CHAPTER I

INTRODUCTION AND DESIGN OF THE STUDY

1. Introduction

The income and consumption pattern of any section of society is a clear indicator of the objective conditions and the status of living of the people concerned. A society or community consists in the main of three sections or classes namely, the entrepreneurial or business class, the middle class and the working class. Each of these classes of society has identically different standards of living. The standard of living of a given class of society is determined by the income – consumption pattern appropriate to it. Hence a socio-economic survey of any section of society can be facilitated only through a study of its income and consumption pattern.

Income and consumption are two important macro variables or fundamentals like saving, investment, price level, employment and so on. They are mutually inter-related and inter-dependent. Income is necessary, in the final analysis, only because of consumption. So it is consumption which gives impetus to production and therefore to income. Where it is not for consumption, income would not at all be necessary. In the mean while, without income no consumption, whatsoever is possible. Consumption is consummated only through income. Thus we find that income and consumption are two quintessential parts in a whole uninterrupted chain of economic phenomenon.
Besides, one of the characteristics of income and consumption is that they are not mutually exclusive; if we have income intact, we can have no consumption. On the other hand, if we have consumption, we cannot have our income intact, untrammeled. As the saying goes: ‘one cannot have the cake and eat it too’.

In the history of the science of economics, the branch of the study of consumption is relatively young. The classical school of economics headed by Adam Smith, Ricardo and Malthus focused only on the study of production of wealth, its nature and causes, neglecting or at least ignoring the significance of the analysis of consumption.

Consumption had to wait until the utilitarian analysis was developed by the neo-classical school of economics headed by Bentham, Walras and Alfred Marshall. Later on the economists like A.C. Pigou, Earnest Engel and others jumped on the bandwagon of the study of consumption and perfected the analysis.

As already suggested, no society is homogenous in regard to the economic status of its members. It is stratified into different classes on the basis of its share in the national cake. Thus we have many classes such as the entrepreneurial class, the lower middle class, the working class and so on. Each class of people has varying status of life and it zealously maintains it. The status of life of a given class of society is informed or defined by its standard of living. Since the standard of living of a particular class of society defines its social status, every member of the class endeavours to uphold or maintain it, lest he
should be looked down upon and considered an out caste in his class. So it costs a member of a given class of society to uphold his status, social as well as economic. This cost is what is called the cost of living. The cost of living of a member of a given class of society is incurred in buying for him and his family necessary wherewithal in adequate quantity such as food, articles, housing, furnishings, dress, medicine, leisure entertainment, education, customary ceremonial attendance, observation of customs and conventions in keeping with his class and so on and so forth. This constitutes his consumption pattern.

If a member of a particular class has an income just about to defray the cost of living, he is said to belong to the class. If his income is insufficient he has to struggle to survive in the class by incurring debts. It is his struggle to exist and survive in his class that substantiates his economic problems. For after all no one is prepared to declass oneself and go down the scale of social esteem and status of life. On the other hand, if one has income in excess, he moves up the social ladder into a higher class of society. It is crystal clear from this that one's income determines one's consumption pattern.

The cost of living of the middle class, the lower middle class and the working class constitutes what A. C Pigou calls 'pain economy', which does not provide its members any gratification or pleasure but it gives a negative satisfaction of survival and going in the class of society without being cast away. However, for the entrepreneurial class and the upper middle class, their copious conspicuous consumption enables the members to show off their pomp, power
and ambiance. No matter how high the cost of living is, they merrily spend, for they are devotees of what Pigou would call "Pleasure Economy".

Income and consumption pattern of the people is an essential indicator of their level of living. The economic well being is determined by the level of income and other assets of a person. The high levels of income and high levels of consumption indicate a developed economic status. Income and consumption are interdisciplinary. Income and consumption have direct impact on the level of living. Saving and indebtedness determine the real economic position of the family. The income distribution, consumption pattern, saving and indebtedness reflect the real consumption position.

