

CHAPTER - III

PRESENT STUDY

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PACS plays an important role in the three-tier agricultural credit system at the village level. The secretary of PACS plays an important role in the day-to-day working of the PACS. In this study, an attempt is made to understand the problems faced by the secretaries of the PACS with reference to Osmanabad District and how these problems can be resolved.

Objectives of the Study:

Following are the objectives of the study:

- (1) To study the problems faced by the secretaries of the PACS in Osmanabad District;
- (2) To study the measures taken by the Government of Maharashtra and other Agencies to tackle these problems, so that the working of the PACSs is improved;
- (3) To evaluate the measures undertaken and to suggest improvements, if any.

Scope of the Study:

The State of Maharashtra has four geographical regions. Marathwada is one of them and it consists of 7 districts.

Osmanabad District is one of these seven districts in the Marathawada region.

The present research is aimed at studying the problems of the secretaries of the PACSs in Osmanabad District only. Osmanabad District consists of 6 talukas with 450 PACSs and 227 secretaries were working for these societies on 30th June 1990.

The Taluka-wise position of societies and secretaries is given in Table 3.1

Table 3.1

A Table showing Taluka-wise position of societies and secretaries as on 30.6.1990.

Sr. No.	Taluka	Number of PACS	No.of secretaries for each taluka
1.	Bhoom	48	18
2.	Kallam	81	43
3.	Osmanabad	87	38
4.	Paranda	67	21
5.	Tuljapur	71	39
6.	Omerga	96	63
	District Cadre Office Osmanabad	-	5
	Total:	450	227

Source: Records of the District Cadre Office, Osmanabad

Method of Data Collection:

For this study, data were collected from primary as well as secondary sources.

1. Primary Data:

Primary data were collected through administering a questionnaire to 45 (20% of the total population) sample secretaries (a copy of which, in Marathi, is given in Appendix-1). The sample selection was a two stage procedure. At the first stage, the secretaries were selected by classifying them on the basis of the number of talukas and the number of societies. Taluka-wise selection of the sample secretaries is given in Table 3.2.

Table 3.2
A Table showing Taluka-wise selection of sample secretaries

Sr. No.	Taluka	Number of PACSs	No. of secretaries for each taluka	Sample selected
1.	Bhoom	48	18	4
2.	Kallam	81	43	9
3.	Osmanabad	87	38	8
4.	Paranda	67	21	4
5.	Tuljapur	71	39	8
6.	Omerga	96	63	12
	Dist.Cadre Office, Osmanabad	-	5	-
Total:		450	227	45

Further, at the second stage, the societies were stratified on the basis of the loan outstanding and 20% of the total secretaries (i.e. 45 secretaries) were selected on the basis of the random sampling technique.

Stratification of the societies in Osmanabad Revenue District on the basis of the loan outstanding is given in Table 3.3 (on the following page).

Table 3.3
A Table showing stratification of societies on the basis of
loan outstanding as on 30.6.1991

Sr. No.	Taluka	Loan outstanding (Rs. in Lakhs)						Total PACS
		0-10	11-20	21-30	31-40	41-50	51 and above	
1.	Bhoom	45	3	-	-	-	-	48
2.	Kallam	41	31	6	1	1	1	81
3.	Osmanabad	49	26	9	1	1	1	87
4.	Paranda	60	5	2	-	-	-	67
5.	Tuljapur	50	13	7	1	-	-	71
6.	Omerga	80	15	1	-	-	-	96
	Total:	325	93	25	3	2	2	450

Source: Records of the District Cadre Office, Osmanabad.

However, in order to give proper representation to each of the stratum, some of the societies were selected, though they had high turnover as well as loan disbursement but the number of such societies was negligible to the total number of the societies.

For example, in case of Kallam taluka, out of 41 PACS (I stratum) with loan outstanding of Rs.0-10 lakhs, 3 PACS were selected on random basis; out of the next stratum (loan outstanding of Rs.11-20 lakhs) of 31 PACSs, 2 were selected and out of the next stratum (Rs.21-30 lakhs of loan outstanding) of 6 PACS, 1 was randomly selected. However, three strata still remained. There was one society in each of these strata, i.e. loan outstanding of Rs.31-40, Rs.41-50 and Rs.51 lakhs and above, respectively. All these three societies were selected so as to give proper representation to each of the above mentioned strata. This is shown in Table 3.4 (on the following page).

2. Secondary Data:

Secondary data were collected from the office of the District Central Cooperative Bank (DCCB), District Special Auditor of Cooperative Societies, Osmanabad District; District Deputy Registrar (DDR), Osmanabad District; Assistant Registrar (AR), and the District Cadre Office, Osmanabad.

TABLE 3.4

A Table showing selection of the sample secretaries
on the basis of random sample Technique

Loan outstanding (Rs. in lakhs)	0-10		11-20		21-30		31-40		41-50		51 and above		Grand total of	
	Total No. of PACS	Sample selected	Total No. of PACS	Sample selected	Total No. of PACS	Sample selected	Total No. of PACS	Sample selected	Total No. of PACS	Sample Selected	Total No. of PACS	Sample Selected	PACS	Sample selected
1. Bhoom	45	3	3	1	-	-	-	-	-	-	-	-	48	4
2. Kalliam	41	3	31	2	6	1	1	1	1	1	1	1	81	9
3. Osmanabad	49	2	26	2	9	1	1	1	1	1	1	1	87	8
4. Paranda	60	2	5	1	2	1	-	-	-	-	-	-	67	4
5. Tuljapur	50	3	13	2	7	2	1	1	-	-	-	-	71	8
6. Omerga	80	8	15	3	1	1	-	-	-	-	-	-	96	12
Total:	325	21	93	11	25	6	3	3	2	2	2	2	450	45

(31)

An extensive use of the reports of various committees, published books and journals, etc., were made for this study.

Chapter Scheme:

This Dissertation is divided into the following Chapters.

<u>Chapter</u>	<u>Title</u>	<u>Contents</u>
I	Introduction	Importance of PACS in agricultural credit, Importance of its secretary and the position in Osmanabad District.
II	Role of Secretary	Role of secretary as the Chief Executive of the Society; as a "link" between members of the society, the DCC Bank and other cooperatives and also as a "link" between the society and the Government of Departments.
III	Present Study	Objectives and scope of the study; Method of data collection, Chapter scheme and limitations of the study.
IV	Problems faced by the Secretaries in Osmanabad District	Problems are presented under the following broad categories: a) Problems concerning salary and other allowances.

- b) Problems of training and promotion
 - c) Problems concerning the environment in which the secretaries work.
 - d) Problems of interference of political and social leaders.
 - e) problems concerning members and their welfare.
 - f) Other problems
- V Analysis and Interpretation of Data Presented Data presented in Chapter-IV are analysed and interpreted.
- VI Summary and Conclusions Summary of the findings and conclusions drawn.

Limitations of the Study:

This study relates to the secretaries of PACS in Osmanabad District. The problems of the secretaries in other districts (like Sangli and Kolhapur with comparatively better irrigation or Ahmednagar with the maximum canal water facility and the maximum number of sugar factories, etc.) in the State of Maharashtra may be different. Likewise, the problems of PACS in other States (like Bihar, Punjab and Tamilnadu) may also be different.