

**“An Analytical Study of Socio-economic condition of
workers working in the small and medium scale Industries
of Nagpur District” in the subject Commerce”**

Minor Research Project

Ref.: File No. 23-103/12 (WRO) dated 05th February, 2013.

Submitted to

University Grants Commission

Western Regional Centre, Pune.

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M.Com. M.Phil. Ph.D.

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2018-19

**University Grants Commission
Bahadur Shah Zafar Marg
New Delhi – 110 002**

First Report of the work done on the Minor Research Project.

1. Project Report No. : First Report
2. UGC reference No. : File No. 23-103/12(WRO)
dated 05/02/2013.
3. Period of Report from : March 2013 to March 2015
4. Title of Research Project : “An Analytical Study of Socio-economic condition of workers working in the small and medium scale Industries of Nagpur District” in the subject Commerce”
5. (a) Name of the Principal Investigator : Dr. Sanjay S. Tekade
(b) Dept. and college where work has progressed : Jawaharlal Nehru Arts, Commerce and Science College, Wadi, Nagpur – 440023
6. Effective date of starting of the project : 15th March 2013
7. Grant Approved and expenditure In Incurred the period of the report. : Grant approved – Exp. Incurred for the Period
 - a) Total Amount approved : Rs. 1,10,000/- (1st Inst. Rs. 75,000/-)
 - b) Total expenditure : Rs. 75825

b) Report of the work done

(Please attach separate sheet) : -

- | | | |
|------|---|---|
| i) | Brief objective of the project : | Separate sheet attached |
| ii) | Work done of far and result achieved | Visited to various places and collected data |
| iii) | Has the progress been according to original plan of work and towards achieving the objectives, if not, state reasons. | Yes |
| iv) | Please indicate the difficulties, if any, experienced in implementing the project. | None |
| v) | if project has not been completed, please indicate the approximate time by which it is likely to be completed. A summary of the work done for the period (annual basis) may please be sent to the commission on a separate sheet) | Project work have been completed. Work done report enclosed in a separate sheet. |
| vi) | If the project has been completed, please enclose a summary of the findings of the study. Two bound copies of the final report of work done may also be sent to the Commission. | Summary submitted along with Final Report |
| vii) | Any other information which would help in evaluation of work done on the project. At the completion of the project, the first report should indicate the output, such as (a) Manpower trained (b) Ph.D awarded (c) Publication of result (d) other impact if any. | - |

**Signature of the Principal
Investigator
(Dr. S.S. Tekade)**

**Principal
Jawaharlal Nehru College, Wadi, Nagpur.**

BRIEF OBJECTIVES OF THE PROJECT

University grants commission, western regional office, Pune sanctioned, Minor Research Project to the Dr. S.S. Tekade, Jawarharlal Nehru Arts, Commerce and Science, College, Wadi, Nagpur. entitled, “An Analytical Study of Socio-economic condition of workers working in the small and medium scale Industries of Nagpur District” in the subject Commerce” vide File No. 23-103/12(WRO) dated 05/02/2013.

**Signature of the Principal
Investigator
(Dr. S.S. Tekade)**

**Principal
Jawaharlal Nehru College, Wadi, Nagpur.**

**University Grants Commission
Bahadur Shah Zafar Marg
New Delhi – 110 002**

Final report of the work done on the minor research project

1. Title of the Project : An Analytical Study of Socio-economic condition of workers working in the small and medium scale Industries of Nagpur District” in the subject Commerce
2. Name and Address of the principal investigator : Dr. S.S. Tekade
Dept. of Commerce, Jawaharlal Nehru College Wadi, Nagpur.
3. Name and address of the institution : Jawaharlal Nehru College Wadi, Nagpur.
4. UGC approval No. and Date : File No. 23-103/12 (WRO) dated 05/02/2013.
5. Date of Implementation : 15th March 2013
6. Tenure of the project : 15th March 2013 to 30th March 2015
7. Total grant allocated : 1,10,000/-
8. Total grant received : 75,000/-

9. Final expenditure : 75,825/-
10. Title of the project : An Analytical Study of Socio-economic condition of workers working in the small and medium scale Industries of Nagpur District” in the subject Commerce

11. Objectives of the Project :

1. To study the Small and Medium Scale Industries in Nagpur.
2. To study the Socio-Economic profile of industrial workers in Nagpur.
3. To study the work pattern of workers working in the small and mediums scale industries.
4. To study the problems of workers.
5. To analyse the various factor affecting to the workers of small and medium scale industries.
6. To analyze the economic effects industrial workers during economic reforms
7. To Highlight the Perception of Industrial Workers Regarding the Economic Incentives in the Reforms..