1.2 Consumption and Economic Development

There is an inseparable connection between consumption and economic development. But for higher levels of consumption, there would have been fewer technological inventions. The developing nations are in the rat race for absorbing modern technology and industrial process unmindful of pollution and other environmental hazards. In the competition they offer even disastrous and perverse subsidies and unrealistic taxation that undermine their economy. Hence they are confronted with inflation and debt trap. Developing countries today face a strategic choice. They can repeat the industrialization and growth processes of the past half century, repeating inequitable patterns that create a divided society or they are leapfrog to a growth pattern that is pro-environmental and pro-poor, by expanding people's access to basic social services.
The main aim of India's planning is to stimulate the process of economic development. To fulfil this aim, planning needs large resources which in turn necessitate the accumulation of income-savings-consumption pattern. Any annual review of our economic performance shows the importance of income saving consumption pattern of the economy. Enquiries on household income and expenditure are one of the most valuable sources of information on many aspects of economic and social life. These enquiries in the beginning were undertaken by private investigators and concentrated on the living conditions of families especially the poor ones. They came to be known as family budget enquiries.²

1.3 Environmental Effect on Consumption

Consumption is the lifeblood of much human progress and the real issue is not consumption, but its patterns and effects. Some advocate that developing countries should restrain their consumption in order to minimize environmental degradation. But this would deny the younger generation the fruits of industrialization enjoyed by their counterparts in developed countries. Increasing the level of consumption of more than a billion people who have been left out of the consumption explosion is not an act of charity but a necessity. Adoption of steady consumption pattern that can reduce environmental damage, enhance efficiency in the utilization of resources and multiply the renewable resources as the need of the hour. Protecting and promoting consumer rights to information, products safety and access to the goods they require are also essential. The
adverse pattern of consumption has negative consequences on the society and it also aggravates inequality, ignorance and poverty.\textsuperscript{3}

In the present study, the income and consumption pattern of a typical middle class, namely the college teaching community is pursued. It is not uncommon in socio-economic surveys to compare and contrast the income and consumption pattern of the same class of people living in different localities. For example, the income and consumption pattern of textile workers of Mumbai in India can be compared with that of the textile workers of Lancashire in England. It is also common to compare and contrast the income and consumption pattern of textile workers in Mumbai with that of textile workers in Coimbatore. In days of yore, it would have made no meaningful sense to compare and contrast the income and consumption pattern of the college teachers in the same town and at times in the same college. But now it makes much sense. Between then and now the neo-socio-economic policy of liberalization, privatization and globalization (LPG) has brought sea changes in every walk of life. And hence is the context of the present socio economic study namely, "The income and consumption pattern of aided and unaided college teachers in the southern districts of Tamilnadu" is quite valid, timely and relevant.

1.4 Higher Education Scenario

In independent India the Nehruvian paradigm of economic development was replaced without either democratic discussion or parliamentary approval by the Britton woods twins dictated new paradigm of LPG. This policy precisely
aimed at interalia, doing away with subsidy in any form in any sector or section. Education in general and collegiate education in particular is no exception to this general rule. Prior to the introduction of the neo-liberal policy, in India and specifically in Tamilnadu there were only two types of colleges namely the Government colleges and the fully aided private colleges. In both these types of colleges, besides special fees, library fees and laboratory fees a subsidized token tuition fee was levied. Regardless of the type of colleges, the tuition fee was uniform all over the state.

However, since the introduction of the neo liberal socio economic policy, the state has begun to abdicate its responsibility for education, including collegiate education. Unfortunately for the people, it coincided with the revolutionary explosion of information and communication technology. This information technology revolution as it is now known demanded entirely different types of human resources for its growth and development. Had the information technology explosion taken place before the launching of the neo-liberal globalization policy, it would have become the bounden duty of the state to cater to the needs of information technology personnel and the existing government as well as aided private colleges would have been allowed to start new courses and several new government and aided colleges would have been established offering courses of study on Information Technology. But thanks to globalization none of these kinds of development took place. The government decided not to shell out an extra pie on this score. It wanted the students and their parents to fend for themselves. As a result of this turnaround policy posture, existing
government colleges as well as aided private colleges were permitted to offer novel courses at the expense of the student community. The students joining these new courses were fleeced for salary as well as other cost components of education.

In the meanwhile, private unaided colleges were allowed to be established without any rhyme or reason. This resulted in an influx of both academic and professional unaided colleges. In the process, all cherished values attendant upon education, especially collegiate education were compromised. This phenomenon, vitiated and polluted the environment of collegiate education, specifically. The present study deals only with that aspect which change impacted on the college teaching fraternity.

