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## From the Editor's Desk

The culture of academic research is the need of the hour in institutions of higher education, in India. The University Grants Commission is implementing schemes for the benefit of faculty members of institutions of higher learning to undertake quality research. GYANA provides a platform for teachers and students to contribute to higher learning. It also provides a starting point for budding researchers to test their research writing skills and the opportunity to hone them over time.

The pursuit of excellence through research is a characteristic of any good institution of higher learning and teachers are encouraged to engage in this activity as it affords one of the most rewarding academic experiences which will pay dividends in better pedagogy and curricula in keeping with latest trends.

I am happy to release this issue of GYANA XIII which is both peer reviewed and tested for plagiarism. I believe that the knowledge and ideas presented in the research papers will benefit teachers and students with insights for further research. My congratulations to the Editorial Board for taking the responsibility for bringing out this issue of GYANA and I extend my best wishes to the authors who contributed to the journal. It is my sincere hope that GYANA will continue to inspire many minds.

**Rev. Dr. Simão R. Diniz**  
**Prinicipal**

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## Foreword

*Research is creating new knowledge:* Neil Armstrong. GYANA, the Inter-disciplinary Research Journal of Rosary College of Commerce and Arts, provides a platform for teachers and students to showcase research writing abilities. It challenges research novices to look out for problems in various disciplines to generate solutions or to improve upon existing ones; and provides opportunity for a rewarding experience to add to the existing body of research knowledge. Research writing is also a journey and GYANA provides exposure to the elements of good research writing and is also an ideal place to begin this journey.

GYANA XIII contains research papers belonging to the disciplines of Sociology, Commerce and Humanities. It has been our endeavour to maintain quality of research papers through the blind peer review process. The present volume of GYANA is the third edition to be peer reviewed. In addition, it is the first to have plagiarism test conducted on the research papers.

I take this opportunity to acknowledge the honour accorded to me by the College Principal, Rev. Dr. Simão R. Diniz, in appointing me as Convenor of GYANA. His valuable guidance and support has contributed towards bringing out of this issue of GYANA. My sincere gratitude also goes to the editorial team members for all their assistance and cooperation. On behalf of the Editorial Board, I thank the authors for their time, initiative and cooperation in contributing towards GYANA.

Mr. Leonard Joanes  
Convenor - Editorial Board (GYANA)

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# GYANA

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## CONTENTS

Cultural homogenization to cultural pluralism - A note on Goan identity <i>Dr. Afonso Botelho</i>	--	1
Segmentation of information sources for Mutual Funds <i>Ms. Ancy Gonsalves</i>	--	14
Alienation leads to annihilation in Anita Desai's <i>Cry, The Peacock, Voices in the City, Fire on the Mountain</i> and <i>Fasting, Feasting</i> <i>Dr. (Ms.) Sakila Devi</i>	--	26
A study of job satisfaction among employees working in private and public sector organizations <i>Mr. Jonlen De Sa and Ms. Alba Maria De Sa</i>	--	43

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## CULTURAL HOMOGENIZATION TO CULTURAL PLURALISM – A NOTE ON GOAN IDENTITY

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### ABSTRACT

Identity is a problematic analytical concept which has acquired diverse meanings, ranging from emphasizing sameness and persistence through changes to something that implies multiplicity and fluidity. Identities are not static but dynamic, always undergoing changes with alteration in circumstances. This paper makes use of secondary data in an attempt to explain the dynamic nature of the concept of identity and, specifically, Goan identity. While the concept of 'Goan' or what constitutes Goan identity is baffling, to say the least, it is also experiencing a seismic shift. The historical encounter with the colonial other has left a significant imprint on the Goan personality and the post-liberation developments in the form of in-migration, out-migration and the Goan diaspora have ushered in further changes in the perception and evolution of the Goan identity. It is imperative that the traditional understanding of the Goan identity keep abreast with the transformation in the Goan self-awareness from the time of India's Independence and Goa's liberation. Along with the evolving Goan consciousness, have surfaced various issues and concerns. One major concern which attracts one's attention is the desire of many diehard Goans, votaries of nation-state, to bring about cultural homogenization. In this context, it is argued that it is worthwhile to abandon the search for homogeneity, which may be antithetical to the spirit of democracy and aspire for the creation of a national state which endorses cultural pluralism.

**Keywords:** identity; Goan identity; nation-state; cultural homogenization; cultural pluralism



## INTRODUCTION

The introduction to the book 'The Transforming of Goa', by Norman Dantas (1999) begins thus - 'It is difficult to find a Goan who will not thump his (or her) chest and declaim proudly: "Hany Goenkar". But it is a far knottier task to find two of the tribe who will agree on who or what is 'Goan''. There is hardly any agreement amongst Goans with regard to the essential characteristics of Goan or Goanness. Various attempts have been made, however, to understand the essence of 'Goanness' and to define Goan identity. Often the various endeavours have ended with an understanding of the Goanness which is nothing more than 'a romantic notion fixed in the hoary past with little or no relationship to contemporary reality' (Dantas 1999). The dynamic nature of Goan identity has been overlooked, despite the prevalence of polarized opinions within the political, cultural and scholarly discourse.

## IDENTITIES NOT STATIC BUT DYNAMIC

The concept of identity has been used, misused and overused by various agencies. However, the concept itself is indispensable and cannot be discarded as it has been and still is the hope of a better order in the future. The term 'identity crisis' was introduced in the domain of psychology and in social sciences in the 1950s, it became popular in the 1960s in politics referring to national or collective identity, extending its scope and diffusing it across disciplinary boundaries. Identity gradually came to be interpreted on one hand as something static and unchanging, a reality which remains the same, while on the other hand identity was discussed and portrayed as changing, fluid and negotiable.

By the 1980s sociologists, philosophers and historians were already engaged in controversies with regard to the significance of the term identity (see Kubiňáková 2010: 30). Brubaker and Cooper (2000) stated that the diverse meanings of the word identity,



distinguished by them as strong and soft, are even contradictory to each other. The strong understanding referring to the essentialist position denoting sameness over time and the soft alluding to the constructivist notion emphasizing multiplicity, fluidity and instability. According to the strong conception of identity, it 'is something that all groups have or ought to have', 'something people (and groups) can have without being aware of it'... in a way replicating the 'Marxian epistemology of class' and implying robust group boundedness, homogeneity and 'a sharp distinctiveness from non-members'. The soft conception indicates that identity is 'multiple, unstable, in flux, contingent, fragmented, constructed, negotiated' and so on (Brubaker and Cooper 2000).

In the modern states one single identity was emphasised but today in the postmodern states the idea of multiple identities is becoming prevalent (Das 2009, 24). Oommen (2009, 3) does not find the existence of multiple and differing identities as vexatious as the identities which are placed in a hierarchy and considered as superior or inferior. He suggests horizontal locationing rather than vertical arrangement of identities, as in reality there does not exist any 'hierarchy of identities but only contextuality of identities' (ibid).

Humans are identity seeking creatures and there is nothing wrong in seeking identities but problems arise when 'some identities are undervalued, stigmatised and even viewed as dangerous while others are privileged, celebrated and viewed as safe' (Oommen 2009, 4). Evaluating identities in this manner raises several issues: attempts by nation-states to homogenise identities, creation of new identities as a consequence of inequality between collectivities, identities becoming sources of inclusion and also exclusion and a thinking within the dominant majority that 'nurturing identities of minorities ...is a security risk for the 'nation' ... leading to the alienation of the oppressed minorities from the state and nation' (ibid).



Identities are also considered to be primordial or constructed, but according to Oommen (2009, 2-3), 'it is more realistic to arrange identities on a rigidity-flexibility continuum' than to analyse them as primordial or constructed. For him, gender and race identities are rigid whereas identities based on religion, caste, or language are flexible (as one can change one's religion, adopt the process of sanskritization and move higher in the caste hierarchy or give up one's mother tongue and acquire a new language) and those based on class and citizenship are substantially fluid. He further states that in the process of social transformation 'some identities are rejected and/or become obsolete, some are reinvented, and still others are newly-created (ibid. 3-4).

## GOAN IDENTITY

Language is a powerful force in the politics of a nation as it can be a symbol of identity, a claim to a certain territory as well as an important means whereby social, economic, political mobility may be achieved (Arel 2002, 114-15). Though a cultural nation cannot be reduced to a single marker of identity, language is more often than not a significant component of identity (ibid. 92) that provides both social as well as emotional identity to individuals within speech communities.

Cultural identities are not dead realities but ones which undergo change. As stated earlier, identities are classified as primordial and constructed. The primordial identification emerging from one's foremost cultural identity is found in the unconscious domains of the one's personality (Newman 2001, 155), and draw people toward the preservation of language. An example of primordialism is the prevalence of the 'deculturalisation' process in Goa which Bhembre (2002) laments. According to him a significant segment of the Goan population will be uprooting itself from the Indian soil, abandon the unique characteristics of the cultural



identity of Goa and will live as if it was an Indo-Anglican community, and the other group will be the ones who will contribute to the preservation of the Goan identity’.

The constructed or instrumental identification is the one that is chosen by people since in its selection, there is a greater probability of social, economic and political success (Newman 2001, 156). This identification pushes people towards language assimilation (Arel 2002, 115), which involves appropriating another language wherein people envisage opportunities for mobility. To understand the implications of instrumental identifications, it is sufficient to read about popular movements in favour of one or the other language. Martins (1990, 2), for example, wrote sometime back that children who speak English and are brought up by educated parents who speak English, and use English to communicate with them from childhood, will be studying better only in English medium primary schools and not in the schools conducted in the medium of the mother tongue, especially in circumstances when they have an inadequate knowledge of the mother tongue (ibid). This is how people make choices between the two types of identities, which often divide people into two opposing camps.

Those commenting on Goan identity state that essentialism or primordialism and instrumental identity are not found in Goa in their pure form (Newman 2001, 56; Kale 1999, 140). On the one hand, essentialism seems to urge many towards strongly supporting the cause of Konkani and Marathi, considered by them to be the major component in the definition of the Goan identity. On the other hand, the same people, on account of an instrumental identity, prefer a different language as a medium of instruction for their children’s education.

