

CHAPTER - V

STATISTICAL TABLES, ANALYSIS AND INTERPRETATION

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5.1 INFORMATION ABOUT STATISTICAL METHOD

The present study is through an investigation of 140 seasonal workers presently working in Shri Chhatrapati Rajaram Sahakari Sakhar Karkhana Limited, Kasba-Bawada, Taluka Karveer, District Kolhapur. The detailed interviews and observations gave useful information. The data so collected is put up in the tabular form which throws light on the nature of the seasonal workers in Shri Chhatrapati Rajaram Sahakari Sakhar Karkhana Limited.

5.2 INTERPRETATION OF DATA:

The interpretation is drawn from analysis of Tables prepared on the basis of the data collected through detailed study of seasonal workers. This interpretation gives a detailed information about the problems of the seasonal workers working in Shri Chhatrapati Rajaram Sahakari Sakhar Karkhana Limited, Kasba-Bawada, Taluka Karveer, District Kolhapur.

5.2.1 Sex:

Considering the nature of the work allotted to these workers, it becomes evident that only male workers can



undergo such strenuous work and hence, the study is related only to the male respondents.

5.2.2 Age:

The working efficiency and capacity of the labour mostly depends upon the age. Young persons are generally recruited from the neighbouring villages under the command area of the sugar factory as labourers. The seasonal workers have to work as labourers on machinery, caneyard field, and the store department continuously for eight hours. Age is, therefore, a predominant factor in the working capacity of the seasonal workers.

Table 5.1
Distribution of respondents according to age

Age of respondents	No.of respondents	Percentage
18-28 years	8	5.72
29-38 years	52	37.14
39-48 years	56	40.00
49-60 years	24	17.14
<u>Total:</u>	140	100.00

A close look at Table 5.1 reveals the following:

- (1) Out of a total number of 140 seasonal workers, only 8 belong to the age group 18 to 28 years, the percentage works out to be 5.72.
- (2) The number of workers in the age group of 29-38 years is 52 and the percentage is 37.14.

- (3) Workers belonging to the age group of 39-48 years are 56 in number and their percentage is 40.00.
- (4) Number of workers in the age-group of above-48 years is 24 and their percentage to the total is 17.14.
- (5) Thus, it can be seen that most of the workers belong to the middle age group ranging between 29 and 48.
- (6) It is noteworthy that the percentage of the comparatively young workers in the age-group of 18-28 is only 5.72 and thus, there is scope to explore the possibility of engaging young workers in this field.

5.2.3 Education:

Education paves the way for improving the knowledge, skill and attitude of a labour towards the job. Education also increases the prospects for promotion.

Table 5.2
Distribution of respondents according
to their education

Educational Background	No.of respondents	Percen-tage
Uneducated	14	10.00
Primary	27	19.29
Secondary	77	55.00
Higher secondary	7	5.00
Graduate	15	10.71
Technical	-	-
<u>Total:</u>	140	100.00

A detailed analysis of Table 5.2 reveals the following:

- (1) Out of the total number of 140 respondents under investigation, as many as 14 are uneducated and their percentage to the total is 10%.
- (2) Workers having education upto the primary level are 27 in number and their percentage is 19.29.
- (3) The number of workers having education upto the secondary level is 77 and their percentage is as high as 55.
- (4) Workers having education upto the higher-secondary level are 7 in number and their percentage to the total is 5.
- (5) The number of graduates is 15 and their percentage works out to be 10.71.
- (6) The most surprising revelation is the fact that not a single worker is trained. This has hampered the efficiency of these workers.
- (7) It is noteworthy that as many as 60% of the workers have obtained education upto to the secondary and higher secondary levels. This provides scope for their promotion.

5.2.4 Period of Service:

The period of service of the respondents has an important bearing on the efficiency of both the workers and the sugar factory.

