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By Akuraun Shadrach Iyortsuun & Kenneth Terngu Akpusugh

Federal University, Wukari, Nigeria

Abstract - Retirement is perceived as a threat to many employees rather than an issue of interest. The objective of this research is to explore the concept of retirement, ways through which employees can prepare towards retirement and the post-retirement strategies. Both secondary and primary data was used in the study. Survey research method was adopted. Disproportional stratified sampling method was adopted in selecting the sample. Simple percentages and the chi-square statistical test were used for data analysis. The study concludes that pension reform in Nigeria is faced with many challenges, which includes, coverage, adequacy, administrative efficiency, transparency, corruption, governance and regulation.

Keywords : *pension, retirement, retirees, contributory pension scheme, pension fund administrators, pension reforms.*

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EFFECTIVEMANAGEMENTOFLIFEAFTERRETIREMENTANDITSIMPACTONRETIREESFROMTHEPUBLICSERVICEACASESTUDYOFBENUESTATENIGERIA

Strictly as per the compliance and regulations of:

Effective Management of Life after Retirement and its Impact on Retirees from the Public Service: A Case Study of Benue State, Nigeria

Akuraun Shadrach Iyortsuun [α] & Kenneth Terngu Akpusugh [σ]

Abstract - Retirement is perceived as a threat to many employees rather than an issue of interest. The objective of this research is to explore the concept of retirement, ways through which employees can prepare towards retirement and the post-retirement strategies. Both secondary and primary data was used in the study. Survey research method was adopted. Disproportional stratified sampling method was adopted in selecting the sample. Simple percentages and the chi-square statistical test were used for data analysis. The study concludes that pension reform in Nigeria is faced with many challenges, which includes, coverage, adequacy, administrative efficiency, transparency, corruption, governance and regulation. The study also recommends that the financial, regulatory and legal framework should be strengthened and consolidated and that qualified persons and organizations should do the actual management of the pension system so that the challenges and problems of pension administration in Nigeria will be eliminated.

Keywords : *pension, retirement, retirees, contributory pension scheme, pension fund administrators, pension reforms.*

I. Introduction

Pension systems are sensitive issues especially in low-income developing countries like Nigeria where most employees neither have any meaningful retirement benefits nor earn enough during their working lives to cater for their retirement period (Awosike, 2009). The lifestyle of many employees depend to a large extent on many factors, some of which include one's culture, his preferences, level of resources, and the surrounding economic and social environmental factors. The subject of retirement has been attracting increasing attention in many organizations in Nigeria. According to Nwachukwu (2000) many factors account for this renewed emphasis:

a) No employee is expected to work throughout his/her entire life on earth; arrangements must be made for old age.

b) The life expectancy of many Nigerian workers has increased and a majority of them are expected to work until they retire. Even those who believe that death could come at anytime have the hope that their retirement benefits would be given to their next of kin.

c) The extended family system, which in the past helped retirees, is gradually losing its impact to western culture and influence.

d) There is increasing awareness and emphasis that people no matter the age should learn to be independent or self-supporting.

e) The government has enacted laws encouraging employers to pay retirement benefits and gratuities to qualified retirees. Employees too are encouraged to contribute to pension plans, stock options or other forms of differed compensation contracts until retirement age.

Due to the above scenario, employees and retirees are advocating and agitating for more enlightenment and education in planning for retirement life. Employers too are not left out as more and more qualified and productive manpower is demanding for greater security at work and financial benefits and pension after retiring. For employees, there is a fundamental desire to keep updating their skills and improving their productivity in order to earn more and be able to cater for the present and indeed the future, which is the period of retirement from regular paid employment.

a) Objectives of the Study

i. To explore the concept of retirement.

ii. The study aims at finding the ways through which employees can prepare for their retirement and to also determine the strategies they can employ during the retirement period.

iii. The research work intends to uncover the implication of non-preparation by employees towards retirement.

iv. The study also intends to make suggestions to address the fundamental problems of pension administration in Nigeria.

v. Also the study aims at determining the causes of the delay in processing/collection of pensions and gratuity by retirees.

b) Statement of Hypothesis

To achieve the objectives above, the following hypothesis were formulated and tested.

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Ho_1 : There is no significant relationship between the ability of Nigerian organizations to fund a severance package and choice of retirement strategy adopted.

Ho_2 : There is no significant relationship between the various ways through which employees can prepare towards their retirement and what to do during the retirement period.

Ho_3 : The organization's climate do not pave way for most employees to invest towards their retirement period as a result of inadequate remuneration given to them by their employers.

Ho_4 : There is no significant relationship between the causes of the delay in the processing of pensions/gratuity and the actual payment of pension/gratuity of retirees.

Ho_5 : There are no implications for non-preparation towards retirement by organizational employees and the severance package paid to them by their employers.

II. Literature Review

a) Conceptual Framework

Retirement can and should be an exciting time. For the first time, you have the leisure and freedom to travel and do other things of interest freely. However, for many people, retirement can be challenging. It is not just adjusting to the loss of stable work routine and its associated sense of purpose that can be hard. Retirement brings new relationship issues, and for those who do not find new meaningful activities to replace work, there is the risk of boredom and sense of purposelessness that can lead to depression and health problems. Moser (1997) defines retirement as "to withdraw from business or public life so as to live at leisure on ones income, savings or pension". He argues further that for retirement to be successful, prime ingredients must be present: robust health, financial security, and the balance of intellectual, physical, cultural and social activities. But is retirement what Moser (1997) describes it?

Different people perceive retirement in different ways. Bur (2001) looked at retirement as the act of leaving the service either voluntary or compulsorily where such an employee has completed a specified period of service years or is removed from office by way of compulsory retirement, lay-off, dismissal (for acts of insubordination or misconduct), death, illness, disability or by voluntary withdrawal from service. Nwachukwu (2000), on his part, views retirement as a socially accepted means of withdrawing from one's occupation or business in later life to enjoy leisure, freedom or simply to cope with health problems. In his definition, Cole (2002), refers to retirement as 'a period when an employee reaches the end of his working life'.

Whatever the definition of retirement, it is very important for any person who works to know that as soon as he or she gains employment, one day he or she will retire and should become conscious of this fact from the onset. Planning is an important component; thinking about the future is a necessary activity. As Jonathan Clements, a personal finance columnist with the Wall Street Journal succinctly puts it, "Retirement is like a long vacation. The goal is to enjoy it to the fullest, but not so fully that you run out of money.

Retirement can be in many forms. Bur (2001) identifies various sources of retirement as including voluntary retirement, involuntary retirement, lay-offs, flexible retirement, redundancy, discharge of staff, termination of appointment, LIFO separation and dismissal.

b) Legal and Regulatory Framework on Pension Administration

In Nigeria, attempts have been made to institute various pension schemes with a view to addressing the fundamental questions of pension administration. Basseyet al. (2008) have identified four schemes in existence prior to 2004 when a new pension regime was instituted:

i.   The Pension Ordinance of 1949 enacted in 1951 but with retroactive effect from January 1st, 1949.
ii. The National Provident Fund of 1961.
iii. The Pension Decree 102 of 1979 with retroactive effect from April 1st, 1974.
iv. Decree No. 73 of 1993, which established the Nigerian Social Insurance Trust Fund Scheme.

Edogbanya (2013) further identified the Police & Other Government Agencies' Pension Scheme enacted under Pension Act No. 75 of 1987 and then the Local Government Pension Edict, which gave rise to the Local Government Staff Pension Board of 1987.

Following from the observed deficiencies in the various schemes, the Federal Government introduced the Pension Reform Act of 2004, which provided for a regulatory body called the National Pension Commission (PENCOM) responsible for providing the regulatory framework and guidelines for efficient management of pension funds in Nigeria. The Nigerian government, therefore, has fashioned out a major pension reform strategy, which is guided by many factors such as:

i.   Need to address the fundamental problems in the pension industry.
ii. Evolving a system that would among other things; be financially stable, sustainable, simple, transparent, less cumbersome and cost effective.
iii. Evolving a system that would ensure that pensioners have adequate, affordable, sustain-able and diversified retirement benefits.

Hence the federal government promulgated the Pension Reform Act 2004 to serve as the legal framework for retirement planning in both the private and public sectors. Ahmad (2007) highlighted the

following as the problems and challenges bedeviling the existing pension scheme prior to 2004.

i. Unfunded and inadequate budgetary allocation.
ii. Bankrupt parastatals scheme.
iii. An estimated N2 trillion pension liabilities owed to public servants.
iv. A weak and inefficient pension administration system.
v. Problems, discomfort and death associated with pension processing/collection by pensioners.
vi. Arbitrary increase in salaries and pension.
vii. A poor administrative structure.
viii. Lack of comprehensive legal framework for the regulation and supervision of the pension industry.

c) Why Pension Schemes Fail in Nigeria

Scholars have argued strongly against the rational of implementing a wholly foreign pension policy in Nigeria given the different economic fundamentals obtainable in Nigeria as compared to what was obtainable in Chile from where the present pension scheme was copied (Casey, 2011). He argued that a "system that had been developed elsewhere was copied, almost to the letter, and set down in another country. The system in question was that of Chile". This is perhaps the most compelling evidence that support the argument why pension systems fail in Nigeria even with the new pension system introduced in the country; that is, implementing wholly foreign ideas without any consideration of adopting the ideas considering Nigeria's unique situation. Given the numerous pension systems in Nigeria, what can be said of the reasons for pension system failures? According to Basseyet al.(2008)the failures of previous pension schemes in Nigeria have been attributed to poor pension fund administration, high-level corruption and embezzlement of pension funds by those responsible for its administration, inadequate build-up of funds, and poor supervision among others. Kpesse (2011) on his part identifies corporate fraud, lack of competence and technical knowhow in understanding the principles of prudent management of the pension funds and political manipulations in the investment practices of those responsible for the administration of the funds as reasons for pension system failures in Nigeria.

Odia & Okoye (2012) on their part identify the following as the reasons for the failure of pension schemes in Nigeria as weak institutional framework, mismanagement of pension funds, the merging of services (i.e. institutions of government in Nigeria) for the purpose of computing retirement benefits. He list the causes as "wrong investment decision, wrong assessment of pension liabilities, arbitrary increase in pension without corresponding funding arrangements, non-preservation of benefits and serious structural problems"

In the old pension systems of Pay As You Go (PAYG) and given the arbitrary increase in salaries and wages, government could no longer fund pension payment from its general revenues. Kpessa (2011) quoted Asset & Resource Management Company Limited (2004) that "Between 1998 & 2000, for instance, pension entitlement increased about 750 percent" with outstanding pension liabilities of about 50% of the total budget of the Federal Government for 1999, 2000 and 2001 put together meaning that total pension liabilities exceeded the Federal Government budget in those years!As a solution to this fundamental problem and for government to effectively cater for retirees, it favoured a shift from a non-contributory pension scheme to a contributory pension scheme in the public service for which only the Federal Government has implemented in its institutions and parastatals.

d) Preparing for Retirement

Preparing for retirement entails planning for the inevitable – the period in ones life when he or she withdraws from active service. The decision to retire is determined by both micro and macro conditions. At the micro level, individualistic factors are the dominant factors that influence one's decision to retire while at the macro level, wider factors beyond an individuals control have the most influence in the decision to retire. Berry (2010) identifies four factors at the micro-level that influence the decision to retire as "finance, health, care responsibilities and family" while at the macro-level, he identifies the factors as "an ageing society, the pensions system and economic change".

It is pertinent to argue that employees need to plan, adopt and implement strategies to ease the pain and problems associated with retirement. Since retirement is not what one could avoid except death, it is advisable and appropriate to start preparation immediately one gains employment. Scholars have suggested various strategies that employees can adopt to ease the pain of retirement. One of such strategies, which is compulsory for those in the federal civil service in Nigeria is the monthly contributory pension scheme operated by the Federal Government for all staff in the federal civil service. With this strategy, employees are expected to open and maintain a retirement savings account in his or her name with any pension fund administrator of their choice.

Other strategies that can be adopted include maintaining a personal savings account or a fixed deposit account with a bank to enable an employee save towards retirement, investing in skill acquisition and training, ownership of property genuinely acquired, investment in shares and stocks and acquiring an insurance policy (sickness, accident, loss of property) among others.

In another dimension, scholars have raised the issue of early retirement. This is evident especially in countries with high per capita income. Korn (2000) argues that for early retirement to be successful and possible, it involves adopting three fundamental

strategies: aggressive investment, planning your healthcare needs that will most likely impact you during the retirement period and exploring the possibility of what he calls 'filling the hours' – working during the period of your retirement.

e) Post Retirement Strategies

The fear of the unknown and the desire to maintain the status quo forces most employees to attempt avoiding retirement. But of course retirement 'is a necessary ill' which cannot be avoided. Scholars have therefore, advanced various strategies that can be adopted to ease the pain and problems associated with retirement. After accepting the fact of retirement, it is important for the retirees to gradually adjust to the new lifestyle given the new changes they will face in their environment and social life. It is what Nuss & Schroeder (2002) calls "transition". They argue that "transition provide individuals with the opportunity to take stock of and take charge of their lives" and they suggested that to cope with transition effectively involves assessing "ones situation, self, support and strategies for coping". The following are some post-retirement activities that retirees are advised to consider.

i. Part-time Work

A retiree who is still productive can get a part-time job to earn more money to supplement his pension income in retirement given that there is significant loss of certain benefits and allowances associated with work prior to retirement. Part-time work will assist such employees adjust to the new life of retirement, (Dugguh 2007). Korn (2000) calls it "semi-retirement".

ii. Business Start-up

Retirees who are physically and mentally fit can develop their entrepreneurial acumen by starting and operating a profitable business to supplement the meager income accruable during the period of retirement. But of course, they will face various challenges in business start-up but the rewards they will receive will surpass the cost of business start-up, (Patrick, 1974).

iii. Continuous Investment

Dugguh (2007) argues that retirees can also adopt the strategy of continuous investment of their profit in other productive ventures. The desire to spend profit realized or pension benefits accruable should be discouraged; rather as meager as the income or profit should be, attempt should be made to re-invest such funds to guarantee a steady and continuous flow of income for the retiree.

iv. Hobbies

It is wise to cultivate hobbies and develop areas of interest, which can assist retirees in their social life. The health and wellbeing should be the most important consideration of a retiree. Interest such as gardening, sports, athletics, fishing, hunting, photography, painting, traveling, and sewing among others should be of interest to them and be cultivated. These hobbies are expected to support and give much pleasure and happiness during retirement.

III. METHOD

The methods and procedures employed in carrying out the research were as follows:

a) Sampling Techniques

The disproportional stratified sampling method was used in which questionnaires were administered randomly to the staff of Benue State Civil Service Commission and some retirees of the Commission. 347 staff and retirees of the commission were randomly selected.

b) Sources of Data

The primary and secondary sources of data were used for the study. In obtaining the primary data, questionnaires were administered to the staff and retirees of the Benue State Civil Service Commission personally by the researchers. The secondary data were collected from research reports, journals, and textbooks as well as unpublished materials relevant to the study.

c) Data Analysis and Test Statistic

Simple percentage was used to analyze the data obtained from respondents usually expressed as:

$$\text{Percentage } (\%) = (\text{number/total}) \ 100\% \qquad (1)$$

The researchers have gone further to use the Chi-Square Analysis to test the hypothesis. The chi-square is denoted by the Greek latter χ^2. It was the tool used in determining if the observed frequencies in a sample distribution differ significantly from frequencies that can be expected. It is given by:

$$\chi^2 = \frac{(Fo - Fe)^2}{Fe} \qquad (2)$$

$$Where\ \chi^2 = Chi - Square$$
$$Fo = Observed\ frequency$$
$$Fe = Expected\ frequency$$

d) Decision Rule

i. Reject the null hypothesis (Ho) and accept the alternative hypothesis (Ha) if the calculated value is more than the tabulated value.

ii. Accept the null hypothesis (Ho) and reject the alternative hypothesis (Ha) if the calculated value of χ^2 is less than the tabulated value of χ^2.