However, in Goa and elsewhere, ‘assimilating to another language, whenever language acts as one of the main markers for the group, is perceived as pathological and iniquitous by nationalist



leaders.’ (Arel 2002, 99). And therefore, ‘the “backward-looking” conception of a language-based identity, where the true identity is the one that allegedly prevailed before assimilation, collides with the “forward-looking” conception which can go as far as projecting one’s language preference in the future.’ (ibid. 115)

## CULTURAL HOMOGENIZATION OR CULTURAL MONISM

Nation-states attempts to unify and homogenise identities while people invent new identities. With modernisation the value of equality is also cherished and instead of traditional identities melting into a culturally homogeneous entity the desire to be equal leads to creation of newer identities. Often the majority perceives that nurturing identities of minorities as a source of insecurity for the nation as such and utilise the state machinery to obstruct justice to the dominated minorities.

According to Oommen (2009, 1), the post-colonial states of South Asia made efforts to transform themselves into nation-states with cultural homogeneity as in West Europe. However, they failed firstly because these states comprised of several ‘nations’ which vigorously resisted all efforts towards cultural homogenization, and secondly because of large scale influx of migrants from differing cultural backgrounds.

Liberation and the initial encounter with non-Goans developed among Goans ideas about their own identity. The Opinion Poll conducted by the Government of India was in favour of Goa’s separate geo-political identity. With the influx of outsiders into Goa and these others competing with the locals for employment, there emerged a demand to make Konkani the prime criterion for employment. ‘Sons of the soil’, ‘Goa for Goans’, sentiments led to the demand that Konkani be made the official language of the state. A prolonged agitation rocked Goa and resulted in the Goa Legislative Assembly passing the Official Language Bill, and thus Konkani



acquired the Official Language status on 4 February 1987. Newman wrote, 'Konkani Mai (Mother Konkani) ascended her rightful throne at last' (Newman 2001, 71). The fact that Goans speak Konkani or, at least, consider it as their mother tongue was recognized and accepted by the state. However, a significant number of Goans have questioned the clarification provided of the meaning of 'Konkani language' in the Official Language Act, that is, the need for the language to be in the Devanagari script. This scenario is an outcome of the homogenizing efforts of the dominant community. In the article entitled 'Konkani Mai (Mother Konkani) Ascends the Throne', Newman (2001) wrote of the struggle for Goan identity and how, with the passage of the Official Language Bill, the common man had felt that justice was done to Konkani, which the Portuguese had suppressed for centuries and the Goan governments had neglected for more than 25 years. The Official Language Act of 4th February, 1987, however, satisfied neither the Romi Konkani nor the Marathi protagonists.

Often it is considered by some so-called protagonists of Goan identity that those who speak English or opt for English education, especially primary education, are unpatriotic. Writing about people of Hong Kong, Hok-shing (2007) says that they do not like if they are viewed as Westerners or non-Chinese even though, for a number of reasons, they use English in their day-to-day life. For the last fifty years or so Goans, too, have been using English but that has not made them any less Goan; they still have a strong sense of their being Goan Indians.

Against the differences that still threaten to divide the major linguistic communities of Goa, Newman has argued that Goans have been fashioning a common Goan syncretic identity through the many centuries. To Newman, the traditions of the Catholics and Hindus differ a lot as far as form and style is concerned but over the centuries there is an evidence of a growing convergence between the



practices of the two communities. Despite the many religious differences, the emergence of a syncretic Goan style has contributed towards a common Goan identity. Though, especially evident among the lower castes, Hindus and Catholics of the higher castes also participate in some major religious festivals and worship and honour the same goddesses, for example, Shanta Durga and Our Lady of Miracles (Newman 2001, 31).

Pundalik Naik who played a major role in the Konkani agitation as a leader of Konkani Porjecho Avaz, also, spoke about Goan identity, at a Writer's Programme in America, 'as based on a co-existence of Hinduism and Catholicism' (Couto 2004, 97). The statement was substantiated by Pundalik Naik saying, 'This is how our society has evolved' ... 'We have lived together for centuries and despite the excesses of the early years, the Goan has known to discriminate between people and the state, between the devout Christian worshipper and the colonial church establishment linked with state power. The masses worked together, prayed with the same intensity and, before Liberation, often went hungry for the same reasons. Their traditional occupations as fishermen and labourers bonded the communities in ways that taught them to respect each other's Gods' (ibid.).

According to Couto, conversion transformed into an exercise in social engineering which tried to bring forced changes in various areas viz., food, dress, language, music, etc., (Couto 2004, 189). However, the Church authorities did not succeed in their endeavour as it is the land and local language, Konkani, from which emerge the Goan identity. The Goan, then, is an outcome of the religio-cultural amalgamation of the two, altogether different Indic and Iberian worlds (Ibid. 94 in Kubiňáková 2010, 27)

De Souza commenting on Goan identity had this to say: 'The identity of any community is basically made up of its cultural uniqueness, including the environmental characteristics of the land



of one's ancestors. The mother-tongue and the historical experiences of one's ancestral community are important constituents of that cultural heritage' (DeSouza 2000, 492).

Analysing the thoughts of the different writers on Goan identity one can argue that Goa's identity is syncretic. Syncretism, attempted reconciliation or integration of different practices of different religions, may be regarded positively as contributing to enhanced tolerance among religions or negatively as leading to adulteration of faiths. Syncretic beliefs are found among both the major religious communities in Goa. Highlighting the significance of such syncretic beliefs, Couto aptly writes that the 'union of worship despite separate faiths is a factor that accounts for communal peace and harmony in Goa; and it was to this unique tradition that Shennoi Goenbab appealed to in the making of Goa's identity' (2004, 207).

The concept of hybridity adds to our understanding of Goan identity, though some social scientists consider syncretism and hybridity as synonymous. Hybridity facilitates in unsettling the introverted concepts of romantic nationalism and cultural essentialism (Nederveen in Kubiňáková 2010, 45). The concept has been utilised to refer to 'the creation of new transcultural forms' in postcolonial regions (Ashcroft, Griffiths and Tiffin 1998, 118). Because of the contact with the coloniser, a process of hybridity has occurred and the outcome has been the transformation of Goa and Goans into an extended family. The encounter between the Indic and the Iberian world has led to the internalization of shared traditions, icons, mythologies and rituals and have been given expression in the architecture, the artistic field of music, literature, religious customs and traditions and in the Goan homes (Couto 2004, 410).

## **CULTURAL PLURALISM THE ONLY OPTION**

Cultural pluralism is a value orientation that promotes coexistence, accommodation and forbearance as well as preservation of a number



of cultural communities within the state's territory (Oommen 2009, 7, Das 2009, 22). As today's societies are multi-religious, multicultural and multilingual polities it is necessary that collective rights are recognised. Societies, today, are experiencing deterritorialization of religion and language. State and nation are being delinked. Terminal loyalty to the state is being abandoned. The loyalty of a Konkani-speaker or Marathi-speaker is not confined to his or her 'nation-state'. The loyalty of a Goan or Maharashtrian is not limited to his state but to his cultural community wherever it is scattered. Also, the nations and minorities insist on equality and identity simultaneously (Oommen 2009, 7-8).

Today there is a need 1) to distinguish four dimensions of societies: stratification, heterogeneity, hierarchy and plurality; 2) maintain a distinction between pluralism and plural society; and 3) abandon the doctrine of homogeneity as it goes against the spirit of both democracy and pluralism. It is to be noted that people who pursue identity politics belong to two different camps: hegemonic or those who reinforce their dominant identity and others emancipatory that is those who are in search of a new identity.

What happens in most societies is that the identity of the dominant cultural mainstream becomes the 'national' identity and the other identities are dissolved or assimilated into the major one. Persisting with the minority identities is considered 'unpatriotic'. Other societies do recognise multiplicity of identities but the state avoids nurturing the minority identities for political reasons.

Homogenising means establishing the hegemony of the dominant collectivity and the destruction of the minority collectivity, thereby eclipsing the minority identity. Secondly, annihilating and assimilating minority collectivity 'endanger the principle of maintaining diversity and nurturing identity' (Oommen 2009, 12).

The basic problem with Goans is that we are pursuing the



West European ideal of nation-state. While the state or the dominant group want to homogenise, nations search for their roots in a bid to differentiate. The solution lies in moving from the notion of nation-state aiming at cultural homogenization or cultural monism articulated in the slogan one nation, one people, one-culture to that of a national state that seeks the goal of cultural pluralism. Cultural pluralism and multiculturalism are values cherishing cultural diversity and predicting a society, wherein different communities build a common identity while at the same time retain their cultural attributes. It describes the coexistence of many cultures in a territory without one particular culture dominating the others in the locality. Cultural pluralism would also include a national policy which favours the coexistence of a variety of cultural, religious or linguistic groups. While diversity is plain plurality, pluralism connotes engagement to create a common society. Pluralism is achievement and creation of common society where distinctiveness of one's traditions and particularities are not relinquished but the deepest differences are acknowledged and held not in isolation but in relationship to one another speaking a language of dialogue and encounter or give and take. Pluralism also implies a vision to preserve and promote the separate identities of the different groups within the region based on the principle of equality and equal rights and opportunities. The Goan society ought to be like a honeycomb wherein akin to the bees the different religious and linguistic communities carry on protracted interaction amongst themselves sharing the Goan space, ethos and cultural traits. Cultural pluralism is both a political as well as an intellectual challenge making it imperative that Goa and Goans abandon their aspirations of creating a nation-state pursuing cultural monism and instead pursue the idea of a national state endorsing cultural pluralism.

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## SEGMENTATION OF INFORMATION SOURCES FOR MUTUAL FUNDS

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### ABSTRACT

The Indian mutual fund industry is growing. Statistics show that the Assets under Management increased by fourfold in the last ten years.<sup>1</sup> This depicts that investors consider mutual fund for their portfolio. At the retail level, information is sought to take informed decisions so the outcome is successful in terms of steady returns and capital appreciation. Of the nine information sources surveyed, published performance rankings was ranked number one source of information using the Weighted Average Score. Using factor analysis, the retail investors who are distinctive and diverse, were segmented on the basis on information sources used. Three factors were identified namely 'general and unbiased information seeker', 'additional information seeker' and 'personalized information seeker'.

