

. Research Methodology

7.1 Research Type:-

The research type is Analytical Research. In analytical research data will be collected using some data collection methods and then analysis would be done through various statistical tools. The data in this research would be collected through questionnaire and if necessary through interview method and then it will be tabulated and analyzed for interpretation. The data analysis is the main feature of this research type.

7.2 Sampling Method:-

In this research Probability Sampling would be used as it is more rigorous and free from biases. In that Cluster Sampling will be used because the households will be divided in to clusters according to their geographical area. So they will be grouped in tehsils and further in villages. In Sangli district there are total 10 tehsils and in that there are total 730 villages according to 2011 census. So, out of 728 villages 5% villages would be taken as sample. It would be around 37 villages. Out of this 5% villages of each tehsil will be taken as sample.

Statistical tools to be used would be Standard Deviation , Mean and Co- relation etc.

Z- Test would be used for testing along with SPSS analysis.

8.Source of data:-

8.1 Sources:-

The source of data would be mainly Households with low income living in both urban and rural area. This research would be based on both primary and secondary data. And this data will be collected from Sangli district, Maharashtra.

Primary data:-

Primary data in this research will be mainly collected through questionnaire or interview to get their requirements from Households with low income and who are disadvantaged.

Secondary data:- This data could be collected or generated from report government, magazines, books, Finance ministry reports, RBI bulletins and Reports.

8.2 Data collecting methods:-

Questionnaire:-

Based on the basic research questions and in light of reviewrelated literature, the questionnaire is prepared. The questions must be closed ended so thatdata could become easy to analyze. And It would be easy to collect exact information.

Observations:-

Many times it is difficult for respondent to answer some questions and the respondents way of behavior, environment around him also gives us much information by observing it.

Interview:-

Interview would be taken if necessary for collecting information from households.

Interview is time consuming and expensive method but ought to be used in many situations

9. Work Plan

Phase 1:-

- **Reference reading**
- **Problem Identified**

- **Selection of Topic**
- **Pilot Study**
- **Review of Related Literature**
- **Draft Synopsis Preparation**
- **Preparation of Final Synopsis**

Phase 2:-

- **Reference Reading**
- **Field Survey**
- **Data Collection**

Phase 3:-

- **Tabulation & Reference Reading**
- **Data Analysis and Interpretation**
- **Draft Report Preparation**

Phase 4:-

- **Final Thesis Preparation**
- **Cross Checking , Reference appendices**
- **Typing Final Review and Binding**