12. WHETHER OBJECTIVES WERE ACHIEVED (GIVE DETAILS)

Details of objectives are as given below

1. Researcher had done the detail study of Small and Medium Scale Industries in and around Nagpur during this research

2. Workers working in the Small and Medium Scale industries are socially and economically backward. Resercher had analysed the socio-economic profile of the industrial workers.
3. Working pattern of workers of Small and Medium Scale industries is very hectic. Their pattern of work is critical and they have to work for longer pattern.
4. Workers working in the Small and Medium Scale industries are facing many problems such as shelters, health, work pattern, wages, senior's attitude, etc. Researcher studied different problems workers are facing in those industries.
5. Working of workers affects due to the wage structure, duty schedule, health issues, senior's attitude, etc..
6. The wage structure of workers is not satisfactory. The economic reforms, recession and other economic factors affects economic conditions of industrial workers.
7. The researcher analysed the perception of industrial workers related to the financial incentives they are getting.

13) Achievement form the project

The researcher had studied the socio-economic conditions of the workers working in the small and medium scale industries. Majority of workers in small and medium scale industries are unorganized and they are facing many threats due to the health, wage structure, addition, etc. The researcher had analysed various socio-economic problems and suggested recommendations to overcome those problems. Researcher offered recommendations to different stakeholder and authorities to minimize the impact of those problems.

14) Summary of the Findings

- Majority of labour working in SMEs of Nagpur District belongs to backward communities and on the other hand most of them have been migrating year after year, yet they do not enjoy employment rights to the same contractor / owner. Most of them still live in mudstone and thatched houses.
- They remain unemployed for more than 100 days in a year on an average.
- The average income of most of the worker households is below the poverty line and hence they are subject to large extent of economic exploitation.
- The average expenditure of workers households is low and major share of expenditure has been spent on food.
- Family members of workers working in the SME of Nagpur District are working as industrial labour as well as labour in other sector.
- Most of the workers working in SME are addicted with the Tea and some of them are addicted with tobacco, alcohol and smoking.

15) Contribution to the society

The researcher offered recommendations to overcome the problems of workers working in the small and medium scale industries. This will helpful to elevate the socio-economic conditions of workers so as the society.

16) Whether any Ph.D. Enrolled/Produced out of the project: NO

17) NO. of Publications out of the project : Nil

**Signature of the Principal
Investigator
(Dr. S.S. Tekade)**

**Principal
Jawaharlal Nehru College, Wadi, Nagpur.**

Summary

“An Analytical Study of Socio-economic condition of workers working in the small and medium scale Industries of Nagpur District” in the subject Commerce”

Chapter – 1

INTRODUCTION

1.1 Introduction :

At 1800, India had a significant presence in the world as a manufacturing country. Possibly about 15-20 per cent of its working population, or 15-20 million persons were employed in industry at that time. All of it was small-scale artisanal industry, and the great majority of the production units were family-labour oriented or 'households'.

The nineteenth century brought about different conditions. Trade with industrializing Europe destroyed a great deal of artisan livelihood in India. At the same time, the 'globalization' of the Indian economy through trade, investment and colonial rule initiated a limited growth of mechanized factory-based industries in India. These were usually industries that used abundant natural resources intensively. Examples are cotton textiles, jute textiles, sugar, paper, iron and steel, etc.. The latter type of enterprise has been called 'large-scale industry'. All other forms of enterprise can be termed 'small-scale industry'.

Mainstream labour history in India has been concerned almost exclusively with labour in large-scale industry and more or less ignored labour in small-scale industry. Implicitly, there has been a belief that large-scale industry is what defines 'industrialization', whereas small-scale industry ceased to matter in industrialization. The former was expanding in income and employment, whereas the later was in decline in competition with large-scale industry. As a result of such beliefs, anyone reading mainstream labour history is likely to form an exaggerated view of the change in industrial labour in colonial India.

