encouraged and motivated to work.
4. Provide the workers with reward for their extra effort and good job. Appreciate their talent and hard work.

CONCLUSION

The study can be concluded as an attempt made to determine the factors affecting work-life balance was worth as in the study by using different data collection method we found out different aspects that were being hindrance in the work-life balance of the workers at the company.

The study shows that an improper work-life balance brings change in the behaviour of person and also affects his health as the stress increases. To have a good work-life balance, reduce and delegate the work and responsibility among the workers equally by which you can achieve positive outcome and workers can have quality of life.

LIMITATION

The study was carried out with its own limitations in terms of time and resources. The findings of the study are based on the information supplied by the respondents, which might have their own limitations.

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ANNEXURE

QUESTIONNAIRE ON LABOUR WORK-LIFE BALANCE AND JOB SATISFACTION

Dear Respondent,

I am Mahima Patel, student of TYBBA – Human Resource (HR). As a part of my project I would like to gather some information from you which will help me in the study of project. The information provided by you will be kept confidential and will be used for academic purpose. Please give your assessment of your work-life balance.

A. Working Hour Details:

1. How many days do you work normally in a week?
 Less than 5 days 5-6 days Daily
2. How many hours do you work normally in a day?
 6 or less than 6 hours 8 – 10 hours 10 -12 hours More than 12 hours
3. How many hours do you spend travelling to work?
 Less than an hour Nearly an hour Nearly two hours More than two hours

B. Life Details:

1. Are you married?
 Yes No
[Attempt the following question if you have specified yes in above question]
2. In which type of family do you belong?
 Small Family Joint Family Lives alone at home
[Attempt the following questions if you have chosen first two options in above question]
3. Being an employed man/woman who takes care of your family while you are at work?
 Spouse Servant(s) Care taker

4. Do you have any children?

Yes No

If yes, than how many? _____

[Attempt the following question if you have specified yes in above question]

5. While you are at work who takes care of your children?

Spouse Parents

In laws Others

C. WORK ENVIRONMENT DETAILS

Select only one option for each of the statement which is appropriate according to you for the organization below:

HS – Highly Agree A – Agree N – Neutral D – Disagree HA - Highly Disagree

TABLE 13

Sr. No	Statements	HA	A	N	D	HD
1	Work environment of the company is satisfactory.					
2	The pay rates given are satisfactory.					
3	Working hours of company are satisfactory.					
4	The break hours allocated are satisfactory.					
5	Company provide all the tools required to do the job making it convenient.					
6	Get freedom to express your views relating to the job.					
7	Company helps the working staff when facing difficulties.					
8	Technology and Machinery adopted by company helps to finish work smoothly.					
9	Gets appreciation and rewards if the desired work/targets are accomplished.					
10	The company provides good health benefits.					
11	Work is distributed evenly among the members.					
12	There is a good communication channel in the company.					
13	Company and colleagues act as support system when facing personal issues.					
14	The family members/in-laws supports to work in the company.					
15	The work-life balance does help me in maintaining my personal life.					

D. DEMOGRAPHIC DETAILS

I. Name: _____

II. Gender:

- Male
- Female

III. Age:

- 21 – 30
- 31 – 40
- 41 – 50
- Above 50

IV. How long have you been working for company?

- Less than 3 months
- 3 months – 1 year
- 1 year – 5 years
- Above 5 years

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With sincere regards

Thanking you profoundly

Academically yours

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