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**PROBLEMS FACED BY THE STUDENTS TOWARDS EDUCATION LOAN  
(WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT)**

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**ABSTRACT**

*The present study attempts to focus on student education loan through banking services which includes the role of various banks in providing education loan services and its effect on the education system of India. Students availed educational loan from both public and private sector banks and have faced the problem of inaccessibility of bank officials, repeated visit to the banks, lack of proper guidance, delay in sanctioning and disbursement of loan and insufficient amount of loan sanctioning. Therefore, the bankers should take initiatives by providing the financial assistance to meet the required objectives and make them to satisfy in all levels.*

**KEYWORDS**

higher education, education loan, interest rate.

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**INTRODUCTION**

In the knowledge era, higher education has gained significance across the world. That demand and the need of higher education leads to have a drastic upward change in the tuition fees and the emergence of education institutions that create an awareness to avail the fund for education. There are many banks giving priority for the contribution to support the student's community. There are issues relating to borrowers like quantum of loan, time taken to sanction and disbursement of loan, lack of transparency and disclosure, changing interest rates, location and place and non-adherence of borrower's rights etc. Therefore, the study aims to identify problems faced by the students during the process of education loan.

**SIGNIFICANCE OF THE STUDY**

The study attempts to analyze the various bankers providing financial assistance to the students pursuing higher education and on the other side to study the key problems faced by the students during the process of education loan.

**REVIEW OF LITERATURE**

**James Tooley (2009)**, in his "the global education industry", the first edition of this pioneering book has produced surprising conclusions from research around the world into the extent of private education. Drawing on examples from Argentina, Brazil, Colombia, India, Indonesia, Peru, Romania, Russia, South Africa, Zimbabwe and other countries, Professor Tooley gave a snapshot of private education sector was large in the countries studied, was innovative and was not the exclusive domain of the wealthy. On the contrary, he found that the private sector often provided social responsibility, subsidized places and student loan schemes. Tooley identifies the factors that impede or facilitate the development of the private education sector in various countries, focusing on the regulatory regimes that may impinge upon private education. This led him to conclude with a proposal for the role of for-profit education enterprises in promoting equitable development. In this second edition, Professor Tooley contributes a new preface which shows how his work has developed and extended into other countries. In this particular, he provides a fascinating account of how private education is flourishing in china

**Navaneetha (2014)**, conclude that education has a significant role in the Indian Economy. Higher education is increasing with the new paradigm. Higher education involves creation of intellects of world standards and also training of skilled human power at mass level without compromising on quality. Education has become a costly affair recently. It is met by the nationalized and private sector banks through educational system. The study has been approached from the point of view students / customers in Coimbatore, who intended to avail the education loan offered by the State Bank of India. The study discusses on detail about the factors motivating the students to borrow their money from State Bank of India.

**Geetha Rani. P (2016)**, in the article titled "Financing Higher Education and Education Loans in India Trends and Troubles ", attempts to investigate the trends in financing higher education which convey that student loans is the dominating source of financing higher education in India. It is concluded that fees, scholarships and student loans need to be examined in the context of increasing cost and role of markets in higher education along with affordability within the domain of family characteristics.

**Jayadev.M (2017)**, in the article titled " An Analysis of Educational Loans", found that educational loans are a relatively new phenomenon when it comes to funding higher education in India. There has been a significant rise in the volume of outstanding educational loans with an annual growth rate of 12% since March 2008. Banks are concerned about increasing non-performing assets with respect to educational loans. This paper argued for a statutory framework that addresses all aspects of funding higher education through loans and scholarships.

**RESEARCH GAP**

There are many banks giving priority for the contribution to support the student's community. Based on the earlier studies, there have been numerous relevant studies such as, a study investigated the trends in financing higher education, banks concern about increasing non-performing assets with respect to education loans, the role of education loans for development of human capital in India, analyzing the various contours of financing of higher education, the practices followed in selecting the beneficiary student for grant of education loan, equity issues in higher education and the relevance of educational loan in India. In Coimbatore

District a lot of higher education institutions are mushrooming recently. So far, no specific study has been taken about the identifying the key problems in availing education loans. Hence, the researcher attempts to address this gap and to examine perspective of the students about education loans in Coimbatore Districts.

