

■■■ INTRODUCTION AND RESEARCH ■■■

∴ METHODOLOGY ∴

A. Introduction :-

A unique feature of the diversified growth of the co-operative sector in Maharashtra is the well spread growth of Urban Co-operative Banks. Urban Co-operative Banks, Co-operative Credit Societies (Sahakari path Sanstha's or Path pedhi's as they are popularly called) and the Salary Earners' Co-operative Credit Societies Ltd, are the base of the Urban non-agricultural co-op banking system in India and more so in Maharashtra. The Urban co-operative banking system is the best form of cooperative agency to cater to the local needs of urban centres mainly for trade, commerce, industrial activity and self-entrepreneurs and local small-scale ancillary units. In addition the middle income group and Salary Earners' in urban cities and towns are benefitted from the establishment of the Salary Earners' cooperative Credit Societies.

The Salary Earners' Cooperative Credit Societies are managed by the Salary earning employees only

and hence the member-management relations will always be in close proximity. This serves as a counter balance and accountability check on the management also. The salary Earners' cooperative Credit Societies are the most suitable institutional agency for provision of loans, mobilisation of deposits and encouraging savings and thrift among members, activity as the single window for availability of timely and needy financial assistance without much delay and procedure puzzles and paper work. Repayment being salary attached are also regular and assured. These benefits are not available to any other institution. They in fact in the real sense become the Co-operative Societies of, for and by the members only.

In western Maharashtra such cooperative Credit societies have also being encouraged and developed in the educational institutions where the employees comprise both teachers and non-teaching employees. Shri Swami Vivekanand Shikshan Sanstha is one of the two biggest Educational Complex and institution in Maharashtra, which was conceived and initiated with active support of Late Hon.

Vasantrya Dada Patil, and Late Hon. Dr. Bapuji Salunkhe, the guiding light and spirit behind the Sanstha. Late Hon. Bapuji also through keen perception and foresight encouraged employees to start their Salary Earners' Co-op Credit Society. It is against this background that the present study is undertaken.

B. RESEARCH METHODOLOGY :

1. The Title of the Dissertation :

The present study is titled "Working of Salary Salary Earner's Co-op Credit Society: A Case Study of Shri Swami Vivekanand Education Society Society Employees' Co-op Credit Scy. Ltd., Kolhapur".

2. Scope of Study :

The Study is a case Study of one Salary earners' cooperative Credit society only. The study of the SECCS under analysis cover the period 1977-1992. The co-operative Credit Society was started in 1977 and hence the study starts from the financial year 1977-78 and is upto 1991-92 for which comparative data is available.

3. Objectives of the study :

The following are the main objectives of the Study :

- a. Review the growth and development of Salary Earners' Cooperative Credit Societies in Maharashtra and highlight their main objectives.
- b. Study the overall growth and development of the Shri Swami Vivekanand Shikshan Sanstha Employees Cooperative Credit Society Ltd. Kolhapur.
- c. Review the Financial operations of the Cooperative Credit Society under study.
- d. Analyse the management Pattern of the cooperative Credit Society.
- e. Make certain conclusions and suggestions.

4. Research Methodology :

This present M.Phil. dissertation is based essentially on secondary data analysis and interpretation. Secondary data is mainly collected

from (a) Annual Reports of the Society (b) Yearly statistical publications of the Commissioner of Cooperatives, Government of Maharashtra, Pune office (c) office Records of the Society. Secondary data in this study is mainly based on the Annual Reports of the Shri Swami Vivekanand Shikshan Sanstha Employees Cooperative Credit Society Ltd, Kolhapur. In addition, to seek certain clarifications regarding certain items in the data and figures in the Annual Reports, the researcher also undertook discussions with the Secretary and office staff of the Society.

While drafting the dissertation certain abbreviations are used interchangeably and they however mean or connote the Society under study only. Instead of writing the full name " Shri Swami Vivekanand Shikshan Sanstha Employees Co-operative Credit Society Ltd. Kolhapur "The abbreviation " SSVSSECCS" is used. At times, the term "the Cooperative Credit Society under Study" is also used or the term "Salary Earners' cooperative Credit Society is used" (SECCS in short) is used. All the above terms refer to the Society under Study only and are used interchangeably.

Data draw from the above mentioned Secondary sources is tabulated and interpreted as per the following Chapter Scheme.

5. Chapter Scheme of the Study :

Chapter I : Brief Review of the Cooperative Movement in Maharashtra and the need and objectives of Salary Earners Co-operative Credit Societies.

Chapter II : Review of the Working of the Shri Swami Vivekanand Shikshan Sanstha Employees Co-operative Credit Society Ltd, Kolhapur.

Chapter III : Management Policy of the Shri Swami Vivekanand Shikshan Sanstha Employees Cooperative Credit Society Ltd, Kolhapur.

Chapter IV : Summary and Conclusions.

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