**Keywords:** Mutual funds; information sources; Factor analysis; Rankings

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### INTRODUCTION

The mutual fund industry has been growing at an alarming rate with the number of assets under management increasing leaps and bounds. The assets under management were Rs. 22.20 lakh crore as on 28th February, 2018 and have grown from Rs 5.05 trillion as on 31st March 2008 to Rs 22.20 trillion as on 28th February 2018 which is

more than fourfold increase in a span of about 10 years.<sup>1</sup>

Every consumer purchases goods or services based on the information gathered about the quality of the product or service. Similarly while purchasing a financial product, information is sought from various sources to make the right decision as the gain will depend on the quality of information considered.

A wrong decision based on improper information may lead to wrong selection of financial asset leading to loss. Sources of information are very important for selection of investment avenues. With the availability of a number of mutual fund schemes, reputation and track record of fund managers, objectives of each fund and the ever changing capital market scenario, makes purchasing a confusing affair. So an investor turns to various sources of information for clarity, comparisons and selection of mutual fund schemes.

A remarkable quantity of literature is available about information sources for purchasing a financial asset. Bhattacharjee and Kumar (2016) investigated the effectiveness of TV advertising for mutual fund companies and found that such adverts do attract the attention, interest, desire and action through purchase of mutual funds. An investor certainly depends on the information of advisors and other sources of information becomes secondary to the opinion of advisors is confirmed by a study conducted by the Brondesbury Group.<sup>2</sup> A study by Barber (2009) confirm that investors do certainly buy mutual funds based on the performance rankings of mutual fund schemes. Factors like risk perception, investment objectives of investors, features of mutual fund schemes, qualities of fund management (Sindhu, 2016) make investors search for information before purchasing mutual funds schemes (Singh and Iyer, 2014). The need to identify information sources becomes essential as the



average Indian investor looks at bank fixed deposits as a way of increasing returns as he fully doesn't understand the technicalities and jargons used. By exploring the sources he is able to select investment avenues to suit his investment needs and risk profile (Ranganathan 2004).

The objectives of the study are as follows:

1. To rank among the nine information sources the ones that are most important to the respondents.
2. To meaningfully group investors on the basis of similarity in the use of information sources.

## METHODOLOGY OF THE STUDY

The data was collected on the basis of convenience sampling through a non-disguised structured questionnaire. The questionnaire was titled 'An analysis of mutual fund investment decision' with close ended questions and the data was collected from 100 respondents across Goa from November 2016 to December 2017. Based on the study of Capon (1996), nine information sources were identified which help investors choose a mutual fund scheme. Weighted average scores (WAS) were calculated by providing weights -2, -1, 0, +1 and +2 to 'not at all important', 'slightly important', 'neutral', 'very important' and 'extremely important'.

Factor analysis using Principal Component Analysis was applied for the identification of the core factors and data reduction. The sample adequacy was measured through the Kaiser-Meyer-Olkin using the SPSS software.

## Results and Analysis

### A. Demographic profile

**Table 1: Demographic Profile of the Respondents**

Variable	Description	Percentage
Age (years)	Below 25 years	08
	25 years to 34 years	29
	35 years to 44 years	33
	45 years to 54 years	23
	55 years and above	07
Gender	Male	69
	Female	31
Qualification	Up to Graduation	23
	Graduation	42
	Post Graduation	30
	Professional	05
Marital Status	Single	69
	Married	31
Occupation	Government Sector	36
	Private Sector	39
	Business	25
Annual Income	Up to Rs 2,50,000	18
	Rs 2,50,001 to 5,00,00	26
	Rs 5,00,001 to 10,00,000	49
	Rs 10,00,001 and above	07

Table 1 depicts the demographics consist of 29 per cent respondents in the age group of 25–35 years; 69 per cent are males, 42 per cent are graduates, 60 per cent are married, 39 per cent are private sector employees and 49 per cent have an annual income between Rs 5 lakh to 10 lakh.



Table 2: Information Sources for Purchase of Mutual Funds

Information Sources	Extremely Important		Very Important		Neutral		Not important		Not at all important		Score	WAS	Rank
	No. of Respondents	Percentage	No. of Respondents	Percentage	No. of Respondents	Percentage	No. of Respondents	Percentage	No. of Respondents	Percentage			
Published performance Rankings	4	4	42	42	19	19	29	29	6	6	147	1.47	1
Advertising in Print media, Television, Internet and Radio	1	1	17	17	31	31	32	32	19	19	3	0.03	9
Commission Based/ Fee Based Financial Advisors	2	2	25	25	25	25	27	27	21	21	41	0.41	6
Seminars and Workshops on Mutual Funds	3	3	20	20	27	27	23	23	27	27	18	0.18	7
Recommendations of Friends/Family	4	4	43	43	13	13	27	27	13	13	139	1.39	3
Recommendations of Business Associates	1	1	29	29	38	38	17	17	15	15	74	0.74	5
Web sites of AMFI, SEBI/ Company Websites	9	9	34	34	28	28	19	19	10	10	142	1.42	2
Direct Mail, newsletters, fact sheets	4	4	12	12	44	44	18	18	22	22	6	0.06	8
Key Information Memorandum/ Offer Document of respective Mutual Fund Schemes	7	7	34	34	35	35	14	14	10	10	137	1.37	4

Source: Primary Data

The sources of information along with frequencies, weighted score and ranks constitute Table 2. Of the nine sources surveyed the most important source is 'Published performance rankings' with WAS of 1.47. This source is followed by 'Websites of AMFI and company websites' and 'Recommendation of friends/ family' with WAS of 1.42 and 1.39 respectively. The least important sources were 'Seminar and workshops on mutual funds', 'Direct mail, newsletter, factsheets and magazines' and 'Advertisement in print media, television, internet and radio' with WAS of 0.18, 0.06 and 0.03 respectively.

## B. Factor Analysis

The factor analysis by Principal Component method was applied to reduce the nine sources of information into a fewer number of the core factors.

**Table 3: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.652
Bartlett's Test of Sphericity	Approx. Chi-Square	150.751
	df	36
	Sig.	0.000

Source: Primary Data

**Table 4: Total Variance**

Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.600	28.892	28.892	2.600	28.892	28.892	2.159	23.993	23.993
2	1.515	16.828	45.720	1.515	16.828	45.720	1.584	17.597	41.590
3	1.152	12.805	58.525	1.152	12.805	58.525	1.524	16.935	58.525
4	.868	9.641	68.166						
5	.811	9.012	77.178						
6	.648	7.206	84.383						
7	.539	5.984	90.368						
8	.497	5.519	95.887						
9	.370	4.113	100.000						

Extraction Method: Principal Component Analysis.

Source: Primary Data



**Table 5: Rotated Component Matrix**

Information Sources	Component		
	1	2	3
Published Performance Rankings	.234	.611	-.417
Advertising in Print media, Television, Internet and Radio	.669	.163	.069
Commission based/ fee based financial advisors	.283	-.117	.710
Seminars and Workshops on Mutual funds	.710	.095	.089
Recommendations of Friends/ Family	-.070	.262	.826
Recommendations of Business Associates	-.044	.815	.353
Websites of AMFI, SEBI/ Company websites	.489	.577	-.012
Direct Mail, newsletter, factsheet and magazines	.508	.300	.134
Key Information Memorandum/ offer Document of respective Mutual fund Schemes	.755	-.072	-.088

**Extraction Method:** Principal Component Analysis.

**Rotation Method:** Varimax with Kaiser Normalization.

Rotation converged in 7 iterations.

**Source:** Primary Data

To reduce the nine sources systematically, the Kaiser-Meyer-Olkin (KMO) was used where the accepted measure should be more than 0.5 for the sample to be adequate. The Bartlett's Tests were applied for testing the sampling adequacy for the data reduction process as well as for formation of a bell shaped normal distribution of primary data. The results are displayed in Table 3, where KMO is 0.652 proving that the sample is adequate. At 95 per cent level of significance,  $\alpha = 0.05$  confirms the validity of factor analysis.

On the basis of Varimax Rotation with Kaiser Normalisation, three factors are extracted. These three factors identified are shown in Table 5. Thus after rotation, factor 1 accounts for 23.993 per cent; factor 2 for 17.597 per cent and factor 3 for 16.935 per cent. Nine sources of information are pulled together in three factors. These three factors explain the 58.525 per cent of variance in importance of information sources as seen in Table 4. Each factor constituted of those sources that has a factor loading of 0.5.

**Table 6: Factor and Means of Information Sources**

Factor	% Variance	Information Sources	Mean
General and unbiased Information Seeker	23.993	Advertising in Print media, Television, Internet and Radio	2.49
		Seminars and Workshops on Mutual funds	2.49
		Direct Mail, newsletter, factsheet and magazines	2.58
		Key Information Memorandum/ offer Document of respective Mutual fund Schemes	3.14
Additional Information Seeker	17.597	Published Performance Rankings	3.09
		Recommendations of Business Associates	2.84
		Websites of AMFI, SEBI/ Company websites	3.13



Factor	% Variance	Information Sources	Mean
Personalised Information Seeker	16.597	Commission based/ fee based financial advisors	2.60
		Recommendations of Friends/ Family	2.98

**Source: Primary Data**

The factors are named as 'General and unbiased Information Seeker', 'Additional Information Seeker' and 'Personalised Information Seeker' and are elaborated upon below. For this purpose reference is made to Table 6.

### **Factor 1: General and unbiased Information Seeker**

As seen in Table 6, this factor has general information that is available to large number of investors. This factor has Key Information Memorandum (KIM) and the offer documents of mutual fund Company as the most important with a mean of 3.14 confirming that mutual fund information investor seeks information available in the KIM and offer documents before selecting a mutual fund scheme. This source is followed by Direct mail and factsheet of specific mutual fund company which again is general and common in nature. Information inseminated through Advertisement, seminars and workshop also forms part of this factor. Asset Management Companies (AMCs) should focus on drafting the KIM and other company related information in a readable manner as this information helps the investors in taking an informed decision.

