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A STUDY ON THE PROBLEMS FACED BY WOMEN IN PRIVATE BANKING SECTOR WITH REFERENCE TO JALGAON DISTRICT

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ABSTRACT

The study finds out that a women employee has considerable to be a valuable asset in the banking sector. Banking sector has a service industry where considerable importance was attached to customer service and dealing with clients. Women employees in banking sector were found to be conscience, sincere and also diligent in work. In our country changes in employment, opportunities for women in the banking sector are linked to globalization. In the private sector bank, female employees receive lower salaries and lower promotions, and this reduces them significantly compared to nationalized banks. Unequal opportunities in pay and promotions have discouraged them. Hence, promotions should be based on their performance but not on gender. There were many reasons which were skeptical about women's ability to exercise equal rights with men and about their capacity to play equal role with men. Social structure, cultural norms, and value systems were crucial determinants of women's role and their position in society. Women employee job rotation and establish training programme such as mentorship, career guidance and leadership development were also essential for their development.

KEYWORDS

Jalgaon, women employees, private banks.

JEL CODES

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INTRODUCTION

In India, women had been home makers and house wives but in the recent decades, proper education and better awareness, in addition to the ever increasing cost of living has made them to go out and choose careers. In our country, it is still believed that a man is the primary bread winner of his family i.e. *Karta* of family. Indian women have been started working outside their houses but still they had a long way to go culturally, socially and economically, to bring in positive attitudinal changes in the mind-set of people. Women taking on entrepreneurial responsibilities has picked up indicating a healthy trend however despite the number slowly growing it still has been long way to go before more and more Indian women could be persuading about the potential that can exploited in having their own start up over the number of years. The reason for this is that many women get irritated about their interest in the arts or leave the center alone to become entrepreneurs, and they find their journey very uphill. Our country has been taking too many measures in recent years to reduce gender inequality to the work place. Banking sectors working women in India were facing with a lot of challenges than their counterparts in the other parts of the world. Currently banking sector is flourishing towards high rate that the women have to work for longer hours to uphold the standard of living as well as accomplish their basic needs. Indian woman today has embraced a life in the corporate world as well as begun to make her moves beyond a corporate career and into Entrepreneurship. While a corporate career gives woman the financial independence and growth to prove her abilities, being an Entrepreneur takes her beyond that and into a world where she gets an opportunity to carve a notch for herself and also make a difference. Having a career poses problems and challenges for women due to their family responsibilities.

STATEMENT OF THE PROBLEM

In India, working women employees in any sector face a lot of challenges like gender inequality, work pressure, stress, distress, working imbalances and so on. Banking sector has the most attractive sector chosen by women because it carries the advantages of comforts. But being women, they have faces a lot of problems in their work. Hence the study entitled "A study on the problems faced by women in banking sector with reference to Jalgaon District" is the analysis of the problems and challenges, both personal and professional, faced by banking sector women employees and its effect in their personal life and career. This study has helped to suggest a few measures to overcome the challenges as well as problems faced by women employees and create a work life balance in their lives.

OBJECTIVES OF THE STUDY

In addition to these barriers to most urban women in India, there are many who have risen above them and built successful businesses. Communicating with family and considering business ideas with a long-term sustainable plan can be the key to success. Most importantly, developing an attitude of persistence, despite all odds, is a long way to succeed. Following were the objectives of the study.

1. To study the problems faced by women employees in the banking sectors.
2. To study the challenges before women employees in the banking sectors
3. To reveal the possible solution to overcome the problems and achieve work life balance.
4. To suggest suitable suggestions to improve the quality of working of women employees in banking sector.

RESEARCH METHODOLOGY

Random sampling method has used for the survey of the study as well as personal interview of the selected respondents carries to collect the data. Data has collected through questionnaire from 170 respondents from the different Private and Public sector Banks of Jalgaon district and try to find out the problem faced by Banking sector women employees. In the questionnaire, it has tried to cover the problems of both aspect of life both problems in professional life as well as of personal life. The data which collected was subjected to certain limitations.

LIMITATIONS OF THE STUDY

A major part of the Indian economy is still in rural areas and rural areas. Even though a large number of people are constantly moving in urban areas, the development of villages cannot be ignored. With their excellent managerial as well as entrepreneurial skills, few of the Indian women have taken up the duty to raise the standard of living in Indian villages and have been really successful at it.

1. The study was conducted only in the Jalgaon district and it's some selected Tahsil hence the data cannot be compared with other areas.
2. Respondent's opinion was dynamic, which were on changing.
3. The result arrived has applicable only to the study selected period.
4. The analysis has made based on the information provided by the respondent selected Tahsil which has subjected to assumptions.

ANALYSIS

Traditionally, women entrepreneurs have faced many obstacles in acquiring the jobs as well as their family life. If we consider the rural women, then they have basic indigenous knowledge, skills, potential and resources to establish and manage enterprises. The study could have covered this point also for bringing some realities in the process of economic empowerment of women workers. Details regarding selected respondents were as given in below table as well as in pie chart.

TABLE 1: BANK DISTRIBUTION OF THE RESPONDENTS

Sr. No.	Bank	No. of respondents	Percent
1.	Bank of Maharashtra	42	24.71
2	State Bank of India	46	27.06
3	Central Bank of India	38	22.35
4	Punjab National Bank	24	14.12
5	ICICI Bank	20	11.76
	Total	170	100.00

CHART 1

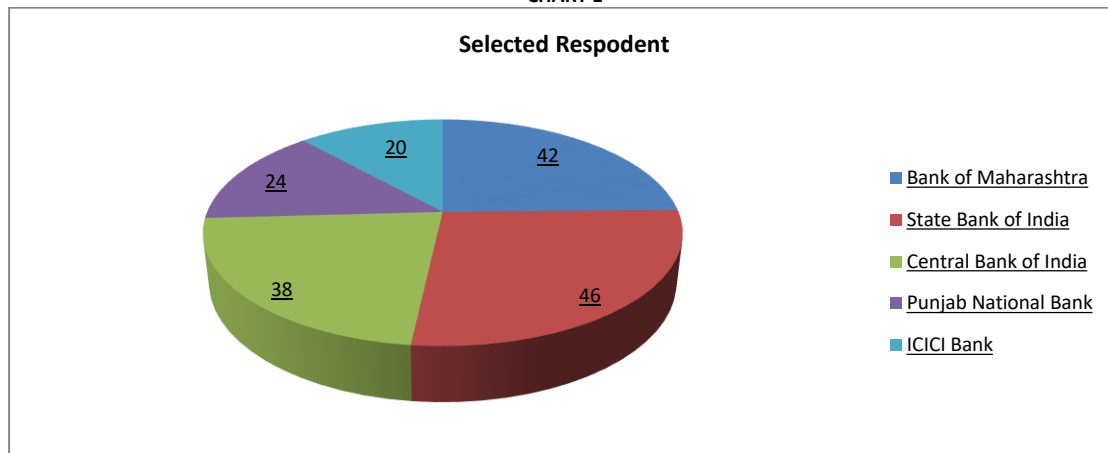


Table 1. Shows the selected respondents which were belong to various nationalized and private banks. The demographic presentations of the employees were as follows.

TABLE 2: DEMOGRAPHIC DETAILS OF EMPLOYEES

Classification	Category	No. of respondents	Percentage (%)
Age	Below 30 years	93	54.71
	31 – 40 years	36	21.18
	41 – 50 years	26	15.29
	Above 50 years	15	8.82
	Total	170	100.00
Marital Status	Married	141	82.94
	Unmarried	29	17.06
	Total	170	100.00
Size of the family	Below 3 members	86	50.59
	3-5 members	59	34.71
	Above 5 members	25	14.71
	Total	170	100.00
Educational Qualification	Under Graduate	62	36.47
	Graduate	81	47.65
	Post Graduate	21	12.35
	Professionally Qualified	6	3.53
	Total	170	100.00
Type of the family	Nuclear family	101	59.41
	Joint family	69	40.59
	Total	170	100.00
Designation	Clerk/Cashier	95	55.88
	Probationary officers	16	9.41
	Assistant Manager	22	12.94
	Manager	32	18.82
	Chief Manager	5	2.94
	Total	170	100.00
Salary Range / Month	Less than Rs.30000	46	27.06
	Rs.30001 - Rs.50000	86	50.59
	Rs.50001 - Rs.100000	31	18.24
	Above Rs.100000	7	4.12
	Total	170	100.00
Experience	Less than 5 years	55	32.35
	5-10 years	79	46.47
	10-15 years	27	15.88
	Above 15 years	9	5.29
	Total	170	100.00

The above table clearly indicates that the respondents below 30 years has 54.71%, 82.94% of the women employees were married, 47.65% of the respondents were graduates, 59.41% of the women employees belong to nuclear family. Out of 170 respondents 50.59% belong to a family which consists of below 3 members, women employees of 55.88% work as clerk/cashier, majority (46.47%) have experience between 5 to 10 years and 50.59% of them earn a salary of 30000 to 50000 per month.

TABLE 3: PROBLEM FACED BY WOMEN WORKERS IN BANKING SECTOR

Sr. No.	Problems	No of respondents	Percentage
1	Physical and Mental stress	64	37.65
2	Heavy workload	49	28.82
3	Gender Discrimination	37	21.76
4	Sexual Harassment	13	7.65
5	Concentration Problem	7	4.12
	Total	170	100.00

From the above table no. 3 it is revealed that the most prominent problem that women face in work place is Physical and mental pressure which constitutes of 37.65% of the respondents. Following it, 28.82% face Heavy workload and 21.76% feel gender discrimination in place of work. 7.65% feel Sexual harassment and 4.12% face lack of concentration at the work place.

