

CHAPTER V

TECHNIQUE, ANALYSIS,
INTERPRETATION AND
PRESENTATION OF DATA

5.0. TECHNIQUE, ANALYSIS, INTERPRETATION AND PRESENTATION OF DATA

5.1. Techniques of Data Collection

A great precaution has been taken while preparing the questionnaire and collecting the data for this problem. Simple, clear and unambiguous language was used. Generally the technical terms were avoided and wherever the difficult words are used, they are explained in the subsequent sentence. Words commonly spoken were used so as to enable the respondent employees to understand the same easily. As the majority of the respondent employees talk in the regional language Marathi, the same was used for interview and discussions. Relevant questions were asked in Marathi and the answer was translated and written in English. The questions selected in the questionnaire were forming part and were within the informational scope of the respondent employees. While asking the questions, a sequence was adopted and observed throughout the period of interview. The respondent employees were allowed to give alternative answers, wherever not included in the scope of information provided in the questionnaire, even though a care was taken to see that all possible alternatives were included. Tabulation form was kept in mind, while formulating the questionnaire. In order to get the correct reply, indirect

questions were also put up to the respondent employees, without disturbing the interlinks and sequence maintained from amongst the questions.

In order to study the main problem in detail, it was split up into various aspects and headings. At the time of interview actual questions were framed and more than one questions were asked to get the complete information about a particular aspect. A general layout was prepared and kept in mind to observe the sequence in getting the replies systematically and spontaneously. The validity of the answers of the respondent employees was tested on the sample and then finalised.

The researcher has selected a total of hundred and ten respondent employees from Kumbhi-Kasari Sahakari Sakhar Karkhana Ltd., Kuditre by stratified random sampling method, with a view to draw conclusions conveniently and further classification becomes easy for the study. Classification becomes helpful for accurate guess work generations.

In fact it was impossible to place the questionnaire before the respondent employees and to record the answers on the spot, as they were busy with their works. Situation on the spot was taken into consideration. Some respondent employees replied on the spot all the questions from the

questionnaire, however, some of the employees selected, have asked the researcher to come to the residence in the factory colony, where they offered tea and furnished all the information required by the researcher. The experience was of a varied nature. Some of the experiences are narrated here-below :

When the questions were asked and their replies were recorded, it was observed that the interviewee respondent became self-conscious and little bit confused. After meeting the employees, the researcher had tried to be friendly and explained as to why he has come over there. Some times before putting up actual questions to the respondent employees, the researcher has tried to create suitable atmosphere by chit-chatting informally with them and after some time tried to come to the point. During the course of discussions, the researcher had tried to get all the required answers. As the respondent employees were working in shifts, the researcher had tried to see the convenience of the interviewees.

As referred^{to} earlier, 110 respondent employees were selected as samples, but selecting the respondents by stratified random sampling method was time consuming. In spite of the continuous work, four months were lapsed away to complete the work of data collection.

Though the researcher had varied experience, one worth-mentioning experience was common from amongst the all and that was they were fond of praise. While concluding the interview, everybody had asked the question to the researcher whether the interviewees would be benefitted by increasing their salaries. Few of them enquired whether they would get some money for furnishing this information. Some respondent employees expressed their respects by offering tea. Few respondents also requested the researcher to convey the fact that the salaries be enhanced.

5.2. Analysis and Interpretation of Data

Table No. V-1
Age-wise distribution of workers

S.No.	Age group in years	No. of respondents	Percentage
1.	20 to 30	04	4
2.	31 to 40	33	30
3.	41 to 50	53	48
4.	Above 50	20	18
TOTAL		110	100

The Table No. V-1 shows that :

- i) 4 % workers of this organisation belong to the age group of 20 to 30 years.
- ii) 30 % workers of this organisation belong to the age group of 31 to 40 years.
- iii) 48 % workers of this organisation belong to the age group of 41 to 50 years.
- iv) 18 % workers of this organisation belong to the age group of above 50 years.

