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A STUDY ON BEHAVIOUR OF CONSTRUCTION WORKERS TOWARDS BORROWING MONEY IN KANYAKUMARI DISTRICT

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ABSTRACT:

The purpose of the present study is to analyze the behaviour of the construction workers towards borrowing money in Kanyakumari District. To achieve the purpose of the study, the total of 383 samples will represent the whole universe i.e. 2,18,763 construction workers in Kanyakumari District. The data were collected for the study by judgmental sampling method. In the light of the specific objective set, all information and data were collected from the sample respondents through direct personal interviews employing structured interview schedule. Garret ranking method was applied for analyzing the behaviour of the construction workers towards borrowing money in Kanyakumari District. The primary data collected were analyzed by using Statistical Package for Social Sciences (SPSS 21). The study revealed that the construction workers in the study area have borrowed money mostly for the purpose of repair and construction of their house, purchase the materials, family ceremonies, family expenditure, and medical expenditure. The study suggested that government may take necessary action to create a welfare association for construction workers for providing a loan for them to avoid the decline of their life due to their behaviour of borrowing money from private loan providers with huge interest.



KEYWORDS: Borrowed Money; Construction Workers; Judgmental Sampling; Kanyakumari District.

INTRODUCTION :

The art of building constructions has been handed down through generations. Some of the ancient civilizations had human settlements with well-planned layouts and service facilities which we associate today with urban development. The Middle East, India, and China have traditions of city building that go back to 3000 years (Kulandaisamy,

1977).

The shelter is next only to food and clothing. It enjoys basic significance in all welfare states. Naturally, the construction workers who constitute a vital input in the industry play a unique role. The construction workers have been consistently assuming added importance in all modern economies over the years. As a key branch of the service sector, construction

activity has been accorded with considerable importance and preferential priority in developing economies as well. The provision of shelter depends mostly on the exertion of energy both mentally and physically by men and women. The skills of construction workers are able to influence the trend of economic upliftment (Subramanian, 1982). Generally, the term 'construction workers' refers to skilled, semi-

skilled and skilled workers who discharge physical work in the construction of several types of buildings such as houses, apartments, business centers, items of public utility like schools, hospitals, libraries, bridges, roads and also several types of administrative conveniences. It excludes professionals like engineers, designers, and contractors (Roy, Satya R. Kar, 1989).

The construction workers include manual workers, masons, electricians, plumber, painter, carpenter, welder, fabricators, decorators, and the like. These workers have specific skills in different construction works. These workers work independently or work under a contractor. Usually, any construction work commences after the preparation of a plan prepared by the construction engineers. The construction workers are engaged in the execution of the plans prepared by the construction engineers and approved by the local bodies (Ketan Thakkar, 2007).

The construction workers are mainly engaged in manual work involving their body and there is less brain work due to continuous work the body gets weakened and the workers are incapable of continuous work in order to relieve the body pain and mental stress they resort to drinking and using various intoxicated materials the use of liquor and other intoxicated things is working in a vicious circle. That is, to go for work the construction worker has to drink and without the drink, there is no desire to go for work in this way the whole family is in financial distress, as a result, the socio-economic conditions of the family is in distress.

STATEMENT OF THE PROBLEM

The construction workers are confronted with a number of major and minor problems. The seasonal variations in construction activities like the rainy season affect their activities considerably. Consequently, several spells of unemployment occur. The rate of inflation and high cost of construction materials, distribution bottlenecks due to such causes as lorry strikes or other social unrests disturb work and several days of work and income are lost. As wage income is the main source of living of the construction workers, loss of work days and wages compel the workers to borrow for consumption purposes and that leaves a heavy burden of indebtedness. Against this background, the present study is made an attempt to study the behaviour of the construction workers towards borrowing money in Kanyakumari District.

OBJECTIVES OF THE STUDY

The main objective of the study is to analyze the behaviour of the construction workers towards borrowing money in Kanyakumari District. To achieve the main objective of the study, the following specific objectives were framed.

1. To analyze the purpose of borrowing money by the construction workers in Kanyakumari District.
2. To offer suitable suggestions on the basis of the findings of the study.

RESEARCH METHODOLOGY

The descriptive type of research was adopted in the present study. To achieve the purpose of the study, the total of 383 samples will represent the whole universe i.e. 2,18,763 construction workers in Kanyakumari District. The data were collected for the study by Judgmental sampling method. In the light of the specific objective set, all information and data were collected from the sample respondents through direct personal interviews employing structured interview schedule. The primary data were collected for four months from January 2019 to May 2019. Garret ranking method was applied for analyzing the behaviour of the construction workers towards borrowing money in Kanyakumari District. The primary data collected were analyzed by using Statistical Package for Social Sciences (SPSS 21).