## OBJECTIVE OF THE STUDY

To trace out the problems faced by students in availing the education loan.

## RESEARCH METHODOLOGY

### SAMPLING TECHNIQUE

The sampling technique used for this research study is Convenient Sampling Method.

### SAMPLE SIZE

Sample size of this study is 530.

### HYPOTHESES

H<sub>0</sub>: Students educational loan factors and banking factors are not associated with level of problem.

### FRAME WORK OF ANALYSIS

#### Friedman Rank Test

To ascertain student level of awareness of various factors for availing educational loan Friedman rank test is employed

To ascertain student level of awareness of various factors considered by the bankers before sanctioning educational loan Friedman rank test is employed  
Friedman rank test is employed to ascertain various problems faced by students while availing education loan.

## FINDINGS

Friedman rank test is employed to ascertain various problems faced by students while availing educational loan.

TABLE 1: PROBLEMS FACED ON AVAILING EDUCATIONAL LOAN

Particulars	SA	A	NO	DA	SDA	Total	Mean Score	Rank
Accessibility to bank manager	146 (27.50)	208 (39.20)	124 (23.40)	46 (8.70)	6 (1.10)	530 (100.00)	7.34	1
Repeated visit to the banks	96 (18.10)	212 (40.00)	178 (33.60)	42 (7.90)	2 (0.40)	530 (100.00)	6.64	2
Procedural delays and complicated formalities	104 (19.60)	110 (20.80)	190 (35.80)	110 (20.80)	16 (3.00)	530 (100.00)	5.40	10
Delay in sanctioning and disbursement of loan	112 (21.10)	130 (24.50)	214 (40.40)	64 (12.10)	10 (1.90)	530 (100.00)	6.20	4
Lack of proper guidance	100 (18.90)	178 (33.60)	170 (32.10)	64 (12.10)	18 (3.40)	530 (100.00)	6.36	3
Unfriendly attitude of the bank staff	127 (24.00)	149 (28.10)	124 (23.40)	122 (23.00)	8 (1.50)	530 (100.00)	6.13	5
Delay in arranging guarantor	80 (15.10)	96 (18.10)	260 (49.10)	88 (16.60)	6 (1.10)	530 (100.00)	5.51	9
Providing collateral security	72 (13.60)	174 (32.80)	142 (26.80)	130 (24.50)	12 (2.30)	530 (100.00)	5.53	8
High transaction cost of borrowing	98 (18.50)	94 (17.70)	264 (49.80)	54 (10.20)	20 (3.80)	530 (100.00)	5.78	6
Insufficient loan amount	95 (17.90)	105 (19.80)	217 (40.90)	92 (17.40)	21 (4.00)	530 (100.00)	5.37	11
High rate of Interest	76 (14.30)	180 (34.00)	162 (30.60)	88 (16.60)	24 (4.50)	530 (100.00)	5.74	7

Source: Primary Data

SA- Strongly Agree; A-Agree, NO- No Opinion ; DA- Disagree; SDA- Strongly

From the Friedman Rank Test, it is inferred that majority of the students agreed that difficulty on accessing the bank manager for availing educational loan is the major problem faced by them followed by repeated visits, lack of proper guidance, Delay in sanctioning and disbursement of loan, Unfriendly attitude of the bank staff, High transaction cost of borrowing, High rate of Interest, Providing collateral security, Delay in arranging guarantor, Procedural delays and Complicated formalities and Insufficient loan amount

## SUGGESTIONS

- Banker should change basic criteria for sanctioning education loan in order to support the students from poor family background.
- Banks should conduct different programmes like educational loan advertisement campaign /educational loan fair focusing on educationally and financially backward meritorious students.
- The student approaches the bank for education loan at the time of joining the programme. The student should open an account and operate the transaction in the bank before approaching to avail education loan. If the student is a known person to the bank, he/she can avoid the lengthy procedures and the delay in sanctioning the loan.
- It is better to avoid the interest during the course period and loan to be provided without collateral security.

