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METHODOLOGY OF THE STUDY

2.1. INTRODUCTION :-

The topic of the study is 'A study of Kirloskar Karkhana Kamgar Sahakari Patpedhi Limited Kirloskarwadi'. This topic comes under Salary earners' co-operative society. The main objective of the study is to get detail information about the patpedhi, This patpedhi is one of the successful co-operative institution in the area of Kirloskarwadi and Ramanandnagar. This salary earners' credit society gives much benefits to its members and citizens who are living in the area covered by the patpedhi. The data shows us the progress of the patpedhi during the period of 1985-86 to 1994-95. The fieldwork observations tell us the general opinions of the selected members of the patpedhi. The information which is collected also gives us the staffing pattern, their payments and position regarding their pay-scales.

2.2 PROFILE OF THE VILLAGE KIRLOS KARWADI AND RAMANANDNAGAR :-

The Village Kirloskarwadi is developed due to the establishment of the factory named "Kirloskar Brothers Limited". This factory provides employment of 3000 workers directly and 2000 indirectly. The village Kirloskarwadi comes under the Grampanchayat "Kundal". This factory covers the area of such villages Ramanandnagar, Kundal, Palus,

Nagrale, Dhudhondi, Burli, Amanapur, Andhali etc. Most of the villages are developed due to this factory. Due to the establishment of KBL factory, co-operative movement plays major role in economic development. Now-a-days this area is known as an industrial area.

The total population of village Kirloskarwadi is near about 1200 and the village Ramanandnagar is 7000. In this area, there are 3 Primary schools, 1 English-medium school, 3 Highschools, 1 Senior college. So that education plays an important role in community development. If we consider the progress of co-operative movement in this area, we find that this area is much more developed in co-operative movement also.

The Progress of Co-operative Movement in the Village Kirloskarwadi and Ramanandnagar :-

The co-operatrive movement developed in this area after the establishment of the factory "Kirloskar Brothers Limited". Now-a-days there are 5 co-operative banks, 1 nationalised bank and 1 private commercial bank in this area. Again there are 7 urban credit co-operative societies in the village Ramanandnagar. Apart from this there are 9 salary earners' co-operative credit socities in the villages covered by the KBL factory-workers. Most of the offices of these societies are found in Ramanandnagar. The progress of these salary earners' co-operative societies during 1993-94 and 1994-95 is shown in Table Number 2.1

Table No. 2.1

"THE PROGRESS OF KIRLOSKAR KARAKHANA KAMGAR SAHAKARI SOCIETIES."

Rs. in Lakhs.

Sr. No.	Name of the society	Members		Paid-up Capital		Deposits		Advances		Profit		Audit class	
		1993-94	94-95	1993-94	94-95	1993-94	94-95	1993-94	94-95	1993-94	94-95	1993-94	94-95
1)	Kirloskar Karakhana Kamgar Sahakari Patpedhi Limited Kirloskarwadi.	1199	1179	77.63	86.45	35.02	43.99	176.44	186.56	11.04	13.52	'A'	'A'
2)	Palus Kamgar Sahakari Patpedhi Limited, Ramanandnagar	199	198	5.00	4.90	5.04	6.22	14.28	14.29	0.48	0.49	'A'	'A'
3)	Shri Hanuman Kirloskarwadi Kamgar Sahakari Society Ltd. Nagarale.	323	302	23.32	25.03	Nil	0.79	102.63	98.43	5.59	5.32	'A'	'A'
4)	Burli Kamgar Sahakari Patpedhi Ltd. Ramanandnagar.	92	101	4.12	4.69	1.91	2.44	8.42	11.69	0.39	0.44	'A'	'A'
5)	Kirloskarwadi Kamgar Sahakari Patpedhi Ltd. Dhudhondi.	105	119	0.50	0.58	5.89	7.28	7.03	8.62	0.15	0.17	'A'	'A'
6)	Savantpur Kamgar Sahakari Patpedhi Ltd. Savantpur.	156	149	4.16	4.28	5.97	7.87	15.85	15.14	1.38	1.33	'A'	'A'
7)	Kirloskar Shrmik Sahakari Patpedhi Ltd. Kirloskarwadi.	975	952	34.58	38.34	82.64	86.71	143.55	142.80	6.69	8.19	'A'	'A'
8)	Kundal Kamgar Sahakari Patpedhi Ltd. Kundal.	109	112	6.35	7.38	0.25	0.38	7.84	8.89	1.11	1.30	'A'	'A'
9)	Kirloskarwadi Kamgar Sahakari Patpedhi Ltd. Kirloskarwadi.	233	225	12.87	13.20	4.48	11.64	23.40	22.83	1.71	1.80	'A'	'A'