Recent works on small-scale industry have called for a more balanced reading. These works have pointed out that small-scale industry survived on a very large scale, and

that segments within it modernized in the colonial period. Labour in modernizing small-scale industry must have changed more gradually and in different ways than did mill labour. This perspective raises the following question. How do we conceptualize 'work' and 'workers' in modernizing small-scale industry? The present essay is mainly an attempt to answer this question.

Standard histories of Indian industrialization deal mainly with a type of firms described as 'modern industry' or 'large-scale industry'. Large-scale industry can be defined by three basic characteristics, relating to technology, organization, and government regulation. First, large-scale industry used machinery and steam-powered technology. It was the relatively more capital-intensive sector in manufacturing. Second, it was organized in large factories sometimes employing several thousand persons, rather than in small factories or in 'households'. Households are defined as units where members of the owner's family were the main workers. Third, these large factories satisfied the official definition of a 'factory'. This definition has changed over time. Today it applies to any unit employing 10 or more workers and using electricity or 20 or more workers and not using electricity. Once such a unit is registered officially as a 'factory', it becomes subject to government regulations under the Factories Act concerning the wages and welfare of the workers. A unit officially registered as factory can sometimes escape implementing these regulations. But overall, the Factories Act has quite strongly influenced employer-employee contracts inside large factories in India.

By contrast with large-scale industry, in numerous industrial firms in India neither machinery, nor large factory, nor government regulation played significant roles. These formed the relatively more labour-intensive component in manufacturing. We call this sector 'small-scale industry'.

The dividing line between small-scale and large-scale was sharper. But they too had close relationships. Large-scale industry supplied raw materials to small-scale. Workers often moved between them. And small-scale industry workers and entrepreneurs sometimes learnt their skills and acquired new ideas by working in large-scale industry. The former could even buy secondhand machinery from the latter. Textiles supply examples of all three situations.

Chapter - 2

LITERATURE REVIEW

This chapter deals with the review of similar studies made in the area of socio-economic status and workers.

Researchers had studied and critically analysed the various books, journals, publications, articles based on the socio-economic conditions of workers in the industrial sector of India. Researcher had carefully presented the insight in those published work.

Chapter – 3

RESEARCH METHODOLOGY

In this chapter, details of the research methodology used in the study were discussed. The chapter begins with a restatement of the research questions. The study uses a questionnaire, observation and interview technique for the data collection. The background for the selection of this methodology is discussed. Then the data collection procedures are outlined, followed by a discussion of the reliability and validity issues. Lastly data analysis issues are discussed.

Conceptual Framework

Analytical study

The Analytical Study of Socio-economic conditions of workers working in the Small and Medium Scale Industries of Nagpur District will be studied.

Rationale for choosing the Topic

The present study aims to demonstrate to what extent of socio-economic condition of labours working in the SME of Nagpur District. The study aims at to get the insight of social and economic conditions of labours of Nagpur District. The study helps to improve the socio-economic conditions of labours working in SME.

Objectives of Study

The objectives of the study are as follows:

1. To study the Small and Medium Scale Industries in Nagpur.
2. To study the Socio-Economic profile of industrial workers in Nagpur.
3. To study the work pattern of workers working in the small and mediums scale industries.
4. To study the problems of workers.
5. To analyse the various factor affecting to the workers of small and medium scale industries.
6. To analyze the economic effects industrial workers during economic reforms
7. To Highlight the Perception of Industrial Workers Regarding the Economic Incentives in the Reforms..

Hypothesis

Researcher has laid down the following hypothesis:

1. That there is a direct relationship between job diversity and job satisfaction.
2. That the socio-economic condition of labours is not good.

In light of above discussion and present scenario of labours in the SME, the researcher has selected this topic for the purpose of this research.

Period of Study

For the purpose of this study the researcher will cover the span of around ten years starting from year 2012 to 2014.

Research Design

A research design offers a broad framework of research activity. It helps to know the methods of data collection adopted by the researcher, the type of data collected and

the techniques adopted to process the data. The ideal research design should be logical and well planned. It also requires systematic composition. The basic object of the research design therefore is setting up the flow of research so as to allow logical conclusion to be drawn.