## LIMITATIONS OF THE STUDY

1. Geographical area is restricted to Coimbatore District,
2. The sample size has been restricted to only 530 respondents for educational loan availed from both public and private sector banks due to time and cost constrains.

## CONCLUSION

The current study attempts to focus on student education loan through banking services which includes the role of various banks in providing education loan services and its effect on the education system of India.

Students availed educational loan from both public and private sector banks and have faced the problem of inaccessibility of bank officials, repeated visit to the banks, lack of proper guidance, delay in sanctioning and disbursement of loan and insufficient amount of loan sanctioning. Therefore, the bankers should take initiatives by providing the financial assistance to meet the required objectives and make them to satisfy in all levels.

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# AN EMPIRICAL STUDY OF FACTORS AFFECTING THE EMOTIONAL INTELLIGENCE OF EMPLOYEES WORKING IN MANUFACTURING PLANTS OF RAJASTHAN

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## ABSTRACT

*The concept of emotional intelligence has found a number of different applications outside of the psychological research and therapy arenas, professional, educational, and community institutions have integrated different aspects of the emotional intelligence philosophy into their organizations to promote more productive working relationships, better outcomes, and enhanced personal satisfaction. Emotional intelligence gets affected with so many personal and professional factors so keeping this in view this research has been conducted to study the factors affecting the emotional intelligence of manufacturing employees. The data has been collected from 443 employees of manufacturing plants with the help of semi structured questionnaire and it has been concluded that boss behavior, family support and decision-making skills extremely influence the emotional intelligence.*

## KEYWORDS

Rajasthan, emotional intelligence, manufacturing industry.

## JEL CODES

J00, J28.

## INTRODUCTION

According to Daniel Goleman Emotional Intelligence/Quotient is “the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships. Emotional intelligence describes abilities distinct from, but complementary to, academic intelligence.”

Salovey and Mayer officially given the term of EI i.e. Emotional Intelligence in the year of 1990. In each and everything that we do like our decisions, our judgment, our thinking there is an involvement of emotions. The Rational thinkers, who do understand the significance of to be emotionally intelligent, always try to manage their emotions rather than being managed by them. In recent years it has gained a significant importance and had become a very good indicator of stable person in life. Many researchers also proved that it plays a major role in the capability of making decisions, managing the things and effective leadership skills.

Intelligence Quotient only indicates the ability of the person to take wise decisions but Emotional Quotient attach emotions to it which makes decision long lasting and more effective for employees as well as for organisation. It enhances the ability of a person to think creatively and emotionally in a stable way. A leader with high EQ is perfect combination for keeping balance in team’s personal as well as professional life. A person with Emotional Intelligence has inhibit power of managing the feelings and stress which is very significant aspect of successful work life balance. It is a well-known fact that a successful professional is one who know how and at what time he should express his emotions and at what time he should control it. He should know the difference of power between Sympathy and Empathy. Now-a-days emotionally stable people are more successful in their work as well as in their personal life. That is the reason in various organisations, Emotional Quotient and Intelligence is being considered as a very important phenomenon.

It has been stated by various researchers that emotional intelligence gets affected with so many factors, so the objective of this paper is to study factors affecting the emotional intelligence of employees working in the manufacturing plants of Rajasthan.

