

CHAPTER - VIII

SUMMARY AND CONCLUSIONS AND
SUGGESTIONS

C H A P T E R - VIII

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The summary and the conclusions that emerge from the precedings analysis of the survey data and the case studies are presented below :

A) SURVEY :

I) Structure and characteristics of households :

- 1) Of the total 108 sample respondents or (households) all the families were belonging to Hindu religion and not a single family was found belonging to Neo-Buddhist religion. The reason for the non-conversion to Neo-Buddhist religion observed during the period of investigation is a lack of awareness among these people about the social and religious work done by Dr. B.R. Ambedkar.
- 2) Mostly mahara's (scheduled caste) have formed Co-operative societies and their participation in these co-operatives is greater than any other SC/ST people in Hatkanangale Taluka.
- 3) Membership pattern of households shows that there are more males than females. Around 1/3 members are children (upto 15 years which increases the responsibility of households to educate and bring up the responsibility of the children properly. Negligible proportion of the

members live beyond the age of 60 years which is attributable to poverty, malnutrition, unhygienic conditions of life etc. The proportion of members with the age varying between 16 years to 55 years is the highest.

4) Marital Status:-

—Nearly fifty percentage (47.78%) respondents were married:

- 5) Majority of the respondents (50.47%) were illiterates and only (49.33%) were literates. More educational development of these people in Hatkanangale taluka was noticed.
- 6) Over 60% of the members of the sampled households are working as workers (Age group 16 to 60) years and 35% non-workers.
- 7) Average size of the scheduled caste and scheduled Tribes households is (5.81). The larger proportion of households have 4 to 6 members and households whose majority membership is between 7 and 9 which is attributable to less education traditional occupation lack of family planning.

II) ECONOMIC FINDINGS OF SURVEY :

- 8) The continuity of tradition is obvious from the occupational distribution of scheduled castes of scheduled tribes working respondents. Approximately fifty percent.

that is 47.78% of the working respondents were engaged in traditional professions namely Handicrafts. The working respondents participation in non-traditional services like Government service industrial labour was higher than in other non traditional occupations.

- 9) The pattern of size of land holdings shows that of the total 108 households as many as 62 or 57.41% respondents were landless. These include landless agricultural labourers selfemployed in non agricultural activities etc. out of 108 households only 46 or 42.59% were land owning households but not a single household was owning an economic land holding because all the households were owning land holdings between the range of 0.5 acres to 2 acres.
- 10) Most of the households owned slum type and mud huts (houses). They ~~of~~ indicate that these dwellings are poor unhygienic and insecure and expose them to social and economic insecurity and health hazards. .
- 11) The houses of these persons are clustered with little or no space between two houses. In general the houses of these members are congested and inadequate.
- 11) Only 6.48% of the total respondents owned utensils of the value of Rs. 200/- & above. The remaining nearly 94 or

or 93.50% respondents possessed utensils of the value of less than Rs. 2000/- Most of the households possessed low valued utensils.

- 12) Comparision of average annual income earned by the per house from non-co-operative and co-operative sources indicates that income earned by these families from the co-operative source is slightly higher. The average annual income of per household from non-co-operative source is Rs. 3072.96 while the average annual income of per household from co-operative source is Rs. 3082.40 from this we may conclude that co-operative activities as a source of income occupies important place in the econpmic life of these SC/ST people in Hatkanangale.
- B) The households income (from all source) of the SC/ST households also indicates their low economic position in the society. Households whose annual average income less than Rs. 3500 were 28% sample households. According to criteria prescribed by the state Government for families to be included in below poverty line these families come under the category of families below poverty line further 48% of the total households has mostly income between Rs, 3501 to Rs. 7500/- and their annual average income was between Rs. 3892 to Rs. 7072. Of the total sample households whose annual average income was between Rs.8000/- to 13100/- were 30% and remaining households whose annual

average income was more than Rs. 13100 were 4.62%.

Thus poor earnings of the majority of these households owing to meager property assets and employment opportunities are responsible for their sub-standard living conditions.

