

## CHAPTER - III

### ANALYSIS AND INTERPRETATION

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The problem of indebtedness is an universal problem among the workers or employees in all the organizations. Therefore, it was felt that a comprehensive study of this problem is to be done in order to know the tendency of indebtedness among the workers. This would throw light on the factors affecting their tendency of indebtedness. So a comprehensive interview schedule was prepared covering the major factors like personal information of workers, educational qualifications, working area and welfare facilities, family background, household facilities, information about family income, other sources of income, income from horticulture, ways of expenditure of family, information related to savings, information about indebtedness and information related to family planning etc.

The researcher conducted interview of the respondents in assistance with the administrative staff of the factory. The interview schedule was chosen as a means of collecting a body of information. He collected all the 110 filled in interview schedules. Thereafter, he tabulated the data collected and prepared simple and cross tables accordingly. The data is presented in the following tables for analysis and interpretation.



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1. AGE :

TABLE NO.1

AGE OF RESPONDENTS

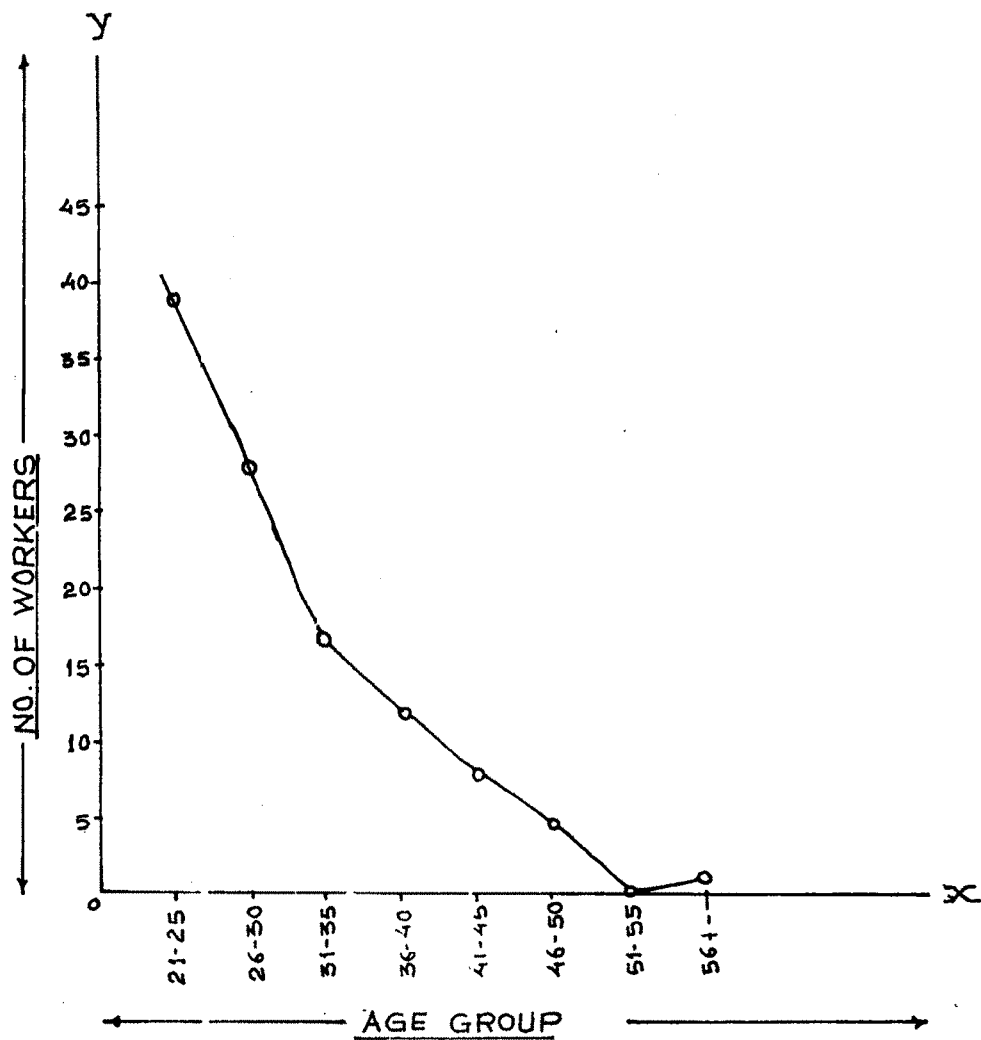
Sr.No.	Age Group ( in years)	No.of workers	Percentage
1.	21 - 25	39	35.45
2.	26 - 30	28	25.46
3.	31 - 35	17	15.45
4.	36 - 40	12	10.19
5.	41 - 45	08	07.27
6.	46 - 50	05	04.55
7	51 - 55	-	-
8.	56 ....	01	00.91
		**) 110	*) ) 100.00

It was found that 28 workers fall into the age group of 26-30 years, whereas 17 were into the age group of 31-35 years. Subsequently 12 respondents were into the age group of 36-40 years. However, most of the respondents totalling to 39 were found in the 21-25 years. The percentage of the group was 34.45.

The majority of the workers belong to the age group of 21 to 30 years. It shows that the labourforce employed in the factory is young and energetic. This is certainly a healthy feature of

# AGEWISE DISTRIBUTION OF THE WORKERS

SCALE:- 1 C.M. = 5 WORKERS



the workers. Generally it is said that the younger people are prone to spend more, in some cases even recklessly. Since the majority of the workers are in the younger age group as stated above it may be noted that this workforce is available for employment for a longer period. It means any welfare measure taken will have long term returns.

2. SEX :

The sex factor has due consideration that is tabulated as follows :

TABLE NO.2

<u>SEX</u>			
<u>Sr.No.</u>	<u>Sex</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Male	100	90.91
2.	Female	010	09.09
-----			
	Total	110	100:00
-----			

The table indicates the ratio of male female workers that is 100:10. The percentage of male workers out of the selected group is 90.91 and the female worker is 9.09.

The unfavourable ratio of female to male i.e. 1:10 certainly deserves our attention. This is especially the ratio in the population census of Sindhudurg district quite favourable for

females. In fact it is 1200:1000. When in the total population female population is in majority the question arises why it should not be adequately reflected in the workforce also. This reflection is certainly there in case of food processing industry especially in cashew factories where the dexterity of female workers can be conveniently exploited. But in case of Glass industry, the process is hazardous and not very much suited to female workers. The production is carried out with the help of furnace and quite a lot of risk element is involved. Hence the lower number of female workers in the Sahyadri Glass Works is quite understandable.

TABLE NO.3

AGE AND SEX OF THE RESPONDENTS

Sr. No.	Age Group (in years)	Sex		No. of workers	Percentage
		Male	Female		
1.	21 - 25	32	07	39	35.45
2.	26 - 30	27	01	28	25.46
3.	31 - 35	16	01	17	15.45
4.	36 - 40	11	01	12	10.19
5.	41 - 45	08	-	08	07.27
6.	46 - 50	05	-	05	04.55
7.	51 - 55	-	-	-	-
8.	56 ...	01	-	01	00.91
Total		100	10	110	100.00

The ratio of male to female is 100:10. However, the table indicates a greater proportion of females only in the age group of 21-25 years i.e. 7 female workers out of 39 as reflected in table No. 3.

4. MARRITAL STATUS :

TABLE NO.4

MARRITAL STATUS OF THE RESPONDENTS

<u>Sr.No.</u>	<u>Marrital status</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Married	75	68.18
2.	Unmarried	35	31.82
Total		110	100.00

It was found that among the selected respondents 75 were found married. Whereas, 35 respondents were found unmarried. The percentage of married respondents was 68.18 against 31.82 percentage of unmarried respondents. The table clearly shows that the percentage of married respondents is high.

This has certainly got the bearing on the hypothesis which reads as under.

Married workers mainly resort to the borrowing practices.

5. RELIGION AND CASTE :

TABLE NO.5

<u>RELIGION AND CASTE</u>					
Sr.No.	Religion	Caste		No.of workers	Percentage
		Maratha	Any other		
1.	Hindu	99	-	99	90.00
2.	Boudha	-	07	07	06.36
3.	Jain	-	-	-	-
4.	Christion	-	04	04	03.64
5.	Muslim	-	-	-	-
Total		99	11	110	100.00

In view of the religion, it was found that, 99 respondents were Hindus and of Maratha caste. Whereas, 7 respondents were of Boudha religion, 4 were Christions shown under the head of any other caste.

Since Hindu Maratha constitute majority in the total population in the district its adequate reflection in the workforce is quite understandable.

6. HABITATION :

The success of factory is some times determined on the basis of the workers habitation.

TABLE NO.6

HABITATION

<u>Sr.No.</u>	<u>Native</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Local	84	76.36
2.	Outsider	26	23.64
Total		110	100.00

Table 6 presents information of workers' habitation into two categories like local and out sider. It was found that the majority of the respondents numbering 84 were local against 26 outsiders.

This shows that the management of the factory has paid due attention to the problem of local unemployment. In a way this will set in the process of skill formation locally. This is very necessary in order to create committed labourforce which is a pre-condition for industrialization.

7. TENURE OF SERVICE :

It is of acute need to consider tenure of service to determine the quality of work in relation to the experience of the respondents. Therefore, the 14 existing departments of the factory have been classified.















TABLE NO.7

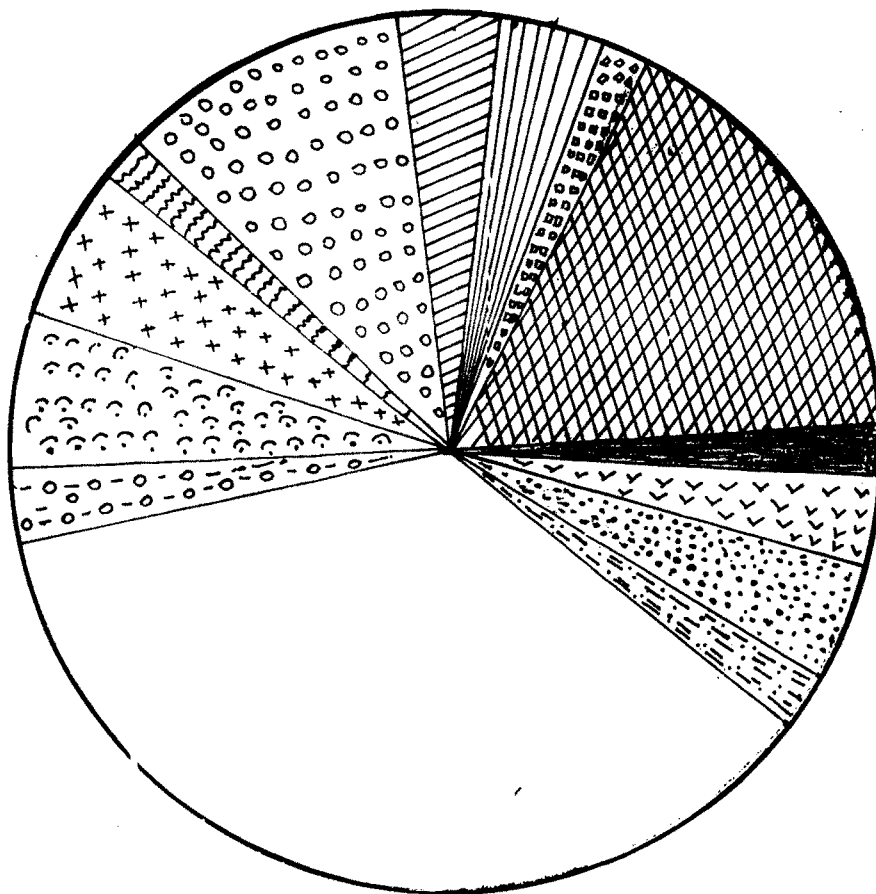
TENURE OF SERVICE

Sr. No.	Departments	Service period in years						No. of workers	Percent- age.
		1	2	3	4	5	6		
1.	Batch House	-	-	-	04	02	-	06	5.45
2.	Godown	-	01	-	02	03	-	06	5.45
3.	Electrical	-	-	-	01	01	-	02	1.82
4.	Quality control	-	-	02	08	01	01	12	10.90
5.	Workshop	-	-	-	-	03	01	04	03.64
6.	Security	-	-	-	02	-	02	04	03.64
7.	Store	-	01	-	-	-	01	02	01.82
8.	Packing	01	04	09	02	02		18	16.36
9.	Civil	-	-	-	02	-	-	02	01.82
10.	Batch collect	-	01	-	-	01	02	04	03.64
11.	Maintenance	-	-	01	-	-	03	04	03.64
12.	Accounts	-	-	01	01	-	-	02	01.82
13.	Production	-	-	03	13	22	02	40	36.36
14.	Furnace	-	-	-	03	01	-	04	03.64
Total		01	07	16	38	36	12	110	100.00

# TENNURE OF SERVICE

SCALE:- 1 WORKER = 3.3°

BATCH HOUSE	- 19.8°	
WODOWN	- 19.8°	
ELECTRICAL	- 6.6°	
QUALITY CONTROL	- 39.6°	
WORKSHOP	- 13.2°	
SECURITY	- 13.2°	
STORE	- 6.6°	
PACKING	- 59.4°	
CIVIL	- 6.6°	
BATCH COLLECT	- 13.2°	
MAINTANCE	- 13.2°	
ACCOUNTS	- 6.6°	
PRODUCTION	- 132°	
FURNANCE	13.2°	



The range of experience is from 1 to 6 years as tabulated in the above table. In connection with this it was found that out of the 14 departments only three departments viz. Quality control, Packing and Production have 12, 18 and 40 workers respectively. The study of the total existing departments in relation to tenure of service has shown that only one respondent had one year experience, seven had two years' experience and sixteen had three years' experience. Similarly thirtyeight respondents had four years' experience, thirty-six had five years' experience and twelve had six years' experience. However, the study has shown that maximum number of workers have four to five years' experience representing the departments concerned.