IV. Result

Table 1 : Distribution of Questionnaire

Variables	Copies Distributed	Copies Returned	Copies Not Returned	% Returned
Senior Staff	70	69	1	98.6
Middle Level Staff	100	98	2	98.0
Lower Level Staff	90	88	2	97.8
Retires	87	85	2	97.7
Total	347	340	7	98.9

Source : Field Suurvey 2012

Table 1 indicates that 347 questionnaires were distributed to respondents who are staff of the Benue State Civil Service Commission and some retirees of the Commission. 70 Copies were distributed to the senior staff of the Commission, 100 copies to the middle level staff, 90 to lower level staff, and 87 copies to retirees. Out of the 347 copies distributed, 7 copies were not returned at all. Therefore, the analysis and discussion of the result is based on the 340 copies returned.

a) Test of Hypothesis

i. Hypothesis I

Ho_1 : There is no significant relationship between the ability of Nigerian organizations to fund a severance package and the choice of retirement strategy adopted.

Table 2 : Chi-Square Test for Hypothesis I

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	8.328[a]	3	.040	.039
Likelihood Ratio	8.576	3	.035	.037
Fisher's Exact Test	8.452			.037
N of Valid Cases	340			
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 19.69.				

Source : SPSS Output

Degree of Freedom

Df = $(r-1)(K-1)$, where r = 4, K = 2
  = $(4-1)(2-1)$
  = (3×1)
  = 3

Since 8.328isgreater than 7.815 i.e.8.328 > 7.815 we will reject the null hypothesis and accept the otherwise.

ii. Hypothesis II

Ho_2 : There is no significant relationship between the various ways through which employees can prepare for their retirement and what to do during the retirement period.

Table 3 : Chi-Square Test for Hypothesis II

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	14.826[a]	3	.002	.002
Likelihood Ratio	15.125	3	.002	.002
Fisher's Exact Test	14.923			.002
N of Valid Cases	340			
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 20.50.				

Source : SPSS Output

Degree of Freedom

Df = $(r-1)(K-1)$, where r = 4, K = 2
  = $(4-1)(2-1)$
  = (3×1)
  = 3

Since 14.862 is greater than 7.815 i.e. 14.862 > 7.815 we will reject the null hypothesis and accept the otherwise.

iii. Hypothesis III

Ho_3 : There are no implications for non-preparation towards retirement by organizational employees and the severance remuneration paid.

Table 4 : Chi-Square Test for Hypothesis III

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	8.281[a]	3	.041	.040
Likelihood Ratio	8.347	3	.039	.041
Fisher's Exact Test	8.116			.043
N of Valid Cases	340			
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 15.42.				

Source : SPSS Output

Degree of Freedom

$Df = (r-1)(K-1)$, where $r = 4$, $K = 2$
$= (4-1)(2-1)$
$= (3 \times 1)$
$= 3$

Since 8.281 is greater than 7.815 i.e., 8.281 > 7.815 we will reject the null hypothesis and accept the otherwise.

iv. *Hypothesis IV*

Ho_4 : Organization climate does not pave way for most employees to invest towards retirement as result of inadequate remuneration given to them by their employers.

Table 5 : Chi-Square Test for Hypothesis IV

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	26.647[a]	3	.000	.000
Likelihood Ratio	25.197	3	.000	.000
Fisher's Exact Test	24.910			.000
N of Valid Cases	340			
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 21.51.				

Source : SPSS Output

Degree of Freedom

$Df = (r-1)(K-1)$, where $r = 4$, $K = 2$
$= (4-1)(2-1)$
$= (3 \times 1)$
$= 3$

Since 26.647 is greater than 7.815 i.e. 26.647 > 7.815 we will reject the null hypothesis and accept the otherwise.

v. *Hypothesis V*

Ho_5 : There is no significant relationship between the causes of the delay in the processing of pensions and the actual payment of pension's benefits and gratuity to retirees.

Table 6 : Chi-Square Test for Hypothesis V

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)
Pearson Chi-Square	9.655[a]	3	.022	.022
Likelihood Ratio	10.639	3	.014	.015
Fisher's Exact Test	10.307			.016
N of Valid Cases	340			
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.25.				

Source: SPSS Output

Degree of Freedom

$Df = (r-1)(K-1)$, where $r = 4$, $K = 2$
$= (4-1)(2-1)$
$= (3 \times 1)$
$= 3$

Since 9.655 is greater than 7.815 i.e. 9.655 > 7.815 we will reject the null hypothesis and accept the otherwise.

V. Discussion of Findings, Conclusion and Recommendation

From the foregoing, the following findings were arrived at after the hypothesis were tested and analyzed.

a) That most employees do not invest towards retirement as a result of the inadequate pay package given to them by their employers.

b) That the challenges faced by retirees is due to poor preparation towards their retirement period.

c) If every worker receives his retirement benefits as and when due, it will enable retirees to make investments that will supplement their income at retirement.

d) That effective management of retirement life is a very crucial aspect of personnel administration that requires careful attention.

e) Judging from most of the responses from employees, retirement means joy and relaxation from full time work. This means that retirement if properly managed will enhance the living standard of the retirees.

f) That the retirement benefit given to employees at retirement is inadequate in the face of the present market situation.

g) That there is a significant relationship between the various ways through which employees can prepare for their retirement and what to do during the retired period.

h) That there are implications for non-preparation towards retirement by employees and the severance remuneration paid to them.

It is obvious that the Pension Reform Act 2004 is a key component of the general economic reform implemented by the federal government. The present state of the pension market has reflected the extent of government political will and commitment to ensure the successful implementation of the scheme. This is perhaps the major determinant of how successful the takeoff of the pension scheme will be. This will ginger and encourage more and more Nigerians to believe and look forward to a comfortable retirement. We are confident that the stories of pain and death associated with payment of pension and/or gratuities to retirees will be a thing of the past and be dealt a big blow. There should be significant pool of funds that would assure Nigerian workers of a happy retirement and at the same time the funds would contribute to the growth of the nation especially in pooling funds for investment (Bassey et al. 2008).

Given the governments political will and a comprehensive pension scheme which has brought about a radical transformation and paradigm shift in the pension system in Nigeria and following the results of our research, we beg to make the following recommendations:

a) Employees should open retirement savings accounts with pension fund administrators of their choice to enable them save towards their retirement.

b) Our financial system should be restructured and strengthened to make it more stable, sustainable, simple, transparent and safe.

c) The new pension scheme should ensure that every worker receives his or her retirement benefits as and when due.

d) The new pension system should also ensure

transparent and efficient management of pension funds.

e) Employees should be encouraged to develop a savings culture.

f) Government should strengthen the regulatory and supervisory framework and empower it to successfully and effectively check earring pension fund administrators in the country.

g) Employees and retirees should be encouraged to invest in assets and financial instruments so that at retirement they can earn additional income from these assets and financial instruments to supplement their pension income at retirement.

h) Retirees and employees should be encouraged to embark on continuous education and skills acquisition training as a way of preparing for life after retirement.

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Prospects of Handloom Industries in Pabna, Bangladesh

By Md. Mhamudur Rahman

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Abstract - Handloom industry in Bangladesh is having glorious past, questionable present and blurry future due to a lot of internal and external factors that are acting behind the scene. In this paper we tried to identify the prospects of Handloom industry in Pabna, Bangladesh. In this case study we identify all the internal & external factors that are great contribution to realize the true present conditions of the Handloom industry in Pabna, Bangladesh. In field study, we fell that there are some predetermined factors, like - shortage of working capital, high cost of raw materials, lack of organizing capability, inadequate technology & efficiency, lack of policy support, great knowledge gap, lack of power supply and shortage of credit facilities, those are the main forces that directly hit the Handloom industry in Pabna, Bangladesh.

PROSPECTSOFHANDLOOMINDUSTRIESINPABNABANGLADESH

Strictly as per the compliance and regulations of:

Prospects of Handloom Industries in Pabna, Bangladesh

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Abstract - Handloom industry in Bangladesh is having glorious past, questionable present and blurry future due to a lot of internal and external factors that are acting behind the scene. In this paper we tried to identify the prospects of Handloom industry in Pabna, Bangladesh. In this case study we identify all the internal & external factors that are great contribution to realize the true present conditions of the Handloom industry in Pabna, Bangladesh. In field study, we fell that there are some predetermined factors, like - shortage of working capital, high cost of raw materials, lack of organizing capability, inadequate technology & efficiency, lack of policy support, great knowledge gap, lack of power supply and shortage of credit facilities, those are the main forces that directly hit the Handloom industry in Pabna, Bangladesh.

Keywords : handloom Industry, sample size, collection method, handloom products.

I. Introduction

The Handloom industry is the ancient, the biggest and the most important cottage industry of Bangladesh. This industry has a lot of future prospects as well as glorious past. This sector is very responsible for a very high percentage of the nation's economy. About more than 1.5 million people are directly and indirectly involved for their livelihood. It is the biggest handicraft industry in Bangladesh. Rural nonfarm development is a strategic priority for many developing countries during their economic transformation from an agricultural to an industrial society. It plays an important role in generating local employment and linking with other sectors. Handloom weaving is one of the most important nonagricultural sources of income in Bangladesh. It is the second largest source of rural employment after agriculture. The knowledge & skills needed for this sector transformed from their forefathers. An international expert says that the technical skill of the weavers of Bangladesh is second to none in the world. Handloom products are best known for their eco-friendly nature. The world solely concentrating on "Green technology", therefore green products and social business concept to save the struggling world, where ''Handloom technology'' could be best "Green technology" to fulfill basic needs of human i.e., clothing. Handloom weavers & workers are generally poor. Handloom industry can lead to improvement in the earning of those people on a large scale who are at fringes of social existence by alleviating their poverty. This sector can be a source of employment of hard – passed rural people, particularly.

II. Objectives of the Study

The main objectives of the study are to bring to focus on existing improvement of Handloom industry in Pabna, Bangladesh. In the light of this main objective, the specific objectives of the study are as follows:

- To identify the actual conditions of the handloom industry in Pabna.
- To identify the basic problems of handloom industry in Pabna.
- To realize the production procedures of handloom industry in pabna.
- To identify the weavers & owners actual conditions of handloom industry in pabna.
- To identify the tribulations in distributions of handloom products.
- To identify the lacking of government support.
- To identify the reasons behind lack of interest of private sector to enter in this industry.
- To identify the most demanding product of this industry.
- To identify the level of demand of these products in international market.
- To identify the immediate competitors of this sectors.
- To identify the potential markets.
- Finally to provide some suggestions to overcome these constraints.

III. Literature Review

Handloom have registered growth rates of lungi production during the post- liberation period(1972/73-86/87) well in excess of population growth and have remained the principal sources of lungi of Bangladesh over a long period of Bangladesh's history.the entire improvement, growth and structural adjustment have been achieved near- total absence of public policies and programs (chowdhury, N 1989). at the time of independence over a thousand weavers societies were existed and now almost all of which are dormant due to lack of strategic vision from government to protect and promote this sector(Latif, M.A 1997). Weavers in our country don't get quality raw materials at right time and at right price (Ahmed, M.U 1999). The main problems regarding the diffusion of the improved handloom

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techniques appear to have been lack of technological knowledge and skills as well as financial stringency of the weavers (Latif, M.A 1998). Handloom receives the lowest Effective Rate of Protection (ERP) and among three weaving sub sectors power looms receives the highest. ERP is measured by value addition, i.e. returns of land, labor and capital (Ahmed, M. U and Islam, AFMM 1989 BIDS). the product range of handloom is simply amazing and includes muslim jamdani shares, Bedcovers, Bed sheets, Tapestry, Upholstery, place mats, Rugs or Blankets, Satranji, Crochet, Muslim, Tribal textiles, Silk fabrics, Sofa covers, Block prints, Table cloth and Napkins, Towels, Dusters, kitchen towels, Gents, Ladies and Baby wear and Shirts, Panjabies and other household linen in printed, plain or embroidered khadi (Bashu 2001). Weavers are suffering from inadequate contemporary technology and scarcity of working capital, which are mandatory to maintain the smooth flow of production (ADB, 2002). Technical efficiency of handloom industries of Bangladesh is only 41% and its technical efficiency might improve by increasing its male and female labor ratio and decreasing its hired/family labor ratio and labor/ capital ratio (jaforullah, M 1997).

All the researches on handloom sectors have sought different strategies for the support of handlooms and its weavers. but the actual situation has not been changed as expected. In addition, day to day the heritage based crafts industry is destroying. Thus, it is utmost important to create proper initiative, which boosts power to handloom industry; symbol of our heritage and culture; to survive with its own potential without any fare of rivals- power loom and industrial looms.

IV. METHODOLOGY OF THE STUDY

The methodology of the study includes the selection of sample size and data collection method.

a) Sample Size

In this study, all listed handloom factories (Appendix-1) in Pabna, Bangladesh have been selected which are five in number.

b) Data Collection

The study is mainly based on primary & secondary data. To strengthen theoretical background of the study different local and international published articles, website, seminar papers, different standard text books and personal interviews dealing with overall prospects of Handloom industry in Pabna, Bangladesh. Time period of the study was May 01 to May 08, 2012.

V. HANDLOOM

A handloom is a simple machine used for weaving. In a wooden vertical-shaft looms, the heddles are fixed in place in the shaft. The warp threads pass alternately through a heddle, and through a space between the heddles (the shed), so that raising the shaft raises half the threads (those passing through the heddles), and lowering the shaft lowers the same threads—the threads passing through the spaces between the heddles remain in place.

Elements of a foot-treadle floor loom
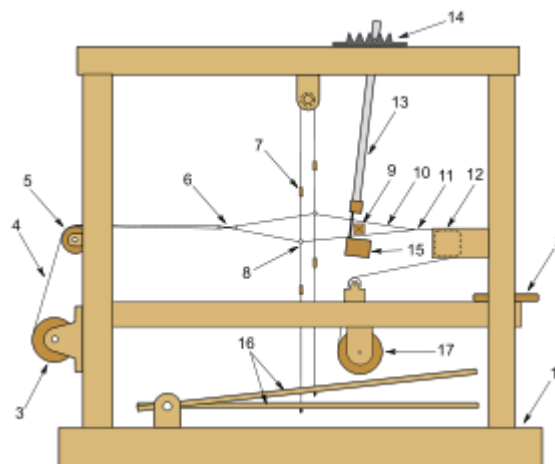
1. Wood frame
2. Seat for weaver
3. Warp beam- let off
4. Warp threads
5. Back beam or platen
6. Rods – used to make a shed
7. Heddle frame - heald frame - harness
8. Heddle- heald - the eye
9. Shuttle with weft yarn
10. Shed
11. Completed fabric
12. Breast beam
13. Batten with reed comb
14. Batten adjustment
15. Lathe
16. Treadles
17. Cloth roll- take-up

VI. MAJOR AREAS OF HANDLOOM INDUSTRIES

Handloom weaving is one of the most important nonagricultural sources of income in Bangladesh. According to the Central Statistics Agency's 2003 Cottage/Handicraft Manufacturing Industries Survey, the textiles industry has the second highest number of establishments in the cottage and handicraft

manufacturing industry (22,184), representing 23 percent of the total number of cottage and handicraft enterprises, with almost 55 percent of these located in rural areas. Across the nation the textile industry employs the second highest number of people among the cottage and handicraft manufacturing industries.