Source- The Annual Audit Reports and Balance-sheets of the years 1993-94 and 1994-95 of aboveall Salary Earners' Co-operative Societies.

Table number 2.1 gives us information regarding salary earners' co-operative societies related to the factory workers of Kirloskar Brothers Limited. This table also clears that Kirloskar Karkhana Kamgar Sahakari Petpedhi Limited Kirloskarwadi is the most progressive salary earners' society among all the societies. This society is more developed in all respects, i.e, Total membership, paid-up share-capital, deposits, advances and profit. The data of the years 1993-94 and 1994-95 reveals that maximum members are of K.K.S.P. This patpedhi is most developed patpedhi in the area of Kirloskarwadi and Ramanandarnagar. This table also indicates one important thing that all these societies are working in a good manner, because they have got audit class 'A' in the years 81993-94 and 1994-95.

In this way, KBL factory has given the inspiration of the establishment of above all salary earners' societies. The workers of KBL factory made progress through these societies. Co-operative movement developed in the area of Kirloskarwadi and Ramanandnagar with help of all these societies and KBL factory.

2.3 OBJECTIVES OF THE STUDY :-

Kirloskar Karkhana Kamgar Sahakari Patpedhi is most developed patpedhi in the area of Kirloskarwadi and Ramanandnagar. This is a factory workers salary earners' co-operative society.

The various objectives of the study of this patpedhi are as follows-

1. To study the general progress of the patpedhi.
2. To study of the nature and composition of membership of the patpedhi.
3. To study the growth and the composition of advances of the patpedhi.
4. To study the staffing pattern of the patpedhi.
5. To study the diversification of the activities of the patpedhi.
6. To study the social impact of the working of the patpedhi.

2.4 SCOPE AND REFERENCE PERIOD OF THE STUDY-

Kirloskar Karkhana Kamgar Sahakari Patpedhi is the factory-workers salary earners' co-operative society. The scope of this study is mainly related to the village Kirloskarwadi and the villages covered by the membership of the patpedhi.

We have broadly classified members of the patpedhi on the three categories, i.e. staff, clerks and workers for the field work. We have selected 5% of the members of each cadre for sample survey. The information is collected for the last Ten years i.e. (1985-86 to 1994-95).

The source of information is mainly the secondary data of the patpedhi. The data is collected from the society itself, from the Assistant Registrar's Office Tasgaon, District Deputy Registrar's Office Sangli, Vaikunth Metha National Institute of co-operative management Pune and Government of Maharashtra. Department of co-operation, Pune. For additional information, we have discussed with the secretary and Chairman of the patpedhi and few personnel related to the factory. The books published by the co-operative Department of Government of Maharashtra named, "Co-operative movements At a Glance" is also used.

2.5 METHODOLOGY OF THE STUDY-

Kirloskar Karkhana Kamgar Sahakari Patpedhi is the devoloped salary earners' co-operative society in the area of Kirloskarwadi and Ramanandnagar. We have prepared questionnaire for geting response of the members towards the patpedhi. The classification of the members of the patpedhi according to their designation is as under. The classification of the members of the patpedhi is given based on the data made avaiable to us as on 30/06/1992.