From the Table No. V-1 we can conclude that :

- i) 78 % workers of this sugar factory belong to the age group between 31 to 50 years. It shows that the factory has mainly efficient workers and the management gives stress on recruitment of young and efficient employees.
- ii) Just 18 % workers of this sugar factory belong to and are above the age of 50 years, which shows that the persons who are above 50 years are less in number.

It can, therefore, be inferred that the factory is developing matured and dynamic human resources which is helpful to the smooth running of the factory.

Table No. V-2
Number of dependents depending upon income

S.No.	No. of dependents	No. of respondents	Percentage
1.	1 to 3	10	9
2.	4 to 5	33	30
3.	6 to 7	29	26
4.	8 to 9	16	15
5.	10 to 11	04	4
6.	Above 11	18	16
TOTAL		110	100

Table No. V-2 shows that :

- i) 9 % respondents have their dependents upto 3 persons of his family.
- ii) 30 % respondents have their dependents between 4 to 5 persons in his family.
- iii) 26 % respondents have their dependents between 6 to 7 members of his family.
- iv) 15 % respondents have their dependents between 8 to 9 persons of his family.

v) 4 % respondents have their dependents between 10 to 11 members of his family.

vi) 16 % respondents have their dependents above 11 members of his family.

From the above, we conclude that : majority of respondent workers are having 4 to 7 persons depending upon their income from their family i.e. 56 %. There are some workers from joint family also i.e. 20 % workers are having more than 10 persons depending upon their income, that is because, most of the workers are recruited from the rural area, where joint family system is favourite. The workers who are living on factory site in colonies are living like separate families although they are having joint families at their village.

Table No. V-3
Educational Qualifications of the workers

S.No.	Educational Qualification	No. of respondents	Percentage
1.	Primary	28	25
2.	Secondary	56	51
3.	Higher	10	9
4.	Technical	16	15
TOTAL		110	100

Table No. V-3 clearly shows that :

- i) 25 % of workers are educated upto primary level.
- ii) 51 % of workers have obtained secondary education.
- iii) 9 % of workers have obtained still higher education i.e. college education.
- iv) 15 % of workers have achieved the technical education.

From the Table No. V-3 we can bring out clearly that :

- i) Most of the workers i.e. 51 % have obtained secondary education.

- ii) There are 15 % workers who are having technical education, which is quite essential for technical efficiency.
- iii) Only 9 % workers are having college or degree education.
- iv) 25 % workers are having education upto primary level or no education.

Table No. V-4

Distribution of employees according to the length of service

S.No.	Length of service in sugar industry (years)	No. of workers/ employees	Percentage
1.	Upto 10	10	9
2.	11 to 20	43	39
3.	21 to 30	57	52
TOTAL		110	100

From the Table No. V-4 it is clear that :

- i) 9 % workers are having experience of upto 10 years in sugar industry.
- ii) 39 % workers are having experience of 11 to 20 years in the sugar industry.
- iii) 52 % workers are having experience of 21 to 30 years in the sugar industry.

From the above analysis we can interpret that majority i.e. 91 % of the workers have experience more than 10 years in the sugar industry and 9 % of workers have experience less than 10 years. Most of the workers

are working in the same sugar factory since installation. Some have got experience of working in various sugar factories. A look at the table leads to conclude that this factory prefers experienced workers and the ratio of labour turnover is less.

Table No. V-5
Distribution of workers according to residential places

S.No.	Native place	No. of workers	Percentage
1.	Local	61	55
2.	Outside	49	45
TOTAL		110	100

Table No. V-5 shows that out of 110 respondents 55 % are from local area and 45 % are from outside the area.

It is clear from the above information that percentage of local workers is more than that of outside workers. It means that this sugar factory has undoubtedly given preference to the workers from local areas and rightly so because these sugar factories are the means to achieve the objectives of rural developments. At the same time, factory has given due preference to the outside workers whenever necessary in case of experienced and technical workers. Most of the skilled workers are recruited from outside the area of operation of the factory.

In short it can be boldly concluded that management of this sugar factory have succeeded in creating ample opportunity

of employment for the rural youths in this area and at the same time management is using local manpower at large.