Table 5.3
Distribution of respondents according to
their period of service

Period of Service	No. of respondents	Percentage
1 - 5 years	1	0.71
6 - 10 years	15	10.71
11 - 15 years	36	25.72
16 - 20 years	35	25.00
21 - 25 years	27	19.29
26 - 30 years	10	7.14
31 - 35 years	15	10.72
35 & above years	1	0.71
<u>Total:</u>	140	100.00

A study of Table 5.3 points out the following:

- (1) The number of workers belonging to the service period upto 1 to 5 years is only 1 and the percentage to the total is 0.71.
- (2) Workers in the service period group of 6 to 10 years are 15 in number and their percentage to the total is 10.71.
- (3) The number of workers in the service period group of 11 to 15 years is 36 and their percentage is 25.72.
- (4) Workers in the service period group of 16 to 20 years are 35 and their percentage is 25.00.
- (5) The number of workers in the service period group of 21 to 25 years is 27 and their percentage is 19.29.
- (6) The number of workers in the service period group of

- 26 to 30 years is 10 and their percentage is 7.14.
- (7) Workers belonging to the service period group of 31 to 35 years are 15 in number and their percentage to the total is 10.72.
- (8) Only 1 worker belongs to the service period group of above-35 years and the percentage is 0.71.
- (9) It is to be noted here that the number of workers in the service period groups ranging between 16 to 30 years is as high as 72 and the percentage is 51.41. This reveals that half of the workers have completed nearly half of their service. This is important because these workers are experienced and are beneficial to the factory.

5.2.5 Mode of Conveyance:

Every seasonal worker has to report on his duty in time and for this, conveyance plays a very important role. However, the sugar factory has not provided any transport facility to the workers and most of the seasonal workers have made their own arrangements for the conveyance.

Table 5.5
Number of respondents according to
the mode of conveyance

Type of Vehicle	No. of respondents	Percentage
On foot	28	20.00
By bicycle	78	55.71
By scooter	7	5.00
By motorcycle	12	8.57
By bus	15	10.72
<u>Total:</u>	140	100.00

A close look at Table 5.5 points out the following:

- (1) The number of workers coming to the work on foot is 28, and their percentage to the total is 20.
- (2) The workers coming to the work by bicycle are 78 in number and their percentage to the total is 55.71.
- (3) The workers having scooters are 7 and their percentage is 5.
- (4) Workers coming to the factory by motorcycles are 12 in number and their percentage to the total is 8.57.
- (5) Workers coming by bus are 15 in number and their percentage to the total is 10.72.
- (6) It is noteworthy that as many as 55% of the total workers have preferred the bicycle, as it is cheap and dependable vehicle.

5.2.6 Departmentwise Distribution:

The interview of the respondents was conducted in ten departments, where the seasonal workers are employed. The departmentwise distribution of the seasonal respondents is given in Table 4.6 (on the following page).

A detailed study of Table 5.6 reveals the following:

- (1) The number of workers working in the Engineering Department is 32 and their percentage to the total is 22.86.
- (2) The number of workers working in the Manufacturing Department is 50 and their percentage is 35.71.

Table 5.6
Distribution of respondents according to
their departments

Department	No.of respondents	Percen- tage
Engineering	32	22.86
Manufacturing	50	35.71
Garage	2	1.43
Watch & Ward	2	1.43
Civil sanitation	2	1.43
Store	2	1.43
Accounts	1	0.71
Agricultural	1	0.71
Caneyard	21	15.00
Circle	27	19.29
<u>Total:</u>	140	100.00

- (3) The number of workers in the Garage are 2 and their percentage is 1.43.
- (4) The number of workers in the Watch & Ward Department is also 2 and their percentage is 1.43.
- (5) Workers in the Civil Sanitation Department are 2 and their percentage to the total is 1.43.
- (6) Workers in the Store Department are also 2 and their percentage is 1.43.
- (7) Only 1 worker is working in the Accounts Department and the percentage to the total is 0.71.
- (8) Surprisingly, there is only 1 seasonal worker in the Agricultural Department and the percentage to the total is 0.71.

