CHAPTER VII

SUMMARY OF FINDINGS AND SUGGESTIONS

7.1 Introduction

The higher education leads to the formation of human capital and is an important investment for the development process. It generates intellectual capital, which is the fuel to economic development. Although the youth receive much of their formative training within the family setting, it is the educational institutions which reinforce the training by teaching economic, social and strategic concepts along with professional etiquette.

The Indian higher educational system encompasses 304 universities including 62 deemed universities, 11 open universities, 14600 colleges, 10 million students and 0.5 million teachers. Of the 503 colleges in Tamilnadu 67 are Government constituent colleges, 162 are Government aided private colleges and 274 are unaided (self financing) colleges. There are 31 aided colleges, 27 unaided colleges and 1 Government constituent college under the jurisdiction of the study area which includes Kanyakumari, Tirunelveli and Thoothukudy districts having approximately 3000 teachers.

The teachers should be effective agents of development and social change. To fulfil this mission, the teachers’ standard of living must be raised so that they may have ample economic means to continually upgrade their academic expertise and social status to engineer desirable changes in
community life. In this context the study on income and consumption pattern of the aided and unaided college teachers has been well warranted.

For effectiveness and feasibility, the study has been confined to the southern districts of Tamil Nadu namely Kanyakumari, Tirunelveli and Thoothukudy. These districts contain 58 arts and science colleges of which 31 are aided colleges and 27 are unaided colleges. The population of the college teachers in these three districts amounts to approximately 3000 divided into 7 strata. The size of sample households was fixed as 300. Stratified random sampling was adopted for selecting the sample households from each stratum. The study was descriptive and empirical in nature.

Although the present study highlights the level, sources, composition and the degree of inequality in the distribution of disposable income and consumption expenditure of households of the aided and unaided college teachers in the southern districts of Tamil Nadu namely Kanyakumari, Tirunelveli and Thoothukudy, it has direct bearing on the same of college teachers all over Tamil Nadu.

The ANOVA test has been employed to examine the relationship between the income and consumption, factors influencing the household disposable income and the consumption of the aided and unaided college teachers.

The study measured the investment, indebtedness level, sources of investment, sources of borrowings, purposes of investments and borrowings and
the size of owners of the household assets. The study, made an attempt to analyse the impact of service organisation MUTA on the income of the aided and unaided college teachers. The study also investigated the factors responsible for the unfavourable income variation in the case of the unaided college teachers by the application of "rotated matrix" factor analysis.

The major findings along with the conclusions arrived at and the suggestions for future course of action are presented in this chapter.

7.2 Findings of the Study
7.2.1 Socio – Economic Background

The socio economic background and economic settings of aided and unaided college teachers were analysed in the third chapter. In the socio economic background, the main variables such as sex composition, age of the respondents, age of the household members, status of place of working, nature of ownership of the house, educational level of the households, experience of the respondents, family status of the respondents and earning and non earning dependent members had been identified for the analysis.

In the economic settings of the study area consisting of Kanyakumari district, Tirunelveli district and Thoothukkudy district, secondary data were extensively used. 59.33 percent male teachers and 40.67 percent female teachers were taken into account for the study.
Teachers in the age group of 31 to 40 years accounted for 31.82 percent in the case of aided colleges while the teachers in the same age group accounted for 73.75 percent of unaided colleges.

As far as the age of the members of the households concerned, 18.29 percent of the total household members of both aided and unaided colleges were in the age group of 51 and 60 years, while 19.57 percent of the members of the households of aided college teachers were in the age group of 31 and 40 years.

55.67 percent of college teachers were residing in the rural area while 44.33 percent of college teachers were living in the urban area. 80.67 percent of both aided and unaided college teachers were residing in their own houses and 18.67 percent of teachers were living in rented houses. 41.23 percent of the households of both aided and unaided college teachers had degree level education and only 7.81 percent of the household members had primary level education. 13.13 percent of the household members had professional and technical education. 44.55 percent and 41.25 percent of aided and unaided college teachers respectively had put in between 11 and 19 years of service. 45 percent of the teachers of both aided and unaided colleges had nuclear family status, 10.67 percent of the teachers had the joint family status and only 3.67 percent of the teachers single.
7.2.2 Income and Consumption Pattern

In the fourth chapter, the income and consumption of the aided and unaided college teachers was discussed. The sources of family income, the per capita income, and salary income of the aided and unaided college teachers were taken into account for the analysis. The sources of income were classified into five categories namely salary, university examination remuneration, agricultural income, income from financial investment, earnings of dependents.

The relationship between income and consumption of the aided and unaided college teachers was discussed, with the help of Karl Pearson's coefficient of correlation technique.

