

C H A A P T E R - I I

METHODOLOGY FOR THE PRESENT STUDY

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C H A P T E R - I I

METHODOLOGY FOR THE PRESENT STUDY

2.1 INTRODUCTION :

The present research attempts to study the phenomenon of indebtedness amongst industrial workers in Sahyadri Glass Works, Ltd., Karul Dist: Sindhudurg. The tendency of indebtedness is very common amongst the working class in India as had been pointed out by various commissions including Royal Commission on Labour (1931) and National Commission on Labour (1969). The income levels of the workers are so inadequate that they rarely afford a better standard of living. Naturally to meet their current consumption requirements, these workers resort to the practices of borrowing. Besides low levels of income the socio-economic background of these workers also reinforce this tendency in a perpetual manner. In a developing country like India where living wage is an ideal, it is quite understandable. Ofcourse the phenomenon of indebtedness can not be exclusively attributed to low levels of income. The consumption pattern of the workers also deserves our attention. The excessive drinking habits, gambling and prostitution are the common causes for their reckless spending which compelled them to resort to borrowing practices. The present study has selected this problem area. Since the problem of indebtedness is

all pervading, some sort of delimitation exercise is required to be carried out. This delimitation would be mainly in terms of the selection of industry and the geographical area where the problem is to be undertaken. The exact problem reads as below.

2.2 NAME OF THE PROBLEM :

Study of workers' indebtedness in Sahyadri Glass Works Ltd.,
Karul Dist. Sindhudurg.

2.3 CAUSES OF THE SELECTION OF PROBLEM AREA :

It is commonly said that every worker both agricultural and industrial dies in debts. Industrialization has created many problems and challenges for the management and worker. Konkan region is looked upon as backward region in all respect. Majority of the small scale and large scale industries are found sick as a result the workers find it very difficult to manage their livelihood. Naturally, they are motivated to find out various sources of income to fulfill their basic needs. Due to the shortage of money, they are habituated to borrowing money from various sources. As a result majority of the workers are found indebted.

The workers approach the money-lenders to borrow required amount though the rate of interest is high. It is so because they

find it very difficult to get loan from the banks, societies due to the procedure and delay in getting the money in time.

Generally, the causes of the indebtedness are many in number. They are : illness, past loan, drug addiction, rituals, marriages, court matter etc. the percentage of indebtedness is high and universal. Therefore, the researcher found it worth to select the problem of indebtedness for his research work in particular.

The field area selected for the research purpose is the Sahyadri glass works ltd. Karul. It is the nearest place for the researcher which he found convenient to establish rapport collect data, interview the workers and to get necessary information for the purpose of his study.

2.4 OBJECTIVES :

1. To understand the nature and magnitude of the problem of indebtedness in Sahyadri Glass Works Ltd., Karul.
2. To find out the basic causes of their indebtedness.
3. To ascertain the various sources of their borrowing.
4. To understand the pattern of the spending and utilization of debts.
5. To know how far the profile of workers both social and economic make a difference to the magnitude of indebtedness.
6. To measure the effect of this indebtedness on their standard of living.

2.5 HYPOTHESES :

In the present study the following hypotheses were kept in view.

1. There is a general tendency among the male workers to seek loan than the female workers.
2. Workers of the younger age group that is 21 to 40 are prone to take loans than the older workers.
3. Married workers mainly resort to the borrowing practices.
4. Educationally backward workers have tendency of availing the facility of loan.
5. Larger the family, greater the loan.
6. Lack of planning in expenditure leads to loan seeking tendency.
7. Higher number of earning members in family minimises loan tendency.
8. The borrowers prefer institutional sources of borrowing to private money lenders.

2.6 SELECTION OF THE SAMPLE :

The present study is mainly based on primary data collected from sample units. In all there are 515 workers who constitute our universe. From this population the researcher had selected 21 per cent of the sample. This sample was collected by making a sequential list of the respondents and picking up 21 percent from among them by random sample method. Thus we got the sample of 110 units.