ANALYSIS AND RESEARCH FINDINGS

The behaviour of Construction Workers towards Borrowing Money

An attempt has been made to analyze the purpose of borrowing money in construction workers in the study area. The researcher has considered some of the purpose for borrowing such as the

purchase of property, purchase of material, the purpose of the jewel, medical expenses, repair and construction of the house, children education and so on. Table 1 shows the opinion of the construction workers about the purpose of borrowing money in the study area.

TABLE 1
Opinion on Purpose of Borrowing

| Sl. No. | Purpose of Borrowing | RANK | | | | | | | | | | Total |
|---------|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| 1. | Son\Daughter's Marriage | 49 | 21 | 33 | 30 | 45 | 33 | 37 | 31 | 43 | 61 | 383 |
| 2. | Family Expenditure | 25 | 52 | 56 | 31 | 30 | 46 | 43 | 44 | 26 | 30 | 383 |
| 3. | Children's Education | 32 | 27 | 40 | 39 | 32 | 48 | 52 | 42 | 45 | 26 | 383 |
| 4. | Medical Expenditure | 26 | 32 | 31 | 46 | 56 | 26 | 52 | 53 | 34 | 27 | 383 |
| 5. | Repair and Construction of House | 79 | 53 | 29 | 46 | 36 | 44 | 15 | 27 | 26 | 28 | 383 |
| 6. | Purchase of Property | 28 | 36 | 45 | 29 | 50 | 33 | 47 | 35 | 31 | 49 | 383 |
| 7. | Family Ceremonies | 38 | 42 | 29 | 58 | 33 | 45 | 45 | 35 | 40 | 18 | 383 |
| 8. | Purchase of Materials | 57 | 51 | 56 | 37 | 25 | 31 | 27 | 53 | 17 | 29 | 383 |
| 9. | To Repossess the Jewel | 13 | 49 | 32 | 45 | 38 | 38 | 40 | 33 | 47 | 48 | 383 |
| 10. | To Buy Vehicles | 36 | 20 | 32 | 22 | 38 | 39 | 25 | 30 | 74 | 67 | 383 |
| | Garret Value | 81 | 70 | 63 | 57 | 52 | 47 | 42 | 36 | 29 | 18 | |

Source: Computed Primary Data.

Table 1 shows that 49 workers give the first rank to son/daughter's marriage, 25 workers give the first rank to family expenditure, 32 workers give the first rank to medical expenditure, 79 workers give the first rank to repair and construction of house, 28 workers give the first rank to purchase of property, 38 workers give first rank to family ceremonies, 57 workers give first rank to purchase of materials, 13 workers give first rank to repossess the jewel and 36 workers give the first rank to buy vehicles.

Moreover, to identify the purpose which is the most vital one, the researcher has used Garret Ranking Test.

GARRET RANKING METHOD

In Garret Ranking method, the Garret Ranks are calculated by using the appropriate Garret Ranking formula. Then based on the Garret ranks, the Garret table value is ascertained. The Garret table values and scores of each rank in Table 2 are multiplied to record scores in Table 3. Finally, by adding each row, the total Garret score is obtained. The formula to calculate per cent position is

$$\text{Per cent Position} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

R_{ij} = Rank given for the i th variable by the j th respondent

N_j = Number of variables ranked by the j th respondent.

Table 2 shows the ranks given for the factors that the reasons for the purpose of borrowing money in construction workers.

TABLE 2
Percent Position and Garret Value

| <i>Sl.No.</i> | $100 \frac{(R_{ij}-0.5)}{N_j}$ | <i>Calculated Value</i> | <i>Garret Value</i> |
|---------------|--------------------------------|-------------------------|---------------------|
| 1. | $100 \frac{(1-0.5)}{10}$ | 5 | 81 |
| 2. | $100 \frac{(2-0.5)}{10}$ | 15 | 70 |
| 3. | $100 \frac{(3-0.5)}{10}$ | 25 | 63 |
| 4. | $100 \frac{(4-0.5)}{10}$ | 35 | 57 |
| 5. | $100 \frac{(5-0.5)}{10}$ | 45 | 52 |
| 6. | $100 \frac{(6-0.5)}{10}$ | 55 | 47 |
| 7. | $100 \frac{(7-0.5)}{10}$ | 65 | 42 |
| 8. | $100 \frac{(8-0.5)}{10}$ | 75 | 36 |
| 9. | $100 \frac{(9-0.5)}{10}$ | 85 | 29 |
| 10. | $100 \frac{(10-0.5)}{10}$ | 95 | 18 |

Table 3 shows the Garret scores for the various ranks and total scores.