There are four main areas in which the clustering method has helped in Bangladesh handloom weavers to perform better:

1. Reductions in transaction costs through better market linkages
2. Technological spillovers
3. Lower cost of entry
4. Ease of trade credit through repeated interactions.

VII. FUNCTIONS

Functions of Bangladesh Handloom Board as per Bangladesh Handloom Board Ordinance 1977. Ordinance No LXIII of 1977.

To undertake survey, census and planning for rational growth of handloom industry.

- To maintain statistics relating to handloom industry.
- To conduct enquiries and investigations relating to handloom industry.
- To promote Handloom industry primarily with the help of primary, secondary and Apex weaver's societies.
- To render promotional and advisory services to units of handloom industry.
- To arrange credit facilities for handloom industry.
- To make arrangement for supply of yarn to the weavers at reasonable price primarily through weavers societies.
- To make arrangement for supply of consumables like dyes, chemicals, spares, and accessories to the weavers primarily through weavers societies.
- To make arrangement for marketing at home and abroad primarily through weaver's Societies of articles manufactured by handloom industry.
- To undertake and organize publicity and propaganda for popularization of handloom products both at home and abroad.
- To make arrangement for maintenance of depots primarily through weavers societies for the supply of raw materials to, and purchase of finished products from handloom industries, and also for maintenance of common facilities for design, yarn preparation, bleaching, dyeing, calendaring, printing and finishing.
- To render promotional and extension facilities for standardization for domestic and export sales of handloom products and grant certificate of quality and of the country of origin.
- To provide training facilities and promote research
- To prepare and implement common facility schemes.

- To collect fees.
- To float subsidiary companies.
- To do such other acts and things as may be necessary or conducive to be done for the smooth operation and rational growth of handloom industry.

VIII. IMPORTANCE OF HANDLOOM INDUSTRIES

Historically handloom has got its predominance and heritages in Bangladesh. The tradition of weaving cloth by hand constitutes one of the richest aspects of Bangladeshi culture and heritage. The level of artistry and intricacy achieved in handloom fabrics are unparallel and unique. The handloom can meet every need from exquisite fabrics of daily use. The industry has displayed innate resilience to withstand and adopt itself to the changing demand of modern times.

A manpower of about one million weavers, dyers, hand spinners and allied artisans have been using there creative skills into more than .30 million active looms to produce around 620 million meters of fabrics annually. It shares 64% of the total fabric production in the country designed for home consumption, meeting 40% of the local demand for fabrics. Besides, it provides employment facilities to a million rural people are indirectly engaged in the industry. It contributes more than 10 billion taka to the national exchequer as value addition for the development of handloom sector and ensure well being of handloom weavers, Bangladesh handloom board has been implementing a number of package programmers covering supply of input, innovation of suitable designs, financing of working capital, development of human resources, modernization of handloom technology, efficient marketing management and formation of sound weavers societies.

In a world, the handloom industry has no alternative in the development of rural economy.

a) Collection of Raw Materials

They collect their raw materials from the local market to fulfill the production process. In which factories have wealth economic conditions they can collect their raw materials directly from the Naraongong city and other available sources. But the most of the factories in Pabna, collect their raw materials from the Ataycula and Shahzadpur Hat. They collect their all raw materials on credit facilities from the Mahajon, because they do not get any loans facilities from different local banks.

b) Handloom Production Process

The production processes of handloom industry in Pabna, Bangladesh are shown on the following figure:
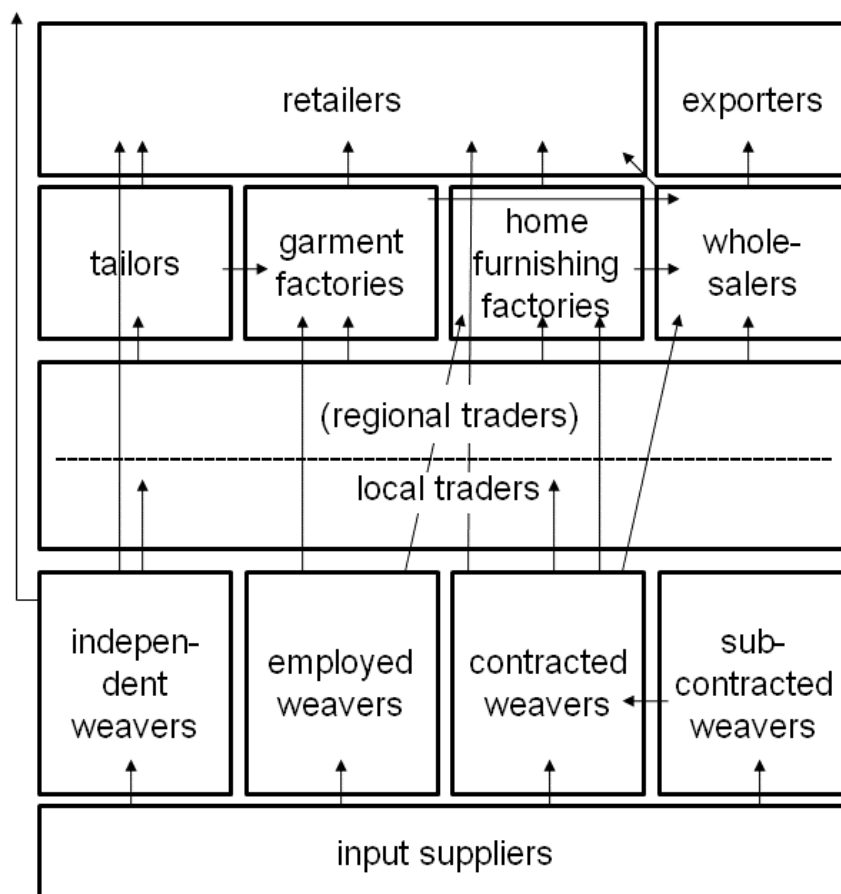
Source: Abdella and Ayele (2007).

Figure 1 : Handloom Production Process

Note: Input suppliers include fiber suppliers, spinners, yarn dyers, accessories suppliers, and machinery suppliers

c) Handloom Products

Specifications and brief descriptions of items

i. *Furnishing and made up items*

Bedcovers, bed sheets and furnishings including tapestries constitute main furnishing and made up items.

ii. *Bed Sheet*

Bed sheet is a piece of cloth woven with colored yarn in the border length wise and width wise and may be used on a bed and includes sheeting.

iii. *Bed cover*

Bed cover is a piece of cloth woven in gray or bleached or colored yarn with or without checks or in floral or in geometrical designs with oven border and/or heading having a decorative or colored effect as inter covering of a bed when not in use.

iv. *Tapestry*

The tapestry is a highly figured and electorate designs. The tapestry constructions are suited for hangings, sofas, rugs, upholsteries, table covers etc.

v. *Lungies*

Lungi is a piece of cloth wearied by males and is a traditional item in the export list. Lungies are generally in colored check patterns and plain weaves but they may also have elaborate colorful prints and designs.

vi. *Checks / Fabrics*

These are the cotton fast color shirtings in check and stripes, woven mainly from 60s/40s on fly shuttle pit looms in Dhaka and Sirajgonj belt. These fabrics having numerous color patterns in warp and weft have great demand in European markets.

vii. *Jamdani Saree*

Jamdani is a traditional superfine handloom fabric which has evolved through generations of outstanding craftsmanship. Jamdani is woven on pit looms. The designs in the jamdani are geometrical. Two persons generally work together at a piece of Jamdani. It has a very good export market.
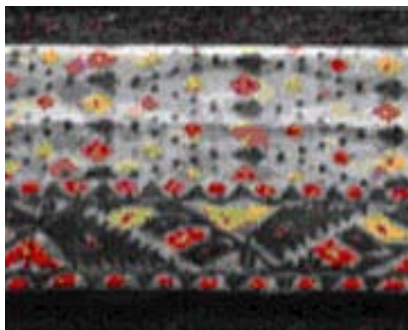
viii. *Brocket / MirpurBenarashi Saree*

Mirpur Benarashi is a traditional superfine handloom fabric. Basically this is brocade with cotton or zari threads .The Benarashi is woven in pit looms. It has also a very good export market.

ix. *Tangail Muslins / Silks*

Tangail Muslins is a traditional superfine handloom fabric. Basically this is highly ornamented and fashion saree silk cotton with cotton or zari threads .The moslin is woven on pit looms. It has also a very good export market.

d) Important Handloom Products with Places of Production

Sl.	Name of the Products	Place of Production
1	Jamdani	Rupgonj and Sonargaon of Narayangonj district.
2	Benarasi	Mirpur of Dhaka, **Iswardi of Pabna district** and Gangachara of Rangpur district.
3	Tangail Sharee (Cotton sharee, Half Silk, Soft Silk, Cotton Jamdani, Gas-mercerised twisted cotton sharee, Dangoo sharee, Balucherri)	Tangail Sadar, Delduar and Kalihati, Nagorpur, Basail of Tangail District.
4	Handloom Cotton sharee	**Shahjadpur, Belkuchi and Sadar of Sirajgonj district**, Narsingdi and **Pabna districts.**
5	Lungi	Ruhitpur of Keranigonj and Dohar of Dhaka district,**Shahjadpur,Ullapara, Belkuchi, Sadar of Sirajgonj district**,Kumarkhali of Kushtia district, **Sathia, Pabna**
6	Silk sharee	Sadar and Shibgonj of Chapai Nawabgonj and Rajshahi district.
7	Gamcha	**Ullapara,Kamarkhand of Serajgonj**, Gouranadi of Barisal, Fultola,Doulatpur of Khulna,Jhalokathi, Jessore and Bogra districts.
8	Check Fabrics	**Belkuchi of Sirajgonj district**.
9	Mosquito Nets	Araihazar and Rupgonj of narayangonj district,Shibpur and Sadar of Narsingdi district.
10	Bed Sheet & Bed Cover	Kumarkhali of Kustia district, Danga of Narsingdi district.
11	Sofa Cover	Danga of Narsingdi district.
12	Rakhine Special Wear(Wooling Shirting, Woolen Bed Sheet, ladies chadar, Bag,Lungi and Thami for tribal ladies)	Taltoli of Borguna district, Kalapara, Rangabali of Patuakhali district and Cox's Bazar district.
13	Tribal Fashion Wear (Thami for tribal ladies, Khati(Orna), Ladies Chadar & Lungi.	Rangamati, Khagrachari & Bandarban Hill districts.
14	Miniouri Fashion Garments (Monipuri Sharee, Punek for ladies like lungi, Lungi, Un-stitched cloth (three pieces), Innachi(Orna) & Vanity Bag	Sylhet and Moulivibazar districts.

e) Handloom Markets

Sl.	Trading Products	Name of the Market	Market Days
1	Jamdani	Demra Bazar, Demra, Dhaka	Friday
2	Jamdani	Jamdani Shilpa Nagari Noapara, rupgonj, Narayan Gonj	Friday
3	All Handloom Products	Gausia Market, Bhulta, Narayangonj.	Tuesday
4	Handloom Products	Baburhat Shekerchar, Narsingdi.	Friday to Sunday
5	Tangail Sharee	Karotia Bazar, Korotia, Tangail	Wednesday
6	Tangail Sharee	Bajitpur Hat, Adi-Tangail, Tangail	Monday & Friday
7	All Handloom Products	**Shahjadpur Bazar, Shahjadpur, Serajgonj.**	Sunday, Wednesday
8	All Handloom Products	**Shohagpur Hat, Belkuchi, Serajgonj.**	Tuesday to Wednesday
9	All Handloom Products	**Enayetpur Hat, Enayetpur, Sirajgonj.**	Sunday, Wednesday & Friday
10	All Handloom Products	**Ataikula Hat, ataikula, Pabna**	Saturday

f) *Statistics*

Items	Number
Total Handloom units	183512
Total number of handlooms	505556
Total number of operational looms	313245
Total number of non operational looms	192311
Type wise number of looms Pit loom	169700
Frame loom	29212
Waist loom	141684
Semi automatic/ Chittaranjan loom	150407
Benarashi/ Jamdani	12383
Others	2170
Number of Weavers	**Number**
Total number of weavers	888115
Total number of male weavers	472367
Total number of female weavers	415748
Handloom Factory (As of May 2008)	**Number**
Number of Handloom factory registered with the BHB (Factory is a production unit having more than 20 looms)	246
Weavers societies registered with the Bangladesh Handloom Board (as of May 2008)	**Number**
Number of Primary Weaver's Societies	1300
Number of Secondary Weaver's Societies	58
Apex Weaver's Society	01

g) *Production from Handloom industry*

The production of handloom industry in different years is shown below:

Year	Qnt.	Percent
1989-90	826.8	64.7
1990-91	808.1	64.9
1991-92	775.5	63.4
1992-93	752.2	63.3
1993-94	729.6	61.0
1994-95	707.0	57.4
1995-96	684.4	50.6
1996-97	663.9	47.6
1997-98	642.7	43.6
1998-99	623.4	39.0
1999-00	604.1	35.5
2000-01	584.8	30.4
2001-02	567.3	26.6
2002-03	543.3	23.6
2003-04	590	21.5
2004-05	584	20.5
2005-06	567.3	18.5
2006-07	543.3	16.6
2007-08	530.1	15.9

Table : Domestic production from handlooms industries

h) *The comparative production analysis between Large & Small handloom industry in Pabna, Bangladesh*

i. *Large scale handloom factory(Based on yearly basis)*

- Name : Razzak cottage industries
- Location : Natun para, Jalalpur, Pabna.
- Number of machines: 140
- Number of workers: 90
- Amount of fixed capital: 2,50,00000 taka
- Amount of working capital: 59,90,625 taka
- Volume of production: 1,82,500 pieces lungies
- Average Per unit production cost: 315 taka(per lungi)
- Average Per unit selling price: 350 taka(per lungi)
- Average per unit profit: 35 taka(per lungi)
- Total annual profit: 63,87,500
- Wages payment system: Weekly basis

ii. *Small scale handloom factory (Based on yearly basis)*

- Name : Alamin Weaving industry
- Location : Natun para, Jalalpur, Pabna.
- Number of machines: 44 pieces
- Number of workers: 37
- Amount of fixed capital: 85,00,000 taka
- Amount of working capital: 15,80,205 taka
- Volume of production: 43,200 pieces lungies
- Average Per unit production cost: 328 taka (per lungi)

- Average Per unit selling price: 350 taka(per lungi)
- Average per unit profit: 22 taka(per lungi)
- Total annual profit: 9,50,400 taka
- Wages payment system: Weekly basis

i) Major Barriers in handloom industries in Pabna

- High price of raw materials like yarn.
- Lack of power supply.
- High rate of interest of loan.
- Difficulties in getting bank loan.
- Low capital.
- Traditional system of production.
- Lack of automation in production.
- High level of labor cost.
- Unwillingness of worker.
- Absence of trade union.
- Restriction in purchasing raw material.
- Lack of government support.
- Inefficient in management.
- Absence of trade policy.
- Limitation of design.
- Existing distribution channel of the handloom products is not adequate & effective.
- Existing promotional campaign is not adequate.

IX. RECOMMENDATION

After analyzing we recommend the following steps, which we believe, we will provide a direction for further improvement of this sector:

➢ We strongly recommended that, govt. should take necessary steps to control the price of yarn at desired level. So that weavers can produce the product at cheap rate.

➢ Supplied of electricity should be maximized and price of per unit electricity must be charged in the favor of owner of the handloom industry.

➢ Government & Private bank must be insured the credit facilities to the producers at lower rate of interest.

➢ Trade union policy should be established in the handloom industry in rural areas.

➢ Government should look-up about who are willingly Stock the raw materials to increase its prices.

➢ Sound wages system should be applied in the factories to control the any unfavorable attitude of the workers.