- (9) The number of workers in the Caneyard Department is 21 and the percentage to the total is 15.
- (10) Workers working in the Circle are 27 in number and their percentage to the total is 19.29.
- (11) It is to be noted that as many as 130 workers are working in the 4 major departments of Engineering, Caneyard, Manufacturing and Circle. The percentage of these workers to the total is 92.86.

5.2.7 Salary:

Table 5.7
Distribution of the respondents according
to their salary

Monthly salary (in Rupees)	No.of respondents	Percen- tage
1500 - 1600	2	1.43
1601 - 1700	13	9.28
1701 - 1800	28	20.00
1801 - 1900	26	18.57
1901 - 2000	40	28.57
2001 - 2100	15	10.72
2101 - 2200	14	10.00
2201 & above	2	1.43
<u>Total:</u>	140	100.00

The above Table reveals the following:

- (1) Workers in the salary group of Rs.1500-1600 are 2 in numbers and their percentage to the total is 1.43.
- (2) The number of workers in the salary group of Rs.1601-1700 is 13 and the percentage is 9.28.

- (3) Workers belonging to the salary group of Rs.1701-1800 are 28 in number and their percentage is 20.
- (4) The number of workers in the salary group of Rs.1801-1900 is 26 and the percentage is 18.57.
- (5) Workers belonging to the salary group of Rs.1901-2000 are 40 in number and their percentage to the total is 28.57.
- (6) Number of workers in the salary group of Rs.2001-2100 is 15 and the percentage is 10.72.
- (7) Workers in the salary group of Rs.2100-2200 are 14 in numbers and their percentage is 10.
- (8) There are only 2 workers in the salary group of above Rs.2200 and their percentage is 1.43.
- (9) It is noteworthy that as many as 94 workers belong to the salary groups ranging between Rs.1700 and 2000, and their percentage to the total is as high as 67.14.

5.2.8 Nature of Family:

As Chh.Rajaram factory is situated near Kolhapur city, its location has an effect on the nature of the family of the workers.

Table 5.8 indicates the following:

- (1) As many as 103 respondents have divided families and their percentage to the total is 73.57.
- (2) The number of workers have undivided families is 37 and their percentage is 26.43.

Table 5.8
Distribution of respondents according to
the nature of family

Nature of family	No.of respondents	Percen- tage
Divided family	103	73.57
Undivided family	37	26.43
<u>Total:</u>	140	100.00

(3) It is evident from the above Table that there is a predominant trend towards the divided family.

5.2.9 Children in the Family:

The number of children in the family has an important bearing on the social awareness of the respondents and it throws light on the workers' consciousness towards family planning.

Table 5.9
Distribution of respondents according to the
number of children in the family

No.of children in the family	No.of respondents	Percen- tage
1	24	17.14
2	27	19.29
3	59	42.14
4	24	17.14
5	6	4.29
<u>Total:</u>	140	100.00

The above Table clearly points out the following:

- (1) The number of workers having only one child is 24, and their percentage to the total is 17.14.
- (2) Workers having 2 children are 27 in number and their percentage is 19.29.
- (3) Number of workers having 3 children is 59 and their percentage is 42.14.
- (4) Workers having 4 children are 24 in number and their percentage to the total is 17.14.
- (5) Workers having 5 children are 6 and their percentage is 4.29.
- (6) The most revealing aspect of this Table is a very high percentage of the workers having 3 or more children. The total number of such workers is 89 and their percentage to the total is as high as 63.57. This indicates a lack of awareness of family planning among the workers.

5.2.10 Pattern of Land Holding:

Agriculture is an important source of income, directly or indirectly, to the seasonal workers. During the off-season, seasonal workers either engage themselves on their own land or workers having no land, work on the land of others on daily wages.

Table 5.10 (on the following page) shows the distribution of the respondents according to the pattern of land holding.

Table 5.10
Distribution of respondents according to the
pattern of land holding

Land Holding	No.of respondents	Percentage
Land-holders	48	35.71
Landless	92	64.29
Total:	140	100.00

Table 5.10 indicates the following:

- (1) The number of land-holders is 48 and their percentage to the total is 35.71.
- (2) The number of landless respondents is 92 and their percentage is as high as 64.29.
- (3) The most revealing aspect of this Table is the very high percentage of the landless workers. Thus, it can be stated that these workers accept such seasonal jobs, due to the paucity of income. This explains the conditions of poverty in which the workers are living.

