CHAPTER - 2

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It is essential to adopt research methodology in coming out research work. On the topic 'An analytical study of the role played by the nationalised banks in the development of the Small Scale Industries in Akola District [With special reference to the Financing from 1981 to 1990]. To express the various steps used in coming to the condition of research on explaining various methods used to acquire the objectives are laid down in the synopsis.

1] Selection of the topic

Akola district since the middle period, is an industrial centre of the Berar region. It was known as marketing centre too. As such till by the time Britishers took over this district owned many cottage and small scale industries. With the arrival of the railway line and the improvement in the administration of the district; new industries were established. Some of them were big. The new phase started in this regard; when India became independent. The re-organisation of the states took place. On linguistic basis and on 1 May 1960; Maharashtra state come into existence.

Akola district was included in Maharashtra in 1960. The Industrial policy of the state made; Akola.
district as an Industrial district. The opening of the Maharashtra Industrial Development Corporation [M.I.D.C.]; district branch at Akola gave a new momentum to the Industrial establishments in this city and with the opening of sub-branches at Washim and Akot; the industrial growth spread over the district.

Akola, Akot & Washim housed the new industries in their M.I.D.C. area. The auxiliary industries were opened at the various places; included in big villages as such in the real sense every village in this district owned some form of industry i.e. cottage & small scale.

M.I.D.C. Centres housed new industries as such they employed new techniques to produce 'finished' goods. The expansion in the industrial area took place because of the opening of the new industries. The Industrial production increased along with the expansion in the marketing areas.

I have taken the Small Scale Industries for my research work specially the development in them from 1981 to 1990 is a core of my research. I shall be assessing their growth, the improvement in the quality of the small sale industrial products.

Special attention will be given to the role played by the Nationalised Banks in the development of the
Small Scale Industries according to the policy of the Govt. of Maharashtra. The ever increasing investment by the banks owners of the Small Scale Industrial Units in this region, is taken as a measure to assess the development of the small scale industries. In this region expansion and improvement in the quality of the products are the two measuring rods used to measure the development.

2) Scope & Importance of the Subject

The research is restricted to the Akola district. The study is limited to the Small Scale Industries and their financial relations with the nationalised Banks. The period taken for research is from 1981 to 1990 for detailed study of the role played by the nationalised banks in the development of Small Scale Industries and its impact on various aspects.

The main object of this research is to measure the changes in the Small Scale Industries of the Akola district from 1981 to 1990.

To assess the impact of these changes on the wealth, functioning and status of the Small Scale Industries of the Akola district is another objective of this research.

To prove the hypotheses i.e. 'The theory of change' is the principal object of this research.
The achieved objective has been the steps of change taken place in Akola district in the expansion and development of Industrial activity. This ever going Industrial activity has produced many finished goods, thus fulfilling the local and adjustment areas need further more, it has created a dent on the far-off markets in India. Therefore the study highlights the importance of industrial district of Akola in its changing and developing stages, the declaration of Akola corporation, will add new expanding dimensions of Industrial growth clearly.

3] Tools of Data Collection

To collect information, statistical figures and data, following tools of data collection are used by the researcher - Library, observation, questionnaire and Interview method of data collection.

a] Library method :

Researcher has visited Amravati University Library, Punjabrao Krushi Vidyapeeth Library, L.R.T. College of Commerce and Sitabai Arts College, Akola libraries. Researcher has collected related information, data & figures from the relevant books, journals, magazines etc. The data collected through library is used in further processing of research.
b) Observation :-

Researcher has visited the Small Scale Industries areas & the units producing goods located in Akola City, M.I.D.C. Akola, Washim, Akot, Murtizapur & Karanja Small Scale units situated in tehsils Head-Quarters of Akola district. The information & data collected through observation is used in the research.

c) Questionnaire :-

The data of subjects which could not be collected personally was collected by postal services. These persons were posted a Questionnaire on their address. They were requested to answer the questions and sent back to the researcher. Only 45% persons responded to the call of researcher to fill-up the Questionnaire and send it back. These received questionnaire duly filled respondents were sufficient for research.

d) Interview :-

The persons related to research topic, were considered to be the knowledgeable persons, owners of the Small Scale Units, experts and labour who have put in more than 25 years service in the factory, were interviewed by the researcher to acquire the in-depth knowledge of the subject matter, which is not available in any books or written material.
4] Verification of Data:

The data collected through Library method, observation, Questionnaire and Interviews, was verified by referring related Govt. or private, documents reports and official papers and registers. The verified data is returned for further processing and other unwanted information & data is destroyed.