➢ We have found out that weavers don't get raw materials at right time & at right prices. So our recommendation is that government should take a monitoring cell under Handloom Board of Bangladesh to monitor the any unfair advantages of wholesalers & retailer.

➢ We have found out that weavers suffer from inadequate contemporary technology. So, government should take necessary steps to make available these technologies in local market.

➢ We have found that high level of skill is needed to produce handloom products, but there is no developed program for weavers. So, both private & public sectors can work for improve these conditions.

➢ Government should be more responsible & should provide more policy support to save this ancient industry.

➢ We have found that handloom industry faces intense competition from mill and power loom sector. So govt. can create a quota system for handloom industry.

➢ Existing distribution channel of the handloom products is not adequate & effective. This can be eliminated if we can catch the attention of private organizations & NGOs to participate in the growth of this industry.

➢ The Handloom industry cannot be viewed through the prism of the mechanized textile sector as it needs focused attention with an integrated and a holistic approach.

➢ As the needs of the weavers and weaving community are quite different from those of the power loom and large textile mills the handloom industry needs to be seen independently of the mechanized textile sector.

➢ A comprehensive HANDLOOM RENEWAL POLICY is needed to address the entire gamut of issues facing the Handloom Industry for its renewal in the 21st Century. This policy will need to keep in mind it's pro-environment, pro-people, pro-rural employment impact and regional variations while achieving the objectives of making this industry viable, competitive and equitably structured. Additionally the policy will need to focus on improving lives and productivity of workers.

➢ To ensure continuity of weaving traditions, the skills involved in the entire production chain need to be preserved and supported with ancillary occupational workers who perform crucial pre-loom and post-loom operations being recognized as handloom workers and significant contributors.

➢ The Handloom Reservation List includes only those items woven with cotton and/or silk yarn, it was strongly recommended that the Reserved List be broadened to also include items woven with blended yarns, such as viscose and other blended fibers as this is now the requirement of the customers. Unless this oversight is corrected weavers will continue to lose market share with subsequent loss of income for the entire weaving chain.

➢ Some sort of distinguishing mark is required so as to enable consumers to differentiate between the handloom product and the power loom product. The possibility of inserting a 'power loom mark'

(either a symbol or text) in the selvedge of power loom or machine-made fabrics that states/implies the product is so made needs to be explored thereby ensuring that machine-made products are not mistaken by consumers for hand-made or vice versa.

➢ There is urgent need for investment and research to create simple easily applicable tests to help differentiate between products made on the handlooms vs. those made on the power loom.

➢ Yarn availability in small quantities, in required count, at correct price and quality, in the required fibred is a major lacuna.

➢ The Mill Gate Price Scheme has not been operating efficiently. It is recommended that the office of the DC (Handlooms) conduct an independent evaluation of the Mill Gate Price Scheme to study how to make it more effective.

➢ It is urgent that dyers allied to the handloom sector convert to eco-safe reactive dyes. Training modules to assist in this conversion are therefore imperative and ought to include technical training, testing of dye recipes, and real-time production training.

➢ The fund allocation should also be allowed to be utilized for repair existing looms.

➢ Special attention must be paid to female heads of weaving households, including where women have stepped forward to be involved in the weaving.

X. CONCLUSION

All our recommends are only for the Handloom industry in Pabna, Bangladesh. This industry is facing a lot of problems that have been highlighted through our discussion and give some recommendation to bring the handloom industry at the blooming stage of development. We should extend our helping hand to the Government and NGOs to pave the way of development for our poor weavers.

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Appendix 1: Name of the listed Handloom Industry in Pabna, Bangladesh

Sl. No	Name of the Handloom Industry	Location
1	Razzak cottage industries	Natun para, Jalalpur, Pabna
2	Alamin Weaving industry	Natun para, Jalalpur, Pabna
3	Hakim cottage industries	Natun para, Jalalpur, Pabna
4	Malek cottage industries	Natun para, Jalalpur, Pabna
5	Hafizur Weaving industry	Natun para, Jalalpur, Pabna

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Impact of Media on Youth in Pakistan

By Prof Amir Razi, Iqra Faheem & Syed Atif ALi

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Abstract - Our study is about impact of media on youth in Pakistan. Media has a great impact on one's life. News channel provide the viewers an image of our country where it stands. It can lead a person towards right direction and can also lead a person towards wrong direction as well. It can give us more opportunities as well. It has direct impact on our paradigms. Media creates more complications in relations. It tells us about the current trends and fashions and also helps us in personal grooming. Our youth become liberal due to adaptation of fashion. Last but not the least we discussed music, which creates new pathways in the brain. It gives the peace of mind, relaxation and escapism. Media is a strong power and can b beneficial as well as harmful. We have collected information related to our study from different means and had drawn a conclusion.

GJMBR-G Classification : JEL Code: L82

IMPACTOFMEDIAONYOUTHINPAKISTAN

Strictly as per the compliance and regulations of:

Impact of Media on Youth in Pakistan

Amir Razi [α], Iqra Faheem [σ] & Syed Atif ALi [ρ]

Abstract - Our study is about impact of media on youth in Pakistan. Media has a great impact on one's life. News channel provide the viewers an image of our country where it stands. It can lead a person towards right direction and can also lead a person towards wrong direction as well. It can give us more opportunities as well. It has direct impact on our paradigms. Media creates more complications in relations. It tells us about the current trends and fashions and also helps us in personal grooming. Our youth become liberal due to adaptation of fashion. Last but not the least we discussed music, which creates new pathways in the brain. It gives the peace of mind, relaxation and escapism. Media is a strong power and can b beneficial as well as harmful. We have collected information related to our study from different means and had drawn a conclusion.

I. Introduction

Media has the greatest impact on the young generation more that the family or the school has. The means of media which influence the young generation are television, radio, internet, newspapers, magazines, books, broadcasting and text publishers. Nowadays the Medias have a big impact on our lives, and they allowed us to get different types of information's. There are different kinds of media, such as the newspapers, internet, television, radio and magazines; therefore, they play several roles in the daily life, like informing people of what is happening either locally or internationally. Also, advertising for goods and services to attract public attention. In addition, the media takes part in entertainment too.

Firstly the medias sometimes can have the power to publish the news or not. Which means the medias have the control of letting people knows about something or not; On the one hand, when a natural disaster happen somewhere, the media have the mission to cover the event, and they try to answer these questions: what, where and when it happened; Therefore, they broadcast live reports to show who are the survivors. And what has been done by the local or the international authorities to rescue them; On the other hand, in some countries the medias have the power to hide the information to the public, even if something really bad happened they will not release any news or image about it, and they will never let the public know about anything, because they are controlled by the government.

Secondly the media use various methods of advertisement to attract the public attention about a product. Which helps the companies to get more costumers and money; therefore, they get stronger and bigger parts in the market; however there are several types of media that provide different kind of advertisement and contribute in the spreading of the information by using a variety of ways like the newspapers, television, radio and internet. For instance there always special pages at the end of the newspapers and magazines for advertisement, the same thing for television and radio but have advertisement spots instead of special pages, but in contrast of the television and the radio, internet.

All these manipulate teenagers in what concerns culture, politics, social life, religion, fashion, education and other interests. Almost each teenager has a TV in his room and he may stay stuck for hours in front of it to watch a show, a movie or to find out some interesting information on a discovery channel. Then, the internet has become much more important than the TV because it offers a range of facts on different areas of interest. Now teenagers prefer to download a movie from the internet and watch it at home instead of going to the cinema as it is much more comfortable and, at the same time, cheaper. Moreover, through e-mails they can communicate with teenagers in other countries and find other ways of thinking and behaving in society. Girls, buy all types of magazines so find out some spicy facts about famous people and stars, while boys prefer magazines about cars or technology.

Anyway, in what concerns newspapers young people almost don't buy them, as they prefer to read them on the internet and the same happens with books, too. Teenagers find out about fashion from the internet and they like to navigate on the internet to see which trends have appeared lately. They can also read about sports, music, politics and culture. On the other hand, advertisements and propaganda play a special role as they can influence young people to buy different things or to follow certain behaviors.

Apart from this, mass-media represents an essential source of enrichment and education for the young generation as they receive informal education from a variety of sources, from books to internet. Mass-media also means entertainment, through music, sports, acting, video and computer games activities that help young people to escape routine and enjoy themselves.

Still, media does not always inform and manipulate teenagers on a positive way, because it also

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represents a source of violence through movies or news. And there seems to be no radical ways of how to diminish this state, for the moment.

II. OBJECTIVES

1. What are the disadvantages of media for young generation?
2. What are the advantages of media for young generation?
3. Do media plays an important role in shaping the thinking of youngsters?

a) Randomly asked questions

1. Kids shouldn't watch much TV, for 2 reasons. One is that they get exposed to commercial influences by watching all the adverts, so they think it's OK to eat fast food. The other reason is that kids should be out doing active things like sport and hobbies or acquiring new intellectual or creative skills - they shouldn't be home in front of the TV because they will get stupid and boring.

There are many disadvantages of TV media for the young generations. The major ones are:

- The advertisements - 100% of the advertisements are made on some illusive subjects, patterns and presentations that take the young children away from the reality in the feelings of fantasy what they like but those things move into their head for long time and kill their time and energy for their studies and other productive activities in that age.

- Most of the news and information are manipulated (hiding or profiling low some features and highlighting some other features) and presented in such a way that the viewers become biased from the real facts to the vision of the concerned TV Center owners. This is very harmful for the young generation not only by knowing and trusting the biased news but also with some mistaken ideas in their sense.

- Serials (dramas and programs) are the most harmful things for the youngsters. These serials are made in such a way that each episode is ended up with high pick suspense to be shown in next episode. This suspense keeps the heads of the youngsters busy of thinking and pondering 'what may happen next?'. So, they leave all their works and studies to sit down in front of the TV during that time and this sequence goes on.

- What to do for this? We can't change the culture of the Medias of the whole the world. What we can do is to make a good communication with our young children and make them understand the whole things. This is not an easy thing but we would have to continue our efforts so that they realize the real things and learn to think the whole things.

2. Good pints are
   ✓ Entertainment
   ✓ Way to move around (workout shows are on)
   ✓ Keep up on what is happening in the world
   ✓ Valuable and important information
   ✓ Knowledge in current events
   ✓ Makes the young generation involves

3. Media plays a very important role in our everyday lives and has a very strong influence in the molding of youth. Media also has a strong influence on molding the Youth as a social category. Examples of media are newspapers, television, radio, internet and magazines. The youths always feel like being as fashionable as their favorite film actors or actress. They often feel like copying the hairstyle that their favorite television actor and sports person has. I am sure some of the girls among us have often made attempts to walk like some famous ramp models. I am sure some of us guys have always wanted to wear what some of the top icons of the industry do! And now, if someone says the media does not influence the youth, it's totally wrong.

Media influences us and plays a very important role in the formation of what we are today. According to a study conducted by the RAND Corporation, teenagers are twice as likely to participate in sexual activities if they watch or read about similar sexual behavior in the media.

A survey study, compiled by Teen People magazine, demonstrated that 27 per cent of the girls felt pressurized by the media to have a perfect body, with 69 per cent of the girls basing their idea of the perfect body on models featured in magazines. The Centre on Media and Child Health published a study revealing that media plays an integral role in adolescent development. Some aggressive and violent behavior was demonstrated after excessive television viewing.

III. LITERATURE REVIEW

The literature on the effect of exposure to media violence (including exposure to violent pornography) on aggressive behavior is critically reviewed. Evidence and theoretical arguments regarding short-term and long-term effects are discussed. I conclude that exposure to television violence probably does have a small effect on violent behavior for some viewers, possibly because the media directs viewer's attention to novel forms of violent behavior that they would not otherwise consider (Felson, 1996)

This article considers the role of three forms of print media in the development of radical Islamic political ideology and organization in Afghanistan. Through an examination of newspapers, pamphlets, and magazines, the article considers the way in which textual

forms have supplemented ideological content in helping to produce Islamic political militancy and authoritarian political parties in the Afghan context. [Afghanistan, Islam, media, political parties, discourse] (Edwards, 1995)

This article considers the place of news media-particularly television news-in young people's political socialization. Following a brief sketch of debates about young people's apparent indifference to politics and to news media, it provides a critical review of previous research n this field. It argues that researchers have often operated with a functionalist notion of socialization and an unduly narrow conception of political understanding (Buckingham, 1999)

We propose that consumers' relationships to no advertising forms of mass media are an essential aspect of the perceived meanings they derive from advertisements. After presenting a multidisciplinary theoretical frame-work, we discuss the results of an in-depth grounded theory investigation that identifies three key interpretive relationships between consumers and mass media vehicles (Thompson, 1997)

Recent innovations in organizational forms, such as delivered management, empowered workers, teleport, and ad hoc work groups, have created a need to ensure that communication between dispersed knowledge workers can be supported. The movement toward a less cohesive workplace suggests a need to deploy computer-based media, but it is not clear which media should be deployed and under what circumstances. Addressing such significant issues must begin with insights into why knowledge workers choose particular media for particular tasks in the first place (Karahanna, 1998)

This paper examines how journalists and graphic artists in the national print media used statistical results from annual surveys of student drug use to construct quantified claims about a cocaine epidemic and other drug problems in 1986 and in subsequent years. Editorial and creative decisions entailed in transforming modest yearly changes in time-series data into a dramatic graphic image of "a coke plague" early in 1986 are reconstructed (Turner, 1993)

Relations between the media and military affairs, or the media and the security field, have been dramatically altered since 1973 and even more so since the early 1990s. Media outlets have transformed from subservient and deferential into a confrontational model, and the military ceased to be a "sacred cow" (Peri, 2007)

United States mass media are probably the world's greatest, and in excellent health, more mature and more responsible today than fifty years ago. But they are not good enough because:

1. People do not believe what they read;
2. The media do not have enough or the right kind of information;
3. Editors need more power; and

4. There are large gaps in knowledge of the impact that the media have on the audiences (Fontaine, 1967).

In this article, we explain how intermodal concepts and practices may assist literacy educators and their students. We first define intermodal, then offer rationales for teaching critical media literacy in general, and intermodal instruction in particular (Ann Watts Pailliotet, 2000)

IV. METHODOLOGY

This report deals with the methodological strategy under which the research has been carried out. "Methodology is a set or system of methods, principles, and rules for regulating a given discipline, as in the art or sciences." All the steps taken from the beginning to the end of the research work are technically known as methodology or research procedure. Following are the steps that have been adopted in conducting this research.

a) Sample
A total of 100 samples were selected from Lahore population.

b) Method of Sampling
Stratified sampling was used in this study. "A sample of size 'n' is defined to be a simple random sample.

c) Technique of data collection
We went to the different institutions where we ask questions to various students and gather data by questionnaire.

d) Questionnaire
The Questionnaire used in the survey was in English. Question format include closed ended questions depending on liker scale with strongly disagree, disagree, neutral, agree, strongly agree. Questionnaire comprised of ten parts. Part one was regarding **"demographics"** such as name, gander, education, profession, marital status, income. Second part was regarding the **"news and channels"**. Third section of the questionnaire was regarding the way of **"communication"**. Forth section of the questionnaire was regarding to **"personal life"**. Fifth section is about **"health"**. Sixth part is about the **"studies"**. Seventh part is about **"norms and values"**. Eighth part is about **"relations"**. Ninth part is about **"lifestyle"**. Tenth part is regarding to **"music"**.

e) Limitation
We do not have enough resources and we have shortage of time due to which we only collect analysis from the city of Lahore Pakistan.

V. Results

Table 1 : Distribution of Gender

	Frequency	Percent	Total
Female	45	45.0	45.0
Male	55	55.0	100.0
Total	100	100.0	

We collected data and we get data from 45 females and 55 males.