The experience dimension throws light on the quality of labour force which has been reasonably good in case of Sahyadri Glass works, Karul.

### III. WELFARE FACILITIES :

The workers are entitled to avail the statutory and non statutory facilities. Therefore, the researcher reviewed the facilities extended to the respondents selected for the research work. In the light of this, it was found that the common facilities like bonus incentives cooperative store, medical facility were found extended. However, the facilities like clothing, library, reading room, cultural, sports and adult education were

not extended.

The researcher tried to receive the information on trade union of the workers. It was found that the factory had the trade union. However, not only the respondents but also the rest of the workers were the members of the existing trade union.

8. FAMILY INFORMATION :

Sometimes, number of members in the family also affects work of an employee. Therefore, the researcher had family information of the respondents to judge any influence on their work.

TABLE NO.8

FAMILY INFORMATION

Sr.No.	Number of family members	No.of workers	Percentage
1.	1 Member	03	2.73
2.	2 Members	04	3.64
3.	3 Members	16	14.54
4.	4 Members	26	23.63
5.	5 Members	44	40.00
6.	6 Members	14	12.73
7.	7 ....	03	02.73
Total		110	100.00

# FAMILY INFORMATION

SCALE:- 1 CM. = 5 WORKERS

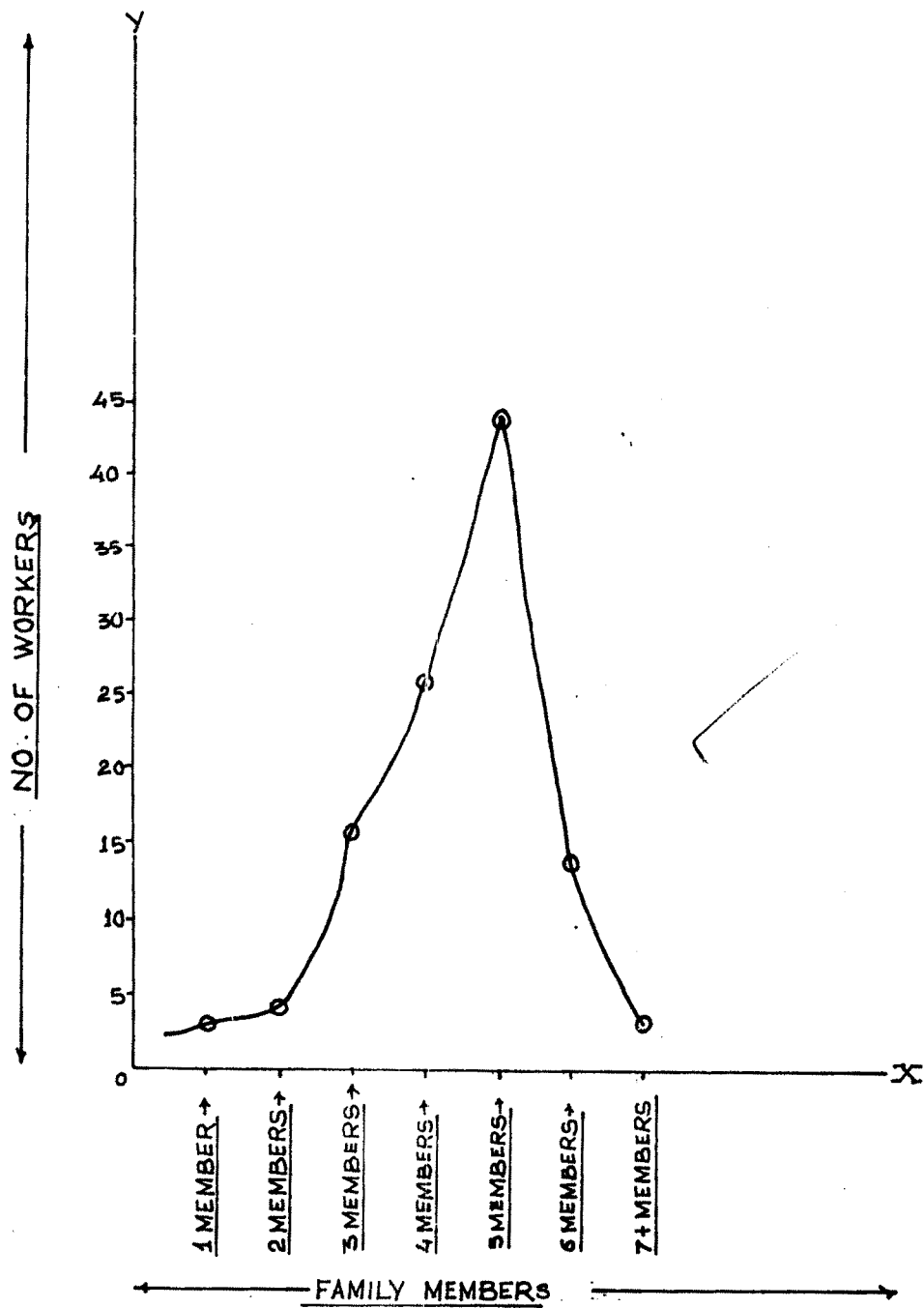


Table 8 indicates that, 44 respondents had five members in family, whereas, 26 and 4 members and 16 had 3 members in family. Moreover, only 14 respondents had 6 members and 3 respondents had 7 members in their family. It clearly indicated that 40 per cent of the respondents had 5 members in family and 23.63 per cent respondents had 4 members in family. It also indicated that maximum number (70 respondents) of respondents had limited members in the family.

9. RESIDENTIAL INFORMATION :

It was found necessary to seek residential information of the respondents to measure success in their services. The community or locality that the respondent represents determines his/her working tendency and standard of living.

TABLE NO.9

RESIDENTIAL INFORMATION

Sr.No.	Types of house	Ownership		No.of workers	Percentage
		Yes	No		
1.	Hut	-	-	-	-
2.	Mud House	82	02	84	76.37
3.	Bungalow	-	-	-	-
4.	Colony	-	26	26	23.63
Total		82	28	110	100.00

The above table specifically shows the nature of residence viz. hut, mud house, bungalow and colony. In this respect, it was found that 82 respondents were possessing mud houses and 2 had not their own houses. Nobody had a hut or bungalow. Whereas, 26 respondents were found staying in the factory colony. The data indicated that 84, respondents totalling to 76.37 per cent were living in mud houses against 26 respondents total into 23.63 per cent living in factory colony.

10. HOUSE HOLD FACILITIES :

In the present study, the researcher also studied the house hold facilities of the respondents. In the house hold facilities researcher has included light, water, latrine and drainage facilities. These facilities are the basic civic amenities required for any citizen. Their availability insures not only the satisfactory health of the working population but also the quality of their working life. The quality of working life of the workforce affects their commitment to work and it also affects the productivity.

TABLE NO.10

HOUSE HOLD FACILITIES

Sr.No.	Name of the facility	Benefit		No.of workers
		Yes	No.	
1.	Light	84	24	110
2.	Water	105	05	110
3.	Latrine	026	84	110
4.	Drainage	-	110	110

Out of the total 110 respondents 86 had light facility, 105 had water facility and 26 had latrine facility.

It means in case of majority of workers they have light, water and latrine facilities except the drainage facility. The lack of drainage facility deserves our attention because it compels the workforce to live in filthy atmosphere which is bound to affect their health thus seriously impairing their productivity. Likewise, unhealthy atmosphere may breed various diseases leading to greater amount of borrowing.





11. OTHER EARNING MEMBERS IN FAMILY :

The number of earning members in the family plays a vital role in standard of living and also affects family budget at the disposal of workers. So the income from earning members in family has been given due weightage in the present study.

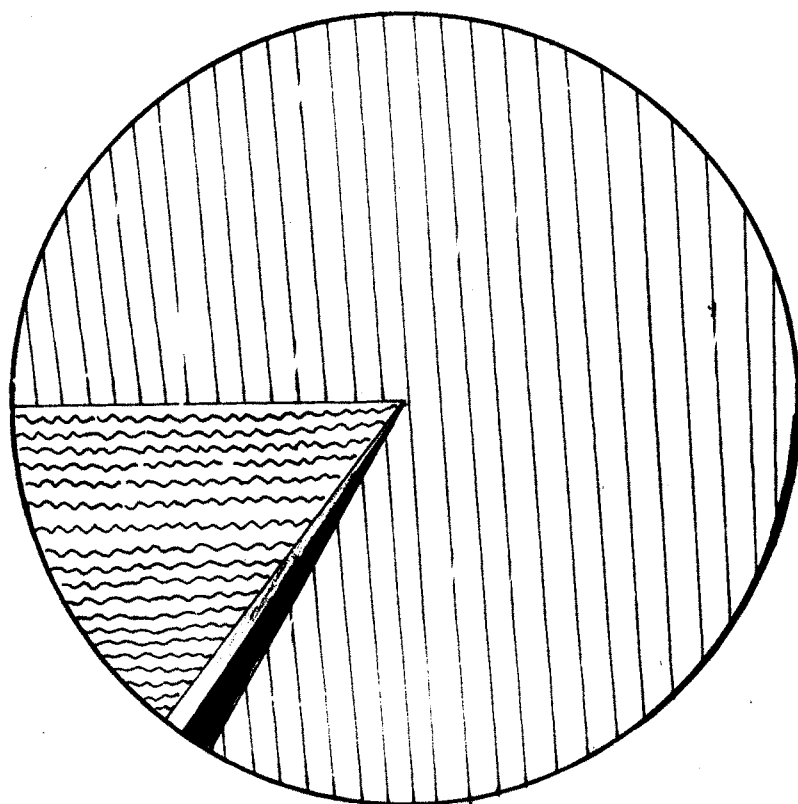
TABLE NO.11  
OTHER EARNING MEMBERS IN FAMILY

Sr.No.	Number of member	No.of workers	Percentage
1.	Nil	92	83.64
2.	1 Member	16	14.54
3.	2 Members	01	00.91
4.	3 .....	01	00.91
Total		110	100.00

SCALE - 1 WORKER - 3.3°

	NIL (92) - 302°
	ONE MEMBER (16) - 52°
	TWO MEMBERS (01) - 3.3°
	THREEMEMBERS (01) 3.3°

OTHER EARNING MEMBERS IN FAMILY



The above table indicates that 92 respondents totalling 83.64 per cent had no other earning members in the family. Whereas, 16 respondents had one earning member. Besides, only one respondent had two and one respondent had three earning members in the family respectively. The data indicates that 83.64 per cent respondents had no earning member in their families except themselves.

It means in these cases dependency ratio would be high. The higher dependency ratio entail higher consumption expenditure. If the current levels of income are not adequate to meet their consumption expenditure it may lead to undersirable borrowing practices i.e. getting loan from private money lenders at higher rates of interest.

12. LAND POSITION :

In rural factories mostly local workers possess assets in the form of land in acres, so the land position in the range of 1 to 7 acres was taken into account.