The table 1.1 presents the details of colleges, which function under the administrative control of the Directorate of Collegiate Education of Tamil Nadu as detailed below:
TABLE 1.1

Details of Colleges in Tamilnadu

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Type of Colleges</th>
<th>Government Constituent Colleges</th>
<th>Aided</th>
<th>Unaided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Arts and Science Colleges</td>
<td>60</td>
<td>133</td>
<td>251</td>
<td>444</td>
</tr>
<tr>
<td>2.</td>
<td>Physical Education</td>
<td>-</td>
<td>3</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>3.</td>
<td>Oriental</td>
<td>-</td>
<td>10</td>
<td>-</td>
<td>10</td>
</tr>
<tr>
<td>4.</td>
<td>School of Social work</td>
<td>-</td>
<td>2</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>5.</td>
<td>College of Education</td>
<td>7</td>
<td>14</td>
<td>22</td>
<td>43</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>67</strong></td>
<td><strong>162</strong></td>
<td><strong>274</strong></td>
<td><strong>503</strong></td>
</tr>
</tbody>
</table>

Percentage: (14) (32) (54) (100)

Source: Policy Note 2005 – 06, Higher Education Department, Tamilnadu, India.
(Figures in parentheses are percentage)

It is evident from the table 1.1 that the aided colleges 32 percent, unaided colleges 54 percent and Government constituent colleges 14 percent. There are 31 aided colleges and 27 unaided colleges under the study area namely Kanyakumari, Tirunelveli and Thoothukudy districts.

We have now entirely two different streams of teachers, one, the college teachers in both government and aided private colleges teaching only aided courses of study and, other, those in Government and aided private colleges teaching unaided courses of study as well as entire colleges run by private bodies of management offering only unaided courses of study subsisting on the student levy.
The service conditions including salary of teachers teaching aided courses of study in Government colleges are well regulated and legally protected. Similarly the Tamilnadu Private College Regulations Act governs teachers in private aided colleges. Their salary is regular and directly paid by the State Government and credited straight into their bank accounts. There is no chance for tampering or tinkering with the process of payment. It ensures the establishment and sustenance of a certain standard of income and consumption pattern appropriate to the class of society to which college teachers belong.

However, the case is entirely different in the case of teachers employed in the unaided courses of study in Government as well as private Aided colleges and private unaided colleges. In a national socio-economic ambience of Liberalization, Privatization and Globalization (LPG), to expect such well defined service conditions for the teaching fraternity in these shops of education would be tantamount to proverbial Dickens's Oliver twist, "Asking for more". In an economic regime where the policy of 'hire and fire' rules the roost, the salary and other service conditions of this teaching fraternity are dependent on several factors such as the size of student admission, the quantum of money raised as student levy, financial status and integrity as well as benevolence of the management. Irregular and uncertain payment of salary and the pervading sense of uncertainty about the continuity in career are more a rule rather than an exception. All these factors bring to bear upon the income and expenditure pattern and inescapably on the standard of living of the teachers of this category.
of collegiate education. Their struggle to cling to the class of society to which they belong is unending with no hope seeing the end of the tunnel.

It is this sea of difference in the mundane conditions of living of these two categories of teachers attached to collegiate education that validates the import, significance and relevance of the present research study, namely the "Income and consumption pattern of aided and unaided college teachers in the Southern Districts of Tamilnadu – A study".

1.5 Statement of the Problem

In the ancient "Gurukula" system a student addressed his teacher a 'guru'. In modern times a teacher is considered a friend, a philosopher and a guide to the taught. Society expects him/her to be a living idol, and embodiment of knowledge and wisdom and an architect of tomorrow's civil society. In order that a teacher should live up to his/her society's expectations, on its part the society has to provide him/her, interalia with necessary physical paraphernalia concerning the status of teachers. A UNESCO Document (1966) has this to say:

a) The salary should reflect the importance that society accords to the teaching function and the importance of teachers as well as the responsibilities of all kinds, which fall upon them from the time of their entry into the service.

b) The salary should compare favourably with salaries paid in other occupations requiring similar or equivalent qualifications.
c) The salary should provide teachers with the means to ensure a reasonable standard of living for themselves, their families as well as to invest in further education or in the pursuit of cultural activities, thus enhancing their professional qualification.\(^5\)

In the year 1950-51, there were 28 universities at the national level consisting of 695 colleges. In the year 2004 the number of universities shot up to 304 and 14600 colleges were affiliated to them. These colleges employed 0.5 million teachers.