The present research is a mix of different research methods adopted to collect primary and secondary data. The sources of data include original and first hand information collected from the different SME of Nagpur District.

Universe of Study

As the problem pertains to the vast and emerging sector i.e. SME of Nagpur District, the regulatory framework as applicable to this sector, the employee salary, economic condition, socio condition, motivation, incentives offered, its impact are under the purview of the study.

As there are vast numbers of SME are spread in the vicinity of Nagpur; the researcher is studying the socio-economic condition of labours of SME in Nagpur District.

The universe is extended beyond the geographical boundaries of Nagpur to search the practical and effective means and media for growing demand in SME in Nagpur. The major attention is paid to the issues related socio-economic condition of labours.

Data Collection

Data regarding labours working in the SME is collected from various SME in Nagpur District and for this purpose researcher has collected publication of said industries, researched the data on their web sites. Structured questionnaires were sent to the labours of SME and also to the stakeholder of these industries i.e. client. Along with employee the questionnaire were also sent to the labours, managers, owner, etc.

Data is collected from magazines related to SME. The websites of various industries were scanned for vital information.

In order to study the motivation of employees through socio-economic and its working pattern to facilitate employee' condition in SME; the researcher had contacted to the various regulatory authorities etc., the respective authorities were contacted by email and post.

The material was studied to decide upon the thrust area of growing need and scope related to the socio-economic condition.

The Sampling Frame

Description of The Sample

The whole group from which the sample is drawn is technically known as universe and the group actually selected for study is known as sample. The use of sampling allows for adequate scientific work by the researcher. Instead of spending money and time on the analysis of the information gathered from the universe, it is always desirable to get the information from the sample representing the universe and study the problem concerned. In this study, random sampling method is used for the selection of the sample.

Primary Data

The primary data was planned to be collected as follows:

- ✓ Questionnaire to Labours. (450 no.)
- ✓ Questionnaire for Supervisors. (50 no.)

Secondary Data

- ✓ The data available on various web sites was used to support the primary data.
- ✓ Various newspapers, journals and magazines are used to analyze the current scenario of SME.
- ✓ The distribution materials on board like newspapers, educational magazine, reports etc were also referred to get the feel of the employee welfare in SME.

Justification and Characteristics Of Sample

The universe for the research is too huge and covers geographical boundaries of Nagpur District. The selection of sample becomes a cumbersome task. Therefore sample size of the research was 10% which are selected via method of **Randomconvenient sampling**. This sample is considered as the true representative of IT industries in general. While selecting this sample, care has also been taken that respondents of different area, social and economical background, should have appropriate representation.

Actual Sample Size and Its Features

i. Universe of study

The study refers to the SME in general and Nagpur District in particular. The universe includes the SME and the prospective employees, Managers and owners are also included in the sample.

Total Number of SME in Nagpur are 60

Labours working in SME are : 4500

Managers in SME are : 500

ii. Sampling Method

Random Convenient Sampling Method is used for data collection.

iii. Sampling Size

The Sampling size for this study is taken as 10% of sampling universe.

iv. Sampling Frame

- Questionnaire to labours (450 nos.)
- Questionnaire of Managers/supervisors (50 no.)

Methods of Data Collection

The methods are as follows:

1. Primary method

It constitutes observation, interview and questionnaires collected from the labours, managers and owner of the SME.

2. Secondary method

It constitutes use of documentary sources such as web pages, newspapers, magazines, technical papers, manuals, reports, government publications and other authentic sources and SME related journals.

Chapter – 4

SMALL AND MEDIUM SCALE INDUSTRIES

This chapter dealt with the information about small and medium scale industries working in the India.

In India, we find a number of definitions given from time to time by social thinkers, economist and commissions appointed by the Government. The earliest definition, being one given in 1916 by the Industrial Commission (1916-18), but the SSIs were assigned an important role only after independence, when the new dynamic era of developmental planning commenced in India.

Prior to independence, concept of Small-Scale Industry was different from what it is today. Earlier we used to have a composite group of "Village and Small-Scale Industries".

