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

**Dr. PRABHAKAR S. MAHALE**  
**ASSOCIATE PROFESSOR**  
**ARTS, COMMERCE & SCIENCE COLLEGE**  
**BODWAD**

## 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.*

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# OCCUPATIONAL MOBILITY OF MIGRANT WORKERS IN TIRUPUR GARMENT INDUSTRY

**Dr. V. MUTHULAKSHMI**  
**ASST. PROFESSOR**  
**NIFT TEA COLLEGE OF KNITWEAR FASHION INSTITUTE**  
**TIRUPUR**

## 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.*

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

**Dr. JYOTIRMOY KOLEY**  
**ASST. PROFESSOR**  
**HOOGHLY MOHSIN COLLEGE**  
**P.O. CHINSURAH**

## 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.*

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