TABLE 3
Calculation of Garret Score

| Purpose of Borrowing | RANK | | | | | | | | | | Total Score |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| Son\Daughter's Marriage | 3969 | 1470 | 2079 | 1710 | 2340 | 1551 | 1554 | 1116 | 1247 | 1098 | 18134 |
| Family Expenditure | 2025 | 3640 | 3528 | 1767 | 1560 | 2162 | 1806 | 1584 | 754 | 540 | 19366 |
| Children's Education | 2592 | 1890 | 2520 | 2223 | 1664 | 2256 | 2184 | 1512 | 1305 | 468 | 18614 |
| Medical Expenditure | 2106 | 2240 | 1953 | 2622 | 2912 | 1222 | 2184 | 1908 | 986 | 486 | 18619 |
| Repair and Construction of House | 6399 | 3710 | 1827 | 2622 | 1872 | 2068 | 630 | 972 | 754 | 504 | 21358 |
| Purchase of Property | 2268 | 2520 | 2835 | 1653 | 2600 | 1551 | 1974 | 1260 | 899 | 882 | 18442 |
| Family Ceremonies | 3078 | 2940 | 1827 | 3306 | 1716 | 2115 | 1890 | 1260 | 1160 | 324 | 19616 |
| Purchase of Materials | 4617 | 3570 | 3528 | 2109 | 1300 | 1457 | 1134 | 1908 | 493 | 522 | 20638 |
| To Repossess the Jewel | 1053 | 3430 | 2016 | 2565 | 1976 | 1786 | 1680 | 1188 | 1363 | 864 | 17921 |
| To Buy Vehicles | 2916 | 1400 | 2016 | 1254 | 1976 | 1833 | 1050 | 1080 | 2146 | 1206 | 16877 |
| Garret Value | 81 | 70 | 63 | 57 | 52 | 47 | 42 | 36 | 29 | 18 | |

Source: Computed Primary Data.

Table 3 indicates that the Garret Scores for each rank and each factor. The sum of scores of all the ranks is called a total score. Table 3 also shows total scorer for all factors.

Table 4 shows the ranking of the purpose of borrowing money among construction workers in the study area.

TABLE 4
Ranking of Purpose of Borrowing

| Sl. No. | Purpose of Borrowing | Total Score | Average | Rank |
|---------|----------------------------------|-------------|---------|------|
| 1. | Son\Daughter's Marriage | 18134 | 47.35 | VIII |
| 2. | Family Expenditure | 19366 | 50.56 | IV |
| 3 | Children's Education | 18614 | 48.60 | VI |
| 4. | Medical Expenditure | 18619 | 48.61 | V |
| 5. | Repair and Construction of House | 21358 | 55.77 | I |
| 6. | Purchase of Property | 18442 | 48.15 | VII |
| 7. | Family Ceremonies | 19616 | 51.22 | III |
| 8. | Purchase of Materials | 20638 | 53.89 | II |
| 9. | To Repossess the Jewel | 17921 | 46.79 | IX |
| 10 | To Buy Vehicles | 16877 | 44.07 | X |

Source: Computed Primary Data.

It is observed from Table 4 that 'Repair and Construction of House' has been ranked as the first factor for the purposes of borrowings, 'Purchase of Materials' has been ranked second, 'Family Ceremonies' third position, followed by 'Family Expenditure' in fourth rank, 'Medical Expenditure' ranked as the fifth rank, 'Children's Education' has been ranked sixth rank, 'Purchase of Property' ranked as seven, 'Son\Daughter's Marriage' has been ranked eight and 'To Repossess the Jewel' ninth position and 'To Buy Vehicles' in Kanyakumari District.

CONCLUSION AND SUGGESTIONS

The findings reveal that the construction workers in the study area have borrowed money mostly for the purpose of repair and construction of their house, purchase the materials, family ceremonies, family expenditure, and medical expenditure. They have given very least importance to borrow money for the purpose of buying vehicles, repossess their jewel and their children's marriage. The government may take necessary action to create a welfare association for construction workers for

providing a loan for them to avoid the decline of their life due to to their behaviour of borrowing money from private loan providers with huge interest.

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