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VALUE I COMMITMENT I EXCELLENCE

Impact of MSP on Sorghum in Vidarbha Region

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Abstract: Sorghum is the fifth most important Cereal Staple Crop in the Sub-

tropical and some arid regions of Africa and Asia. It is the second cheapest source of energy and micronutrient after Pearl Millet. Sorghum (Sorghum bicolor (L.) is one of the main coarse cereal crop of India. India is second largest producer of sorghum in the world. Mostly cultivated in the semi-arid regions for fodder to feed the large cattle population of the country as well as to meet the demand of industrial applications and staple food for rural population. Keeping these aspects in view, the present study was base growth rates, Instability and profitability of sorghum in Vidarbha region. It is concluded from the present study that, the compound growth rates were found to be negative with statistically significant at 1 per cent level in all most all cases for kharif sorghum, which gives arming signals for farmer as well as policy maker. Similarly, the compound growth rates of Rabi Sorghum area and production for all most all districts were negative except Wardha district. The compound growth rates of area and production for Amravati division as a whole were -01.38 and -00.66 per cent per annum respectively. On the other hand for Nagpur division it has, -12.70 and -11.54 per cent per annum respectively with 1 per cent significant. The coefficient of variation was higher for all district of Nagpur division under area and production of sorghum (kharif) as compare to district of Amravati division. The highest coefficient of variation for area under kharif sorghum was estimated for Wardha district (98.41 per cent). On the other hand the lowest for Yawatmal district (41.67 per cent) of vidarbha region. The coefficient of variation for area under sorghum in all districts of Vidarbha region were found to be lowest as compared with production for both seasons. Further, instability in productivity in relation to instability in area was contributed marginally towards production fluctuation. The cost of cultivation structure of Sorghum indicates that, the most important costly input was human labour which accounted in between 41.18 to 34.09 per cent during five years and on an average 36.55 per cent. The other important item of cost of cultivation are machine labour (11.18 per cent), bullock labour (9.64 per cent) and fertilizers and manure (9.03 per cent) respectively. The sorghum cultivators in vidarbha region were able to make profit during 2012-13 to 2016-17 in relation to cost 'A'. Net return over Cost 'A' has been recorded positive for all most all the years with range in between 1.14 to 1.78. The Sorghum cultivation is non profitable. But till There is a chance to get better profit from sorghum cultivation because, first, there is less chance of crop failures. Second, it is grown in both season. Third, it is staple food for rural population And fourth, the it gives fodder for livestock in the region. Hence it is necessary to introduce Sorghum base industry in the vidarbha region. It observes that farmers were received less price as compared to MSP during last five year i.e. farmers not received remunerative prices in the market. This may be one of the reasons to decline in the sorghum acreage. Hence it is necessary to provide policy that farmer should received higher price than MSP. The regression coefficient for one year lagged Minimum Support Price (MSP) was positive but statistically non significant. It clearly indicate that MSP does not shown any impact to increase the area of sorghum in Vidarbha region.

Introduction:

Sorghum is the fifth most important Cereal Staple Crop in the Sub-tropical and some arid regions of Africa and Asia. It is the second cheapest source of energy and micronutrient after Pearl Millet. The vast majority of the population in Africa and Central India is depending on it for micro-nutrient their dietary and requirements.

Sorghum (Sorghum bicolor (L.) is one of the main coarse cereal crop of India. India is second largest producer of sorghum in the world. This crop is ideally suited for semi-arid agroclimatic regions of the country and, it gives reasonably good yield with minimal requirement of irrigation and fertilizers as compare to other cereals such as Wheat & rice. Mostly cultivated in the semi-arid regions for fodder to feed the large cattle population of the country as well as to meet the demand of industrial applications. major Sorghum The growing States in the country are Maharashtra, Karnataka, Rajasthan, Madhya Pradesh, Andhra Pradesh and Tamil Nadu. India is the second largest producer of sorghum in the world, the yield of 840 kg per hectare is the lowest amongst the major sorghum-producing countries in the world. The world average is 1435 kg per hectare. Although yield of sorghum in India is much lower than the world average, it has been consistently increasing during the recent past.

Methodology

The study was undertaken to examine the growth and extent of deviation from planned acreage

Sorghum is grown in the kharif (rainy season) and rabi (post rainy season) but the share of kharif is higher both in terms of area under cultivation and production. Rabi crop is almost entirely used for human consumption whereas kharif crop is not very popular for human consumption and largely is used for animal feed, starch, and alcohol industry. Considering economic importance of sorghum attempts are being new made to bring more under its cultivation, one more important characteristics of this crop is that it is low input crop.

This study would help farmers as well policy maker for bring more area under cultivation. Considering economic importance of Sorghum attempts are being made to bring more area under its cultivation, more ever, it must be taken into account that has Staple cereal of a large population, in addition to grains, the fodder is fed to livestock which provide milk and meat for nourishment of man. One more important characteristics of this crop is that it is low input crop, cultivated in both season i.e. Kharif & Rabi. In addition to this it reduces pressure on cereals as well as it may gives a good returns. Keeping these aspects in view, the present study was base on objectives that to estimate growth, instability and economic aspect of sorghum cultivation in Vidarbha Region,

Collection of data:

The study was based on district wise secondary data collected for Vidarbha region. The data pertain to the period of last 15 years i.e. from

2003-04 to 2016-17. Data used for the present study was collected from government published sources.

Analytical techniques Growth rate analysis

The compound growth rate of area, production and productivity for Sorghum were estimated for all districts of Vidarbha region. The

season-wise compound growth rates was estimated to study the growth. It was estimated with the following exponential model.

$$Y = ab^t$$

Log Y = $\log a + t \log b$ CGR = (Antilog ($\log b$)-1) x 100 Where.

CGR = Compound growth rate t = time period in year y = area/ production / productivity a & b = Regression parameters

Instability analysis

To measure the instability in area, production and productivity, an index of instability was used as a measure of variability.

The coefficient of variation (CV) will be calculated by the formula

$$CV(\%) = \frac{Standard\ Deviation}{Mean} \times 100$$

Cost of cultivation of Sorghum

The Agricultural Prices and Cost (APC) scheme under the guidance of government of Maharashtra provides valuable data about agriculture in Maharashtra. The data maintained by APC is made use of in the present study. The recording of data is done by village level investigators through daily visit of the selected farm families. The scheme is involved in the collection of representative data on input use and

yield and there upon estimation of cost of cultivation of principle crops in the region. The present study used cross sectional cum time series data of sorghum (Kharif) for last five years i.e. from 2012-13 to 2016-17.

Impact of MSP on sorghum acreage

The model which generally used in acreage response analysis based on time series data which has been adaptive expectations (or distributed lag) model. In the present study the Nerlovian lagged adjustment model (1958) was used for estimate the impact

of MSP on sorghum acreage. The acreage response means the change in acreage with the unit change in the variables affecting on during the period of study.

The model used in the present study is as follows.

$$A_t = a + b_1 A_{t-1} + b_2 MSP_{t-1} + b_3 Y_{t-1} + b_4 Y_R$$

Where.

a = Intercept

 A_t = Area under Sorghum at time 't' ('00' ha)

 A_{t-1} = One year lagged area under Sorghum ('00' ha)

MSP_{t-1} = Lagged year Minimum support Price for Sorghum (Rs./Qtls)

 Y_{t-1} = One year lagged yield (Kg/ha)

Y_R = Yield risk (coefficient of variation of last three years)

 $b_1 \dots b_4$ = Parameters of multiple linear regression

Results and Discussion:

Keeping in view the objectives of the study, the data were analysed using suitable techniques. The results obtained from this study have been presented and discuss critically.

Growth rate:

In this study, the growth in sorghum area, production productivity were estimated using indicated growth rates as in methodology. In the analysis, general growth performance of sorghum in all districts of Vidarbha region were examined by fitting exponential growth function with time normalization on area, production and productivity. The

growth performance of sorghum is discussed as under.

The perusal of the table no. 1 revealed that, the compound growth rates were found to be negative with statistically highly significant in all most all cases, which gives alarming signals for farmer as well as policy maker.

Table 1: District-wise compound Growth Rates (CGR) for Sorghum (Kahrif) in Vidarbha

District/ Division	Area	Production	Productivity
Buldana	-11.79 **	-13.83 **	-2.60
Akola	-12.79 **	-16.09 **	-3.75
Washim	-14.23 **	-18.83 **	-5.37 *
Amravati	-11.18 **	-12.65 **	-1.94
Yawatmal	-08.43 **	-12.38 **	-3.97
Amravati Div.	-11.08 **	-15.62 **	-5.11 *
Wardha	-17.82 **	-20.83 **	-3.96
Nagpur	-18.01 **	-19.29 **	-1.70 *
Charndrapur	-13.72 **	-15.57 **	-2.71
Nagpur Div.	-17.12 **	-19.21 **	-2.68

(Note: *-significant at 5 per cent level and ** significant at 1 per cent level)

The growth rates for area and production in all districts of Vidarbha region were negative and significant at 1 per cent level. The highest compound growth rates was estimated for Nagpur (-18.01 per cent per annum) followed by Wardha (-17.82) and Washim (-14.23 per cent per annum) for area under cultivation. On the other hand, Wardha was recorded -20.83 per cent per annum growth rates for production of sorghum followed by Nagpur (-19.29) and Washim (-18.83). The growth rates of productivity of sorghum was negative for all district during kharif season. However, the growth rates of area, production and productivity of sorghum for Amravati division as a whole were estimated -11.08, -15.62 and -5.11 per

cent per annum respectively with statistically significant, where as for Nagpur division, -17.21, -19.21 and -2.68 per cent per annum respectively. This was mainly due to a diversion of Kharif sorghum areas to other crops.

It indicates that farmers in the vidarbha region were not aware about the importance of the crop. It is therefore necessary to concentrate on this crop for increase in acreage through various extension activities. On rate other hand the growth for productivity was more over negative and statistically non significant in most of the cases. Which indicates that, it is a need to concentrate on the productivity by providing new technology along with high yielding varieties.

District/ Division	Area	Production	Productivity
Buldana	-04.97 **	-03.70	01.68
Akola	-00.74	-00.73	-24.11
Washim	03.96	05.51	-00.52
Amravati	===	===	===
Yawatmal	===	===	===
Amravati Div.	-01.38	-00.66	01.65
Wardha	11.91 **	16.53 **	03.44 *
Nagpur	-14.72 **	-14.12 **	02.69
Bhandara	===	===	===
Charndrapur	-12.37 **	-09.96 **	02.67 *
Gadchiroli	-17.98 **	-13.84 **	04.81 *
Nagpur Div.	-12.70 **	-11.54 **	01.76

Note: *- 5 per cent significant, **- 1 per cent significant

Table 2 indicates the district wise compound growth rates for Rabi Sorghum Vidarbha region in Maharashtra state. The compound growth rates of Rabi Sorghum area and production for all most all districts were negative except Wardha district. The compound growth rates for Rabi Sorghum area, production and productivity of wardha district were 11.91, 16.53 and 3.44 per cent per annum respectively. The compound

growth rates of area and production for Amravati division as a whole were -01.38 and -00.66 per cent per annum respectively. On the other hand for Nagpur division it has, -12.70 and -11.54 per cent per annum respectively with 1 per cent significant. However, the CGR for productivity of Rabi Sorghum were positive in all most all district included division as a whole, except Akola and Washim.

Instability in Sorghum

One should not obvious of instability by taking the growth rates only. Because the growth rates will explain only the rate of growth over the period, whereas, instability will judge, whether the growth performance is stable or unstable for the period for the pertinent variable. To facilitate better understanding of the magnitude and pattern of changes in the level of production, cropped area and

productivity of sorghum in the different season growing in the all districts of vidarbha region, instability of area, production and productivity of sorghum have been worked out as per the discussed in methodology. Fluctuation in area, production and productivity due to the uncontrollable factors like climatic condition can cause an upward bios in coefficient of variation.

Table 3: District-wise instability of Sorghum (Kahrif) in Vidarbha

District/ Division	Area (00	Area (00 ha.) Prod		on (00 t)	Productivity	y (kg/ha.)
	Mean	CV	Mean	CV	Mean	CV
Buldana	592.20	55.08	888.47	57.22	1347.93	35.56
Akola	540.47	49.10	1057.33	63.85	1827.13	36.51
Washim	312.87	62.74	374.40	69.67	1090.20	31.16
Amravati	663.60	54.14	720.67	60.38	1244.07	26.61
Yawatmal	785.33	41.67	738.93	60.49	875.93	36.25
Amravati Div.	2817.47	49.45	3657.73	61.50	1211.53	30.67
Wardha	111.94	98.41	93.27	115.02	691.60	31.07
Nagpur	199.78	79.79	174.87	85.68	824.87	14.69
Charndrapur	55.63	85.03	64.87	87.32	1123.73	74.35
Nagpur Div.	366.21	85.82	332.33	91.94	828.93	28.22

Table 3 revealed that, the coefficient of variation was higher for all district of Nagpur division under area and production of sorghum (kharif) as compare to district of Amravati division. The highest

The coefficient of variation for productivity was leis between 14.69 per cent to 36.51 per cent for all the districts of Vidarbha region, except Chandrapur i.e. 74.35 per cent.

The table 3 indicate that, the average area under kharif sorghum cultivation was higher in Amaravati division (281747 ha.) as compared to

coefficient of variation for area under kharif sorghum was estimated for Wardha district (98.41 per cent). On the other hand the lowest for Yawatmal district (41.67 per cent) of Vidarbha region.

Nagpur division (36621 ha.). On the other hand, average area under rabi sorghum (Table 4) was higher in Nagpur Division (20024 ha.) as compared with Amravati division (18020 ha.). The rabi Sorghum has cultivated in Bhandara and Gadchiroli district of vidarbha region on residual moisture.

Table 4: District-wise instability of Sorghum (Rabi) in Vidarbha

District/ Division	Area (00 ha.)		Production (00 t)		Productivity (kg/ha.)	
	Mean	CV %	Mean	CV %	Mean	CV %
Buldana	153.90	27.49	128.60	34.54	855.27	27.10
Akola	0.93	63.60	0.93	63.60	709.87	59.94
Washim	8.07	80.40	6.73	91.29	1462.33	160.38
Amravati	1.40	220.65	1.33	224.40	282.67	147.42
Yawatmal	10.00	201.85	8.20	204.07	401.80	114.63
Amravati Div.	180.20	27.37	147.27	32.57	855.93	26.94
Wardha	11.93	76.51	6.13	90.54	496.33	34.08
Nagpur	33.67	65.93	15.60	55.03	508.13	27.17
Bhandara	4.40	251.00	2.40	286.43	183.60	131.16
Charndrapur	119.07	78.59	46.20	68.44	418.60	20.05
Gadchiroli	38.67	67.77	20.87	62.40	601.67	39.56
Nagpur Div.	200.24	73.89	114.87	112.07	533.87	54.23

As seen from the table no. 3 and 4, revealed that coefficient of variation for area under sorghum in all districts of Vidarbha region were found to be lowest as compared with production

for both seasons. Further, instability in productivity in relation to instability in area was contributed marginally towards production fluctuation.

Variation in cost of Cultivation structure

Farming as a business is greatly influenced by the level and structure of cost of cultivation. The share of

various input cost to total cost of sorghum in Vidarbha region was presented in table no. 5.

Table No. 5 : Share of various inputs costs to total cost of Sorghum in Vidarbha (in Percentage)

Items	2012-	2013-	2014-	2015-	2016-	Average
	13	14	15	16	17	
Human Labour	37.12	41.18	35.74	34.09	34.64	36.55
Bullock Labour	12.57	10.83	5.73	9.47	9.61	9.64
Machine Labour	10.44	10.25	11.42	11.43	12.35	11.18
Seed	3.08	3.48	3.16	3.38	2.99	3.22
Fertilizer & Manure / Bio	8.46	8.23	10.28	9.12	9.07	9.03
Fer.						
Insecticides / weedicide	0.58	0.5	0.45	0.18	0	0.34
Incidental Charges / Repairs	2.52	2.1	2.26	3.33	5.21	3.08
on Farm implements						
Interest on working Capital	3.83	3.7	3.32	3.63	3.97	3.69
Operation Cost	78.60	80.27	72.36	74.63	77.84	76.74
Rental Value of land	16.29	13.03	18.13	15.25	13.51	15.24
Land Revenue, Cess, taxes	0.08	0.08	0.08	0.10	0.13	0.09
Depreciation on Implements	1.36	1.54	2.51	2.72	1.86	2.00
and Farm Building						
Interest on Fixed Capital	3.67	5.08	6.92	7.3	6.66	5.93
Fixed Cost	21.40	19.73	27.64	25.37	22.16	23.26

It revealed that, in sorghum cultivation, the most important costly input was human labour which accounted in between 41.18 to 34.09 per cent during five years and on an average 36.55 per cent. The other important item of cost of cultivation are machine labour (11.18 per cent), bullock labour (9.64)

per cent) and fertilizers and manure (9.03 per cent) respectively. The relative shares of these items were more over same from year to year. All these variable cost items together accounted for 76.74 per cent as an average of last five years.