The Indian system of higher education is the second largest in the world with 8.4 million students. This is next to the United States of America\(^6\). The smooth flow of income and consumption of the teaching community will lead to the upliftment of higher education which in turn will be a cause for social change.

It is quite understandable if a person with higher academic qualifications and skill gets a higher salary compared than a person with lower level of educational attainment. There is considerable income inequality observed among persons with identical level of education and skill. Such inequality primarily originates due to arbitrary factors like job opportunities and the resources, which vary from person to person. Disparity in the level of living of different families pursuing same occupations would arise not only due to disparity in income of the respondents but also due to differences in demographic characteristics of the families and the earning capacity of other family members.\(^7\)
As far as the college teachers are concerned different classes have emerged. They are aided college teachers, unaided college teachers, unaided course teachers in aided colleges and the management sponsored teachers who receive a meagre amount of remuneration. The UGC was established by an Act of Parliament in 1956 as an autonomous body. The central government appointed many commissions to revise the salary of aided college teachers. Even though these Commissions recommended positively, the revision of salary has not reached the level of class I officer's scale and perks. It is essential to analyse the income and consumption pattern of aided college teachers with the existing pay scale set up. The unaided college teachers receive a salary, which is pathetically lower than that received by aided college teachers. There is no fixation of uniform salary as in the case of aided college teachers. Many colleges pay a consolidated amount of salary. No regular payment of salary is made to the teachers in unaided colleges. No direct payment is made through banks to the teachers of unaided colleges.

Adoption of discriminatory salary structure for persons with identical qualifications and job causes campus unrest in the unaided colleges. The Kothari Commission Report emphasises that the intensive and continuous efforts are necessary to raise the economic, social and professional status of the teaching community and to attract talented young persons to the profession.

However the fact remains that there has been no perceptible improvement in the service conditions and status of the college teachers. It is now important to
study the wage gap and the level of living that divide the teachers of aided and unaided colleges. A study on the economic conditions of aided and unaided college teachers will be very informative and rewarding.

India has been characterized by the ever widening gap between theory and practice. The mode of implementation of educational programmes is inadequate in the field. It is very essential to adjust the family budget to the available sources. Then only the college teachers can have a stress free life. It will enable them to build in the classroom valuable pillars to the nation.

The teacher is the living idol, the fountainhead of knowledge and the potential guide to provide directive for the growth and development of students of today as worthy citizens of tomorrow. To put it in a nutshell the teacher is the backbone of the educational system, the maker of mankind and the architect of the society. If the college teachers have smooth family financial management, they can be effective builders of the society and the nation.

The provision of adequate remuneration, opportunities for professional advancement and favourable conditions of service can transform the teachers into a community that can achieve what is expected of them.

The college teachers are one of the elite income groups in the society. It is true that the income and consumption pattern of aided college teachers have undergone a sea change after the implementation of new UGC scales of pay in three phases so far. But then to avoid the expenditure involved in establishing
aided and government colleges, the powers that be took a short cut. They started sanctioning self-financing colleges in large numbers, without bothering whether the managements of these colleges fulfilled the basic conditions such as building, proper infrastructure and paying salary to staff on par with the UGC scales. The teachers in these institutions are paid abysmally low salaries. Thus two sections of college teachers have emerged with obvious differences in their income and consumption behaviour. The changes in the quantum of consumption lead to the changes in the standard of living. The present study on “Income and Consumption Pattern of Aided and Unaided College Teachers in Southern Districts of Tamilnadu” was undertaken on the basis of an in depth study to enquire into some aspects related to income consumption pattern and examine the related issues.