SUGGESTIONS

1. The Banking sector women employees should have provided with appropriate pay strategies which help to give fair and adequate compensation.
2. Adjust pay scales according to the changes happen in cost of living from time to time should be considered by the management.
3. Employees should be given jobs which motivates them for their work life. As well as jobs should never make them feel overload. Especially case of ladies, overtime for should be avoided.
4. Discrimination against women should be avoided by following equality strategy.
5. Provide training to banking sector women employees which motivated them to work along and equal with men.
6. Special leave with a lien on service to meet certain contingencies specific to women should be provided.

CONCLUSION

A women employee has considerable to be a valuable asset in the banking sector. Banking sector has a service industry where considerable importance was attached to customer service and dealing with clients. Women employees in banking sector were found to be conscience, sincere and also diligent in work. In our country changes in employment, opportunities for women in the banking sector are linked to globalization. In the private sector bank, female employees receive lower salaries and lower promotions, and this reduces them significantly compared to nationalized banks. Unequal opportunities in pay and promotions have discouraged them. Hence, promotions should be based on their performance but not on gender. There were many reasons which were skeptical about women's ability to exercise equal rights with men and about their capacity to play equal role with men. Social structure, cultural norms, and value systems were crucial determinants of women's role and their position in society. Women employee job rotation and establish training programme such as mentorship, career guidance and leadership development were also essential for their development.

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OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN TIRUPUR GARMENT INDUSTRY

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ABSTRACT

Unemployment and income are main reasons to move and most of the moves are related to job or occupational changes. Due to lack of skills and educational qualifications, very limited opportunities are available in the high productivity industrial and service sector in the urban areas. So, these migrants seek employment in less productive activities in the urban informal sector. To analyse occupational pattern and mobility of migrant workers in Tirupur Garment industry, 1289 samples (825 males and 464 females) were collected from various garment processing units like Knitting, Dying and Bleaching, Compacting, Embroidery and Finishing units in and around Tirupur. The logit regression model was used to analyse the occupational mobility of Migrant workers. The results were suggested that age and training variables have negative influence and experience and income variables are positive influence with occupational mobility of migrant workers. Education does not show any impact on the occupational mobility of migrant workers.

KEYWORDS

frequency of job changes, occupational mobility.

JEL CODES

J01, J60, J62.

INTRODUCTION

Occupational Mobility is one of the most important processes that are associated with labour migration. The most typical picture found in migration studies is a very high proportion of young people who contribute the most to the labour force. Unemployment and income are main reasons to move and most of the moves are related to job or occupational changes. Apparently, some migrants suffer from underemployment and marginal occupation while others have managed to overcome such difficulties. Occupational mobility for workers has been measured in terms of caste, skill and educational background, but the physical segmentation of the labour market, which remain tied to their physical boundary due to limited mobility and accessibility imposed by cultural and social constructs has received relatively less attention. The people migrate from rural habitats to cities especially metropolitan centers in the hope of employment. Due to lack of skills and educational qualifications, very limited opportunities are available in the high productivity industrial and service sector in the urban areas. So, these migrants seek employment in less productive activities in the urban informal sector. The income from urban informal sector occupations is too meager to afford decent housing. The central question we are asking in this study is: how long do migrants stay in one job, and what factors would determine the frequent changing of jobs?

To answer these questions, we focus on the occupational status and mobility pattern of migrant labour in garment industry in Tirupur. In the export garment value chain in India there are industrial clusters, which are linked to the global market. The pattern of labour absorption of Tirupur indicates that over the years, the proportion of migrant labourers not only from the southern districts of Tamil Nadu but also from the neighboring states like Kerala, Andhra Pradesh, Karnataka, Orissa, Jharkhand, Uttar Pradesh and Nepal have increased. The burgeoning growth of migrant workers in urban informal sector of Tirupur is the main reason to select it as the area of the study. It is generally believed that an unorganized labour market is characterised by low wage, long hours of work, poor working conditions, no upward occupational mobility, and lack of social security benefits, unequal pay and gender disparity. To examine this various statements migrant workers of Garment Industry, Tirupur have been chosen for study and data were collected from various sources.

REVIEWS OF THE RELATED STUDIES

John and Harris (1984) examined the Occupational and spatial mobility of undocumented migrants from Dolores Hidalgo, Guanajuato and focused on the occupational mobility among a sample of recent Mexican patterns of undocumented migrants to the US. **Ogena and De Jong (1999)** explored the impact of temporary and more permanent internal migration, along with family resources and individual human capital attributes, on upward and downward job transitions of workers in Thailand. **Yu Chen (2005)** addressed the study assessed whether residential status affects individuals' occupations and upward occupational mobility. **Bukhari M. Yusuf (2008)** studied Occupational Mobility Among Indonesian Immigrants with Special Reference to Acehnese. The result of the study, further, indicates that the upward mobility depends upon the interplay of various factors. Those factors are the possession of human capital (on-job-skill or work-related skill, experience and knowledge of the market), structural factor (the openness of opportunities, access to the authority and sympathy of local people), cultural factors (the ability to adapt to the culture of local people), personal characters (hard work, strong determination to success and honesty) and social capital (help from local friends, help from Acehnese friends and relatives). **Ke-Qing Han et al. (2011)** examined Social Mobility of Migrant Peasant Workers in China. Using case interviews of 109 migrant peasant workers from 2005, this study qualitatively explores the status attainment and contributing factors to social mobility among migrant peasant workers in four cities (Shenzhen, Suzhou, Chengdu and Beijing) in China between July and November of 2005. **AslanZorlu (2016)** studied Immigrants' occupational mobility—Down and back up again based on ECD migration statistics 2014 data analysed the occupational mobility of immigrant's different adjustment patterns depending on the reason for migration. **Sam Friedman and Lindsey Macmillan (2017)** explored the regional differences in the patterning of occupational social mobility in the UK then they examine this Inner London effect further, finding that it is driven in part by two dimensions of migration. First, among international migrants, they found strikingly low rates of upward mobility and high rates of downward mobility. Second, among domestic migrants, the researcher found a striking overrepresentation of those from professional and managerial backgrounds.

OBJECTIVES OF THE STUDY

The main objectives of the study are given below:

1. To analyse the patterns of occupational mobility of migrant workers in Tirupur Garment Industry.
2. To examine the determinants of occupational mobility.
3. To analyse the income mobility, frequency of job changes and length of stay of the migrant workers.
4. To enquire into the attitudes and aspirations of the people towards the present and previous occupation.
5. To measure the occupational mobility of migrant workers in knitting, Dying and Bleaching, Compacting and Calendaring, Printing, Embroidery and Finished units.

NEED FOR THE STUDY

Migrants are more often unemployed in comparison to non-migrants and they have fewer chances to benefit from promotion, in addition to facing more often the risk of downward occupational mobility. These differences partially result from the type of occupation held by such work, as migrants are more often concentrated in jobs which often fewer possibilities of promotion. The present study analyses the position of migrants in the Tirupur Labour Market and tried to explain how the mobility of workers changes in the labour market over time.

RESEARCH METHODOLOGY**DATA SOURCES**

The garment industry in Tirupur consists of six major sectors viz., Fabrication units, Dyeing and Bleaching units, Compacting and Calendaring units, Fabric Printing units, Embroidery units and Finishing units. Data available with District Industrial Center (DIC), Coimbatore, Tirupur Exporters Associations (TEA), Tirupur, South Indian Hosiery Manufacturers Association (SIHMA), Tirupur National Institute of Fashion Technology (NIFT), Tirupur. Regarding the number of units revealed that there existed around 5050 units (excludes other ancillary 1000 units), at the time of survey (2015-16), with majority (2501) being finishing units. The remaining are units for Fabrication (996), Dyeing and Bleaching units (498), Compacting and Calendaring (302), Fabric Printing units (496) and Embroidery (257).

At the Second stage, five percent of each processing units were selected, on a random basis, from the list of units. Thus, the sample units work out to 253, comprising Finishing (125), Fabrication (Knitting) (50), Dyeing and Bleaching (25), Fabric Printing (25), Compacting and Calendaring (15), Embroidery (13). In the next stage, total sample workers 1289 were identified from the total workers (15626). From the total migrant workers (1289), unit wise the number of workers amount to: Fabrication: 82 workers; Dyeing units: 84 workers; Compacting units 89 workers; Finishing units: 876 workers; Fabric Printing units: 81 Workers; Embroidery units: 77 workers who were identified for our study. From each category, 15 percent of workers have been chosen randomly. Thus, the final sample migrant workers come to 1289 (825 males, 464 females).

RESEARCH METHODS

The period of study is covered from September 2015 to December 2016. Data were processed by using simple statistical tools like mean and simple percentage analysis for describing the sample. The Logistic regression model was used to identify occupational mobility of the migrant workers of the Garment industry in Tirupur.

Modeling the occupational mobility employed by the probability of responding to the explanatory variables and this has led to the *Logistic regression* model:

$$\text{Logit model: } \ln [m/(1-m)] = \alpha + \beta_1 A + \beta_2 W + \beta_3 K + e$$

Where 'm' is the expected value of the response variable, 'occupational mobility' which in this model is coded as 1 for the mobile and 0 for the not mobile. α and β are the parameters to be estimated. 'A' relates to the human capital variables, W denotes workers background variables and K refers industry as well as job specific. The logit regression coefficients can be estimated using the method of maximum likelihood.

Determinants of occupational mobility are examined using three sets of variables as explained below:

'A' is a vector of variable like Age, Gender, Education and Technical Training.