5.2.11 Size of the Land Holding:

As most of the seasonal workers come from the adjoining villages, they have certain land of their own for the purpose of cultivation. Agricultural income is a supporting link for these workers. It is, therefore, necessary to study the size of the land holdings of the respondents. Table 5.11 provides a clear picture.

Table 5.11
Distribution of respondents according to
their land holding

Size of Land-holding	No.of respondents	Percen- tage
Landless	92	65.71
Upto 1 acre	21	15.00
Upto 2 acres	13	9.28
Upto 3 acres	7	5.00
Upto 4 acres	1	0.72
More than 4 acres	6	4.29
<u>Total:</u>	140	100.00

A close analysis of Table 5.11 reveals the following:

- (1) The number of landless respondents is as high as 92 and their percentage to the total is 65.71.
- (2) Respondents having land upto 1 acres are 21 in number and their percentage to the total is 15.
- (3) Respondents having land upto 2 acres are 13 in numbers and their percentage to the total is 9.28.
- (4) Number of respondents having land upto 3 acres is 7 and their percentage to the total is 5.
- (5) There is only one respondent having land upto 4 acres and the perccetnatage to the total is 0.72.
- (6) Respondents having land more than 4 acres are 6 in number and their percentage to the total is 4.29.

5.2.12 Working Conditions:

Shri Chh.Rajaram sugar factory has its own distillery but it is selling its molasses to the distillery run by the Kolhapur Cane-sugar Works, situated near the factory. Hence, the seasonal workers in the factory are satisfied with the working conditions available in the factory related to sanitation, ventilation, temperature and lighting.

5.2.13 Weekly Holiday:

According to the Factories' Act of 1948, every worker is entitled to a weekly holiday in return for the energy lost during the work time.

Table 5.12
Distribution of respondents according to their weekly holiday

Weekly Holiday	No.of respondents	Percentage
Getting the facility	115	82.14
Not getting the facility	25	17.86
<u>Total:</u>	140	100.00

From the above Table, the following facts can be stated:

- (1) The number of workers getting the weekly holiday is 115 and their percentage to the total is 82.14.
- (2) Workers not getting the weekly holiday are 25 in number and their percentage to the total is 17.86.
- (3) It is noteworthy that more than 17% of the workers do not enjoy weekly holidays, as this helps them

in getting more wages.

5.2.14 Leave Facilities:

As per the practice of the factory, the seasonal workers are entitled to 16 days leave of absence (unpaid) during the tenure of the season. The seasonal workers, however, prefer not to enjoy this facility, as they would like to put in maximum days' work and get the wages for the same.

5.2.15 Welfare Facilities:

In this sugar factory, welfare facilities such as travelling allowance, house-rent, gratuity, medical allowance, group insurance, bonus, etc., are made available to the regular and permanent workers. But the seasonal workers do not get these facilities, except the washing allowance, house-rent, provident fund and gratuity.

(A) Washing allowance and house-rent:

Seasonal workers are provided the house-rent allowance at the fixed rate of Rs.35.00 per month, and washing allowance depending on the salary slab of the worker.

(B) Provident fund and gratuity:

All the seasonal workers in the factory are covered under the facilities of provident fund and the payment of gratuity.

(C) Housing facility:

It is an accepted fact that the factory should provide housing facility to its workers. However, the respondents

under investigation, being seasonal workers, do not get such a facility from the factory. As such, these workers have made their own arrangements for housing, living either in their own house or in rented house.