According to Industrial Policy Resolution 1918 and the fiscal commission: -

'A Small-Scale Industry is one which is operated mainly with hired labour normally 10 to 50 hands'

This definition was not comprehensive as it excluded those industries, which were operating by using family members as the workers. According to the committee on finance for the private sector, - "Small-Scale Industries are those which are not integrated with rural economy and in which the investment of capital and labour are relatively small i.e. units with assets between Rs.10,000/- and 5 lakh engaged largely in the production of articles that are ancillary to or competitive with the products of the so-called Large-Scale Industries."

In 1953-54 the Ministry of commerce and Industry invited an international planning team through the courtesy of the Ford Foundation to report on the measures that could be adopted to develop small-scale sector.

Accepting the recommendations of the team of the Government of India in 1954 Central Small Industries Organization and the Small Scale Industries Board were set up. While realizing the need for providing governmental assistance for the development of Small-Scale Industries, the Board was initially beset with the problem of evaluating a definition of Small-Scale Industries for the country as a whole for administering various programmes. The Small-Scale Industries Board, at its first meeting held on 5 and 6 January 1955 adopted the first working definition for overall planning, coordination and promotion of Small-Scale Industries in India.

Chapter – 5

ANALYSIS AND INTERPRETATION

Introduction

The chapter brings forth the energy and the efforts invested in collection of data, its tabulation, interpretation and the findings. The researcher has adopted some modern techniques for data evaluation and its analysis besides the routine techniques. These modern techniques are radar chart and gap analysis.

Chapter – 6

CONCLUSION & SUGGESTIONS

6.1 Analyzing Hypothesis

Hypothesis assumed during this research have been the *proposition* as statements about the observable phenomena in this study that may be judged as *true* or *false*. As a declarative statement about the two or more variables, the hypotheses stated were of the tentative and notional nature. The Hypotheses assumed during the study have been:

1. That there is a direct relationship between job diversity and job satisfaction.
2. That the socio-economic condition of labours is not good.

The hypotheses stated above have been formed after carefully analyzing the research objectives and the problem definition. In a nutshell, the hypothesis assumed during this research study has been the best expression of the research objective in the form of a well-formed and testable statement which could be disproved or proved by empirical data.

From the findings of this research; it has been observed that workers working in the SME's of Nagpur District are doing any type of work provided by the employer. And the workers has no option to deny the same; so without their willingness they to perform the same as they will not get proper employment. They are not satisfied with the work they are

doing. Thus the first hypothesis 'There is a direct relationship between job diversity and job satisfaction' is accepted.

The second hypothesis 'The socio-economic condition of labours is not good' is also accepted as workers working in the SME's are not getting proper wage, they are living in the hutment or zuggi's, they are not fulfilling the requirement of the family, they are not able to repay their loan dues, these are due to their socio-economic condition. Thus the second hypothesis is also accepted as the condition of workers working in the SME's of Nagpur district is worsen.

Hence all the hypotheses are proved to be correct.

6.2 Conclusion :

Based on analysis of Primary Data following conclusions are drawn :

- Majority of labour working in SMEs of Nagpur District belongs to backward communities and on the other hand most of them have been migrating year after year, yet they do not enjoy employment rights to the same contractor / owner. Most of them still live in mudstone and thatched houses.
- They remain unemployed for more that 100 days in a year on an average.
- The average income of most of the worker households is below the poverty line and hence they are subject to large extent of economic exploitation.
- The average expenditure of workers households is low and major share of expenditure has been spent on food.
- The workers are belongs to the 26-45 age group (29%). Whereas 22% employee belongs to the age group 26-35. 17% employees are belongs to the 36-45 and below 18 and senior employee are 9.2% (45-55) and 5.4% (Above 55). Thus it is found that most of the employees belongs to the teenager group i.e. 18-35 age group.
- Male workers are more than the Female workers working in SME.
- 27.8% employee belongs to Hindu; whereas 18.2% are belongs to Bouddha, 15.2% employee belongs to Muslim, 14.6% employee belongs to Sikh and 24.2% employee belongs to other religion. Thus it is found that highest percentages of employees belong to Hindu and other religions.