Table No. V-6
Distance between residence and work place (factory)

S.No.	Distance from residence to factory in Kms	No. of workers	Percentage
1.	0 to 10	84	76
2.	11 to 20	26	24
TOTAL		110	100

From the Table No. V-6 it is clear that :

- i) 76 % workers are living 0 to 10 Kms. away from the factory.
- ii) 24 % workers are living 11 to 20 Kms. away from the factory.

From this Table No. V-6 we can conclude that maximum number of workers are living on the factory site in colonies provided by the factory and others are living near the factory site and coming from their native places, around the factory site. Kolhapur is nearer to this factory and some workers come from Kolhapur too.

Maximum number of employees are living near the organisation i.e. 76 %. It is useful from the production

point of view, that the workers are coming from nearer places, they will be fresh when they get to work and production will be increased. Majority of the workers living in the area around the organisation and hence, there is no problem of late comers. The factory has also provided housing facilities to the workers near the factory site.

Table No. V-7
Mode of conveyance of employees and number of employees

S.No.	Mode of conveyance	No. of employees	Percentage
1.	Bus	19	17
2.	Cycle	65	59
3.	Autocycle (Petrol vehicle)	16	15
4.	On foot	10	9
TOTAL		110	100

From the Table No. V-7 it is observed that :

- 1) According to the Table No. V-7, 17 % respondents are using K.M.T. Bus and State Transport Bus as mode of conveyance for joining their duties.
- 2) 29 % i.e. majority of respondents are using cycles.
- 3) 15 % respondents have had their own auto cycles.

From the above information it is concluded that :

- i) Most of the respondents come by cycles that means they are coming from the villages around the sugar factory. They are 59 %. Generally the office

employees, whose office time is 10.45 A.M. to 5.45 P.M. and the factory workers whose income group is between Rs. 800 to Rs. 1000 are using the cycles.

- ii) 9 % respondents come on foot. It means that they have given house accommodation in the colony or their dwelling places are too near.
- iii) 17 % respondents are coming by Kolhapur Municipal Transport Bus. It means that they are living in the Kolhapur City or coming from 15 to 20 Kms. distance.
- iv) 15 % respondents are coming by Auto cycles (Petrol vehicles), out of whom, some are coming from Kolhapur city and some are coming from local village area around the factory site.

Usually the officers, supervisors, night shift workers and workers, who are on higher bracket of pay-scale are using motor cycles, as mode of conveyance.

Table No. V-8

Distribution of workers according to their nature of service

S.No.	Nature of employment	No. of respondents	Percentage
1.	Permanent	54	49
2.	Seasonal permanent	56	51
3.	Temporary	-	-
4.	Daily wages	-	-
TOTAL		110	100

From the Table No. V-8 it is observed that :

i) There are 49 % permanent workers in this organisation.

ii) 51 % workers are seasonal permanent.

From the Table No. V-8 it can be concluded that :

i) There are 49 % permanent workers in this factory working in various departments.

ii) This is a sugar factory and the production is seasonal in nature. So there are 51 % seasonal workers but their nature of service is permanent

in nature. They are paid retention allowance in off season period.

iii) Although in the sampling it is seen that there are not daily wages and badali workers in this factory. But actually there are 6 daily wages 16 badali workers in this factory but they are negligible in number.

Thus it can be concluded that majority of the workers are permanent in the factory. As well as factory employs seasonal workers during the crushing season. It means that management of this cooperative sugar factory offers job security to their employees and maintaining constant manpower.

Table No. V-9

Distribution of workers according to their types of Wage-Payment

S.No.	Types of wage-payment	No. of respondents	Percentage
1.	Piece wage	-	-
2.	Time wage	110	100
TOTAL		110	100

From the Table No. V-9 it is observed that all the workers (i.e. 100 %) are paid according to Time wage payment system, gradually there will be abolition of piece wage system in this factory in future in case of contractors' workers too.