14) Consumption Expenditure of Sampled households :-

The average annual expenditure of these sampled households indicates the level of standard of living. According to aggregate expenditure groups of the households it appears that number of households who fall in the expenditure groups between Rs. 501 to 5500 were 38.40 or nearly 35% and average annual expenditure of these families ranges between Rs. 1075 to Rs. 3009 the level of the expenditure of these households indicates the deteriorating living condition.

And the number of households between the expenditure groups of Rs. 3501 and Rs. 10500 is 61 or 56.45% and average annual expenditure of these families ranges between Rs. 3955 to 10120.

Out of 108 sampled households only 9 or 6% households are in the expenditure group between Rs. 10501 to Rs. 18500 and above and annual average expenditure of these families ranges between Rs. 11100 to Rs. 25200. Finally the annual average expenditure per household for all expenditure groups comes to Rs. 5752.9.

The level of expenditure of these sampled households shows that the majority of the individuals are trying to cross over the poverty line by acquiring skills property and capital assets. But co-operative movement for their betterment seemed to have failed to help these households in full extent due to the inefficient working of the majority of co-operative societies in the Hatkanangle taluka.

1.5 Saving is crucial variable which determines the socio-economic status of population. Savings being a residual item indicates his livelihood and future level of living. It was found that out of 108 households, 71 or 65.75 households were not able to save anything. Further as many as 37 or 34.25% households were able to save but their annual average savings were very meagre. The average annual savings per household for all the groups is Rs. 164.83. The majority of the households are not able to save anything. Savings are almost nil among these number of households because income of these households is at subsistence level. The other problems which are responsible for low savings are that the propensity to save among these people is low because the size of the family and repayments of old loans are of large volume.

1.6 The debt position of the sampled households indicates that out of 108 sample households 27.77% households were found debt less. Further remaining all i.e. 72.23% households were in debts during

the year 1983-84. The proportion of households debt, burden was much higher due to the meager earnings of these people they are not able to meet their requirements. Therefore they have to depend on various agencies they have to take recourse to borrowing from non-institutional agencies at exorbitant rates of interest, they usually failed to repay old loans because of unproductive nature of loan. Average household debt of the sampled household comes to Rs. 2090.34.

B) Case Studies :

Case studies of mainly four types of co-operative housing societies reveals the fact that what are the factors which affect working of these co-operative housing societies and what are the problems faced by these societies in their functioning.

I) A STUDY OF HARIJAN SHETI SHAKARI KARAKARI PATPEDHI MARYADIT

It reveals many facts about the working of such type of co-operative societies. This is the only society formed by Scheduled caste people in this taluka. The working of this society was very good till 1973. But after 1974 the working of this society is not satisfactorily reasons for the inefficient working of this society observed during the period of investigation are as below :

- 1) The members are not interested in the working of the society and repaying the loans.

- 2) Almost all the members are defaulters.
- 3) The society suffered from the fraud done by the assistant secretary. Due to the above reasons the financial position of the society is not satisfactory. The managing committee of the society is reluctant about the recovery of the advanced loans.

II) A STUDY OF KERSUNI UTPADAK CO-OPERATIVE SOCIETY LTD. Shirol TALUKA HATKANANGALE DIST : KOLHAPUR.

This is one of the successful co-operative societies engaged in manufacturing brooms for household use by using locally available raw material (today leaves) with the help of its members)

Following are the objectives of this society.

- 1) The society aims at providing raw material for broom making and other allied things from the same raw materials.
- 2) Society acts as marketing agent on the behalf of their member artisans.

WORKING OF THE SOCIETY :

All the members of the society are traditionally skilled in broom making and so they make very nice and high quality brooms. The broom is essential item in every household. There is no problem marketing for brooms.

Society is playing an important role in changing the deteriorating economic condition of its members. Now each member is earning daily income of Rs. 18 to 20 per day, and their weekly savings amounts to Rs. 5 to 20.

Now due to the formation of co-operative society members of this society are getting raw material (today leaves) at cheap rate, similarly the members are now getting the raw material regularly and are engaged in the job fully.