- 18.2% employee belongs to Open category; whereas 16.4% are belongs to SC, 18.8% employee belongs to ST, 17.4% employee belongs to NT, 24.2% belongs to OBC and 5% employee belongs to SBC category. Thus it is found that highest percentages of employees belong to OBC and lowest percentages of employee belong to SBC.
- Total 69% workers belong to the BPL while 31% workers belong to the non-BPL category. Thus, majority of workers belongs to the BPL group.
- 51.40% workers are married; while 36.40% workers are unmarried; whereas 3% workers are divorced; 2% workers are widowed and 7.20% workers are separated. Thus; most of the workers are married.
- 51.40% workers are married and 36% workers are unmarried. The rate of separated workers is also more i.e. 7% workers are separated.
- 41% workers are illiterate; 28.60) studied upto 10th, 26.20% workers done SSC, 12.60% done HSC, 2.60% are graduate, 0.40% are post graduate. Thus; most of the workers are literate. Only 29% workers are illiterate. Few of them are graduate and postgraduate.
- 39.60% workers are living since 1-5 years; 25.40% are living from 6 to 10 years, 22.40% workers are living from 10-20 years while 39.60% are living from more than 20 years. Thus; most of the workers's normal residence years are between 1 to 10 years; that means most of the workers are migrated for work.
- 69.20% workers are living with the joint family whereas 30.80% are living as nuclear family. Thus; most of the workers' are living with joint family as they are poor and their financial capacity is not as good as to manage separate house.
- 16% workers are only 2 members in their family; 19% are living with 3-4 family members; 30% are living with 5-7 members in their family while 35% are living with more than 7 family members. Thus; most of the workers are living with more than 5 members. They have joint family and size of their family is more than 5 members.
- Family members of workers working in the SME of Nagpur DsitRICT are working as industrial labour as well as labour in other sector.

- Most of the workers' combined family income per month is below Rs. 10000/-. That means they are earning less amount than the expenditure.
- Most of the workers' living in rented or zuggi's. Only few workers are living in their own house.
- 20% workers are living in hutment. 37% are living in temporary structure; 28% are living in concrete structure while 14% are living in other type of house.
- Most of the workers' are living in temporary or hutment. Their living standard is worsen as they are living with minimum living facilities.
- 64% workers are getting proper and regular work while 36% are not getting regular work.
- Most of the workers' are getting regular work only few of then are not getting regular work.
- 24% workers are not doing any type of petty business or other work as they are tired due to their regular work while 76% are doing petty business or any work along with their work to improve their income condition.
- Few of the workers' 24% are doing petty business or any work along with their work to improve their income condition.
- 68% workers are participating in the social activities in the region while 32% workers are not participating in the social activities.
- Most of the workers' 68% are participating in the social activities in the region.
- 25% are participating in domestic work decision; 20% are involved in decision related to domestic expenses; 43%) are participating in income generation while 12% are involved in other decision making process.
- Most of the womens' in the family of workers' are participating in income generation while some are involved in other decision making like domestic work or expenses.
- 20% are using wood for preparation of food; 9% are using Charcoal; 29% are using Kerosene; 3% are using electricity while 40% are using LPG for preparation of food.
- Thus; most of the families of workers' working in SME are using LPG and Kerosene as source of energy for the preparation of food.
- 38% respondents follow blind faith while 62% are not following blind faith.
- Most of the families of workers' do not believe in the orthodox system.

- 60% are consuming tea; 13% are consuming tobacco; 11% do smoking; 9% taking alcohol; 7% are addicted with other type of addiction.
- Most of the workers' working in SME are addicted with the Tea and some of them are addicted with tobacco, alcohol and smoking.
- 77% respondents told that their children are studying. while 23% of workers' children are not studying. Most of the workers' children are studying and it is good sign of government effort for spreading educational awareness.
- 49% respondents' children's are married; 33% respondents' children's are not married. While 18% has no children or any other reason. Thus; most of the workers' children are married..
- 41% respondents' children's are working; 35% respondents' children's are not working. While 24 worker's children are not working due to various reason like low age, not willing, etc. Thus; most of the workers' children are working..41% children's of women worker's are working.
- 38% respondents' are saying that they are getting timely help from government; while 62% respondents' are feeling that they are not getting government aid on time. Thus; most of the workers' feels that government help is not adequate and it is also not provided on time.
- 63% respondents' are getting regular salary; while 37% workers are not getting regular salary. Thus; most of the workers' i.e 63% are getting regular salary.
- 83% respondents' are feeling that they are getting plenty of salary while 17% workers are feeling that salary in inadequate. Thus; most of the workers' are not happy with their present salary; they feel that it is inadequate for their livelihood.
- 76% respondents' had taken loan from various sources while 24% had not taken any loan. Thus; most of the workers' i.e. 76% had taken loan for different causes.
- 13% had taken loan to fulfill basic needs; 23% had taken loan for hospital treatment; 26% had taken loan for children's education; 31% had taken loan for children marriages while 7% had taken loan form any other worker. Thus; most of the workers' working in SME had taken loan for marriage and children education, hospital, etc.