The factors, which influence the consumption, were analysed by applying the analysis of variance test. The various factors like sex of the respondents, age of the respondents, the length of service, designation of teachers, size of the family, status of family, number of earning dependents, and status of place of residence were analysed in this chapter. For the analysis of variance the suitable hypotheses were framed exploiting the ANOVA method to get correct position and status of the college teachers.

In the overall comparison of the average annual disposable income of aided and unaided college teachers, it was found that the average annual disposable income of the unaided college teachers was 45.12 percent lower than the average annual disposable income of the aided college teachers.
Among the sources of average annual disposable income of the aided college teachers, salary income (73.72 percent) contributed the major part of their household income. The second important source was the income of the earning dependents (22.26 percent). The other sources like university examination remuneration, agricultural income and income from investments respectively were 1.27 percent, 2.42 percent and 1.22 percent, which were negligible.

In the case of sources of average annual disposable income of the unaided college teachers, salary income (54.53 percent) formed the lion's share part of their household income. The other vital source was the income of the earning dependents (40.76 percent). Other sources like agriculture income, university examination remuneration and income from investments were 2.28 percent, 1.69 percent and 0.74 percent respectively.

It was found that the per capita income levels of lecturer, senior scale lecturer and selection grade lecturer of unaided colleges were 32.72 percent, 50.74 percent and 48.73 percent respectively whichever lower than the per capita income levels of their counterparts in aided colleges. It was pointed out that the salary income levels of lecturer, senior scale lecturer and selection grade lecturer of the aided colleges were 47.35 percent, 52.18 percent, 57.97 percent respectively which were higher than that of counterparts in unaided colleges.
The overall comparison of the salary income of aided and unaided college teachers revealed that the monthly salary of unaided college teacher is 61.40 percent lower than that of the aided college teachers.

The analysis of variance had been applied for proving the hypotheses framed in connection with the various factors like sex, age, experience, academic qualification designation of the respondents, nature of family, size of the family and number of earning dependents. To measure the income inequality, statistical tools like Lorenz Curve and Gini Co-efficient ratio were applied.

Though the Lorenz Curve deviated slightly from the egalitarian line, the Gini Co-efficient ratio (0.07) showed that there was no income inequality among the aided college teachers.

In the case of unaided college teachers, the Lorenz Curve deviated from the egalitarian line and the Gini co-efficient ratio showed that there was income inequality (0.44) among the unaided college teachers.

In the analysis of the overall income level college teachers, the Lorenz Curve deviated from the equalititarian line and the result of Gini – Coefficient (0.16), showed that there was income inequality among the aided and unaided college teachers. The average annual disposable income of the unaided college teachers was 45.12 percent lower than that of the aided college teachers. It conclusively proved that these were unfavourable variation in the distribution of annual disposable income.
In the analysis of factors influencing the income level of the aided college teachers, the null hypotheses framed for factors like gender, age group, had been proved that these factors were having no significant relation with the increase of income and these null hypotheses had been accepted. On the other hand, the null hypotheses framed for the factors like experience, designation and number of earning dependents educational qualification, family status, size of family had proved that these factors had a significant relation with the increase of income and so the null hypotheses were rejected. In the case of unaided college teachers, the null hypotheses framed for factors like gender, designation, size of family, proved that they had no significant relation with the increase of income. Those null hypotheses framed for factors like age group, experience, educational qualification, designation, family status number of earning dependents proved that those factors had a significant relation with the increase of income and the null hypotheses framed were rejected.

As far as the expenditure level of the aided and unaided college teachers was concerned, 15 percent of college teachers came in under the expenditure group that spent below seventy five thousand rupees, 13.33 percent of college teachers came in the expenditure group that spent an amount between one lakh twenty five thousand rupees and one lakh fifty thousand rupees. 15.33 percent of college teachers came in the expenditure group that spent an amount between one lakh and one lakh twenty five thousand rupees, 15.33 percent of college teachers came in the expenditure group that spent an amount above one lakh twenty five thousand rupees. 15.33 percent of college teachers came in the expenditure group that spent an amount above one lakh twenty five thousand rupees.
seventy five thousand rupees, 18.67 percent of college teachers came in the expenditure group that spent an amount between one lakh fifty thousand and one lakh seventy five thousand rupees and 22.33 percent of college teachers came in the expenditure group that spent an amount between seventy five thousand rupees and one lakh rupees.

The consumption of the aided and unaided college teachers was analysed thoroughly. In the consumption analysis eleven main items of expenditure were taken into account. Category-wise and item-wise expenses for eleven items were discussed. The per capita consumption was calculated.

The consumption expenditure was classified into eleven items namely food, clothing, fuel and electricity, house maintenance, children's education, medical, conveyance, gift and donation, social ceremony, telephone and interest payment.