TABLE NO.12

LAND POSITION

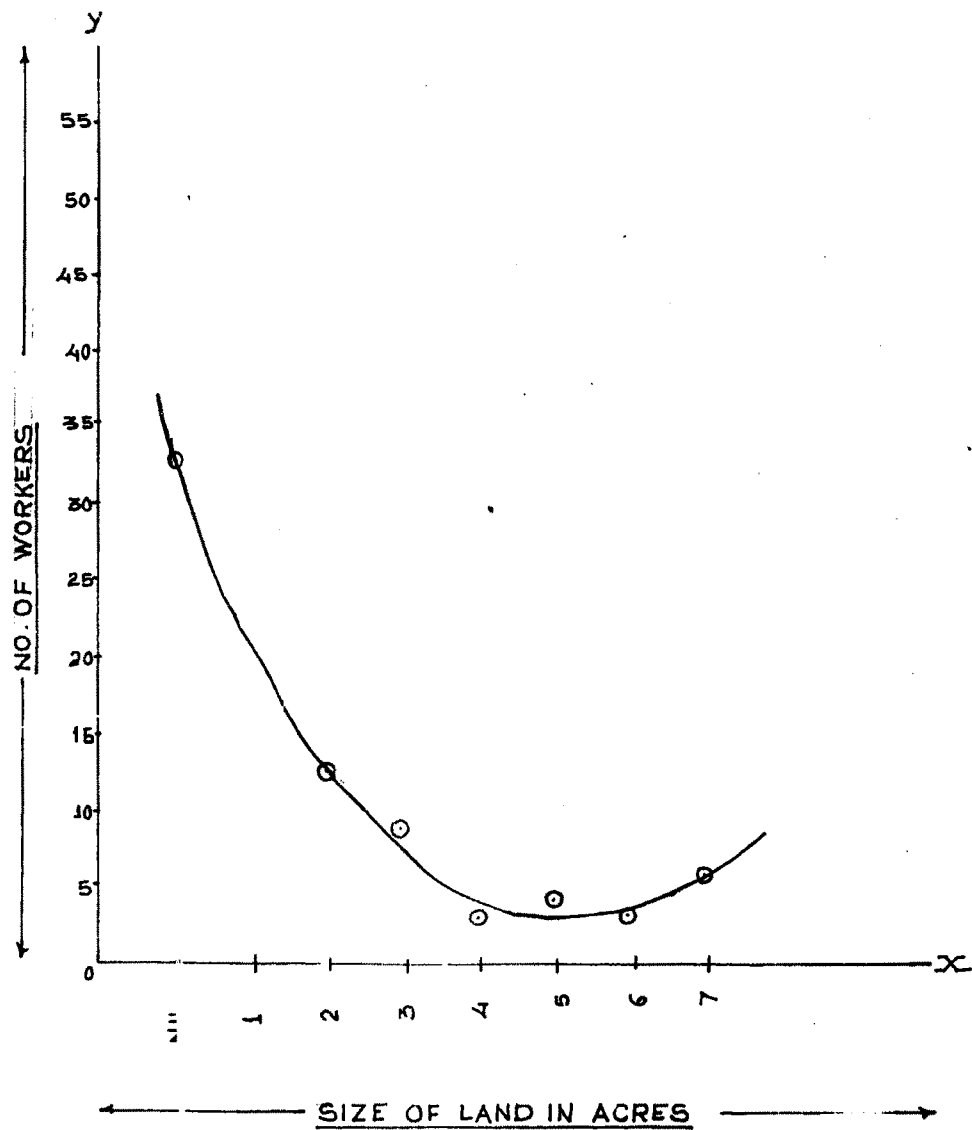
Sr. No.	Position	No.of workers	Percentage
1.	Nil	33	30.00
2.	1 Acre	39	35.45
3.	2 Acres <sup>s</sup>	13	11.82
4.	3 Acres	09	08.18
5.	4 Acres	03	02.73
6.	5 Acres	04	03.64
7.	6 Acres	03	02.73
8.	7 ...	06	05.45
Total		110	100.00

Table 12 indicates consolidated land position in eight categories. It was found that 33 respondents had no land. Whereas, 39 had only, one acre of land. The rest of the respondents i.e. 38 have got more than two acres of land.

It has been found that majority of the workers have meagre land i.e. within the range of 1 to 7 acres. Which is quite negligible in the Konkan belt. This asset position gives us a clue that these workers might be compelled to resort to

# LAND POSITION

SCALE :- 1 C.M. = 5 WORKERS



borrowing practices as the additional sources of agricultural income are far from satisfactory.

VII : Land cultivation forms the source of family income to some extent. This aspect has been taken into account mainly with a view to ascertaining the cultivation habits of respondents. It means that majority of the respondents are in the habit of cultivation of land and they treat this as the supplementary source of income. In connection with this it was found that 77 respondents had been in the habit of cultivating the land. However, 33 respondents were not in the habit of any cultivation as they had no land.

13. ANNUAL INCOME THROUGH AGRICULTURE :

The researcher also collected data on annual agricultural income of the respondent by classifying them in 1 to 7 categories in the range of nil income to Rs. 1701 onward.

TABLE NO.13

ANNUAL INCOME THROUGH AGRICULTURE

Sr.No.	Income in Rupees	No.of workers	Percentage
1.	Nil	33	30.00
2.	1 - 500	40	36.36
3.	501 - 800	-	-
4.	801 - 1100	10	09.10
5.	1101 - 1400	-	-
6.	1401 - 1700	17	15.45
7	1701 and above	10	09.09
Total		110	100.00

The above table indicates that 33 respondents had nil agricultural income and 40 respondents had the agricultural income from Rs. 1 to 500. It indicates that maximum number of respondents had meagre income.

This phenomenon is attributable to the low asset income position of respondents. The land owned by the respondents is not fertile, which is classified as 'Varkas' in Konkan belt.

14. HORTICULTURE POSITION :

The horticultural position was considered as a supplementary income to the respondents.

# ANNUAL INCOME THROUGH AGRICULTURE

SCALE:- 1 CM. = 5 WORKERS

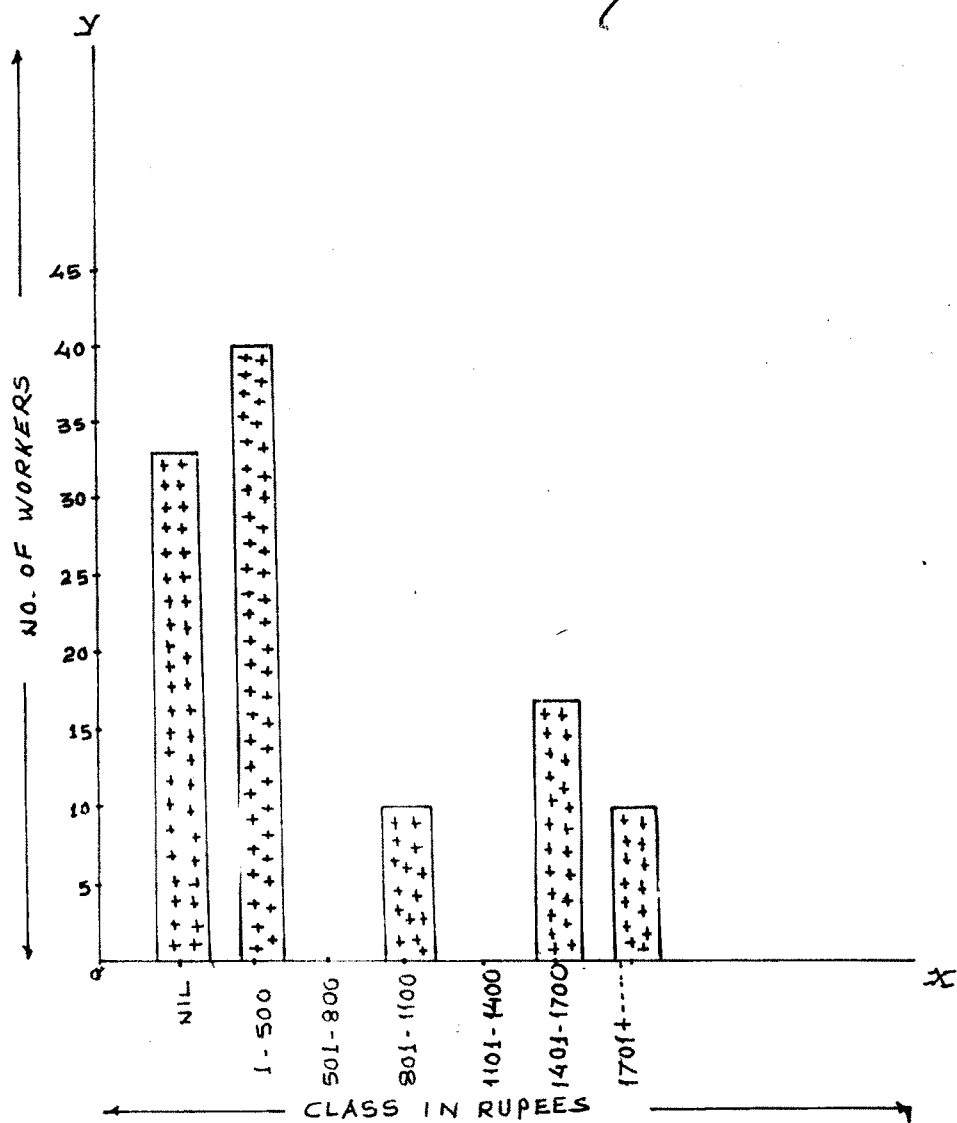


TABLE NO.14

HORTICULTURE POSITION

No.of Trees	No.of respondents (Tree wise)						
	Mango	Cashewnut	Coconut	Guaha	Banana	Jack- fruit	Betel- nut
1 Tree	03	-	-	-	-	02	-
2 Trees	05	-	01	-	-	02	01
3 Trees	01	-	-	-	-	01	-
4 Trees	01	02	01	-	01	-	-
5 Trees	05	07	01	-	-	01	-
6 Trees	-	-	-	-	-	-	-
7 Trees	-	-	-	-	-	-	-
8 Trees	-	-	-	-	-	-	-
9 Trees	-	01	-	-	-	-	-
10 Trees	05	10	02	-	-	-	-
Total	20	20	05	-	01	06	01

Table 14 highlighted number of trees of mango, cashewnut, coconut, guaha, banana, jackfruit and betelnut. In view of this, it was found that, the number of mango and cashewnut trees was the largest number as compared to other trees considered under horticulture.

VIII. OWNERSHIP OF THE GARDEN :

Konkan region is noted for horticulture. Hence respondents were interviewed on the point of ownership of their garden as a source of income. It was found that 27 respondents had their gardens. Whereas, the maximum 83 respondents had no garden of their own.

15. ANNUAL INCOME THROUGH GARDEN :

In continuation of horticultural income specified as garden, the range of annual income from Rs. 1 to 500 to Rs. 1401 and above were considered in six categories.

TABLE NO.15  
ANNUAL INCOME THROUGH GARDEN

<u>Sr.No.</u>	<u>Income Group(in Rs.)</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Nil	83	75.45
2.	1 to 500	09	08.18
3.	501 to 800	04	03.64
4.	801 to 1100	03	02.73
5.	1101 to 1400	01	00.91
6.	1401 and above	10	09.09
Total		110	100.00

# ANNUAL INCOME THROUGH GARDEN

SCALE:- 1 C.M. = 10 WORKERS

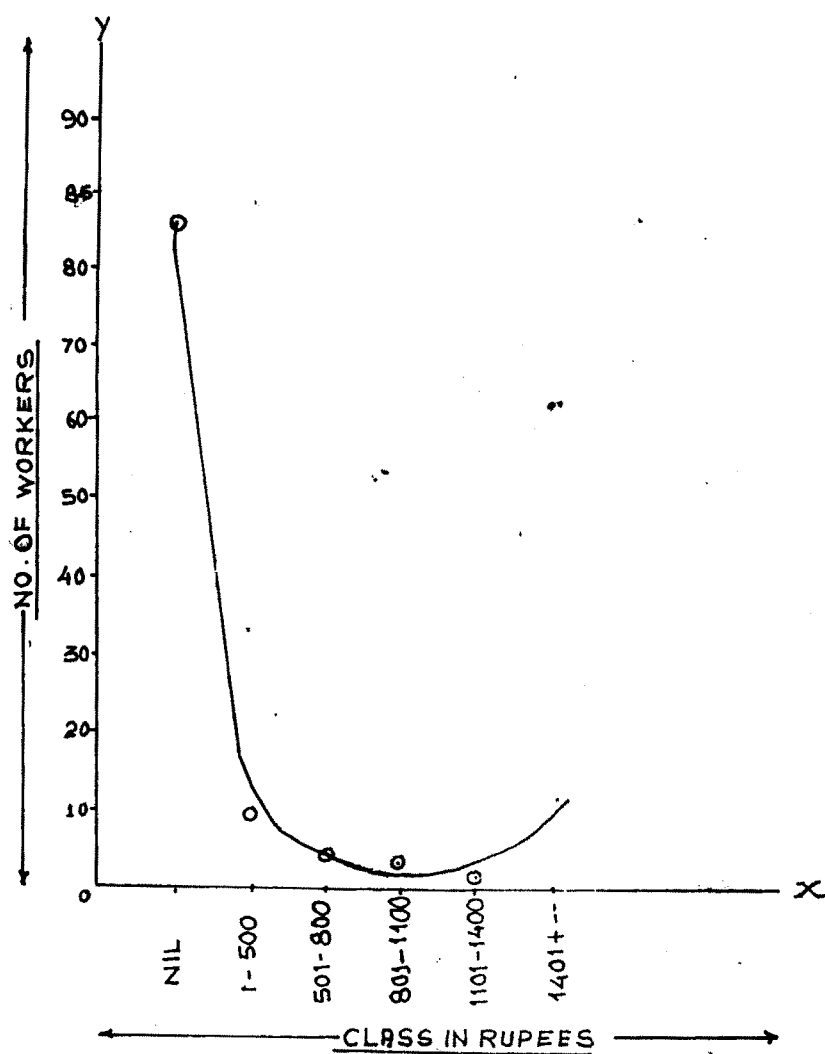


Table 15 presents the tabulated data and specially shows that 83 respondents had no source of income through garden. However, 9 respondents had Rs. 1 to 500 annual income and only 10 respondents had Rs. 1401 and above income per annum which felt meagre.

It shows that in majority cases, horticulture has not been the source of additional income as it should be. This is because 83 respondents do not have adequate land to take up horticulture. Secondly those who have land, have undertaken horticulture as additional source of income very recently. Though they have taken plantation, it is in the gestation period.

16. EXPENDITURE ON WAGE GOODS :

It was found worth to consider the expenditure incurred on wage goods per annum. So as to determine standard of living etc. Hence the five fold categories from Rs. 500 to 3000 were done to classify the number of workers. The data is tabulated as follows.:

TABLE NO.16

EXPENDITURE ON WAGE GOODS

<u>Sr.No.</u>	<u>Expenditure ( in Rs.)</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	500 to 1000	59	53.64
2.	1001 to 1500	39	35.45
3.	1501 to 2000	06	05.45
4.	2001 to 2500	05	04.55
5.	2501 to 3000	01	00.91
Total		110	100.00

It was found that 59 respondents spent in the range of Rs. 500 to 1000 and 39 respondents spent between Rs. 1001 to 1500 on wage goods per annum. When interviewed, the respondents opined that they cultivated lands and get maximum wage goods they required for the year. As a result they were not compelled to spend maximum income on buying wage goods.