The share of operation cost recorded higher than fixed cost. Among the items of fixed cost, the share of the rental value of owned land was found high compared to other items like land revenue, depreciation on implements and interest on fixed capital.

Profitability Analysis of Sorghum cultivation

During the last few years the area under sorghum in all districts of vidarbha region were decreasing. There is a chance to get better profit from sorghum cultivation because, first, there is less chance of crop failures. Second, it is grown in both season. Third, it is staple food for rural population and fourth, the it gives fodder for livestock in the region. With this background, let us now find out whether the farmers get profit or not from sorghum cultivation by using cost of cultivation survey data which is the latest available.

Table No. 6: Cost of Cultivation, Value of Output and Income of Sorghum (per ha.)

Items	2012-13	2013-14	2014-15	2015-16	2016-17	Average
Yield (Qtls)						
Main produce	18.75	12.61	14.43	18.00	18.84	16.53
By produce	33.19	23.69	16.95	36.04	30.74	28.12
Value of						
Produce						
Main produce	23407.37	16116.87	21598.55	24113.19	25385.10	22124.22
By produce	8026.24	5613.66	8440.24	11403.07	8819.22	8460.49
Total	31433.61	21730.53	30038.79	35516.26	34204.32	30584.70
Total Cost						
Cost 'A'	22130.61	18488.16	16851.91	25840.67	30123.94	22687.06
Cost 'B'	28518.70	23492.06	23740.24	34537.31	38555.64	29768.79
Cost 'C'	32001.75	27623.60	27493.43	38559.52	41812.01	33498.06
Net return over						
Cost 'A'	9303.00	3242.37	13186.88	9675.59	4080.38	7897.64
Cost 'B'	2914.91	-1761.53	6298.55	978.95	-4351.32	815.91
Cost 'C'	-568.14	-5893.07	2545.36	-3043.26	-7607.69	-2913.36
Input-output						
Ratio at						
Cost 'A'	1.42	1.18	1.78	1.37	1.14	1.35
Cost 'B'	1.10	0.93	1.27	1.03	0.89	1.03
Cost 'C'	0.98	0.79	1.09	0.92	0.82	0.91

The table no. 6 indicates that the sorghum cultivators in vidarbha region were able to make profit during 2012-13 to 2016-17 in relation to cost 'A'. Net return over Cost 'A' has been recorded positive for all most all the years with range in between 1.14 to 1.78. The table further revealed that, the input – output ratio at cost 'B' were more than one for all most all the years, except two years i.e. 2013-14

and 2016-17. The highest ratio at cost 'C' was estimated for the years 2014-15 i.e. 1: 1.09. It is clear from the above pictures that, from the average of the last five years, the Sorghum cultivation is non profitable. But till there is a scope for increase the profitability by introducing improved technology with high yielding varieties.

Comparative Producer price, Cost of production, and MSP of Sorghum

The table 7 indicates the comparison between producer price, cost of cultivation and Minimum Support price of sorghum in Vidarbha region. It observes that farmers were received less price as compared to MSP i.e. 89.15 per cent. It indicates that farmers were even not received minimum support price in the Vidarbha i.e. farmers not received remunerative prices in the market. This may be one

of the reasons to decline in the sorghum acreage. Hence it is necessary to provide policy that farmer should received higher price than MSP.

The study further indicates that, the percentage change over previous year for cost of production was increased by 11.21 per cent as an average of last five years. However, the MSP was increased only 02.03 per cent.

Table No. 7: Comparison between Producer price, Cost of production, and MSP (per ha.)

Items	2012-	2013-	2014-	2015-	2016-	Average
	13	14	15	16	17	
Producer Price (Rs. /	1248.39	1325.72	1496.79	1339.62	1347.30	1377.36
Qtl.)						
Cost of Production	1278.69	1810.46	1320.39	1508.69	1751.07	1533.86
(Rs. / Qtl)						
MSP (Rs./ Qtls)	1500.00	1500.00	1530.00	1570.00	1625.00	1545.00
% of producer price	83.23	88.38	97.83	85.33	82.91	89.15
over MSP						
% Change over		141.59	72.93	114.26	116.07	111.21
Previous year (CoP)						
% Change over		100.00	102.00	102.61	103.50	102.03
previous year (MSP)						

Impact of MSP on acreage

Acreage response functions were fitted to examine the effect of MSP and non price factors on farmer's decision in allocating the area under sorghum crop in Vidarbha region. The table revealed that, the values of R², the coefficient of multiple determination was 0.975. It implies that the multiple linear regression model was the best fit for independent variable. The regression coefficient for one year lagged Minimum Support Price (MSP) was

positive but statistically non significant. It clearly indicate that MSP does not shown any impact to increase the area of sorghum in Vidarbha region.

It is interestingly observed that, the regression coefficients for one year lagged area was 0.91 with statistically significant. However, one year lagged yield of sorghum and yield risk were negative but statistically non significant.

Table 8: Acreage response model for Sorghum in Vidarbha

Particular	Variables	Coefficient	Standard Error
	Intercept	725.330	1129.728
One year lagged area	A_{t-1}	0.914	0.102
One year lagged Minimum Support price	MSP _{t-1}	0.095	0.502
One year lagged yield	Y_{t-1}	-0.593	0.571
Yield risk	Y _r	-20.211	13.081
Coefficient of determination	R ²	0.975	

Conclusion:

It is concluded from the present study that, the compound growth rates were found to be negative with statistically significant at 1 per cent level in all most all cases for kharif sorghum, which gives arming signals for farmer as well policy maker. Similarly, compound growth rates of Rabi Sorghum area and production for all most all districts were negative except Wardha district. The compound growth rates of area and production for Amravati division as a whole were -01.38 and -00.66 per cent per annum respectively. On the other hand for Nagpur division it has, -12.70 and -11.54 per cent per annum respectively with 1 per cent significant.

The coefficient of variation was higher for all district of Nagpur division under area and production of sorghum (kharif) as compare to district of Amravati division. The highest coefficient of variation for area under kharif sorghum was estimated for Wardha district (98.41 per cent). On the other hand the lowest for Yawatmal district (41.67 per cent) of vidarbha region.

Coefficient of variation for area under sorghum in all districts of Vidarbha region were found to be lowest as compared with production for both seasons. Further, instability in productivity in relation to instability in area was contributed marginally towards production fluctuation.

The cost of cultivation structure of Sorghum indicates that, the most important costly input was human labour which accounted in between 41.18 to 34.09 per cent during five years and on an average 36.55 per cent. The other important item of cost of cultivation are machine labour (11.18 per cent), bullock labour (9.64 per cent) and fertilizers and manure (9.03 per cent) respectively.

The sorghum cultivators in vidarbha region were able to make profit during 2012-13 to 2016-17 in relation to cost 'A'. Net return over Cost 'A' has been recorded positive for all most all the years with range in between 1.14 to 1.78.

The Sorghum cultivation is non profitable. But till there is a chance to get better profit from sorghum cultivation because, first, there is less chance of crop failures. Second, it is grown in both season. Third, it is staple food for rural population And fourth, the it gives fodder for livestock in the region. Hence it is necessary to introduce Sorghum base industry in the vidarbha region.

It observes that farmers were received less price as compared to MSP during last five year i.e. farmers not received remunerative prices in the market. This may be one of the reasons to decline in the sorghum acreage. Hence it is necessary to provide policy that farmer should received higher price

than MSP. The regression coefficient for one year lagged Minimum Support Price (MSP) was positive but statistically non significant. It clearly indicate that MSP does not shown any impact to increase the area of sorghum in Vidarbha region.

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respect to Financial Inclusion

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Abstract:

In order to achieve inclusive development and growth, the expansion of financial services to all sections of society which is widely known by the term financial inclusion is important as global trends have shown. Financial exclusion results in widespread inequality in incomes and earning opportunities. Economic growth of the country is ensured when all the sections of the society gets an equal opportunity to earn, save and thus contribute towards the economic development of the country. In this research paper, various schemes introduced for the financial inclusion of the citizens have been studied and the success of these schemes have been analyzed; especially for the rural areas of India; by utilizing the research data already available with the government of India. Various benefits, opportunities and challenges have also been studied in this research paper.

Keywords: Financial Inclusion, Economic Growth, Rural India, Global trends

Introduction:

India is predominantly a rural country with about 70 percent of population residing in the rural part of India. Rural economy constitutes a total of 46 percent of national income. Despite the growing urbanization, approximately half of the India's population is expected to be a part of rural India by 2050. Hence, the economic growth of rural India is the key for the overall growth and development of the country.

Indian rural sector is considered to be the agriculturally dominated sector. Around 60–70% of Indian population (directly or indirectly) depends upon Agriculture sector and currently it contributes to 16–17% of the GDP. However, the share of agriculture in India's GDP has steadily declined since 1950, which used to be little over 52% and now stands close to 16–17%. In 1950, the GDP of India was around 40 Billion USD (2004-05 series, 2016 Exchange rate) which reached to roughly 900 Billion USD (2004-05 series, 2016 Exchange rate) in 2015. So, Agricultural sectors increased from 20.5 Billion USD to 150+ Billion USD between 1950 and 2016.

But its contribution has decreased steeply from 1950 to 2016. Rural Indian economy is now focusing towards more diverse areas of businesses from manufacturing to e-commerce industry to supply chain and various other service and allied industries.

It is therefore; because of the above reasons, Rural India is not solely about agriculture anymore and has made a transition from thatched- roof houses and muddy roads to factories and cell phones, says a study by Credit Suisse. Rural India has become less dependent on the erratic Indian monsoon and has been linked to the national economic cycles to which it was more or less immune thus far, it said.

Since 1999-2000, per capita GDP in rural areas has grown at a 150 basis points faster rate than in urban India, contrary to the trend seen in other emerging economies where urban productivity growth is higher than in rural.

"Rural India, in our view, is no longer an agrarian economy exposed to the vicissitudes of an erratic monsoon. All agriculture is rural by definition, but the converse is no longer true," said the report, authored by research analysts Neelkanth Mishra and Ravi Shankar. In rural India, manufacturing is booming as almost 75 per cent of the new factories during the last decade came up there, contributing to 70 per cent of all new manufacturing jobs created.

As a result, manufacturing GDP in rural India witnessed an 18 per cent CAGR during 1999-09, and is now 55 per cent of India's manufacturing GDP. Growth in services employment is equally robust, the study said.

In rural India, jobs are switching away from agriculture. In 1978, around 81 per cent of rural males considered agriculture as their primary job. This ratio fell to 67 per cent in Financial Year 2005 and 55 per cent in Financial Year 2010. The trend is similar for female rural employment as well, Credit Suisse added.

Indian villages are growing larger, merging together and are moving away from agriculture, and thus being classified as towns. This trend is clearly visible in the sharp increase in the number of 'census towns'.

While enlisting the above said developments of rural India, financial inclusion of all the citizens of the various sectors and areas of the Indian economy and mainly the rural Indian economy is equally important without which the economic growth of India will be incomplete.

Financial inclusion has now become the buzzword today in academic and policy circle due to its role in percolating the benefits of economic growth and development to the 'bottom of the pyramid'.

Banking and financial services play very crucial role in the growth and development of an economy. Research shows that a well-functioning and inclusive financial system is linked to a faster and equitable growth. There is wide range of personal finance options for higher and upper middle income population in the form of financially engineered and innovative products whereas a significantly large section of population still

lack access to the most basic banking services that is holding a bank account. This is termed as "financial exclusion" which further leads to social exclusion. The World Bank (2014) defines voluntary exclusion as a condition where the segment of the population or firms choose not to use financial services either because they have no need for them or due to cultural reasons. In contrast, involuntary exclusion arises from insufficient income and high risk profile or due to market letdowns and limitations. So it is necessary to provide individuals with easy and affordable institutional financial products or services "financial popularly called inclusion" Universally, it is accepted that the objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit the people with low incomes. In India, there is a need for coordinated action amongst the banks, the government and related agencies to facilitate access to bank accounts to the financially excluded. In view of the need for further financial deepening in the country in order to boost economic development, there is a dire need for expanding financial inclusion.

Financial inclusion is an innovative concept which helps to achieve the sustainable development of the country, by making available financial services to the unreached people with the help of financial institutions. The concept of financial inclusion got popularity from 2000. Financial inclusion is concerned with providing financial and banking services on lower costs to low section and slum people of society. It can be a great weapon to overcome financial backwardness.

Even after economic reforms unfurled in India, the financial sector still suffer from many maladies. There are various socio- cultural, economic issues that hinder the process of financial inclusion. For instance on demand side, it includes lack of awareness and illiteracy. From supply side, lack of avenues for investment such as poor bank penetration, unwillingness of banks to do financial inclusion or high cost involved in financial inclusion seem to be some likely reasons for

financial exclusion. Normally the weaker sections of the society are completely ignored by the formal financial institutions in the race of making chunks of profits or the complexities involved in providing finance to the weaker section.

Since the economic reforms started in the 1990s, the depth and sophistication of financial products have been improving every year. But much of the focus of these products has been on rich and middle income consumers. It is recognized by everyone that without proper financial products for the havenots, no real progress on financial inclusion can take place.

This paper analyses the impact of financial inclusion in the rural India. At the same time this paper also analyses the challenges and opportunities associated with the implementation of financial inclusion schemes in rural part of India. In this paper, we will also find the contribution of the financial inclusion scheme of rural India in the economic growth of India.

Objectives of the Study:

- To study the various schemes introduced under financial inclusion in the rural India.
- To study the impact of the various schemes of financial inclusion on the development of the rural areas of India.
- To analyze the association of the financial inclusion on the economic growth of the country.
- To find the challenges and opportunities in the financial inclusion scheme for the economic development of India.

Research Methodology

In this research paper, we are going to analyze various schemes implemented for the financial inclusion in India and its success statistics towards the economic development of India and the contribution of the rural India for the same.

In order to find out the success of financial inclusion implemented in the rural India on the economic growth of the country, secondary data is utilized which is obtained from the researches and evaluation of the scheme conducted by the government of India.

Schemes Introduced in India for Financial Inclusion

Financial inclusion or inclusive financing is the delivery of financial services at affordable cost to socially deprived and low-income segments of society. Financial inclusion is a critical step that requires political will, bureaucratic support and determined

persuasion by RBI. It is expected to unleash the hugely untapped potential of that section of Indian economy, which is at the bottom of pyramid. Financial inclusion will be the next revolution for growth and prosperity in Indian economy.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Hon'ble Prime Minister announced Pradhan Mantri Jan Dhan Yojana as the National Mission on Financial Inclusion in his Independence Day address on 15th August 2014, to ensure comprehensive financial inclusion of all the households in the country

by providing universal access to banking facilities with at least one basic bank account to every household, financial literacy, access to credit, insurance and pension facility. Under this, a person not having a savings account can open an account without the requirement of any minimum balance and, in case they self-certify that they do not have any of the officially valid documents required for opening a savings account, they may open a small account. Further, to expand the reach of banking services, all of over 6 lakh villages in

the country were mapped into 1.59 lakh Sub Service Areas (SSAs), with each SSA typically comprising of 1,000 to 1,500 households, and in the 1.26 lakh SSAs that did not have a bank branch, Bank Mitras were deployed for branchless banking.

Following is the statistics of the benefits availed by the citizens of India from Pradhan Mantri Jan Dhan Yojana scheme:

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Pradhan Mantri Jan - Dhan Yojana (All figures in Crore)

Beneficiaries as on 05/09/2018

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches		No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts(In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	14.18	12.14	13.78	26.31	65657.42	19.91
Regional Rural Banks	4.47	0.82	2.91	5.30	14622.73	3.71
Private Sector Banks	0.60	0.40	0.53	1.00	2210.83	0.93
Grand Total	19.26	13.36	17.22	32.61	82490.98	24.56

Disclaimer: Information is based upon the data as submitted by different banks

Table 1. Beneficiaries of Pradhan Mantri Jan-Dhan Yojana

Table 1 shows the benefits availed by the citizens of India through Pradhan Mantri Jan-Dhan Yojana according to the areas in which these citizens are residing. From the above table we can see that the citizens of rural India have opened large number of bank accounts as compared to the citizens of urban area. Table 1 also represents the total amount deposited in the banks under the scheme. It can also be seen that, the share in the amount deposited in the various categories of banks is maximum from the rural regions of the India.