Table 2 : Distribution of Age

	Frequency	Percent	Total
15-20	32	32.0	32.0
21-25	64	64.0	96.0
26-30	2	2.0	98.0
30 and above	2	2.0	100.0
Total	100	100.0	

According to age 15-20 were 32 people, 21-25 were 64 people, and 26-30 were 2 people and 30 or above were 2 people.

Table 3 : Distribution of Marital Status

	Frequency	Percent	Total
Single	90	90.0	90.0
Married	5	5.0	95.0
Others	5	5.0	100.0
Total	100	100.0	

According to marital status single were 90, married were 5 and others were 5.

Table 4 : Distribution of Qualification

	Frequency	Percent	Total
Intermediate	22	22.0	22.0
Graduate	64	64.0	86.0
Post graduate	8	8.0	96.0
Others	6	6.0	100.0
	100	100.0	

According to qualification, intermediate were 22, graduate were 64, postgraduate were 8 and others were 6.

Table 5 : Distribution of Occupation

	Frequency	Percent	Total
Student	89	89.0	89.0
Businessman	5	5.0	94.0
Employee	3	3.0	97.0
Others	3	3.0	100.0
	100	100.0	

According to occupation, students were 89, businessmen were 5, employees were 3 and others were also 3.

Table 6 : Distribution of News and Channels

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Media is providing the viewers an image of our country where it stands	13	13.0	11	11.0	23	23.0	34	34.0	19	19.0	100	100.0
Sometimes media flash news which doesn't have any concern with reality	7	7.0	15	15.0	24	24.0	29	29.0	25	25.0	100	100.0
Media gives huge importance to those news which sometimes are not of such importance	6	6.0	9	9.0	26	26.0	33	33.0	26	26.0	100	100.0
Sometimes media flashes news which affects the person's respect, e.g. rape news, which destroys girls life only by flashing it	8	8.0	9	9.0	11	11.0	28	28.0	44	44.0	100	100.0
Because of media world is globalized	5	5.0	8	8.0	14	14.0	34	34.0	39	39.0	100	100.0

As we distribute our data according to news and channels. In 1st question 13 people are strongly disagree, 11 people are disagree, 23 are neutral, 34 are agree and 19 are strongly agree.

In 2nd question 7 people are strongly disagree, 15 people are disagree, 24 are neutral, 29 are agree and 25 are strongly agree. In 3rd question 6 people are strongly disagree, 9 people are disagree, 26 are neutral, 33 are agree and 26 are strongly agree. In 4th question 8 people are strongly disagree, 9 people are disagree, 11 people are neutral, 28 are agree and 44 are strongly agree. In 5th question 5 people are strongly disagree, 8 people are disagree, 14 people are neutral, 34 people are agree and 39 people are strongly agree.

Table 7 : Distribution of Ways of Communication

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Media is the best way of communication	7	7.0	5	5.0	21	21.0	30	30.0	37	37.0	100	100.0
Media tells us about the new ways of communication	5	5.0	7	7.0	20	20.0	49	49.0	19	19.0	100	100.0
Media makes communication very easy	3	3.0	10	10.0	22	22.0	41	41.0	24	24.0	100	100.0
By media we have more job opportunities	9	9.0	11	11.0	24	24.0	37	37.0	19	19.0	100	100.0
Media is the source of country's progress	4	4.0	13	13.0	23	23.0	32	32.0	28	28.0	100	100.0

As we distribute our data according to ways of communication. In 1st question 7 people are strongly disagree, 5 people are disagree, 21 people are neutral, 30 people are agree and 37 people are strongly agree. In 2nd question 5 people are strongly disagree, 7 people are disagree, 20 people are neutral, 49 people are agree and 19 people are strongly agree. In 3rd question 3 people are strongly disagree, 10 people are disagree, 22 people are neutral, 41 people are agree and 24 people are strongly agree. In 4th question 9 people are strongly disagree, 11 people are disagree, 24 people are neutral, 37 people are agree and 19 people are strongly agree. In 5th question 4 people are strongly disagree, 13 people are disagree, 23 people are neutral, 32 people are agree and 28 people are strongly agree.

Table 8 : Distribution of Personal Life

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Media affects our personal life	12	12.0	7	7.0	19	19.0	29	29.0	33	23.0	100	100.0
We cannot give proper time to their family while using media like: cell phone, internet etc.	4	4.0	12	12.0	24	24.0	28	28.0	32	32.0	100	100.0
Media is the wastage of time	8	8.0	15	15.0	43	43.0	20	20.0	14	14.0	100	100.0
Media has the power to make youth good or bad	7	7.0	1	1.0	27	27.0	28	28.0	37	37.0	100	100.0
Media teaches us the value of life	6	6.0	10	10.0	42	42.0	25	25.0	17	17.0	100	100.0
We are motivated through media	6	6.0	9	9.0	30	30.0	35	35.0	20	20.0	100	100.0

As we distribute our data according to personal life. In 1st question 12 people are strongly disagree, 7 people are disagree, 19 people are neutral, 29 people are agree and 33 people are strongly agree. In 2nd question 4 people are strongly disagree, 12 people are disagree, 24 people are neutral, 28 people are agree and 32 people are strongly agree. In 3rd question 8 people are strongly disagree, 15 people are disagree, 43 people are neutral, 20 people are agree and 14 people are strongly agree. In 4th question 7 people are strongly disagree, 1 people are disagree, 27 people are neutral, 28 people are agree and 37 people are strongly agree. In 5th question 6 people are strongly disagree, 10 people are disagree, 42 people are neutral, 25 people are agree and 17 people are strongly agree. In 6th question 6 people are strongly disagree, 9 people are disagree, 30 people are neutral, 35 people are agree and 20 people are strongly agree.

Table 9 : Distribution of Health

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Media affects our health	7	7.0	9	9.0	29	29.0	32	32.0	23	23.0	100	100.0
Media can create mental disturbance	4	4.0	5	5.0	18	18.0	36	36.0	37	37.0	100	100.0

As we distribute our data according to health. In 1st question 7 people are strongly disagree, 9 people are disagree, 29 people are neutral, 32 people are agree and 23 people are strongly agree. In 2nd question 4 people are strongly disagree, 5 people are disagree, 18 people are neutral, 36 people are agree and 37 people are strongly agree.

Table 10 : Distribution of Studies

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Media affects our studies	7	7.0	8	8.0	20	20.0	32	32.0	33	33.0	100	100.0
We can give proper time to studies while using media like: cell phone, internet etc.	15	15.0	22	22.0	19	19.0	25	25.0	19	19.0	100	100.0
Media gives help or benefits in the study and work	7	7.0	11	11.0	32	32.0	33	33.0	17	17.0	100	100.0
Youth can maintain a level between their studies and extra-curricular activities while using media	9	9.0	16	16.0	29	29.0	32	32.0	14	14.0	100	100.0

As we distribute our data according to studies. In 1st question 7 people are strongly disagree, 8 people are disagree, 20 people are neutral, 32 people are agree and 33 people are strongly agree. In 2nd question 15 people are strongly disagree, 22 people are disagree, 19 people are neutral, 25 people are agree and 19 people are strongly agree. In 3rd question 7 people are strongly disagree, 11 people are disagree, 32 people are neutral, 33 people are agree and 17 people are strongly agree. In 4th question 9 people are strongly disagree, 16 people are disagree, 29 people are neutral, 32 people are agree and 14 people are strongly agree.

Table 11 : Distribution of Norms and Values

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Media has a direct impact on paradigms	8	8.0	5	5.0	35	35.0	36	36.0	16	16.0	100	100.0
Media has taken away from religion	7	7.0	8	8.0	27	27.0	42	42.0	16	16.0	100	100.0
Media is the cause of discrimination in society	4	4.0	13	13.0	24	24.0	33	33.0	26	26.0	100	100.0

As we distribute our data according to norms and values. In 1st question 8 people are strongly disagree, 5 people are disagree, 35 people are neutral, 36 people are agree and 16 people are strongly agree. In 2nd question 7 people are strongly disagree, 8 people are disagree, 27 people are neutral, 42 people are agree and 16 people are strongly agree. In 3rd question 4 people are strongly disagree, 13 people are disagree, 24 people are neutral, 33 people are agree and 26 people are strongly agree.

Table 12 : Distribution of Relations

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Media keeps a person away from friends	13	13.0	19	19.0	36	36.0	18	18.0	14	14.0	100	100.0
Media creates more complications in relations	5	5.0	16	16.0	27	27.0	38	38.0	14	14.0	100	100.0
With the help of media like: cell phone, internet etc. we has become more close to the relations	4	4.0	14	14.0	28	28.0	27	27.0	27	27.0	100	100.0

As we distribute our data according to relations. In 1st question 13 people are strongly disagree, 19 people are disagree, 36 people are neutral, 18 people are agree and 14 people are strongly agree. In 2nd question 5 people are strongly disagree, 16 people are disagree, 27 people are neutral, 38 people are agree and 14 people are strongly agree. In 3rd question 4 people are strongly disagree, 14 people are disagree, 28 people are neutral, 27 people are agree and 27 people are strongly agree.

Table 13 : Distribution of Lifestyle

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Music is all about love and relationship	13	13.0	13	13.0	36	36.0	21	21.0	17	17.0	100	100.0
Music can be made for all aspects of life	4	4.0	13	13.0	28	28.0	35	35.0	20	20.0	100	100.0
Real music spread the awareness of what is happening in and around the society	6	6.0	21	21.0	27	27.0	30	30.0	16	16.0	100	100.0
Music has changed the ideas	6	6.0	14	14.0	28	28.0	32	32.0	20	20.0	100	100.0
Real music gives us the peace of mind	5	5.0	8	8.0	23	23.0	40	40.0	24	24.0	100	100.0
People listen to music for a number of different reasons. Many seeking inner peace, relaxation and escapism	5	5.0	11	11.0	24	24.0	36	36.0	24	24.0	100	100.0
Musical training creates new pathways in the brain	6	6.0	15	15.0	21	21.0	32	32.0	26	26.0	100	100.0

As we distribute our data according to lifestyle. In 1st question 8 people are strongly disagree, 2 people are disagree, 20 people are neutral, 32 people are agree and 38 people are strongly agree. In 2nd question 2 people are strongly disagree, 10 people are disagree, 13 people are neutral, 42 people are agree and 33 people are strongly agree. In 3rd question 3 people are strongly disagree, 12 people are disagree, 28 people are neutral, 41 people are agree and 16 people are strongly agree. In 4th question 3 people are strongly disagree, 6 people are disagree, 21 people are neutral, 48 people are agree and 22 people are strongly agree. In 5th question 4 people are strongly disagree, 12 people are disagree, 19 people are neutral, 46 people are agree and 19 people are strongly agree. In 6th question 6 people are strongly disagree, 13 people are disagree, 20 people are neutral, 40 people are agree and 21 people are strongly agree.

Table 14 : Distribution of Music

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Music is all about love and relationship	13	13.0	13	13.0	36	36.0	21	21.0	17	17.0	100	100.0
Music can be made for all aspects of life	4	4.0	13	13.0	28	28.0	35	35.0	20	20.0	100	100.0
Real music spread the awareness of what is happening in and around the society	6	6.0	21	21.0	27	27.0	30	30.0	16	16.0	100	100.0
Music has changed the ideas	6	6.0	14	14.0	28	28.0	32	32.0	20	20.0	100	100.0
Real music gives us the peace of mind	5	5.0	8	8.0	23	23.0	40	40.0	24	24.0	100	100.0
People listen to music for a number of different reasons. Many seeking inner peace, relaxation and escapism	5	5.0	11	11.0	24	24.0	36	36.0	24	24.0	100	100.0
Musical training creates new pathways in the brain	6	6.0	15	15.0	21	21.0	32	32.0	26	26.0	100	100.0

As we distribute our data according to personal music. In 1st question 13 people are strongly disagree, 13 people are disagree, 36 people are neutral, 21 people are agree and 17 people are strongly agree. In 2nd question 4 people are strongly disagree, 13 people are disagree, 28 people are neutral, 35 people are agree and 20 people are strongly agree. In 3rd question 6 people are strongly disagree, 21 people are disagree, 27 people are neutral, 30 people are agree and 16 people are strongly agree. In 4th question 6 people are strongly disagree, 14 people are disagree, 28 people are neutral, 32 people are agree and 20 people are strongly agree. In 5th question 5 people are strongly disagree, 8 people are disagree, 23 people are neutral, 40 people are agree and 24 people are strongly agree. In 6th question 5 people are strongly disagree, 11 people are disagree, 24 people are neutral, 36 people are agree and 24 people are strongly agree. In 7th question 6 people are strongly disagree, 15 people are disagree, 21 people are neutral, 32 people are agree and 26 people are strongly agree.

V. Conclusion

Media has some advantages as well as it has many disadvantages. Change is required in media. So that it can create good impact on local bodies. Sometime we think media is the better way of awareness nationally and internationally. Sometimes we feel media is creating negative role in our Muslim society because it has great impact on our lifestyle. Media is helping us undoubtedly but some children are misusing the media and ruining themselves and their studies. If one can give proper time to his studies along with use of cell phone than one should go for it. We can use media and communication in a positive way, unlimited use of media can destroy our youth's brain.

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Noise Pollution and its Effect on the Profitability of Industrial Companies: A Study from Cement Factories in Jordan

By Khalil AlRefaee, Enas Alaboud, Nidal Alramahi & Sulaiman Weshah

Al Balqa Applied University, Jordan

Abstract - One of the most important issues that are worthy of studying is "Noise Pollution", which affects individuals as well as the society. Due to the fast pace of modernization and the high-tech life, environmental Pollution has become popular nowadays.

This study focuses on economic and social aspects which are crucial in noise pollution which sharply affects laborers' performance and industrial firms' profits.

It has been concluded that noise pollution has affected worker performance and production. Therefore industrial factories and firms have fitted barriers to avoid the transfer of noise to other parts of the factory.

NOISEPOLLUTIONANDITSEFFECTONTHEPROFITABILITYOFINDUSTRIALCOMPANIESASTUDYFROMCEMENTFACTORIESINJORDAN

Strictly as per the compliance and regulations of:

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I. Theoretical Background

Numerous forms of environmental pollution have appeared these include: (radioactive pollution, light pollution, and noise pollution). Thus, environmental pollution, particularly noise pollution is a significant problem facing the modern era, an era of advanced and sophisticated technology, so instead of human activities being consistent with this progress and development, it took place at the expense of the environment, Due to the lack of accurate scientific knowledge about noise pollution in most countries and its impact on workers in factories and companies, therefore its impact on the national economy as a whole, Our study was created to discus the economical expenses of noise pollution, its influence on the profits of corporations, and how to handle the problem of noise pollution and limiting its negative impact on economies and societies.

1. Does noise pollution affect the performance and productivity of workers?
2. Does noise pollution has an impact on the profits of a company?

II. Significance of the Study

The importance of this research stems from the progress made in various fields of life, especially technological development, which led to effects on societies, individuals, and in particular on the economy, such as the environmental pollution, specifically noise pollution.

Since that there are many causes of noise pollution and it has a variety of dangers on the economy, it has to be recognized, its measurement methods and its impact on employees who are considered the main factor affecting a company's profit plus the economical wheel.

III. Objectives of the Study

1. Highlighting the impact of noise pollution on the performance of employees in industrial companies
2. Clarifying the role of noise pollution on the profit of industrial corporations.

IV. Hypotheses of the Study

1. HO0: Noise pollution does not affect the performance of employees in industrial companies.
2. HO0: Noise pollution does not affect the profitability of industrial companies.