'W' is vector of the background variables of individual workers such as Area where the worker was born, Caste, Religion, Father's Education, Father's Occupational Mobility and Trade Union Membership.

'K' is a vector of industry specific and job-related characteristics such as type of industry (small, medium and large) and whether it comes under Labour Law.

α and β are the parameter estimates. Separate Earning functions were estimated for each category. The logistic regression model can be written as:

$$\ln [m/(1-m)] = \alpha + \beta_1 \text{INCOM} + \beta_2 \text{AGE} + \beta_3 \text{AGESQ} + \beta_4 \text{GEN} + \beta_5 \text{EDUI} + \beta_6 \text{EDUA} + \beta_7 \text{TECH} + \beta_8 \text{RURAL} + \beta_9 \text{RELI} + \beta_{10} \text{BC} + \beta_{11} \text{MBC} + \beta_{12} \text{SCST} + \beta_{13} \text{MRSTS} + \beta_{14} \text{FAEDU} + \beta_{15} \text{FOCC} + \beta_{16} \text{MOEDU} + \beta_{17} \text{MTUP} + \beta_{18} \text{LAPRJ} + \beta_{19} \text{NAJ} + \beta_{20} \text{ITS} + \beta_{21} \text{ITML} + \mu$$

RESULTS AND DISCUSSION**SOCIO ECONOMIC BACKGROUND OF THE WORKERS****(i) Distance and Mode of Transport**

More than four-fifths of the workers had to cover below five kilometers distance to reach their work spots. More than four-fifths of the workers had to cover below five kilometers, because most of the workers were staying close to the unit and had to spend 10-15 minutes for travelling. More than two-fifths of the workers reached their work station by walk it takes around 10-15 minutes. The second major mode of the transport is found to be bike, which is used by more than one-third of the workers. Workers using bus have been found 7.9 percent, those who came by bus had to spend five to ten rupees (some workers spending even more) on commuting daily and remaining only two percent of the worker had bicycle. Around 13 percent of the workers were using institution vehicle with free of cost. This data reveals that more than three-fifths of the workers used two wheeler or by walk to reach their workplace.

(ii) Mother Tongue, Marital status and Age Composition

Half of the migrants were speaking Hindi. Then there were, ten percent of the workers belong to Malayalam, 18 percent of the workers were speaking Telugu and around nine percent of the workers were kannada speaking people. The remaining 13 percent of the workers were speaking Tamil. The data also reveals that more than four-fifths of the workers were from other states and employed in garment industry. They had migrated from Bihar, Uttar Pradesh, Odisha, Rajasthan, Madhya Pradesh, Chhattisgarh, Andhra Pradesh and Karnataka and from other states of India. A very striking feature is that high proportion 68.1 percent of married workers and one-third of workers were the unmarried migrants and 2.5 percent of the workers fell under the category of separated / divorced. The major proportion (47.6 percent) of the workers belong to prime age group of between 15-30 years and next age group covers 31-45 years with more than one-third of the workers and 18.7 percent fall under 46-60 years' age group.

(iii) Nativity of Migrants

Half of the garment industry workers were from other states like Bihar, Assam, Uttar Pradesh, Odisha, Rajasthan, Madhya Pradesh, Chhattisgarh, Jharkhand, Uttarakhand, Andhra Pradesh and Karnataka. Around 19 percent of the workers were from Karnataka and Andhra Pradesh. From Kerala 18 percent and from Tamilnadu 13 percent of the workers were identified. Larger number of migrants (86.9 percent) hails from villages (Rural Areas) while 13.1 percent reside in urban areas. Poor people who did not get work in the rural areas, migrated to the towns for their earning and livelihood. It is interesting to note that more than half of migrants were from northern states and employed in garment industry. In the rural areas, unemployment, poverty, hunger and indebtedness compelled them to leave their native places and the opportunities of employment have attracted them to urban areas.

(iv) Educational Qualification

An analysis of the literacy rate of the migrant workers in garment sector reveals that 7.6 percent of the workers were illiterate, especially in garment industry. This seems to indicate that education is not a barrier to enter into the Tirupur labour market, especially in Textile units. The highest percentage of workers (nearly 46.6 percent) had studied upto primary level education and 34.2 percent workers had studied upto secondary level education. Only 5.8 percent of the workers had completed higher secondary level education.

(v) Status of Migration

A majority of the migrants said that agriculture was the occupation provided by the worker's parents. With the respect to the nature of jobs of the migrant workers at their native place (pre-migration) more than three-fourths were engaged in agricultural activities as an agricultural labour (Land less Labour). Around nine percent of the workers have been pointed out that before migration they were engaged in textile related jobs. Around 3 percent were in construction jobs and 1.6 percent of the workers were doing small business (Petty shops), and seven percent were engaged in self-employment. Rest of the workers (10 percent) were employed in service activities and some other jobs. Nearly five percent of the workers were entering as a labour at first time into the labour market. One-third of the workers stayed in Tirupur up to 1-5 years. One-third of the workers were staying in Tirupur 6-10 years; Nearly 16 percent were up to 11-15 years and 15.4 percent were staying more than 16 years. Only 1.9 percent of the workers were staying in Tirupur less than one year. From the above data, the number of migrant

workers in Tirupur has been drastically increased from the last few years. Around 44 percent (567 workers) considered that their migration to Tirupur as a permanent one and around 45.8 percent (591 workers) said that their migration was temporary. About ten percent of the worker expressed their view that they would migrate based on available Job opportunities. They were willing to move to other places if they got better jobs (permanent jobs).

EMPLOYMENT AND MOBILITY OF MIGRANT WORKERS IN GARMENT INDUSTRY

In order to track the mobility of workers, the present study includes the relevant data on the present job as well as three immediate preceding jobs held by workers in the labour market Occupational mobility of migrant workers is given in Table 1.

TABLE 1: EMPLOYMENT AND MOBILITY OF MIGRANT WORKERS OF GARMENT INDUSTRY IN TIRUPUR

Occupational Mobility	Knitting/ Fabrication	Dyeing	Compacting	Finishing	Printing	Embroidery	Total
Mobile	68 (82.9)	61 (72.6)	22 (24.7)	601 (68.6)	44 (54.3)	37 (48.0)	833 (64.6)
Not Mobile	14 (17.1)	23 (27.4)	67 (75.3)	275 (31.4)	37 (45.7)	40 (52.0)	456 (35.4)
Total	82 (6.4)	84 (6.5)	89 (6.9)	876 (68.0)	81 (6.2)	77 (6.0)	1289 (100)

Source: Primary data

Of the total migrants (1289), more than three-fifths of the workers changed their occupation and nearly two-fifths of the workers had not changed their job in their labour market experience. The data revealed that 64.6 percent of the workers moved from first job to second job, Second to third, third to fourth or present job during their labour market experience.

FREQUENCY OF CHANGE OF JOB

The workers too have to make the best of the season and earn enough money to maintain their households. So, they do not find it feasible to stay on in units indefinitely. When works stop or reduce in one unit, they are on the lookout for a unit that either has more work or pays better. The Table.2 shows that frequency of job changes among the migrant workers.

TABLE 2: FREQUENCY CHANGE OF JOB

Change of Job	Knitting/ Fabrication	Dyeing	Compacting	Finishing	Printing	Embroidery	Total
Retained First Job	14 (17.0)	23 (27.4)	67 (75.3)	275 (31.4)	37 (45.7)	40 (52.0)	456 (35.4)
Moving to Second Job	49 (59.8)	47 (56.0)	22 (24.7)	405 (46.2)	40 (49.4)	36 (46.8)	599 (46.5)
Moving to Third Job	12 (14.6)	9 (10.6)	-	165 (18.8)	4 (5.0)	1 (1.2)	191 (14.8)
Moving to Fourth Job	7 (8.5)	5 (6.0)	-	31 (3.5)	-	-	43 (3.3)
Total	82 (6.4)	84 (6.5)	89 (6.9)	876 (68.0)	81 (6.2)	77 (6.0)	1289 (100)

Source: Primary data

Around 35 percent of workers retained their first job. They stayed in the same job. It also shows that some young workers for experience are not shifting to other jobs; Based on the responses of the migrants, more than two-fifths of workers in Tirupur changed their job two times during their labour market experience. Nearly 15 percent of the workers were changed their jobs into three times. Remaining three percent have been mobile, still they were in fourth job. The categorisation of workers was based on position. In case of finishing units, the percentage of workers who changed their job was very high as compared to other knitting, compacting, printing, dyeing and embroidery.

LENGTH OF STAY

Over the years in the garment industry, more workers stayed for longer period in the present jobs. It is significant that in the first job, one-third of the workers stayed 25 to 60 months. More than one-fourth of workers had experience of 13 to 24 months. In the second job category, more than one-third of workers had no second job in the labour market experience. Around 34 percent of the workers were stayed one to two years in the second job category whereas one-fourth of workers had less than one-year experience. In the third job category, two-fifths of workers have taken the opportunity to work for upto seven to twelve months. Nearly 16 percent of workers had one to two years of experience.