Table 5.13
Distribution of respondents according to
the arrangement of housing

Type of Housing	No. of respondents	Percentage
Own house	106	75.72
Rented	22	15.71
Slum	12	8.57
<u>Total:</u>	140	100.00

A detailed analysis of Table 5.13 indicates the following:

- (1) Respondents having their own house are 106 in number and their percentage to the total is 75.72.
- (2) Workers living in the rented premises are 22 in number and the percentage is 15.71.
- (3) Workers living in the slums are 12 in number and their percentage to the total is 8.57.
- (4) It is to be noted that the respondents living either in the rented houses or in the slums are mostly the outsiders.

(D) Facilities available within the house:

A house is normally expected to have certain basic amenities and facilities available. Table 5.14 (on the following page) is eloquent in this behalf.

Table 5.14
Numbers of respondents according to the facilities
available within the house

Facilities Available	No.of respondents
Water supply	97
W.C.	36
Electricity	124
Cooking gas	45
None of these	7

The above Table points out the following:

- (1) The number of respondents getting water-supply is 97.
- (2) 36 workers have w.c. facilities.
- (3) As many as 124 respondents have electricity.
- (4) Workers having cooking gas facility are 145.
- (5) 7 workers are getting none of the above facilities.

Facilities outside the house:

Facilities such as post-office, telephone, education, transport, retail and controlled-price shops, play an important role in the day-to-day life of an individual, as the availability of these facilities reflects on the standard of living. Table 5.15 (on the following) page presents the data relating to the availability of these facilities to the sample respondent seasonal workers.

Table 5.15
Number of respondents according to the
facilities near the home

Facilities available near the home	Number of respondents
Electricity	138
Water supply	138
Shops (retail)	135
Market	84
Post office	132
Telephone	127
Fair price shop	130
Medical facilities	134
Education	135
City bus service	119
ST bus service	80
Private transport	124

Due to the effect of urbanization and the factory being situated within the municipal corporation area, most of the workers are getting the facilities such as electricity, water supply, retail shops, markets, post-office, fair price-shop, medical facilities, education and other facilities easily near to their residence.

(E) Use of domestic articles:

The seasonal workers, though have a meagre income, use different domestic articles such as electric fan, dining-table, chair and table, cooking gas, radio and transistor and television set in their day-to-day life.

Table 5.16
Number of respondents according to their
use of articles of common use

Type of articles	Number of respondents
Electric fan	34
Dining-table	8
Table and chairs	52
Radio and transistor	95
Television set	53
None of these	34

The analysis of Table 5.16 reveals the following:

- (1) The number of workers having an electric fan is 34.
- (2) Workers having a dining-table in the home are only 8.
- (3) The number of workers having a table and chairs is 52.
- (4) As many as 95 respondents have either a radio set or a transistor radio in the home.
- (5) 53 respondents have a television set in the home.
- (6) Yet, there are 34 respondents who have none of these articles in their homes.

(F) Recreation:

As the seasonal workers have to work daily 8 hours, it is their natural need to have some recreation, such as watching a movie.

The analysis of Table 5.17 (on the following page) points out the following:

- (1) There are only 2 respondents who are regular movie-

Table 5.17
Distribution of the respondents according
to their interest in movies

Particulars	No.of respondents	Percen- tage
Regularly going for a movie	2	1.43
Only sometimes going for a movie	103	73.57
Never	35	25.00
<u>Total:</u>	140	100.00

goers. Their percentage to the total is 1.43.

- (2) Number of respondents going to the movie only sometimes is as high as 103 and their percentage to the total is 73.57..
- (3) 35 respondents never go to watch a movie, their percentage is 25.
- (4) It is to be noted here that though the common trend is to go to a movie sometimes, 1/4th of the respondents never go to a movie, which may either because of inadequate income or because of non-interest in this type of recreation.
- (G) Language of the movie:
As the respondents belong to different language groups, it is interesting to see their inclination towards movies in a particular language.

Table 5.18
Distribution of respondents according to their
preference for a particular language movie

Language of a movie	Number of respondents
Marathi	102
Hindi	103
English	23
Kannada	1

Table 5.18 indicates the following:

- (1) The number of respondents opting for Marathi language movies is 102.
- (2) The number of respondents interested in Hindi language movies is 103.
- (3) The number of the respondents interested in English language movies is 23.
- (4) There is only one respondent interested in Kannada language movies.
- (5) Thus, it can be stated that most of the respondents are interested either in Marathi or in Hindi movies.