V. Methodology of the Study

The descriptive and analytical approach is to identify the characteristics of the phenomenon of noise pollution and to describe the nature and quality of the relationship between the performance of employees in industrial companies on one hand and profitability on the other, its causes, and trends.

a) The Society and Determinants of the Study

The society of the study covers cement factories in Jordan as a model to study the effect of noise pollution on their employee's performance and profitability, as for the determinants of the study is that it is studying the internal effect of noise pollution on factories' employee's performance and profitability, but it is not studying the external effect of noise pollution.

b) Previous Studies

1. (Altoranji, 2008) Titled the financial costs of noise pollution and its effects on the social economic units, in which the researcher made clear that the phenomenon of noise pollution is expanding and increasing rapidly, the researcher showed that noise

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pollution has negative effects on individuals and communities and it has a reflection on societies and economies. The researcher also discussed different aspects of noise pollution and the financial cost of production at (Srzinar Cement), in addition, in his study the researcher included supplements of the financial statements of the cement plant showing the final budget for wages and salaries for the fiscal year ending in 12/31/2005 which demonstrated that the plant suffered of high wages and salaries, the researcher concluded that the machines in the plant produced higher noise levels than allowed (85dB) without attempts of using other equipments or attempts of holding substrates of equipments with substances like lid or plastic to decrease the sharpness of the noise, added to that is that workers do not have the proper tools to decrease noise levels like (Sound protectors and ear plugs). All of these elements has dangers on the health and efficiency of the workers as well as causing losses in the plants profit, workers pay and the overall financial system.

2. Assessment of Noise Pollution in the Ashuganj Fertilizer Industrial Area, Ashuganj, M. S. Sultanaa, N. Jahana, M. S. Islamb and S. M. Masum, Bangladesh J. Sci. Ind. Res. 46(2), 183‑190, 2011.

Noise pollution in industries is now a serious environmental concern in Bangladesh. In this study sound levels are observed inside the Ashuganj Fertilizer Company Ltd (AFCL) Ashuganj. Continuous running of high speed turbo machinery, vibration of pipelines and structures, transmission of high pressure gas, sudden release of high pressure gas generate noise hazard inside the factory during the time of production. The sound level data was collected at seventeen different locations in the ammonia production plant, ten different locations in the urea production plant and ten different locations in the residential area of AFCL. In the ammonia plant, significantly high level of sound was observed (>90dB) from the process gas cooler, let-down station, boiler-feed water pump, synthesis-gas compressor, process air compressor, alternator and ammonia compressor areas. In the Urea plant, Prill tower (top), Prill tower (absorber vent) are the most noise vulnerable areas with sound level >90 dB. Residential area found less affected by noise pollution (43-53 dB) but in some areas like playground, main gate of the residential area sound level sometimes cross the standard sound level of residential area (50 dB). In the ammonia and urea plant, the sound levels are much higher than the standard sound level (75 dB) for the industrial area, which is considered a hazard of noise may induce hearing loss, annoyance and other adverse effects on the health of the workers of AFCL. Therefore, some remedial measures should be taken to reduce the sound level inside the factory. Researcher confirmed on a number of results was the most prominent of the

maintenance of machinery in factories help to reduce noise pollution.

3. Industrial Noise and Its Effects on Humans, (Atmaca, Peker, Altin), Journal of Environmental Studies, Vol. 14, No. 6 (2005).

The problem of noise in the industries around Sivas has been examined in this study; and noise measurement and survey studies have been carried out at concrete traverse, cement, iron and steel and textile factories located in this region. A questionnaire was completed by 256 workers during this study in order to determine the physical, physiological, and psycho-social impacts of the noise on humans and to specify what kind of measurements have been taken both by the employers and workers for protection from the effects of noise. It has been specified, during the surveys, that the noise levels detected in all the industries are much above the 80 dBA that is specified in the regulations: 73.83% of the workers in these industries are disturbed from the noise in their workplaces, 60.96% of them have complaints about their nervous situations, 30.96% of these workers are suffering hearing problems although they had not had any periodical hearing tests and they are not using ear protection equipment.

4. Fighting Pollution When Decisions Are Strategic, institute of economic, Academic Publisher, University of Hamburg, Kluwer Academic Publishers, Volume 76, 1993.

In this paper, the author analyzes antipollution policies in a 2-by-2 game played between a 'polluter' and the 'police' in which the payoffs can be manipulated by an exogenous third player called the 'policymaker.' He shows that the efficiency of the policies may depend on whether the players of the 2-by-2 game choose Nash equilibrium strategies or prefer maximin.

5. Noise action plan – the strategic approach to advance sustainable transport the example of "Quiet Norderstedt. Worth living", Herbert Brüning (Germany), Werner Gronau, Karl Reiter & Robert Pressl (Ed.), Transport and Health Issues, Mannheim 2011.

The study concludes that traffic noise represents a major but widely underestimated problem. For city residents however, noise increasingly plays a central place in choosing residential areas and desiring a change; the subjective perception of noise is an important catalyst for moving. Local authorities are, therefore, well advised to protect their populations effectively against noise. If they also encourage a modal shift to more environmentally friendly transportation and keep the remaining motor vehicle traffic at low speed levels.

c) *What Distinguishes this Study from Previous Studies*

Previous studies discussed the subject of noise pollution and its effect on the environment in general,

individuals in particular; it also identified its impact on the economy, social and psychological aspects. And they also mentioned ways of decreasing the intensity of noise pollution.

But what distinguishes this study from other studies is that it looks at noise pollution from the accounting side and its effect on laborers' performance which in turn reflects on the profitability of industrial companies. In addition to the accounting treatment of noise pollution, that makes it as one of rare studies that discuss this issue from the previous perspectives.

VI. Theoretical Framework

There is no doubt that certain circumstances surround workers in industrial companies during their daily performance at work in one way or another affect the achievement of their various duties as well as the pace of the work done, therefore there are some conditions that could make it easier for workers to perform their duties and on the other hand conditions that hinder progress and hinder their performance.

The behavior of an individual as a result of the interaction of two sets of variables is looked at as follows :-(Ghareeb, 2003)

a) The characteristics of the worker

What the worker has of qualifications, skills, readiness to face difficult situations, and problem solving during his professional duty.

b) Work conditions surrounding workers

The conditions that has either a positive or a negative impact on a worker during professional duty or different work tasks, these conditions can vary however some of them include (Lighting, noise pollution, working hours, incentives and rewards, and breaks)

Considering that noise pollution is one of the natural conditions affecting laborers' performance, this research comes to study the effect of noise pollution on the performing and psychological state of laborers in industrial companies and what results in a company's progress and profitability.

VII. Pollution

There are a lot of definitions for the term "pollution" this study has taken the most important definitions and listed them below:

- Is a change in the environment that surrounds living creatures, it is humanly induced and it causes an emergence in substances that doesn't fit an environment a creature is living in, which causes a disruption (Alhyali, 2009)
- A term that means all the methods in which human activity causes damage to the natural environment, pollution can be seen at an area that is exposed to waste or by spotting black smoke coming out of a factory. (Altoranji, 2008)
- A change in the harmonic motion that occur between

components of the biological group system which leads to loosing the ability to sustain life without problems (AlRasheedi, 2012)

According to the above information it is shown that pollution has numerous effects on individuals and the environment altogether, where it leads to the emergence of some psychological and social problems for company employees which in turn reflects on the productivity and profit margin of a company.

a) Noise Pollution

Noise is a type of air pollution in the form of waves; the word noise is derived from the Latin expression "NAUSES". There are a lot of different definitions for the word noise, for example the British encyclopedia defines noise as "the unwanted sound" whereas the American encyclopedia defines the term as "the undesired sound". (AlShowki, 2010).

Noise is an annoying unwanted sound; it causes inconvenience, stress and possibly deafness it accompanies general productivity and manufacturing processes, the severity of noise can vary depending on the nature and quality of those processes (Atheer Abdullah Mohammad, 2011).

It is an overlapping combination of annoying sounds that affect the organic human health and the nervous system if the permitted limits of sound exposure were exceeded for an eight hour daily period of work for five days without it having a changing impact on a worker's hearing ability, a few of the disease caused by tension are Ulcers, blood pressure, diabetes and atherosclerosis (Alhyali, 2009).

i. Effects of Noise Pollution

The debate about noise pollution can be presented in various and diverse dimensions, some of these not inclusively include: (Alhyali, 2008)

1. Noise causes 50% of the errors in mechanical works.
2. 20% of fatal accidents are the results of noise pollution.
3. A 20% waste of working days.
4. Weakens the immunity in children, increases the risk of migraines in children, and it also weakens their educational abilities, growth and hurts their intellectually.

Therefore we should follow procedures to limit the dangers of noise. If exposure to noise was not decreased protective hearing equipment must be provided, and it should be available as precaution while planning the control of noise pollution. (Atheer Mohammad, 2011).

To reduce the effects of noise pollution one or more of the following measures should be followed:

1. Isolating machines that produce noise
2. Lining the walls with sound-absorbing materials in order to prevent reflection

3. Installing barriers near machinery to reduce the spread of noise
4. Placing rubber under machines to minimize their noise
5. Carrying out regular maintenance of machinery, lubricating them, and linking their noise causing parts
6. Increasing the distance between the spatial working machines that cause continuous or intermittent noise
7. Using tight ear plugs

ii. *Noise pollution sources*

Noise pollution is one of the most damaging types of environmental pollution, in some countries, for example Egypt, road transport noise is about 60% of the causes of noise pollution.

Based on that some sources of noise pollution can be mention not inclusively as follows: (Wikipedia)

1. Automobile noises: In a prepared study "residents of the cities of Jordan" it shows that after measuring the level of traffic noise in 47 locations in the capital Amman with a limit of 78.5dB it caused inconvenience for residents, and as long as traffic is growing faster than cities noise pollution will increase.
2. Noise from factories : Is one of the most dangerous types of noise pollution it is sourced from factories or workshops, it affects workers in these areas and the people living by these industrial areas, auditory senses of laborers in large factories gets impacted day after day, and this might lead to deafness in the long run.
3. Aircraft noises: this problem occurs to nearby airport residence, although aircrafts are becoming less noisy due to advancing in the production of aircrafts.

iii. *Types of noise pollution*

Noise pollution Types by source appear into three sections as follows (Hayali, 2008)

1. *Chronic pollution*

Is the individual's exposure to noise permanently and continuously, causing a sustained weakness in hearing

2. *Temporary pollution with physiological damages*

Is the individual's exposure to noise for a short period of time, like exposure to fireworks for example and it causes infections in the middle ear.

3. *Non damaging temporary contamination*

Is the exposure to noise for short time intervals, like noises from streets and crowded places which cause a temporary weakness in hearing.

a. *Cement factories noise*

Noise in the cement industry is represented in the following sites: (Bea'tna Magazine- Journal of the environment- Web)

Blasting, Cement plants are often built close to areas where limestone can be found, because 80% of raw mix has limestone in it. Due to the need for such large quantities of material, blasting operations are needed; resulting in loud noises that disturb residents in nearby areas, danger increases when blasting operations are coincided with hefty vibrations that could cause damages to residential buildings that are close to mining areas.

To reduce the impact of the blasting, the necessary measures must be taken to ensure a population free zone in mining areas and surrounding territories, reducing the amount of explosives in the blasting process, and using environmentally friendly chemicals instead of explosives.

- Equipment and machinery noise: using crushers and mills in cement production to break down raw materials results in a loud noise that should be avoided and it is important to wear ear protectors to limit the effects of the noise which can alter hearing ability overtime.

b. *Measuring the intensity of sound and its effects (Abdul Hussain, 2013)*

The intensity of noise is measured in a special unit called (Decibel); the scale starts from 0dB for severe dim sounds up to 130dB were pain causing sounds are.

The (Bel) unit for sound measuring devices descended from the name of its American creator (Bell), one tenth of a unit is usually used in measuring (Decibel) and it is a logarithm for the pressure in sound waves to a reference pressure 0.0002 microbar.

All the sounds that we hear daily fall under the main levels measured in decibels and these levels are: (Alhyali, 2008).

1. *40-50 dB range*

Leads to effects and adverse reactions that takes shape in tension, and effects in the cerebral cortex, which leads to psychological discomfort, disorders and a lack of health harmony *60-80 dB range.*

Has bad effects on the nervous system, it also leads to severe headaches, reduces the ability to work and it causes disturbing dreams (nightmares).

2. *90-110 dB range*

Lowers hearing ability, causes nervous and cardiovascular systems disorders.

3. *120dB or Higher*

Causes pain in the sound system, serious repercussions on the cardiovascular system, and it also leads the inability to distinguish sounds and their direction.

c. *Measuring noise levels according to "OSHA" specifications*

OSHA specifications state that 90dB is the permitted level of noise exposure for a period of:

8 hours a day for 5 days causes no damage; it also considers 85dB as the limit to which precautions should start to be taken at. The following diagrams will show different noise levels and the permitted exposure time for them:
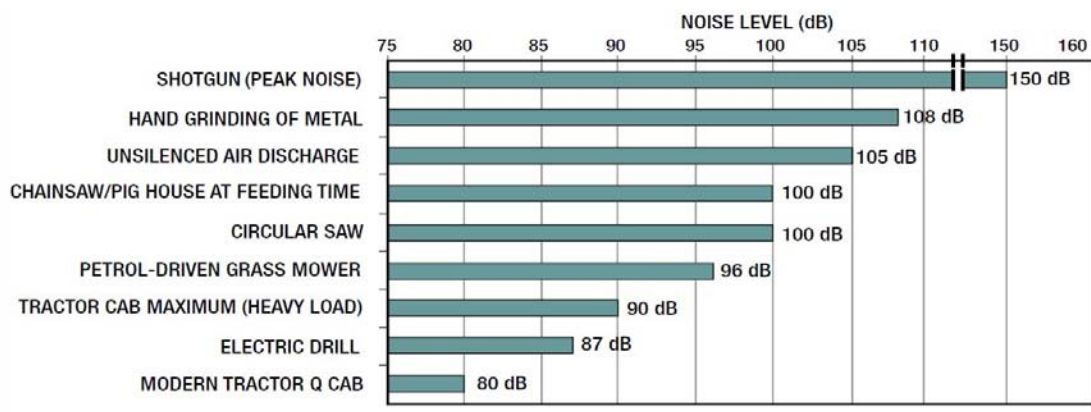

Table 1 : Sounds leves of common construction hand tools

Tools	Average	Peak	Longest exposure without hearing protection (each day)
Powder-actuated tool into masonry	107-110	147	Nil (based on peak exposure)
Powder-actuated tool into timber	100-104	143	Nil (based on peak exposure)
Paslode nail gun	97-104	138	Nil (based on peak exposure)
Electric grinder (on aluminium)	98-102	123	8 minutes
Cut-off saw	98-102	118	8 minutes
Hand-held planer	96-100	114	15 minutes
Masonry drill (timber then concrete)	96-100	111	15 minutes
Bench rip saw	95-99	116	15 minutes
Circular saw	94-98	113	15 minutes
Hammering nails into timber	93-97	131	Nil (Based on peak exposure)
Bench grinder	92-96	113	30 minutes
Jigsaw	91-95	112	30 minutes
Belt sander	91-95	105	30 minutes
Router	90-94	108	1 hour
Electric chainsaw	89-93	112	1 hour
Electric drill into timber	87-91	100	2 hours
Electric sander (1/3 sheet)	79-83	103	8 hours

Noise at work

Guidance for employers on the Control of Noise at Work Regulations 2005

VIII. The Cost and Effects of Noise Pollution

When workers become exposed to noise producing equipment that exceed the allowed noise limit of 85dB without the use of any equipment or devices to reduce noise levels:

a) The cost of sick leave

Sick leave cost was calculated based on workers who experienced higher noise levels than 85dB and for workers who experience less than that.

b) The cost of lower productivity from workers as a result of noise pollution

According to studies, the decline in productivity rate for workers who are exposed to high noise is 30%, therefore the cost of this worker can be calculated as follows:

The cost of lower productivity per worker.