Sr. No.	Category	Total Number.
1.	Workers (79.25%)	1023
2.	Staff (11.07%)	143
3.	Clerk (9.68%)	125
	Grand Total (100%)	----- 1291

There are 8 different sub-categories of the workers. They are as under-

Workers Grade - 1

Workers Grade - 2

Workers Grade - 3

Workers Grade - 4

Workers Grade - 5

Workers Grade - 6

Workers Grade - 7

Workers Grade - 8

The factory kirloskar Brothers Limited has made about all the sub-categories according to skill of workers and for their wage determination.

Similary there are 6 sub-categories of the staff. They are as under -

1. Vice-President
2. Associate Vice President
3. General Manager
4. Manager
5. Line Manager
6. Supervisor

These sub-categories have been made by the factory for promotions and for their payments.

The sub-categories of the clerk are 4 they are as under

- Grade 1
- Grade 2
- Grade 3
- Grade 4

These grades are found in each trade i.e. Clerk Draftsman, Inspector and Junior Technician.

We have enquired regarding the number of members belonging to above mentioned sub-categories. But they could not provide us the information as it was not readily available in the office of the patpedhi.

Questionnaire is prepared for social and economic survey of the society 'Kirloskar Karkhana Kamgar Sahakari Patpedhi LTD. Kirloskarwadi'. Hence forth we have used the word 'Patpedhi' for the above name. There are 1291 members of the patpedhi as on 30/06/1992. We have taken into consideration this year, because the cadre-wise list available to us as on 30/06/1992, as it was the election list of the patpedhi. The cadre-wise information of the members of the patpedhi is given in the table no 2.2. At the same-time the selection of the sample for study is given in the same table. The members of the patpedhi belonging to different villages around the jurisdiction of the patpedhi. Separate table of the same is given the following page.

Table No. 2.2

"CADRE-WISE CLASSIFICATION OF THE MEMBERS OF THE PATPEDHI."

(As on 30/06/1992)

Cadre	Total Number	Sample Selected
A) Workers	1023	52
B) Staff	143	08
C) Clerk	125	07
Total	1291	67

Table number 2.2 gives information regarding the sample selected for the study. The sample selected by us for the study is 5% of each category and in general. The total number selected for sample is 67.

Table No. 2.3

"VILLAGE-WISE MEMBERSHIP AND SELECTION OF SAMPLE".

(As on 30/06/1992)

Sr. No.	Name of The Village	Total Numbers & Percentage	Members Selected & Percentage
1	Ramanandnagar	262 20.29%	14 20.90%
2	Kirloskarwadi	133 10.30%	07 10.45%
3	Savantpur-vasahat	53 04.11%	03 04.48%
4	Burli	52 04.03%	04 05.97%
5	Kundal	157 12.16%	07 10.45%
6	Palus	107 08.29%	05 07.46%
7	Up-Down	117 09.06%	06 08.96%
8	Others	410 31.76%	21 31.34%
Total		1291 100%	67 100%

Source -Office Records of the Patpedhi.

Table No. 2.3 gives us information regarding the number of member of the pathpedhi in the above mentioned villages. The members selected for study are exact 5 % of total population. But if we go through the table and see the number according to the villages, the selection of the sample may vary. We have used sample survey method for the study. At the same time, we have also used convenience method for the study. We could not get the information from the members selected for the study according to their villages. So the number given above is taken into consideration according to the convenience method of the study.

2.6 REVIEW OF LITERATURE -

The co-operative credit societies have completed 90 (Ninety) years of their working. They come into existence to satisfy the credit needs and to provide essential requirements of the weaker section members and salary earners'. It would be observed that some of the credit societies are operating effeciently where as some of them are not doing well.

In the following paragraphs, review of thoughts and opinions by some researchers have taken into consideration on the working of salary earners' co-operative societies. Researcher learnt that there were two M.phil. dissertations submitted to Shivaji University, Kolhapur on the above mentioned subject. The details of the above mentioned two dissertations are as follows.

2.6.1. "A Study Of Shivaji Vidyapeeth Karmachari Sahakari Patpedhi Limited Kolhapur."