It may be noted that consumption expenditure on wage goods is limited and this can not be stated to be the cause for high incidence of borrowing in case of sample workers.

17. EXPENDITURE ON FIREWOOD :

The factory has been started in rural area where no other facilities of gas cylinder etc. Were easily available. Therefore, firewood expenditure was considered.

TABLE NO.17

EXPENDITURE ON FIREWOOD

Sr.No.	Expenditure (in Rs.)	No.of workers	Percentage
1.	Nil	46	41.82
2.	250 to 300	41	37.27
3.	301 to 350	-	-
4.	351 to 400	19	17.27
5.	401 to 450	-	-
6.	451 to 500	04	03.64
Total		110	100.00

In view of this it was found that 46 respondents were not having expenditure on firewood mainly because firewood was found locally. Whereas, 41 respondents had Rs. 250 to 300 expenditure on firewood and 19 respondents had Rs. 351 to 400 expenditure on firewood per year.

This locally available firewood may be the reason for their low consumption expenditure.

18. EXPENDITURE ON CLOTHING :

Food, clothing and shelter have been regarded as basic human needs. So in the present study the researcher also considered clothing expenditure of respondents' families per year.

TABLE NO.18

EXPENDITURE ON CLOTHING

Sr.No.	Expenditure( in Rs.)	No.of workers	Percentage
1.	300 to 450	45	40.91
2.	451 to 600	57	51.82
3.	601 to 750	-	-
4.	751 to 900	01	00.91
5.	901 to 1050	-	-
6.	1051 and above	07	06.36
Total		110	100.00

Table 18 shows that 45 respondents had Rs. 300 to 450 annual expenditure on clothing. Similarly, 57 respondents had clothing expenditure in the range of Rs. 451 to 600 which was found to be reasonable in both the cases.

This low consumption expenditure on the component of clothes is understandable because Konkan people rarely spend on this item. They receive second hand items from their friends and relatives who are employed in Bombay.

19. EXPENDITURE ON VEGETABLE :

It was necessary even to consider balanced diet containing vegetables fruits etc.

TABLE NO.19

EXPENDITURE ON VEGETABLE

Sr.No.	Expenditure( in Rs.)	No.of Workers	Percentage
1.	300 to 400	35	31.82
2.	401 to 500	14	12.72
3.	501 to 600	37	33.74
4.	601 to 700	-	-
5.	701 to 800	04	03.64
6.	801 and above	20	18.18
Total		110	100.00

In this regard 35 respondents opined that they spent approximately Rs. 300 to 400 per year on the items considered under balanced diet. Besides 37 respondents spent Rs. 501 to 600 nobody was having more than Rs. 1000 expenditure on vegetable.

The average expenditure on vegetables has been found to be reasonable because people in Konkan are habituated to have substantial intake of fish in their daily food. Likewise, it has also been observed that they do not spend on vegetables since they are available in their private gardens.

20 EXPENDITURE ON MILK, CURD AND GHEE :

A substantial part of the family income of workers is expended on such items like milk, ghee and curd etc. The

respondents were interviewed on this score and their responses have been tabulated as under :

TABLE NO.20

EXPENDITURE ON MILK, CURD AND GHEE

Sr.No.	Expenditure( in Rs.)	No.of workers	Percentage
1.	Nil	31	28.18
2.	300 to 350	16	14.54
3.	351 to 400	31	28.18
4.	401 to 450	-	-
5.	451 to 500	05	04.55
6	501 and above	27	24.55
Total		110	100.00

In the light of information supplied in interviews, 31 respondents spent nil on milk, curd and ghee expenditure due to minimum family income. Some respondents opined that they had milk from their pet animals. However, 31 respondents had Rs. 351 to 400 expenditure and 27 had Rs. 501 and above expenditure per year on milk, curd and ghee.

It has been found that 31 respondents expend nil on these items. It is not the case that these items are not included in their regular diet. But they have their milch animals like cows

and buffalows and hence they need not purchase these items in the market.

21. EXPENDITURE ON MEDICINE :

Health plays an important role in one's life. Sound health leads to many constructive things if desired; However, the old and the young are bound to spend some portion of family income on medicine to maintain their health. So expenditure on medicine was duly considered.

TABLE NO.21

EXPENDITURE ON MEDICINE

Sr.No.	Expenditure ( in Rs.)	No.of workers	Percentage
1.	100 to 150	28	25.46
2.	151 to 200	40	36.36
3.	201 to 250	09	08.18
4.	251 to 300	33	30.00
5.	301 and above	-	-
Total		110	100.00

In the interview conducted the 40 respondents said that they spend Rs. 151 to 200, 28 respondents spend Rs. 100 to 150 on medicines. Similarly 33 respondents normally spend Rs. 251 to 300.

However, they frankly opined that, the expenditure on medicine was flexible and cannot be restricted.

The expenditure on medical facilities has been found to be quite low. This is because rural health facilities are available and the workers have easy access to them. Secondly, these workers have also been covered under Employment State Insurance Act of 1948 under which medical benefits are made available free of cost.

22. EXPENDITURE ON ENTERTAINMENT :

It is necessary to spend some portion of income on entertainment for the young and the old if facilities are available. It may be noted that the component of entertainment has been considered to be a vital component in determining the living wages of workers by ILO. Sometimes, the factory makes entertainment facility available in the premises where workers are not bound to pay.

TABLE NO.22

EXPENDITURE ON ENTERTAINMENT

<u>Sr.No.</u>	<u>Expenditure (in Rs.)</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Nil	14	12.73
2.	1 to 20	-	-
3.	21 to 40	-	-
4.	41 to 60	17	15.45
5.	61 to 80	-	-
6.	81 to 100	-	-
7.	101 and above	79	71.82
-----			
	Total	110	100.00
-----			

It was found that 79 respondents had Rs. 101 and above approximately entertainment expenditure. Whereas, 17 had Rs. 41 to 60 expenditure and 14 had nil expenditure on entertainment.

23. EXPENDITURE ON FERTILIZERS :

Presently, for the purpose of land cultivation fertilizers are being used by the farmers to maximise land income in the form of corns. Therefore, the researcher felt it necessary to consider expenditure on fertilizers as well.

TABLE NO.23  
EXPENDITURE ON FERTILIZERS

<u>Sr.No.</u>	<u>Expenditure (in Rs.)</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Nil	46	41.82
2.	100 to 200	52	47.27
3.	201 to 300	01	00.91
4.	301 to 400	04	03.64
5.	401 to 500	05	04.54
6.	501 and above	02	01.82
<hr/>			
	Total	110	100.00

In this regard as tabulated, in table 23, it was found that 46 respondents were not willing to use fertilizers. But they clarified that they had land position for cultivation also. Besides 52 respondents spent Rs. 100 to 200 per annum on fertilizers which was found quite less.

In case of 46 respondents the expenditure on fertilizer has been found to be nil. Even case of others per annum expenditure on this item is quite low. This is because of the following reasons.

1. Cow dung has been widely used as a manure by the farmers.
2. There is low level of awareness as to the use of fertilizers.

24. FAMILY EXPENDITURE PER ANNUM :

Table 24 indicates the expenditure wise six categories from Rs. 1500 to 3501 and so on of annual consumption expenditure.

TABLE NO.24

FAMILY EXPENDITURE PER ANNUM

<u>Sr.No.</u>	<u>Expenditure ( In Rs.)</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Below 1500	01	00.91
2.	1501 to 2000	08	07.27
3.	2001 to 2500	22	20.00
4.	2501 to 3000	29	26.36
5.	3001 to 3500	26	27.64
6.	3501 and above	24	21.82
Total		110	100.00

Here the family has been taken as a unit for calculating the expenditure and hence, family expenditure becomes an important indicator of the standard of living of the workers. There can be presumption that higher the level of family expenditure, the higher is the standard of living. It has been observed that majority of the workers have family expenditure in the range of Rs. 2001 to 3500 per annum. This annual family expenditure can be considered to be moderate and reasonable, taking into account the general standard of living and the cost of living.

25. RESPONDENTS' AVERAGE FAMILY EXPENDITURE :

TABLE NO. 25

RESPONDENTS AVERAGE FAMILY EXPENDITURE

Adjusted classes	Mid points	Frequency	Frequency mid point	
1000-50 to 1500-50	1250-50	01	1250.50	
1500-50 to 2000-50	1750-50	08	14004.00	
2000-50 to 2500-50	2250-50	22	49511.00	Mean =
2500-50 to 3000-50	2750-50	29	79764.50	$\frac{\sum fm}{\sum f}$
3000-50 to 3500-50	3250-50	26	84513.00	= $\frac{319055}{110}$
3500-50 to 4000-50	3750-50	24	90012.00	Mean =
				Rs 2900.50
			319055.00	

On the basis of the tabulated data in table No. 24, the researcher applied statistical method to find out respondent wise expenditure to determine mean value. He considered 1 to 6 categories shown in table 24 to find out midpoint of each category. Similarly, he considered all respondents under frequency and accordingly prepared frequency midpoint of each category and totalled it all together. Thereafter, he found out a mean i.e. Rs. 2900.50.

26. SAVING POSITION :

Presently, each worker or employee is accustomed to saving and desires to save some portion of his income. Therefore, the saving position of respondents was also studied.

TABLE NO.26

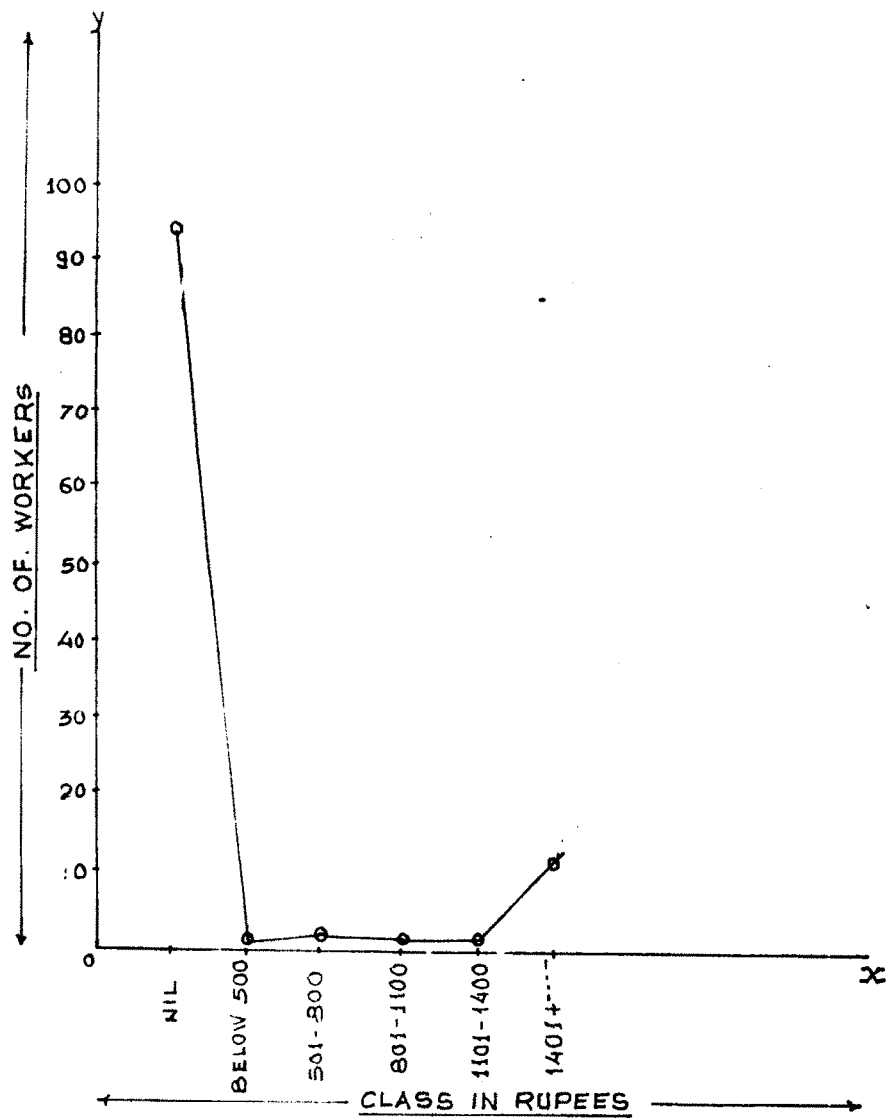
SAVING POSITION

<u>Sr.No.</u>	<u>Saving ( in Rs.)</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Nil	94	85.45
2.	Below 500	01	00.91
3.	501 to 800	02	01.82
4.	801 to 1100	01	00.91
5.	1101 to 1400	01	00.91
6.	1401 to and above	11	10.00
Total		110	100.00

In this connection it was found that 94 respondents had no saving at all. They stated that due to the limited source of income, though they desire to save, still they found it difficult to manage so far. Besides only 11 respondents had saving in the range of Rs. 1401 and above. However, it was found that all of them were lagging behind in saving.

# SAVING POSITION

SCALE :- 1 C.M. = 10 WORKERS



It is clear from table No. 26 that the position of saving in case of majority of workers is almost nil. It follows from this the present consumption expenditure and present level of income do not tally. Naturally this gap between the two compels the workers to resort to borrowing. In fact working class needs to have adequate level of saving through the scheme of small savings. This may help these workers to meet the exigencies as and when they arise.