= Worker's annual salary * rate of productivity decline.

= 4800 * 30%

= 1440 JOD

*Cost of the low productivity of all of the factory's workers annually

= Cost of the low productivity of all of the factory's workers annually.

= The cost of lower productivity per worker* number of workers.

= 1440*1200

= 1728000 JOD

c) *The cost of limiting noise pollution using sound proof ear plugs*

One American made sound proof ear plug costs 20 JOD in the local stores (Jordan) and it has the life span of five years.

d) *Cost of noise reduction using sound proof ear plugs according to the straight molecular installment*

Overall cost/ Life span

e) *The effect of reducing noise pollution on profits*

= The cost of noise pollution – The cost of reducing noise pollution

= (The cost of sick leave + the cost of lower productivity) - The cost of reducing noise pollution

IX. Proposed Accounting Methods of Dealing with Noise Pollution

As previously mentioned there are many effects on individuals and the environment caused by noise pollution, as a result companies have a lot of losses that need resolving by opening accounts, including:

- The account of low productivity losses
- The account of sick leave variations
- The account of noise reducing equipment costs

a) *Firstly: the characteristics of the study sample*

1. *Gender*

Percentage	Count	Gender
% 88.5	23	**Male**
% 11.5	3	**Female**
% 100	26	Total

It's noted that 88.5% of participants are males and the rest are females
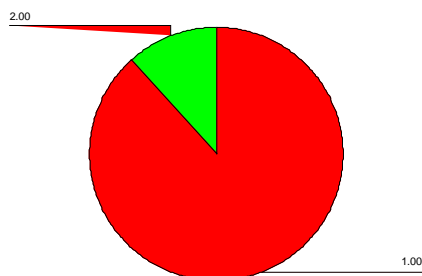
2. *Academic Qualifications*

Percentage	Count	Qualification
% 26.9	7	**High School**
% 26.9	7	**Diploma**
% 42.3	11	**Bachelors**
% 3.8	1	**Masters**
-	-	**PhD**
% 100	26	**Conclusion**

It is noted that 42.3% hold a bachelors degree, 26.9 % hold diplomas and 3.8% hold a masters degree.

3. *It turned out that all of the participants are workers*
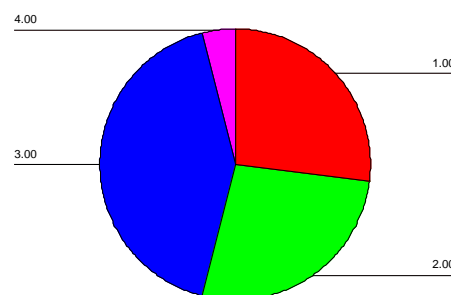
4. *The company's legal form*

We note that 65.4% of the samples are companies with a limited contribution, followed by 15.4% limited joint-stock companies, while 19.2% of the samples are companies assume an otherwise legal form.
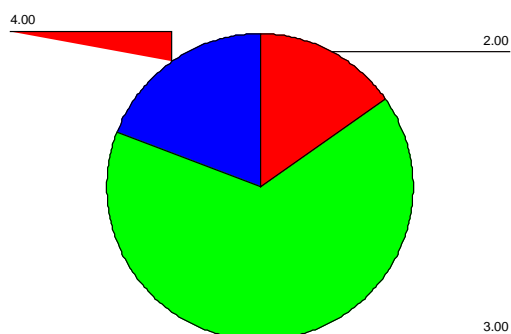
b) *Secondly: A display of the results of the study*

The arithmetic mean and standard deviation were calculated to describe the sample answers about the paragraphs below:

Arithmetic Mean	Standard Deviation	Paragraph Number
4.3077	0.78838	1
4.1154	0.71144	2
2.3462	1.16421	3
3.2692	1.07917	4

4.3846	0.69725	5
2.2692	1.31325	6
3.3462	1.01754	7
4.1923	0.69393	8
3.6538	1.12933	9
3.0000	1.29615	10
2.7692	1.30561	11

We note that the positive direction of the paragraphs above is because their arithmetic mean is higher than the value 3, while paragraphs (11,6,3) have a negative standard deviation and that's because the have an arithmetic mean of less than the value 3

c) *Thirdly: Stability Test*

The Cronbach's alpha test was used to measure the stability of the measuring tool to measure the accuracy of the measurement device, as (α = 75.91%) which is a good result as it is higher than the average value (60%).

d) *Fourthly: Hypothesis testing*

i. *First Hypothesis*

H0: noise pollution has no effect on the performance of employees
H1: noise pollution has an effect on the performance of employees

The test results of the first hypothesis

Hypothesis Nihilism Result	SIG T	Actual Value of T	Calculated Value of T
Rejected	00.	2.0595	7.857

ONE SAMPLE T TEST was used, we find from studying computer results in the above table that, (Calculated T Value = 7.857) is larger than its actual value and since the decision rule is to accept nihilism hypothesis (HO) if the calculated value was less than the actual value, in addition nihilism hypothesis (HO) will be rejected if the calculated value is larger than the actual value, therefore the nihilism hypothesis (HO) is rejected and the alternative theory (H1) is accepted which means that there is an **effect for noise pollution on the performance of workers.**

ii. *Second Hypothesis*

H0: Noise pollution has no effect on the profitability of industrial companies
H1: Noise pollution has an effect on the profitability of industrial companies

The test results of the Second hypothesis

hypothesis nihilism result	SIG T	Actual value of T	Calculated value of T
Rejected	0.221	2.0595	2.653

ONE SAMPLE T TEST was used, we find from studying computer results in the above table that, (Calculated T Value = 2.653) is larger than its actual value and since the decision rule is to accept nihilism hypothesis (HO) if the calculated value was less than the actual value, in addition nihilism hypothesis (HO) will be rejected if the calculated value is larger than the actual value, therefore the nihilism hypothesis (HO) is rejected and the alternative theory (H1) is accepted which means that there is an **effect for noise pollution on the profitability of industrial companies.**

X. Conclusions and Recommendations

a) *Conclusions*

1. Noise pollution is a form of environmental pollution; it's not any less dangerous than other types of pollution, therefore interest in it was raised newly because of its consequences on members of noise exposed societies according to the location and time periods. In this research we attempted to measure the damage economically, of what noise pollution leaves of losses on individuals and diverse economic projects.

2. As a result of the study and observation, it shows that machines and equipment produce high levels of noise and there are attempts to use barriers to stop noise from spreading to other sections. Factories distribute protecting equipment to lower noise levels to the permitted limit like sound proof materials and ear plugs

3. The study shows the effect of noise on a worker's performance, that it has negative effects on their health and efficiency, and that it causes losses for workers, factories and the overall economy. Whereas the study has shown that noise pollution has no effect on the profitability of industrial factories.

b) *Recommendations*

1. Conduct regular check-ups for workers in factories, help with diseases resulting from noise pollution and noise of machinery at the expense of the factories

2. Work to provide the newest methods and equipment to limit the effects of noise pollution, and forcing workers to use the protective equipment

3. Planting trees near factories, especially noise producing areas, because trees have the capability to absorb noise

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Work Life Balance and Women Professionals

By Vijaya Mani

SSN College of Engineering, Tamil Nadu, India

Abstract - The research attempts to gain insight in to the role of a sample population of women employed in different occupations, in balancing work and life in Tamil Nadu, India. The emphasis is primarily on professionalism and was carried out by conducting a survey among respondents who were first generation women earners. Data were collected by (cluster-random) sampling along with semi-structured interviews and a questionnaire. The data was studied and analysed in order to explore and portray the sensitivity of women and their perceptions of the society as well as to highlight the values, attitudes and beliefs of women in the formal work organizations and primary family system. The findings revealed that role conflict, lack of recognition, organizational politics, gender discrimination, elderly and children care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women professionals in India.

Keywords : handloom Industry, sample size, collection method, handloom products.

GJMBR-G Classification : JEL Code: L84, J59

WORKLIFEBALANCEANDWOMENPROFESSIONALS

Strictly as per the compliance and regulations of:

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Keywords : work-life balance, role conflict, social support network, organizational politics.

I. Introduction

The term "work / life balance" could be defined as a state of equilibrium in which the demands of both a person's job and personal life are equal. This term was coined in 1986, although its usage in everyday language was sporadic for a number of years. Work / life balance initiatives are a global phenomenon. Abraham (2002) stated that women, who work, carry a double load as an employee and housewife. They are super moms playing varied roles and reconciling between tradition and modernity. Employees in global communities also want flexibility and control over their work and personal lives. Van Fleet and Sourage (1984) in their research findings stated that although "women can assume the role of a scientist or a technocrat, they do experience difficulty in having a similar role as housewife or mother". Women in India have struggled to establish an identity and create a life space in social as well as work organizations. Considerable research has highlighted the importance of Work-Life Balance for organizational performance (e.g. Druskat & Wheeler 2003, Durham, Knight & Locke 1997). Work-life balance, in its broadest sense, is defined as a 'fit' between the multiple roles in a person's life (Hudson, 2005). Hence these practices include flexible work hours (e.g., flex time, which permits workers to vary their start and finish times provided a certain number of hours is worked; small work week, in which employees work a full week's worth of hours in four days and take the fifth off),

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working from home (tele-work), sharing a full-time job between two employees (job sharing), family leave programs (e.g., parental leave, adoption leave, onsite childcare, and financial and/or informational assistance with childcare and eldercare services. There are changes in large part due to a significant cultural shift in parental perspective that is, an increased acceptance of giving education to girls that allows for the possibility of women working outside the home, contributing economically to the family and even pursuing a career. With more Indian women in the workforce, a number of rates of female workers in rural areas are 31 percent and 11.6 percent in urban areas. Employment numbers for women, further detailed in women workers in the 21*' century-Unemployment and Underemployment, indicate that of India's 397 million workers, 123.9 million are women: 106 million women are in the rural areas and 18 million in the urban areas. However, only 7 percent of India's labor force is in the organized sector (including workers on regular salaries in registered companies), with the remaining workers (93 percent) in the unorganized or informal sectors. As a brief comparison, in the United States in 2008, of the 121 million women ages 16 years and older, 72 million (59.5 percent) were labor force participants. Women comprised 46.5 percent of the total U.S labor force (68 million women were employed in the United Stats-75 percent of employed women worked in full-time jobs and 25 percent worked on a part-time basis). Women are projected to account for 49 percent of the increase in total labor force between 2006 and 2010. In 2008, the largest percentage of employed women (39 percent) worked in management, professional and related occupations and women accounted for 51 percent of all workers in the high-paying management, professional and related occupation. Globally, the number of women senior managers in large corporations is low. The march 2009 report, women CEOs of the fortune 1000, published by Catalyst (the U.S firm working to expand opportunities for women and business), identifies the women CEOs of the fortme 500 companies. It was found that 15 CEOs are women, including Indian, Indra K. Nooyi, PepsiCo, Inc. The statistics at the CEO level of these large companies clearly show that there is much progress to be made for women worldwide at this level of management. Women India has held important roles in politics, social organizations and administration. There is a need for educated women to reach very high level in the government and the number of women in the corporate sector is gradually growing.

Gulhati (1990) compared the attitudes of male and female managers in India. A study on women managers in public sector organizations by Buddhapriya (1999) provided an insight into their attitude at their workplace. Raman Kumar (1993) had done a study on women executives in banks. A few studies by Preeti Singh [7-9] focused on women employment in the hotel industry in Delhi and on the status of women in the hospitality industry. These studies are relevant from the point of view of understanding women at work. The objective of the present study is to understand the problems that are common to the women employed in different types of industries. Freedman and Greenhaus reveal that women in workforce have increased considerably, however women face a lot of issues and challenges. They are still seen as the primary caretakers of the home and family, even if they work just as much as men. Work role is often seen as secondary to family roles. Not just men but women also hold themselves and other women to the homemaker standard. Women spend more time on housework, child care and family responsibilities. Women used to spend almost 24 percent of their time on housework in 1966 to 30 percent of housework in 2005. However women miss more work for child care. 20 percent of women take care of both children and elders. Greenhaus and Beutell defined work-family conflict as 'a form of inter-role conflict in which the role pressures from the two domains, that is, work and family, are mutually non-compatible so that meeting demands in one domain makes it difficult to meet demands in the other'. That is, participation in the work role is made more difficult by virtue of participation in the family and vice versa. The major concern in this most widely used definition of work-family conflict is that role conflicts cause due to problems of role participation and emotional intelligence. Hence, difference in values, social relationships and requirements between work and family do not constitute conflict per se. Waite and Gallagher documented the tensions within and between dual career couples brought about by the Transformation of marriage and family life. At the personal level, marriage and family functioning have become fundamentally personal choices and responsibilities, making the maintenance of both more vulnerable. At the cultural level, while traditional values such as gender role ideologies are constantly being challenged, balance related to the importance of work life and personal life still persists to role efficacy and emotional intelligence. Landsman'^ disclosed the employer provided resources can help women a great deal in balancing work-life balance issues. It employers provide facilities like onsite child care or referral, it would help in decreasing absenteeism and turnover from work. It would further help in increasing women employee's willingness to work overtime, from work and take-home dinner, family-friendly benefits packages and exercise equipments can help in removing the stress of working

women in a big way. A 2005 study of senior women in public and private sector firms, titled women in management in the new economic environment: the case of India, found that women look for work from economic necessity and for personal goals. Women in lower to middle socioeconomic status seek income opportunities and those in the upper middle class pursue a career for professional ambitions. Women with higher education have more interest in independence, are career-oriented and interested in quickly moving up the organizational ladder. The key challenge for career women is managing both their traditional roles as housewives and their career. Women experience great pressure to work hard to prove them in the workplace. Career women frequently express a concern of being inadequately prepared to lead such interventions and feel challenge to take on such a role'. In most of the available literature, the problems faced by Indian women are mainly restricted to technical problems hindering business efforts (Nayyar et al. 2007) or motivation- and stress-related issues (Das, 2001; Lilian, 2009). Meanwhile, the WLB issues of women in India have not been highlighted much in any previous empirical research papers. Even in the international arena, studies on this topic are scarce, especially with regard to developing and underdeveloped countries. The available reports (CIBC, 2004; Godwyn, 2009) mainly discuss developed nations where the prevailing situations are quite different than those of developing and underdeveloped nations (UNIDO, 2001; 2003). The issue of WLB for women in such nations thus needs to be recognised as vitally important to society and as requiring intensive research. Work- Life Balance is an important consequence of the professional world for both men and women. However, in the present paper we are examining the nuances of the construct from the perspective of the women professional. It has been suggested that in examining the relationship between work and personal lives, gender is a significant moderating variable. Whitehouse et al. (2008) state that, even though women participation in the work force is widely accepted, majority of the caring responsibilities of the family lie with the fairer sex. Though the phenomenon has global relevance, the issue is more significant for a developing country like India. As a country surges towards development and enlightenment, its social structure becomes more open and progressive in providing equal opportunities to all members of the society. In India, this development has resulted in better opportunities for the Indian women in terms of education and employment opportunities. Present study deals with not only pressures of being women and being a part of the family in contemporary India, but also with the pressure on organizations to attract and retain women in the work force. The present study is an attempt to gain insight in to the role of a sample population of women employed in different

occupations, in balancing work and life. The emphasis is primarily on professionalism and was carried out by conducting a survey among respondents who were first generation women earners. The respondents were also surveyed on the awareness of various WLB initiatives taken by different organizations. The data collected was studied in order to explore and portray the sensitivity of women and their perceptions of the society as well as to highlight the values, and primary family system. The demands and pressures of work and family may give rise to work-life balance issues to an individual. The changing socio-cultural balances in India and the increase in the number of working women, make the issue more relevant for the study. Work-Life Balance has been studied from two perspectives. The first focuses on work related factors and their impact on family life, while the second perspective focuses on family focused factors and their effect on the work life. This study builds on integration of these two perspectives in investigating both work and family pressure in their influence on the performance of working women. Thus the intention was to cover the vast arena of professions that are most popular with Indian women professional organizations.

