CHAPTER – III

RESEARCH METHODOLOGY

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RESEARCH METHODOLOGY

3.1 METHODOLOGY:

Research methodology is the conceived plan and structure of investigation to interrogate the problem and attempt to seek answers to the study. The present research is organized in the following manner. The prime step in the present research is to analyze the pattern of investment in past and present by power loom industries through the cooperative banks in the domain of Bhiwandi city.

A] Use of Research Design: The researcher in the present research plans to make a meticulous observation through the records of the cooperative banks in Bhiwandi and their factual records of financing the Power loom industries. The data available with the cooperative banks facilitates the research to obtain accurate information regarding the study undertaken. It also traces the practices undertaken by the cooperative banks to boost the power loom industry. Therefore, survey method is used for the present study.

B] Data Collection: The present research traces both primary and secondary data to arrive at the hypotheses.
**Primary data** the researcher has gathered information through questionnaire, duly filled in by the respondents as a tool for data collection.

**Secondary data:** The present research also evokes writers, scholars and critics from books, journals, magazine, reports and websites. For this purpose both print and web media are used.

**C] Sampling Technique:** The researcher has randomly selected respondents from the lot- cooperative banks, power loom owners and the workers as the audience. The responses from these through the questionnaire are treated as samples to arrive at conclusions.

**Sampling population (Place selected):** The respondents are selected from the Jurisdiction of Bhiwandi City. Therefore, the population of sample is the power loom workers, power loom owners & Co-operative Banks located in Bhiwandi City.

**Sample size:** The present research has attempted to interact and interview 310 respondents in the jurisdiction of Bhiwandi city who are directly connected with the power loom industry and the cooperative banks in this arena.

**D] Data Analysis:** Data collected through questionnaire is arranged in tabulated and matrix form using Excel and SPSS software. Further, interpretation of data is based on tabulation and analysis of the data obtained. A statistical method is used for data analysis. Such as Mean, Mode, Median, percentage, standard deviation and correlation of the hypothesis is tasted with
the help of statistical technique, such as frequency distribution. The conclusion is drawn on the basis of data analysis. Suggestions are made in the concluding chapter for better management of investors’ portfolio.

3.2 OBJECTIVES OF THE STUDY:

The research on the role of co-operative banks in the development of Powerloom Industries in Bhiwandi city is mainly focused on account of the following objectives:

1. To judge the performance of the Powerloom Units.
2. To know the efficiency of the workers serving in Powerloom Industries.
3. To know the problems of workers serving in Powerloom Industries.
4. To know the ingredients of Government Policy in respect of Powerlooms and to evaluate the effects on such industries.
5. To find out the solutions for increase in output of Powerloom Industries at lowest possible cost.
6. To find out the remedies available for the rapid development of Powerloom Industries.
7. To know the role played by the Co-operative Banks for the rapid development of Powerloom Industries in Bhiwandi city.
8. To find out the solution for sick units and for the improvement of NPA in respect of lending by Co-operative Banks for the said industries.
3.3 HYPOTHESIS:

The Researcher has framed the following statement of hypothesis for the Study.

1. There is no significance difference in the performance of the Powerloom units in Bhiwandi area.
2. There is no significance change in the efficiency of the workers serving in Powerloom Industries over the last three years.
3. There is no significance difference in the performance of the Co-operative Banks in financing to the Powerloom units in Bhiwandi area.
4. There is no significance difference in the different services provided by Co-operative Banks to the Powerloom Industries.