CHAPTER II

THE METHODOLOGY OF THE STUDY

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CHAPTER II

THE METHODOLOGY OF THE STUDY

2.1 INTRODUCTION:

This chapter number two consists of the methodology as well as the profile of the district. The methodology of the study includes data collection, data analysis, presentation and sample selection. In the later part of the present chapter, results and discussions, tools and sources for data collection, significance and limitations are also given. This chapter will be concluded by the profile of the Sangli District.

For accomplishing the objectives of the study, both primary and secondary data is collected. For collecting primary data, Survey Method is used. Survey data is collected by administering two separate interview schedules (one for ascertaining the HRD climate and another for ascertaining the effectiveness of the selected HRD practices) to three sets of respondents – Bank Manager, Officer and Clerical staff. The sample respondents were selected by using purposive Quota Accidental Sampling Technique. Also, the Non-participatory Observation Method is adopted for recording the researcher’s impressions about the various HRD practices in the Banks in the study area. The necessary secondary data is collected through the Library Research Method.

2.2 THE STATEMENT OF THE PROBLEM:

In the Concept of “Human Resource Development”, the word ‘development’ is significant from the viewpoint of the research. Here, it indicated development of an individual employee, the development of group of employees in the organization, various
sections / divisions, departments and finally the development of the entire workforce consisting of different groups working together to achieve the goals of the organization.

HRD climate may be defined as a set of attributes possessed by an organization as perceived by the individuals working in it, in relation to the satisfaction of their successively higher needs and is a cumulative result of the organizations. HRD practices from human resource planning to human resource system and information system. The major among these HRD practices are 1) Human resource planning, 2) Recruitment and selection 3) training & development and 4) Performance and potential appraisal.

Particularly in socially interactive organizations like Banks applied research in HRD should focus on ascertaining the HRD climate, effectiveness of HRD practices and the factors that foster or hinder the HRD effort. Such researches would indeed offer certain clues for devising a comprehensive HRD framework. So that the organization may function proactively in the changing environment.

2.3 OBJECTIVES OF THE STUDY:

The following main objectives of the study are taken into consideration while studying the present research work.

(a) To study the Human Resource Development (HRD) in the Urban Co-operative Banks in Sangli District.

(b) To study the effectiveness of HRD practices of training and development, performance appraisal and career planning in Urban Co-operative Banks.
(c) To study the various training and development parameters at all the levels in the Urban Co-operative Banks.

(d) To ascertain the opinion of the employees’ association regarding the HRD effort by organizing and conducting an opinion survey.

(e) To make some constructive and useful suggestion if any for improving the HRD processes and practices.

To put in most general terms the present research work Endeavour has two major trusts. The first is to explore the potential of HRD practices from the point of view of Human Development in terms of the perceptions of the Managers, Officers, Cashiers, Clerks and Peons.

The Second is to highlight the role and relevance of the Human Resource Development professionals in Banking Sector. This research work also seeks to examine the variation of the above phenomena of different levels of functioning namely, Managerial, Officers, Cashiers, Clerks & Peons in Urban Co-operative Banks.

The specific objectives of the study are:

(1) To explore HRD practices from Managers, Officers, Cashiers, Clerks and Peons in Urban Co-op Banks in the area of:

   (a) Practice of Education

   (c) Practices for Guidance and Counseling,
(d) Practices for research, Training and Development

(2) To invite suggestions from Managers, Officers, Cashiers, Clerks & others in Urban Co-operative Banks for inputs in Human Development field for enhancing professional competence.

(3) To invite suggestions from the Manager and Officers in Urban Co-operative banks about the areas of Organizational structure where Human Development Professionals can be employed.

2.4 HYPOTHESES OF THE STUDY:

The following hypotheses is to be tested under the present research study.

(a) The employees of the Urban Co-operative Banks became more efficient after providing the training and latest technology of Banking.

(b) The performance appraisal of the employees of the Urban Co-operative Banks is carried out with traditional methods. The use of modern methods is required for the performance appraisal.

(c) The employees of the Urban Co-operative banks have very rare opportunity of promotion. The systematic carrier planning and development of the employees will help them to get such opportunities.

(d) The Bank Employees’ Association has positive attitude towards HRD effort, however, it should demand further extension like employee empowerment.
2.5 **SCOPE OF THE STUDY**

We have selected the Sangli District in order to conduct the present research work. The HRD practices in the banks in the district under consideration are to be evaluated and finally the suggestions based on the research work will be implemented in order to develop the Human Resource in Urban Co-operative Banks. There is tremendous scope for HRD in the Urban Co-operative Banks. The scope of the study is the total Sangli District with the ten talukas of the district. The classification according to ten talukas is taken into consideration.