(H) Recreational Habits:

As all the respondents generally belong to the lower income groups, they have to find their own ways and means of entertainment. It is in this perspective that the recreational habits of the respondents are to be analysed.

Table 5.19
Distribution of the respondents according to their recreational hobbies

Recreational Hobbies	No.of respondents	Percentage
Singing	22	15.71
Playing musical instruments	9	6.43
Writing	6	4.29
None of these	103	73.57
<u>Total:</u>	140	100.00

A close look at Table 5.19 reveals the following:

- (1) Respondents interested in singing songs, particularly devotional songs, are 22 in number and their percentage to the total is 15.71.
- (2) Number of respondents interested in playing musical instruments, notably Tabla, Dholaki and harmonium, is 6 and the percentage to the total is 6.43.
- (3) Respondents interested in writing are six in number and their percentage to the total is 4.29.
- (4) Surprisingly, the respondents who are not interested in any of these recreational hobbies are as many as 103 and their percentage to the total is 73.57. This might well be due to their inadequate income and the hardships that they have to undergo during their working hours.

5.2.16 Habits:

Having any habits like smoking, alcohol consumption

or chewing Pan and tobacco are injurious to the health. The seasonal workers, due to the nature of their work and work environment, get habituated to these.

Table 5.20
Distribution of respondents according to their habits

Nature of Habits	No.of respondents	Percentage
Chewing Pan and tobacco	44	31.42
Smoking	11	7.86
Drinking	5	3.57
None of these	80	57.15
<u>Total:</u>	140	100.00

A close analysis of Table 5.20 reveals the following:

- (1) Respondents having a habit of chewing Pan and tobacco are 44 in number and their percentage to the total is 31.42.
- (2) The number of respondents indulging in smoking is 11, and their percentage to the total is 7.86.
- (3) The respondents having drinking habit are 5 in number and their percentage to the total is 3.57.
- (4) Surprisingly, the respondents having no such habits are as many as 80 and their percentage to the total is 57.15.
- (5) It is to be noted that the proportion of addiction to habits is significant and this might be due to the nature of the work that the respondents have to do.

5.2.17 Cattle Wealth:

Considering the seasonal nature of the respondents' work, it becomes necessary for them to do some other work, in order to increase their source of income. Cattle wealth and cattle rearing are the two important ways to increase the income.

Table 5.21
Distribution of respondents according to their
cattle wealth

Type of Cattle	Number of respondents
Bullocks	11
Buffaloes	47
Cows	7
Goats	12
None of these	84

Table 5.21 points out the following:

- (1) Number of respondents having bullocks of their own is 11.
- (2) Respondents having buffaloes of their own are 47 in number.
- (3) There are only 7 respondents having cows.
- (4) Twelve respondents have sheep and goats.
- (5) As many as 84 respondents have none of the above-mentioned cattle wealth.
- (6) Many respondents prefer cows, buffalós and sheep and goats as a source of additional income.

5.2.18 Working during Off-Season:

As the seasonal workers work in the sugar factory for about 7 months and they are discontinued every year, after the completion of the crushing season, during the off-season period, these workers face the problem of unemployment.

Table 5.22

Distribution of respondents according to the work done during the off-season period

Particulars of Activities	Number of respondents
No business	20
Agriculture	47
Cattle rearing	28
Retail shops	2
Rickshaw	4
Tailoring	3
Other jobs	40
Tractor renting	5
Off-season	12

A close look at Table 5.22 reveals the following:

- (1) Respondents who have no business during the off-season are 20.
- (2) Respondents going back to agriculture during the off-season are as many as 47.
- (3) Respondents resorting to cattle rearing are 28.
- (4) There are 2 respondents who look after their retail-shops during the off-season.
- (5) Respondents driving rickshaws are 4.