Hence, looking at the above statistics, we come to know that India's Banking System has

no longer confined to only the metropolitans, but have reached even to the remote corners of the country. Banking has the prime, foremost and most significant share in shaping up Economy. Indian The banks help in mobilizing savings through network of branch banking. The ultimate savings of people result in capital formation which forms the basis of economic development as banks can lend the formulated capital to the various industrial sectors that helps in the economic growth of the country.

State Name	Alloted Wards-SSAs	Wards-SSAs Survey Done	Wards-SSAs Survey Pending	Total HouseHold	Covered HouseHolds	HouseHold Coverage
JAMMU & KASHMIR	604	604	0	357340	356295	99.71%
Himachal Pradesh	2489	2489	0	1298191	1298191	100.00%
Punjab	6743	6743	0	4746147	4746147	100.00%
Chandigarh	136	136	0	193876	193876	100.00%
Uttarakhand	2769	2769	0	1136431	1136431	100.00%
Haryana	4870	4870	0	4596617	4596617	100.00%
DELHI	266	266	0	2696322	2696322	100.00%
Rajasthan	14169	14169	0	11463959	11462956	99.99%
Uttar Pradesh	37424	37424	0	31159992	31159148	100.00%
Bihar	14640	14640	0	17281831	17281831	100.00%
Sikkim	175	175	0	131086	131086	100.00%
Arunachal Pradesh	236	236	0	197861	197861	100.00%
Nagaland	413	413	0	334034	333762	99.92%
Manipur	576	576	0	514604	513359	99.76%
Mizoram	228	228	0	181946	181806	99.92%
Tripura	767	767	0	755041	755041	100.00%
Meghalaya	539	539	0	477182	477182	100.00%
Assam	4925	4925	0	5013404	5011228	99.96%
West Bengal	13248	13248	0	19261587	19261587	100.00%
Jharkhand	5147	5147	0	5438679	5438679	100.00%
ORISSA	7962	7962	0	7432140	7420665	99.85%
Chhattisgarh	6197	6138	59	5189795	5188545	99.98%
Madhya Pradesh	18410	18410	0	14739932	14739932	100.00%
Gujarat	9831	9831	0	11709247	11709247	100.00%
DAMAN & DIU	24	24	0	22528	22528	100.00%
DADRA & NAGAR HAVELI	35	35	0	59908	59908	100.00%
Maharashtra	17722	17718	4	16374622	16374030	100.00%
Andhra Pradesh	11592	11592	0	11855426	11855366	100.00%
Karnataka	11645	11645	0	11178005	11175204	99.97%
Goa	396	396	0	331457	331457	100.00%
Lakshadweep	29	29	0	10189	10189	100.00%
Kerala	5582	5582	0	4585375	4585375	100.00%
Tamil Nadu	19987	19987	0	14353828	14353794	100.00%
PUDUCHERRY	177	177	0	252105	252105	100.00%
ANDAMAN & NICOBAR	51	51	0	67287	67287	100.00%
Telangana	6193	6193	0	5223218	5223218	100.00%

Table 2: State wise house hold coverage of Pradhan Mantri Jan-Dhan Yojana scheme.

Above table represents that almost all the households are covered under Pradhan Mantri Jan-Dhan Yojana.

In India, the share of adults with an account has more than doubled since 2011, to 80%, the World Bank said, adding that an important factor driving this increase was a government policy launched in 2014 to boost account ownership among unbanked adults through biometric identification cards. "This policy benefited traditionally excluded groups and helped ensure inclusive growth in account ownership," the report said.

Between 2014 and 2017, account ownership in India rose by more than 30

percentage points among women as well as among adults in the poorest 40% of households. Among men and among adults in the wealthiest 60% of households it increased by about 20 percentage points.

However, according to the research of world bank, India has 19 crore adults without a bank account despite the success of the ambitious Jan Dhan Yojana, making it the world's second largest unbanked population after that of China, the World Bank said on Thursday. Besides, almost half of the bank accounts remained inactive in the past year, the multilateral financial institution said in a report.

Challenges for implementing Pradhan Mantri Jan-Dhan Yojana:

The Connectivity Challenge – As we know around 70% of population lives in rural areas which need to be connected through complete banking system to avail this facility which is huge business potential for the banking sector

.But it throws up connectivity-related challenges that need to be addressed in rural areas. Lack of physical and digital connectivity is posing a major hurdle in achieving financial inclusion for rural India.

Technological Issue- The technological issues affecting banks from poor connectivity, networking and bandwidth problems to managing costs of maintaining infrastructure especially in rural areas. To meet the increasing demands for banking services, banks often depend on passive optical network connectivity, for which they end up paying high costs to internet service providers.

Infrastructure of banks in rural areas- It is about the connectivity in banking system. The connections in rural areas are not reliable and fall shorts on bandwidth. An alternative option must be adopted to connect in rural areas branches through satellite links. Banking through WAN or internet link of lower bandwidth at remote locations repeatedly suffers with slow browsing, slow file transfer, slow upload and download of files, failing to meet the demands of account holders at particular time.

People who don't have account will really turn around – This is the one of the major problem as most of the people are aware of it but still they are not turning for opening the bank account may be because they still do not understand the proper channel of opening bank account under Pradhan Mantri Jan Dhan Yojna.

ATM Network-People may face problem due to ATM in rural areas as there is low network of ATM and at the same time people do not know how to use ATM.

Coverage of Difficult areas— Many areas like parts of North East, Himachal Pradesh, Uttarakhand, Jammu & Kashmir etc. are facing challenges of infrastructure and telecom connectivity. In these areas all household may not be fully covered under campaign.

Brand Awareness and sensitization- Customer must get proper awareness about the PMJDY and their benefit after opening account. All the things must be made clear to the customer.

From Jan Dhan to Jan Suraksha

For creating a universal social security system for all Indians, especially the poor and the under-privileged the Hon'ble Prime Minister launched three Social Security Schemes in the Insurance and Pension sectors on 9th of May, 2015.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY)

The PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join / enable autodebit. Aadhar is the primary KYC for the bank account. The life cover of Rs. 2 lakh is for the one year period stretching from 1st June to 31st May and is renewable. Risk coverage under this scheme is for Rs. 2 lakh in case of death of the insured, due to any reason. The premium is Rs. 330 per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme.

Following statistics gives the achievements of Pradhan Mantri Jeevan Jyoti Bima Yojana:

	As on 23.04.2018	As on 16.04.2018	Addn/Redn Over the Month	Addn/Redn. during the previous Month	Remarks
Gross enrolment reported by Banks subject to verification	5.3382	5.3365	0.17	0.52	
of eligibility, etc.	crore	crore	Lakh	Lakh	
Total No. of claims received	100,881	100,534	347	988	
Total No. of claims disbursed	92,089	91,438	651	1155	

Table 3: Statistics of Pradhan Mantri Jeevan Jyoti Bima Yojana.

Table 3 shows the latest number of enrollments in the banks by the citizens of India under the scheme of Pradhan Mantri Jeevan Jyoti Bima Yojana. It also represents the total number of claims received and total

number of claims disbursed. As we can see in the above table, number of people enrolled, claims received and claims disbursed have increased within a very short span of time.

Challenges:

People in the rural India fail to understand the use of this scheme as they are interested in the schemes which would benefit them while they are alive.

Most of the bank account holders in the rural part of India do not maintain minimum balance in their bank account and hence fail to subscribe for the scheme.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account. The risk coverage under the scheme is Rs. 2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. The premium of Rs.12 per annum is to be deducted from the account holder's bank account through 'auto-debit' facility in one

installment. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose. As on 31st March, 2017, cumulative gross enrolment reported by Banks subject to verification of eligibility, etc. is over 9.94 crore under PMSBY. A total of 12,534 Claims were registered under PMSBY of which 9,403 have been disbursed.

Following information shows the cover of plans introduced under PMSBY:

	Table of Benefits	Sum Insured	
a.	Death	Rs. 2 Lakh	
b.	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh	
C.	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh	

Table 4: Coverage under PMSBY.

Above table shows the amount of benefits Following is the statistics representing the provided to the victim or the heir/ nominee of progress made under PMSBY Scheme: the victim under PMSBY.

The Progress is as under:

	As on 23.04.2018	As on 16.04.2018	Addn/Redn over the Month	Addn/Redn during the previous Month	Remarks
Gross enrolment reported by Banks subject to	13.5107	13.504	0.67	1.60	
verification of eligibility, etc.	crore	crore	Lakh	Lakh	
Total No. of claims received	22,294	22,250	44	1021	
Total No. of claims disbursed	16,644	16,598	46	68	

Challenges:

Most of people in rural India find such kinds of scheme as useless as they want to invest in the schemes which would yield them regular income.

People who want to subscribe for the scheme do not know the procedure for applying to the scheme and at the same time, do not have the adequate knowledge of the benefits associated with the scheme.

Atal Pension Yojana (APY)

APY was launched on 9th May, 2015 by the Prime Minister. APY is open to all saving bank/post office saving bank account holders in the age group of 18 to 40 years and the contributions differ, based on pension amount chosen. Subscribers would receive the

guaranteed minimum monthly pension of Rs. 1,000 or Rs. 2,000 or Rs. 3,000 or Rs. 4,000 or Rs. 5,000 at the age of 60 years. Under APY, the monthly pension would be available to the subscriber, and after him to his spouse and after their death, the pension corpus, as

accumulated at age 60 of the subscriber, would be returned to the nominee of the subscriber. The minimum pension would be guaranteed by the Government, i.e., if the accumulated corpus based on contributions earns a lower than estimated return on investment and is inadequate to provide the minimum guaranteed pension, the Central Government would fund such inadequacy. Alternatively, if the returns on investment are higher, the subscribers would get enhanced pensionary benefits.

A guaranteed pension scheme for citizens of India announced by the government on May 9, 2015, APY is focused on the unorganized sector workers which constitute more than 85 per cent of the workforce.

"The subscriber base in APY has grown manifold to reach the current position and

The top ten states in APY mobilization are Uttar Pradesh (1,401,631); Bihar (1,061,660); Tamil Nadu (814,917); Maharashtra (758,695); Karnataka (686,504); Andhra

Challenges:

knowledge about the scheme and hence they fail to subscribe for the same.

Pradhan Mantri Mudra Yojana

The scheme was launched on 8th April 2015. Under the scheme a loan of upto Rs. 50,000 is given under sub-scheme 'Shishu'; between Rs. 50,000 to 5.0 Lakhs under sub-scheme 'Kishore'; and between 5.0 Lakhs to 10.0 Lakhs under sub-scheme 'Tarun'. Loans taken do not require collaterals. These measures are aimed at increasing the confidence of young,

Atal Pension Yojana (APY) was launched in May 2015 and current number of subscriber stands at 1.10 crore, the PFRDA said in a release on 15th of May 2018.

Till date, the APY has collected Rs 3,950 crore of contribution from subscribers. The scheme has generated around 9.10 per cent compounded annual growth rate (CAGR) since inception till March 2018, it said further.

APY is offered by all the banks and post offices. Across the country, 1.60 lakh branches which include 20,000 post offices offer the services of opening APY account for their customers," the PFRDA said.

Pradesh (686,504); West Bengal (551,471); Madhya Pradesh (498,111);Rajasthan (497,962) and Gujarat (486,465).

Rural India does not have the appropriate Investors find it hard to invest regularly month after month for long number of years.

> educated or skilled workers who would now be able to aspire to become first generation entrepreneurs; existing small businesses, too, will be able to expand their activities. As on 31.03.2017, Rs. 1,80,528.54 crores sanctioned (Rs. 85,100.74 cr. - Shishu, Rs. 53,545.14 cr. Kishore and Rs. 41,882.66 cr. - Tarun category), in 3,97,01,047 accounts.

Table 5: Bank wise performance of Mudra Yojana for the financial year 2015-16.

	New Entrepreneurs		
Bank Type	No. of A/c	Disbursement Amt in ₹ Cr	
Public Sector Bank	3822226	35463.13	
Private Sector Bank and Foreign Bank	1777400	80.00.88	
Regional Rural Bank	720430	5088.39	
NBFC -MFI	6049094	10213.16	
Non NBFC-MFI	105518	142.52	
Total	12474668	58908.08	

Chart 1: Pie-Chart representing number of accounts opened for Mudra Yojana.

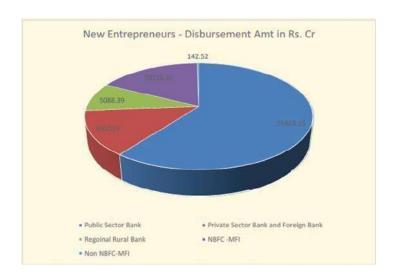
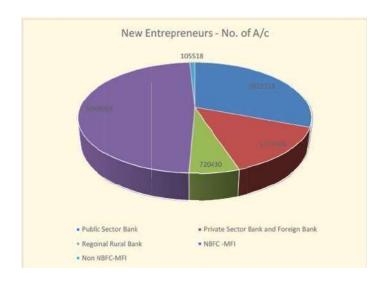


Chart 1: Pie-Chart representing amount disbursed under Mudra Yojana.



S. No.	Particulars	Sanctioned	Disbursed	O/s as on March 31, 2017
1	Banks	4318.73	4318.73	4190.19
2	RRBs	421.04	421.04	277.04
3	MFIs	1681.50	1403.00	1085.93
4	NBFC-MFIs	799.00	399.00	399.00
5	PTC-Transaction	321.37	321.37	161.71
	Total	7541.64	6863.14	6113.87

Table 6: Institution wise performance of Mudra Yojana for the financial year 2016-2017.

As seen from the table 5 and table 6, Regional rural banks have a significant amount of loan getting disbursed to first generation entrepreneurs. These entrepreneurs will

further generate the income through the business carried out by them and hence will contribute towards the economy along with the contribution of urban part of India.

Table 7: Achievements of Pradhan Mntr Mudra Yojana for the financial year 2018-2019.

Achievements Under PMMY Since Inception

Financial Year :	; 2018-2019
No. Of PMMY Loans Sanctioned :	: 16612398
Amount Sanctioned:	: 87509.21 CRORE
Amount Disbursed:	; ₹82440.87 CRORE

Last Updated on: 07/09/2018

Challenges:

There are a number of already existing financing agencies i.e. NABARD & SIDBI. There is a struggle of interest due to the various roles and responsibilities of the Mudra Bank.

Moreover, since there is no requirement of the collaterals from the borrower side, large number of accounts turned in to NPA and it becomes very difficult for the financial institutions to recover the principal amount and the interest amount for the loan disbursed to the borrowers.

Lack of information and education to the people living in the rural and urban part of India regarding the Mudra Yojana adds up to the difficulty in implementing the scheme.

Conclusion:

Financial inclusion is critical as increasing the poor's access to financial services is often considered as an effective tool that can help reduce poverty and lower income inequality. When people open a bank account, saving habit is inculcated among them. These savings in the bank account increases the availability of the funds and capital with the banking institutions. Also, other schemes introduced as a part of financial inclusion such as PMJJBY.

PMSBY, Atal Pension Yojana, PMMY will call up for the accumulation of funds with the financing institutions. All these funds are then utilized to lend it to the various sectors of various industries contributing towards the growth of the Indian Economy.

At the outset, the benefits of the financial inclusion accruing to the bankers can be summarized as under:

- The low cost deposits will offer banks the opportunity to reduce their dependence on bulk deposits from corporate, HNI's and better help in the management of liquidity risks and asset liability mismatches;
- The low cost deposits will result in increased profits with the perspective of medium to long term;
- They will be able to benefit from distribution of the cost of banking over the large population;
- Huge opportunities for the banks to cross sell asset products, micro insurance (both life & non-life), micro pension products, etc.

Benefits to users:

It is rightly said that **business opportunity** is dependent upon **access to financial resources**. Financial inclusion provides

opportunities to build savings, make investments and avail credit.