The present work was started from December 2007 and completed during the year June 2011.

2.6 **RESEARCH METHODOLOGY**

2.6.1 **DATA COLLECTION**

In fulfillment of the defined objectives, primary & secondary data is collected. The primary data is in the form of first hand information by using various techniques like questionnaire, interview, survey, etc. The secondary data which is supporting the research work is collected from different books, RBI Bulletins, Hand / Data books, bulletins, periodicals, newspapers, Ph. D. dissertations, etc. This is to be done at three different levels like officer staff, clerical staff and the supporting staff.

The primary data is collected though survey method by administering separate structured interview schedules. The interviews are initiated by asking the respondents about their work experience, educational qualifications, family group composition. Subsequently questions regarding Human Resource Development are asked.
The respondents are initially a little hesitant but eventually opened up and shared their ideas and views very frankly. On the whole the Data Collection is gainful learning experience for the researcher. The only problem which the researcher faced is the time constraint and non-availability of respondents on the dates of appointment was given and then interview were conducted. Each interview took half an hour to forty five minutes.

The main information for this study is collected by the researcher, through the interview schedule. The researcher observed the functioning of the personnel Department/ Human Resource Development in the Urban Co-operative Banks. Books, periodicals, standing order and other guidelines of the respective companies are also used to collect information.

2.6.2 DATA ANALYSIS AND PRESENTATION:

The information obtained from the interview schedule is analyzed and presented qualitatively and quantitatively. It was felt that analysis through percentage would be the best way to interpret the results. The data is interpreted and presented through percentages, tables, etc.

2.6.3 SAMPLE SELECTION AND DESCRIPTION:

The various parameters which are to be considered in the research design of the present research work are like District, Taluka, Urban Banks, their classification according to their Audit class. The sample is selected on the basis of Deposits and Performance of the Banks. The selection of the Banks is done in the following manner. There are ten Talukas in Sangli District. Out of ten talukas, Kadegaon and Kavathe Mahankal talukas have no banks at all. From the remaining eight talukas, one Bank from each taluka is selected on the basis of maximum amount of Deposits of the particular bank.
Table No. 2.1
SELECTION OF THE SAMPLE

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Date of Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>The Tasgaon Urban Co-operative Bank Ltd., Tasgaon</td>
<td>06/02/1936</td>
</tr>
<tr>
<td>02</td>
<td>Rajarambapu Sahakari Bank Limited., Peth</td>
<td>29/06/1981</td>
</tr>
<tr>
<td>03</td>
<td>The Vita Merchant Co-operative Bank Limited, Vita</td>
<td>19/06/1936</td>
</tr>
<tr>
<td>04</td>
<td>Jat Urban Co-operative Bank Limited., Jat</td>
<td>02/01/1953</td>
</tr>
<tr>
<td>05</td>
<td>Sarjeraodada Naik Shirala Sahakari Bank Ltd., Shirala</td>
<td>18/03/1997</td>
</tr>
<tr>
<td>06</td>
<td>Babasaheb Deshmukh Sahakari Bank Ltd., Atpadi</td>
<td>25/06/1998</td>
</tr>
<tr>
<td>07</td>
<td>Palus Sahakari Bank Limited, Palus</td>
<td>24/02/1966</td>
</tr>
</tbody>
</table>


