

## INTRODUCTION AND RESEARCH METHODOLOGY

### INTRODUCTION

Urban co-operative banking is a feature of the diversified growth of co-operative enterprises in Maharashtra. Urban co-operative banks, Urban Co-operative Credit Societies (Sahakari Path Sanstha's or Path Pedhi's as they are locally called) and Salary Earners' Co-operative Credit Societies form the base of the growth of the urban non-agricultural based banking system in India. In Maharashtra, and more so in Western India, the urban co-operative banking structure is well-developed to meet the local needs of urban centres mainly for trade, commerce and industrial activity needs. The small-scale enterprises, middle class and salary earners, small and medium sized traders and merchants in urban cities and towns are really benefitted from the spread of this form of co-operative activity.

The Salary Earners' Co-operative Credit Societies are also well-developed in Maharashtra and in the field of education - primary, secondary, college and university, we find that these co-operative credit societies are well-

developed and shown good financial results in their performance. 'Self-help' and 'mutual help', alongwith thrift and savings is encouraged in this form of banking activity. More importantly, emergency and much needed financial assistance to the salary earners is provided through this form of co-operative enterprise, which also encourages mutual aid and develops the habit of thrift and savings. Being managed by their 'own staff' this form of enterprise also develops managerial and decision-making skills among the Salary Earners'. It is against this background that the present study is undertaken.

#### RESEARCH METHODOLOGY

A) Title of the Dissertation ;

The present study is entitled "A ECONOMIC STUDY OF THE WORKING OF THE POST-GRADUATE DEPARTMENT TEACHERS CO-OPERATIVE CREDIT SOCIETY LTD., KOLHAPUR".

B) Period of Study :

The study covers the period 1979-80 to 1992-93 the financial years for which comparable data was available. The co-operative credit society under study

was started in February, 1979 and hence the study starts from the year 1979-80 onwards only.

c) Objectives of the Study :

The following are the main objectives of the study :

1. To review the growth and development of the Salary Earners' Co-operative Credit Societies in Maharashtra and study their objectives.
2. Study the growth and development of the Shivaji University Post-Graduate Department Teachers' Co-operative Credit Society Limited, Kolhapur, 1979-1992.
3. Review the financial working of the Salary Earners' Co-operative Credit Society under study.
4. Study the management structure of the Salary Earners' Co-operative Credit Society under study.
5. Make certain suggestions in the light of the study.

## RESEARCH METHODOLOGY

The present M. Phil. dissertation is based essentially on secondary data analysis and interpretation. Secondary data for the study is mainly collected from the publications of the (a) Society under study, (b) Publications of the Government of Maharashtra, Registrar of Co-operatives, Pune. Data for the study of the co-operative credit society is mainly drawn from the Annual Reports of the Shivaji University Post-Graduate Department Teachers' Co-operative Credit Society Limited, Kolhapur. In addition the researcher also undertook a interview of twentyfive members of the total members of 159 of the co-operative credit society in October, 1993, to ascertain the views of the members regarding :

- a) Management of society,
- b) Overall performance of the society.

Eight open ended questions were asked to each of the members, who were interviewed. Selection of the members (Twenty five), who were interviewed was done in the following manner.

Twenty general members were choosen for Science faculty and eight from Humanities faculty. Five members

were chosen from those who happened to be on the Board of Directors or who had contested the elections in the latest election year. Of these five one was a Ex-Chairman and one a present Chairman. The answers given were classified and then interpreted.

While drafting the dissertation, the term Shivaji University Post-Graduate Department Teachers Co-operative Credit Society Limited, Kolhapur is written in a abbreviated form as SUPGDTCC Society Ltd. and used interchangeably. At times, while drafting the co-operative term 'Co-operative Credit Society under Study', or 'Salary Earners' Co-operative Credit Society' (SECC Society in short form) is used, and they mean the same term, and refer to the same society only.

Data drawn from the above mentioned secondary sources was tabulated and then interpreted in the following chapter-scheme.

CHAPTER-I : Brief Review of the Co-operative Movement  
in Maharashtra and the Need and Objectives  
of Salary Earners Co-operative Credit  
Societies.

CHAPTER-II : Financial Working Analysis of the Shivaji  
University Post-Graduate Department Teachers  
Co-operative Credit Society Limited, Kolhapur ;  
1979-80 to 1991-92.

CHAPTER-III: Management Structure of the Shivaji  
University Post-Graduate Department Teachers  
Co-operative Credit Society Limited, Kolhapur.

CHAPTER-IV : Conclusions and Suggestions.

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