
CHAPTER 1

METHODOLOGICAL ASPECTS

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CHAPTER 1
-----**METHODOLOGICAL ASPECTS****1.1 INTRODUCTION**

Women are not only the house workers but they are important parts of each and every family in modern age. Women also come out with the intention to play the same role which men play. The women from economically backward class and even from the advanced families with good financial footings, accepted the social challenges and started thinking and to solve such problems on their own feet. With this very aim women form their own co-operative organisations to solve their problems and as a result of Women's Co-Operative movement their existed 1126 Women Co-Operative Societies in India with a membership of 15,000 as on 1957-58. At present there are 3,00,000 Co-Operative Societies the number of women's Co-Operative Societies is increase to 9,600 involving 1,80,000 members out of Eight Crores involved in Co-operative movement of India.

The first experiment was conducted in 1685 in Baroda when Baroda was included in Bombay State. It was then titled as "SAHAKARI MANDAL". As regards to Women's Co-operative Bank, first such bank was established in Sangli in the year 1971 under the name "Laxmi Mahila Sahakari Bank Ltd., Sangli". This bank was established

by Smt. Shalinitai Patil, wife of Late Padmabhushan Vasantraodada Patil, veteran Co-Operator of India. The Bank selected for the purpose of study namely "Kolhapur Mahila Sahakari Bank Ltd., Kolhapur" was established in the year 1972, under the leadership of Smt. Shakuntala Ghotane a veteran social worker of the Kolhapur City.

Though there is mushroom growth of Co-operative organisation very few banks are at present operating in the Co-operative sector under the leadership of women. In case of Maharashtra it is around twenty two. Therefore, the researcher thought it fit to dignose one of them as a part and partial of her M.Phil Research.

The study will throw light on the performance of the organisation under study in general and deposit mobilisation function in particular, alongwith highlighting the effectiveness of women managers running banking institution in Co-operative field.

1.2 OBJECTIVES OF THE STUDY

The study was undertaken as a part and parcel of M. Phil research of the researcher. It had following specific objectives.

1. To review banking industry in general.
2. To study the working pattern of Women's Co-operative Organisation engaged in banking business like "Kolhapur Mahila Sahakari Bank Ltd., Kolhapur", here in after called as KMB.

3. To throw light on deposit mobilisation function of the KMB and to assess different deposit mobilisation scheme of KMB.
4. To suggest ways and means to improve the efficiency of deposit mobilisation system prevailing in KMB.

1.3 METHODOLOGY OF THE STUDY

Methodology followed for the study in hand is a case study in which "Kolhapur Mahila Sahakari Bank Ltd., kolhapur" (KMB) is considered as a representative sample of twenty two other banks being operated in the co-operative field of Maharashtra and studied in depth its overall performance in general and deposit mobilisation performance in particular. The Survey Method of research is also made use of for collecting opinions of sample depositors of KMB in order to know the effectiveness of the deposit schemes of the bank.

1.4 THE SELECTION OF SAMPLE

For the purpose of the present study it was thought proper to know the opinions of the existing deposit holders about the deposit schemes of the KMB. Therefore, questionnaire is developed (See Annex ure No.8) and it was administered to sixty respondents selected on random basis. Convenience was the major criteria for the selection of sample. Membership obtained by the sample respondent is shown in the table given under :-

1.1 TABLE SHOWING THE RESPONDENTS
OF SAMPLE SIZE

Year of the Membership	No. of Respondents
Before 1980	3
1980	4
1981	1
1982	2
1983	4
1984	1
1985	3
1986	2
1987	1
1988	7
1989	18
1990	14
	----- 60 -----

Source : Members of KMB

1.5 DATA COLLECTION OF THE STUDY

For the purpose of the study in hand both types of data have been made use of Primary Data and Secondary data.

Primary data is collected through a special

questionnaire prepared for this purpose and the responses are collected from as many as sixty sample deposit holders as show above.

Secondary Data is collected from the published sources like Annual Reports of the bank, special bulletins, published by the bank and reports of Bank's Association.

An extensive "desk research" is carried out to collect Secondary Data from books, periodicals, news papers available in the libraries of

- (a) Chh. Shahu Central Institute of Business Education and Research Centre, Kolhapur.
- (b) Balasaheb Khardekar Library, Shivaji University, Kolhapur.

1.6 SCOPE AND LIMITATION OF THE STUDY

The study in hand has limited scope i.e. from 1983-84 to 1988-89. The performance of the KMB in this period is subject to analysis for drawing conclusions.

Franckly speaking the researcher all the while tried to complete the work in a such way to secure her M. Phil Degree before December 1990 which has affected the study to some extend. The Officers of the KMB were co-operative enough but due to their busy schedule they were not available for the researcher for the purpose of clearing her doubts which could be from into a major limitation of the study.

1.7 ORGANISATION OF THE STUDY

The study in hand is organised in seven chapters. Chapter one explain methodological issues where in the researcher has presented his research design along with its limitations. Chapter two elaborates 'banking industry in India' in which a full discussion is made concerning to banking business in India. Chapter Three is devoted to explain the concept of women's co-operative movement. Right from micro to micro level the concept is discussed. Chapter Four deals with the conceptual discussion regarding deposit mobilisation. Chapter Five covers the organisational profile of the KMB in which six year's performance is analysed. Chapter number six is the presentation of primary and secondary data analysis and the last Chapter Seven presents the observations made by the researcher and few suggestions given in order to improve the quality of deposit mobilisation function.

1.8 DETAILED CHAPTER SCHEME OF THE STUDY

TITLE : "A STUDY OF DEPOSIT MOBILISATION BY
KOLHAPUR MAHILA SAHAKARI BANK LTD., KOLHAPUR."

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3.2 CONCEPT OF WOMEN'S CO-OPERATIVE

3.3 WOMEN'S CO-OPERATIVE IN INDIA

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4.2 ROLE OF DEPOSIT MOBILISATION

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- 5.2 AREA OF OPERATION
- 5.3 MANAGEMENT
- 5.4 OBJECTIVES OF THE BANK
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- 6.1 ANALYSIS OF DEPOSIT MOBILISATION OF K.M.B.
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- 7.1 OBSERVATIONS BASED ON PERFORMANCE ANALYSIS
- 7.2 OBSERVATIONS BASED ON RESPONSES OF THE
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- 7.3 SUGGESTIONS OF THE STUDY

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ANNEXURES

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