27. WORKERS SAVINGS SCHEMES :


It was but necessary to study the modes of savings the respondents preferred respectively. Hence the general modes of savings like bank, post, insurance, workers cooperative society, land development bank, ornaments, selling food grain and keeping in house.

TABLE NO.27

WORKERS' SAVINGS SCHEMES

----- Modes of Savings -----									
	Bank	Post	Insur- ance	Workers' coop. society	Land devt. Bank	Draa- ment	Keep- ing in house	Total	%
Below 500 Rs.-	01	-	-	-	-	-	-	01	00.91
501 to 800	02	-	-	-	-	-	-	02	01.82
801 to 1100	-	01	-	-	-	-	-	01	00.91
1101 to 1400	-	01	-	-	-	-	-	01	00.91
1401 and above	04	06	-	-	-	-	01	11	10.00
Nil	-	-	-	-	-	-	-	94	85.45
Total	06	09	-	-	-	-	01	110	100.00

It was found that out of 110 respondents only 16 respondents were in the habit of preferring schemes for saving under the modes of savings specified in table 27. However, the respondents preferred bank, post and keeping in house modes for savings.



SECTION - II

ANALYSIS WITH REFERENCE TO INDEBTEDNESS :

The analysis undertaken in the present section is the core part of the present research work. The present research work relates to the problem of indebtedness amongst the workers in Sahyadri Glass Works, Ltd., Karul. In all sample of 110 workers was selected for the research work. Their responses with reference to indebtedness have been tabulated which throw light on the magnitude pattern and causes of the phenomenon of indebtedness.

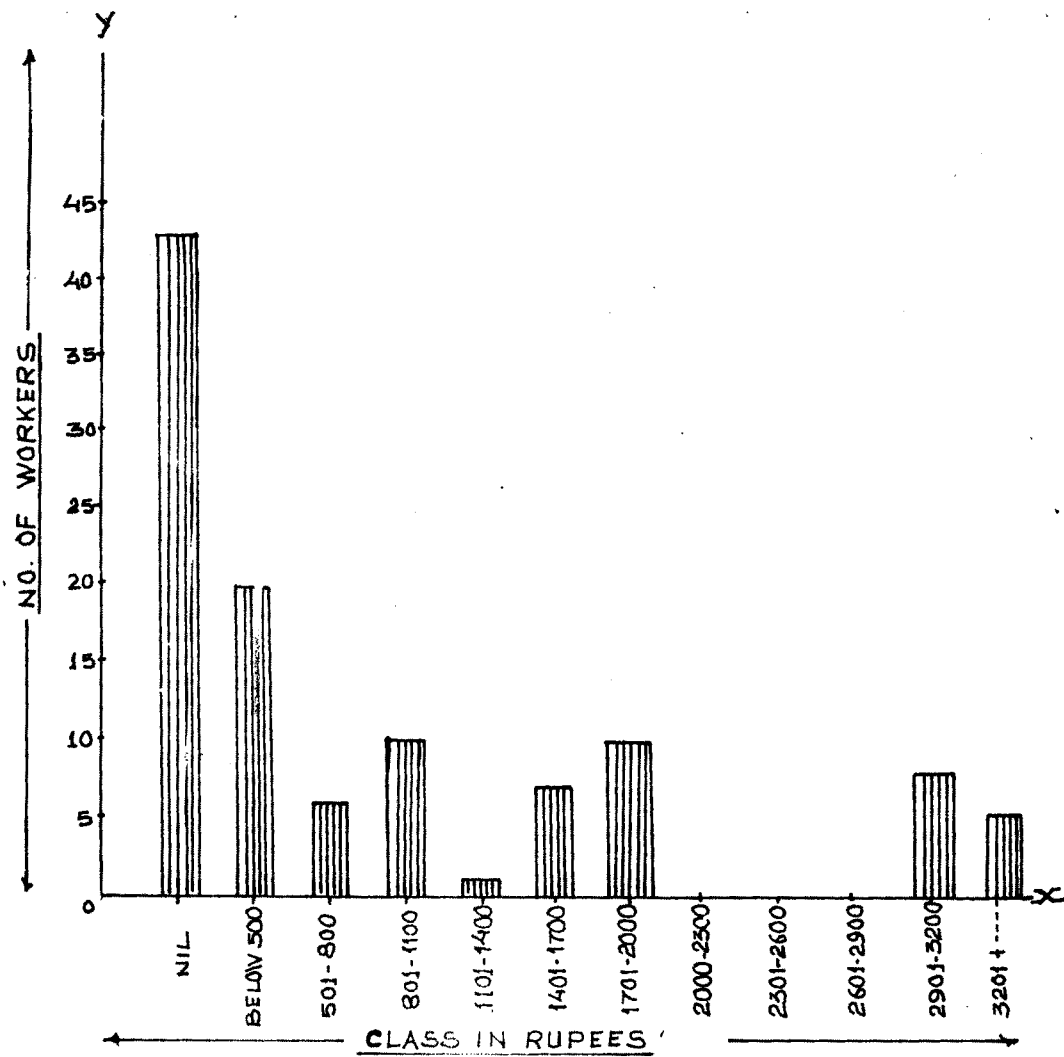
TABLE NO.28

INDEBTEDNESS POSITION

<u>Sr.No.</u>	<u>Loan(in Rs.)</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Nil	43	39.09
2.	Below 500	20	18.18
3.	501 to 800	06	05.45
4.	801 to 1100	10	09.10
5	1101 to 1400	01	00.91
6	1401 to 1700	07	06.37
7	1701 to 2000	10	09.09
8	2001 to 2300	-	-
9	2301 to 2600	-	-
10	2601 to 2900	-	-
11	2901 to 3200	08	07.27
12	3201 and above	05	04.54
Total		110	100.00

INDEBTEDNESS POSITION

SCALE - 1 C.M. = 5 WORKERS



On the basis of the data collected on indebtedness position, the researcher classified the respondents into twelve categories for precision. The categories were as specified in the table. In view of this, it was found that 43 respondents had nil indebtedness position. On the enquiry all of them stated that they found it inconvenient to borrow loans as they had no capacity to pay back regularly or on time. Similarly, 20 respondents had loan to the extent of Rs. 500. Whereas, 6 respondents had loans to the extent of Rs. 501 to 800. Moreover, 10 respondents had Rs. 801 to 1100, 1 had Rs. 1101 to 1400, 7 had Rs. 1401 to 1700 and 10 had Rs. 1701 to 2000 loans. However, no respondent was found borrowing loans in the range of Rs. 2001 to 2900. But 8 respondents had Rs. 2901 to 3200 and 5 respondents had Rs. 3201 and above loans. In view of the indebtedness position it was clear that 60.91 respondents were found to have taken loans or resorted to borrowing though magnitude wise they differ as shown in table No.28.

On the whole, it appears that magnitude wise the phenomenon of indebtedness is not very serious since the range of borrowing is moderate and reasonable by the present yardstick of consumption loans.

#### 29. NATURE OF LOAN :

The researcher found it worth even to consider the various sources of loan in case of the chosen respondents to test the hypothesis "The borrowers prefer other financial sources to borrow money instead of money lenders." Therefore, he tabulated the data as follows.

TABLE NO.29

NATURE OF LOAN

Sr.No.	Loan ( in Rs.	Land lord	Friends	Relatives	Coop- erative society	Bank
1.	Below 500	-	10	04	05	-
2.	501 to 800	01	03	01	-	02
3.	801 to 1100	-	05	02	02	-
4.	1101 to 1400	-	01	-	-	-
5	1401 to 1700	-	09	01	-	04
6	1701 to 2000	-	-	-	05	01
7	2001 to 2300	-	-	-	03	-
8	2301 to 2600	-	-	-	-	-
9	2601 to 2900	-	-	-	-	-
10	2901 to 3200	-	-	-	-	05
11	3201 and above	-	-	-	-	08
Total		01	28	08	15	20

In the light of nature of loan the sources like landlord, friends, relatives, cooperative society and bank were duly considered. The loan range from Rs. 500 to 3200 and above was considered. Accordingly it was found that only one respondent had borrowed loan from landlord and that too was in the range of Rs. 501 to 800. Besides, 28 respondents borrowed loans from

friends, 8 from relatives, 15 from cooperative society and 20 from bank. The data indicates that the respondents gave more preference to the friends, banks, cooperative societies, relatives and landlords respectively. Moreover, bank was found to be a reliable source for them.

Though our hypothesis has been proved that workers take loans from other sources than money lender, it needs cautious interpretation. It does not mean that institutional sources of finance have been popular with the working class. Their role in meeting the credit requirement of workers is also not very encouraging. It may be noted that cooperatives have failed to make strides in the area of lending for working class, which can be considered to be economically weaker section by any logic.

### 30. AGE WISE INDEBTEDNESS :

It is but necessary to give due weightage to age of the respondents as the researcher has formed the hypothesis; "Workers in the range of 21 to 40 years are interested in loans than the older workers."

TABLE NO.30



AGE WISE INDEBTEDNESS

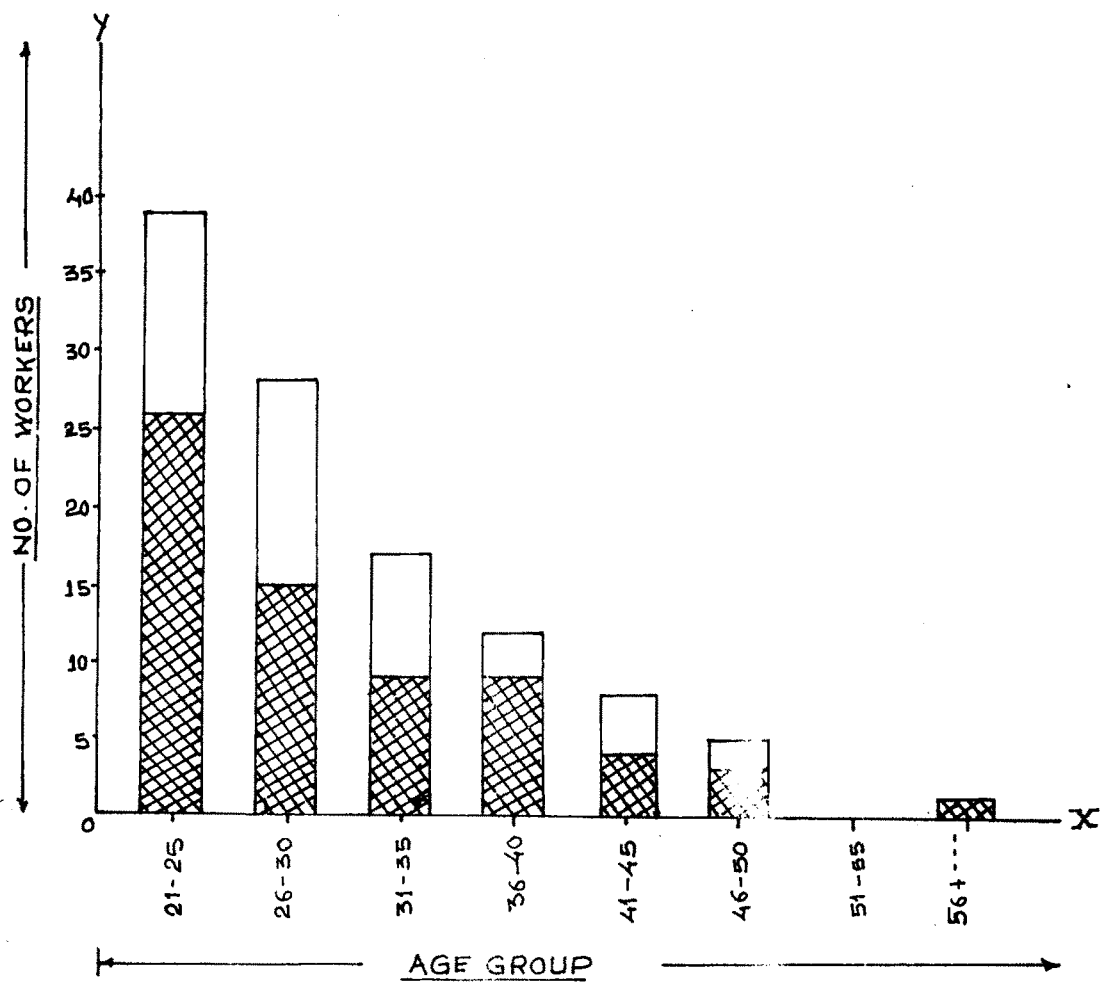
Sr.No.	Age group	Indebtedness				No.of workers	Total percentage
		Yes	Percen- tage	No	Percen- tage		
1.	21 to 25	26	23.36	13	11.99	39	35.35
2.	26 to 30	15	13.45	13	11.99	28	25.44
3.	31 to 35	09	08.44	08	07.59	17	16.03
4.	36 to 40	09	08.44	03	02.00	12	10.44
5.	41 to 45	04	03.64	04	03.64	08	07.28
6	46 to 50	03	02.73	02	01.82	05	04.55
7	51 to 55	-	-	-	-	-	-
8	56 and above	01	00.91	-	-	01	00.91
Total		67	60.97	43	39.03	110	100.00

Table 30 shows that 26 respondents in the range of 21 to 25 years were found in indebtedness, 15 respondents in the age group of 26 to 30 years and 9 respondents were found in the age group of 31 to 35 years. Similarly 9 respondents were in the age group of 36 to 40 years, 4 respondents were in 41 to 45 years and 3 respondents in 46 to 50 years. However, no respondent in the age group of 51 to 55 years was found in indebtedness position. Besides, only one respondent in the age group of 56 and above

# AGEWISE INDEBTEDNESS POSITION

SCALE:- 1 C.M. = 5 WORKERS

 YES  
 NO



years was found in indebtedness position.