For study of Human Resource Development, the sample consists of all levels from lower level employee to top management ranks as given below.
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Bank</th>
<th>Managers</th>
<th>Officers</th>
<th>Cashiers</th>
<th>Clerks</th>
<th>Peons</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>The T. U.C. B. L., Tasgaon</td>
<td>01</td>
<td>02</td>
<td>02</td>
<td>06</td>
<td>02</td>
<td>13</td>
</tr>
<tr>
<td>02</td>
<td>Rajarambapu S. B. L., Peth</td>
<td>02</td>
<td>17</td>
<td>---</td>
<td>23</td>
<td>15</td>
<td>57</td>
</tr>
<tr>
<td>03</td>
<td>The Vita M. C. B. L., Vita</td>
<td>04</td>
<td>04</td>
<td>04</td>
<td>25</td>
<td>12</td>
<td>49</td>
</tr>
<tr>
<td>04</td>
<td>Jat U. C. B. L., Jat</td>
<td>02</td>
<td>03</td>
<td>02</td>
<td>07</td>
<td>05</td>
<td>19</td>
</tr>
<tr>
<td>05</td>
<td>S. Naik Shirala S. B. L., Shirala</td>
<td>01</td>
<td>03</td>
<td>01</td>
<td>02</td>
<td>03</td>
<td>10</td>
</tr>
<tr>
<td>06</td>
<td>Babasaheb Deshmukh S. B. L., Atpadi</td>
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<td>04</td>
<td>02</td>
<td>06</td>
<td>05</td>
<td>20</td>
</tr>
<tr>
<td>07</td>
<td>Palus S. B., Palus</td>
<td>02</td>
<td>07</td>
<td>---</td>
<td>07</td>
<td>06</td>
<td>22</td>
</tr>
<tr>
<td>08</td>
<td>Sangli U. C. B. L., Sangli</td>
<td>01</td>
<td>08</td>
<td>---</td>
<td>25</td>
<td>12</td>
<td>46</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>16</td>
<td>48</td>
<td>11</td>
<td>101</td>
<td>60</td>
<td>236</td>
</tr>
</tbody>
</table>

[Source: Data collected by the Researcher]
2.6.4 SAMPLE DESIGN:

In the Purposive Quota Accidental Sampling Technique adopted for the study, ‘Purposive’ meant those staff members that belongs to a particular staff level; ‘Quota’ meant the predetermined sample size of 104 respondents, comprising sub-quotas of 16 manager staff (15.38%), 21 officer staff (20.19%), 08 cashier staff (07.69%), 44 clerical staff (42.30%) and 15 peons (14.42%) as shown in Table No. 2.2.

The selection of respondent employees is done according to availability or on ‘Accidental’ basis meant that only those respondents that were administered the interview schedule. The actual respondent staff is selected as Male / Female according to availability and willingness of employees by visiting the pre-identified main branches of urban co-operative bank across Sangli District.

As the main designations in all the pre-identified main branches were manager, officer, cashier, clerical and peons. So, respondents were selected from categories as mentioned in the above paragraph.
**TABLE 2.3**

**CATEGORYWISE SELECTION OF SAMPLE OF THE RESPONDENTS**

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M  F  T</td>
<td>M  F  T</td>
<td>M  F  T</td>
<td>M  F  T</td>
<td>M  F  T</td>
<td>M  F  T</td>
<td>M  F  T</td>
<td>M  F  T</td>
<td>M  F  T</td>
</tr>
<tr>
<td>(01) Manager</td>
<td>01 -- 01</td>
<td>02 -- 02</td>
<td>03 -- 03</td>
<td>01 -- 01</td>
<td>02 -- 02</td>
<td>01 -- 01</td>
<td>04 -- 04</td>
<td>02 -- 02</td>
<td>16 00</td>
</tr>
<tr>
<td>(02) Officer</td>
<td>03 -- 03</td>
<td>01 01 02</td>
<td>03 -- 03</td>
<td>04 -- 04</td>
<td>02 -- 02</td>
<td>02 -- 02</td>
<td>02 -- 02</td>
<td>03 -- 03</td>
<td>20 01</td>
</tr>
<tr>
<td>(03) Cashier</td>
<td>01 -- 01</td>
<td>-- -- -- --</td>
<td>02 -- 02</td>
<td>01 -- 01</td>
<td>-- -- -- --</td>
<td>-- -- -- --</td>
<td>02 -- 02</td>
<td>02 -- 02</td>
<td>08 00</td>
</tr>
<tr>
<td>(04) Clerk</td>
<td>05 02 07</td>
<td>05 01 06</td>
<td>03 02 05</td>
<td>03 -- 03</td>
<td>06 01 07</td>
<td>05 -- 05</td>
<td>03 03 06</td>
<td>04 01 05</td>
<td>34 10</td>
</tr>
<tr>
<td>(05) Peon</td>
<td>02 -- 02</td>
<td>02 -- 02</td>
<td>02 -- 02</td>
<td>01 -- 01</td>
<td>02 -- 02</td>
<td>02 -- 02</td>
<td>02 -- 02</td>
<td>02 -- 02</td>
<td>15 00</td>
</tr>
<tr>
<td>Total</td>
<td>12 02 14</td>
<td>10 02 12</td>
<td>13 02 15</td>
<td>10 -- 10</td>
<td>10 -- 10</td>
<td>13 03 16</td>
<td>14 93</td>
<td>11 104</td>
<td></td>
</tr>
</tbody>
</table>

(M-Male, F-Female & T-Total) (Source: Adapted from the different tables under study)
2.7 RESULTS AND DISCUSSION:

HRD is a very well known concept in the management and administration of Human Resources in Urban Co-operative Banks. The realization of professional Human Development in management is apparently a new idea. An exploratory study of Human Development and Role of Human development professionals in the Urban Co-operative Banks was undertaken. The data collected through interview schedule is analyzed qualitatively and quantitatively. The common interview schedule is used for managers, officers and clerks.