In the case of aided college teachers, the per capita consumption of lecturer, senior scale lecturer, selection grade lecturer and reader respectively was Rs. 24053, Rs. 28223, Rs. 43704 and Rs. 48514. In the case of unaided college teachers the per capita consumption of lecturer, senior scale lecturer and selection grade lecturer was respectively Rs. 21363, Rs. 14992 and Rs. 19321.

It was pointed out that the per capita consumption levels of lecturer, senior scale lecturer and selection grade lecturer of unaided colleges respectively were
11.18 percent, 46.88 percent, 55.79 percent lower than their counterparts of aided colleges.

The item-wise household consumption analysis revealed that the basic items of expenses like food, clothing, fuel and light, house maintenance of the aided and unaided college teachers covered 38.72 percent and the discretionary expenses of college teachers covered 61.28 percent.

According the Keyens psychological law of consumption and Karl Pearson's correlation technique, the relationship between the household disposable income and household consumption of aided and unaided college teachers of all categories was positive correlation co-efficient.

In the analysis of factors influencing the consumption level of aided college teachers, the null hypotheses framed for factors like gender, age factor, experience, designation, size of family, status of family, number of earning dependents and status of place have been considered.

In the case aided college teachers, null hypotheses, framed for factors like age factor, experience, designation, size of family, status of family proved that these had no significant relation to the increase in consumption and those null hypotheses were accepted. The null hypotheses framed for the gender, number of earning dependents, status of place proved that they had a significant relation with the increase in consumption and so those null hypotheses were rejected.
In the case of the unaided college teachers, the null hypotheses framed for factors like gender, size of family, status of family and number of earning dependents proved that those are had no significant relation with the increase in consumption and so those null hypotheses were accepted. The null hypotheses framed for factors like age factor, experience, designation and status of place of unaided college teachers proved that factors having a significant relation with the increase in consumption and so those null hypotheses were rejected.

7.2.3 Range of Investment

The analysis of the fifth chapter, which explained the range of investment, reveals that 24.60 percent of aided college teachers came under the level of investment between Rs. 3 lakh and 4 lakh, 25 percent of aided college teachers felt under the investment range between Rs. 2 lakh and 3 lakh. On the other hand 40 percent of unaided college teachers came under the investment range below Rs. 2 lakh, 23.75 percent of unaided college teachers came under the investment range between Rs. 2 lakh and 3 lakh.

It highlighted that 17.33 percent of selection grade lectures and 15.38 percent of Readers came under the investment level above Rs. 6 lakh.

It could be seen that 58.60 percent of the investment of aided college teachers and 56.71 percent of the investment of unaided college teachers were in jewellery. It formed the predominant part of the investment. The investment in
bank deposits and the investment in life insurance policies are the second vital avenue of investment for both the aided and unaided college teachers.

It highlighted the fact that the investments in the household assets of the aided and unaided college teachers were fairly high. It revealed the typical middleclass behaviour towards consumption of household assets and jewels.

Among the factors motivating investments, the aided college teachers were most influenced by the entailing tax benefit. Saving for the future exigencies was also an important factor. But for the unaided college teachers future exigencies were the most influenced factor. It revealed that the Income tax slab to be increased to the teaching community.

In the case of the aided college teachers factors like children's education and marriage, capital gains, stable and regular returns stood at third, fourth, fifth and sixth places respectively.

Whereas in the case of the unaided college teachers, factors like capital gains, tax concessions, liquidity provisions, stable and regular returns stood as priorities as third, fourth fifth and sixth respectively.

### 7.2.4 Borrowings

It was found that 28.18 percent and 42.5 percent of the aided and unaided college teachers respectively came under the borrowing range below two lakh rupees. 25 percent both aided and unaided college teachers had debts ranging
between three lakh and four lakh rupees. 6.82 percent of aided college teachers had obtained loan above six lakh rupees.

It was found that 43.78 percent of college teachers had obtained loan from life insurance corporation, 24.72 percent of college teachers from Housing Development Finance Corporation, 11.55 percent of college teachers from banks 5.98 percent each of college teachers from Thrift and co-operative societies and Industrial Credit Investment Corporation of India.

It was observed that 49 percent of college teachers had obtained loan for construction of houses, 17.67 percent for meeting their children's education and 13.67 percent of college teachers for observance of social ceremonies and daughter's marriage.

7.2.5 Impact of Union

The analysis of the role of service organisation in increasing the income of the college teachers revealed that 81.37 percent of aided and 85 percent of unaided college teachers were associated with the service organisation called MUTA. It could be seen that 35.72 percent of the senior scale lecturers did not join in the organisation.