The hypothesis in the present research work that the workers in the younger age group tend to borrow more than the workers in the older age group, has been proved beyond doubt. It throws light on the basic human tendency. The people in the younger age group are generally enthusiastic, sportive and liberal as to their spending habits. Their consumption requirements are also high. Moreover, they are not ready to postpone their consumption. Naturally this class resorts to borrowing practices to meet their consumption requirements immediately.

31. SEX WISE INDEBTEDNESS :

Like age group sex also helps to judge indebtedness position of the respondents. Therefore, the data is tabulated and detailed below.



TABLE NO.31

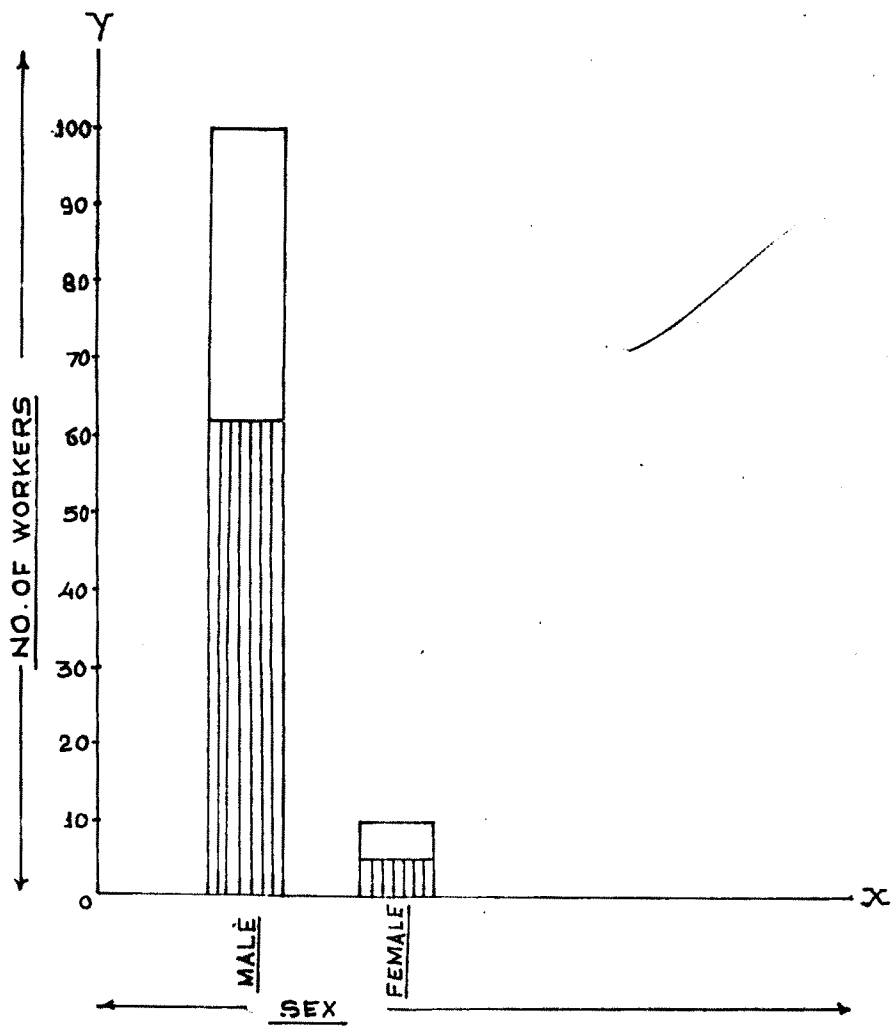
SEX WISE INDEBTEDNESS

Sr.No.	Sex	Indebtedness				No of workers	Total percentage
		Yes	Percentage	No	Percentage		
1.	Male	62	56.42	38	34.48	100	90.90
2.	Female	05	04.55	05	04.55	010	09.10
Total		67	60.97	43	39.03	110	100.00

# SEX WISE INDEBTEDNESS POSITION

SCALE:- 1 C.M. = 10 WORKERS

 YES  
 NO



It was found that out of 100 male respondents 62 respondents totalling to 56.42 per cent were found borrowing loan. Whereas, out of 10 female respondents only 5 respondents totalling 4.55 were borrowing loan from various sources. The table clearly indicates that maximum male respondents initiated in the activity of borrowing loan. Whereas, the percentage of female respondents was found less as compared to male respondents tendency of borrowing loan.

This confirms our hypothesis that male workers are prone to avail of loan facility to meet their consumption requirements. Generally the age factor determines the borrowing capacity of a person.

### 32. MARRITAL STATUS AND INDEBTEDNESS :

Generally, a married person has to deal with family responsibilities. Hence he needs financial assistance. So the marrital status of the respndent also affects his/her standard of living and consequently the position of indebtedness.

TABLE NO.32

MARRITAL STATUS AND INDEBTEDNESS

Sr.No.	Marrital status	Indebtedness				No.of workers	Total Percentage
		Yes	Percent- age	No	Percent- age		
1.	Married	49	44.59	26	23.59	075	68.18
2.	Unmarried	18	16.38	17	15.44	035	31.82
Total		67	60.97	43	39.03	110	100.00

Table 32 shows that out of the ~~75~~ married respondents 49 were in debts. Whereas, out of 35 unmarried respondents 18 were in debts. It was found that the percentage of married respondents was 44.59 which was high as compared to the percentage of ( i.e. 16.38 per cent) unmarried respondents. It also precisely indicated that married respondents were in debts, due to family responsibilities and pressures.

33. SIZE OF FAMILY AND LOAN POSITION :

Size of family determined standard of living and financial pressure. Therefore, size of family and loan position have been jointly considered to measure indebtedness position.

## MARRITAL STATUS AND INDEBTEDNESS

SCALE:- 1 CM. = 5 WORKERS

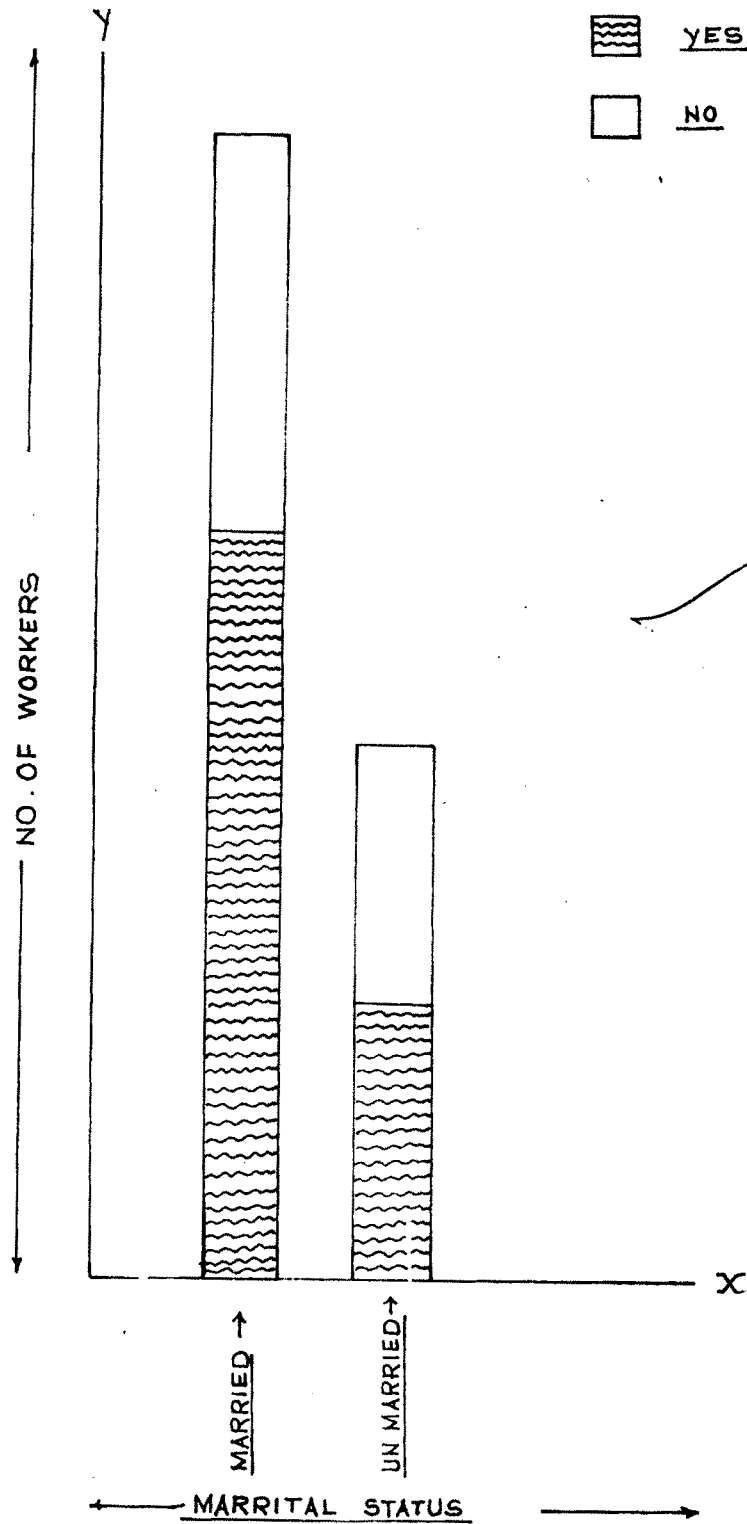


TABLE NO.33

SIZE OF FAMILY AND LOAN POSITION

Sr.No.	Size of family	Position of loan				No.of workers	Total Percentage
		Yes	%	No	%		
1.	Small family ( 1 to 4 members)	17	15.47	32	29.02	49	44.49
2.	Large family (5 and above)	50	45.50	11	10.01	61	55.51
Total		67	60.97	43	39.03	110	100.00

Table 33 indicates that 49 respondents had small family consisting of 1 to 4 members. Whereas, 61 respondents had large family consisting five or more than 5 members in a family. Among 49 small family respondents only 17 respondents were found in debts. Whereas, among 61 large family respondents 50 were found in debts. As compared to small family, the large family respondents were found in debts on a large scale.

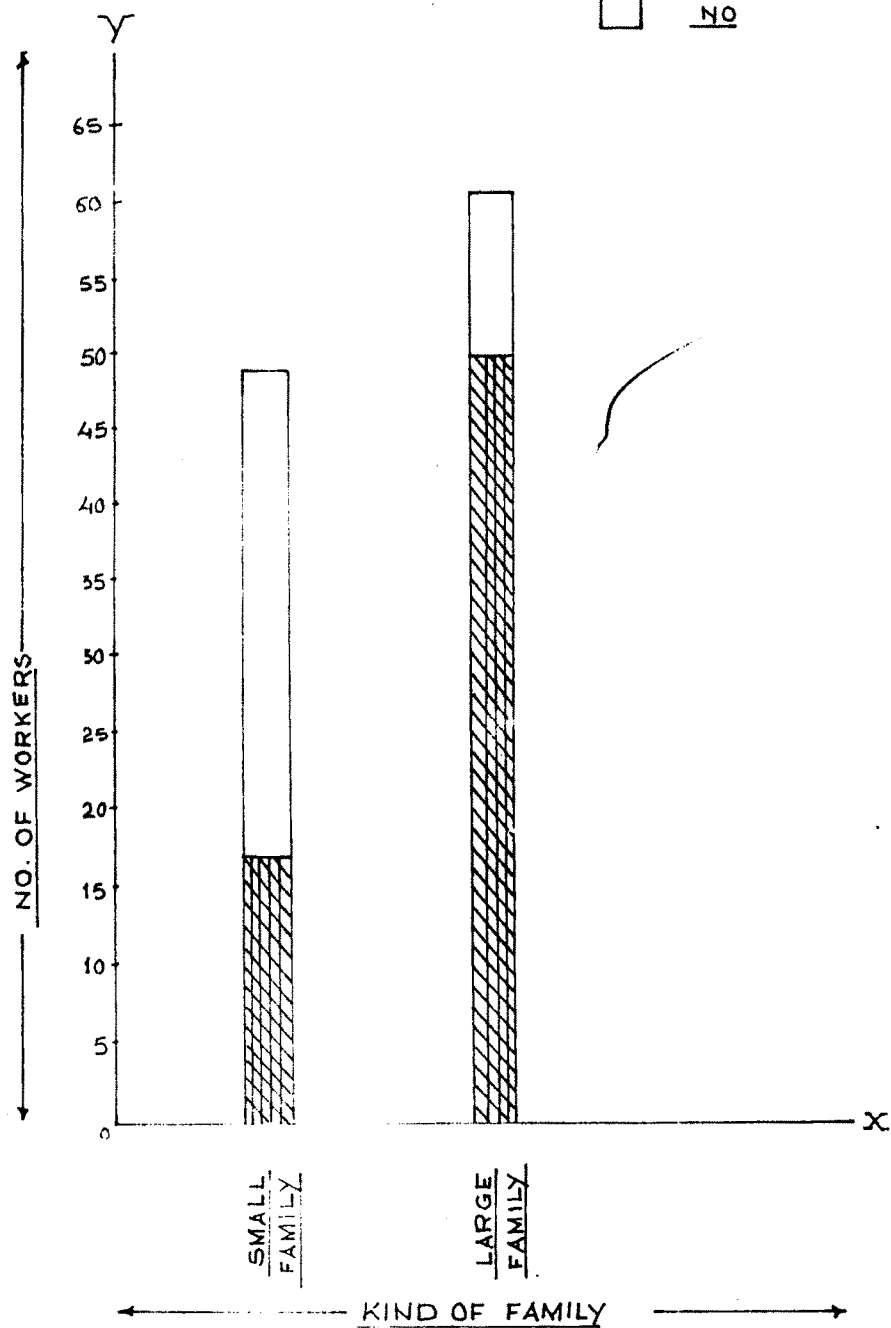
It confirms the hypothesis in the present study that the size of the family is a crucial determinant of indebtedness. The larger the size of the family larger would be the loan requirements. This is quite understandable because larger size of the family will naturally have larger consumption requirements.