## LITERATURE REVIEW

According to **Zhu, D., Doan, T., Kanjanakan, P., & Kim, P. B. (2022)** “Employees’ emotional intelligence (EI) has been studied for over a decade in the hospitality field. While the existing literature has advanced our knowledge of this construct, mixed and inconsistent findings regarding the influence of EI on hospitality employees’ work outcomes can be found in individual studies. To address such issues, authors conducted a comprehensive literature review of the extant literature on hospitality employees’ EI. This review yielded 60 empirical studies (from both hospitality and non-hospitality journals), based on which authors investigated the background and trend of research into hospitality employees’ EI. A total of 18 EI-related work outcomes were captured and classified into two groups. The direction, magnitude, and heterogeneity of the effect sizes of the relations between hospitality employees’ EI and such work outcomes were meta-analyzed.”

**Moroń, M., & Biolik-Moroń, M. (2021)** studied the role of emotional intelligence in developing emotional reactions. The study was conducted in Poland in the phase of 1st week of lockdown and in total 130 persons was interviewed to collect the data. It was observed that emotional intelligence has not only affected the negative emotions like fear, sadness and anxiety but it also had impact on positive emotions like happiness, joy etc. However, it was observed that positive emotions are more frequently affected in comparison to the negative emotions.

**Duong, T. M., & Phung, Y. (2020)** presented “a more comprehensive approach to investigate how Emotional Intelligence (EI) is associated with performance. Previous research has revealed that EI is related to positive outcomes such as better performance, life satisfaction and career success. However, in most research of EI, this factor has been investigated independently from the effect of contextual factors and other individual characteristics. This study extended the research on the impact of EI on student performance by simultaneously examining the impact of EI, individual factors - (1) Perseverance of Effort, (2) Goal Consistency and (3) Goal Clarity and learning environment factors - Program Fit in one study. The results based on the data collected from 1,117 students in Vietnam largely support the hypothesis that that EI was an important but not the only factor affecting the student performance. MANOVA and post-hoc analysis indicated that both individual and environmental factors better predicted performance than EI could.”

**Guerra-Bustamante, J. et. al. (2019)** conducted study on adolescents to identify the relationship of emotional intelligence dimensions with levels of perceived happiness. The data was gathered from 647 school going students who were aged from 12 to 17 years. To collect the data Trait Meta mood scale was used and

the same was analysed with the help of multinomial regression method. The analysis indicated that increase in the understanding capacity of emotional intelligence also increases the happiness.

**Mohammadi, S., & Yekta, P. (2018)** studied "the impact of emotional intelligence training on job satisfaction among nurses working in Intensive Care Units. The results of the research indicated that the mean scores of emotional intelligences like the job satisfaction scores of nurses working in the special sections of the test group in the post-test phase were increased. Emotional intelligence training sessions have been impacted in increasing emotional intelligence and nurses' job satisfaction and can be used as an important educational component for mental health of nurses."

**Codier, E., & Codier, D. D. (2017)** indicated that major accidents in medical field are happening due to the faulty communication among the medical practitioners, which is ultimately hindering the patient safety. The researchers tried to identify that whether the learning of emotional intelligence can propose any solution or not. After the results it was concluded that emotional intelligence can not only ensure the effective communication but it can also reduce the number of communication conflicts.

## OBJECTIVE

The purpose of this research paper is to analyze the factors affecting the emotional intelligence of employees working in manufacturing plants of Rajasthan.

## HYPOTHESIS

H<sub>0</sub>: There is no significant difference in the factors affecting emotional intelligence of employees with respect to their division

H<sub>a</sub>: There is a significant difference in the factors affecting emotional intelligence of employees with respect to their division.

## RESEARCH METHODOLOGY

**(a) Research Design:** - To have a better understanding about the issue descriptive research design was used. To get the primary data close ended questionnaire was administrated.

**(b) Sample Design:** - 443 employees working in manufacturing plants were selected through stratified purposive sampling.