The following categorization depicts the way the findings is presented.

(1) General information

(2) Knowledge of the concept of HRD in The Urban Co-operative Banks

(3) Human Resource Development practices in Urban Co-operative Banks

(4) Role of Human Development professionals

(5) Suggestions for improving HRD practices in the selected industries.

In short, the making of the HRD facilitators involves a journey in human and organizational processes and need to be planned well to ensure its success. HRD Managers will have a special role in this regard.
2.8 **TOOLS FOR DATA COLLECTION**:

An interview schedule is prepared with the view to select in depth information about Human Resource Development practices, potential for Human Resource Profession and the benefits given to the employees and their families.

The interview schedule for manager, officers consisted of following categories –

Section (1) : General information,

Section (2) : Knowledge of the concept of HRD in selected Urban Co-op. Banks,

Section (3) : Role of Human Development Professionals and suggestions for improving HRD in the selected Urban Co-Operative Banks.

The multiple choice questions are asked during the interview. The interview schedule is chosen is a tool for the study because of the in depth information it would provide about the existing practices and exploring the potential for Human Resource Development. Thus, the study is exploratory in nature.

2.9 **DATA COLLECTION**:

To get permission for the interviews Heads of the Urban Co-operative Banks were contacted on phone. After pursuing for long time permissions were given and appointments were fixed.
Before the commencement of interview sessions, a detailed discussion took place about the field of Human development in Urban Co-operative Banks and then interviews were conducted. Each interview took half an hour to forty five minutes. The main information for this study came from the respondents though an interview schedule while the researcher also observed the functioning of the personnel Department/HRD in the Urban Co-operative Banks, Books, Periodicals, standing orders, other guidelines of the Urban Co-operative Banks were also used to gather information.

2.10 SOURCES OF DATA COLLECTION:

(A) Primary Data:

There were two distinct sets respondents (Management and employees) rendering primary data through the medium of pre-tested structured interview schedules. Additional / Background information of primary significance was collected through personal interview of the persons knowledgeable in the various areas of personnel administration in Banks. The researcher also relied on observation method to gain first hand insights into certain aspects like selection, training procedures, appraisal interview, career planning, welfare activities, quality of work-life, quality circle etc. and made detailed notes on them for being used while analyzing and interpreting the collected data.

(A1) Structured Interview Schedules:

A structured interview schedule was prepared and pilot surveys conducted to test the validity of questions with pre-tested interview schedules, the method of enquiry was suitable amended, question reframed and primary data was collected.
(A2) **Discussions and Interview** :

Detailed discussions with the persons directly and indirectly concerned the various aspects of human resources management and development in banks were conducted. In these interviews, open-ended questions were asked to gather information that was rather difficult to collect with the help of schedules. The interviews thus conducted were unstructured.

(A3) **Observations** :

The procedure of working management style at the banks were observed and extensive notes were made.

(B) **Secondary Data** :

(B1) **Documentary Research** :

The secondary data necessary for this investigation was collected from Urban Co-operative banks annual reports, booklets and pamphlets. For discussing the theoretical aspects of the topic, published sources in academic-libraries activities and collections were extensively used. Particularly helpful were,

(1) Barr. Balasaheb Khardekar Library, Shivaji University, Kolhapur.

(2) Ch. Shahu Central Institute of Business Education and Research, Kolhapur.
2.11 SIGNIFICANCE OF THE STUDY:

Human Resource Development is a growing and influential discipline which is increasingly critical to the survival and success of all organizations. This is illustrated by the concepts of the Learning organization and knowledge organization which demonstrate the essential requirement of developing all people within organization. Furthermore with the spread of information and worldwide communications, competitive advantage based on Technology may only be maintained for short periods of time before competitor’s catch up. The only source of sustainable competitive advantage is to learn faster and more creatively than other competing organizations and that will only by achieved though, swift and effective HRD practices and strategies.