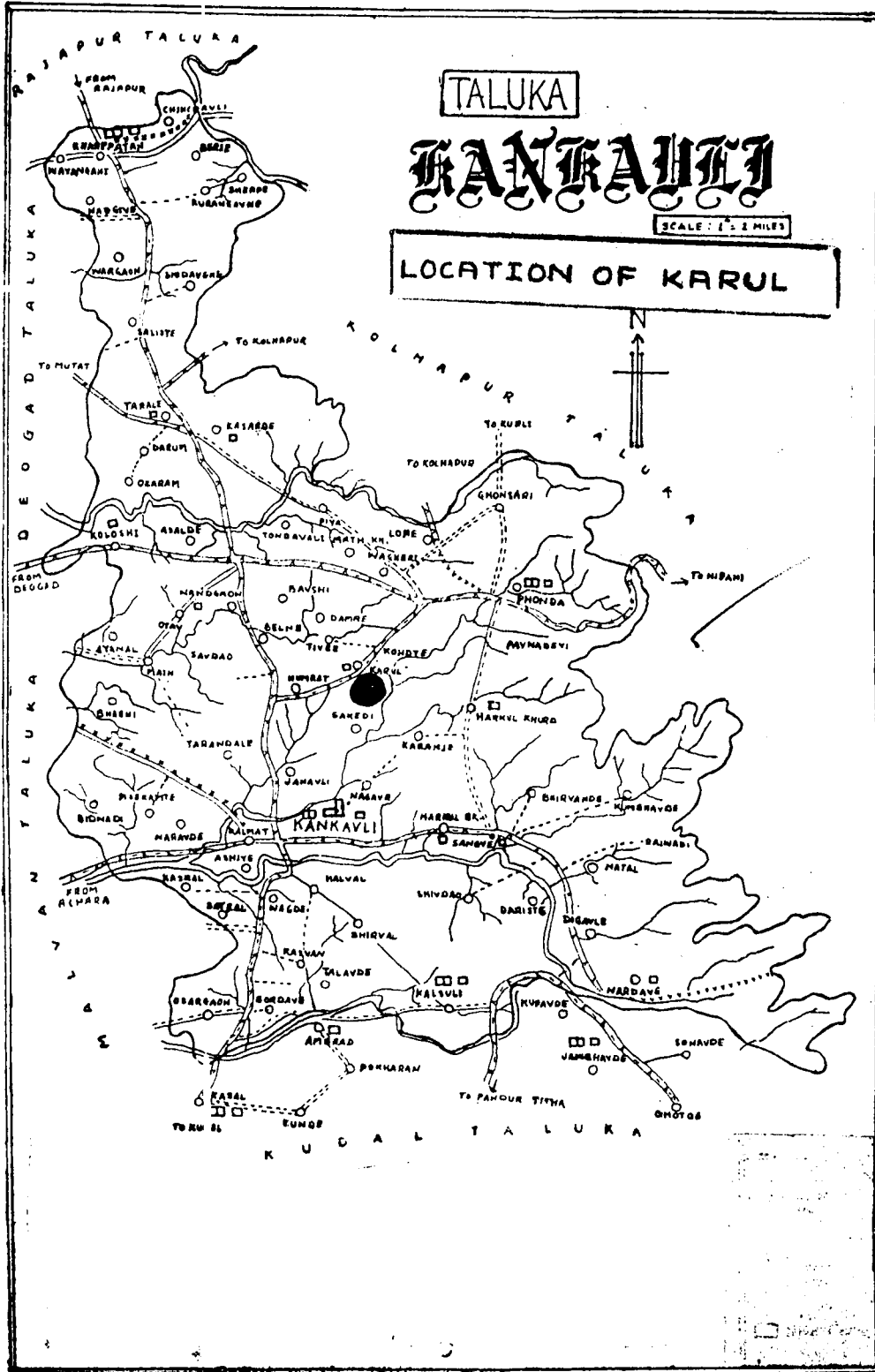
SELECTION OF TOOL :

Though there are different tools of data collection a researcher has preferred interview schedule as he has preferred found it suitable and convenient. The schedule was administered by the researcher himself. The selection of this tool is very much essential in such cases where the population is illiterate and where the direct response may not be forthcoming. The selection of interview schedule was taken into account the profile of workers. This interview schedule method facilitates the direct contact between a researcher and his respondents, thereby enabling a researcher to know the exact reactions of respondents. If any point is not clear in a schedule a person administering it can explain this on the spot.

After the data collection it was presented in a tabular form. The data was presented in order to give consolidated picture in the mastersheet. Subsequently an analysis and interpretation was made; the results of which have been summarised in chapter III along with the graphical presentation.

2.8 LOCATION :

In the light of a selection of a problem the Sahyadri Glass Works Ltd., Karul in Kankavli Tahashil of Sindhudurg district was decided as the location or field of research. The factory has been established in Karul on the Kolhapur - Sawantwadi high way.



It covers the area of 22 acres. The location is mainly convenient to all the villagers in nearby area. Consequently, the local people are given priority for recruitment. Moreover, it is convenient for transportation. It is well equipped with all the primary facilities.