### **Factor 2: Additional Information Seeker**

As seen in Table 6, this comprises of online website information available on the sites of AMFI, SEBI and AMCs and has a mean of 3.13. Here the information decoded from published rankings and business associates also form part of the factor. This set of investors is knowledgeable and seeks additional information to make

purchase decisions. This factor confirms with the study of Lin (2002) that literature, media and the Internet are more likely to be chosen as an information source by consumers who considered themselves more knowledgeable.

### **Factor 3: Personalised information Seeker**

As seen in Table 6, this set consists of the recommendation of family/friends is most important with a mean of 2.98 over the recommendation of fee or commission based advisors. This source of information is important as it is based on the personal experience of family and friends. This personalised information provided by family, friends and advisors is trusted by these investors.

### **Conclusion**

This study has ranked the sources of information which are important amongst the investors. The respondents are also grouped based on use of sources of information. The resulting groups differ from each other in terms of sources of information considered for purchase of mutual funds. This study suggests that by using appropriate channels for infusing mutual fund information to the investing class, it benefits them in selecting a correct financial asset. Since impersonalised sources are more significant over personalised sources with the highest means, the AMCs should develop and constantly upgrade and present their factsheets, offer documents and have websites updated in a manner which will be easy for the investors to take an informed decision.

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## Notes

1. As in <https://www.amfiindia.com/indian-mutual>
2. As in [www.brondesbury.com/Publications](http://www.brondesbury.com/Publications)

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## ALIENATION LEADS TO ANNIHILATION IN ANITA DESAI'S *CRY, THE PEACOCK,* *VOICES IN THE CITY, FIRE ON THE MOUNTAIN* AND FASTING, FEASTING

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### ABSTRACT

Anita Desai has portrayed remarkable women characters who, live, act and develop while they react and respond to the changing times. The treatment of violence and death has been as old as literature itself, but it assumes a different dimension in her novels. The protagonists Maya in *Cry, the Peacock*, Monisha in *Voices In The City*, Nanda, Ila Das, and Raka in *Fire on the Mountain*, and Uma and Anamika in *Fasting, Feasting* are ruined individuals. Maya, Monisha, Nanda, Uma and Anamika all face the same kind of isolation after their marriage. Whereas marriage is a turning point in one's life, for Maya, Monisha, Nanda and Anamika, marriage leads to annihilation.

**Keywords:** alienation; annihilation; destruction; women's suffering

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Anita Desai has portrayed the psyche of her protagonists in her novels. Here the alienation is more psychic than social. All the four characters (Maya, Monisha, Nanda and Anamika) commit suicide after their marriage, due to alienation. Maya in *Cry, the Peacock* becomes insane after her husband's death and later commits suicide. Monisha in *Voices In The City* and Anamika in *Fasting, Feasting* suffer at the hands of their in-laws and end their lives by setting fire to themselves. Nanda in *Fire on the Mountain* dies on hearing about the death of her friend Ila Das who was seduced in her old age. Another

character Raka, a child, sets fire to the mountain because of her self – alienation. Anamika is a beautiful, intelligent girl who fails to overcome her problems after marriage. She suffers at the hands of her in-laws and is treated like a servant, not being given proper food. She even suffers a miscarriage and ultimately burns to ashes.

*Cry, the Peacock* is a story of Maya and Gautama. Maya belongs to a high class Brahmin family where she receives a good upbringing from her father. Her mother dies when she is a young girl. Her brother Arun goes abroad to pursue his higher studies. She lives under the care of her father and her maid helps her in to come up in life. She leads a happy life before her marriage and marries Gautama who was her father's friend. The age difference between them becomes a great barrier for them to lead a happy life. Her mother –in law and her sister-in law live with them in the same house. Her husband Gautama is a famous lawyer who succeeds in his career but fails in his family life. Maya and Gautama are a childless couple. Maya loves her pet (dog) Toto as her own child. There is no mutual understanding between the spouses and this creates a rift between them. The story ends in the death of Maya's husband Gautama and later Maya becomes insane. Her insanity drives her to commit suicide.

*Voices in the City* is the story of Monisha and Jiban. Monisha marries Jiban but their married life is devoid of happiness and satisfaction. Monisha has two brothers and one sister. Her brother Nirode, a newspaper agent, is ambitious to become a great person but is a failure in life. Their younger brother Arun goes abroad to pursue his higher studies. Their younger sister Amla, a journalist leads a solitary life. Monisha being the eldest in the family has to take care of them since their mother lives with Chaddha a neighbour in Kalimpong after her father's death. Monisha suffers psychologically after her marriage. Jiban, a successful business man fails to fulfill his wife's desires and to understand her. Jiban's mother and sister live



with them and this prevents Monisha from having free conversation with her husband. After her marriage she is left alone in the house as all the family members leave her and go away to different places for work. Monisha being a childless woman suffers at the hands of her in-laws. However, her death unites the whole family and her mother comes for her daughter's funeral, and is joined by her other children.

The narration describes the life of a feudal family of Kalimpong consisting of a dominating mother, a subdued father who is drunk most of the time and their four children, two sons and two daughters, Arun, Nirode, Monisha and Amla. The novel begins with Arun's departure to England for higher studies. Nirode works in a lowly position in a newspaper office. Amla has received training as a commercial artist in Bombay and has come to Calcutta to join an advertisement firm. The death of their father renders their mother lonely as all the children are away from Kalimpong. She seeks the amicable company of her neighbour; Chaddha, a retired major. This relationship stirs deep resentment in Nirode and his hostility to this is noted; as he refuses to read his mother's letters or write to her. Nirode's mother's longing to see him is expressed by her in her letter:

*'My son Nirode,' she wrote. 'It is hopeless, quite hopeless I know, to expect a letter from you, my busy, far-travelling son. But, sitting out on the veranda which is washed by a thin honey sun and the scent of my spring orchids which are all flowering in long sprays from their moss-baskets, I caught myself waiting to hear the postman's steps and the creak of the gate which Sharab will not oil. The postman did come – patience rewarded or was it prayer? – and brought me letters, though not from you. Monisha wrote and seemed happy, at least with their weekend in the jungle. The Deputy Commissioner took them on a shoot but shot nothing, they only saw a leopardess with two cubs by a stream. There was a letter from Amla, a short one, for she is preparing for her*



*examinations with too much ambition, I feel. And, of course, from Arun, who writes every Tuesday. Can you not see him making a point of remembering to do so, every Tuesday? And very little in it except enthusiasm for his work and the professors and doctors – no red – knuckled nurse so far, thank God! – and a thousand questions about me and all of you. What shall I tell him of you? May I tell him that you will come and spend a holiday with me in Kalimpong this summer? May I tell him that you were given leave at last and would get away from your newspaper and come here for a rest? There, that is all, I won't go on and on please, mother* (Desai 2007, 36).

Monisha suffers in her married life just as Maya does; and undergoes a similar sense of alienation. The house in which she lives seems to be a cage. The atmosphere in and around the house seems to stifle her self-expression and her predicament is similar to that of Maya. While Maya is obsessed with fear, Monisha is oppressed by a sense of suffocation. Both have in common that their marriages are arranged by their parents. It is the joint family to which they belong which seems to be an obstacle for them to enjoy some privacy. Monisha longs to thrust her head out of the window but the bars are too closely set. It shows that she longs to go out of the house at least for some time to relax but is not allowed to do so for any reason. So Monisha compares her life at her in-laws place to that of a prison.

Childlessness lowers Monisha's status even further since it means that she has failed in the basic female function which will perpetuate her husband's lineage. Monisha's in-laws regard her as an oddity, without understanding her intellectuality. Monisha is very sentimental and loves her brother Nirode and her sister Amla very much. She longs to be with her brother Nirode, a lean and hungry looking youth who aspires to be a journalist. Nirode meets with failure after failure and refuses to make even the most necessary



compromises that life demands. All the three have been alienated from their mother. Monisha encounters parental discord and later suffers barrenness. The void of detachment Monisha creates and the rift she builds between herself and the family members seems to overwhelm her. She erects around herself an opaque wall of darkness through which none can enter, but she cannot bear the pain of being alone. She describes her husband's family to her brother Nirode, who takes her out in the absence of her husband, who does not consent to their meeting. In a similar manner, his sister Monisha frantically tries to search for true meaning in life but ultimately fails. There is nothing in her life to sustain her spirit and this nothingness in her makes her an existentialist character.

All the three major characters in *Voices in the City* are tortured by their hollow existence. Nirode, Monisha and Amla are not concerned with simple problems of day-to-day existence. Monisha's death illuminates Nirode's mind and he makes progress towards accepting everything in his life as it comes. Nirode remains a bachelor and views marriage with hostility. He is an introvert, a rootless drifter without any definite goal in life and is strongly obsessed with failure. Alienation creates a void which is not at all acceptable to him and hinders his success in life.

Maya's life in *Cry, The Peacock* is compared to the caged bear, which tries to set itself free, but fails to do so. Likewise, Maya too is unable to come out of her house or out of loneliness. The life of Monisha in *Voices in the City* is compared to a horse which is fastened to a carriage and it symbolises the life that is led by Monisha. She feels that horses are controlled by their masters, and their eyes are blocked with reins so they cannot go where they wish. Maya and Monisha cannot escape into any other world and they are caught in an irreconcilable situation which isolates her.

Monisha suffers loneliness and longs for privacy. She prefers non-existence and fails to accept the reality of her life. She fails to be



in harmony with all the varying yet vital demands of her life. In her relationship with her husband, Monisha says that she fears love and wants to avoid it because she is void of emotion and is distrustful. She realises that by distancing herself from emotional attachments, she has been left without a touch of love, hate or warmth in her. She advises her brother not to have any attachment towards life and quotes the following lines from the Gita to Nirode: "*Thinking of sense objects, man becomes attached thereto. From attachment arises longing and from longing anger is born. From anger arises delusion; from delusion loss of memory is caused. From loss of memory, the discriminating faculty is ruined and from ruin of discrimination, he perishes*" (Desai 2007, 128).

Gautama, refers to the Gita as does Monisha and the same text is quoted in the novel *Cry, the Peacock*. The Gita teaches man moral values. Life is a circle as it moves from one end to another and joins where it starts. The oscillation between attachment and detachment reflects the need for a meaning in life. Maya scrambles towards love and attachment to find her fulfillment but fails, since her object of love becomes wooden to her emotional participation. The self-world relationship is lost and she is frustrated because she is unable to attain fulfillment through her desires, and fails to involve herself in self-defining activities.