Some other notable benefits to the new users of bank accounts would be:

- Access to insurance resulting in a cushion against unplanned expenses in the form of emergencies such as illness, death in the family or loss of employment;
- Help in coming out from the clutches of moneylenders;
- Receiving social security transfers in the form of old age pensions, widow pensions, monthly aid to handicapped persons and other benefits accruing from state governments

directly into their bank accounts without wasting time in collecting the benefits in cash;

Benefits to society at large:

- Will encourage the central and state government to shift subsidies distribution form indirect system to direct in the hands of target groups by way of directly crediting their account;
- Distribution cost of subsidies as well as social security payments will get substantially reduced;

Benefits to the economy as a whole

Financial inclusion in the rural India is likely to result into number of benefits for Indian

- An avenue for bringing the additional savings into the formal financial channel boosting the collective economic resources;
- Probability of higher incomes coupled with reduction in cash economy can lead to overall economic growth;
- Better possibility of unlocking the economic potential of the people residing in rural centers;

economy as a whole. Some of the probable benefits are explained herein:

- Possibility of tracking individuals financial history; better utilization of consumers protection mechanism; high level of financial literacy;
- Chance to achieve faster growth in the country by way of including the as mainstream of the country

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Skill Development in rural India: Only Way to Save Rural India

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Abstract:

The following study attempts to analyse skill development in rural India. India is predominantly a rural country with two-thirds of the population and about 70 % workforce residing in rural areas. Traditionally, the rural economy and rural employment have been dependent on the agricultural sector. The transition in the composition of output and occupation from agriculture to more productive non-farm sectors is considered as an important source of economic growth and transformation in the rural as well as the overall economy. But the declining contribution of rural areas in national output without a commensurate fall in its share in employment means that a large portion of the overall economic growth in the country came from the capital-intensive sectors in urban areas. This means that adequate employment was not generated and the urban economy overtook the rural economy in terms of output but the urban employment was far behind rural employment. Signs of growth should be visible in changes in employment structure. This has created pressure on the urban land resulting into deprived condition of living

Though the transition to non-agricultural activities is more than welcome, there should be a decrease in the dependence of agriculture as a means of livelihood as well, to ensure that the workforce is not engaged in non-productive labour. The main reason for the sluggish and subsequently negative growth in rural employment is that non-farm rural sectors could not absorb the labour-force leaving agriculture. Factors such as the increase in reservation wage and non-availability of suitable work at that wage rate also contributed to this negative growth. Lack of appropriate skills and rising tension between labour and employer in agriculture due to the changing social relationship between them further exacerbated the problem.

The study is based on both if skill development activity is carried out in rural area for rural youth then it will provide additional employment opportunity to unabsorbed labour work force of rural India. I will present my paper on the basis of primary and secondary data.

Keywords: Rural, Urban, Economy, Skill development, employment

Background of the Study:

Rural India

In general, a **rural area** or **countryside** is a geographic area that is located outside towns and cities.

Typical rural areas have a low population density and small settlements. Agricultural areas are commonly rural, as are other types of areas such as forest. Different countries have varying definitions of *rural* for statistical and administrative purposes.

But if we talk particularly about Rural India is the area which predominantly have agriculture as the main source of income\

Based on 2012 data, India is home to the fourth largest agricultural sector in the world. India has an estimated 180 million hectares of farmland with 140 million of which are planted and continuously cultivated.

Dynamics of Rural India

As per 2011 census 68.84% population lives in rural India

• As per 2012 data India is the fourth largest agricultural sector in theworld.

Despite ever increasing urbanisation half of the population is projected to be rural by 2050

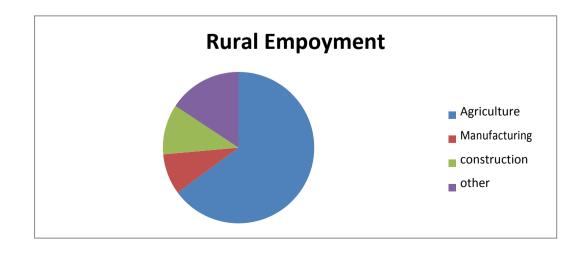
• Rural sector provides employment to 50% of population and contributes arounnd 17-18% of GDP

Current condition of Rural India

Migration of rural youth from rural to urban area in search of job AS VILLAGE DOES NOT PROVIDE OPPORTUNITY TO UNABSORBD LABOUR Indias urban population increased by 31.8% as compared to 12.18% increase in rural area. over 50% increase in urban population is attributable to urban RESULTED INTO DECLINE OF RURAL SHARE IN GDP AND EMPLOYMENT

Employment structure of Rural India

As per the survey done in rural India even if agriculture is the main source of employment there are other sectors which provides employment after agriculture in either rural or urban area are



Skill Development

Skill Development refers toan ability and capacity acquired through deliberate, systematic, and sustained effort to smoothly and adaptively carryout complex activities or job functions involving ideas (cognitive skill), things (technical skills), and/or people (interpersonal skills This skill development programme in rural India includes all activities i.e increasing the skill set with respect to agriculture to self employment. Skill development is bringing over all changes in the economic condition of rural India.

It is often felt that unplanned rural to urban migration, particularly in search of better economic opportunities, is putting severe pressure on urban amenities and forcing a large number of low wage migrants from rural areas to live in unhygienic and deprived conditions. Thus, to check unplanned migration from rural to urban areas and to improve socio economic conditions of vast majority of population in

the country, there is a need to make rural economy stronger and create employment opportunities in rural economic activities.

improvement in The economic conditions of rural households is also essential for reducing the disparity in per capita rural and urban income which has remained persistently high. This requires significantly higher growth in economy as compared to urban India. Traditionally, agriculture is the prime sector of rural economy and rural employment. The transition in composition of output and occupation from agriculture to productive non-farm sectors is considered as an important source of economic growth and transformation in rural and total economy. Several scholars have observed that such transition is taking place in Indian economy (Aggarwal and Kumar 2012; Maurya and Vaishampayan 2012; Papola 2012) but at a very slow pace.

Aim of the study:

Skill development with respect to this paper refers to handicraft, handloom, basic small works, ITI courses which can be carried on at rural level which will not only provide employment opportunity to rural youth but will make them self confident and self reliable.

Aim of the study is even if government carries out number of schemes

for rural skill development then also they are either unaware of it or they don't have any information about it. Government does not carry on any practical skill training session. These schemes are not effective to provide employment opportunities to rural youth when they do not have any kind of agricultural work. There by making them to move towards urban areas.

Objective of the study:

 Rural youth are unaware of skill development activity carried on by government of India and various training schemes related to it making them unemployed for 3 months and more.

• This unemployment is forcing rural population to move from rural area to urban area.

Hypothesis:

Ho (null hypothesis): Rural youth are unaware about skill development programmes carried on by GOI

H1 (*alternate hypothesis*): Rural youth are aware about skill development programme carried on by GOI.

Ho (null hypothesis): Skill development training programme are not carried out at rural level.

H1 (alternative hypothesis): Skill development training programme are carried out at rural level

Ho (null hypothesis): In search of job rural population is moving from rural area to urban area.

H1 (alternative hypothesis): In search of job rural population is not moving from rural area to urban area.

Research Methodology

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. The following section discusses the research methodology adopted in the present study to approach the objectives of the study. In a research paper,

the methodology section allows the reader to critically evaluate a study's overall validity and reliability. It included research questions and formulation of hypothesis, sampling, data collection, survey instrument used along with statistical techniques used for data collection.

Sample of study:

Sample comprises of small farmers, agricultural labour, from few districts of Vidarbha. Sample size is of around 40

farmers. Along with that some information were also collected from the sarpanchs of the village.

Methods of data collection:

As data was collected from less educated section data was collected in the form of close ended questions. Paper had total of 7 questions. One question was based on agricultural employment period. Second and third question was based on government run schemes which provide employment other than agriculture. Fourth question was based on the fact why do rural youth wants to

leave rural area. Fifth and sixth question was set to find answer whether skill development training activity is carried on and what views on it are there. Seventh question focused on if skill development training is imparted or carried out then what will be difficulties they will face in there set up. The data analysis was conducted using Microsoft excel software.

Primary Data:

Primary data was collected from small farmers and agricultural labours.

Secondary Data:

Secondary data was collected through net, journals, books.

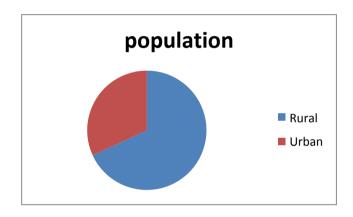
Limitations:

The research was limited to Vidarbha region. The researcher was able to collect only samples of 40 farmers.

Analysis:

As per India's demographic population at present India is the youngest country in the world

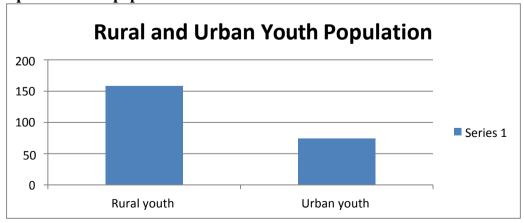
Out of total population in India 68.80% lives in rural area 31.20% population lives in urban area.



The population in the age-group of 15-34 working age group and average age will increased from 353 million in 2001 to 430 be 29 years till 2026 after which there million in 2011. Current predictions suggest may be decline.

a steady increase in the youth population to 464 million by 2021 and finally a decline to 458 million by 2026. By 2020, India is set to become the world's youngest country with 64 per cent of its population in the

Out of total 232 million youth population 158 million youths lives in rural area and 74 million youths lives in urban area. Around 68% of youths live in rural areas.



For these rural youths main source of income is undoubtedly agriculture. Indian agriculture system is such that it does not provides livelihood for 12 months. They have work in farms for about **seven months** in the year, total unemployment for more than **three months** and some kind of self-

employment for less than **2 months**. About 15 per cent of agricultural workers were "attached" to landowners and worked for them on the average for 326 days.

SOURCES OF INCOME IN RURAL INDIA AND THERE CONTRIBUTION IN TOTAL INCOME

Agriculture

Hardly 58 per cent of rural households in India are engaged in farming activity, which, in turn, contributes not even 60 per cent to their average total monthlyincomes

Animal husbandary
The two-thirds of total farm
households are engaged in animal production, but on
average, animal production contributes only 14.4 per
cent to the total household income.

Salaries and Wages

The wages and salaries contribute about one-fifth to the total household income and comprise an important income source for 46 per cent of the farm households.

country the main source of income is agriculture, but it adds barely 60% of total income. The other source of income which they add to their household is wages ,Animal husbandry but still they are unable to meet there ends and rural economy is not self sustain to absorb unutilised labour this has resulted into rural to urban migration in search of job

Features of Rural to Urban migration are:

FEATURES OF RURAL TO URBAN MIGRATION

Geographical constraint results into limited economic activities.limited economic activites results into less

Population increase is insufficiently met by economic opportunities which lead to increase in mobility of the rural

Village economy is mainly based on agriculture and people without agricultural land find hard to sustain as there are hardly any other economic activities.

As per census report, rural to urban migration increased from 42% in 2001 to With all these current features of rural economy it became important for Government of India to adopt some measures to reduce rural urban migration, absorb unutilised labour within the rural area itself and increase there per capita income of rural household for this government came

up with number of plans and schemes in every budget and 5 years economic plans with every year increasing budget on these schemes which will provide employment to unutilised labour and increase per capita income.

GOVERNMENT SCHEMES FOR RURAL POOR DEVELOPMENT

"Mahatma Gandhi National Rural Employment Guarantee Act", MGNREGA), is an Indian labour law and social security measure that aims to guarantee the right to work.

It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members "Transform rural poor youth into an economically independent and globally relevant workforce". It aims to target youth, in the age group of 15–35 years. DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural

PMKVY

The objective is to enable a large number of Indian youth to take up industry-relevant skill training that will help themn

DIKSHA

All the wealth of the world cannot help a Indian Village if they are not trained tohelp themselves. Under this portal training is given to make person employed for

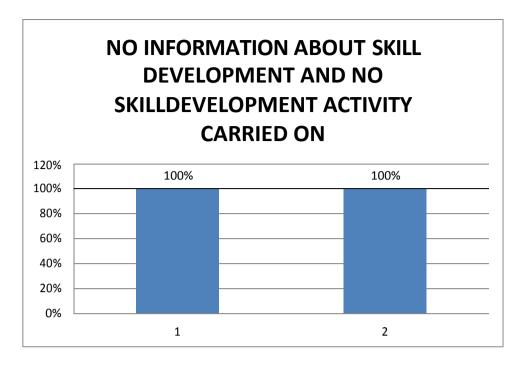
From all the above schemes that are depicted In above figure all of them focuses on providing additional employment to rural household other than agriculture. How efficiently these schemes are working?

On figures they all are wonderful basic reason being increased rural population and diversified India. But when survey was made for this paper the results were as:

Primary Data Analysis:

But as per the primary data collected in rural area which was 7, close ended questionnaire collected from rural area of Vidarbha regarding skill activity scheme carried out .The results were very astonishing.

Of 50 samples 100% did not know anything about skill development



From all this research work we can conclude that farmers are either unaware, these schemes do not reach to the village level, but if some kind of skill development activity is carried on them for rural level

then it is definitely going to add to there household income. Will decrease pressure on urban land leading to overall development of rural economy, making it more self sustained.

Secondary Data

After analysing secondary data which represents various schemes run by GOI is benefitting the rural farmer.

Sectoral share in NDP Share in rural NDP (at current prices) 1970 to 2012(per cent)

Year	Agriculture	Manufacturing	Construction	Services
1970-71	72.4	5.9	3.5	17.1
1980-81	64.4	9.2	4.1	20.6
1993-94	57.0	8.2	4.6	26.8
1999-2000	51.4	11.1	5.6	28.6
2004-05	38.9	11.5	7.8	37.3
2011-12	39.2	18.4	10.5	27.0

Share in rural employment

Year	Agriculture	Manufacturing	Construction	Services
1972-73	85.5	5.3	1.4	7.3
1983-84	83.6	6.2	1.3	8.8
1993-94	78.4	7.0	2.4	11.4
1999-2000	76.3	7.4	3.3	12.5
2004-05	72.6	8.1	4.9	13.9
2011-12	64.1	8.6	10.7	15.5

Note: Shares do not sum up to 100 due to exclusion of some minor sectors

During the period 2004-05 to 2011-12, agriculture sector witnessed revival and registered impressive annual growth rate of 4.27 per cent. Similarly, non-farm sectors growth accelerated to 9.21 per cent. Based on acceleration in growth in agricultureas well asnon-farm sectors, this period is termed as the "period of economic acceleration". Annual growth in the overall rural economy during this period was 7.45

Within non-farm sectors the growth in services sector output decelerated to 3.48 per cent after 2004-05 as compared to 8.55 per cent growth during the preceding decade. On the other hand, manufacturing and construction sectors witnessed impressive growth of 15.87 and 11.49 per cent, respectively between 2004-05 and 2011-12. Consequently, in these seven years the share of services sector declined from 37.3 to 27.0 per cent whereas the share of manufacturing in rural economy increased from 11.4 to 18.4 per cent and construction

Employment increased at a much lower rate compared to output and it even declined in the wake of high growth in output post 2004-05. The main reason for sluggish

per cent. It is worth pointing that the period 2004-05 to 2011-12 witnessed much higher increase in agricultural prices compared to non-agricultural prices and growth rate in agriculture and non-farm sectors at current prices was almost the same. Therefore, the share of agriculture in rural NDP at current prices did not decline further and stood at marginally higher level of 39.2 per cent in 2011-12 over the year 2004-05.

sector share increased from 7.8 to 10.5 per cent. Growth pattern in various sectors reveal sizable diversification of the rural economy towards non-farm sectors. From economic development point of view, similar trend and pattern should be reflected in the employment. This was examined from employment data in successive NSSrounds corresponding to the years for which data on rural-urban distribution of national income was availableshows that rural employment and output followed different growth patterns

growth followed by negative growth in rural employment is that non-farm rural sectors could not absorb the labour-force leaving agriculture. The results presented in Table

Growth Rates of Employment (usual status)

Year	Agriculture	Manufacturing	Construction	Services	Non –Farm sector
1973-94	1.72	3.55	4.82	4.51	4.22
1994-05	0.74	2.79	8.32	3.25	3.70
2005-12	2.04	0.67	12.09	1.35	3.65

The above table imply that employment elasticity in rural areas declined over time and has reached the negative range after 2004-05. The employment insensitive growth raises serious concerns over the capacity of the rural economy to provide productive jobs to the rising population and

But as my study is restricted to vidarbha region, the same thing can be seen from the primary data collected that rural economy is unable to generate the required jobs and hence job needs to be created through self

workforce moving out of agriculture. Among non-farm sectors, deceleration in employment growth was experienced in manufacturing and services sector; but construction sector witnessed sharp acceleration in employment expansion with the passage of time.

employmenti.e skill development. The biggest example that I can quote of Self employment through skill development can be seen in rural area of Gadchiroli.

Sanjay Gandate-Pearl maker in Gadchiroli– Nakal affected- Area having less cultivation:

If you read the story of this pearl man who took a small training of Oyster cultivation started cultivating Oyster with experiments. He started initially with small tank of 10 by 10, now he cultivates around 3000 oysters which take around 18-20 months for

cultivation. Each pearl gives him return of 2000\- to 3000\- .He carries on farming in his 3 acres of ancestral land for 6 months. Every year this oyster cultivation is adding additional income to his family. That too a considerable income

Suggestion

- Government should carry on skill development activities to bring additional income to poor farmers.
- If skill development activity is carried on through PPP model (i.e public, private partnership) model.
- Skill sets should be designed in such a way that skill sets are imparted to them with school education. Because rural area has maximum number of school dropouts.
- As many as 15.3% of children aged 15-16 years were out of school, compared to 4.6% of 11-14 years old children. Majority

of out-of-school children in the age group 15-16 years (13.5%) were dropouts, according to ASER 2016 survey.