1.6 Scope of the Study

The income and consumption pattern of aided and unaided college teachers play a crucial role in the development of the education system as a whole. The number of graduates, post graduates and research degree holders, coming out of the institutions of higher learning have not only contributed to the development in the industrial and services sectors, but also have contributed crucial inputs for the educational system itself by providing technical and other academic personnel required.

The National Council of Teachers Education envisions a teacher to be one who would like to go into teaching not only to teach in the classroom but also be
an agent of social change. The educational system in a well-developed and integrated social set up will be well conceived and well executed. This study aims at identifying and analyzing the factors that can ensure a reasonably high level of living for college teacher. It also aims to help the government to formulate an educational policy that can create a congenial academic atmosphere. Moreover it is also hoped that the study will spur on further research in other areas in the university education.

1.7 Objectives of the Study

The specific objectives of the study are

i. To study the socio-economic background of the aided and unaided college teachers of various categories.

ii. To examine the income and consumption pattern of various categories of aided and unaided college teachers.

iii. To examine the income inequality among the aided and unaided college teachers.

iv. To explore the factors influencing the income and consumption pattern of aided and unaided college teachers.

v. To assess the investment, indebtedness and household assets pattern of aided and unaided college teachers.

vi. To analyse the impact of variation in income and consumption among the aided and unaided college teachers.
vii. To analyse the influence of trade union among aided and unaided college teachers.

viii. To suggest measures for attaining a fair standard of living for the aided and unaided college teachers.

1.8 Hypotheses

The following hypotheses have been formulated to find out the relationship between the income and consumption attitude towards social factors.

1. There is no relationship between the sex and the income and consumption pattern of the college teachers.

2. There is no relationship between the status of the place and the income and consumption pattern of the aided and unaided college teachers.

3. There is no relationship between the age group and the income and consumption pattern of the college teachers.

4. There is no relationship between the experience and the income and consumption pattern of the college teachers.

5. There is no relationship between the educational qualification and the income and consumption pattern of the college teachers.

6. There is no relationship between the category of the job and the income and consumption pattern of college teachers.

7. There is no relationship between the nature of the family and the income and consumption pattern of the college teachers.
8. There is no relationship between the size of the family and the income and consumption pattern of the college teachers.

9. There is no relationship between the number of earning dependents and the income and consumption pattern of the college teachers.

1.9 Operational Definitions and Concepts

A proper definition and clear explanation of the concepts used in this study would help us for the better understanding of the discussions carried on.

Concept is a notion, a plan or a thought. It is a fertilization of an idea. In this study, the researcher has used the following concepts such as aided colleges, unaided colleges, income, household, household income, household consumption, disposable income, savings, investment, and white goods.

1.9.1 Aided Colleges

Aided colleges refer to colleges affiliated to a university established and governed by the private managements. All financial, assistance like block grant and staff salary, is sanctioned by the University Grants Commission. These colleges are regulated by a separate Act, called the Tamilnadu Private College (Regulation) Act, 1976.
1.9.2 Unaided Colleges

Unaided college refers to a college affiliated to a university established and governed by a management with its own funds and fees levied from the students studying in the college.

1.9.3 Southern Districts of Tamil Nadu

The southern districts of Tamil Nadu state include Tirunelveli, Thoothukudi, and Kanyakumari districts, which are under the jurisdiction of the Manonmaniam Sundaranar University at Tirunelveli.

1.9.4 Family Status

Single : It refers to a bachelor / spinster or a widower / or a divorcee.
Married : A family consist of a husband and wife.
Nuclear : A family consisting of a husband, wife and one or more children.
Extended : A family consisting of a husband, wife, children and atleast one of the parents of the husband/wife living within the household.
Joint family : Two or more families living together under a single roof with their children and grand parents.
1.9.5 Household

A household refers to a group of persons related by blood, marriage or adoption living together and who normally take meal in the same kitchen\(^{12}\). It also means an income unit.

1.9.6 Income

Income includes the salary income related to the profession, the remuneration received for examination related work and for extra curricular activities like National Cadet Corps (NCC), National Service Scheme, (NSS) Residential Superintendent of hostels and book publication. It also includes secondary source of income such as accrued interest from fixed deposits, dividend and the like. The income in the present study means 5 years average income.

1.9.7 Household Income

The household income represents the sum of the earnings of all the earning members of the household.