Shri K.S. Powar has submitted the M.Phil. dissertation to above mentioned subject under the guidance of Dr. N.K. Patil. The Important objectives of this dissertation are as under-

- A) To study the historical background of the Patpedhi.
- B) To examine the process of capital accumulation of the patpedhi.
- C) To Study of the problems of the patpedhi and suggest the remedies to make them life-oriented.
- D) To study of the progress regarding deposits of the society.
- E) To study of the working of the patpedhi in respect of advances.
- F) To Study of the board of directors of the patpedhi.
- G) To study of the conditions regarding membership of the patpedhi.
- H) To examine the conditions of regarding either the acceptance of membership or withdrawal of membership.

The Major findings of this M.Phil. dissertation were as follows-

- 1) The working of the patpedhi was good as it has got audit class "A" continuously.
- 2) The researcher has given various causes of expansion and decrease of membership of the society.
- 3) The share-capital of the Patpedhi was increased due to selling the shares.
- 4) The working capital of the patpedhi was also increased by obtaining loans from District Central Co-operative Bank Limited, Kolhapur.
- 5) The patpedhi has used the amount of deposits for accumulating share-capital.
- 6) The society has provided essential commodities to the members and non-members at a reasonable prices.
- 7) The patpedhi has also maintained social justice due to proper expenditure on staff of the patpedhi.
- 8) The patpedhi has achieved welfare of the members as well as getting profit.
- 9) The patpedhi uses maximum portion of profit on distributing dividend.

2.6.2 "A Study Of Kasegaon Education Society's Karmachari Patpedhi Limited Kasegaon."

Shri. D.K. More has submitted the M.Phil. dissertation to above mentioned subject under the guidance of Dr. J.F. Patil.

The various objectives of this M. Phil. dissertation were as follows-

- A) To study the historical background of the society.
- B) To examine the process capital accumulation of the society.
- C) To study the nature of deposits of the society.
- D) To study the nature of advance of the society.
- E) To study the economic condition and scales of the staff of the society.
- F) To study the problems of the society and solutions therein.
- G) To study the nature board of directors of the society.

Major findings of this M.Phil. dissertation were as follows-

- 1) Indebtedness of the members of the society has increased due to utilisation of loans to unproductive purposes.
- 2) The problem of overdues has arised before the society due to lack of " No objection certificate " and advances taken by the members from various societies.
- 3) It is essential to do the amendments in the bye-laws of the society due to fulfilling the increasing demands of the members.
- 4) It is essential to give "Deposit Instrance Scheme " for the deposits of the members of the society.
- 5) It is also essential to give information to the members of society regarding the working of the society for removing the problems of the society.

If we take into consideration the aspects mentioned in above two dissertation, we will try to study these aspects as well as some other important aspects like working of various sections of the society, staffing pattern and their scales etc. We try maximum to make it clear that a society, working for the general as well as the weaker sections of the community, maximise their welfare.

2.7 EVALUATION -

Thus, the topic of the study of "Kirloskar Karakhana Kamgar Sahakari Patpedhi Limited Kirloskarwadi" is covered by 7 chapters. The main objective of this study is to get detail information of the patpedhi is succeed during last ten years, i.e 1985-86 to 1994-95.

Chapter No. 2 deals with methodology of the study. The methodology of the study includes profile of the village Kirloskarwadi and Ramanandnagar, objectives of the study, scope and reference period of the study, and review of literature. The profile of the village Kirloskarwadi and Ramanandnagar is given, because it is the base of the study as there is direct employment of 3000 people as well as indirect employment of 2000 people in this area. The profile also covers jurisdiction of patpedhi. We have given here population and the educational activities in this area. We have also given numbers of other patpedhi's of factory worker's of KBL co-operative banks and nationalised banks in this area.

The important objectives of the patpedhi are also given. We have highlighted the scope, the reference period and methodology of the study. We have prepared questionnaire and conducted sample survey of the members of the patpedhi according to their cadre and the villages. We took into consideration the different studies by different researchers on the same subjects and on the similar line. We have tried our level best to highlight the characteristics of the patpedhi in the subsequent chapters. In these chapters, we have tried to find out the statistical data regarding number of members, diversification of activities, advances given by the society, recovery and general performance of the patpedhi in a very critical sense as per our knowledge and ability to face the problem.