Monisha's relationship with her husband is characterised only by loneliness and lack of proper understanding. There are temperamental differences between them. Monisha's attempts to suppress all emotion lead to a sense of emptiness and futility and a feeling of being locked. Monisha's story is one of protest against the restrictions placed on her by her husband's family. Monisha is made dependent on Jiban's family through financial deprivation. When she takes money from Jiban's wardrobe in order to pay her brother's hospital bill, she is accused of being a thief. Monisha is further constrained within the joint family by a lack of privacy as well as by restrictions on her movements in public.



Monisha is fond of books and this evokes suspicion in the minds of her in-laws as to whether she is fit have a marital relationship with her husband. When Monisha's sister-in-law enters her bedroom, and looks into her wardrobe to inspect her saris and sees it filled with books, she laughs and tells Monisha that she has received one hundred and eleven saris at the time of her marriage; and adds that saris and not the books give status to a woman. Against her wishes, she is never left alone to pursue her reading habit. She lives in the house performing her duties of serving and the lack of privacy upsets her.

The author tries to bring out the dark domains of the psyche of all three characters Nirode, Monisha and Amla. Nirode lives without any attachment to worldly things whereas Amla acts according to her own desires; and Monisha lives a pathetic life. Monisha and Nirode are afraid of human contact and their existential search for meaning and values in life, ends in emptiness and bankruptcy. Amla believes in the supremacy of the self and needs freedom to live her own life. She feels hurt when Monisha makes no attempt to contact her, and also insults her when she comes to see her with Jiban and their niece, in response to Amla's invitation to tea.

*Voices in the City* is a tragic exploration of personal suffering which arises out of the feverish sensitivity of Nirode. Monisha sees her brother alienated in his own way, subdued and silenced by the fever and fret of his life. Nirode is a rootless character shifting from one goal to another, who finally faces a sense of emptiness. In a conversation with Amla, Monisha lists the components of her degradation within the joint family by an arranged marriage and Amla works as an artist trying to define her own future. Amla is a foil to Monisha. As a modern woman Amla, has the freedom of choice and with this comes the anxiety, stress, and conflict in deciding which direction her life should take. As Amla says: '*Women place*



*themselves in bondage to men, whether in marriage or out. All their joy and ambition is channeled that way, while they go parched themselves. My Rita broke away, I made her and I'm not sorry. Read her letters and you will see how she has grown young again, how her life has expanded'* (Desai 2007, 217).

Shocked and brought together by their sister's death, Nirode and Amla both sense the message that Monisha is trying to convey to them by taking her own life. Amla realizes it is Monisha who puts an end to her life as she is unable to endure the strain of living in her husband's house and commits suicide. Living in isolation, cut off from their mother and his sister, Nirode and Amla are upset. When Monisha realises that she won't get the love she longs for, from her husband, she becomes depressed. After the death of Monisha, her husband utters: ... *'If this terrible thing is the fault of anyone – it is mine. Forgive me,'* and immediately, when he had said this, their brief sympathy with him was abruptly eclipsed, they forgot him, they left him to make his own terms with it all. His sister led him away to make him drink some tea (Desai 2007, 243).

Monisha's unnatural death brings about the reunion of a long-alienated mother with her children – Nirode and Amla. Although the subject of reunion has a great potential for a deeper exploration, the author does not do full justice to it. The main unifying factor that keeps together different strands of the story is the city of Calcutta which underlies and affects the lives of the chief characters in the book. The novel is a tragic exploration of personal suffering, which arises out of feverish sensitivity of this young intellectual who has lost his way in the inner climate of youthful despairs and is permeated by existential angst.

Anamika in *Fasting, Feasting* is obliterated by the institution of marriage, just as Monisha is. She is relegated to the kitchen to toil for the family, never permitted even to attend any family gatherings. She is beaten, ill-treated and ultimately burnt to ashes. The



neighbours suspect that Anamika's mother-in-law has dragged her to the veranda at four in the morning and poured kerosene over her to set fire on her. Wisker(2003, 13) has viewed Anamika as: *"Anamika casts joy and light wherever she goes. She should be the perfect success story but it is her fate to be caught up and sacrificed to the very paradoxes of such a success story: that the beautiful one be unappreciated by a man more in love with himself and his mother; that her intelligence just be seen as marketable value rather than something to cherish."* On seeing her school and Oxford University certificates her parents feel very proud of their daughter and as stated: whenever visitors came, it would be taken out and shown around with pride. The visitors would congratulate Anamika and she would look down at her lap and play with the end of her braid and say nothing at all. She could never bring herself to contradict her parents or cause them grief. The scholarship was one of the qualifications they were able to offer when they started searching for a husband for her, and it was what won a husband who was considered an equal to this prize of the family (Desai 2000, 69).

When Anamika is awarded the Gold medal, her parents feel very proud of her. They succeed in giving her a good education but fail in choosing a good partner for her. So she has to suffer in life and feels alienated all the way. Anamika's husband seems to be a perfect match for her so her parents have selected him for their daughter, but later realise that they have ruined her life. Unfortunately, the chosen husband is emotionless, apathetic and dominating. Anamika's marriage proves to be unfulfilling, abusive, and dangerous. Anamika marries a man who ends up being both verbally and physically abusive; and whose mother is extremely cruel as well. Anamika's situation is worse than her cousin Uma who is born and brought up in Bombay. After marriage, she is regularly physically abused by her mother-in-law which leads to her miscarriage. Choubey (1999, 46) examines Anamika's marriage as: *"Men marry, not because they need a companion or a soul-mate but because marriage*



*gives them a license to show power. Thus politics enters into marriages. Anamika is also an instrument for her husband to enhance his superiority to other men."*

All three characters (Maya, Monisha and Anamika) are childless women longing to have children of their own but their wish is unfulfilled. All three have brothers who show love and affection towards their sisters but after their marriage are unable to show their affection outwardly. Maya is fond of her dog whereas Monisha and Anamika are fond of books.

*Fire on the Mountain* is the story about the old lady Nanda and the young girl Raka. Raka is the great granddaughter of Nanda. Nanda marries Mr. Kaul, a Vice-Chancellor of Punjab University who neither loves nor cherishes her. He falls in love with Miss David, a faculty in the department of Mathematics. On hearing of her husband's illicit relationship with another woman Nanda hates him but lives with him in order to gain social status. As the Vice-chancellor's wife she has to fulfill her social role and cater to the needs of her children, born out of a loveless marriage. All the duties exhaust her and alienate her from her own children and her husband. She neither understands nor loves them. She leads an unsatisfied life with her husband and feels like a tenant in her own house.

After her husband's death she moves to Carignano in order to lead a happy life. In her old age she leaves all her children and lives alone in this remote place. As she is leading a lonely life in Carignano, a letter comes to her from her daughter announcing that Raka is coming to stay with her in Carignano. Raka's mother Tara is a sick person and her father is a drunkard who always ill treats his wife. As is stated by Malik(2002,180) "*The types of home-life, of which parents and their attitudes are the main constituents, influence the psyche of a child. It is a common experience that homes characterized by friction and discord, lack of parental interest and affection for the child, lead to emotional*



*instability and poor adjustment on the child's part.* "Her mother's disposition partly contributes to Raka's behaviour towards others. The sick, frustrated and unhappy mother is incapable of giving her love and affection. It is even worse in the case of her father, who comes home late at night and treats her mother cruelly.

Disappointed by the father-figure in her life, Raka cannot imagine a loving or encouraging father. The brutality of her aggressive father has left its indelible ugly mark on her psyche. Many a times she has witnessed fearsome scenes between her parents. Raka does not have intimacy even with her mother and does not miss her in the least. She moves about in Carignano as if she has lived there ever since her birth. When Nanda informs Raka that she has received a letter from her grandmother, Raka doesn't show interest but she inquires about her mother's health and finds that she is still hospitalized. She hates her father for his violent behavior with her mother. On the other hand, Nanda remembers her father's love and affection towards her and her children.

Unlike other children, Raka has a peculiar trait of independence which fascinates Nanda. Seeing Raka's return from the hills with bruised knees, dusty hair and thoughtful eyes, reminds her of one who has visited lands of fantasy. She is shocked and wants to enter the closed world of Raka, but the child resists. Increasingly, it is Raka who is instrumental in making Nanda realise that her life has been barren and empty. The childhood impressions are enduring as they shape the personality and attitudes of an individual. However, she also maintains that even in adult life one may undergo a traumatic experience that can obstruct the process of growth or harmony. As a result, the individual fails to conform to the accepted social norms and fails in life.

A child of Raka's age is attracted towards the colourful and beautiful aspects of nature such as flowers, butterflies as well as fairy-tales. However for Raka, these things hold no interest as she is



allured by and drawn towards uncanny places and things. She is fascinated by the ugly, lonely, rugged and barren aspects of nature like the burnt house, fire, the smoke coming out of the Pasteur Institute and the ravines. She loves solitude. She sings in celebration of her isolation and loves privacy and seclusion; and disappears suddenly and silently for hours without informing her great-grandmother Nanda. Her arrival to Carignano and sudden disappearance from the house disturbs Nanda. Nanda wonders at the way Raka ignores her. As Anita Desai says, "*...She eyed the child with apprehension now, wondering at this total rejection, so natural, instinctive and effortless when compared with her own planned and willful rejection of the child*" (Desai 2008, 52).

Nanda realizes that Raka is different from all her own children and grandchildren. She neither makes any demands nor appears to have any needs. All she longs for is to be left alone and pursue her own secret life amongst the rocks and pines of Kasauli. Raka's traumatic experiences deprive her of a child's innocent trust and feeling of joy in the company of others. Raka's abnormal circumstance makes her an introvert.

Ila Das, a friend of Nanda also lives in Carignano where she was initially a teacher and later resigns, to work as a welfare officer in the same village. She is an unmarried woman who works for the welfare of society. Unfortunately, she is raped by an old man of the same village who seeks vengeance against her. Ila Das dies after this incident and this shock brings death to Nanda too. Due to these unhappy incidents Raka feels lonely and this causes her to set fire to the mountain as she is too young to raise her voice against the injustice. Ila Das also suffers from alienation like her friend Nanda. Ila Das lives in poverty and she tries to procure at least one meal a day for herself and her sister. Ila Das has the courage to lead a lonely life which Nanda lacks.