- Thus; most of the workers' i.e. 54% are regularly paying their loan installments while 46% are fail to repay their loan due to various reason.
- 62% respondents are saving some amount for their future; while 38% are not able to save. Thus; most of the workers' i.e. 62% are regularly save something for their future.
- 14% are saving in RD; 20% are saving in Daily Saving schemes; 18% are saving in Post Office Saving Scheme; 2% are saving in shares; 34% are saving in SHG while 13% are saving in the Gold/Silver. Thus; most of the workers' working in SME are saving in the SHG and daily savings, gold/silver, etc.

6.3 Suggestions:

Based on the study findings, and reflecting the future scenarios identified for the sector, recommendations can be given aimed at improving the condition of labour working in SME's of Nagpur District.

- The literacy percentage in the study area was found to be low. To improve the literacy percentage, the special attention to be given. The implementation of adult education campaign is essential in the study area and creation of night schools with all facilities on the field sites will result in increasing / improving of literacy rate.
- Living conditions of the construction workers are very poor it must be improved.
- Essential and adequate health service at their residential areas should be provided.
- No social security schemes were implemented by the owners or contractors, so it is the need of time to implement. Social security schemes may be provided by the Government and give the assurance of work to the employees.
- So far as working conditions are concerned it must be carefully seen that rest shelter, safe drinking water and first aid facilities are invariably provided by the employers at the work site at their own cost.
- Government should make obligatory to all the industrial sector players to follow all the Government rules and regulations regarding protection and conservation of environment.

- Women workers are getting low wages as compare to their male co-workers for the same type of unskilled work. Hence, 'equal wages for equal work' principle should be followed.
- Women workers are performing 'Triple Duties' viz. as a housewife, as a mother and as a worker. Yet they are not getting an honourable status in their respective families as well as in the society. This pity picture should be changed with the Self Help Group.
- Most of the working women were habitual with bad habits like chewing tobacco, taking alcohol etc. It is harmful to their health. Hence, steps should be taken for preventing them from such bad habits from social activists and Self Help Group, etc.
- Maximum women workers keep their savings with their contractors, they must be made aware about keeping their small savings with the local Mahila Bachat Gat or with the nearby banks. The awareness should creates by the representatives of banks, saving groups and co-operative societies.
- Most of the women workers were unaware about maternity benefits, child care benefits and health care benefits. So they must be made aware about all of these benefits by Municipal Councils.
- The steps should be taken for providing social security schemes to female workers. Facilities like crèches, drinking water, restrooms and bathrooms should be avail on sites. The coverage of general health insurance should be given.
- A flexible, autonomous Childcare Fund may be set up at the state level. The Fund can be drawn upon to provide child care facilities to all working women, regardless of income, number of children or other consideration.
- Provision for fair wages should be made for workers in the SMEs. Government should take lead for the appointment of wage fixation committee for the workers
- Care should be taken to see that the various labour laws like, The Payment of Wage Act-1946, The Minimum Wages Act-1948, The Migration Act-1980, The Contract Labour Act-1970, Unorganised Sector Worker Security Bill-2005, The National Rural Employment Guarantee Act-2005 etc. should be strictly applied to and enforced.

- District Labour Welfare Officer should carefully observe the implementation of legal provision and social security schemes in the industrial field.
- Provision of an emergency fund for overcoming on unexpected calamities like accidents is essential.
- Contributory Pension Scheme should be introduced in the industrial sector and workmen's contribution should be collected per week or on the payment day.
- To improve an economic and social status of the workers, proper implementation of Public distribution System, with the help of fair price shop is essential; Government authorities should take the necessary action in this regard.
- Co-operative institutions of house workers should be formed; this will give them an essential financial support.
- The scheme of Contributory Provident Fund (C.P.F.) should be applied to house industrial sector. At the same time the coverage of LIC and pension schemes should be given.
- Child care needs to be made the responsibility of the state. The Integrated Child Development Services (ICDS), is the best known government programme which aims at the total development of young children. A flexible autonomous child care fund should also be created in case of construction workers.