Table No. V-10

Distribution of workers according to their monthly wages/ salaries

S.No.	Wages/salaries per month (Rs.)	No. of respondents	Percentage
1.	800 to 1000	73	66
2.	1001 to 1200	22	20
3.	1201 to 1400	06	5
4.	Above 1400	09	9
TOTAL		110	100

Table No.V-10 shows that :

- i) 60 % of the workers are getting wages and salaries between Rs. 800 to Rs. 1000 per month.
- ii) 20 % of the workers are getting wages and salaries between Rs. 1001 to Rs. 1200 per month.
- iii) 5 % of the workers are getting wages between Rs. 1201 to 1400 per month, they are supervisors and highly skilled workers.
- iv) 9 % of the employees are getting wages above Rs. 1400 per month, they are head of the departments and sectional heads.

From the Table No. V-10, we may conclude that majority of the workers are getting wages/salaries in the range between Rs. 800 to Rs. 1000 per month i.e. 66 %. It has come to know that these 66 % of the workers are not satisfied with the existing pay scales i.e. less than Rs. 1000 per month. They are demanding more than Rs. 1000 per month. For even unskilled workers, with minimum increment of Rs. 10/- per month per year. They are also demanding to link their wages with the production capacity of the sugar factory.

Table No. V-11
Deductions from the salaries of the respondents

S.No.	Head/Cause of deductions	No. of workers	Percentage
1.	Provident Fund	1010	100
2.	C.T.D.	473	50
3.	Insurance	600	59
4.	Family Pension	960	95
5.	Instalment of loan from Socy.	798	79
6.	House Rent	321	31
7.	Professional Tax (Govt. Tax)	1010	100
8.	Krida Mandal	1010	100
9.	Income Tax	18	2
10.	Bank loan (instalment)	28	3
11.	Medical charges	133	13
12.	Shetkari Sahakari Sangh (Purchase of Home articles and foodgrains)	281	27

(Source : Pay-sheet of Kumbhi-Kasari S.S.K.Ltd., Kuditre for the month of December 1985 paid in January 1986).

From the above Table No. V-11 it is clear that :

- i) All the employees/workers are included in the Provident Fund Scheme and having deduction from their wages against Provident Fund.

- ii) 50 % of workers having deduction against C.T.D.
in the Post Office.
- iii) 59 % of workers are having deduction against
insurance policy instalments.
- iv) 95 % of workers are having deduction against
family pension scheme.
- v) 79 % of workers are having deduction against
instalment of loan taken from Workers' Co-
operative Credit Society.
- vi) 31 % of workers are paying house rent from
the salaries.
- vii) 100 % workers are paying professional tax
and having deduction against the same.
- viii) 100 % workers are having deduction against
contribution of Krida Mandal.
- ix) 18 % of workers having deduction against
Income Tax.
- x) 28 % of workers are having deduction against
instalment of loan taken from Bank.
- xi) 13 % of workers are having deduction against
the medical charges.

- xii) 27 % of workers are having deduction against credit purchases from Shetkari Sahakari Sangh Ltd., Kolhapur, Branch Kuditre.

From the above detail information we can strongly conclude that :

- i) Almost all the workers have participated in the Provident Fund Scheme. 8 % amount is deducted from the salaries of employee per month and 8 % amount is paid by the sugar factory as employer's contribution. That means contributory Provident Fund Scheme is applied by this sugar factory and all the provisions of Provident Fund Act are fulfilled. As the employer's Provident Fund contribution is fringe benefit, has definite impact on real wages of workers.
- ii) 50 % employees/workers have their Cumulative Time Deposit and Recurring Deposit Accounts in the Post Office at Kuditre under Salary Saving Scheme. Out of 498 permanent workers almost all that is 473 workers have joined to this good scheme. This scheme helps to develop regular saving habit amongst the workers. Average Rs.30,000/- per month is deposited under this scheme per month and every

worker is depositing average Rs.48/- per month. The seasonal workers are kept out of this scheme but the researcher may suggest that they must be brought under this scheme.

iii) 59 % of workers have taken Life Insurance Policies.