# SIZE OF FAMILY AND LOAN POSITION

SCALE:- 1 C.M. = 5 WORKERS

 YES

 NO



Since the working class has got limited source of income, a worker has no other go but to resort to borrowing to meet his growing consumption requirements.

34. OTHER EARNING MEMBERS AND LOAN POSITION :

Generally, it is realised that if there are more earning members in a family there is a minimum tendency of borrowing loans. Therefore, other earning members in the family of respondents and their loan position have been jointly studied and a consolidated position has been shown in table No. 34.

TABLE NO.34

OTHER EARNING MEMBERS AND LOAN POSITION

Sr.No.	Other earning family members	Loan position				No.of workers	Total percentage
		Yes	%	No	%		
1.	Yes	05	04.55	13	11.99	18	16.54
2.	No	62	56.42	30	27.04	92	83.46
Total		67	60.97	43	39.03	110	100.00

In view of this it was found that 18 respondents had other earning members in the family. As a result only 5 respondents totalling 4.55 per cent were found in debts. Whereas, 92 respondents had no other earning members in the family. However, out of 92 respondents 62 respondents were found totalling 56.42 per cent were found in debts. The data clearly indicated that

the respondents who had no other earning members had growing tendency of borrowing loan for the family expenditure.

It proves our hypothesis that the high dependency ratio entails large consumption expenditure for which borrowing is generally resorted to.

35 INTERRELATION OF EDUCATION AND LOAN :

The educational status of the respondent is likely to affect his /her loan position. Therefore, the educational qualifications in four categories were considered. Besides, in case of illiterate workers, their category in the form of illiterate was also studied.

TABLE NO.35


INTERRELATION OF EDUCATION AND LOAN


Sr.No.	Educational Qualification	Loan Position		No.of workers	Percentage
		Yes	No		
1.	Illiterate	09	02	11	10.00
2.	Ist to VIIth	39	22	61	55.45
3.	VIII to XIIth	19	15	34	30.91
4.	Graduate	-	03	03	02.73
5.	I.T.I.	-	01	01	00.91
Total		67	43	110	100.00

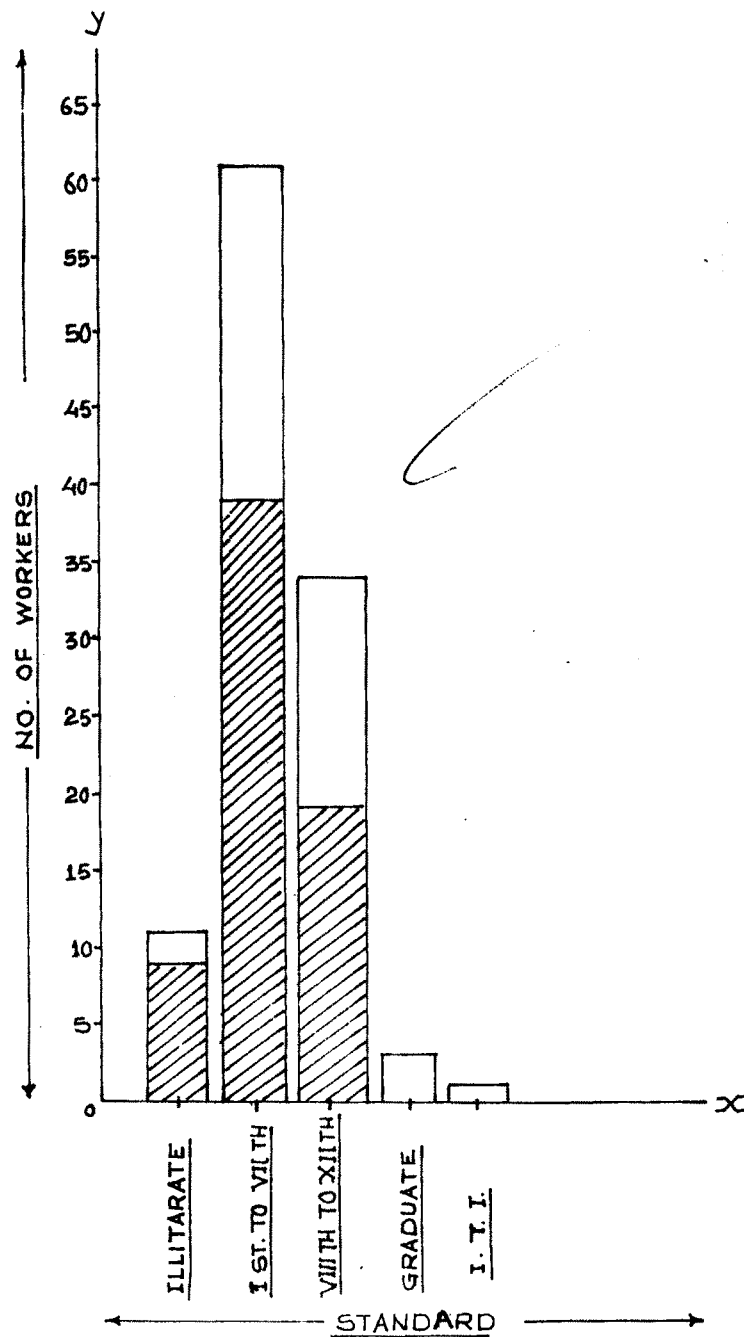


## INTERRELATION OF EDUCATION AND LOAN

SCALE:- 1 C.M. = 5 WORKERS

 YES

 NO



In this regard it was found that 11 respondents were illiterate. Out of them 9 respondents were in debts. Likewise, 61 respondents were in the category of Ist to VIIth standard, educational qualification. Among whom 39 were in debts. Similarly, out of 34 respondents in the category of VIIth to XIIth educational qualification 19 were in debts. Whereas, only 3 respondents were found graduates who were not in debts at all. Besides, only one respondents who had I.T.I. qualification had not borrowed any loan. The data indicated that the respondents having minimum educational qualifications and illiterate position had growing tendency of borrowing loan as compared to the rest of the categories of graduates and I.T.I.

It may be assumed that educationally qualified people develop higher level of awareness at the time of borrowing and they are more conscious as to their consumption pattern.

#### 36. INTERRELATION OF EDUCATION, LOAN AND SAVING :

In the present study the researcher considered three fold position of education, loan and saving of the respondents. In this regard five fold categories of educational qualifications were studied in the light of loan and saving position.

TABLE NO.36

INTERRELATION OF EDUCATION, LOAN AND SAVINGS

Sr.No.	Educational Qualification	Position			No. of workers	Percentage
		Indebtedness	Saving	No. Saving No Debt.		
1.	Illiterate	09	01	01	11	10.00
2.	Ist to VIIth	39	08	14	61	55.45
3.	VIIth to XIIth	19	06	09	34	30.91
4.	Graduate	-	-	03	03	02.73
5.	I.T.I.	-	01	-	01	00.91
Total		67	16	27	110	100.00

In this connection, it was found that out of 11 illiterate respondents 9 were in debts and one had a saving position. Moreover, out of 61 respondents in the category of Ist to VIIth Std. educational status, 39 were in debts, 8 had saving position. Similarly, 34 respondents had in the category of VIIth to XIIth educational status, 19 were in debt and 6 had saving position. However, the 3 graduate respondents were found with indebt-ness and saving position. Whereas, only one respondents having I.T.I. qualification was found in saving position. The study of interrelation of three fold factors like education, loan and

## INTERRELATION OF EDUCATION LOAN AND SAVING

SCALE:- 1 C.M. = 5 WORKERS



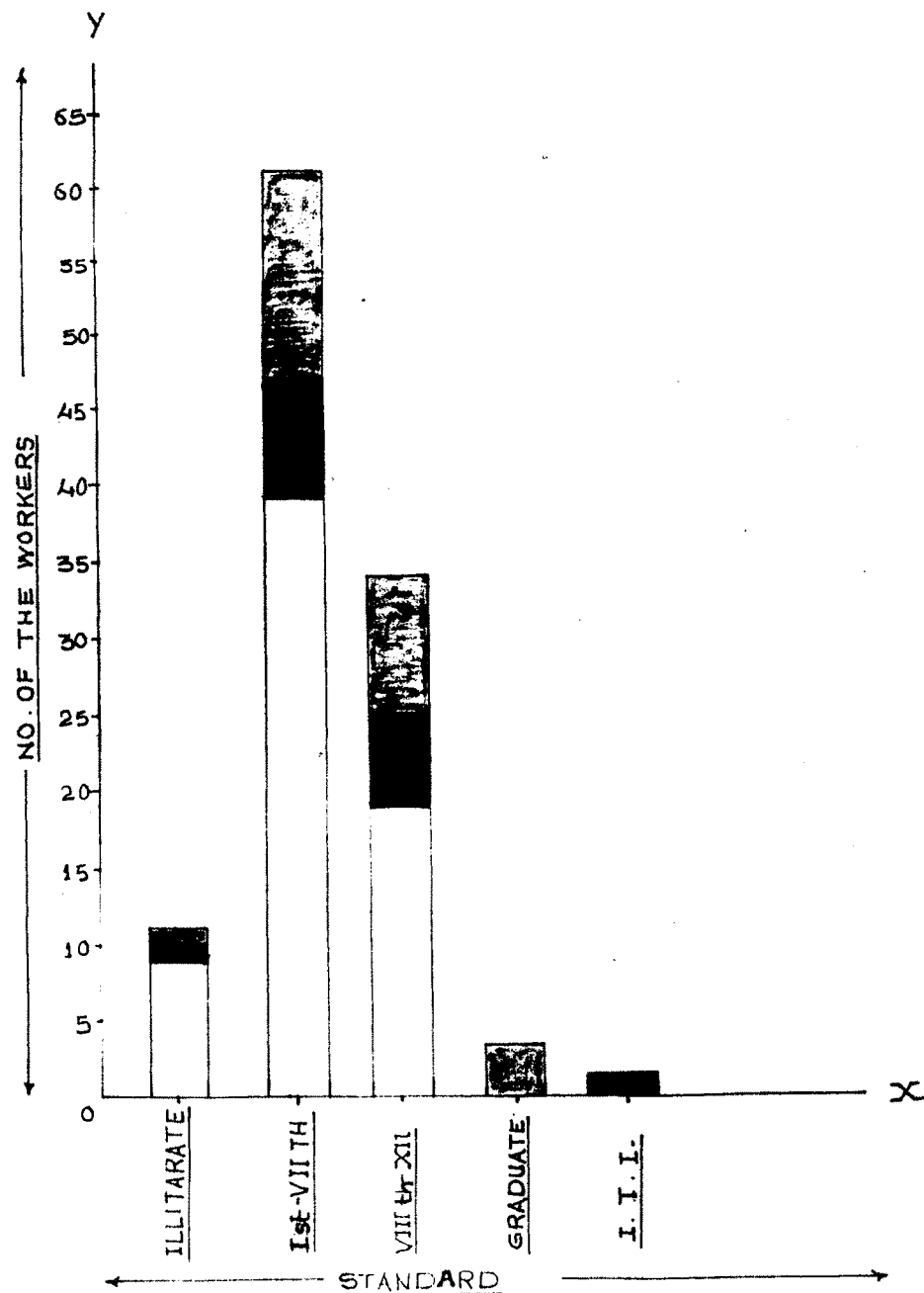
INDEBTEDNESS



SAVING



NOT INDEBTEDNESS AND  
SAVING



saving had clearly indicated that the respondents possessing minimum educational status had growing tendency of indebtedness as compared to the rest of the categories.