Nanda has moved beyond the stage of the docile victim; she



is independent to make her own decisions and is now liberated from the duties of a wife and a mother. Nanda has initially imagined Raka as fastidious child who would need constant looking after, but Raka comes as a surprise who loves to have a life of solitude. She finds much better companions in the winds, the rocks, the thorny bushes and the uninhabited wilderness. When Nanda tries to penetrate Raka's secret world, she withdraws from her.

Nanda actually rejects life and seeks the elusive peace in selfish solitude. She makes a futile effort to isolate herself from life in search of fulfillment and instead meets her death. She purchases a lonely house in a remote corner in Kasauli and shuns the world outside. This house of Carignano becomes her shelter, her redemption and also her nemesis in the end. Living in an isolated house Nanda seems to be obsessed with solitude. Emotional deprivation is at the root of Nanda's disillusionment with human bonds. Her husband does not love her as a wife but treats her as some decorative yet useful mechanical appliance needed for the efficient running of his household. She plays the gracious hostess all the time and enjoys the comforts and social status of the wife of a dignitary. But she feels lonely and neglected; and she believes every attachment to be the preface of a new betrayal and all socialisation as fake. It creates in Nanda such a sickness of soul, that she distrusts all attachments and affairs.

Nanda, the old woman neither escapes from her past or present nor predicts her future. In Carignano she wants to stay alone but feels annoyed when she comes to know of Raka's visit. She feels like a bird in a cage, a wild animal tamed and domesticated while she craves peace and solitude. At the same time she cannot ignore Tara (Raka's mother) because her husband ill-treats her. Nanda feels happy when she is left alone in Carignano without any responsibilities: *"She had been so glad when it was over. She had been glad to leave it all behind, in the plains, like a great, heavy, difficult book that she*



*had read through and was not required to read again"* (Desai 2008, 32).

Anita Desai explores the feminine psyche in depth through Raka, she tries to narrate the child's alienation and exposes the existing system of absurd notions. Nanda fails in her personal life which leads to depression. Anita Desai alludes to one kind of alienation in Nanda and to another kind in Ila Das. Ila Das and Nanda are childhood friends. Both of them are very close and they share their thoughts with one another as they talk about their past life and present situation. Ila Das is a social welfare worker of the Garkhal division who earns very little, which makes it very hard to make both ends meet. Even though she is poor she is never in debt to anyone. She manages her affairs with what she earns but feels relieved to think that her mother is no more, to suffer in this life along with her.

Ila Das's struggle for self-realization and self - definition, quest for identity, pursuit of freedom, equality and transcendence has proved futile. Ila Das serves as a contrast to the other characters in the novel. While Nanda and Raka are presumed to be strong and independent, they seek solitude to hide their pain and afflictions from the world. In a sense they are weak and quite the opposite of what they try to portray. Ila Das on the other hand has suffered many injustices not only physically but emotionally and financially, and is taunted by strangers as she is reminded of her misfortunes. Yet she gets up every day and plunges herself into the world of the living with no malice. Unlike Raka who sets her internal world of illusion ablaze, as a radical act of destruction, Ila Das keeps the constructive fire of aspiration and revolution burning within her. It is the fire of rebirth and resurrection, symbols of unexpected free will and human desire.

In society, a spinster is looked down upon as a burden but Ila Das, a modern woman is keen to establish her own identity than seek an identity through a husband. The vulnerability of the



unmarried woman to incidents of sexual harassment reinforces the gender ideology of women as dependent and men as protector. Her attempts to challenge existing gendered structure of the society are seen as potentially disruptive of social order. She is always treated inferior to her brothers in her house and her father is least bothered about her future. Rather, he concentrates on his sons' education and makes huge investments in it. Ila Das is a fat, short statured woman, jeered and laughed at by others. Ugly and unattractive with a shrill voice and funny gestures, she is not loved by anyone in spite of her involvement in life. This makes her feel lonely and alienated.

Ila Das refuses to submit to a position of inferiority to the men in her life and ultimately triumphs over social expectations. Her many good qualities capture Nanda's admiration. After the death of her father, she has to struggle with the realities of life at every step. Her brothers turn out to be selfish and irresponsible while she steps forward to shoulder the responsibility of her family. Ila Das takes utmost care of her bed-ridden mother and needy sister and boldly faces hunger and poverty. Most of her problems are of course due to her principles and she continues to struggle in order to earn a meager income. Later she becomes a welfare officer and comes to the Himalayan foothills to discharge her duties amongst the poor. To gain self - identity, she prepares to work as a welfare officer. She fights against child marriage by enlightening the local people about the evils of this practice, and faces innumerable obstacles from the members of society. She is very much concerned about the social evils that continue to plague India. Ila Das is concerned about the plight of women, in particular the superstitious practice of child marriage, vexes her. In the valley where she works as a social officer, she finds parents consenting to child marriages out of economic necessity. They view marriage as a way to provide a male guardianship to their daughters, to protect them from sexual assault, avoid pregnancy outside marriage, extend child bearing years or



ensure obedience to the husband's household. In spite of the efforts of the government through legislation and enforcement, ending child marriage appears to be challenging to Ila Das because even women who understand its negative impacts may find it hard to resist economic and societal pressures and traditions.

Marrying at a young age has lifelong consequences. Early marriage thwarts a woman's chances at education, endangers her health and cuts short her personal growth and development. She is aware of the role of women in the process of modernisation in India. Rape is a powerful weapon used by the male-dominated society to silence women. Ila has been raped by Preet Singh, who is the father of a seven-year old girl. As a social welfare officer of the village, Ila Das protests when he tries to marry his little daughter to an old man who is a rich landlord, and she prevents it. This incident makes Preet Singh take revenge on her, and so he rapes and kills her. Tripathi (1986, 172) notes: *"Anita Desai's real concern is with exploration of human psyche. She reveals the inner reality of her characters. When there is inner conflict in the characters, a war starts within. Anita Desai exposes very successfully the inner life and inner conflicts and predicament of her characters."*

Anita Desai's heroines are constantly in search of self in a conservative, fanatic and traditional society from which there is no escape. However, each one finds escape in their own way. Monisha and Anamika are the burning brides of Anita Desai. All the characters (Maya, Monisha, Nanda, Anamika) of Anita Desai die for one reason or the other. Adopting the themes and techniques often employed by psychological novelists, Anita Desai makes a liberal use of symbols, though spontaneously and subconsciously. The minds of the characters are well portrayed by Anita Desai in her novels. She focuses on the psyche of the characters rather than their outward appearance. Thus, actions in the novels are more internal than external. Here the internal refers to inner feelings of the



characters whereas external refers to the outward appearance of the individuals.

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# A STUDY OF JOB SATISFACTION AMONG EMPLOYEES WORKING IN PRIVATE AND PUBLIC SECTOR ORGANIZATIONS

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## ABSTRACT

Job Satisfaction is a sense of fulfillment that a person gets from his job. It is a positive feeling that an employee gets as a result of various job related factors. Job Satisfaction directly impacts the performance of an employee. Job Satisfaction is the core element to be studied since it is one of the key instruments for improving organizational performance. Employees who are satisfied with their jobs are the ones who will be committed and dedicated to their jobs and also will remain loyal to the organization employing them.

**Keywords:** job satisfaction; organizational performance; organizational factors; productivity

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## 1. INTRODUCTION

Job Satisfaction is an important attitude of all employees, as this attitude will have an overall impact on the performance of employees in their job, thus determining their productivity and the overall success of the organization. High level of job satisfaction reflects a favorable organizational climate. Job satisfaction is the amount of pleasure or contentment associated with a job (Prasad 2015).



Shmailan (2016), focused on the objective of understanding the factors influencing employee satisfaction and job performance and also to determine the correlation between job satisfaction and performance. It is concluded that employee satisfaction has been directly linked to employee engagement. Also employee satisfaction necessarily leads to increasing the productivity through noticeable performance. Grund et al (2001), carried out a study under the title "The Impact of Wage Increases on Job Satisfaction - Empirical Evidence and Theoretical Implications" in order to analyze the impact of increase in wage on job satisfaction with the help of a job satisfaction function which was constructed based upon empirical results as well as through detailed analysis of theoretical implications. The results showed that job satisfaction is very much dependent upon relative wage increase. Positive linkages exist between general workplace attitudes and individual performance outcomes (Iaffaldano and Muchinsky 1985).

Job satisfaction is influenced by a number of factors such as the respect an employee receives at his or her workplace, the level of trust and understanding between the employer and employee, a healthy working environment and good working conditions, the pay and benefits that an employee receives and also the scope for advancement. There are numerous positive outcomes of job satisfaction which can be seen in the form of increased employee productivity, increased industrial safety thus reducing the number of industrial accidents. Job satisfaction minimizes labour absenteeism and labour turnover as employees find their place of work as a source of happiness. Satisfied employees will speak positively about their employer and their organization. They will be able to cope up with stressful situations. These employees will also have a positive outlook towards life and better physical and mental health (Aswathappa 2012).

## 2. OBJECTIVES AND HYPOTHESES OF THE STUDY

1. To determine the levels at which the organizational factors play a role in influencing the level of job satisfaction.
2. To determine the role of an individual's psychological and genetic make-up in influencing job satisfaction.
3. To study the correlation between Job Satisfaction and organizational performance.

The following are the hypotheses for this study:

- $H_{0a}$ : Organizational factors do not have an impact on job satisfaction of employees.
- $H_{1a}$ : Organizational factors have an impact on job satisfaction of employees.
- $H_{0b}$ : Individual's psychological and generic make up do not influence job satisfaction.
- $H_{1b}$ : Individual's psychological and generic make up influences job satisfaction.
- $H_{0c}$ : There exists no correlation between job satisfaction and organizational performance.
- $H_{1c}$ : There exists a positive correlation between job satisfaction and organizational performance.