That means many workers have not taken life insurance policies. They must be brought under this scheme as it also develops regular saving habit.

iv) 95 % of workers are included in Family Pension Scheme only. Badali workers are not brought under this scheme.

v) 79 % of workers having deduction against the instalment of loan taken from Society. That means majority of workers have to borrow from Workers' Co-operative Credit Society as their wages/salaries are not sufficient.

vi) 31 % of workers having deduction against the House Rent. That means 31 % of workers have been provided house accomodation on the Karkhana colony and they are living on the Karkhana site.

vii) 100 % of workers are paying professional tax from their wages/salaries.

viii) 100 % of workers are paying against the contribution of Krida Mandal, which is maintaining a library and looks after cultural and recreation activities of the workers.

ix) Only 2 % employees are paying Income Tax that means the salaries/wages of 98 % workers are not taxable. The Managing Director and all the Heads of Department, Assistant Engineers, Manufacturing Chemists and Highly skilled workers are Income Tax Payers.

x) 3 % of employees/workers have taken loan from Co-operative Banks on the factory site for the purchase of two wheel vehicles i.e. scooter, motor cycle and for purchase of T.V.

xi) 13 % workers are taking advantage of medical centre maintained by the Karkhana. The Karkhana is providing medicines and other medical services through an experienced qualified doctor at low prices although not free. This has also definite impact on real wages of the workers.

- xii) 27 % of workers are taking advantage of credit purchase scheme introduced by Shetkari Sahakari Sangh Ltd., Branch Kuditre in consultation with the factory. The workers use to purchase food-grains and other house-hold commodities throughout the month and the total bill is deducted from the salary of the workers on paysheet at the beginning of the next month.

Table No. V-12

Opinion of the workers about existing wage and salary

S.No.	Opinion regarding wage and salary	No. of respondents	Percentage
1.	Adequate (sufficient)	23	21
2.	Inadequate (Not sufficient)	87	79
TOTAL		110	100

The above Table No. V-12 shows that :

- i) 79 % workers are dissatisfied with the salary or wages they get and saying that these are inadequate.
- ii) 21 % workers are satisfied with the existing wage structure and saying that the wages are sufficient to afford their minimum basic needs in the society.

From the above, we can conclude that :

- i) 79 % workers are not satisfied with their wages. Trade Union is demanding to improve the wage structure. These workers are becoming unable to meet their minimum basic needs due to low wages

and current inflationary pressure. The management of this sugar factory is paying according to the decisions given by various Wage Boards and Committees and hence the Factory is partly responsible. The dissatisfaction is going on increasing as the cost of living is increasing, management should provide nonfinancial and fringe benefits so as to increase the real wages.

ii) 21 % of workers are claiming that their wages and salaries are adequate. They are satisfied with the existing wage structure. This may be due to two reasons :

a) They are coming under higher bracket of wage scale i.e. more than Rs. 1400/- per month.

Generally the Heads of the departments and supervisors are claiming that their wages are sufficient, because they are highly paid employees.

b) Many of the workers are having their own agriculture income or income from other sources. Some workers out of these 21 % are not merely depending upon their wages and salaries, and hence their real wages are more, they think that their wages are sufficient.

Taking into consideration the increasing dissatisfaction of the workers in this sugar factory and other sugar factories, the Government should take immediate steps to revise the wage scales.

Table No. V-13
Other sources of income of workers

S.No.	Source of income	Percentage
1.	Land	74
2.	Side business	10
3.	House Property	4
4.	Private Consultancy	2
5.	Commission	2
6.	Lottery	1
7.	Overtime	7
TOTAL		100

From the Table No. V-13, it is clear that :

- i) 74 % of workers having a land as one of the major source of income.
- ii) 10 % of workers having their side business in addition to their job interpreted.
- iii) 4 % of workers are having income from house property.

iv) 12 % of remaining workers are doing private consultancy, commission agency and some depending upon lottery, gambling and satta too.

From the above Table No. V-13, we can interpret that the majority of the employees having land, side business, house property, private consultancy as the other sources of income. It means that the majority of the workers are not only depending upon their wages. They get money from these sources also. These sources of income have helped to improve the real income of the workers.

Some workers like wiremen, fitters are doing private consultancy. Overtime is also a major source of other income in case of some workers, as the factory allows to work overtime whenever necessary.