PROBLEMS FACED BY THIS SOCIETY :

- 1) The society is in need of warehousing facilities and common workshed to avoid all the problems of its members in broom making.

The financial position of this society has improved within short period of 3 years. Society has made spectacular progress and become successful in achieving the objectives.

Factors responsible for the efficient working of this society are that the efficient and responsible officers of the society.

III) PROGRESS OF THE CO-OPERATIVE HOUSING SOCIETIES FORMED BY SC/ST PEOPLE IN HATKANANGALE TALUKA :

Motivation behind forming of co-operative housing societies

- 1) Unexpected growth of population.

- 2) Depreciation of the existing housing accommodation.
- 3) Need for adequate shelter.
- 4) Availability of cost free land from Government.
- 5) Increase income of SC/ST people those who are living in urban centres.

MEMBERSHIP :

Majority of the members were found to be agriculture labourer's and industrial workers. The proportion of Government.

Servants and rural artisans was found to be less.

ECONOMIC CONDITION OF THE MEMBERS :

Majority of the members were found belonging to annual income group between Rs. 2500 to Rs. 5000/-

PROGRESS OF THE CO-OPERATIVE HOUSING SOCIETIES :

Year-wise registration of co-operative housing societies by SC/ST people shows that except in 1973 there was no significant increase in registration of the co-operative housing societies during the last thirty years.

AREA-WISE PROGRESS OF THE CO-OPERATIVE HOUSING SOCIETIES :

Out of the total 32 co-operative housing societies 26 or 81.25 societies were registered in the rural area and remaining 6 or 18.75 were in urban area. From the above data we may conclude that people in rural area's have been taking more initiative in forming such type of societies.

AREA_WISE PERFORMANCE OF THE CO-OPERATIVE FARMING SOCIETIES. :

It indicates the number of working societies and number of houses constructed by these societies both in rural and urban area's.

There were ⁷ working co-operative housing societies in rural area and number of houses constructed were 409 while in urban area there was only one working housing societies and total number of houses constructed were 48 only.

It is necessary to note that more registration of housing societies is not true indicator of the progress. During the period of investigation it was found that there is considerable time gap between the date of registration and the commencement of construction work.

PROBLEMS FACED BY THESE CO-OPERATIVE HOUSING SOCIETIES. :

- 1) Members didnot contribute even share capital to the spcieties. ~~but to the~~
- 2) In case of rural co-operative housing societies; housing finance agency provide maximum amount of Rs. 4000/- to per members of these housing societies. This amount is quite insufficient to undertake construction eork.
- 3) Owing to the lack of proper co-operation from the members it has become impossible to manage these co-operative societies.
- 4) ^{Procedure} ~~Produceere~~ of forming co-operatice housing societies and getting finance from housing fiancé agencies, is very completed.

5) Existing bye-laws of co-operative housing societies did not help to promote co-operative housing movement rapidly.

6) Officials of the co-operative department and revenue department have not been helpful to providing information about the procedures of forming co-operative housing societies. As :

IV) PROGRESS OF CO-OPERATIVE FARMING SOCIETIES FORMED BY ST/SC PEOPLE :

During the period of investigation, it has come to notice that there were 5 co-operative farming societies out of these only one farming society was found to be working efficiently and remaining 4 were found to be dormant.

Almost all the co-operative farming societies are of the collective type. This is attributable to the distribution of the fallow lands to the scheduled caste people. Total membership of the societies was 321 and the total area covered by these societies was 274 hectares.

SIZE OF CO-OPERATIVE FARMING SOCIETIES :

Area owned by these societies ranges between 32 hectares to 94 hectares. Average size of the co-operative farming societies is very small.

IRRIGATION FACILITIES :

All the societies were found without irrigation facilities.

AGRICULTURAL PRACTICES :

These societies did not follow improved agricultural practices like the use of chemical fertilizers, improved methods of farming better implements etc.

