



SOURCES AND USES OF LOAN BY COLD STORAGE WORKERS IN TASGAON TALUKA OF SANGLI DISTRICT

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ABSTRACT

From the year 1990 onwards grapes cultivation and production has been increased tremendously in Western Maharashtra. Due to that farmers are facing problem of grapes marketing and as farmers are getting better price, farmers are making raisins on a large scale from grapes. These cold storages are proving profitable for rural raisin producers. Some storage owners are having their own vehicles, which they use for quick transportation as to maintain quality of raisins. Generally cold storages provides job for local workers. As most of the works are from rural area. These workers are working in an unorganised sector so they received less salary. For fulfillment of essential needs, they take loan. Sixty respondents randomly selected from two villages were interviewed using structured questionnaire. The study founds most of the respondents obtained loan through self-help groups. This paper focus on monthly salary, saving habits and sources and uses of loan by cold storage workers.

KEYWORDS: Cold storages, Workers, Loan, Uses.

INTRODUCTION

India is an agricultural country as 65 percent of people depend on farming. Farming is the main occupation people in the villages. Some portion of the production such as grapes, orange, strawberry etc. are perishable nature. The farmers can keep their agriculture production safely in to the cold storage to maintain the freshness of fruits and vegetables. Raisin production also increased on large scale. If raisins producer sale their raisin during peak period i.e. January to May, it occurs less price received their quality product. So big raisin producers, Traders, Commission agents built cold storages in Tasgaon Taluka of Sangli District. So majority unskilled workers in the village get employment due to the cold storage. The farmers can be transforming such product in global market and get good price for it. Cold storage played important role between farmers and global market. Developed technology is very much helpful in the fields of the agriculture production. Storage is one of the most important functions in the process of agriculture marketing. Raisins products are seasonal and perishable and are being produced by millions of tiny farmers all over the country so cold storages are more important.

Environment at the cold storages are affecting on the health of workers. Temperature is always low so it leads to respiratory problems and asthma problems to workers. While producing raisin various types of chemicals are used by the farmers so it may lead to skin diseases. As most of the workers are from rural area, they are unaware of modern technology so there is no scope for the improvement of their skill, so generally they get same amount salary for a long period. As these workers are working in unorganized sector, they don't have job guarantee. They are not getting salary according to their work.

RESEARCH METHODOLOGY

Primary sources-

The primary data collected by conducting personal interviews of workers, working in the cold storages. Researcher collected data by observing and noting different aspects like working conditions, nature of work, worker's financial conditions etc.

Secondary sources-

The secondary data collected through published library resources such as books, magazine, newspaper and venous reports.

Objectives of the study

- i) To study the saving habits of workers, worked in cold storages.
- ii) To study sources and uses of loan amount in cold storages workers.

Sampling Method-

The researcher has used non-probability sampling method. The researcher selected workers in cold storages from vasumbe and kavathe – Ekand villages in Tasgaon Taluka of Sangli District. There are 40 cold storages established Tasgaon Taluka out of cold storages 17 are situated in kavathe- Ekand villages and 8 are situated in vasumbe village. Thus there are 10 cold storages selected for data collection. The researcher selected 6 permanent workers from each cold storage. Thus 60 respondents are selected for the present study.

Monthly salary of Workers

Unorganized sector is the source of work and livelihood for workers in almost every sub-sector of India's industrial economy. Unorganized workers belong to the unconverted sector without access to employment security benefits. The cold storage workers monthly salary is Rs 6000 to 8000 only, which constitute India's working poor. The data regarding the workers monthly salary present in following table.

Distribution of Respondents in terms of Monthly Salary

Table No. 1.1

Salary	No. of Respondents	Percent
Rs.8000	47	78
Rs.6000	13	22
Total	60	100

Source : Field Survey

Note : Percentage Figures have been rounded off.

Table 1.1 shows that monthly salary of cold storage workers. 78 percent workers getting salary Rs 8000 per month while 22 percent workers getting salary Rs 6000 per month. From the above analysis, it can be interpreted that workers received salary not as per Minimum Wage Act. Workers are not satisfied due to less salary.

Saving Habit:

Personal saving has two primary functions. First, savings provided the economic security of safety. By transferring resources from the present to the future via savings, individuals are prepared to face unexpected and irregular financial circumstances. Second, saving leads to accumulation of wealth that enables individual to improve living standard. The following table shows saving habits of workers in cold storages.

Table No 1.2
Distribution of Respondents in terms of Saving Habits

Saving Habit		
	No of Respondents	Percent
No Saving	30	50
Bank	07	12
Credit society	09	15
SHGs	14	23
Total	60	100

Source : Field Survey

Note : Percentage Figures have been rounded off.

Table 1.2 reveals that saving habits of workers in cold storages. 50 percent respondents did not saving habits hence they don't have saving account in any bank. 23 percent respondents save their money with self help group. Whereas 15 percent respondents save their money in credit co-operative society only 15 percent respondent save their money in cooperative or nationalized banks from the above analysis it can be interpreted that 50 percent respondents didn't saving habits due to less salary. Remaining 38 percent respondents save their money at local level with self help groups and co-operative society. Only 12 percent respondents have saving account with the bank.

Source and Uses of Loan:

Workers take loans from various sources and these loans used for specific purpose. The data regarding the source and method of utilization of loan is shown in following table.

Table No 1.3
Distribution of Respondents in terms of Source and Uses of Loan

Loan Obligation	No. of Respondents	Percent
Yes	32	53
No	28	47
Total	60	100
Source of the loan		
Nationalized Bank	08	25
Primary Agriculture Credit Society	07	22
District Central Cooperative Banks	03	09
Moneylenders/ Landlords	04	13
Self help groups	10	31
Utilization of the loan		
Agriculture	09	28
Celebrate ceremony/ festivals	03	09
Education	05	16
Health care	05	16
Consumption	10	31

Source: Field Survey

Note: Percentage Figures have been rounded off.

Table 1.3 shows that only 53 percent workers have taken loans from various sources. 8 workers have taken loans from nationalized banks, 22 percent workers have taken loan from primary agriculture credit society, 9 percent workers have taken loans from district central cooperative banks, 13 percent workers have taken their loans from money lenders and 10 workers have taken their loans from SHGs. It means that majority workers have taken loans from SHGs. Less no of workers have taken loans from district central co-operative banks and money lenders having the interest rate is higher. It is found that most of the workers use loans for agriculture and consumption purpose. 31 percent workers have used the loans for consumption and 28 percent workers have used the loan for the agriculture purpose. 16 percent workers utilize their loan for the education of their children and for health care and 9 percent workers utilized their loan for celebrating the festival and other occasions. From the above analysis it can be interpreted that 31 percent respondents taken loan from self help groups due to easily availability. 59 percent respondents utilized their loan for consumption and agriculture purpose.

CONCLUSION –

Loan enhances productivity and promotes standard of living by breaking vicious cycle of poverty of rural workers, majority workers in cold storages are rural area and below poverty line. Co-operative societies and self-help group accounted for the most dependable source of credit because, it is convenient to rural workers. Workers in cold storages develop their standard of living due to such sources and uses of loan.

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