Table No. V-14

Distribution of workers according to linkage of wages

S.No.	Particulars	No. of respondents	Percentage
1.	Linked with cost of living	110	100
2.	Linked with production made	-	-
TOTAL		110	100

It is observed and concluded that the wages of the workers are linked with the cost of living and not with the production made/units produced by the workers. Wages and salaries are paid basic pay plus dearness allowance, which varies from time to time according to rise in the consumers' price index, decided by the Central Government.

As the wages are linked with the cost of living index the workers, through Trade Union movement are pressing the Government to revise the rate of dearness allowance.

Table No. V-15

Amount distributed as Bonus for the last three years

S.No.	Particulars	1982-83	1983-84	1984-85
1.	Bonus percentage	20	20	20
2.	Ex-gratia percentage in lacs	6	6	-
3.	Total amount of Bonus in lacs	15.00	14.50	16.00

From the Table No. V-15 it is clear that the management had distributed 20 % of bonus for every employee for Divali festival, during the last three years period. During 1982-83 and 1983-84 season the sugar factory had distributed 20 % amount as bonus plus 6 % as ex-gratia. The amount spent as Bonus is Rs.15.00 lacs in 1982-83, Rs.14.50 lacs in 1983-84 as against Rs.16.00 lacs in 1984-85.

Bonus is calculated on the total amount of wage/salary received by an employee during the year. Bonus is paid to the permanent and seasonal permanent workers. But Trade Union is demanding that bonus should also be paid on the retention allowance received by the seasonal workers during off season.

Bonus is regarded as financial incentive and it may be concluded that the management is trying to maximum productivity and morale of the workers through payment of bonus.

Table No. V-16
Utilization of Bonus for different purposes

S.No.	Bonus utilised for	No. of respondents	Percentage
1.	Festival	44	40
2.	Daily Expenses	33	30
3.	Repayment of debts	13	12
4.	Bank Savings	03	3
5.	Investment	01	1
6.	Consumer durable goods	05	4
7.	Other purposes	11	10
TOTAL		110	100

From the Table No. V-16 it is clear that :

- i) 40 % of workers have utilised the payment of bonus received for Divali festival.
- ii) 30 % of workers have expended the amount of bonus for meeting daily expenses.
- iii) 12 % of workers have expended the amount of bonus for repayment of old debts.

- iv) 3 % of workers have kept the amount of bonus in Bank Saving Account.
- v) 4 % of workers have purchased consumers durable goods such as T.V., Locker, Safe, Motor-cycle, Cycle, etc.
- vii) 10 % of workers have utilised the bonus for other purposes such as payment of old medical charges, purchase of fertilizers for agriculture, repairs of house etc.

From the above information we can infer that majority of workers (i.e. 70 %) have utilised the bonus for Divali festival and daily expenses. One can easily say that the workers have not reached the expected level of habit of saving and thrift, or the wages/salaries are not sufficient to meet daily expenses. In this case we may think of both.

Table No. V-17

Distribution of occasions on which workers required to borrow

S.No.	Occasions of borrowed	Percentage
1.	To meet monthly expenses	25
2.	To meet medical expenses	10
3.	To meet festival expenses	40
4.	To meet educational expenses	3
5.	To purchase durable goods	4
6.	To purchase vehicles	3
7.	To purchase property	5
8.	To meet unexpected expenses like sickness/guest/marriage	10
TOTAL		100

From the Table No. V-17 it is clear that :

- i) 25 % of workers have to borrow to meet monthly expenses that means the wages and salaries are insufficient/inadequate to meet monthly expenses. This may be due to poor wages and salaries or due to large number of family members depending upon their income. This is mainly because of increasing inflationary pressure also.

- ii) 10 % of workers have to borrow on account of medical expenses. We can conclude that sugar factory workers are in badly need of medical allowance to meet medical expenses of workers and of their dependents. Trade Union is strongly demanding medical allowance. This demand is true because it will help to increase real wages of workers and the productivity also and also reduce absenteeism due to sickness.
- iii) 40 % of workers have to borrow to meet festival expenses that means due to poor wages, workers are celebrating festivals through borrowing although it is beyond their capacity.
- iv) 3 % of workers have to borrow to meet educational expenses that means there are sufficient educational facilities available on factory site, so very few percentage of workers have to borrow on account of educational expenses.
- v) 4 % of workers are habitual to borrow to purchase durable goods i.e. T.V., Tape Recorder, Safe, etc.
- vi) 5 % of workers have to borrow to purchase vehicles.
- vii) 5 % of workers borrow to purchase immovable property such as land, house etc.

viii) 10 % of workers borrow to meet unexpected expenses such as sickness, guests, marriage etc.