HRD represents the latest evolutionary stage in the long tradition of training educating and developing people for the purpose of contributing towards the achievements of individuals organizational and societal objectives.
If HRD is about learning and that learning is something which occurs within an individual to cause development then, ‘The East with its Grace and Wisdom calls this flux’ a becoming and “an unfolding” the West with its systems and structures, names it “human resource development” Otigas (1994).

HRD is thus both an area of professional practice and an emerging interdisciplinary body of knowledge. The interrelatedness of these two aspects makes HRD similar to most other applied professions, most of which have emerged to meet some important social or organizational needs.

In the light of above parameters, though very few studies were undertaken with regard to HRD in service sector such as Banking and Insurance a sincere attempt was made to study the Human Resource Development processes and practices in Banking units in ‘Sangli District’.

2.12 LIMITATIONS OF THE STUDY:

Although every effort has been made to conduct the study as rigorously as possible, certain limitations, worth mention however are as below:

(01) It would have been better to cover some more employees from the banks, selected for the study but the choice was restricted keeping in view the limited resources.
(02) Some elements of bias on the part of the respondents cannot altogether be ruled out although whenever possible cross checks were used to assure the correctness of the information.

2.13 **PROFILE OF ‘SANGLI DISTRICT’:**

2.13.1 **Introduction:**

Sangli, headquarter of the Sangli District is an important trading & commercial centre of western Maharashtra and is well connected by road & rail to important urban centres of Maharashtra and Karnataka. Sangli City was established at the beginning of 19th century by the late chief of Sangli Sansthan Chintamanrao Raje – Saheb. It is 48.28 km east of Kolhapur and 9.55 km connected by rail as well as by the road. It will be appropriate to study the location Sangli District on Maharashtra State Map.

The district Sangli is one the Southern districts of Maharashtra State, it lies between 16\(^0\)46’ and 17\(^0\)38’ North latitude and 73\(^0\)42’ and 75\(^0\)40’ East longitude. With an area of 8610 Sq. Kilometers. The available area of the district is 6,32,819 hectors (73.49 % of the total area and the irrigation potential is 2,14,734 hectors (33.93% of the cultivable area).

The Census of 1981 has recorded the population of the district as 18.34 lakhs, spread in eight towns and 709 villages.

On the northern and north eastern side, the district is bounded by Satara district and on the eastern side by Solapur district. On the Southern and South Western sides. It is bounded by Kolhapur District and by Belgaum and Bijapur districts of Karnataka State on South-Eastern side. The Belgaum District continues to boarder the Sangli district on the Eastern side also while beyond the Sahyadris on the West lies the Ratnagiri District.
There are two main hill ranges. In the district viz. the Sahyadri and its offshoots and the spur of Mahadev range. The Krishna is the main river of the district with an inter district length of 108 kms. The river Krishna is joined by the rivers Warana and Yeralal. The Krishna flows to the South–East. Through Walva, Tasgaon and Miraj tehsils of the district. The other important rivers in the district are Yerla, Agrani and Manganga.

2.13.2 Climate:

The climate of the district is characterized by general dryness for a major part of the year. The rainy season is spread between mid-June and September, November to January is the Winter followed by dry season of February to March, April to mid-June is the hot weather season. The seasons do not show abrupt changes or extreme for heat or cold.

2.13.3 Soil:

The Western zone of the district has red laterite on up-Ghat and reddish brown soil on the hill slopes. The Krishna basin i.e. Walva, Tasgaon & Miraj Tehsils has deep black soil of alluvial origin while the eastern part of the district has black granular soil.

2.13.4 Rainfall:

The average rainfall in the district is 622 mm. In the Western part the rainfall is very heavy while in the eastern part, it is so low that Jath, Kavathe-Mahankal and the eastern part of Miraj tehsil have become drought prone areas. The rainfall goes on decreasing from the Western Ghats towards eastern part of the district. In the Western part, the
rainfall is 1200 mm but the town of Jath in the eastern part get only 528 mm rainfall. The main rainy season lasts from June to September

2.13.5 Agriculture:

The total geographical area of the district admeasures 864 thousand hectares out of which 47 thousand hectares is under forest. The gross area under the crops is 632 thousand hectares while the net area under crops amounts to 589 thousand hectares. After the construction of Koyana Dam on the river Koyana in Satara District. The areas under irrigation in Sangli district has increased, Koyana is tributary of the river Krishna; consequently, the water released from Koyana Dam flows thought the river Krishna. Many farmers in the district have started lift irrigation schemes with the help of the sugar factories in the district to irrigate their crops. The total area under irrigation is 100 thousand hectares.