TABLE 3: LENGTH OF STAY IN THE FIRST, SECOND, THIRD, FOURTH AND PRESENT JOB

Labour Market Experience	First Job	Second Job	Third Job	Fourth Job	Present Job
No Second / Third/Fourth Job	-	456 (35.4)	1098 (85.2)	1246 (96.7)	-
Up to 6 months	141 (10.9)	35 (4.2)	13 (6.8)	8 (18.6)	156 (12.1)
7 to 12 months	226 (17.5)	165 (19.8)	73 (38.2)	10 (23.2)	263 (20.4)
13 to 24 months	355 (27.6)	280 (33.6)	30 (15.7)	11 (25.6)	369 (28.6)
25 to 60 months	387 (30.0)	212 (25.4)	29 (15.1)	10 (23.2)	318 (24.7)
Above 60 months	180 (14.0)	141 (17.0)	26 (13.6)	4 (9.3)	183 (14.1)
Total	1289 (100)	833 (100)	191 (100)	43 (100)	1289 (100)

Source: Primary data

In the fourth job category, more than one-fourth of workers maintained their work for one to two years. Next to this category, more than two-fifths of workers worked for seven to twelve months and other more than one-fifths of workers worked for two to five years. In the present job category, nearly one-third of workers had one to two years of experience; one-fourth of workers had a length of experience two to five years. Only 14 percent of workers had experience more than five years and 12 percent of workers had less than six months' experience.

TABLE 4: INCOME MOBILITY OF MIGRANT WORKERS

Income Mobility	First Job	Second Job	Third Job	Fourth Job	Present Job
No Second / Third Job	—	456	1098	1246	—
Below Rs.50	198 (15.3)	14 (1.7)	—	—	42 (3.3)
Rs.51 to 100	229 (17.8)	30 (3.6)	6 (3.1)	—	114 (8.8)
Rs.101 to 150	274 (21.2)	132 (15.8)	—	—	357 (27.7)
Rs.151 to 200	208 (16.1)	103 (12.4)	8 (4.1)	2 (4.7)	282 (21.9)
Above 200	380 (29.4)	554 (66.5)	177 (92.7)	41 (95.3)	494 (38.3)
Total	1289 (100)	833 (100)	191 (100)	43 (100)	1289 (100)
Mean/income	₹ 171.59	₹ 180.30	₹ 191.21	₹ 243.21	₹ 199.77

Source: Primary data

In the present job, three percentages of workers (42 workers) earn below Rs.50 per day. While in the first job comparatively a higher percentage of workers (around 15 percent and in the second job only two percentages of workers earned up to Rs.50 per day. In the first job category the income earnings by the workers was high. In the category of per day earnings above Rs. 200 category was higher percentage of workers exists in the first job. In the second job, third, fourth and the present job category, the workers earn per day earnings of above Rs.200 category was higher as compared to previous and first job respectively. The mean earnings of garment industry migrant workers were increasing from first job (Rs.171.59) to second job (Rs.180.30); from second job to third job (Rs.191.21); from third job to fourth job (Rs.243.21); and from fourth to present job (Rs.199.77). Hence, it is explained that except in the fourth job, in the entire previous job of the workers, average paid was less than the present job. It is also clear that the main motive behind the workers to move from one job to another job was to earn more (income mobility).

OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN FABRICATION (KNITTING) INDUSTRY

Based on the responses it was understood that two-third of the workers (833 workers) changed their job at the time of field survey. So, about three-fifths of the workers had changed their job, indicating a high mobility exists among sample workers. Under the process- wise mobility, the percentage of workers who changed their job in the fabrication unit was higher than the other processing units with respect to finishing, embroidery compacting unit workers. This was something peculiar so it varied between different categories of workers in different processing units. Occupational mobility of migrant workers working in fabrication units is shown in Table.5.

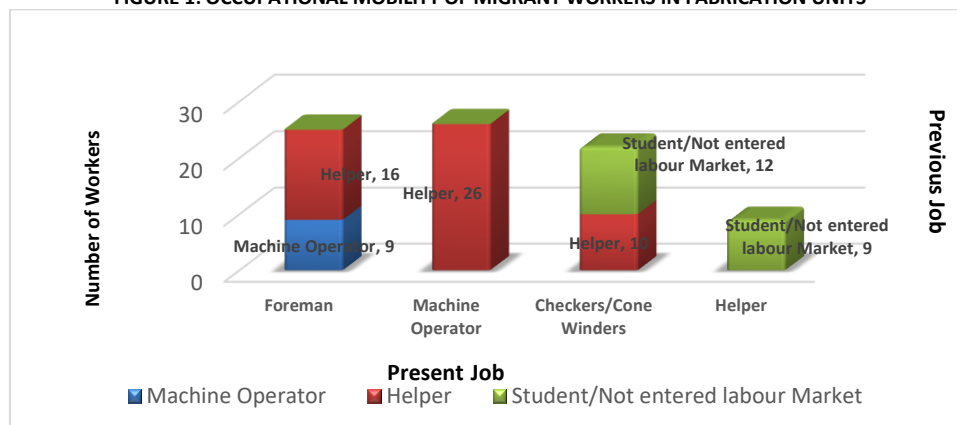
TABLE 5: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN FABRICATION UNITS

Present Job	Previous Job			Total
	Machine Operator	Helper	Student / Not Entered the Labour Market	
Foreman	9 (36.0)	16 (64.0)	-	25 (100.0)
Machine Operator	-	26 (100.0)	-	26 (100.0)
Checkers/Cone winders	-	10 (45.5)	12 (54.5)	22 (100.0)
Helpers	-	-	9 (100.0)	9 (100.0)
Total	9 (11.0)	52 (63.4)	21 (25.6)	82 (100.0)

Source: Primary data

Among the fabrication unit workers, 25 workers were working as foreman at presently, and previously nine of them were machine operator and 16 were worked as helper. Around 26 workers belong to the machine operator in present job, the previous job of the machine operator was helper. Next to this category, 22 checker / cone winder in the present job, out of 22, previously, ten workers were helper and 12 were students or not entered into the labour market. Around nine workers were from student not entered into the labour market and worked as helper in the present job. The present job and previous job of the migrant workers in Fabrication units was clearly explained by the following Figure5.1. Nearly 75 percent of them were working in the previous job of the same processing units and 25 percent of them just entered the labour market before that they were doing their school education.

FIGURE 1: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN FABRICATION UNITS



OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN DYEING AND BLEACHING UNITS

About 84 workers were working in the different occupations in Dyeing and Bleaching units as Dyeing Master, Assistant Dyeing Master, Lab Technician, Machine Operator, Boiler Operator and Helper in the present job. Among them, mobile from different occupations in the same industrial category, around 32 percent of them were not entered the labour market. Among the 84 workers, eight workers were working as dyeing master in present job. Two of them were in assistant dyeing master, two of them were lab technicians, and four workers were in lab assistants in previous job. Eight workers were working as assistant dyeing master

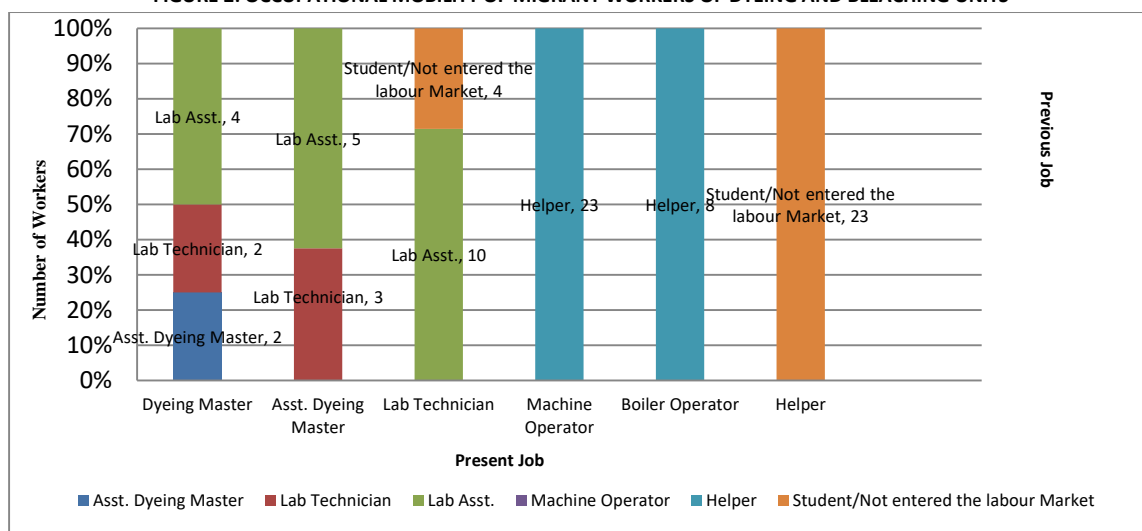
in present job; previously three workers were in lab technicians and five workers from lab assistant category. From the total, 14 lab technicians were in present job, previously ten workers were in lab assistants and four workers from student's category. Next category of machine operator and boiler operator as their present job, previously they worked as an operator helper. Around 23 helpers in the present job, previously they were entered as student not entered into the labour market.

TABLE 6: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN DYEING AND BLEACHING UNITS

Present Job	Previous Job						Total
	Asst. Dyeing Master	Lab Technician	Lab Asst.	Machine Operator	Helper	Student/Not entered into the labour Market	
Dyeing Master	2 (25.0)	2 (25.0)	4 (50.0)	-	-	-	8 (100.0)
Asst. Dyeing Master	-	3 (37.5)	5 (62.5)	-	-	-	8 (100.0)
Lab Technician	-	-	10 (71.4)	-	-	4 (28.6)	14 (100.0)
Machine Operator	-	-	-	-	23 (100.0)	-	23 (100.0)
Boiler Operator	-	-	-	-	8 (100.0)	-	8 (100.0)
Helper	-	-	-	-	-	23 (100.0)	23 (100.0)
Total	2 (2.4)	5 (6.0)	19 (22.6)	-	31 (36.9)	27 (32.1)	84 (100.0)

Source: Primary data

FIGURE 2: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS OF DYEING AND BLEACHING UNITS



OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN COMPACTING AND CALENDARING UNITS

Occupational mobility of migrant workers in compacting and calendaring units are given in Table 7.