II. Research Methodology

Based on the identified research gap, the general objective of the present research was to explore attitudes and beliefs of women in the formal work organizations the WLB challenges faced by women professionals in Tamil Nadu, India. The specific aim was to develop and validate an appropriate instrument to evaluate the WLB issues faced by these women professionals. Based on this instrument, it was sought to analyse the important factors influencing the WLB of women. Additionally, we explored the potential differences in the WLB of women with regard to age, marital status, education level and income

This is a study carried out among women from different sectors and with different professional degrees. In this study, 500 women respondents working in Government sector and private sector organizations were chosen. These organizations included Banks, Colleges and schools. Appropriate questions were posed to the respondents based on three distinct age groups, viz., 25-35 years, 35- 45 years and 45-60 years respectively. The preliminary data needed for the development of the psychometric instrument were collected from the respondents via qualitative methods such as observation, elaborate semi-structured interviews involving open-ended questions and in-depth discussions regarding WLB issues. These qualitative methods were intended to explore the diversity and intensity of the problem and its possible dimensions among the interviewees.

The outcome of these interviews helped in developing the research instrument for the study which was pilot tested. The instrument consisted of scales measuring job satisfaction, domestic pressures,

organizational commitment, work stress, work pressure and reward and recognition, using a five point Likert scale. These respondents were inquired to assess the i) level of their motivation and job satisfaction, and commitment ii) relationship with their subordinates, iii) commitment to their profession, iv) time constraints, v) factors affecting their job mobility, vi) job preference, , vii) constraints posed by marriage, ix) social life, x) domestic responsibilities and xi) child care. The data obtained from the filled in questionnaires was subjected to both reliability and validity tests. The confirmatory factor analysis was conducted to assess the validity of the scale. The KMO and the Bartlett's test were found to be significant amongst the respondents

III. Findings

a) Age Distribution

i. Percentage Analysis

In the sample of 500 women, 56 % belonged to the age group 22-35 y, 34 % to the age group 35-45 y and 10 % fell in the age group 45-60 y. There were many women teachers and accountants in these age groups. 91% of the respondents were working in the government sector and only 9 % belonged to the private sector. These details are indicated in table 1. 44 % of the women in the private sector in the age group of 45 – 60 years were in teaching profession. In the age group of 35-45 years in the private sector, 33 % were in the teaching profession and 11% were in day care centers.

b) Women at Work

i. Motivation, job satisfaction and commitment

Many studies in the past have shown that a woman's abstinence from employment is a symbol of high social status. All respondents in this study belonged to a family income group of above 4, 00,000 per annum, which is a high middle-income group in India. This testifies the fact that women do take up jobs in order to acquire a good social status. The questions that were framed to assess were based on Maslow's [10] hypothesis. The response could be grouped and classified as given in Table 2.

The respondents considered compensation, job security, power and status as the major factors for motivating them. Working conditions were rated 4th in the order of preference. Most respondents did not give a higher ranking for job satisfaction. The factor job satisfaction was last in the order of preference.

The compensation at entry point was definitely very important for women as it paved the way for promotions and further incentives. Most women liked public sector jobs, which gave them job security but not job satisfaction. Job security was ranked 2nd in preferences among 90 % of women.

Job commitment was extremely important to them. In fact, they preferred positions of power with responsibility. Unmarried women were extremely

devoted to their jobs but married women felt that their domestic compulsions held them back from complete devotion.

Most women worked between 6 hours to 8 hours at their workplace. They felt that time was the biggest constraint because of the 'role conflict' between 'family' & 'work life'. All the respondents gave first preference to a pleasant home and family life, while making the most of their ability took the second place. They gave third preference to challenges and excitement in job and the last place to forging ahead in the world. There appeared to be a role conflict between work life and family responsibility.

ii. *Time Constraint and job mobility*

The women worked for almost 8 hrs a day at office and were still remorse about the fact that men could stay on late at work and do networking and liaison, which helped in job promotions. Often married women felt that promotions were slow and rewards and returns on jobs were not co-existent with hard work. Social evenings and networking formed important aspects of professional life and helped in furthering a career. Women were not able to extensively participate in such activities.

Women found it difficult to travel with home responsibilities and with children. Unmarried women also had some opposition from parents. The experience shared by women is that they prefer to remain in the small job positions rather than take a transfer and job promotion due to domestic compulsions. Women have however, had to leave jobs or take long leave without salaries when the husband gets transferred. Even though single girls (age 22-35 y) could live alone, eventually they have to leave a job and start a new career after marriage. This is because the occupational prestige of a husband is considered to be more important in Indi

iii. *Relationship with subordinates and job preference*

Young women between the age group of 22-35 years are more aggressive than women in older age groups. According to them they do not have any problems with their male colleagues, as they are equally well qualified and are getting equal salaries. They do have problems with males who are subordinate to them as acceptance of a women boss is still 'new' in Indian conditions. In this study the sample population included 10 managers in the banking industry (public sector) in the age group of 45-60 years.

The respondents were asked about their opinion on job preferences for women in India.70 % of the women responded that although they earned a good salary but there were time and social constraints. Teaching jobs, part time jobs or jobs with flexible timings would be more suitable in the present Indian scenario. Most women felt that they were being treated well by their family owing to their contributions in the

families' financial resources. They were also more independent to take decisions in making investments or purchases than the non-working women. For reasons of independence they wanted to hold on to their jobs even at the same level without any promotions.

c) *Women and family life*

i. *Marriage and social life*

In India the institution of marriage is considered to be very important for women. The marriageable age is between 20 – 25 years. Gainful employment and career pursuit does delay marriage among employed women. In a study by Vohra and Sen [11], it has been established that gainful employment does affect the time period of marriage of a women. There are some findings on the marriage system by Prakash and Rao [12]. This study explored the influence of women employment on the tradition by which a marriage is arranged in India. This study showed that 25 % among the working women are now finding their own partners in marriage despite parental opposition. The rest 75% of women still continue to wait for their parents to arrange their marriages. One similarity in the changing scenario in marriage by choice or arranged marriage was that women were being married between the ages of 26-30 years. Both married and unmarried women in all age groups were of the opinion that their official commitment does limit their social life, hobbies and meeting their friends and relatives. They opined that the supportive role played by their parents or husbands is essential in order to forego such social obligations.

ii. *House Hold Pressures and Responsibilities*

All the respondents were of the view that many decisions were being taken jointly at home on financial matters while the household chores are still largely the responsibility of women. While husband or parents were free to pursue their hobbies and sports the woman is not given as much freedom since there is very less gender equality in India. 3.4 Work life balance.

iii. *Single child families and child rearing*

All the respondents agreed that one of the methods of combining work and family life was to have only one child, whether male or female. This again is a courageous pioneering effort of women since 'male' child is generally preferred in India and families have at least two children. Due to breaking up of joint families and entering into nuclear family systems, it is difficult to leave the child alone at home and there is a lack of childcare facilities in India. Often working women have to take the help of their elderly relatives in order to rear their children. Women find this a very difficult stage of life and only 30 % women feel that husbands are supportive. If women are able to sustain their jobs during the child-rearing period then they find it less difficult to continue working in challenging jobs.

iv. *The compromises made by the working women*

From their responses it is evident that the married women have to compromise on career growth, hobbies, social life and academic pursuit for maintaining a peaceful home. They had to take vacation in short stints in order to spend time with their children when they need them. These compromises lead to stress, exhaustion and guilt complex in women.

IV. REGRESSION ANALYSIS

The results for women professionals indicate that 49.2% of variations in Work- Life Balance are explained by set of six independent variables (Table1). The impact of work pressure emerged to be statistically significant at 5% level. Further, it has a negative impact on Work- Life Balance. Thus if an individual believes that she is overburdened in her job and is not able to manage her other roles there is bound to be discomfort and will lead to a sense of disquiet and lead to a reduced Work-life balance.

V. CONCLUSION

Women are increasing in professionally trained educational institutes and in organizations. This study has explored some of the issues at work and home and how women have combined their careers with family life. The findings of the study are actual responses of the women and the following conclusions can be drawn:

There is a distinct new trend in work orientation. More women who join the organization are from financially sound families. They are committed to their jobs and enjoy positions of responsibility, but they are faced with problems of mobility and slow promotions due to time constraints and family responsibilities. They also face problems in relationships with male subordinates. The study shows that there is some change leading to emancipation of women as they are increasingly getting married by choice of partners than through arranged marriages and entering into inter-caste, inter-religious choices. The age of marriage is also shifting from 22 to 26-30years of age. However, parents' condition married women and society to accept their roles as subordinates to 'husband' and the 'home' and 'children' as their share of responsibility. Unmarried women have fewer problems but they have constraints on socializing with friends and family. Change in Indian society is slow, but women have definitely started working towards social change by courageously shifting from traditional rules of marriage to modernity.

Women combine work and family life with the help of 'mother' or 'mother in law' accepting the concept of one child and giving birth to a child only after settling in a job. They also give quality time to children and do not give priority to promotions and career growth. Unmarried women are able to do better because they do not have home responsibilities. It is absolutely true that women find it difficult to shed their role as housewife or mother because of the conditioning by parents that the primary duty of the woman is 'her home'. The male in India is excluded from this responsibility. Gender equality will take a long time to be established in India.

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Table 1 : Estimated Regression equation results (Dependent variable: Work Life Balance)

S.No	Respondents	Constant	JS	DP	OC	WS	WP	R	R2	F
1	Women Professionals	4.4	.089	-.12	.165	-.058	.307	.101	.492	10.984

Table 2 : Sector wise distribution of the respondents

Age	Government Sector	Private Sector
22-35	240	-
35-45	145	25
45-60	30	20
Total	455	45

Table 3 : Factors motivating women at work

Motivating factors							Total No.
Rank	1	2	3	4	5	6	
Compensation	270	15	215	-	-	-	500
Job Security	5	10	30	30	42	-	500
Power & Status	15	30	405	-	50	-	500
Working Conditions	-	-	-	-	50	450	500
Perks & Incentives	15	450	35	-	-	-	500
Job Satisfaction	-	215	10	190	60	25	500

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1. General,

2. Ethical Guidelines,

3. Submission of Manuscripts,

4. Manuscript's Category,

5. Structure and Format of Manuscript,

6. After Acceptance.

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Choose a revealing title. It should be short. It should not have non-standard acronyms or abbreviations. It should not exceed two printed lines. It should include the name(s) and address (es) of all authors.

Abstract:

The summary should be two hundred words or less. It should briefly and clearly explain the key findings reported in the manuscript--must have precise statistics. It should not have abnormal acronyms or abbreviations. It should be logical in itself. Shun citing references at this point.

An abstract is a brief distinct paragraph summary of finished work or work in development. In a minute or less a reviewer can be taught the foundation behind the study, common approach to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study, with the subsequent elements in any summary. Try to maintain the initial two items to no more than one ruling each.

- Reason of the study - theory, overall issue, purpose
- Fundamental goal
- To the point depiction of the research
- Consequences, including <u>definite statistics</u> - if the consequences are quantitative in nature, account quantitative data; results of any numerical analysis should be reported
- Significant conclusions or questions that track from the research(es)

Approach:

- Single section, and succinct
- As a outline of job done, it is always written in past tense
- A conceptual should situate on its own, and not submit to any other part of the paper such as a form or table
- Center on shortening results - bound background information to a verdict or two, if completely necessary
- What you account in an conceptual must be regular with what you reported in the manuscript
- Exact spelling, clearness of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else

Introduction:

The **Introduction** should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable to comprehend and calculate the purpose of your study without having to submit to other works. The basis for the study should be offered. Give most important references but shun difficult to make a comprehensive appraisal of the topic. In the introduction, describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will have no attention in your result. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here. Following approach can create a valuable beginning:

- Explain the value (significance) of the study
- Shield the model - why did you employ this particular system or method? What is its compensation? You strength remark on its appropriateness from a abstract point of vision as well as point out sensible reasons for using it.
- Present a justification. Status your particular theory (es) or aim(s), and describe the logic that led you to choose them.
- Very for a short time explain the tentative propose and how it skilled the declared objectives.

Approach:

- Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done.
- Sort out your thoughts; manufacture one key point with every section. If you make the four points listed above, you will need a least of four paragraphs.

- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
- Shape the theory/purpose specifically - do not take a broad view.
- As always, give awareness to spelling, simplicity and correctness of sentences and phrases.

Procedures (Methods and Materials):

This part is supposed to be the easiest to carve if you have good skills. A sound written Procedures segment allows a capable scientist to replacement your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt for the least amount of information that would permit another capable scientist to spare your outcome but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section. When a technique is used that has been well described in another object, mention the specific item describing a way but draw the basic principle while stating the situation. The purpose is to text all particular resources and broad procedures, so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step by step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

- Explain materials individually only if the study is so complex that it saves liberty this way.
- Embrace particular materials, and any tools or provisions that are not frequently found in laboratories.
- Do not take in frequently found.
- If use of a definite type of tools.
- Materials may be reported in a part section or else they may be recognized along with your measures.

Methods:

- Report the method (not particulars of each process that engaged the same methodology)
- Describe the method entirely
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures
- Simplify - details how procedures were completed not how they were exclusively performed on a particular day.
- If well known procedures were used, account the procedure by name, possibly with reference, and that's all.

Approach:

- It is embarrassed or not possible to use vigorous voice when documenting methods with no using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result when script up the methods most authors use third person passive voice.
- Use standard style in this and in every other part of the paper - avoid familiar lists, and use full sentences.

What to keep away from

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings - save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part a entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently.You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.

Content

- Sum up your conclusion in text and demonstrate them, if suitable, with figures and tables.
- In manuscript, explain each of your consequences, point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation an exacting study.
- Explain results of control experiments and comprise remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or in manuscript form.

What to stay away from

- Do not discuss or infer your outcome, report surroundings information, or try to explain anything.
- Not at all, take in raw data or intermediate calculations in a research manuscript.

- Do not present the similar data more than once.
- Manuscript should complement any figures or tables, not duplicate the identical information.
- Never confuse figures with tables - there is a difference.

Approach

- As forever, use past tense when you submit to your results, and put the whole thing in a reasonable order.
- Put figures and tables, appropriately numbered, in order at the end of the report
- If you desire, you may place your figures and tables properly within the text of your results part.

Figures and tables

- If you put figures and tables at the end of the details, make certain that they are visibly distinguished from any attach appendix materials, such as raw facts
- Despite of position, each figure must be numbered one after the other and complete with subtitle
- In spite of position, each table must be titled, numbered one after the other and complete with heading
- All figure and table must be adequately complete that it could situate on its own, divide from text

Discussion:

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- Make a decision if each premise is supported, discarded, or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."
- Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work
- You may propose future guidelines, such as how the experiment might be personalized to accomplish a new idea.
- Give details all of your remarks as much as possible, focus on mechanisms.
- Make a decision if the tentative design sufficiently addressed the theory, and whether or not it was correctly restricted.
- Try to present substitute explanations if sensible alternatives be present.
- One research will not counter an overall question, so maintain the large picture in mind, where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

- When you refer to information, differentiate data generated by your own studies from available information
- Submit to work done by specific persons (including you) in past tense.
- Submit to generally acknowledged facts and main beliefs in present tense.

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Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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