- Rural students who go for higher education are very few because of number of constraints and biggest is financial constraint.
- If we compare geographical constraints of rural area then also certain activities likeMoti Culture, Honey Bee Making, herbal medicines can be made.
- Population increase has leaded to over utilised economic resources, but if

additional benefits are added then it will provide additional employment.

- But things does not end with skill development training the basic difficulty that they have in set up is capital, market and management.
- If we consider capital in detail then government can work out on it on the basis of subsidy or as KVIC works.
- Market for these products should be made at tehsil or taluka places because it is difficult and expensive for farm labour to come at urban places.
- As I previously gave suggestion of PPP model for set up of skill development training similarly if corporates are given some responsibility of marketing these

products then it is definitely going to help rural population .eg CSR is applicable in some way model should be designed so that corporate can help these skilled workers to earn money through there self employment.

- Management is one more issue but is minor as compared to other two issues management is earned through experience.
- Its my sincere suggestion that government should carry on certain skill development activity to make farmers more self sustained, self confident.
- Capital for Skill development should be made available through micro finance at minimised rate
- Pressure for such skill development should be on Gram Panchayats.

Conclusion:

Though share of rural NDP is increasing but share is coming more from urban area, i.e from those populations which are migrating from rural to urban area. Construction industry has shown boom in the employment of rural youth over period of time but this is not the solution to absorb unemployed rural youth. Village economy should be boosted to absorb unutilised labour, for this skill development is the only solution because we cannot change geographical constraint, cost

of living index, increase in farm land etc. to overcome all these what we can do is provide additional employment through skill development. Skill development should be planned in such a way that right from training to sale of self prepared goods should be done in smooth way. This can be achieved through PPP model. People should be made aware of these schemes and training should be given.

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META-ANALYSIS OF LEADERSHIP STYLES AND FOLLOWER'S PERFORMANCE : EMPIRICAL STUDIES SAKSHI SHARMA

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Abstract:

Numerous studies are increasing on the upshot of leadership in diverse organization, as it is a leader attitude which assist in the realization of the follower's aspirations, which further marks a great performance. Universally leadership has been a substance of discussion with the augmented intricacy and transformation in actions for accomplishing goals. Paper attempts to do meta-analytic research of coefficient correlation effect among employees/followers performance and leaders style. This descriptive paper embraces solitary fresh and latest papers of years 2010 to 2018, altogether, 108 studies were thoroughly analysed; the inferences are based on 20 studies providing the best evidence, based on autonomous samples over 56 key effect sizes, only 43 positive effects were included. This research has used both the fixed-effects modal (with the point estimate value of .0489) and random-effects (value of .0421). To present correlation coefficient which is 0.036 is the minimum effect with 115 sample size and 0.925 the maximum effect with 194 sample size. To identified the statistical significance among the measured moderator variables, only the sampling region was used. This study is general in nature including all the leadership styles without specification.

INTRODUCTION:

The purpose of this meta-analysis was to synthesize quantitative research studies of leadership styles and employees performance available from September, 2010 through, 2018 in direction to examine the coefficient co-relation amongst these two variables. As it is important to discover and quantify the degree to which variables in

the dataset are dependent upon each other. The trials of surviving with today's ambiguous corporate culture had laid organizations on the toes to scuffle meant for existence in the hotness of rivalry. The driver of these kind of tactical move is the leader's leading styles, where they are likely stimulus subordinates in achieving executive goals through lifting the employee's (followers) performance. Shafie et al. 2013 "explicates the relevance of leaders styles in the company and exclusively on humanoid, they are apparently the prime forte of every company". Generally its employee, who nurture the life of the

organizations with their managers to survive in the market. It is imperative to provide workforce the proper path and emotional fulfilment to get the finest from them, this way can solitary come from a good leaders. it is possibly the utmost explored organisational factor that has a probable effect on employees globalization performance. The transformed the ecosphere into a small global township; a community in which there is an eternally high brook of disputations and competitions among organizations. So, here leadership is identically a critical for companies in realizing their conventional purposes, which need to understand suitably. Diverse leading styles carry, diverge significance going over or unintended impact on the employee's attitude or view points and It's a evident in literature that no single styles impact positively to all sector employees. All leadership style are successful in their account ofrelation with the followers but might be one

leadership style is effecting positive in employees performance, same can affect negative in another case, depending on the nature of followers, organization culture and the situation. Subsequently corporations endeavour to quest a prodigious leaders, can lead them to victory, endless pains have raised out by scholars to detect how great leaders activate. The triumph of any company is dependent on supervisor / leader's aids and style to optimise the foremost organizational resources that's human capital and further to realizes the status of workforces in attaining the goals. Plentiful pragmatic evidences has

verified that leader's behaviours influence their followers performance and it will grieve if neglected in direct proportion. Thus the writer intention to confer whether different styles of leadership styles ensures and stimulate the followers (employees) for developed performance or not. This meta-analysis will conclude the overall relation effect size of both the elements including all sub- variable of employee performance without any categorization. We will discuss in short about the types or sub variables of leadership styles and performance on the basis of which this research has been

Concluded: Leadership styles:

Leaders espouse several styles in direction to persuade and arouse the personnel and through this they can better envisage the success of the organization. Following are few on the basis of which analysis was conducted. Autocratic style: - This style believes in giving directions without elucidation, and expect subordinates to follow them without any query. Such style is effective at the time of crisis of experts team or emergency situation., Consultative -Leader by building trust consult the team associates to give their fair suggestions and ideas, there we follow such style, nonetheless the leader still have the ultimate say. Participative –To develop ideas, leader uses group decision making tools, and ensures that each follower's voice is heard equally before making any decision as this style focuses on group problem-solving and brainstorming., Charismatic style- this style subject as reorganizing on dedication to the excellent sacredness, bravery character of an individual person, it's a divinely inspired gift., Authentic – Such leaders walked the talk and practised what they preached like corporate leaders ,it the capability to lead from front with morals and ideologies and over equality, faith and transparency., Democratic - Lewin, Lippitt, and White (1938) such leaders believes in teams work by giving a satisfaction to followers as they

believe they are a part of decision, specially, when period is more and the issues involved required an expert intelligence, it aids in appreciating the unseen potential amongst the members, stimulates and affords them a sense of belonging and endorses fraternity Transactional Leadership. In the late 1970s, leadership theory investigations curved to expand organizational performance, where such managers started leading over definite incentives and encourage by an exchange of one for another (Bass, 1990), Laissez-faire -This is a free-ruin style where followers gets a lot of freedom to do their labor, specifically when working with highly skilled, motivated, and intelligent team, here, the leader delegates the right tasks to the right person ,Transformational Leadership- This new slant of leader works to fulfil the ideals and expectations and desires of groups into a vision, and then inspire and permit them to chase those dream, Bureaucratic leaders: leaders follow instructions such meticulously, and confirm that followers also does actions exactly.

Employee Performance: Performance is demarcated as effort outcome and exhibition of duty consciousness in accord with position in company. Author (2018) Hakala stated that performance dimension is an continuous signal for all officials and their subordinators including key indicators like cost-

effectiveness, quantity, timeliness, quality, edification and training, job experience, and career progress. (2011) Tandoh specified that, the performance of the worker peaks for the existence and victory of the firm. Employee performance, which included executing defined duties, extra efforts, satisfaction, dependability, effectiveness, meeting targets, team input, and attaining departmental goals. It has revolute, hooked on a topical matter in recent corporate world, to such a extend that officialdoms established an exceptional attempt to measure & control it. Armstrong and baron, (1998), Hernandez et al, (2011), Mahdi et al (2014), Asrar-ul-Haq and Kuchinke, (2016), Yang and LIM, (2016), employee performance also include factors like performance improvement, career development, interactive skills, punctuality and productivity. So it's clear that no define framework is there for performance of employees but the above mention dimensions are widely notified factors of employees performance as per prior literature.

Meta-analysis assimilates the quantifiable verdicts from distinct but alike papers or studies & offers the total effect of interest in the arithmetical/ numerical form as per Petrie et al. in 2003. General Ideologies to sum up is a size of effect state towards scale of result / effect detected in a paper or research study," be it a extent of a variables relationship or the state of "variance" among set "means". As we can find numerous unlike metrics to measure/ quantified effect (size) like the "Pearson" product-moment "correlation- coefficient" as (r); odds ratios, risk rates, risk differences and the effect-size index, d;. (Law, Schmidt &

Hunter, 1994) Among all the utmost used is correlation coefficient and so is the focus of this particular study. here, the elementary code estimates distinct research / studied "effect" sizes, alter them to a communal metric & after then +syndicate it to gain an "average" [effect size]. Here, the studies are classically weighted in the precision of the impact size delivered i.e. "sampling precision", sample size as a weight is a way to realize that size. Subsequently the mean effect size get premeditated, than it is stated in footings of "Z score"-standard normal deviations through dividing(/) with the "standard" error of "mean". For each study, collected meaningful results were traced, analysed, and potted in positive relationship. Similarly, the coded leadership styles and employee performance variables per study, across the studies were sought. This will conclude that constructive effect sizes specify growths in influence all time, negative effect sizes shows deterioration in influence, and symbolize effects steadiness persuasion. It's been noticed as "metaanalysis" is assumed by way attempting mode to {determine}basically the factual result/ effect "sizes" by combining effect sizes from individual studies, to conceptualise this process, it can be done with two ways fixed & random effects models. In our study we have designed both the effects as, the conceptualisation of fixed effect assumes as "Result/effect" size in the population are static but then again unidentified (constants) while in random it will vary in accordance.

REVIEW OF LITRETURE:

The pragmatic meta-analytic measures of the existing literature, testing the leadership, this intricate the quantification of the variance in correlations between leaders style and performance that was explained by sampling error. This procedure of rational generalization was used with the 15 articles identified by R. D. Mann as inspecting the relationship between personality traits and

leadership by merging with 9 consequent studies in an further set of meta- analyses. This was likewise used to determine where moderator variables should play a serious part in future research. Along with these, numerous theoretical notes and reconceptualizing proposals are presented. Meta-analysis of 45 researches of leadership styles concluded that female leaders stood

more transformational in comparison to male leaders. Examines of 54 experiential studies panel alignment comprising "samples" along with n=(40,160) & 31 practical research studies of "panel leadership" construction of samples (69) & (12,915) N & the associations with every firm/company "fiscal performance" was also conducted which relying upon the firm size, the features of the fiscal performance pointer, and innumerable operationalizations of panel composition provide little signal of organized supremacy structure/monetary performance relations.² Here, the paper was created on 117 autonomous samples over 113 prime studies, showed that transformational leadership was completely interrelated to the performance of individual-level follower across norms, with a solider rapport with contextual performance over task performance³. Conclusions of the connection among four traits i.e self-esteem, comprehensive self-efficacy, locus control, and emotional constancy with work performance.4. Study gave a complete investigation regarding the "full- range" of , "transactional", & "transformational" "laissez-faire" leadership with the outcome depending on "626" correlations (effects) comprising of 87 bases exposed an global validity aimed to "transformational" style is of (.44) and rationality widespread over longitudinal and multisource designs.⁵ we used fixed and random effects model for test of homogeneity and heterogeneity, the fixed effects is presumed that entire studies derived from a communal population, and that the correlation coefficient is not suggestively diverse in between the unlike trials. Here the supposition get verified thru "Heterogeneity test", if "result" yields a low value "P"(P<0.05), FE model will not get acceptable, so random effects model gets more aptness, where the both random variation in the studies and amongst the dissimilar studies will be merged. Hedges-Olkin (1985) technique is also cast-off for conniving the ("weighted" "summary" "correlation" "coefficient") through the model i.e [fixed effects], by means of a "Fisher" Z. According to Der Simonian and

Laird, 1986). J. Hunter et al (1982) following the (heterogeneity) statistic is unified to compute the (correlation) coefficient in the RE Model.

"Fiedler" & House in 1988 summarised "leadership" as the furthermost explored "variable" which gave a probable influence on [(Maritz in1995] along with Ristow, et al. in1999 worker's performance. Cummings and Schwab(1973) and Kirkpatrick and Locke (1996) acknowledged almost 35 studies commentary (+) relationships amid both. Performance is simplified like the success, execution, carrying out, working out of everything well-organized or assumed. (2010)significantly Armstrong had prejudiced by leader's "style". In 2011, Walumbwa said that (leadership) plays imperative portions/ "role" to certify the "surge" individual organizations & performance "Gul et al, 2012". Miller et.al., (2007) stated about ROI as not a return on "investment" but return on" individual", which figure out, that leaders style can only be calculated on just 'how the employees performed" with degree of effectual & creative. The association amongst Leadership then performance is reputable extensive attention Gadot, (2006) As its appropriate for manager who practices it and it's not essentially somewhat distinct is born thru and can do nothing to modification. An executive could alter his style, but if the style he reveals in going to makes him an effective leader, it cannot be a insincere. Efficacious managers/leaders derive in all forms and magnitudes and have dispositions, outgoing and friendly; or introverted and taciturn. Some are even nearly invisible, which is rigid one to bring off, but there are those who can make it work. But all fruitful managers have a wisdom of the relevance of style who trusts in optimum exploitations through employees performance. This study has used a statistical system by which evidence from different independent research papers, articles, thesis, dissertations are assimilated. As the verdicts of this paper, a assortment of leadership styles has impact the act of followers. Broad researches had been

accomplished, previously to have the "capacity" to discriminate efficacious leaders styles, which bring performance of work. Many investigation have initiated that ground breaking "leadership" & a prodigious

agreement all the more exclusively its "charm", "individualized" thought and scholarly incitement, as a dense indicators of the (work performance) at (individual and organizational level).

*A meta-analysis comparing women and men. By Eagly, Alice H., Johannesen-Schmidt, Mary C., van Engen, Marloes L. Psychological Bulletin, Vol 129(4), Jul 2003, 569-591.

^{2*}© 1998 John Wiley & Sons, Ltd. Dan R. Dalton , Catherine M. Daily , Alan E. Ellstrand , Jonathan L. Johnson 1998.

^{3*} Transformational Leadership and Performance Across Criteria and Levels: A Meta-Analytic Review of 25 Years of Research ,Gang Wang, In-Sue Oh, Stephen H. Courtright

^{4*} Relationship of core self-evaluations traits—self-esteem, generalized self-efficacy, locus of control, and emotional stability—with job satisfaction and job performance: A meta-analysis. By Judge, Timothy A.,Bono, Joyce E. Journal of Applied Psychology, Vol 86(1), Feb 2001, 80-92

^{5*} Transformational and Transactional Leadership: A Meta-Analytic Test of Their Relative Validity. Judge, Timothy A.,Piccolo, Ronald F. Journal of Applied Psychology, Vol 89(5), Oct 2004, 755-768

RESEARCH METHODOLOGY:

Meta-analysis is based on random A. selection of various types of leadership styles diverse variables of employee performances. To get a large sample size and effective consequences in general, an widespread literature hunt was done by picking modern studies available from 2010 to 2018, initially using the keywords leadership styles and employee performance. Researched was conducted with the help of large number of analysed papers, articles, and book & recent academy of management, as well as the reference lists of other connected meta- analyses on the same topic. Further, a manual exploration was done thru relevant journals articles, including the Indian journal of industrial relations the institute of social sciences, international journal of scientific

B. This is a descriptive research design, which surveyed the assemblage of leaders styles to declare among which styles are utmost interrelated with emerging, mounting & reinforcing corporate. An expressive study relies on diverse styles of leadership & their effects on performance. In command to state the method of enquiry that essential to be intricate into the meta-analysis, an in-depth exploration in relation to leaders styles was done over Google Scholar databases. The

and research publications and the search yielded 43 potential research papers thesis, which were revised meant to meet the exact insertion criteria conversed in paper. Submission of these measures lead to ultimate sample of 20 studies with 43 independent effect sizes. All comprised in the evaluation was coded in order to the moderator variables described above as well as wide-ranging study features. Computer-based information quests were directed by the terms leadership style as well as leader and employees, "leadership" when matched with words such as "followers / employees performance". These keywords were examined in the subsequent data bases, psychological abstracts, dissertation and national and international journals.

most impactful thing about the analysis is that it is based on the very new and latest studies from 2010 to 2018. So definitely the fresh approaches will outlooked in this study. Moreover, this design had only covered the correlation coefficient effect to make it large in sample with and random and fixed size effect. As other effects were not that legible access in good quantity.