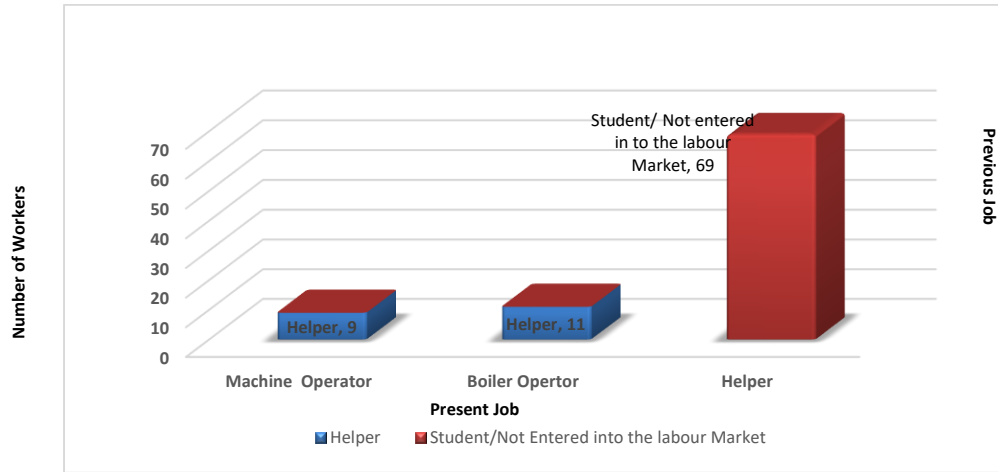
TABLE 7: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN COMPACTING AND CALENDARING UNITS

Present Job	Previous Job		Total
	Helper	Student / Not Entered into the Labour Market	
Machine Operator	9 (100.0)	-	9 (100.0)
Boiler Operator	11 (100.0)	-	11 (100.0)
Helper	-	69 (100)	69 (100.0)
Total	20 (22.5)	69 (77.5)	89 (100.0)

Source: Primary data

Out of 89 workers, nine workers are doing machine operator in present job, previously they were in helper category. Next category of boiler operator as their present job, previously worked as an operator helper. About 69 workers were working as helper now, previously they joined as a new entrant. Nearly 23 percent of workers were from the previous occupation of the labour category of compacting units to the present occupation and remaining 77 percent of the present job category previously they were students.

FIGURE 3: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS OF COMPACTING AND CALENDARING UNITS



OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN PRINTING UNITS

Occupational Mobility of migrant workers in printing units is presented in Table.8.

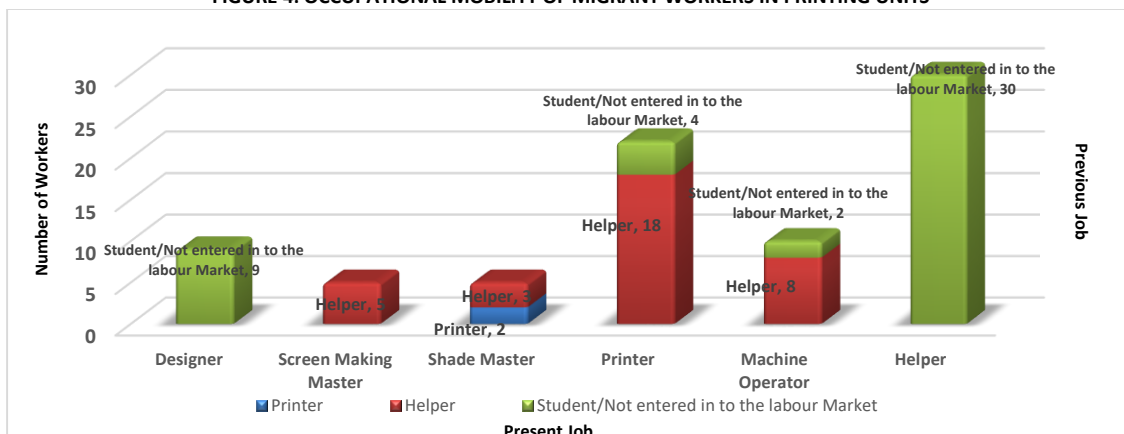
TABLE 8: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN PRINTING UNITS

Present Job	Previous Job			Total
	Printer	Helper	Student/Not entered the labour Market	
Designer	-	-	9 (100.0)	9 (100.0)
Screen Making Master	-	5 (100.0)	-	5 (100.0)
Shade Master	2 (40.0)	3 (60.0)	-	5 (100.0)
Printer	-	18 (81.8)	4 (18.2)	22 (100.0)
Machine Operator	-	8 (80.0)	2 (20.0)	10 (100.0)
Helper	-	-	30 (100.0)	30 (100.0)
Total	2 (2.5)	34 (41.9)	45 (55.6)	81 (100.0)

Source: Primary data

Of the 81 migrant workers of fabric printing units, their present job was designer, shade master, printer, machine operator and helper. Of the nine designers in the present job, they were belonging to student category in the previous job. In present job, five workers worked as screen making master, previously they worked as helper category, five workers were doing shade master in present job, two workers were printers, and three workers were from helper category in previous job. Of the 22 printer in the present job, 18 workers worked as helper, remaining four workers were in student / not entered in the labour market in the previous job. In the present job, ten machine operators were working, eight workers worked as helper to the machine operator, two workers were in student category in the previous job. In the printing unit, nearly 56 percent of the workers were students before entered into labour market in the previous job. The present occupational status of workers, 44 percent of them were in the same fabric printing units with different occupational categories (lower level) and move to higher level of the present position.

FIGURE 4: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN PRINTING UNITS



OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN EMBROIDERY UNITS

Occupational Mobility of Migrant workers in embroidery units are explained in Table 9.

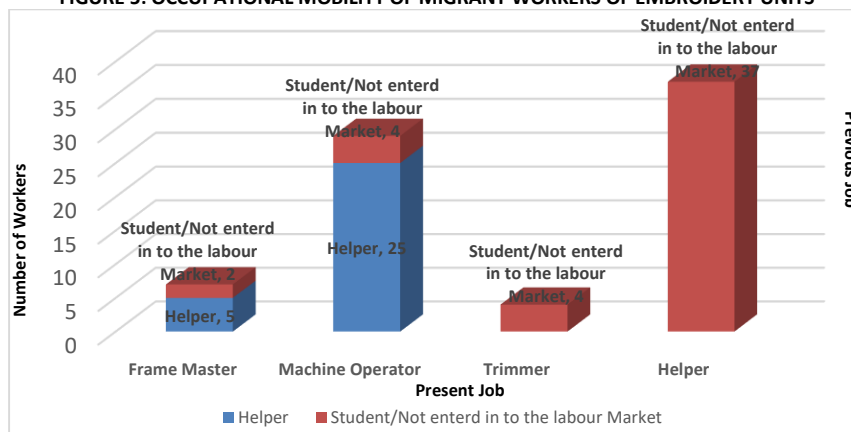
TABLE 9: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN EMBROIDERY UNITS

Present Job	Previous Job		
	Helper	Student/Not entered the labour Market	Total
Frame Master	5 (71.4)	2 (28.6)	7 (100.0)
Machine Operator	25 (86.2)	4 (13.8)	29 (100.0)
Trimmer	-	4 (100.0)	4 (100.0)
Helper	-	37 (100.0)	37 (100.0)
Total	30 (39.0)	47 (61.0)	77 (100.0)

Source: Primary data

The total workers of the embroidery units were classified into four categories viz., frame master, machine operator, Trimmer and helper. The present job category of frame masters' previous job, five were helper and two workers were students when they entered into the labour market. Among 29 machine operators were doing their job at present, previously 25 of them were worked as helper and four workers were students. In present job category, four trimmers, 37 helpers were working, all of them have moved from student category and they were not entered into the labour market in the previous job.

FIGURE 5: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS OF EMBROIDERY UNITS



OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN FINISHING UNITS

Occupational mobility of migrant workers in finishing units is depicted in Table 10.

TABLE 10: OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN FINISHING UNITS

Present Job	Previous Job							Total
	Cutting Master	Flat lock Tailor	Over Lock Tailor	Labeling &Packing	Checking	Helper	Student/Not entered the labour Market	
Pattern Master	21	-	-	-	-	10	-	31
Cutting Master	-	11	-	4	-	32	-	47
Flat lock Tailor	-	-	10	-	-	84	-	94
Over Lock Tailor	-	-	-	-	2	245	3	250
Singer	-	-	-	-	8	32	70	110
Iron Master	-	-	-	3	-	2	26	31
Button Fixing	-	-	-	-	-	22	9	31
Labeling &Packing	-	-	-	-	-	3	91	94
Checking	-	-	-	2	-	25	98	125
Trimmer	-	-	-	-	-	-	20	20
Helper	-	-	-	-	-	-	43	43
Total	21 (2.5)	11 (1.3)	10 (1.1)	9 (1.0)	10 (1.1)	455 (51.9)	360 (41.1)	876 (100)

Source: Primary Data

Out of 876 total migrants of finishing units, 59 percent of the workers had gained their vertical mobility in their occupation. They have moved from the very low level job or first they entered in the labour market in these units. The pattern masters had moved from as cutting master, helper category in the previous job. The next category of cutting master 47 workers, eleven workers were tailors, 32 workers were helpers of tailors, and four workers were from packing in the previous job. The detailed analysis of the vertical mobility of finishing unit's workers was given in the chart. Nearly 59 percent of workers had moved from lower category of the occupation from previous job to the present job position. Around 41 percent of the present job workers were the school students or unemployed or had not at all entered in the labour market.