It was pointed out that 21 non-members out of 53 college teachers had expressed the feeling of insecurity and 16 non-members viewed union activities with dislike.
It was observed that the job security variable ranked second (1106), while securing higher salary through collective bargaining stood first (1270). It was then corroborated by Government order issued to protect the teachers from retrenchment (G.O. MS. 1762 dt. 11.10.1974). It contained that the teachers organizations under the banner of Joint Action Council resorted to industrial action to secure the service of teachers already in service but who faced the bleak prospect of retrenchment. The Joint Action Council consisted of MUTA, Tamilnadu Government College Teachers Association and Association of University Teachers.

The rotated factor matrix identified that the under payment of salary was the first, poor service condition factor was the second, denial of promotion was the third, poor academic environment was the fourth and autocratic attitude of management was the fifth factor for lower level of living.

7.3 Suggestions

1. The teachers are the nation builders. They have to play a crucial role in the transformation of the education system through active participation in such programmes as restructuring of courses, examination reforms, faculty improvement and rural orientation, designing practical and relevant education. They should have a commitment to the society based on justice and should therefore, strive for the inculcation of these values and extension of knowledge and skills to the society at large. For the effective realisation of this aspiration, special attention should be given not only to the curriculum structure based on
the modern technology and globalisation but also to the improvement of the standard of living of the teachers governed by cost of living index. Hence pay scales of aided college teachers shall be revised every five years and the same scales of pay and service conditions should be extended to the teachers of unaided colleges. Disparity in scales of pay and service condition will undermine the effectiveness of unaided college teachers and the loss to the nation is irreparable.

2. A study of this kind would be meaningful and purposeful only if it could offer suggestions for the improvement in the material well being of the group it has focused its attention upon the economic condition of teachers has a great bearing on teachers' mind. The career of teaching must have economic incentives. If the career will not pay them sufficiently, they may have a tendency to go over to some other more paying jobs. It is an irrefutable fact that very few talents are attracted to the teaching profession because the material gains it offers are not tempting enough.

3. Teaching community belongs to the middleclass. The middleclass is expected to compete with those in the step lower in the social stratum. Hence the economic incentives shall be provided so that they can fight the ever rising cost of living and inflation.

4. In order to protect the standard of living of the teachers, the Government has to control the price hike.
5. The fund allotted for higher education should be raised. Our government supports educational institutions like central universities, Indian Institute of Science, Indian Institute of Technology and consequently they attract the cream of the student as well as the teaching communities. If state universities and colleges are given similar support they will also prove their worth. Burdened with low standard of living, the unaided college teachers cannot attain professional development. So the unaided colleges may be converted into aided colleges.

6. It was proved that the private unaided colleges have not adopted the reservation policy. The government should enact a bill in the parliament to implement the reservation policy in the private sector too, so that the managements of private unaided colleges become duly bound to follow the reservation policy in the appointment of teachers.

7. The service organisations like MUTA have to intervene in the related issues and have to search for amicable settlement with the managements in order to protect the welfare of the teachers and to improve the academic environment.

8. Third promotion to the teachers who have completed 20 years of service may be given for better performance.

9. Professional advancement schemes may be extended to the unaided college teachers.
10. Career advancement scheme may be implemented in the unaided colleges as the teachers have same qualification and experience as teachers of aided colleges.

11. Issuing appointment order to the unaided college teachers shall be assured. The qualification approval shall be made in time, the service register is to be maintained and the facilities are to be provided as per U.G.C norms to the unaided college teachers as in the case of aided college teachers.

12. The leave facility as in the case of aided colleges as per the Tamilnad Private College Regulation act 1976 may be extended to the unaided colleges.

13. The interest on deposits in provident fund is to be raised in order to raise the savings level.

14. The Teachers Provident Fund is to be deducted regularly from the salary of unaided college teachers, which guarantees the job security.

15. Housing finance may be made available through government agencies for the college teachers.

16. Provision of canteen facility at concessional rates in the college campus may be arranged.

17. Incentives for higher study shall be extended to the unaided college teachers without any strings.
18. Institutional housing facilities may be provided on the college campus.

19. The college teachers are getting only a nominal amount of Rs. 50 as medical benefit allowance. The expenditure on medical treatment is invariably very high and burden some more. Hence, instead of medical allowance, reimbursement facilities may be extended to all college teachers.

20. Fee concession may be granted to the wards of college teachers at government colleges.

As per the Rastogi Committee recommendation full allowance for professional membership may be provided. They may be allowed 50 percent allowance for standard journals upto a maximum limit of Rs. 500. The teachers may be granted a computer allowance to the extent of Rs. 10,000/-. 

7.4 Conclusion

This study has been undertaken mainly to help the Government, Managements of aided and unaided colleges, the higher dignitaries of universities and teaching faculty to take up policy decisions and formulate suitable schemes and programmes to ameliorate the socio-economic conditions of college teachers. The suggestions made in the study, it is hoped, will serve as a decision support in solving many problems of aided and unaided college teachers.

It is also hoped that it will pave the way for further research activities.