By adopting the mentioned suggestion and recommendations the researcher assured that the workers working in the SMEs of Nagpur District condition will be improve.

Thus the researcher feels this research work will benefit to the society at large.

Chapter – 7

LIMITATIONS AND FUTURE SCOPE

Limitations

Any study suffers with certain limitations; similarly, the present study also faces some of the most common limitations like:

- (a) Manpower
- (b) Funds
- (c) Geographical Area under Study and
- (d) Time.

This study aiming at 'The Analytical Study of Socio-economic conditions of workers working in the Small and Medium Scale Industries of Nagpur District'. It has limited to the only workers working in the small and medium scale industries of Nagpur district. These components were found to be matching with the general administrative structure of industrial labours and their economic condition. The second important factor in this study is that it has restricted scope limited to implement in the selected geography i.e. the Nagpur District.

Due to limitation of man-power, more number of questionnaires could not be administered and the scope to cover more respondents has been confined to a limited number. As an individual, the researcher could not engage research investigators to cover more area and increase sampling size due to financial constraints. In many cases, the respondents, being influenced by different political ideologies may have expressed biased opinion, over which the researchers had no control.

The following limitations of the study should be noted.

- The period of study ranges for 2 years from 2012 onwards.
- The conclusion and recommendations are subject to the sample size.
- The secondary support data predominantly includes the data published in various news papers, journals, and magazines.
- The researcher admits that the data has limitations in terms of methods of collection and processing. This is basically for want of sufficient processing and Upgradation of research techniques.
- The small numbers of participants were the main limitation of this research. It is partly because the participants were voluntarily recruited, and partly because the experiments took quite a long time, so there were many instances of attrition.
- The experiments in this study were limited to the Nagpur District as samples, so that the results may not be widely generalisable to the broader population of other cultural

contexts.

- We have used the entire data collection related to industrial labours only apart from other labours, if so the result might vary.
- Strategic needs of different labours are different in different economic contexts and are determined by statutory provisions, role of the employers. This research is limited to this socio-economic context only.
- All the participants were from different locations of Nagpur District, for the convenience of collecting data. If a larger sample is taken the result may be different.
- Socio-economic aspect of the labours is studied during the research.
- The research is limited for the scope and limitations adopted in the proposal submitted.

Future Scope

It is hoped that this research will serve as a springboard for future work in improving condition of women farm labour.

- The research can be further exposed to the other labours.
- The research is limited to the industrial labour; which can be further enlarged to farm labours, and other organized & unorganized labours.
- The research is limited to the geographical boundry of Nagpur District; which can be further studied to other region of the nation.
- The research is further elaborated in view of large scale industries, etc.
- The research could be extended to embrace other cultural contexts in order to find out if the culture has any effect on the economic condition of women farm labour.

UNIVERSITY GRANTS COMMISSION
BAHADUR SHAH ZAFAR MARG
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ACCEPTANCE CERTIFICATE FOR RESEARCH PROJECT

Name: **Dr. Sanjay S. Tekade**

No. F. F-23-103/12(WRO dated 05/02/2013)

Title of the Project: An Analytical Study of Socio-economic condition of workers working in the small and medium scale Industries of Nagpur District” in the subject Commerce

1. The research project is not being supported by any other funding agency.
2. The terms and conditions related to the grant are acceptable to the Principal Investigator and University/College/Institute.
3. At present, I have no research project approved by UGC and the accounts for the previous project, if any have been settled.
4. The college/University is fit to receive financial assistance from UGC and is included in the List of Section 2(f) & (B) prepared by the UGC.
5. The Principal Investigator is a retired teacher and eligible to receive honorarium as he/she is neither getting any honorarium from any agency nor is he/she gainfully employed anywhere.
6. (i) His/her date of birth is 20/01/1967
(ii) Age 51 Years
7. The date of implementation of the project is

Principal Investigator

Principal

**Jawaharlal Nehru Arts, Comm. & Sci. College, Wadi
(Seal)**

Date: _____