1.9.8 Household Disposable Income

The disposable income is arrived at after payment of tax liability, which includes income tax and professional tax.
1.9.9   **Household Consumption**

The household consumption indicates the expenditure which is incurred to fulfil both the basic and discretionary needs of the family. It includes the expenditure on various kinds of goods and services.

1.9.10   **Savings**

The savings stand for that portion of income so transformed as to be available for expenditure in the future either for consumption or for investment needs. Saving is that part of disposable income which is transformed for future consumption or for investment of individuals during any period. It is the excess of current income over current expenditure.

1.9.11   **Investment**

It refers to real investment, which adds to capital equipment and leads to increase in level of income. There are two types of investments such as physical investment and financial investment. Housing plots, buildings, jewels are grouped as physical investments and fixed deposits, Government securities, shares are grouped as financial investments.

1.9.12   **Indebtedness**

Indebtedness is an obligatory payment, which must be, but has not yet been settled to the sources of borrowings like Banks, LIC, Co-op societies, money lenders, friends and relatives, pawn brokers, Government institutions etc.
1.9.13 Consumption Stage

Consumption involves three stages in the behaviour of a consumer, like input stage, process stage and output stage. The purchase decision is an input stage in the process of consumption. The input stage includes the establishment of consumption set and consumption style. The consumption set refers to the assortment of products and their attributes. The consumption style means the 'rules' by which the individual or family fulfils the consumption requirement. The process stage of consumption involves using, processing, collecting and disposing of things and experiences. The output stage of consumption includes change in a wide range of feelings, moods, attitudes and behaviour as well as reinforcement of a particular lifestyle, enhancement of a sense of self and the level of consumer satisfaction and quality of life.11

1.9.14 Consumption Effect

Consumption effect means the expenses on goods and services, which are used within a specified period, usually a year. It means the actual physical process of using goods or services12. It can be classified on the basis of the length of time during which they yield their services. Family expenditure affects family income. In other words private consumption expenditure affects the current incomes. The level of consumption expenditure is influenced by factors like volume of savings, volume of liquid assets (bank account, postal deposits and government bonds) held by households, the size of household stock of
durable goods, the highest income reached in previous year and even at times, the expectation of consumers regarding future price and incomes. Finally changes in pattern of income distribution may also change the total volume of consumption.  

1.10 Methodology

This study is empirical in nature. The empirical data have been collected, for analyzing the income and consumption pattern of aided and unaided college teachers by conducting a survey by using questionnaires (Vide Appendix). The secondary data are used to analyse the income inequality, trade union factor and the impact of variation in income and consumption pattern.

The secondary data collected from various books, reports, the university bulletin, government records, the published documents of Center for Development Study, Thiruvananthapuram, Madras Institute of Development Studies, Chennai, National Council for Economic Applied Research, New Delhi. National Social Science Documentation Centre, New Delhi, Madurai Kamaraj University, Madurai and Manonmaniam Sundaranar University, Tirunelveli.

1.11 Construction of Tools

This study is a blend of primary and secondary data. The primary data were collected mainly for evaluating the income level, consumption, saving,
investment, indebtedness and related variables with the income and consumption pattern.

The questionnaire used in the study was structured by the researcher himself (Vide Appendix). For identification of the variables to be used in the questionnaire, the researcher conducted a pilot study among 15 college teachers. A rough draft was circulated among the fellow researchers for their critical evaluation. The draft was then revised in the light of their comments. The revised questionnaire was given to 30 college teachers for a pre test. The final draft was prepared after incorporating their suggestions.