There are even medium-sized irrigation projects, which have a cumulative irrigation potential of 18 thousand hectares. The number of minor irrigation projects is 1,195 with a cumulative irrigation potential of 70 thousand hectares. The potential under well irrigation is 49 thousand hectares are under irrigation for eight to ten months in a year.

2.13.6 Crops and area under crops:

In 1985-86, the total land under crops was 6.32 lakh hectares out of which, 53 percent was under cereals, 21 percent under pulses and oilseeds and 6 percent under sugarcane.
2.13.7 **Industries**: 

The district has 535 registered industrial units of which six are spinning mill and seven sugar factories. Out of a total 709 villages in the district, 691 villages, a part from all the towns, have electricity supply. The number of electric pump-sets in operation in the district is 5312.

2.13.8 **Educational, Medical and other facilities**: 

In district, as far as the educational & medical facilities are concerned the district is having a reasonable number of them.

In 1985-86, there were 960 primary schools, 46 middle schools, 175 secondary schools, 25 higher secondary schools & Junior colleges and 31 senior colleges. Out of these 31 colleges as many as 10 colleges provide technical and professional education. The district is also having adequate educational facilities of various disciplines viz. industry, engineering, medicine and management education.

The district also has a good number of dispensaries and other medical facilities. In 1985-86, the district had 161 dispensaries 7 hospitals, 17 maternity and child welfare centres, 79 primary health centres and 83 family planning centres, apart from the well-managed Wanless Hospital, Miraj Mission Hospital at Miraj.
2.13.9 **Population Growth**: 

According to the 1981 census the total population of the district was 18,34,293. During 1981-91 decade there has been an addition of 3,75,195 souls. The decadal rate of the district which workout to 20.45 percent is slightly lower as compared with the growth rate of Maharashtra State (25.73%) when the district in the state are arranged in descending order of growth rate. Sangli occupies the 22nd place.

The average growth rates for the rural and urban areas of the district are 18.53 and 27.50 percent respectively. The tahsils Atpadi, Jath, Kavathe-Mahankal & Shirala do not have urban areas.

2.13.10 **Forest**: 

The total forest area of the district shown in 14 of villages direct statement. The forest area in the district distributed among 251 villages accounting 34.72 percent of the villages in the district total area under forests in this district is 38,03,940 hectares and social forestry area is about 3,034.95 hectares as per the position in 1989. Khanapur, Jath and Shirala together account for three – fourth of the total forest area of the district. The chief major forest produce are timber and firewood. Other products include Hirda, shikekai, Tadimadi, grazing grass, etc.
2.13.11 **Trade & commerce:**

The district is well known for sugar, milk, food grains, etc. Sugar cane is mainly grown in Ashta & Miraj in the district. The chief export articles of the district are sugar, milk, food-grains, etc. Pump-sets, candles, gray, cloth, etc. are also exported. They are mainly exported to main cities like Bombay, Pune, Thane, etc.

2.13.12 **Literacy:**

Though the population of Maharashtra during 1961-91 almost double, the jump in literacy is almost 4 times which in itself is a significant achievement. Sangli district reported 1,164,092 persons as literates. They constitute 62.61 percent of total population (excluding 0-67 age group) of the district. The literacy rate of Sangli district in 1981 census was 54.89 percent (excluding 0-6 age-group). The literacy rate for district is slightly below the average rate of the state i.e. 64.87 percent. When the districts are arranged in the descending order of literacy rate, Sangli occupies the fifteenth place.

The work participation rate for total workers is defined as the percentage of total workers to total population. In a similar way it is defined for main and marginal workers. 1991 census recorded 36.87 percent of district population as main worker 7.25 percent as marginal & the remaining 55.88 percent as non workers. The corresponding figures for the state are 39.28 percent, 3.68 and 57.02 percent. Compared to 1981 census figures there has been a significant increase in the work participation rate for the main workers of the district (34.16 % in 1981 & 36.87 % in 1991) Sangli district holds 27th rank among 30 districts as far as main workers are concentrated.
2.14 **SUMMING UP** :

This chapter explains various aspects of the methodology of the present study with the help of the points like hypothesis, scope, objectives of the study. The statement of the problem is also defined. Research methodology has various steps like data collection, data analysis & presentation, and sample selection which are also described. After this, other important points like results and discussions, tools and sources for data collection are also given. Finally, significance and limitations of the study are highlighted. The present chapter is ending with the profile of the Sangli District.