

CHAPTER - V

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ANALYSIS AND INTERPRETATION  
OF THE DATA PRESENTED

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The data presented in Chapter-IV is to be analysed and interpreted in the context of the present-day position of the secretary inside and outside the PACS and the recommendations made by the four Committees appointed by the Government of Maharashtra. Unless otherwise mentioned, all the data relate to the year ending 30th June, 1990.

Except 14 secretaries, all other secretaries (i.e. 31) out of the sample of 45, were working for 2 or more PACSs simultaneously. Eighteen secretaries worked for 2 PACSs each, 8 secretaries worked for 3 PACSs each and 5 secretaries worked for 4 PACSs each.

30 secretaries (67%) were 41 years or more than 41 years old.

27 secretaries (60%) had their education below SSC level.

29 secretaries (64%) had the experience of 16 years and more.

25 PACSs (55%) had the loan outstanding of Rs.20.00 lakhs or below this amount; 21 PACSs (47%), out of the above 25, had the loan outstanding of Rs.10.0 lakhs or below this amount.

33 PACSs (73%) had the Audit Class 'C'. The remaining 12 PACSs (27%) had the Audit Class of 'B' or 'A'.

**Problems of the Secretaries:****(a) Problems concerning Salary and other Allowances:**

As recommended by the Kadam Committee (1989), the secretaries were paid their salary in Grade-III. The payscale applicable to them was Rs.710-1150. In addition to the basic pay, the secretaries were eligible to get D.A., H.R.A., Travelling Allowance and Bicycle Maintenance Allowance at a fixed rate per month. The total salary at the minimum of the payscale was Rs.820 and at the maximum was Rs.1260 per month. Comparatively, this was found to be much lower than the salary drawn by Talathi, Gramsevak and Primary Teacher - all three working at the village level only. The comparative figures showing the minima and maxima are as follows:

<u>Post held</u>	<u>Salary P.M.(Rs.)</u>	
	<u>Minimum</u>	<u>Maximum</u>
1. Secretary of PACS	820	1,260
2. Talathi	1,636	2,539
3. Gramsevak	2,020	3,030
4. Primary Teacher	1,970	3,364

The wide disparity has arisen on account of the following:

- (i) The indexing of the dearness-allowance in case of salaries of Talathi, Gramsevak and Primary Teacher and its absence in case of the secretary; and
- (ii) Absence of a strong organization of secretaries of the PACSs.

Some of the secretaries told the researcher very frankly that because of inadequate salary income, they could not concentrate on the work of the PACS and they had to do some "side business" to supplement their income.

Low salary income must have been the main cause of graduates found in much less number (only 5 secretaries or 11% of the sample) in service as secretary of PACS.

(b) Problems of Training and Promotion of the Secretaries:

As pointed out above, 27 secretaries (60%) had their education below the S.S.C. The complete picture can be seen from the figures shown below:

<u>No. of Secretaries</u>	<u>Educational Level</u>	<u>Percentage to Total</u>	<u>Cumulative Percentage</u>
27	Below SSC	60	60
8	S.S.C.	18	78
5	12th Standard	11	89
5	Graduates	$\frac{11}{100\%}$	100

Seventeen secretaries (38% of the sample) could get formal training in the form of Lower Diploma in Cooperation (LDC), because they were sent for training by the concerned PACS. One of the 17 secretaries mentioned above had done G.D.C. & A.

Only 5 secretaries (11% of the sample) tried to improve their educational qualification on their own. The

remaining 23 secretaries (51%) neither took initiative to improve their educational qualification nor were sent for training by the PACSs.

As far as promotion is concerned, the situation was not good. Even though the Kadam Committee (1989) recommended three Grades for the Secretaries, the Government accepted only one Grade and that too, the lowest. Unless the Government decides to implement the other two Grades, there is no point in talking about any higher Grade being made applicable to the secretaries. Furthermore, the secretaries have almost zero promotion chances. Thirtyseven secretaries (82%) felt that they would not get any promotion during their tenure as secretary. Thirtyfive secretary (78%) were eager to take up another (leaving the secretary's job), if available.

Secretaries seem to demotivated as far as training and improvement of educational qualifications is concerned.

(c) Problems concerning the environment in which the secretaries work:

Twentytwo PACSs (47% of the sample) had their own building. The remaining 24 PACSs (53%) did not have their own building. The position of these 24 PACSs was as follows:

<u>No.of PACSs (%)</u>	<u>No.of rooms in a hired accommodation</u>
10 (22%)	1 room
6 (13%)	2 rooms
3 ( 7%)	3 rooms
2 ( 4%)	4 rooms

Twenty PACSs (44%) had their office housed either in a godown or in the house occupied by the secretary as his residence.

Most of the secretaries had complaints of the following nature:

- i. No proper circulation of air,
- ii. Poor lighting,
- iii. Irregular supply of drinking water,
- iv. Inadequate furniture,
- v. No clerical assistance,
- vi. Long working hours (9 hours and above).

All the secretaries were required to work outside office also. Loan recovery, visits to the DCCB and to the offices of the cooperative department were some of the important aspects of the secretary's work outside his office.

On improvement of the working condition of the secretaries, the responses received from the 45 secretaries could be grouped as under:

- (i) "One-secretary-one-society" principle must be strictly followed (20 secretaries - 44%).
- (ii) Remuneration of the secretary should be brought on par with that of Talathi and Gramsevak (20 secretaries - 44%).
- (iii) The Government should tighten its control over the secretaries (5 secretaries - 12%).

In short, the environment in which the secretaries work does not seem to be conducive to the productive work.

(d) Problems of Interference of Political and Social Leaders:

Interference in the day-to-day working of the PACS normally comes from two corners:

- (i) The Chairman and the Managing Committee members of the PACS;
- (ii) Other political and social leaders.

These leaders tried to get certain unlawful things done by the secretary. They expected the secretary to show favour to the persons in "their group". The Chairman and the Managing Committee members did not spare time for the society work. This resulted into delay in taking decisions.

This type of interference is found in every walk of life now. The secretary found this to be unbearable because he was too vulnerable to show any resistance. His poor educational background, the salary paid to him, etc., were the factors against the secretary.

(e) Problems concerning members and their welfare:

The secretary of PACS had to face the following problems concerning the members:

- (i) Most of the members were illiterate. The

few that were literate did not know the basics of cooperation and agricultural banking. The secretary had to explain almost everything to such members.

- (ii) Some of the members did not believe in the secretary.
- (iii) Members did not normally give cooperation in respect of compliance to be made and documents to be executed while lifting the loans. The members did not cooperate in the recovery work.
- (iv) Drunkard-members and members having political influence gave a lot of trouble to the secretary.
- (v) Members did not understand the need and importance of inculcating the saving habit.

Not only that the members of the PACS were illiterate, they were concerned with short-term gains. They did not understand the need and importance of thrift.

(f) Other Problems:

Some of the secretaries pointed out the need to have a branch of the DCC Bank within a radius of 20 kms. from the PACS.

The secretary's salary was withheld for one or two months if he fails to provide the Assistant Registrar the required information in time. This is an unnecessary harassment.





The travelling allowance of Rs.25/- per month paid to the Secretary was totally inadequate to cover the travelling expenses incurred for the society's work.

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