Leading executives might alter the a. leaders behaviours to nurture dependents in creating high job performance by applying the upshots in practice. This study relevance is scattered across countries and across industry and it has no culture or geographical barriers, companies HRM functions can be operated very well by focusing on these results for the development in employee's. As this analysis has comprised of no of industries Kampala district such as council (Administrative firm). **Business** Organizations in "Federal Capital Territory" (Abuja Nigeria), Zenith Banks in Lagos state (Bank of Africa, Kenya), private companies and governmental agencies in Malaysia., Ghana Atomic Energy Commission, Public Sector, "Fenner (India) Ltd"., "Madurai, Hindustan Lever Ltd"., Pondicherry,

For vivid drives, [1] Year [2] Source (like" Journals Article", published thesis, of each account as well as "sample" alignment and [3] the country in which the study was directed. [4] sample size [5] Name of the authors; [6] type of Industry was examined through table. Here analysis of both the fixedeffects or random-effects model has presented through coefficient correlation with the minimum effect of 0.036 p value (115) sample size and max effect of 0.925 value with (194) sample size. The taken studies are relatively very new so the outlooks of the result can easily be used for near 10-20 years. Manifold effect sizes from solitary studies, few yielded more than 1 effect size, as more

"Solamalai Automobiles Pvt. Ltd", "Madurai and TVS (India) Pvt. Ltd"., Madurai, Jewellery industry in Malaysia, telecom Sector in Pakistan, Small and medium enterprises in Cameroon, Chittoor Sugar factory (South India), PT. PG. gorontalo, KPMG SMEs (Kenya), Pakistan banks, Kaffa Zone higher public educational institutions, Small-Scale businesses in Cavite, Philippines, PT. PELNI, a prominent government-owned marine transportation company. Etc. Fraternity like banking, education, health, hotel, hospital, Tourism and Hospitality ,real state, SME's or any other sector where effective relation of employees and their supervisor is required this will be a great support in their progress.

than single kind of leadership style was assessed. This study has approached extensively used data across worldwide without any geographical and/or cultural restrictions except the time period excluding the old studies. Reference and citation databases searched through keywords like leadership style and employees performance and goggle Search software used. At the last in the references there is a list of citations included in synthesis, examined for relevance. There were 17 papers of which effect size could not be calculated and that was excluded from criteria, this also comprised of exclusion where the effect size was negative in coefficient correlation.

D: META-ANALYSIS

Table 1: (Appendix no: 1)Summary of studies: The below items were coded from each studies in the table: (a) (a) code of the study (b) title of the study (c) year of publication; (d) effect size of correlation coefficient (e) Sample size (f) source of publication from thesis. (g) Name of the authors; (h) Country where the study

conducted (i) kind of Industry/ organization (educational, governmental, business or social service, other like health care, SME's where the study conducted;. The outcomes of correlation analysis proposes that leadership style has noteworthy relations with "performance" giving maximum effect size of 0.925.

Table 2.1: Fixed Model, supposed, those paper/studies stake a shared/(common) true effect, & "summary" effect is an approximation of (common) "impact size". Here, point estimate value is 0.489. To determine the heterogeneity Cochran's Q was calculated as 1197.275 (p

<0.05) which shows the significant heterogeneity among the reviewed studies. Hence the fixed effect model does not provide the appropriate results. The I² was calculated as "96.492%". "Q" as the weighted "sum of squares" on the "uniform" scale & testified with a (P) value where low "P" value

signifying occurrence of ["heterogeneity"]. Test is identified as low supremacy to spot "heterogeneity" & this proposed to adopt the value "0.10" as a (cut off) for "significance" by [Higgins et al., 2003]. Contrarywise, q has full power for "test of heterogeneity" if the studies no is large. "I² % percentage of pragmatic total variation across papers studies that are due to real heterogeneity rather than chance. It is intended as "I²" = 100% x (Q - df)/"Q" where Q is Cochran's "heterogeneity" statistic and (df) the "degrees of freedom".

Model		Effect size and	Test of null hypothesis (2- Tail)			
	Number of Studies	Point estimate	Lower limit	Upper limit	Z-value	P-value
Fixed	43	0.489	0.471	0.508	43.234	0.000

Table 2.2: Test of Heterogeneity in fixed modal

	Test for Heterogeneity						
Q-value	df (Q)	P-value	I-squared				
1197.275895	42	0.000	96.492				
Inference		Heterogeneity	y is present				

Table: 2.3

Model		udy	Statistics for	each study	,			Correlation and 959
			Correlatio	Upper limi	Lower lim	Z-Value	p-Value	
	1_1		0.262	0.405246	0.106198	3.252414	1.14E-03	
	1_6		0.513	0.622115	0.384336	6.871997	6.33E-12	
	1_7		0.359	0.491012	0.210871	4.555575	5.22E-06	
		2	0.827	0.856499	0.792116	22.76196	0	
	2_1		0.801	0.834531	0.761558	21.27149	0	
	3_1		0.783	0.824747	0.732765	17.43154	0	
	3_2		0.159	0.271763	4.19E-02	2.65444	7.94E-03	
	4_1		0.443	0.59244	0.264087	4.540342	5.62E-06	
	4_3		0.479	0.621316	0.30609	4.976565	6.47E-07	
		5	0.161	0.293192	2.28E-02	2.279577	2.26E-02	
	6_1		0.4	0.54049	0.237809	4.582464	4.60E-06	
	6_2		0.322	0.47389	0.151503	3.61143	3.05E-04	
	6_3		0.263	0.422332	0.087902	2.913234	3.58E-03	
	7_1		0.427	0.591247	0.228744	4.003331	6.25E-05	
	7_2		0.031	0.249021	-0.19001	0.272111	0.785537	
	7_4		0.046	0.263058	-0.17549	0.403933	0.686262	
	8_1		0.581	0.697787	0.434124	6.539356	6.18E-11	
	8_2		0.241	0.417648	4.68E-02	2.421199	1.55E-02	
	9_1		0.173	0.501982	-0.19972	0.908067	0.363843	
	9_2		0.094	0.439389	-0.2756	0.489885	0.624216	
	10_1		0.8	0.845059	0.743658	15.38057	0	
	10_2		0.749	0.804299	0.680839	13.58943	0	
	10_3		0.82	0.860901	0.768568	16.19544	0	
		11	0.762	0.829386	0.67276	10.59324	0	
	11_1		0.28	0.440524	0.102126	3.044541	2.33E-03	
	11_2		0.166	0.338812	-1.76E-02	1.773188	7.62E-02	
	11_3		0.059	0.239523	-0.12547	0.625123	0.53189	
	11_4		0.036	0.217676	-0.14809	0.381153	0.70309	
	11_5		0.288	0.447511	0.110729	3.136633	1.71E-03	
	12_1		0.283	0.393473	0.16447	4.56322	5.04E-06	
	12_2		0.315	0.422761	0.198455	5.114468	3.15E-07	
	12_3		0.269	0.380589	0.149689	4.325527	1.52E-05	
	13_1		0.7	0.783098	0.592344	9.137578	0	
	13_2		0.15	0.32495	-3.49E-02	1.592363	0.111303	
	14_1		0.215	0.385189	3.07E-02	2.280245	2.26E-02	
	14_2		0.243	0.410066	6.02E-02	2.588778	9.63E-03	
	14_3		0.154	0.330122	-3.25E-02	1.620701	0.105082	
		15	0.25	0.359463	0.13375	4.1421	3.44E-05	
		16	0.925	0.942994	0.901614	22.42473	0	
	18_1		0.221	0.355764	7.72E-02	2.989535	2.79E-03	
	18_3		0.048	0.192909	-0.09896	0.63909	0.522765	
	19_1		0.374	0.50405	0.227366	4.765667	1.88E-06	
		20	0.357	0.536879	0.146074	3.234115	1.22E-03	
Fixed			0.489486	0.507721	0.470812	43.23368	0	

For more clear picture we can refer to Forest plot of fixed effect modal in appendix.

Figure: 2.4

Since the fixed effect model shows significant heterogeneity among the studies chosen for research. Hence the fixed effect weighted mean of correlation cannot be considered as good fit for the data. So we have to move for testing the goodness of fit for Meta- analysis. The "random" effects model

inclined to spring a further conventional estimate, but the outcomes from both models typically approve at time of "No heterogeneity". & when "heterogeneity" is existing the "random"- "effects" model should considers as a ideal model.(mentioned above)

Table 3.1: Random effect Model:

	Meta-analysis								
Model	E	Test of null hypothesis (2-Tail)							
	Number of Studies	Point estimate	Lower limit	Upper limit	Z-value	P-value			
Random effects	43	0.421	0.308	0.522	6.731	0.000			

Another prospect is that the population "effect" sizes differ randomly from study to study. all study derives as of a "population" i.e. expected to get the "effect size as "diverse" to other-papers / study in the meta-examination. Here, population effect/ impact magnitudes being assumed as the sample from a "universe" of likely impacts / effects known as heterogeneous case(a superpopulation).

Table 3.2 (Test for Heterogeneity)

Test for Heterogeneity - Random effect							
Q-value	df (Q)	P-value	I-squared				
33.366	42	NS	0.000				
Inference	Heterogenei	Heterogeneity is not present					

 I^2 - negative values if stands (= to zero), that I² emanates between "0% and 100%". Here (value) of "0" i.e 0% displays [No observed] "heterogeneity", & "larger values" display cumulating or increasing "heterogeneity". In this study the overall effect size was also calculated as 0.421 using random effect model. The Cochran's Q was calculated as 33.365 (p >0.05) which is statistically insignificant. The I² was calculated 0.00%. Since the random effect model shows insignificant heterogeneity among the studies chosen for research. The random effect model is a good fit for Meta-analysis. Hence the random effect weighted mean of correlation (0.421) can be considered as estimated mean correlation for phenomenon under study. We accounted for erraticism in heterogeneous effect sizes by linking them to the attributes of the studies ,when homogeneity is absent. The reporting tests of models also contain the mean "weighted" impact size of respective literature / class, intended with to each impact "effect"- size [weighted] by the mutual of their variance, & an hint of whether this mean, differed "significantly" from (0.00)value by indicating exactly [no sig]. "difference".

As projected, the fixed- effect investigation spotted that heterogeneity of (43) effects is significant (Q = 1197.275895, df = 42, p < 0.000), with an I² of 96.492. which confirmed further examination by applying the "random-effect model". In the above table as shown, the coded studies

account 42 independent effect sizes amid leadership styles and employee performance, based on a total sample of 6521. This inclusive analysis shows styles of leadership is strongly and positively related to performance

Table: 3.3

Model	Study nam	Statistics fo			Correlation		
		Correlati o	Upper limi	Lower limi	Z-Value	p-Value	
	1_1	0.262	0.405246	0.106198	3.252414	1.14E-03	
	1_6	0.513	0.622115	0.384336	6.871997	6.33E-12	
	1_7	0.359	0.491012	0.210871	4.555575	5.22E-06	
	2	0.827	0.856499	0.792116	22.76196	0	
	2_1	0.801	0.834531	0.761558	21.27149	0	
	3_1	0.783	0.824747	0.732765	17.43154	0	
	3_2	0.159	0.271763	4.19E-02	2.65444	7.94E-03	
	4_1	0.443	0.59244	0.264087	4.540342	5.62E-06	
	4_3	0.479	0.621316	0.30609	4.976565	6.47E-07	
	5	0.161	0.293192	2.28E-02	2.279577	2.26E-02	
	6_1	0.4	0.54049	0.237809	4.582464	4.60E-06	
	6_2	0.322	0.47389	0.151503	3.61143	3.05E-04	
	6_3	0.263	0.422332	0.087902	2.913234	3.58E-03	
	7_1	0.427	0.591247	0.228744	4.003331	6.25E-05	
	7_2	0.031	0.249021	-0.19001	0.272111	0.785537	
	7_4	0.046	0.263058	-0.17549	0.403933	0.686262	
	8_1	0.581	0.697787	0.434124	6.539356	6.18E-11	
	8_2	0.241	0.417648	4.68E-02	2.421199	1.55E-02	
	9_1	0.173	0.501982	-0.19972	0.908067	0.363843	
	9_2	0.094	0.439389	-0.2756	0.489885	0.624216	
	10_1	0.8	0.845059	0.743658	15.38057	0	
	10_2	0.749	0.804299	0.680839	13.58943	0	
	10_3	0.82	0.860901	0.768568	16.19544	0	
	11	0.762	0.829386	0.67276	10.59324	0	
	11_1	0.28	0.440524	0.102126	3.044541	2.33E-03	
	11_2	0.166	0.338812	-1.76E- 02	1.773188	7.62E-02	
	11_3	0.059	0.239523	-0.12547	0.625123	0.53189	
	11_4	0.036	0.217676	-0.14809	0.381153	0.70309	
	11_5	0.288	0.447511	0.110729	3.136633	1.71E-03	
	12_1	0.283	0.393473	0.16447	4.56322	5.04E-06	
	12_2	0.315	0.422761	0.198455	5.114468	3.15E-07	
	12_3	0.269	0.380589	0.149689	4.325527	1.52E-05	
	13_1	0.7	0.783098	0.592344	9.137578	0	
	13_2	0.15	0.32495	-3.49E- 02	1.592363	0.111303	
	14_1	0.215	0.385189	3.07E-02	2.280245	2.26E-02	

1	14_2	0.243	0.410066	6.02E-02	2.588778	9.63E-03	
1	14_3	0.154	0.330122	-3.25E- 02	1.620701	0.105082	
	15	0.25	0.359463	0.13375	4.1421	3.44E-05	
	16	0.925	0.942994	0.901614	22.42473	0	
1	18_1	0.221	0.355764	7.72E-02	2.989535	2.79E-03	
1	18_3	0.048	0.192909	-0.09896	0.63909	0.522765	

	19_1	0.374	0.50405	0.227366	4.765667	1.88E-06	
	20	0.357	0.536879	0.146074	3.234115	1.22E-03	
Random		0.42106	0.522459	0.307918	6.730996	1.69E-11	

For more clear picture we can refer to Forest plot of Random effect modal in appendix.

Figure: 3.4

E. DISCUSSION:

We meta-analyzed how and under which style leadership impact employees performance, results appear first displays that leadership had a considerable positive impact on employees performance. This general effect of "leadership" approves past prerogatives that the styles of leaders is a decisive issue in employees performance. Second, the outcome of different styles leadership was analysed, subgroup analyses presented that all styles of leadership have a substantial effect on performance, accounting variance. The meta-examination demonstrations that, a increasing sum of research on leadership styles has convert existing & supplementary comprehensive evidence about leaders styles (i.e., were Consultative, lassize Faire, servant, democratic, paternalistic, servant, autocratic, and transformational and transactional leadership styles).

This investigation displays that maximum studies are powerfully support the conception that employee performance depends upon leader's styles. The findings extend the result by highlighting clear understanding of the "effect", which is rather motivating as universally acceptable. Suppositions are still not inwards as what is the real termed of "Efficient or impactful leadership, what can be the key variables donates for its (leader) effectiveness/efficacy. This possibly will be attribute to some reasons like the cultural changes, varying employees attitudes, changing employees/followers prospects in regards to their leaders. Further notably, circumstances "plays" a vital protagonist in shaping or influencing the triumph of a leaders style. A superiority of a leader might be effective in one situation among a specific team but may not be same with another state or with another team members. Certainly, few of the other variables (e.g., indifference to organizational rewards, formalization, inflexibility, rewards outside the leader's control) that have some the strongest relationships with the subordinate criterion variables have been practically unheeded outside the substitutes for leadership framework.