The biggest proportion of sample was tailors (Tailors – singer, Tailor – flat lock, Tailor – Over lock). Some of the notable trends are, there were no woman in jobs like cutting master, iron man. Most of the women workers were employed in checking as compared to men workers. Those jobs that employed large proportion of women were tailoring (singer), Trimmer and checking. Perception above the work, most of the women workers said that they found their work interesting and few found it monotonous. The men found their work interesting and tailor –workers found it monotonous. Hence, most of the workers try to move to cutting master or tailor- singer, tailor – flat lock and tailor – over lock. Some of the prerequisites for any kind of upward mobility were hard work and experience, along with the ability to maintain good relations with officials and workers. The other form of mobility that was available to the workers seemed to be shift one firm to another.

ESTIMATION OF OCCUPATIONAL MOBILITY

Table 11 presents the logit estimate of the occupational mobility of all migrant workers of the garment industry in Tirupur.

TABLE 11: DETERMINANTS OF OCCUPATIONAL MOBILITY OF MIGRANT WORKERS

	β	Std. Error	Wald	Sig.	Exp(β)
Dependent Variable: Occupational Mobility					
Human Capital Variable					
Age in Years	-.428	.008	.629	.006***	.994
Age Square	.167	.002	1.911	.002***	1.002
Income	.000	.000	6.648	.010**	1.000
Gender-Male=1, else 0	-.302	.150	4.031	.045**	.740
Education Illiterate=0, else 0	.810	.592	1.873	.171	2.247
Education Primary=1, else 0	.217	.539	.163	.687	1.243
Education Secondary=1, else 0	.413	.541	.583	.445	1.511
Education Higher Secondary=1, else 0	-.384	.587	.429	.512	.681
Education Diploma and Degree Education =1, else 0	.771	.658	1.372	.242	2.161
Training=1, else 0	-1.012	.655	2.385	.122	.364
Workers Background Variable					
Region Rural=1, else 0	-.255	.207	1.518	.218	.775
Religion Hindu=1, else 0	1.609	.289	30.989	.000***	4.996
Religion Christian=1, else 0	1.267	.356	12.663	.000***	3.549
Forward Caste=1, else 0	1.684	.695	5.872	.015**	5.387
Backward Caste=1, else 0	-.086	.204	.176	.675	.918
Most Backward Caste=1, else 0	-.167	.223	.563	.453	.846
Marital Status-Married=1, else 0	.029	.172	.029	.864	1.030
Fathers Education-Illiterate=1, else 0	-.357	.148	5.831	.016**	.700
Father's Occupation-Textile=1, else 0	-.180	.160	1.260	.262	.836
Mother's Education-Illiterate=1, else 0	.109	.137	.633	.426	1.115
Trade Union Membership-Member=1, else 0	.466	.316	2.165	.141	1.593
Industry, Job Specific Variable					
Labour Law-Labour applied=1, else 0	-.031	.134	.052	.819	.970
Nature Job-Casual=1, else 0	-.130	.475	.509	.010**	.878
Type of Industry-Small=1, else 0	.543	.346	2.454	.117	1.721
Type of Industry-Medium/ Large =1, else 0	.579	.135	18.435	.000***	1.784
Constant	-1.430	.749	3.649	.056**	.239

***P<0.01; **P<.05; *P<.10 Chi-square - 110.811 df - 26 -2LogLikelihood - 1564.231

Cox & Snell R2 - 0.082 Nagelkerke R2 - 0.113 Sample Size - 1289

RESULT AND ANALYSIS

- The result of the logit estimate indicate that the variable Age has negative influence on occupational mobility and significance at one percent level. This result shows that workers occupational mobility decreases when their age increases.
- The variables age square and income have positive significance at five percent level. It is clear that the main motive behind the workers to move from one job to another was to earn more.
- The Gender variable (male) has significantly influence the occupational mobility of all migrant workers in garment industry in Tirupur.
- Education is positive but not significant, but training variables has negative influence on workers' occupational mobility of all garment workers. It reveals that those who trained in particular organisation, they are not ready to move to other job and they become familiar in particular work.
- Within the workers' background variable, region does not have any influence on occupational mobility of all migrant workers in garment industry in Tirupur.
- The workers from Hindu religion have high occupational mobility compared to other religion workers. Forward caste has positive influence on occupational mobility at five percent level significance. Backward caste, most backward caste and SC/ST have not shown any significant result on occupational mobility of migrant workers.
- Father's education is negatively significance on occupational mobility at five percent level. Married migrant workers have not been influenced.
- Father's occupation, mother's education and trade union are not significant on occupational mobility of workers.
- Labour law has not shown any significant influence on occupational mobility of garment industry workers.
- Casual workers from garment industry have positive impact on occupational mobility and significance at five percent level. The medium/large scale units have positive influence on occupational mobility and highly significant at one percent level.
- Workers in Large/medium scale units have higher occupational mobility than workers in small scale units.
- The percentage of workers who changed their job in the fabrication unit was higher than the other processing units with respect to finishing, embroidery compacting unit workers.

COMPARATIVE ANALYSIS

- According to the results of the logit estimate, the variable income was positively associated with occupational mobility and significant at one percent level among the male migrant worker's category and in other units like knitting, Dying, compacting and Embroidery except Finishing units.
- The variable 'Age' has negatively influence the occupational mobility of finishing unit's workers and male worker's category and significance at one percent level; but it was positive sign and significance at five percent level for female category. This result indicates that the higher age group from female category have high occupational mobility.
- Age square has positive influence on job mobility and significance at five percent level in other units whereas one percent level in female workers.
- Gender (male) has negative influenced on occupational mobility in other unit's workers in garment industry explored the same result of skilled female migrant workers have high occupational mobility).
- Education variables do not influence significantly at all levels supported with similar findings of education was not related to women's employment pattern).
- Training also has not influence of migrant workers' job mobility. From the above result, age, income, and age square have positively influenced the occupational mobility of migrant workers than education and training

- The workers from Most backward caste of finishing units have negative influence and significant at ten percent level, which implies that workers from Backward Caste and SC/ST category have higher mobility. In garment industry, marriage does not have any influence on occupational mobility of all migrant workers. It reveals that married workers are not moving to other job, due to family responsibility. Father's occupation and mother's education does not have any influence on occupational mobility of migrant workers.
- Membership in trade union has negative impact on job mobility of other units and male worker's category, which implies that trade union have an influence on migrant workers' job mobility in garment industry.
- Type of industry (medium/large) has positive influence on job mobility among finishing unit's workers with five percent level significant and one percent level of significance for male category and other units' worker's category.
- And also ten percent significant level was recorded for female worker's category. This result shows that workers from medium/large scale units have high occupational mobility compared with small scale unit's workers.

SUGGESTIONS

1. Migrant can concentrate in jobs which offer more possibilities of promotion. So that gap between migrants and non-migrants could be eliminated in mobility ladder.
2. The impact of educational qualification on migrant workers is lower than non-migrant workers. By providing better training and education in the relevant field of their occupation to enhance better occupational mobility.
3. Interests of the migrant workers have to be guaranteed by the employer, because the mobility of migrant workers reflects in their aspirations to find better incomes and working conditions.
4. The company has to be followed fair recruitment policy while staff selection according to law.

LIMITATIONS OF THE STUDY AND SCOPE FOR FURTHER RESEARCH

During the data collection, it was very difficult to get accurate information from them because they have faced language problem. There was a need to explain for long time same questions and concepts to collect the data. And also the present study covers only Tirupur, it can be extended for the whole country with comparative analysis among states for further scope of research in future period.

CONCLUSION

Migrant workers in the labour market reveal that migrants are more often unemployed in comparison to non-migrants. Moreover, they also have fewer chances to benefit from promotion than non-migrant workers, in addition to facing more often the risk of downward occupational mobility. Formulation of effective employment policies can be improved employability skills and also promote the quality of life of migrant workers and reduce social inequality. It would thus promote optimal labour productivity growth and economy wide competitiveness. This policy will raise the minimum wage tends to reduce the negative effects of occupational mobility between workers in jobs of lower socio-employment status and the lowest paid.

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PERFORMANCE EVALUATION OF PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACSS) IN INDIA: A STUDY

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ABSTRACT

A cooperative bank is formed by its members who have a common interest. At the same time, members are owners as well as customers of the bank. The cooperative bank provides a wide range of financial and banking services like opening bank accounts, deposits, credits, insurance, remittance etc. The cooperative banks are of two types urban Cooperative and rural cooperative banks. Rural cooperative has three types like State Cooperative Banks, Central Cooperative Banks and Primary Agricultural Credit Societies (PACSS). The present study has attempted to analyze the performance and growth of PACSS in India from the perspective of some selected indicators like no. of PACSS, membership, no. of village covered, capital, reserves, borrowings, working capital, CD ratio etc. the paper is based on secondary data during the year 2008-19 to 2017-18. Various statistical tools have been used to analyze the data to achieve the objectives of the study. It has been found that the performance and growth of the PACSS is almost, all together having an increasing trend in India.

KEYWORDS

cooperative bank, primary agricultural credit societies.

JEL CODES

Q13, Q14.

INTRODUCTION

The Indian banking system plays a vital role in mobilization and allocation of financial resources of the nation. It consists of commercial banks, regional rural banks and cooperative banks. Cooperative banks were set up at the early 19th century in India as a means of state policy. The objective behind was to save the farmer from the rule and control of money lenders by timely providing adequate amount of cheap credit. Over time, they have become an integral part of multiple-agency framework for distribution of loan across the nation especially in rural India.