1.12 Sampling Design

The survey was conducted on the basis of stratified random sampling method. For developing the sample design, the researcher collected the total number of aided and unaided college teachers in Tirunelveli, Thoothukudy and Kanyakumari districts. Of the total 3000 teachers in these districts, 300 samples were selected on the category strata.
TABLE 1.2
Stratified Random Sampling Design

<table>
<thead>
<tr>
<th>Stratification</th>
<th>Aided Population</th>
<th>Aided Sample</th>
<th>Unaided Population</th>
<th>Unaided Sample</th>
<th>Total Population</th>
<th>Total Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lecturer</td>
<td>390</td>
<td>39</td>
<td>520</td>
<td>52</td>
<td>910</td>
<td>91</td>
</tr>
<tr>
<td>Senior Scale Lecturer</td>
<td>140</td>
<td>14</td>
<td>100</td>
<td>10</td>
<td>240</td>
<td>24</td>
</tr>
<tr>
<td>Selection Grade Lecturer</td>
<td>1410</td>
<td>141</td>
<td>180</td>
<td>18</td>
<td>1590</td>
<td>159</td>
</tr>
<tr>
<td>Reader</td>
<td>260</td>
<td>26</td>
<td>NA</td>
<td>NA</td>
<td>260</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>2200</td>
<td>220</td>
<td>800</td>
<td>80</td>
<td>3000</td>
<td>300</td>
</tr>
</tbody>
</table>

Source: Records of Joint Directorate of Collegiate Education and Unaided Colleges.

1.13 Geographical Coverage

The present study covers three districts of Southern Tamil Nadu viz Tirunelveli, Thoothukudi and Kanyakumari.

1.14 Field Work and Collection of Data

The researcher has conducted the survey during the period of March 2003 to September 2003. The researcher used the questionnaire (vide Appendix A) for the collection of data from the aided and unaided college teachers. The filled up questionnaires were checked and edited. The omissions and commissions in the questionnaires were rectified on the spot.
1.15 Data Processing

After the completion of data collection, filled up questionnaires were edited properly to make them ready for processing. The processing of data was done through computer technology.

1.16 Frame Work of Analysis

Various mathematical and statistical tools have been used for analyzing the data for the study.

To analyse the relationship between the income and consumption pattern of the aided and unaided college teachers of various categories, the Karl Pearson correlation co-efficient has been applied.

The researcher has made an attempt to measure the degree of variation in the distribution of income and consumption in terms of Lorenz Curve. The Gini Ratio is also used to measure the size of distribution of income and consumption. The researcher has applied one-way ANOVA test to study the relationship between the income and consumption attitude of the college teachers towards social factors.

The simple ranking method has been applied to identify the factors motivating for savings and to join in the union. The factor analysis has been applied to analyse the factors for insecurity and low level of living of the unaided college teachers.
1.17 Period of Study

The period of study pertains to 5 years from 1998 - 2003.

1.18 Limitations of the Study

The present study is based on the reliability of the available primary data. Under reporting of income, savings, consumption, investment in any survey is a common feature. The respondents have given the information with some sort of reluctance. Particulars with respect to Income, expenditure on various items such as food, clothing, fuel, education, savings and investment made by the household during the year 1998 - 2003 have been obtained as particulars of 5 years' average figures.

The teachers who are working in the unaided courses in the aided colleges are not taken into account for this study. The Government college teachers, the Professional college teachers and the Oriental college teachers have not taken into account for the study. The religion, the consumption pattern of the districts and other cultural factors are not considered for the study.

1.19 Scheme of the Report

The report of the study is organized into seven chapters.

The first chapter presents the introduction and design of the study. It includes statement of the problem, its scope, objectives, hypotheses, operational definition of concepts, methodology, construction of tools, sampling design,
geographical coverage, and collection of data, data processing, framework of analysis, limitation of the study and scheme of report.

The second chapter gives the review of previous study undertaken by researchers to find out the research gap.

The third chapter analyses the socio-economic background and economic settings of the study area. It involves many variables such as sex, 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, non-earning dependent members of the households.

The fourth chapter presents the analysis of the income and consumption of the college teachers. It covers the analysis of sources of income, salary income, income inequality, study of factors influencing the income, consumption pattern, income consumption relationship. It also analyses the study of factors influencing the variation of level of income and consumption of unaided college teachers.

The fifth chapter deals with the savings, investment, indebtedness and household assets pattern of aided and unaided college teachers.

The sixth chapter evaluates the factors influencing for variation in the level of living of unaided college teachers and to study the role of teachers'
organisations towards the economic status and service conditions of college teachers.

The seventh chapter highlights the summary of findings and suggestions based on the study and also includes the conclusion of the study.
References


4. Higher Education Department, Policy Note 2005 – 2006, Tamil Nadu, India, p. 6