5] Sampling Design:

Researcher has made use of following sampling methods for collection of data for her area of research, Random Purposive Quota Selective and Stratified.

a] Random :-

There are so many sub-methods in Random Sampling. Researcher has made use of lottery method to select the samples for collection of data.

b] Purposive :-

Researcher has selected some of the persons who would fulfill the requisite information needed for her research work as samples. These samples are purposely selected. They could fulfill the required needs of the research.
c] Quota :-

Akola district is taken for research on tehsil places. Every tehsil in Akola district is considered as part with each other therefore all tehsils in Akola district were given the definite number of samples Quota. The information collected from this Quota samples is used in research work.

d] Selective :-

The persons from whom essential data would be available were made samples. These selected samples were made use by the researcher for collecting statistical figures and information i.e. Proprietor of small scale units, bank managers and related officers of the Nationalised Banks and some of the known experts living in Akola.

e] Stratified :-

The persons involved in the small scale sector were classified into following four strata. Management strata, skilled labour strata, semi-skilled and unskilled labours strata. Required no of samples were taken from every strata for the research work.

6. Graphs and Tables :-

The data after verification was presented in the form of graphs. As per the need of different chapters
the data was presented in linear graphs or block graphs and at some places in a specially designed circular graphs.

The data which was simple was presented either in charts or tables. When ever two or more than two types of information is presented complete tables were made use of in the research.

7. Analysis of the data :-

After verification, serialization classification the data was presented either in charts and tables or in graphs. Non statistical data was analysed along with statistical data by making use of Quantitative, Qualitative and Comparative, Analytical methods.

a) Statistical :-

The data which was presented in tables and graphs was Analysed to conclude the reasons numerically or continuity. This methods is particularly used for representing financial amount given by the Nationalised banks to the small scale entrepreneurs. Furthermore investment in purchases of land and construction of building, purchases of machinery and tools, erection of machinery purchase of raw materials expenses on power labour and management etc. is statistically analyses to derive the reasons in terms of profit and loss etc.
b) Qualitative :-

Qualitative analysis method was used to determine the quality of the produced goods. Traditional produce of small scale units in Akola district were not and are not of the I.S.I. standard and therefore they are consumed in the local markets only. The quality produce goods were the result of establishment of MIDC in Akola. Particularly, electrical and electronics and Chemical small scale Industrial units were made to produce quality goods are close down their units. Therefore all those small scale units acquired the ISI marking and maintained their standard of Production to that level.

Researcher has physically checked the produce goods for their standards and whenever she found her incompetent; she utilised the services of experts to evaluate the produce goods by the small scale units goods.

c) Comparative :-

The core of research is comparative analysis of various segments studied thoroughly the finance made by Nationalised banks to the small scale entrepreneurs in Akola district is comparatively studied through many tables and graphs for studying in-depth as their contribution in the expansion and development of small scale Industry in Akola district. It is found that branches of state bank in Akola district contributed more in comparison to other
nationalised banks in the small scale industrial sector in Akola district.

Comparative analysis method is used to project the comparative study of different sector manufacturing in produce goods in Akola district.

Comparative analysis has made the subject simple for clear understanding and loose for presentation of study.

8. Interpretation of the new facts and data:

The new facts uncovered during research are interpreted in the study in the light of existing involvement to throw more light on its quality of the impact of quality on infrastructure of small scale industries in Akola district.

The statistical figures which were collected during research and process threw the steps of verification, classification and analysis are interpreted to assess the expansion and development of small scale industries in Akola district.

New facts and new statistical data have given new meaning to the ever expanding and developing small scale industrial sector particularly in M.I.D.C. Akola and largely in the industrial pockets of Akola district. Electronics manufacturing has given the new dimension to the small
scale industrial sector in Akola. The location of MIDC and proposed CIDC has expanded the boundary of Akola city and therefore the population of Akola city has increased to the effect that the Govt. of Maharashtra has declared Akola as a corporation city.

9. Generalisation (Generalization):-

The hypothesis testing is carried out and the theory is built around the hypothesis that the small scale industry in Akola district has changed the total facet of Akola city and district. This theory of change is generalised in comparison to the ever expanding small scale industrial structure of Maharashtra state and India. The expansion in Akola district is the microscopic representation of India at large. The study also represents the conversion of India into Industrial state, among the community of state.