**(c) Analysis:** - The data collected was analyzed with the help of Arithmetic mean and ANOVA.

## ANALYSIS & INTERPRETATIONS

### DIVISION OF EMPLOYEES

The employees working in the manufacturing plants of Rajasthan were selected in the study. The division wise bifurcation is presented in table 1. It can be observed that 12.19% employees (N=54) were from Ajmer division, 3.84% employees (N=17) were from Bharatpur division, 9.73% employees (N=43) were from Bikaner division, 42.44% employees (N=188) were from Jaipur division, 17.17% employees (N=76) were from Jodhpur division, 5.42% employees (N=24) were from Kota division and 9.26% employees (N=41) were from Udaipur division.

TABLE 1: DIVISION OF EMPLOYEES

Strata	No. of Respondents	Percentage
Ajmer Division	54	12.19
Bharatpur Division	17	3.84
Bikaner Division	43	9.71
Jaipur Division	188	42.44
Jodhpur Division	76	17.16
Kota Division	24	5.42
Udaipur Division	41	9.26
<b>Total</b>	<b>443</b>	<b>100</b>

### FACTORS AFFECTING EMOTIONAL INTELLIGENCE OF EMPLOYEES

The objective of this research is to study the factors affecting the Emotional intelligence level of respondents, so to serve this objective the respondents were asked to indicate that till what extent various factors affect their emotional intelligence on five-point scale ranging from 1 (not at all influential) to 5 (extremely influential). The final ranking was obtained with the help of weighted arithmetic mean and results received are presented in table 2

As per results the most influencing parameter was boss behaviour (Mean=3.75) followed by family support (Mean=3.74) and decision-making skills (Mean=3.68). The moderately influencing reasons ranked from 4<sup>th</sup> to 7<sup>th</sup> position was demand for being perfectionist (Mean=3.64), peer behaviour (Mean=3.33), work deadlines (Mean=3.31) and self-obsessed and high expectations (Mean=3.30).

According to manufacturing employees the reasons which somewhat influenced the emotional intelligence were family expectations (Mean=3.26), Economic conditions (Mean=3.04), Work pressure (Mean=3.01) and Leisure Time (Mean=2.95).

The respondents indicated that the factors which slightly influence the emotional intelligence are Tough competition from peers (Mean=2.91), Less sleeping hours (Mean=2.84), Spouse attitude (Mean=2.82) and Unhealthy lifestyle (Mean=2.71). It was found that poor diet intake (Mean=2.61) not at all influence the emotional intelligence of employees.

TABLE 2: FACTORS AFFECTING EMOTIONAL INTELLIGENCE OF EMPLOYEES

Weights	1	2	3	4	5				
Level of Influence									
Parameters	Not at all Influential	Slightly Influential	Somewhat Influential	Very Influential	Extremely Influential	Total	Weighted Total	Weighted Avg.	Rank
Boss behavior	30	25	80	197	111	443	1663	3.75	1
Perfectionist (demand for perfection in each task)	5	40	116	231	51	443	1612	3.64	4
Self-obsessed (demands that others exactly work like you)	30	45	156	187	25	443	1461	3.30	7
Poor diet intake	131	70	116	91	35	443	1158	2.61	17
Unhealthy lifestyle	131	65	86	125	36	443	1199	2.71	16
Economic conditions	65	61	136	155	26	443	1345	3.04	9
Family expectations	70	26	120	172	55	443	1445	3.26	8
Peer pressure	40	121	145	102	35	443	1300	2.93	12
Decision making skills	20	25	112	205	81	443	1631	3.68	3
Leisure time	85	40	148	150	20	443	1309	2.95	11
Less sleeping hours	105	61	121	111	45	443	1259	2.84	14
Work deadlines	50	55	117	151	70	443	1465	3.31	6
Tough competition from peers	85	60	142	121	35	443	1290	2.91	13
High expectation	55	30	126	192	40	443	1461	3.30	7
Spouse attitude	135	50	67	141	50	443	1250	2.82	15
Work pressure	70	65	127	151	30	443	1335	3.01	10
Family support	55	20	35	207	126	443	1658	3.74	2
Peer behaviour	55	40	102	195	51	443	1476	3.33	5