CAUSES OF FAILURE OF CO-OPERATIVE FARMING SOCIETIES :

- 1) People have no relish for forming co-operative farming societies due to lack of co-operative spirit on their part.
- 2) Lack of irrigation facilities due to this reason these farming societies have been unable to raise the cash crops and as a result their economic condition could never improve.
- 3) Some of the officials of these societies ~~were~~ involved in malpractices.
- 4) Majority of the officials are illiterate, and unfamiliar with the principles of co-operation. As a result they are not capable to manage these societies efficiently.
- 5) Majority of these societies have not been keeping their own farms animals.
- 6) These societies have to bear litigation expenses.
- 7) During the period of investigation it has come to notice that members of these societies are not interested in cultivating lands on co-operative line. All these problems of these societies are responsible for inefficient working of these societies.

The General factors which are responsible for the inefficient working and slow progress of these co-operative societies formed by SC/ST people in Hatkanangale Taluka. :

- 1) The lack of co-operative spirit and sense of partnership on the parts of the members, contributed to the inefficient working of these societies and the urge for organisation of this society didnot come from the members themselves and therefore they almost failed to understand their duties and obligations.
- 2) One thin came out very prominently from this study that these societies could not create a desire for better living in the members and enabled them to fulfil it.
- 3) Another thing is that these societies couldnot help the general process of development of its members.
- 4) Absense of effective leadership and lack of efficient manggement is the most important reason for the slow growth and inefficient working of thus co-operative societies.
- 5) Problem of supervision and auditing has been responsible for the inefficinent working of these societies.

A large number of co-operative societies are left unaudited every year due to paucity of audit officers in the co-operative department.

The other reasons for arrears of audit are non availability of records incompleteness of records, etc. During the period of

investigation it has come to notice that majority of these co-operative societies were used to get audited after two or three years.

V) SUGGESTIONS FOR IMPROVING EFFICIENCY AND WORKING OF CO-OPERATIVE SOCIETIES :

1) There is necessity to enroll large number of the SC/ST households as members of co-operative societies of various types.

More participation is needed due to the reason that these popular institutions like the co-operatives are considered to be the best channels for their economic upliftment.

Generally it is well-known fact that the constitution of India has provided legal framework for the socio-economic upliftment of the weaker sections like the SC/ST people. And the 20 point programme formulated by the Central Government is ~~undoubtedly~~ a major indicator of the commitment of the Government to the welfare of the weaker section. But all such laws and measures are useful only when the people for whom such laws and measures are made realise to help themselves in this situation co-operative are useful to economic upliftment of these people.

2) Need for educating and training of the societies and officials so that working of the society improves.

Education in respect of co-operative societies is generally means to impart knowledge about the principles, methods, aims and practice of co-operation.

The education and training in co-operation is not expected to be complete unless the members and committee members are well versed about the bye-laws and atleast in important provisions of the co-operative Act and Rules of the state concerned. The members of these co-operative societies should also have some knowledge about all these facts so that they may get initiative to join these co-operatives.

3) Periodical supervision and auditing of these societies is necessary for avoiding malpractices done by officials of these societies. In order to make the audit effective it is essential that follow-up actions are needed, before it is too late.

4) Problem of supplies of raw materials should be solved. Number of co-operative societies which are engaged in manufacturing consume goods are facing this problem. Therefore these co-operatives should have adequate and timely supply of raw materials at reasonable cost.

5) In case of credit co-operatives, availability of sufficient funds at concessional rate is necessary.

6) In case of co-operative housing societies there is need to release more funds to co-operative housing societies especially

to rural co-operative housing societies so that they will be able to construct houses for their members within short period. There is need to make easy the bye-laws of these societies so that SC/ST people can form co-operative housing societies in greater number.

7) For the development of dairy co-operatives there is need to register more such type of co-operative societies in rural area.

8) There is need to provide training facilities to the members of industrial co-operative societies. Because with the help of modern techniques of production these members could produce quality products.

9) In case of co-operative farming societies voluntary participation of members is heeded.

10) The surplus income (Saving) of the members should be further recycled for the development of the co-operative societies.

11) There is need to have dynamic leadership for giving proper guidance to these co-operative societies so that more and more societies become active and the number of dormant ones is reduced.