- (6) 3 respondents engage themselves in tailoring during the off-season.
- (7) As many as 40 respondents engage themselves in other wage earning jobs like centering, digging, painting, etc.
- (8) 5 respondents get income from renting out their tractors.
- (9) 12 of these respondents are accommodated in the factory itself during the off-season period.

5.2.19 Retention Allowance:

As the seasonal workers face the problems of unemployment during the off-season period, to reduce their hardship, the sugar factory has made a provision for the payment of retention allowance to these workers.

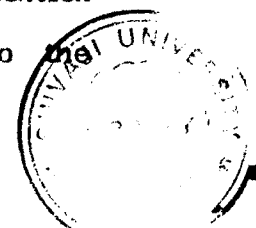
Table 5.23

Distribution of respondents according to their percentage of retention allowance

Percentage of retention allowance	No. of respondents	Percentage
20% of the salary	49	35.00
30% of the salary	65	46.43
50% of the salary	26	18.57
<u>Total:</u>	140	100.00

A study of Table 5.23 reveals the following:

- (1) As many as 49 respondents get 20% of their salary as the retention allowance and their percentage to the total is 35.
- (2) Respondents getting 30% of salary as the retention allowance are as many as 65, their percentage to the total is 46.43.



- (3) A total of 26 respondents get 50% of the salary as their retention allowance and their percentage to the total is 18.57.
- (4) It can be noted from the Table that the factory has taken care of the seasonal workers by paying the retention allowance during the off-season.

5.2.20 Indebtedness:

Indebtedness is one of the features of the seasonal workers.

Table 5.24
Distribution of the respondents according
to their indebtedness

Types of Indebtedness	No. of respondents	Percentage
Indebtedness	131	93.57
Non-indebted.	9	6.43
<u>Total:</u>	140	100.00

A close look at Table 5.24 reveals the following:

- (1) As many as 131 respondents are indebted and their percentage to the total is as high as 93.57.
- (2) Only 9 respondents are not indebted and their percentage to the total is 6.43.
- (3) A very high proportion of indebtedness amongst the seasonal workers reflects on the poverty conditions in which they are living.

5.2.21 Sources of Borrowing:

The seasonal workers are always confronted with acute economic problems. To cope with these problems, they have to resort to borrowing from different sources. It is necessary to analyse the sources of their borrowings.

Table 5.25
Distribution of the respondents according to
their sources of borrowing

Sources of borrowing	Number of respondents
Banks	37
Coop.Societies	86
<u>Bhishi</u>	1
Provident Fund	92
Moneylenders	30
Friends and relatives	37

A close analysis of Table 5.25 reveals the following:

- (1) Respondents borrowing money from the Banks are 37 in number; this means that there is a lot of scope for increasing the bank loan facilities to these workers.
- (2) The number of respondents borrowing from the cooperative society is 86. Here again, there is a scope to increase the cooperative loans to the seasonal workers in order to reduce the control of the moneylenders.
- (3) There is only one respondent borrowing from the Bhishi.
- (4) A maximum of 92 respondents have borrowed from their provident fund as they find it convenient.

- (5) There are 30 respondents who borrow from the money-lenders and the reason for this is the fact that the moneylender provides the necessary amount during the time of emergency.
- (6) Number of respondents borrowing from the friends and relatives is 37.
- (7) A noteworthy feature of the above Table is that the seasonal workers invariably resort to borrowing. This reflects on the inadequacy of the income that they receive.

Reasons for borrowing:

The seasonal workers have to borrow the amount from different sources and the causes for these borrowings differ from person to person and from time to time. It is, therefore, necessary to investigate the reasons for the borrowing. Table 5.26 aims at the same.