Thus, a priority for future research should be the development of a more detailed rationale explaining why each substitute variable influences the subordinate criterion variables. The results discovered that charismatic, autocratic, bureaucratic, supportive, laissez-faire, transformational and transactional styles has both positive and negative impact on the employee performance level but statistically its more positively significant. A total of 43 effect sizes from 17 journal publications(articles & research papers), 3 dissertations or thesis, were examined in this meta-analysis. Steering a meta-analysis means approaching with several decisions that permit a simplification for synthesising studies. Efforts occasioned in a sample that gave a sufficient volume of judgement and variety for meta-analyses, as shown by the coding phase. Line-up systems mixed so our outcomes looks opportune to different contexts. This paper sample of 20 "quantitative studies" along with "43" effect sizes was satisfactory for the evaluation conducted. Nevertheless, the effect sizes for explicit

style were too limited to divide into subgroups & small in the moderator analyses. Besides, the measurements , which was used in the basic studies varied

F. CONCLUSION AND LIMITATION

Leadership style is necessary for the sustenance of employees performance and our verdicts contribute toward understanding and consideration of alternative explanations for observed results, other researchers documented the element that the leaders style examined is not limited to the few communal leadership style and as other that might potentially relates to the study positively. The paper reveals the status of upright leaders style as a veritable tool for "employee performance" & effectiveness as specified by the high correlation amongst the leaders style and employee performance. This inferences, any proportion rise in respectable style, the higher the employee performance, this calls for active leadership style choices for corporates as it has a noteworthy effect on the profit, human resources management, advance and development of not only the organization but of the economy. The outcomes also exposed that effective leaders always get the superlative out of the workforce performance where leaders uphold pleasant- sounding relationship with followers will have constructive impact on their and organizational performance, it is conceivably right that leader, even a extremely collaborative one, practices a series of diverse styles at different epochs - even, perhaps, in the course of a single day for different purposes. Officialdoms subjects to get prodigious skilled and professional leaders to lead their minions in ordinary course to attain the strategic goals. The company who are involved to stay in the modest corporate milieu, will be highly endorsed to become the exact leadership style with excessive proficiencies and knowledge along with persuasive effects which must be institute in every strata of the Companies.

Limitations: This present Paper was relied on selected few organizations and most used leadership styles, but for more clear and global picture future study can be conducted with new and latest styles and researchers can also concentrate on any specific leadership styles like transformation and transactional for any precise upshots. This study was limited in number of papers as only 53 effect sizes could be generated out of 20 studies, greater sphere of this research would assuredly throw added highlight on the numerous scopes studied & hence supplementary studies ought contain a bulky sample size, signifies that the more n more leaders styles and different variables of employees performance. However, the result must be cast-off for imminent cross institutional studies. In regard to employees performance, negative leadership slants may seldom offer better descriptions than the positive leadership ones, so research can include negative effect sizes also in future for more elaborative evidences.

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APPENDICES:

Table 1: Summary Of Table Shows Coefficient - Correlation Between Leadership Styles And Employee Performance

SN	COD E OF STU DY	NAME OF STUDY	YEAR OF PUBLICA TION	EFFECT SIZE_ R	SAMP LE SIZE	PUBLICAT IONS	AUTHOR	COUN TRY
1	1_1	The Influence Of Leadership Styles On Employee's Performance (democratic leadership style)	2017	0.262	150	Vadyba , Journal of Managemen t	Liridon Veliu1, Mimoza Manxhari2,V isar Demiri3, Liridon Jahaj4	Kosov o, Europe
2	1_6	The Influence Of Leadership Styles On Employee's Performance (autocratic leadership style)	2017	0.513	150	Vadyba , Journal of Managemen t	Liridon Veliu1, Mimoza Manxhari2,V isar Demiri3, Liridon Jahaj4	Kosov o, Europe

SN	COD E OF STU DY	NAME OF STUDY	YEAR OF PUBLICA TION	EFFECT SIZE_ R	SAMP LE SIZE	PUBLICAT IONS	AUTHOR	COUN TRY
3	1_7	The Influence Of Leadership Styles On Employee's Performance (transformational leadership style)	2017	0.359	150	Vadyba , Journal of Managemen t	Liridon Veliu1, Mimoza Manxhari2,V isar Demiri3, Liridon Jahaj4	Kosov o, Europe
4	2	Principals' leadership styles and teachers' job performance:	2018	0.827	376	Educational Managemen t Administrat ion & Leadership	OS Imhangbe, RE Okecha and J Obozuwa	Nigeri a
5	2_1	Principals' leadership styles and teachers' job performance:	2018	0.801	376	Educational Managemen t Administrat ion & Leadership	OS Imhangbe, RE Okecha and J Obozuwa	Nigeri a
6	3_1	The Relationship Between Leadership Style AndEmployee Performance(Case Study Of Real Estate Registration Organization Of Tehran Province)	2013	0.783	277	Singaporea n journal of business economics, and managemen t studies	Shafie, Bizhan And Baghersalimi, Saeid And Barghi, Vahid	Tehran , Iran
7	3_2	The Relationship Between Leadership Style AndEmployee Performance(Case Study Of Real Estate Registration Organization Of Tehran Province)	2013	0.159	277	Singaporea n journal of business economics, and managemen t studies	Shafie, Bizhan And Baghersalimi, Saeid And Barghi, Vahid	Tehran , Iran

8	4_1	Effect Of Leadership Styles On Employee Performance In Kampala District Council (corporate leadership style)	2010	0.443	94	Research Dissertation	Kawooya Nuhu	Kampa la, Ugand a
9	4_3	Effect Of Leadership Styles On Employee Performance In Kampala District Council (Laissez-faire style)	2010	0.479	94	Research Dissertation	Kawooya Nuhu	Kampa la, Ugand a
10	5	The Relationship Between Leadership Styles And Employees' Performance In Organizations (A Study Of Selected BusinessOrganizations In Federal Capital Territory, Abujanigeria	2014	0.161	200	European Journal of Business and Managemen t	Mohammed, Umaru Danladi and Yusuf, MuniratOlafe mi and Sanni, Isyaka Mohammed and Ifeyinwa, Theresa Ndule and Bature, Nana Usman and Kazeem,	Abuja Nigeri a

SN	COD E OF STU DY	NAME OF STUDY	YEAR OF PUBLICA TION	EFFECT SIZE_ R	SAMP LE SIZE	PUBLICAT IONS	AUTHOR	COUN TRY
							Aina	
							Olalekan	
							1Olorundare	
		Leadership Styles of				IOSR	AgbanaAisha	
		Managers and Employee's				Journal Of	t, 2Abu	Malays
11	6_1	Job Performance in a	2015	0.4	120	Humanities	DaudSilong,	ia
		Banking Sector.				And Social	3Turiman	
		(Transformational style)				Science	Suandi, and	
							4Oladipo	
							KolapoSakiru	
		T 1 1 2 C 1 OC				IOGD	10lorundare	
		Leadership Styles Of				IOSR	AgbanaAisha	N/ 1
10		Managers And Employee's	2015	0.222	100	Journal Of	t, 2Abu	Malays
12	6_2	Job Performance In A	2015	0.322	120	Humanities	DaudSilong, 3Turiman	ia
		Banking Sector.				And Social		
		(Transactional style)				Science	Suandi, and	
							4Oladipo KolapoSakiru	
							1Olorundare	
		Leadership Styles Of				IOSR	AgbanaAisha	
		Managers And Employee's				Journal Of	t, 2Abu	Malays
13	6 3	Job Performance In A	2015	0.263	120	Humanities	DaudSilong,	ia
10	0_0	Banking Sector. (Laissez-	2010	0.200	120	And Social	3Turiman	
		faire style				Science	Suandi, and	
							4Oladipo	
						<u> </u>	KolapoSakiru	

14	7_1	Effects of leadership styles on employee performance at boa kenya limited (Transformational leadership)	2015	0.427	80	Research Dissertation Of The Open University Of Tanzania	Anyango, Celestine Awino	Kenya
15	7_2	Effects of leadership styles on employee performance at boa kenya limited (Transactional Leadership)	2015	0.031	80	Research Dissertation Of The Open University Of Tanzania	Anyango, Celestine Awino	Kenya
16	7_4	Effects of leadership styles on employee performance at boa kenya limited (Laissez Faire Leadership)	2015	0.046	80	Research Dissertation Of The Open University Of Tanzania	Anyango, Celestine Awino	Kenya
17	8_1	Impact of leadership style on employee performance (a case study on a private organization in malaysia) – (democratic)	2017	0.581	100	Internationa 1 Journal of Accounting & Business Managemen t	Veronica Sebastian And Zubair Hassan	Malays ia
18	8_2	Impact of leadership style on employee performance (a case study on a private	2017	0.241	100	Internationa 1 Journal of Accounting	Veronica Sebastian	Malays ia

SN	COD E OF STU DY	NAME OF STUDY	YEAR OF PUBLICA TION	EFFECT SIZE_ R	SAMP LE SIZE	PUBLICAT IONS	AUTHOR	COUN TRY
		organization in malaysia(laissez faire)				& Business Managemen t	And Zubair Hassan	
19	9_1	Examining leadership style on employee performance in the public sector of ghana (A case of ghana atomic energy commission) transformational style	2017	0.173	30	Internationa 1 Journal of Scientific and Research Publications	Ebenezer MalcalmPh.D And Stephen Tamatey	Ghana
20	9_2	Examining leadership style on employee performance in the public sector of ghana (A case of ghana atomic energy commission) transformational style	2017	0.094	30	Internationa 1 Journal of Scientific and Research Publications	Ebenezer MalcalmPh.D And Stephen Tamatey	Ghana

21	10_1	The Relationship between Effective Leadership and Employee Performance (Transformational)	2011	0.8	199	Internationa l Conference on Advanceme nts in Information Technology	Wang, Hui and Law, Kenneth S and Hackett, Rick D and Wang, Duanxu and Chen, Zhen Xiong	Rajkot , India
22	10_2	The Relationship between Effective Leadership and Employee Performance (Transactional)	2011	0.749	199	Internationa l Conference on Advanceme nts in Information Technology	Wang, Hui and Law, Kenneth S and Hackett, Rick D and Wang, Duanxu and Chen, Zhen Xiong	Rajkot , India
23	10_3	The Relationship between Effective Leadership and Employee Performance (Lassize faire)	2011	0.82	199	Internationa l Conference on Advanceme nts in Information Technology	Wang, Hui and Law, Kenneth S and Hackett, Rick D and Wang, Duanxu and Chen, Zhen Xiong	Rajkot , India
24	11	The Influence Of Leadership On Employee Performance Among Jewellery Artisans In Malaysia	2017	0.762	115	Internationa 1 Journal of Accounting & Business Managemen t	Lor, Wendy and Hassan, Zubair	Malays ia
25	11_1	The Influence Of Leadership On Employee Performance Among Jewellery Artisans In Malaysia (Supportive leadership)	2017	0.28	115	Internationa 1 Journal of Accounting & Business Managemen t	Lor, Wendy and Hassan, Zubair	Malays ia

SN	COD E OF STU DY	NAME OF STUDY	YEAR OF PUBLICA TION	EFFECT SIZE_ R	SAMP LE SIZE	PUBLICAT IONS	AUTHOR	COUN TRY
26	11_2	The Influence Of Leadership On Employee Performance Among Jewellery Artisans In Malaysia(Participative leadership)	2017	0.166	115	Internationa 1 Journal of Accounting & Business Managemen t	Lor, Wendy and Hassan, Zubair	Malays ia
27	11_3	The Influence Of Leadership On Employee Performance Among Jewellery Artisans In Malaysia (Servant leadership)	2017	0.059	115	Internationa 1 Journal of Accounting & Business Managemen t	Lor, Wendy and Hassan, Zubair	Malays ia

28	11_4	The Influence Of Leadership On Employee Performance Among Jewellery Artisans In Malaysia((Transactional leadership)	2017	0.036	115	Internationa 1 Journal of Accounting & Business Managemen t	Lor, Wendy and Hassan, Zubair	Malays ia
29	11_5	The Influence Of Leadership On Employee Performance Among Jewellery Artisans In Malaysia (Transformational)	2017	0.288	115	Internationa 1 Journal of Accounting & Business Managemen t	Lor, Wendy and Hassan, Zubair	Malays ia
30	12_1	The Influence of Leadership Styles on Employees Performance under Perceptions of Organizational Politics: A Study of Telecom Sector in Pakistan (Transformational Leadership)	2017	0.283	249	Internationa I Journal of Managemen t Research and Emerging	Rathore, Kashif and Khaliq, Chaudhry Abdul and Aslam, Nauman	Pakista n
31	12_2	The Influence of Leadership Styles on Employees Performance under Perceptions of Organizational Politics: A Study of Telecom Sector in Pakistan (Transactional Leadership)	2017	0.315	249	Internationa l Journal of Managemen t Research and Emerging	Rathore, Kashif and Khaliq, Chaudhry Abdul and Aslam, Nauman	Pakista n
32	12_3	The Influence of Leadership Styles on Employees Performance under Perceptions of Organizational Politics: A Study of Telecom Sector in Pakistan (, Perception of Politics)	2017	0.269	249	Internationa I Journal of Managemen t Research and Emerging	Rathore, Kashif and Khaliq, Chaudhry Abdul and Aslam, Nauman	Pakista n
33	13_1	Leadership style and Performance of Small and medium size enterprises in Cameroon (transformational)	2016	0.7	114	Research Dessertatio ns	Fokam Je Astein	Yaoun nde
34	13_2	Leadership style and Performance of Small and medium size enterprises in Cameroon (Transactional)	2016	0.15	114	Research Dessertatio ns	Fokam Je Astein	Yaoun nde

SN	COD E OF STU DY	NAME OF STUDY	YEAR OF PUBLICA TION	EFFECT SIZE_ R	SAMP LE SIZE	PUBLICAT IONS	AUTHOR	COUN TRY
35	14_1	Worker Productivity, Leadership Style Relationship (Autocratic)	2014	0.215	112	IOSR Journal of Business and Managemen t	S. Anbazhagan1 , Bhargava R. Kotur2	India

36	14_2	Worker Productivity, Leadership Style Relationship (Democratic)	2014	0.243	112	IOSR Journal of Business and Managemen t	S. Anbazhagan1 , Bhargava R. Kotur2	India
37	14_3	Worker Productivity, Leadership Style Relationship (lassize faire)	2014	0.154	112	IOSR Journal of Business and Managemen t	S. Anbazhagan1 , Bhargava R. Kotur2	India
38	15	Effect of Leadership Styles, Organizational Culture, and Employees Development on Performance (Studies in PT. PG. Gorontalo of Tolangohula Unit)	2015	0.25	266	Internationa 1 Journal of Business and Managemen t Invention	Rahmisyari	Goront alo, Indone sia
39	16	The Influence of Individualized Consideration Leadership Behaviour on Employee Performance in Small and Me ium Enterprises in Kenya	2017	0.925	194	Internationa 1 Journal of Business and Social Science	Ogola, Mary Ganga Ogutu and Sikalieh, Damary and Linge, Teresia Kavoo	Kenya
40	18_1	The effects of leadership style on employees	2015	0.221	180	Thesis Submit	Engda, JemberBelete	Jimma, Ethiopi a
41	18_3	The effects of leadership style on employees	2015	0.048	180	Thesis Submit	Engda, JemberBelete	Jimma, Ethiopi a
42	19_1	Impacts of Leadership Style Effectiveness of Managers and Department Heads to Employees' Job Satisfaction and Performance on Selected Small-Scale Businesses in Cavite, Philippines	2016	0.374	150	Internationa 1 Journal of Recent Advances in Organizatio nal Behaviour and Decision Sciences	Dr. Van S. Dalluayand Dr.Revenio C. Jalagat,	Philipp ines
43	20	The Effect of Leadership Style on Motivation to Improve the Employee Performance	2014	0.357	78	JurnalMana jemenTrans portasi&Lo gistik	Hanifah, Hanifah and Susanthi, Novi Indah and Setiawan, Agus	Indone sia