37. DEPARTMENT WISE INDEBTEDNESS AND SAVING POSITION :

TABLE NO.37

DEPARTMENTWISE INDEBTEDNESS AND SAVING POSITION

Sr. No.	Name of the Department	Indebtedness	Saving	No Indebtedness No saving	Total	Percentage
1.	Batch House	05	-	01	06	05.45
2.	Godown	06	-	-	06	05.45
3	Electrical	02	-	-	02	01.82
4	Quality control	09	03	-	12	10.90
5	Workshop	01	01	02	04	03.64
6	Security	01	02	01	04	03.64
7	Store	02	-	-	02	01.82
8	Packing	09	06	03	18	16.36
9	Civil	02	-	-	02	01.82
10	Batch collect	03	-	01	04	03.64
11	Maintenance	04	-	-	04	03.64
12	Accounts	-	01	01	02	01.82
13	Production	19	03	18	40	36.36
14	Furnace	04	-	-	04	03.64
Total		67	16	27	110	100.00

Table 37 shows the department wise consolidated indebtedness and saving position of 110 respondents representing 14 existing

departments of the factory. In the light of this, it was found that out of 12, respondents representing quality control department 9 were indebts and 3 had saving position. Likewise, out of 18 respondents representing packing department 9 were in debts, 6 had saving position and 3 had no saving or indebtedness position. Similarly out of 40 respondents representing production department 19 were in debts, 3 had saving position and 18 had no saving or indebtedness position. Whereas, the respondents representing the departments viz. Batch House, Godown, Electrical, Store, Civil, Batch Collect, Maintenance and Furnace had 5, 6, 2, 2, 3, 4 and 4 respondents respectively who were found in debts.

38. REPAYABLE AMOUNT OF LOAN :

The borrower of loan sometimes, finds it difficult to repay the amount of loan due to many financial pressures and worries. Therefore, in the present study even the repayable amount of loan of the respondents has been reviewed.

TABLE NO.38

REPAYABLE AMOUNT OF LOAN

Sr.No.	Loan ( In Rs.)	No.of workers	Percentage
1.	Nil	43	39.09
2.	Below 500	20	18.18
3.	501 to 800	05	04.55
4.	801 to 1100	09	08.18
5.	1101. to 1400	01	00.91
6	1401 to 1700	08	07.27
7	1701 to 2000	08	07.27
8	2001 to 2300	-	-
9	2301 to 2600	01	00.91
10	2601 to 2900	01	00.91
11	2901 & Above	14	12.73
Total		110	100.00

In the light of this it was found that out of 67 borrowers, 20 were to repay the amount in the range of below 500 Rs. Besides, 5 respondents were to repay Rs. 501 to 800, 9 respondents were to repay Rs. 801 to 1100 and only one respondent was to repay Rs. 1101 to 1400. Moreover, 8 respondents were to repay Rs. 1401 to 1700, 8 respondents to repay Rs. 1701 to 2000 and

14 respondents to repay Rs. 2901 and above. Likewise one respondent was to repay Rs. 2301 to 2600 and one to repay Rs. 2601 to 2900. No respondent was found in the category of Rs. 2001 to 2300.

It has been found that the workers are repaying the amount according to the instalments fixed for them. As the repayment position is satisfactory it has certainly reduce the incidence of indebtedness.

39. CAUSES OF INDEBTEDNESS :

Mostly the workers borrow loan for many reasons. They spend the amount at their disposal according to the need and necessity on many heads on priority basis. Therefore, the common heads consisting of 12 major heads from marriage to purchase of familier things have been considered and the data has been tabulated as follows.:

TABLE NO. 39

CAUSES OF INDEBTEDNESS

<u>Sr.No.</u>	<u>Causes</u>	<u>No.of workers</u>	<u>Percentage</u>
1.	Nil	43	39.09
2.	Marriage	07	06.36
3.	Education	03	02.73
4.	Illness	08	07.27
5.	To pay past loan	-	-
6.	To purchase house	04	03.64
7	To purchase land	12	10.91
8	Entertainment	-	-
9	Court	01	00.91
10	Religion	01	00.91
11	Purchase buffalo	10	09.09
12	Purchase bullock	09	08.18
13	Purchase consumer durables	12	10.91
Total		110	100.00

Table 39 shows that 43 respondents who were not found in the indebtedness position were classified under nil category. Whereas, out of 67 respondents 7 had borrowed loan for marriage purpose, 3 for educational purpose and 8 had for illness

purpose in particular. Moreover, 4 respondents were indebted for the purpose of house purchase, 12 for land purchase, 10 and 9 respondents for the purchase of pet animals( i.e. buffalo and bullock). Similarly 12 were in debts for the purpose of purchase of consumer durables. No respondent had borrowed loan to pay past loan or for entertainment purpose.

The position as seen from table No. 39 has been quite satisfactory since workers have availed of loan facility mainly to improve their assets may be livestock or inanimate like land houses etc. The loan position has helped them to improve their asset position also. These purposes can be said to be productive ones and in turn help the borrowers to improve his/he standard of living in future. It is a welcome feature that only a small number has availed of loan for marriage purpose. This kind of change in the loan pattern determines the socially advanced position of working class.

40. CONSOLIDATED LOAN POSITION AND CAUSES :

The researcher found it necessary to study precisely the causes and loan position of the respondents. He collected the data on indebtedness position under 12 major heads of causes under which the range of loan has been ascertained. The data has been furnished in the following two way table.

TABLE NO.40

CONSOLIDATED LOAN POSITION AND CAUSES

Sr. No.	Loan (in Rs.)	Nil Marriage age.	Educ ation	Ill en Past Loan	Pay Past Loan	Purcha se house	Purcha se land	Ente rtain ment	Court Reli gion se buffalo bullock	Purcha ase bullo ck	Purchase consumer durables	Total Percentage
1.	No Loan	43	-	-	-	-	-	-	-	-	-	43 39.09
2.	Below 500	-	01	02	-	-	04	-	01	-	07	15 13.64
3.	501 to 800	-	-	01	-	02	-	-	-	-	03	06 05.46
4.	801 to 1100	04	-	01	-	-	03	-	-	02	-	10 09.09
5.	1101 to 1400	-	-	-	-	-	01	-	-	-	-	01 00.91
6.	1401 to 1700	02	-	01	-	02	-	-	-	02	-	07 06.36
7	1701 to 2000	-	-	03	-	-	03	-	01	02	01	11 10.00
8	2001 to 2300	-	-	-	-	-	-	-	-	-	-	- -
9	2301 to 2600	-	-	-	-	-	-	-	-	-	-	- -
10	2601 to 2900	01	-	-	-	-	-	-	-	-	-	01 00.91
11	2901 to 3200	-	01	-	-	-	01	-	-	04	01	06 07.27
12	3200 & Above	-	01	-	-	-	-	-	04	04	-	09 08.18
Total												
		-	-	-	-	-	12	-	01	01	10	110 100.00

In view of this, 11 categories specifying range of loan were studied. Similarly, 12 major heads as specified in the table were considered. The detailed description of head wise borrowers has been given in the earlier table No. 40. Still, the researcher prepared a consolidated table highlighting loan range causes of loan and number of respondents classified under each category for the purpose of giving a clear cut position of the respondents involved in indebtedness position.

41. PERIOD OF INDEBTEDNESS :

The borrower receives loan mainly on instalment basis according to his/her capacity to repay. The loan is generally sanctioned for period of 1 year to 5 years or otherwise. Hence, 1 to 6 years period of indebtedness was regarded as practical for the purpose.

TABLE NO.41

PERIOD OF INDEBTEDNESS

Sr.No.	Period (in Years)	No.of workers	Percentage
1.	Nil	43	39.09
2.	1	28	25.45
3.	2	27	24.54
4.	3	08	07.28
5.	4	04	03.64
6	5	-	-
7	6 & above	-	-
Total		110	100.00

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# PERIOD OF INDEBTEDNESS

SCALE:- 1 C.M. = 5 WORKERS

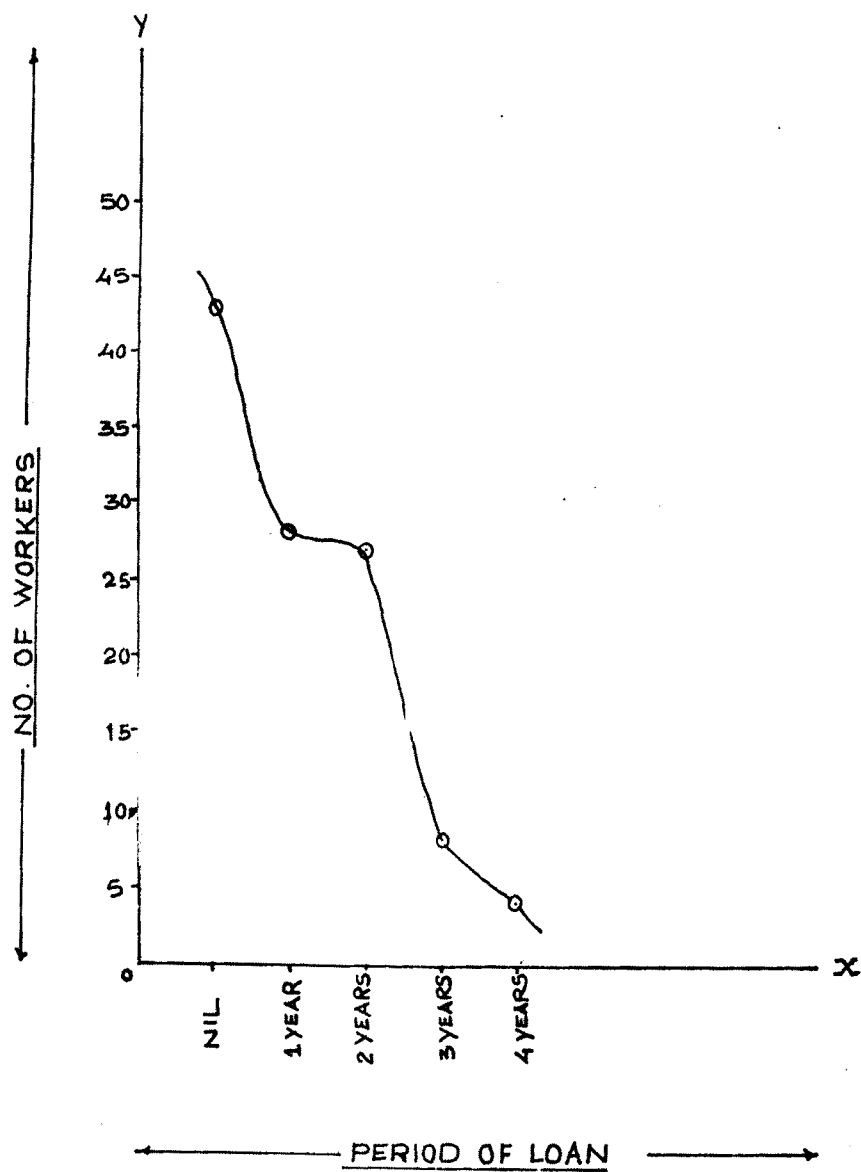


Table 41 clearly shows that 43 respondents had not borrowed any loan as mentioned earlier. However, out of 67 respondents 28 respondents had borrowed loan for a period of one year, 21 for two years, 8 for three years and 4 for four years. Whereas, no respondent was found borrowing the loan for the period of 5 to 6 years. On enquiry the respondents opined that they had borrowed limited loan for a limited period to repay it conveniently.

It brings out the fact that there is no perpetual tendency of borrowing and this phenomenon of indebtedness appears to be a short term one. These workers cannot be said to be in debt trap.

42. COLLATERAL SECURITY FOR LOAN :

The loan facility was made available either on service security or on other collateral security like gold, house-hold property etc. But in some cases, virtually no conditions were put to make available this facility. This is especially in case of friends and relatives who have preferred to lend on informal contact basis.

TABLE NO.42

COLLATERAL SECURITY FOR LOAN

Sr. Condition No.	Source of loan					Total Percentage	
	Bank	Coop- erat- ive Society	Friends	Relatives	Land lord		
1. Interest	20	15	04	01	01	41	37.27
2. Gold	-	-	-	-	-	-	-
3. Household property	-	-	-	-	-	-	-
4. Without condition	-	-	22	04	-	26	27.64
5. Workers not taking loan	-	-	-	-	-	43	39.09
Total	20	15	26	05	01	110	100.00

In this connection it was found that 41 respondents had borrowed loans on interest from the sources like bank, cooperative society, friends, relatives and land lords as specified in the table. Similarly, 26 respondents had borrowed loans on no written condition base mainly from sources like friends and relatives.

43. FAMILY PLANNING POSITION :

In addition to all the major factors influencing workers overall family position and leading him to borrow loan, the

researcher also gave due weightage to the study of family planning position of the respondents. This was required in the light of the hypothesis of the researcher that the size happens to be a crucial determinant of indebtedness. The measures of family planning in turn will influence this crucial determinant of size of the family. Information sought on this point has been presented in table No.43.

TABLE NO.43

FAMILY PLANNING POSITION

Position	Reason	No. of workers	Total	Percentage
.	Large family	18	18	16.34
Yes	Decreasing income	23	23	20.91
	Poverty	-	-	-
	Total		41	37.25
	Religion	-	-	-
No	Tradition	-	-	-
	Only child	10	10	09.09
	No son	04	04	03.64
	Newly married	20	20	18.20
	Unmarried	35	35	31.82
	Total		69	62.75
	Grand Total		110	100.00

Table 43 indicates that 41 respondents had their family planning. However, 18 respondents had their family planning due to large family. Whereas, 23 respondents had their family planning due to limited source of income and moderate size of family. However, out of the remaining 34 married respondents had no family planning due to three fold reasons viz. only child, no son and newly married.

In the present chapter the researcher analysed and interpreted the data collected 50 precisely to arrive at proper conclusions. The number of respondents considered in this study was 110 representing all the existing departments in order to <sup>do</sup>an in depth analysis of the various parameters which could affect or determine the indebtedness position of the respondents. By doing this analysis, a profile of the worker population in rural areas and factories emerges and position with reference to indebtedness is ascertained.