A cooperative bank is formed by its members who have a common interest. At the same time, members are owners as well as customers of the bank. The cooperative bank provides a wide range of financial and banking services like opening bank accounts, deposits, credits, insurance, remittance etc. These banks not only perform the traditional banking functions but also act as a medium of social and inclusive banking especially in rural India. They are different from commercial banks in various aspects like organization, goals, values and governance. Indian cooperative banking system has a three tier federal structure such as State Cooperative Banks (at state level), Central Cooperative Banks (at district level) and Primary Agricultural Credit Societies (at village level).

LITERATURE REVIEW

Several studies have been conducted by many researchers and academicians on different aspects of Primary Agricultural Credit Societies (PACSS) in India. Some of those important studies are highlighted below.

Ghosh et.al. (2018) attempted to examine the performance of PACSS in terms of its coverage, economic efficiency, social responsibility and prudence in financial management. They found that PACSS have broadened their base in terms of membership, quantum of loan distribution and have poor performance in recovery and decelerating NPA growth.

Senapati and Bhatia (2018) analyzed that growth of PACSS in terms of numbers of societies, membership, deposits, number of borrowers, loan advanced in India. They also focused on the measures taken by the different committees to restore and rejuvenate the PACSS. It was found that the selected parameters have increased significantly during the study period which means PACSS have been playing a vital role for financial empowerment of farmers and agricultural development of India.

Yashoda (2017) made a study to know the role of primary agricultural credit societies in agricultural development in India. He found that the cooperative banks should be more strong and efficient to face the challenges in competitive environment. So that they can take necessary measures in order to increase efficiency of the society in one hand and on the other to serve the rural agricultural people in a better perspective.

Das (2017) reviewed the present performance status in terms of financial and functional efficiency of the PACSS in the North Eastern region and compared the same with all India level. He found that the performance indicator for the PACSS in North eastern region shows a sharp improvement.

Soyeliya (2013) evaluated the performance of cooperative banks along with lending practices. He suggested that the cooperative banks should adopt the latest technology like ATM, internet banking, credit cards to work at par with the private sector banks.

Misra (2006) enquired into the factors which have impact financial health of cooperatives reflected through their recovery performance. He found that the government should allow the cooperatives to evolve in a natural manner rather than through initial official encouragement and subsequent intervention.

OBJECTIVES OF THE STUDY

The present study has the following objectives:

1. To study the growth of PACSS in India.
2. To examine the deposits, credits and credit deposit ratio of PACSS in India.
3. To analyze the relation between CD ratio and trend percentage of working capital of PACSS in India.

HYPOTHESIS

H₀: CD Ratio and trend percentage of working capital of PACSS in India do not have any relation during the study period.

H₁: CD Ratio and trend percentage of working capital of PACSS in India have a relation during the study period.

SIGNIFICANCE OF THE STUDY

The study has been conducted to analyze the performance of PACSS in India during 2008-09 to 2017-18. The PACSS have been selected for the study for their vital role and involvement in shaping the rural economic condition especially in terms of no. of PACSS, membership, no. of employees, no. of village covered, capital, reserves, borrowings, working capital, deposits, credits and CD ratio.

RESEARCH METHODOLOGY

The study is based on secondary data only. The data have been collected from various related research articles, journals, publications, RBI bulletin, annual reports of National Federation of State Cooperative Banks Ltd and web based resources. The study has been conducted by taking the data of last ten years starting from

2008-09 to 2017-18. Various statistical tools (Mean, S.D, Correlation test), financial tool (trend analysis) and diagrams have been used to analyze the secondary data to draw logical conclusion with the help of both MS excel and SPSS.

DATA ANALYSIS AND DISCUSSION

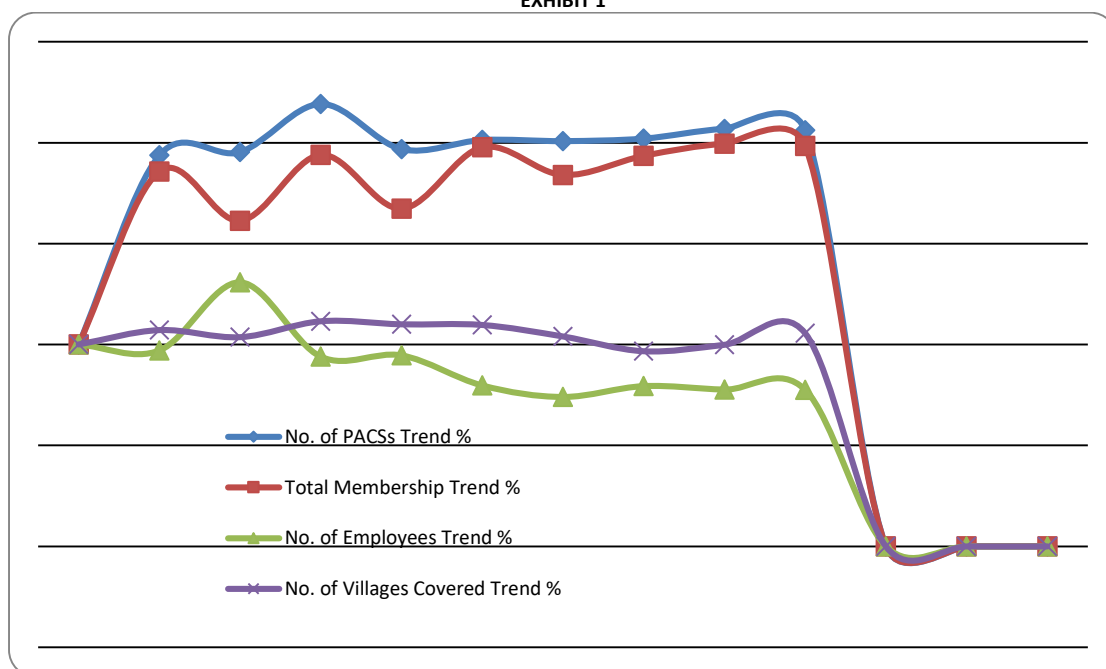
Under cooperative banking system the primary agricultural credit societies have been set up at the village level with a view to serve the rural and agricultural people as a grass root level credit distribution outlet. The performance and growth of the PACSs has been discussed below:

TABLE 1: GROWTH OF PACSs IN INDIA DURING 2008-09 TO 2017-18

Years	No. of PACSs	Trend Analysis %	Total Membership	Trend Analysis %	No. of Employees	Trend Analysis %	No. of Villages Covered	Trend Analysis %
2008-09	46222	100	65821	100	222,173	100	605,922.00	100.00
2009-10	89523	193.6805	122226	185.6945352	215529	97.009538	648954	107.1019
2010-11	90279	195.31608	106136	161.2494493	290540	130.77197	627703	103.59469
2011-12	101297	219.15322	127646	193.9289892	208697	93.934456	675382	111.46352
2012-13	90958	196.78508	110068	167.2232266	210136	94.58215	666199	109.94798
2013-14	93042	201.29376	130120	197.6876681	177036	79.68385	664312	109.63655
2014-15	92789	200.7464	121088	183.9656037	164432	74.010793	629778	103.93714
2015-16	93367	201.99688	127322	193.4367451	176349	79.374631	585453	96.621842
2016-17	95595	206.8171	131235	199.3816563	172563	77.670554	604888	99.829351
2017-18	95238	206.04474	130547	198.3363972	172287	77.546327	639342	105.51556
Mean	88831	192.18	117220.9	178.0904	200974.2	90.458	634793.3	104.764
S.D	15343.485	33.195	20019.64548	30.4152	37964.554	17.0878	29747.269	4.9094

Source: Compiled from the Annual Reports of National Federation of State Cooperative Banks Ltd during the year 2008-09 to 2017-18.

EXHIBIT 1



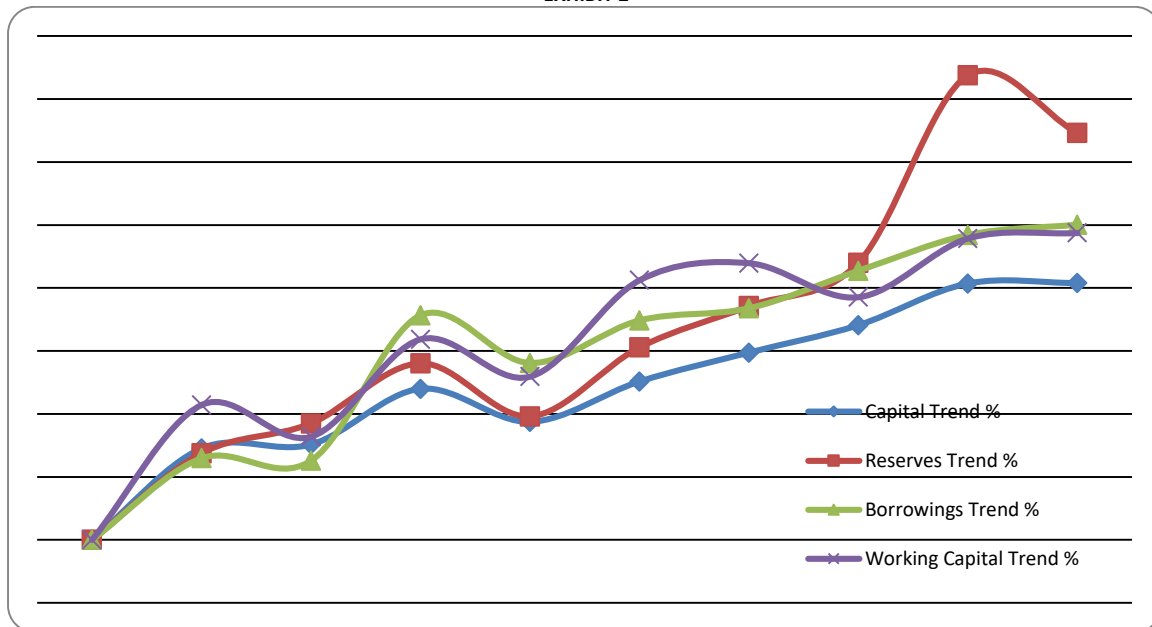
Interpretation: The above table shows the growth of PACSs in terms of number of banks, membership, no. of employees and no. of villages covered in India during the year 2008-09 to 2017-18. Almost an increasing growth trend has been observed in no. of PACSs during the study period except 2012-13 which indicates a decreasing trend. In case of membership in PACSs, there is a zigzag pattern in growth with increasing trend. No. of employees has an increasing trend from 2008-09 to 2010-11 thereafter, it has been facing quite a decreasing trend. In terms of coverage of villages, year 2008-19 to 2009-10 has increasing trend followed by decreasing trend in 2010-11 again increasing trend in 2011-12 thereafter, almost a decreasing trend is found. Finally, 2017-18 shows an increased trend. When compare to the standard deviation, no. of villages covered by PACSs is more consistent followed by no. of employees.