We can conclude here that more allowances such as travelling, leave travel allowance, medical allowance and house rent allowance are badly needed for sugar factory workers like other industrial and Government servants.



Table No. V-18

Distribution of workers according to debts from whom they borrowed

S.No.	From whom they have borrowed	No. of workers	Percentage
1.	Friends or Relatives	05	4
2.	Bank	03	3
3.	Co-operative Society	87	79
4.	Money-lender	05	4
5.	Without loans	10	10
TOTAL		110	100

From the Table No. V-18 it is shown that :

i) 90 % of respondents have borrowed from following sources :

a) 4 % of the workers have borrowed from their friends and relatives.

b) 3 % of the workers have borrowed, either from co-operative Bank or from Nationalised commercial Bank.

c) 79 % of workers have borrowed from co-operative credit society named as Kumbhi-Kasari Sakhar Kamgar Vividh Karyakari Sahakari Mandal Ltd., Kuditre.

d) 4 % of workers have borrowed from village money lenders.

ii) 10 % of workers have not taken any loan or borrowed from the above sources.

From the Table No. V-18 it is clear that 90 % of workers are indebted somewhere. The majority of workers (i.e. 79 %) have borrowed from Workers' Co-operative Multipurpose Society with low rate of interest. It is concluded that the workers co-operative multipurpose credit society is playing an important role in advancing loans to workers for many purposes. Other sources are Banks 3 %, friends and relatives 4 %, and money lenders 4 %. It is concluded that workers are availing loan facilities adequately. It appears that workers credit co-operative society is most convenient source of loan for the workers. Friends and relatives and Bank come next. There are some money-lenders too i.e. 4 % loan taken from them.

Table No. V-19

Opinion of workers regarding leave facilities available.

S.No.	Opinion about leave facilities	No. of respondents	Percentage
1.	Adequate	89	81
2.	Inadequate	21	19
TOTAL		110	100

From the Table No. V-19 we may conclude that :

- i) 81 % of workers are satisfied about leave facilities available in the sugar factory telling that leave facilities are adequate.
- ii) 19 % workers are not satisfied about the leave facilities available telling that these are inadequate. This mainly because of their agriculture work and pressure of private work.

The leave facilities are decided by the committee to consider the demands of sugar factory workers under the Chairmanship of Shri S.B.Patil, M.P. are as follows :

	Privilage leave	Casual leave	Sick leave
a) Seasonal employees	As per Factories Act	04	07
b) All other employees	18	08	07

But a case was filed against this Karkhana and the Industrial Court have given a decision regarding leave facilities.

	Privilage leave	Casual leave	Sick leave
a) Permanent	30 days	12 days	14 days
b) Seasonal	1 day for per 20 days	6 days	7 days

The appeal of the Karkhana has been disallowed by High Court, Bombay.

Workers are demanding that they must be allowed to take casual leave between two holidays to perform social and family responsibilities. They also are demanding the facility of encashment of casual leave.

Table No. V-20
Classification of workers utilising weekly holidays

S.No.	What they do ?	No. of respondents	Percentage
1.	Rest	18	16
2.	Domestic work/enjoyment	52	47
3.	Allied business	02	2
4.	Agriculture work	38	35
TOTAL		110	100

From Table No. V-20 it is clear that :

- i) 16 % of workers used their weekly holiday for taking rest at home.
- ii) 47 % of the workers used their weekly holiday for domestic work and enjoyment with family members.
- iii) 2 % of workers used their weekly holiday for allied business.
- iv) 35 % of workers used their weekly holiday for agriculture work.

It can be concluded that majority of workers i.e. 45 % are utilising the weekly holiday for domestic work and enjoyment with their family or visiting their native villages/places. 35 % of workers are utilising the weekly off for agriculture work as they have come from agriculture family.