## 3. IMPORTANCE OF THE STUDY

Job Satisfaction is the core element to be studied since it is one of the key instruments for improving organizational performance. Job Satisfaction is found to be important in the light of growing challenges faced by managers and employers, in finding solutions to raising the productivity and performance of their employees. Since job satisfaction is considered as an important factor that could lead to improved organizational performance, the study aims to understand the organizational factors that could raise the level of job satisfaction among employees. However, employers also need to



recognize the important role that psychology plays in determining how the genetic make-up of an individual is responsible for influencing the way in which an employee would respond to various aspects related to one's job.

#### 4. RESEARCH METHODOLOGY

For the purpose of conducting the study questionnaires were administered to 200 employees to study their satisfaction levels in relation to the current job they are holding.

##### 4.1 Tools and Techniques

In order to draw valid results for the study, Statistical Package for Social Sciences (SPSS 20) has been applied for coding as well as to derive statistical tests and tools for conducting the Factor Analysis, Mann Whitney Test and Correlation. Graphs were also used for data analysis.

#### 5. DATA ANALYSIS

Table 1: Demographic Data of Respondents

Variable	Description	Frequency	Percentage
Gender	Male	81	40.5
	Female	119	59.5
Age (Years)	20-30	122	61
	31-40	44	22
	41-50	18	9
	51-60	14	7
	61 & Above	2	1
Qualification	Upto HSSC	15	7.5
	Graduation	135	67.5
	Post Graduation	50	25
Marital Status	Married	89	44.5
	Unmarried	111	55.5

Source: Primary Data

Table 2: Employment Details

Variable	Description	Frequency	Percentage
Employment	Private Sector	110	55
	Public Sector	90	45
Tenure of Employment (Years)	0-5	99	49.5
	6-10	44	22.0
	11-15	23	11.5
	16-20	7	3.5
	21-25	5	2.5
	26-30	13	6.5
	31-35	6	3.0
	35 & Above	3	1.5
Workplace Atmosphere	Conducive	90	45
	Competitive	84	42
	Hostile	26	13
Job matching to employee expectations	Yes	170	85
	No	30	15
Job providing sense of self fulfillment	Yes	170	85
	No	30	15

Source: Primary Data

### 5.1 Job Satisfaction among Employees working in Private and Public Sector Organizations

Mann-Whitney U test has been used to compare the differences in job satisfaction levels between employees of public and private sector. The dependent variable is taken as job satisfaction and independent variable as the employment sector which has two categories- private and public sector.

The following hypotheses have been used to test the differences of job satisfaction levels between public and private sector.

$H_0$ : There is no significant difference in the mean satisfaction levels of private and public sector employees.

$H_1$ : There is a significant difference in the mean satisfaction levels of private and public sector employees.



**Table 3: Results of Mann-Whitney test testing the association of Job satisfaction across sectors**

	Employment Sector	N	Mean Rank	Sum of Ranks	Mann-Whitney U Test-stat
Job Satisfaction	Private	110	98.61	10946.00	4730.000
	Public	90	102.85	9154.00	
	Total	200			(.592)

Source: Primary Data

Five point Likert scale was used and mean rank was calculated using SPSS. The Ranks shown in Table 3 provide the required information regarding the output of the Mann-Whitney U test, which shows the mean rank and the sum of ranks for the private sector and the public sector. Five point Likert scale was used and mean rank was calculated using SPSS.

The Mann-Whitney U Test shows the significance of the test with the help of the test statistic and the asymptotic significance (2-tailed) *p*-value. From the above table, the *p* value is 0.592 which is found to be greater than 0.05 and 0.01 at 5 per cent and 1 per cent levels of significance respectively. Therefore, the data is not statistically significant as there is no significant difference in the mean satisfaction levels of private and public sector employees.

**Table 4: Comparative Levels of Job Satisfaction among Employees of Public and Private Sectors**

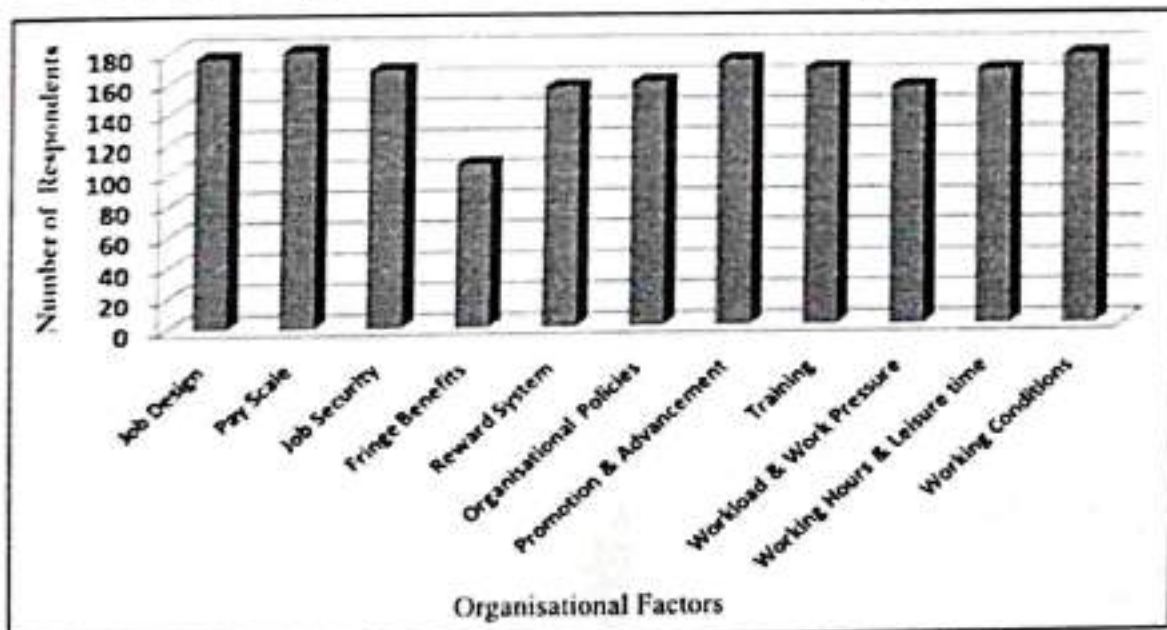
Sector	Total Respondents	Satisfied	Percentage	Dissatisfied	Percentage
Public	110	102	92.73	8	7.27
Private	90	70	77.78	20	22.22

Source: Primary Data

Table 4 shows the comparison of satisfaction levels among the respondents from the public as well as private sector. Out of the 200 respondents interviewed, 110 were public sector employees, while 90 of them were employees working in the private sector. 92.73 per cent of the public sector employees were satisfied with their jobs, while only 7.27 per cent of them were dissatisfied with their jobs. On the other hand, with regards to the private sector employees, 77.78 per cent of them experienced job satisfaction and 22.22 per cent were dissatisfied with their jobs. Thus, out of the total 200 respondents, 85.26 per cent of the respondents from both the public as well as private sectors are satisfied with their jobs, while 14.74 per cent of the respondents are dissatisfied with their jobs.

## 5.2 Organizational Factors influencing Job Satisfaction

Figure 1: Organizational Factors influencing Job Satisfaction



Source: Primary Data

The bar diagram in Figure 1 shows the satisfaction levels with respect to various organizational factors namely job design, pay scale, job security, fringe benefits, organizational policies and procedures, promotion opportunities, training, workload, working hours and working conditions.



Out of the respondents who claimed to have been satisfied with certain factors, the highest satisfaction level was reported to be with respect to pay scale which had 180 respondents as said to have been satisfied if not extremely satisfied with pay, while 20 employees have expressed dissatisfaction over the pay they receive. Also a good proportion of respondents were satisfied with regard to working conditions, job design and promotion, growth and advancement opportunities respectively. However, least amount of satisfaction among all the factors was reported with fringe benefits in the form of accommodation, transport, canteen allowance and concessions.

### 5.3 Factor Analysis for interpreting results of Organizational Factors influencing Job Satisfaction

**Table 5: Correlation Matrix with respect to organizational factors influencing Job Satisfaction.**

Correlation Matrix												
	Work Satisfying & Meaningful	Job Aspect/ Job Design	Pay Scale	Job Security	Fringe Benefits	Reward System	Organisation's Policies & Procedures	Promotion, Growth & Advancement Opportunities	Training	Workload & Work Pressure	Working Hours, Leisure Time & Flexibility	Working Conditions
Correlation	1.000	.653	.460	.323	.446	.478	.496	.490	.473	.563	.505	.540
Work Satisfying & Meaningful												
Job Aspect/ Job Design	.653	1.000	.596	.363	.567	.587	.556	.510	.602	.497	.409	.561
Pay Scale	.460	.596	1.000	.474	.552	.519	.501	.556	.551	.435	.453	.456
Job Security	.323	.363	.474	1.000	.477	.365	.406	.365	.456	.426	.280	.351
Fringe Benefits	.446	.567	.552	.477	1.000	.686	.588	.639	.587	.588	.473	.473
Reward System	.478	.587	.519	.366	.686	1.000	.649	.611	.590	.517	.541	.466
Organisation's Policies & Procedures	.496	.556	.501	.406	.588	.649	1.000	.631	.643	.576	.501	.475
Promotion, Growth & Advancement Opportunities	.490	.510	.556	.365	.639	.611	.631	1.000	.527	.547	.567	.504
Training	.473	.602	.551	.456	.587	.590	.648	.627	1.000	.533	.462	.474
Workload & Work Pressure	.563	.497	.435	.426	.588	.517	.576	.547	.533	1.000	.580	.555
Working Hours, Leisure Time & Flexibility	.505	.409	.453	.280	.473	.541	.501	.587	.462	.580	1.000	.531
Working Conditions	.540	.561	.458	.351	.473	.466	.475	.504	.474	.555	.531	1.000