TABLE 2: GROWTH OF CAPITAL, RESERVE, BORROWINGS AND WORKING CAPITAL OF PACSs IN INDIA DURING 2008-09 TO 2017-18

Years	Capital (Rs. in Crore)	Trend Analysis %	Reserves (Rs. in Crore)	Trend Analysis %	Borrowings (Rs. in Crore)	Trend Analysis %	Working Capital (Rs. in Crore)	Trend Analysis %
2008-09	2786	100	2252	100	21375	100	41466	100
2009-10	6828	245.08256	5350	237.5666	49074	229.585965	130314	314.26711
2010-11	7005	251.43575	6417	284.9467	48226	225.618713	109385	263.794434
2011-12	9467	339.80617	8565	380.3286	97564	456.439766	173564	418.56943
2012-13	8008	287.43719	6668	296.0924	81385	380.748538	148939	359.183427
2013-14	9789	351.36396	9135	405.6394	95836	448.355556	212429	512.296821
2014-15	11068	397.27207	10607	471.0036	99980	467.74269	223711	539.504654
2015-16	12281	440.8112	12162	540.0533	112690	527.204678	201304	485.467612
2016-17	14122	506.8916	18860	837.4778	124831	584.004678	239967	578.707857
2017-18	14142	507.60948	16800	746.0036	128333	600.388304	243563	587.380022
Mean	9549.6	342.77	9681.6	429.911	85929.4	402.008	172464.2	415.917
S.D	3556.4044	127.652	5133.442	227.9503	35631.2012	166.695	65096.1844	156.986

Source: Compiled from the Annual Reports of National Federation of State Cooperative Banks Ltd during the year 2008-09 to 2017-18.

EXHIBIT 2



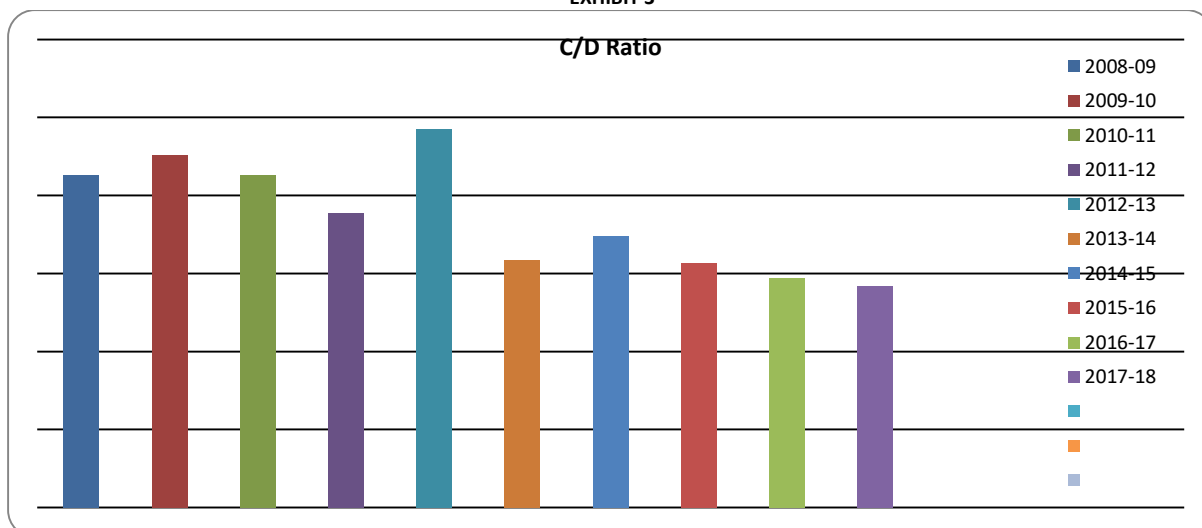
Interpretation: The capital of PACSs has an increasing trend over the years 2008-19 to 2017-18 except the only decreasing trend in the year 2012-13. The reserve has an increasing trend over the years except the years 2012-13 and 2017-18. The working capital of the PACSs has almost a zigzag growth trend over the years 2008-19 to 2017-18. In terms of the standard deviation, capital of the PACSs is steadier in comparison to others.

TABLE 3: GROWTH IN DEPOSITS, CREDITS AND CD RATIOS OF PACSs IN INDIA DURING 2008-09 TO 2017-18

Years	Deposits (Rs. in Crore)	Trend Analysis %	Loan Outstanding (Rs. in Crore)	Trend Analysis %	C/D Ratio
2008-09	13375	100	28515	100	2.1319626
2009-10	35680	266.7664	80487	282.2619674	2.2558016
2010-11	37282	278.7439	79504	278.814659	2.1325036
2011-12	54763	409.443	103462	362.8335964	1.8892683
2012-13	37561	280.8299	91171	319.7299667	2.4272783
2013-14	81895	612.2991	130054	456.0897773	1.5880579
2014-15	84616	632.643	147226	516.3107137	1.739931
2015-16	101065	755.6262	158487	555.8022094	1.568169
2016-17	115884	866.4224	170459	597.7871296	1.4709451
2017-18	119632	894.4449	169630	594.8798878	1.4179317
Mean	68175.3	509.721	115899.5	406.45	1.8621849
S.D	37408.72	279.691	46951.53392	164.655	0.3571207

Source: Compiled from the Annual Reports of National Federation of State Cooperative Banks Ltd during the year 2008-09 to 2017-18.

EXHIBIT 3



Interpretation: The deposits of PACSs have an increasing trend over the years 2008-19 to 2017-18 except the year 2012-13 which has a decreasing trend. The loan outstanding has a zigzag trend from the year 2008-09 to 2012-13 thereafter; it has been following an increasing for the remaining years. As per, standard deviation, loan outstanding is more consistent. Credit Deposit ratio is important parameters to measure the performance of a bank. The highest CD ratio of PACSs is 2.4227 in 2012-13 whereas lowest CD ratio is 1.4179 in 2017-18. The average CD ratio is 1.8621 and standard deviation is 0.3571. It is very less. It signifies high degree of consistency as well as uniformity of the observations.

Hypothesis Testing

H₀: CD Ratio and trend percentage of working capital of PACSs in India do not have any relation during the study period.

H₁: CD Ratio and trend percentage of working capital of PACSs in India have a relation during the study period.

TABLE 4: CROSS TABULATION SHOWS THE CORRELATION BETWEEN CD RATIO AND TREND % OF WORKING CAPITAL

Correlations			
		CD Ratio	Trend % of Working Capital
CD Ratio	Pearson Correlation	1	-.793**
	Sig. (2-tailed)		.006
	Sum of Squares and Cross-products	1.148	-400.190
	Covariance	.128	-44.466
	N	10	10
Trend % of Working Capital	Pearson Correlation	-.793**	1
	Sig. (2-tailed)	.006	
	Sum of Squares and Cross-products	-400.190	221803.957
	Covariance	-44.466	24644.884
	N	10	10

Source: Compiled by researcher

**. Correlation is significant at the 0.01 level (2-tailed).

Interpretation: From above table-4, it has been observed that the Pearson correlation coefficient between CD ratio and trend percentage of working capital is -.793 and the p-value for two-tailed test at 1% level of significance is .006 which is less than 0.01. So, it can be concluded that there is a relation between CD ratio and trend percentage of working capital. It is an adverse relationship which means if CD ratio increases trend % of working capital decreases and vice-versa.

CONCLUSIONS

Primary agricultural credit societies have been working at village level. They basically take care of the rural credit of the farmers to fulfill their financial requirements. They also provide agricultural inputs and assistance to the farmers in marketing of agricultural products. The financial performance of the primary agricultural credit societies in India has been analyzed using above with help of some statistical tools and techniques. From the above analysis, it may be concluded that the growth in no. PACSs, membership and no. of village covered have positive trend whereas, in respect of no. of employees, there is negative growth trend. The capital, reserves, borrowings and working capital of PACSs has been increased more than five times during the study period. The average CD ratio has been maintained at 1.862 times. It means average loan outstanding is 1.862 times more than average deposits of the PACSs in India. A negative correlation between CD ratio and working capital has been found in the study.

Therefore, to improve the performance, efficiency of PACSs and to serve the rural people in a better way, the PACSs banking should be more strong and efficient to face challenges in competitive environment. In suggestion, it can be said that the government should formulate and implement some specific customer friendly policies. Specially, technology up gradation policy must implement by the PACSs, so that they can be able to complete with commercial banks and Regional Rural banks at rural villages in India.

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