Figure 2.4: Graphical summaries: Forest plot of Fixed Effect:-

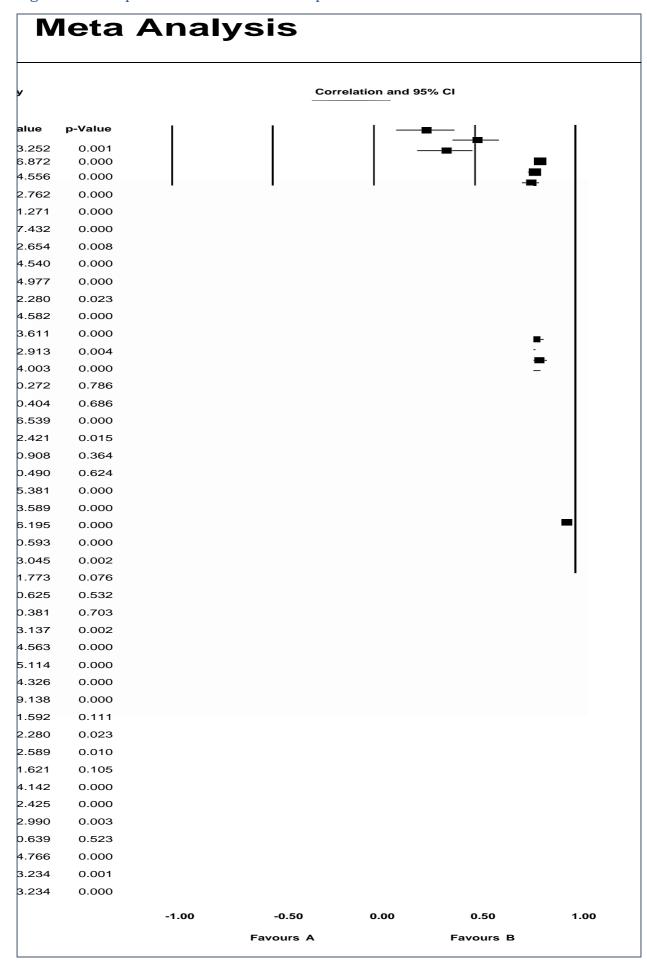
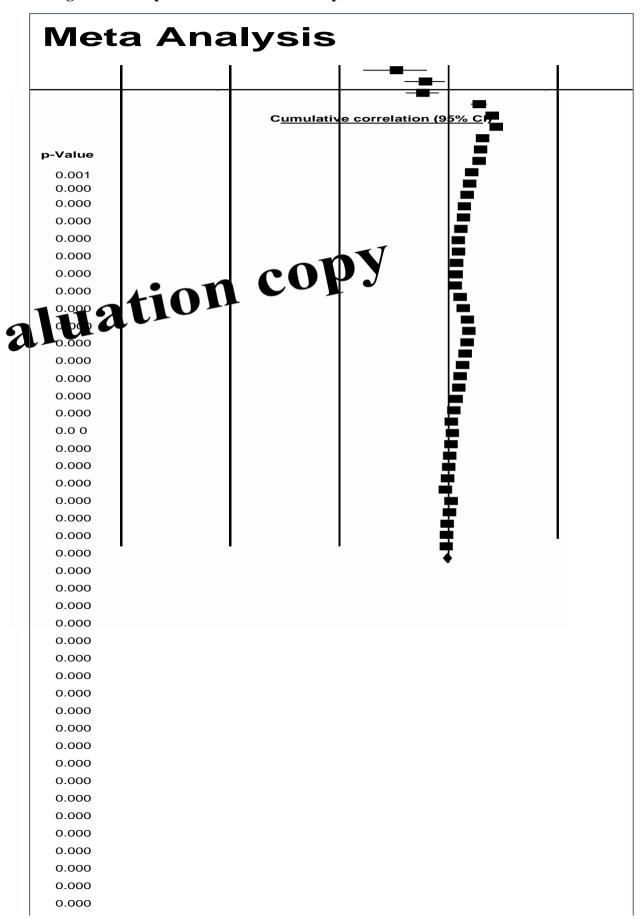


Figure 3:4 Graphical summaries: Forest plot of Random Effect:-



0.000					
	-1.00	-0.50	0.00	0.50	1
					-
					0
					0
		Favours A		Favours B	

Impact of Demographic variables on Employee Engagement level in IT Sector

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Impact of Demographic factors on Employee Engagement level in IT Sector

Abstract:

In today's milieu, organizations worldwide are focusing on achieving great benefits from minimal investments. The IT sector provides employment to a major chunk of working force of every economy. But in the modern times, Long and stressful working hours, cut throat competition, increasing automation ,heavy workload and monotonous nature of work has made employee engagement a big Issue in IT sector. This exploratory study examined the extent to which demographic variables such as, age, gender, marital status and tenure in organisation contributed to their engagement levels. The finding of the study will help to choose the correct engagement strategy according to the differential demography of an organisation. The results of the analysis have reflected no significant impact of any of the demographic variable on overall engagement level and hence HR managers can freely choose the engagement strategies without having to worry about the differences of demographic nature among their employees. The research tool adopted for the collection of primary data is a structured questionnaire and few personal interviews with respondents. Secondary data was extracted through various research journals, business magazines and company web portals. Out of 416 questionnaires distributed 404 were received with legit and completely filled responses, which were analysed to derive logical conclusions. The data was collected through employees of various IT and ITeS companies from the state of Rajasthan.

Key Words- Employee Engagement, IT and ITeS, Utrecht work Engagement Scale, Age, Gender, Experience and Marital Status.

Introduction

Employee Engagement is a concept that has achieved greatest momentum in the recent years. In today's ultracompetitive world, the defies volume quality in term productivity. Nowadays the organisations focus on keeping their employees happy and satisfied with extensive use of human development resource strategies employee friendly policies. In the current times when an employee is always looking for bigger opportunities, if an employer doesn't focus on not only retaining the talent but keeping it happy and satisfied with his work it may lose its business, productivity, image and credibility.

Employees are the base of every organization. May it be a corporate entity, a non-profit organization or employees form the nucleus of any industry. This is the reason why each and every organization nowadays is focusing on wellness programs for their employees. Offering various employee welfare programs has an ultimate aim of creating a happy and satisfied workforce, which centers around creating self motivated and inspired

employees with better health, work-life balance and career management skills to reduce absenteeism, increased efficiency and production, and a sustainable improvement in the quality. All the above listed factors lead to better and efficient employees and in general a better organization.

The various demographic variables have a noteworthy impact on the attitude of employees towards acceptance and success of any engagement strategy functional in an organization. Demographic differences like age, status, gender, marital race, ethnicity, occupation, income level etc may put a strong impact on various aspects of an individual's overall performance at his workplace. Hence it's important to analyze the extent to which these factors affect the Employee Engagement level so that the employer can plan and implement appropriate engagement strategies. This research paper provides an account of the postulate that whether common demographic variables like age, gender, marital status and tenure in organisation have any specific impact on the employee engagement level.

Literature Review

Kahn (1990) was the first to suggest that employee engagement has positively impact on organisational level outcomes in various ways. Kahn elucidated his argument with the reason that employees want to work for various reasons rather than just getting paid for it. They will work to bring success for their organisation if given proper direction.

Rothbard (2013) presented his research outcomes as stating that it was evident that Gender differences have been found to have strong connection with the level of engagement. The men experience

enrichment from work rather from family, whereas women experience fatigue from work than family. While women experience enrichment from family to work, most of the men experience no involvement from family to work. Thus men are more engaged than women. On the contrary Gallup's US research concluded that women tend to find more accomplishment in their jobs and are more engaged than men are in most of the countries (Johnson 2014). However, no clear difference was found between employee engagements levels of Thai men and women.

(Buckingham 2001) The study also found that the longer employees remained with an organisation, the more susceptible they are to be disengaged. Similarly, researchers at Gallup (2016), Brim (2002) and Truss et al (2006) identified an opposite relationship between employee engagement, and the tenure in an organisation. According to Brim (2002) such support indicates that for most of the employees, the first year on the job is their best and thereafter engagement and enthusiasm drops when it comes to work.

Wilson (2009) also concluded the same result of gender differences being insignificant when it comes to engagement. The results are also similar to that of Schaufeli et al. (2006) and Yildirim (2008). The result however contradicts with Sprang et al. (2007) who concluded that female employees face more burnout and hence are less engaged than their male counterparts.

A research by Gallup organisation (2017) also observed differences in engagement level of employees, between employees who were single and those who were married. Contradictory to the opinion in general, it was found that married employees tend to have a higher level of engagement than there single counterparts. Though for the present research results confirm non significant impact of marital status on engagement of employees.

Research Methodology

The respondents for the study were taken from the major IT companies of Rajasthan region, majorly from cities of Jaipur and Udaipur. The data was collected using structured questionnaire. The employee engagement level has been measured using UWES (Utrecht work engagement scale) Salanova et al (2001). The scale presents

Swaminatahan (2018) reported the findings of their study on employees of IT sector of Chennai, that Age and gender do not have a strong impact on the engagement level of employees. Though it was found that as the tenure of an individual in an organisation increases the employee tends to show greater engagement indicator. It was found that tenure in the organisation and employee engagement has direct relationship with each other.

Reissova et al. (2017)have suggested the engagement level of an employee is influenced highly by the age of the employees. It was reported that as the age of an employee increases engagement level decreases considerably. On the other hand gender and marital status were found to be non significant when it comes job and organisational to engagement.

Sunita et al. (2015) performed a research on the IT employees of NCR region. The findings of their research reflect that Age, Gender, Marital status and Experience of an employee is irrelevant while finding out the consequence of any engagement strategy. The employees may be guided by other factors when it comes to engagement but demographic variables like age, gender, marital status, qualification and experience have non significant impact on engagement level of employees.

total engagement of an employee to be made of three constructs namely – Vigor, Dedication and Absorption .All the three contributing equally to the total engagement score.

The questionnaire had 21 questions .Out of which 17 questions were related to

three constructs of engagement vigor (6), Dedication (5) & Absorption (6) and 4 questions related to demographic variables. Total 420 questionnaires were rotated out of which 406 responses were received and 402 were used for analysis. Convenience

sampling technique was used for selecting samples. Mann – Whitney U test has been used to find out the impact of gender and marital status And Kruskal - Wallis test is used to find out the impact of age and tenure in the organisation on engagement level.

Hypothesis

Ho. There is no significant difference in the level of employee engagement in terms of age, gender, marital status and tenure in organisation.

Ha. There is significant difference in the level of employee engagement in terms of age, gender, marital status and tenure in organisation. The Demographic profile of the sample is depicted below in Table 1

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Table 1 – Demographic profile of Sample

Sex	No.	Age	No.	Marital Status	No.	Experience	No.
Male	298	20 - 25 Years	98	Married	286	1-3 Years	85
Female	106	26 - 30 Years	168	Unmarried	118	3-5 Years	143
Total	404	31 – 35 Years	90	Total	404	5-7 years	104
		36 - 40 Years	48			7 - 10 years	61
		Total	404			10 years and more	11
						Total	404

Analysis and Interpretation:

a) Impact of Gender on Employee Engagement Level

To test the effect of gender of an employee on employee engagement, Mann-Whitney U test has been used. The **Mann-Whitney U** test compares differences between two

independent groups when the dependent variable is ordinal or continuous, but non-normally distributed. The table 2- below highlights the impact of gender on the engagement scores of employees.

Table 2: Gender Wise Comparison of Variables

Comparison Gender wise											
Variables	Variables Sex N		Mean	Std. Deviation	Mean Rank	Mann- Whitney U	Asymp. Sig. (2-tailed)				
Vigor	Male	298	3.46	0.502	202.92	15668.50	0.903				
Vigor	Female	106	3.44	0.469	201.32	13008.30	0.903				
Dadiastian	Male	298	3.67	0.575	197.95	14429.50	0.196				
Dedication	Female	106	3.75	0.589	215.29	14438.50	0.186				
Absorption	Male	298	3.67	0.588	200.29	15124.00	0.521				
	Female	106	3.71	0.585	208.73	15134.00	0.321				

After analyzing the P value for all the variables, it can be inferred that since the p > 0.05 for vigor, dedication and absorption, there is no significant impact of gender on the employee engagement level .Hence it can be inferred that males and females both

respond equally in almost similar terms to any welfare program applied in the industry and also the engagement level of employee is not affected by their gender to a considerable extent.

b) Impact of Marital Status on Employee Engagement Level

To test the impact of marital status on both dependent and independent variable Mann-

Whitney U test has been used. The table 3, below highlights the impact of marital status on the constructs of engagement.

Table 3: Comparison on the Basis of Marital Status

Group Statistics										
Variables	Marital Status	N Mean		Std. Mean Deviation Rank		Mann- Whitney U	Asymp. Sig. (2-tailed)			
Vigor	Married	286	3.48	0.462	205.74	15948.00	0.383			
8	Unmarried	118	3.38	0.557	194.65					
Dedication	Married	286	3.74	0.542	211.08	14420.50	0.321			
20010001	Unmarried	118	3.57	0.647	181.71	11.120.00	0.021			
Absorption	Married	286	3.71	0.545	207.12	15552.00	0.213			
r	Unmarried	118	3.60	0.673	191.30					

After analyzing the P value for all the variables of engagement it can be inferred that since the p > 0.05 for vigor, dedication and absorption, there is no significant impact of marital status on the employee

engagement level .Hence it can be inferred that both married and unmarried employees respond equally to engagement strategies. Their level of engagement is not affected by their marital status to a considerable extent.

c) Impact of Age on Employee Engagement Level

To test the impact of Age on engagement variables, Kruskal – Wallis test has been used. A significant Kruskal-Wallis test indicates that at least one sample stochastically dominates the other

sample. The test does not identify where this stochastic dominance occurs or for how many pairs of groups stochastic dominance obtains. The table 4, below indicates the p value of the all the employee engagement variables.

Table 4: Impact of Age on Employee Engagement Level

Comparison Age Wise											
				Std.			Kruskal Wallis test				
Variables		N	Mean	Deviatio n	Std. Erro r	Mean Rank	Chi- squa re	df	Asym p. Sig.		
	20 - 25 Years	98	3.377 6	0.52	0.052	190.587			0.460		
Vigor	26 - 30 Years	168	3.503 0	0.49	0.038	212.530	2.58	3			
Vigor	31- 35 Years	90	3.450 0	0.41	0.043	195.878	8				
	36 - 40 Years	48	3.444 4	0.57	0.082	204.135					
	20 - 25 Years	98	3.651 0	0.64	0.064	199.607		3	0.588		
Dedicatio	26 - 30 Years	168	3.727 4	0.59	0.045	211.202	1.92				
n	31- 35 Years	90	3.695 6	0.53	0.056	196.944	4		0.500		
	36 - 40 Years	48	3.637 5	0.52	0.075	188.365					
	20 - 25 Years	98	3.637 8	0.63	0.063	197.184		3			
Absorptio n	26 - 30 Years	168	3.714 3	0.58	0.044	208.595	0.82		0.843		
	31- 35 Years	90	3.666 7	0.56	0.059	197.728	8		0.013		
	36 - 40 Years	48	3.673 6	0.60	0.087	200.969					

On Analyzing the above table it was evident that none of the dependent variables have p values lesser than 0.05, which indicates that there is no significant impact of age on any variable i.e. vigor, dedication or absorption. Hence it can be concluded that age has no impact on the engagement level of an employee. All the employees of irrespective of their age group will respond in the similar manner to Employee engagement strategies in case of a controlled set up (limiting all the above variables).

So, it can be inferred that age of an employee does not impact the engagement level of employees significantly or any change in the employee engagement level cannot be attributed to age or gender of an employees. Thus while designing the engagement strategies for employees a manager need not specifically pay attention to their age difference. In an undifferentiated manner same strategy can be targeted to any employee irrespective of their age group.

d) Impact of Tenure in the Organisation on Employee Engagement Level

To test the impact of tenure in an organisation on dependent variable Kruskal

- Wallis test has been used. The table-5 below indicates the p value of the all the employee engagement variables.

Table 5- Impact of Tenure in organisation on Employee Engagement level

Comparison Experience wise										
							Kruskal Walis test			
Variables		N	Mean	Std. Deviatio n	Std. Error	Mean Rank	Chi- squar e	d f	Asym p. Sig.	
	1-3 Years	85	3.355	0.527	0.057	186.153		4	0.616	
	3-5 Years	143	3.487	0.477	0.040	206.937	2.664			
Vigor	5-7 Years	104	3.490	0.458	0.045	209.875				
	7 – 10 Years	61	3.459	0.524	0.067	205.770				
	10 Years and More	11	3.409	0.550	0.166	183.273				
	1-3 Years	85	3.605	0.638	0.069	191.547	3.888	4		
	3-5 Years	143	3.776	0.552	0.046	217.175				
Dedicati	5-7 Years	104	3.669	0.593	0.058	199.399			0.421	
on	7 - 10 Years	61	3.652	0.495	0.063	189.713				
	10 Years and More	11	3.673	0.700	0.211	196.591				

	1-3 Years	85	3.643	0.667	0.072	198.435			
	3-5 Years	143	3.731	0.525	0.044	210.493	2.483		
Absorpti	5-7 Years	104	3.659	0.608	0.060	199.966		4	0.648
on	7 - 10 Years	61	3.626	0.560	0.072	188.303			
	10 Years and More	11	3.818	0.664	0.200	232.682			

On Analyzing the above table it was evident that none of the constructs of engagement i.e. vigor, dedication and absorption have p values < 0.05, which indicates that there is no significant impact of experience on any variable. Hence it can be concluded that experience has no impact on the engagement

level of an employee. All the employees of irrespective of their experience will respond in the similar manner to Employee engagement strategies in case of a controlled set up (limiting all the other variables except experience of the employees).

Findings

- 1. The results of the Kruskal-Wallis test indicate that the Age and tenure of an employee in an organisation, do not impact their Engagement level significantly. So it can be concluded that if an engagement strategy is applied in an organisation than its
- impact on the employees will not be subjective to their Age and experience. However there may be several other factors that may affect, how well any engagement tactics works on the employees.
- 2 On applying Mann Whitney U test on the sample to find out the extent to which the engagement level of the employees is affected due to their Gender or marital status, it was found that there is no

significant impact of these two variables on the engagement level of the employee. Thus the efficiency of any employee engagement program is not dependent on their gender and marital status.

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