Kaiser-Meyer-Olkin Measure of Sampling Adequacy 0.931

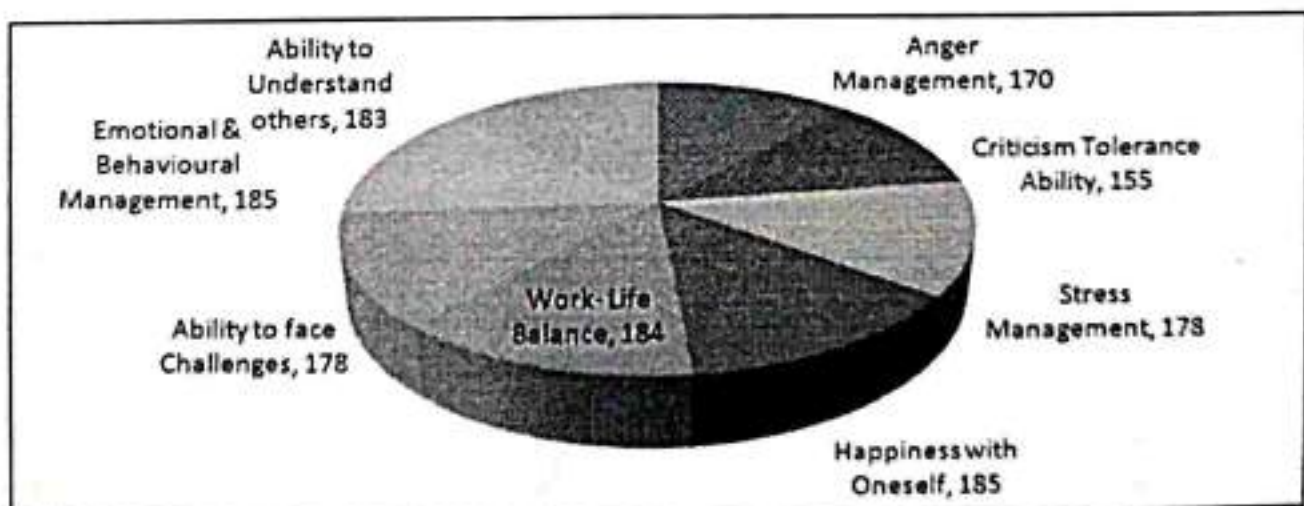
Source: Primary Data

Since the KMO value in Table 5 is close to 1 i.e. 0.931, it indicates with great reliability, confidence and strength that factor analysis is appropriate to be used.

The above correlation matrix in Table 5 shows the pattern of relationship among the variables. As can be seen above, there exists a positive correlation between all the variables. The correlation between job satisfaction as indicated by "work satisfying and meaningful" and "job aspect or job design" is 0.653.

Thus, if satisfaction levels of employees with respect to organizational factors like job design, workload, working hours, working conditions, organizational policies, pay scale, rewards system, fringe benefits, promotion and job security increases, it would definitely lead to increase in the job satisfaction levels among employees since there is a positive correlation between job satisfaction and these factors.

Figure 2: Psychological Factors influencing Job Satisfaction



Source: Primary Data

The pie chart in Figure 2 shows the psychological factors that influence job satisfaction. Ability to manage one's anger, ability to tolerate criticisms, ability to manage stress, ability to understand the emotions of oneself and that of others, ability to face challenges, etc.



are amongst the various psychological factors. The highest frequency was shared with two psychological factors with 185 respondents claiming to be happy with oneself as well the ability to manage one's own emotions and behavior. Work life balance followed by the ability to understand the feelings and actions of others too gained quite importance from 184 and 183 respondents respectively. The least level was noticeable in relation to an individual's ability to tolerate criticisms with 155 respondents agreeing to the same.

#### 5.4 Factor Analysis for interpreting results of Psychological Factors influencing Job Satisfaction

**Table 6: Correlation Matrix with respect to psychological factors influencing Job Satisfaction.**

Correlation Matrix										
		Work Satisfying & Meaningful	Anger Management & Control	Criticism Tolerance Ability	Ability to Cope in Stressful Situations	Happiness with Oneself	Work-Life Balance	Ability to Handle Challenges	Ability to Manage One's Emotions & Behaviour	Ability to Understand Feelings & Actions of Others
Correlation	Work Satisfying & Meaningful	1.000	.531	.327	.497	.476	.571	.479	.521	.373
	Anger Management & Control	.531	1.000	.502	.462	.494	.374	.376	.410	.388
	Criticism Tolerance Ability	.327	.502	1.000	.414	.400	.291	.291	.314	.319
	Ability to Cope in Stressful Situations	.497	.462	.414	1.000	.435	.390	.510	.537	.319
	Happiness with Oneself	.476	.494	.400	.435	1.000	.450	.482	.496	.454
	Work-Life Balance	.571	.374	.291	.390	.460	1.000	.517	.506	.330
	Ability to Handle Challenges	.479	.376	.291	.510	.482	.517	1.000	.639	.425
	Ability to Manage One's Emotions & Behaviour	.521	.410	.314	.537	.496	.506	.639	1.000	.473
	Ability to Understand Feelings & Actions of Others	.373	.388	.319	.319	.454	.330	.425	.473	1.000

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.898
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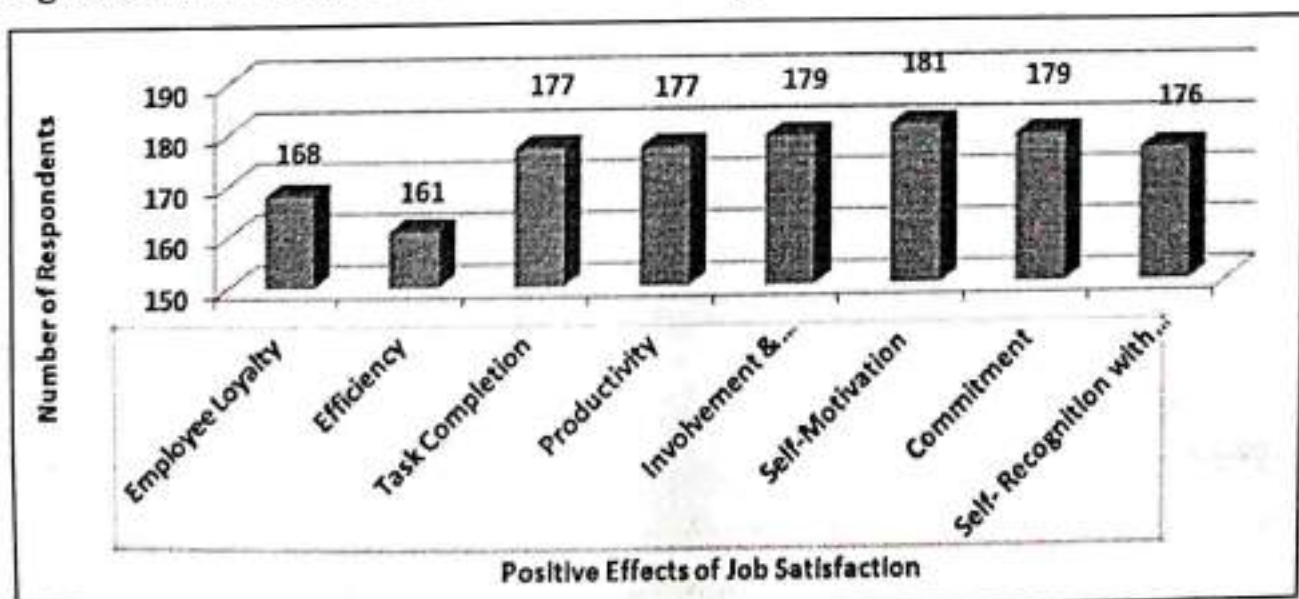
**Source: Primary Data**

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy value is 0.898 in Table 6, which is greater than 0.5 thereby indicating that factor analysis can be used.

From the above correlation matrix, the relationship between job satisfaction and certain psychological factors such as anger management, stress management, ability to handle challenges and cope in stressful situations, ability to tolerate criticisms, ability to understand one's own emotions and that of others, satisfaction with oneself, satisfaction work-life balance can be analyzed to draw relationships between them. As it can be seen, there exists a positive correlation between job satisfaction on one hand and each of the individual's psychological factors. This implies that a positive change in any of these factors would certainly lead to a certain extent of increase in the levels of job satisfaction. Thus the alternative hypothesis is accepted stating that individual's psychological and generic make up influences job satisfaction.

## 8.5 Effects of Job Satisfaction

Figure 3: Effects of Job Satisfaction on Organizational Performance



Source: Primary Data



The various levels of positive effects of job satisfaction are shown in the above graph such as employee loyalty, employee efficiency, employee productivity, employee involvement and participation, commitment, etc. As it appears in Figure 3, the highest effect of job satisfaction was noticeable in the form of self-motivation (181 respondents) followed by employee involvement and participation as well as employee commitment towards his or her job. The lowest effect of job satisfaction was visible in the case of efficiency at performing the job as said by 161 employees out of the satisfied category of employees. Thus the alternative hypothesis can be accepted that there is a positive correlation between job satisfaction and organizational performance.

## 6. FINDINGS

85.26 per cent of the total respondents are satisfied with the jobs that they are holding, while 14.74 per cent are dissatisfied with their jobs, thus showing that majority of the respondents are satisfied with their jobs. Employees working in the public sector were found to experience more job satisfaction than private sector employees, mostly owing to the pay scale, job security and other benefits.

It has been found that organizational factors like pay scale and promotion and advancement opportunities play a very important role in determining job satisfaction among employees. Among the psychological factors that influence job satisfaction, the ability to manage one's own behavior plays a crucial role in influencing whether an individual will be satisfied with his or her job.

There exists a positive correlation between job satisfaction and organizational performance. Self-motivation was found to be the major positive effect of job satisfaction, jointly followed by employee involvement and participation and commitment. On the other hand, job dissatisfaction leads to a series of negative outcomes

in the form of employee turnover, reluctance to work and labour absenteeism.

## 7. CONCLUSION

From the study it can be concluded that, organizational factors and psychological factors play a tremendous role in influencing the levels of job satisfaction of an employee. The public sector employees experience a higher level of job satisfaction as compared to their counterparts in the private sector. The findings of the study revealed a positive correlation between job satisfaction and organizational performance, employers and managers should strive hard to enhance the levels of employee's satisfaction so as to benefit from the results of improved organizational performance. Managers should do their best by providing all the necessary support, motivation and facilities to their employees in order to keep employees satisfied at their place of work. They should invest in their employees, as this will help them yield rich dividends in the form of satisfied, dedicated and loyal employees.

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