Table 5.26
Distribution of respondents according to their reasons for borrowing the money

Reasons for borrowing	No.of respondents	Percentage
Household expenses	92	65.71
Marriages	42	30.00
House construction	3	2.14
House Purchase	2	1.43
Other reasons	1	0.72
<u>Total:</u>	140	100.00

A close look at Table 5.26 points out the following:

- (1) As many as 92 respondents resort to borrowing to meet out the household expenditure. Their percentage to the total is as high as 65.71.
- (2) Respondents borrowing for the purpose of marriage are 42 in number and their percentage to the total 30.
- (3) 3 respondents have borrowed the amount for the construction of a house. The percentage to the total is 2.14.
- (4) Only 2 respondents have borrowed for the purpose of purchasing a house, their percentage to the total is 1.43.
- (5) There is only 1 respondent borrowing the amount for the purchases other than the above.
- (6) The most significant aspect of this Table is the fact that as many as 134 respondents have borrowed the amount for non-productive purposes, such as household expenditure and marriages. This throws light on the relative poverty of the seasonal workers.

(III) Repayment of Loan:

Borrowings are liabilities to be dispensed with. It is, therefore, necessary to study the ways in which the seasonal workers repay the amounts borrowed by them. Table 5.27 (on the following page) throws light on this aspect.

Analysis of Table 5.27 reveals the following:

- (1) As many as 106 respondents resort to salary and bonus

Table 5.27
Distribution of respondents according to their
sources of repayment of loans

Loan repayment	No.of respondents	Percen- tage
Salary & bonus	106	75.71
Agricultural income	18	12.86
Sale of ornaments	10	7.14
Other measures	6	4.29
<u>Total:</u>	140	100.00

as a source of repayment, their percentage to the total is as high as 75.71. This is so because these workers find it a convenient source of repayment.

- (2) Respondents repaying the loans with the help of their agricultural incomes are 18 in number and their percentage to the total is 12.86.
- (3) Respondents paying the loans by way of selling their ornaments are 10 in number and their percentage to the total is 7.14.
- (4) Respondents resorting to sources of repayment other than those mentioned above are 6 and their percentage to the total is 4.29.
- (5) It is to be noted that not even a single respondent has tried to evade the responsibility of repayment.

5.2.22 Trade Union:

The trade unions have given service security to the workers. Out of various trade unions, 'Lal Bawata' Union

is powerful on the minds of the workers in this factory. All the respondents were found to be members of this particular union.

All the 140 respondents are satisfied about the working of their trade union. According to their opinion, trade union has tried to raise and solve the questions of the seasonal workers related to training, salary, bonus, medical facilities, working conditions, promotion in service, provident fund, pension, gratuity, group insurance and loan facilities. All the respondents were of the opinion that the trade union has succeeded in solving the problems of the seasonal workers, except in the field of training, pension, group insurance and loan facilities.

5.2.23 Personal opinion towards service and Cooperativisation:

The personal opinions of the workers about their service satisfaction are the most important, as these throw light on the administration of the factory.

Table 5.28

Distribution of respondents according to their attitude towards their service

Attitude towards --service	No.of respondents .	Percen- tage
Satisfied	128	91.43
Not satisfied	12	8.57
<u>Total:</u>	140	100.00

A close analysis of Table 5.28 points out the following:

- (1) As many as 128 respondents are satisfied with the employers' attitude to their service. Their percentage to the total works out 91.43. Thus, a vast majority of the respondents are satisfied with the service conditions.
- (2) Number of respondents not satisfied with the employer's attitude towards their service is 12 and their percentage to the total is 8.57.

5.2.24 Cooperativisation of the Factory:

The Kolhapur Sugar Mills Limited, formerly a joint-stock company, has now become Shri Chhatrapati Rajaram Sahakari Sakhar Karkhana Limited, a cooperative sector enterprise. After its cooperativisation, most of the seasonal workers felt that the cooperativisation of this unit is a good step and all the respondents have welcomed this process. The seasonal workers, however, feel that still they do not receive the benefits of the cooperativisation of the factory.

The workers feel that, as a social obligation, the factory should make a provision for education of their children as is done by other cooperative sugar factories in the district. All the workers feel that the factory should provide school-uniforms and textbooks to their children, a provision for the payment of term-fee should also be made. It is necessary to note that all the respondents feel that the factory should

provide medical facilities through a hospital of its own with modern medical equipment for their children and the family members.

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