To test whether the employees working in different divisions thinking in same way or not following hypothesis has been taken:-

**H<sub>0</sub>: There is no significant difference in the factors affecting emotional intelligence of employees with respect to their division.**

**H<sub>a</sub>: There is a significant difference in the factors affecting emotional intelligence of employees with respect to their division.**

To test the hypothesis ANOVA test was applied as presented in table 3. It can be seen that at 5% level of significance the F-statistic is not significant in all the cases, which projects the similarity of opinion among the employees working in different divisions of Rajasthan. So, it can be concluded that all the factors are equally affecting the emotional intelligence of employees working in different divisions of Rajasthan.

TABLE 4: ANOVA RESULTS TO MEASURE DIFFERENCE IN FACTORS AFFECTING EMOTIONAL INTELLIGENCE ACCORDING TO DIVISION

Source of Variation	Sum of Squares	Degree of Freedom	Mean Sum of Squares	F-Ratio	p-value	Result
Between Samples	0.906	6	0.151	0.123	0.994	Not Significant
Within Samples	533.275	436	1.223			
Total	534.181	442				
Between Samples	5.474	6	0.912	1.288	0.261	Not Significant
Within Samples	308.738	436	0.708			
Total	314.212	442				
Between Samples	3.981	6	0.664	0.708	0.644	Not Significant
Within Samples	408.688	436	0.937			
Total	412.669	442				
Between Samples	16.853	6	2.809	1.650	0.132	Not Significant
Within Samples	742.14	436	1.702			
Total	758.993	442				
Between Samples	9.678	6	1.613	0.868	0.518	Not Significant
Within Samples	810.173	436	1.858			
Total	819.851	442				
Between Samples	3.793	6	0.632	0.479	0.824	Not Significant
Within Samples	575.629	436	1.320			
Total	579.422	442				
Between Samples	1.679	6	0.280	0.183	0.981	Not Significant
Within Samples	665.946	436	1.527			
Total	667.625	442				
Between Samples	7.331	6	1.222	1.037	1.037	Not Significant
Within Samples	513.77	436	1.178			
Total	521.101	442				
Between Samples	4.366	6	0.728	0.749	0.611	Not Significant
Within Samples	423.756	436	0.972			
Total	428.122	442				
Between Samples	2.044	6	0.341	0.245	0.961	Not Significant
Within Samples	607.053	436	1.392			
Total	609.097	442				
Between Samples	9.535	6	1.589	0.922	0.479	Not Significant
Within Samples	751.404	436	1.723			
Total	760.939	442				
Between Samples	5.619	6	0.937	0.639	0.699	Not Significant
Within Samples	638.63	436	1.465			
Total	644.249	442				
Between Samples	3.519	6	0.587	0.391	0.885	Not Significant
Within Samples	654.154	436	1.500			
Total	657.673	442				
Between Samples	1.515	6	0.253	0.196	0.978	Not Significant
Within Samples	561.154	436	1.287			
Total	562.669	442				
Between Samples	8.034	6	1.339	0.642	0.696	Not Significant
Within Samples	908.878	436	2.085			
Total	916.912	442				
Between Samples	3.007	6	0.501	0.357	0.906	Not Significant
Within Samples	612.911	436	1.406			
Total	615.918	442				
Between Samples	1.635	6	0.273	0.169	0.985	Not Significant
Within Samples	705.029	436	1.617			
Total	706.664	442				
Between Samples	3.619	6	0.603	0.434	0.856	Not Significant
Within Samples	606.602	436	1.391			
Total	610.221	442				

Level of significance = 5%

**CONCLUSION**

From this research following conclusions have been drawn:-

1. The factors which extremely influence the emotional intelligence of manufacturing employees are boss behavior, family support and decision making skills.
2. Hypothesis testing results indicated that there is no significant difference in the factors affecting emotional intelligence of employees with respect to their division.

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