



**CHAPTER NO V**

**CONCLUSIONS AND SUGGESTIONS**

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Indian country is depending upon agricultural development. Agriculture is a back bone of development of Indian economy. The lion's share of primary agricultural co-operative credit societies is in agricultural economy. The co-operative movement in India was the passing of the co-operative credit societies act, 1904. The Government movement created three tier co-operative structures.

In Maharashtra on the apex level, State Co-operative Banks is working for agricultural development. This bank finance to the central co-operative banks at the district level. And the central co-operative bank finance to the primary co-operative credit societies at the village level.

The present research work has an effort to study the financial structure of agricultural co-operative credit societies in Karveer Taluka of Kolhapur district. The researcher has selected some primary agricultural co-operative credit societies from karveer taluka for this study. Secondary data has collected for this study. It has been collected from the annual report published, books, journals. Moreover the primary agricultural credit societies period is from 2005-2006 to 2011 to 2012 has been selected for the present study. Statistical techniques has been using as simple growth rate.

The financial structure of primary agricultural co-operative credit societies has studied with a view to analysing the changes and behaviour of share capital, working capital, owned capital, total assets, total turnover during the period from the year 2005-2006 to 2011-2012.

A study revealed that the growth performance of primary agricultural credit societies in Kolhapur District is more fluctuating in membership loans advance loans, loans recovered, loans outstanding, loans over dues, working capital, societies capital, societies in profit. But table number 4.1 shows there is increasing trend in total number of societies, share capital and reserve funds in Kolhapur District. The financial structure of primary agricultural co-operative societies in Kolhapur District is that Kolhapur district central co-operative banks. Kolhapur District Co-operative Bank not give direct loans to the farmers. Kolhapur District Co-operative Bank gives loans to the Primary agricultural co-operative societies first and then these Primary agricultural co-operative societies gives loans to the farmers. It means the financial requirement of the farmer are channelized through the Primary Agricultural Co-operative Societies.

This study has given a profile of Karveer Taluka. This Taluka has a historical background. The most area of Karveer Taluka is irrigated. There is about 253 Primary Agricultural Co-operative Societies in Karveer Taluka. Karveer Taluka is having vast area and vast population in Kolhapur district. That's why Karveer Taluka has divided into two parts. One is east parts and another is west part. There is about 84 Primary Agricultural Co-operative Societies included in eastern part. The office of this 84 Primary Agricultural Co-operative Societies has situated in market yard out of this 84 Primary Agricultural Co-operative Societies 1 Primary Agricultural Co-operative Society has been closed due to the politicians. So there is only 83 Primary Agricultural Co-operative Societies has been working properly. According to this, there is about 169 Primary Agricultural Co-operative Societies has been situated in western part. The office of 169 Primary Agricultural Co-operative Societies has situated in Fulewadi. Out of these 169 Primary Agricultural Co-operative Societies, 3 Primary Agricultural Co-operative Societies has been closed due to the work of these 3 Primary Agricultural Co-operative Societies is not satisfied. That's why the members of these 3 Primary Agricultural Co-operative Societies merged to the another Primary Agricultural Co-operative Societies.

So, now in Karveer Taluka there is only 249 Primary Agricultural Co-operative Societies are working properly. Growth performance of Primary Agricultural Co-operative Societies in Karveer Taluka has shown in table number 4.2. during the period under study. It shows there is increasing trend in number of facilities, membership, total assets, share capital from the year 2005-06 to 2011-12 but table shows less fluctuating in turnover, owned capital and working capital.

Moreover, the table number 4.3 and 4.4 analysis the position of short term loans and position of medium term loan. These both tables are shown the same increasing trend in number of societies and total members during the period under study. The position of short term loans debtor members and amount are more increasing trend in comparison to the position of medium term loans, during the year from 2005-06 to 2011-12.

Recovery and over dues position also shows the more ups and downs during the period under study.

In fourth chapter has given a profile of selected Primary Agricultural Co-operative Societies. From this research it found that some Primary Agricultural Co-operative Societies has established in pre-independence day. There about 10 Primary Agricultural Co-operative Societies has selected for this research. The growth performance of selected Primary Agricultural Co-operative Societies has shown in different-different tables. There are various

selected indicators such as member of societies, share capital, reserve fund, loans outstanding, loans over dues, working capital, loans advance recover etc. during the period under study. Tables of selected Primary Agricultural Co-operative Societies has showed that a better performance in respect of number of societies. There is showing an increasing trend in the number of societies. It shows the better performance in there capital, reserve fund and other funds also. It found there is more fluctuating trend in loans advances, loans recovered, loans outstanding, loans overdrafts, bank loans working capital and dividend from the year 2005-06 to 2011-12.

Analysis of distribution of short term loans according to ownership of land holding that most of the farmers are not having land holding above 4 hectares only Hunuman Vikas Seva Sansthas's farmers are having land holding above 4 hectares upto 8 hectares. A study revealed that there is more ups and downs in the total members and total debtors. The total members and debtors of Balbhim Vikas Seva Sanstha's has increased upto 858 and 470 in the year 2011-12. But it show the declined trend in the total members and total debtors of Shri. Datta Vikas Seva Sanstha Vashi, upto 259 and 132 in the year 2011 to 2012. According to that its shows, there is more fluctuating trend in the debtors and distribution from 1 hector upto 4 hector during the period under study.

As well as most of farmers are not having proper knowledge of technology. And they are not getting reasonable price also of their productions.

A foresaid conclusion revealed that some Primary Agricultural Co-operative Societies has not given medium term loans according to the ownership of land because of farmers has not taken medium term loans. Very few farmers have taken medium term loans from some Primary Agricultural Co-operative Societies. Shri. Ram Vikas Seva Sanstha Vashi, Shri. Datta Vikas Seva Sanstha, Nandval has not any changes of medium term loans according to the ownership of land. And there is no more changes in total debtor and total distribution of others selected Primary Agricultural Co-operative Societies during the period under study. So it found that the demand for medium term loans is very less from the year 2005-06 to 2011-12. So the conclusion revealed that the situation of medium term loans according to the ownership of lands is lands is slowly deteriorated throughout entire period under study.

Recovery and overdues position of all selected Primary Agricultural Co-operative Societies is not pleasant, during the period under study. There is more and less fluctuating trend in recovery and overdues positions in entire period under study.

## **Suggestions**

1. It is very important that there is complete co-ordination between Primary Agricultural Co-operative Societies.
2. Primary Agricultural Co-operative Societies have to give the loans to the farmers with very low rate of interest.
3. Primary Agricultural Co-operative Societies should give proper attention on farmers financial activities whether they are misuse of loans.
4. There should not interfiior of political affairs.
5. Apart from that District Co-operative Bank also have to give proper attention for developing the financial health of Primary Agricultural Co-operative Societies.
6. There should not the burden of political and government also.
7. It should be needed to provide proper technological education to all farmers with free of charge.
8. It have to create a new credit policy which will be help for develop the farmer's life.
9. Government should provide the storage facilities, gridding facilities, transport facilities, market facilities to the farmer.
10. Primary Agricultural Co-operative Societies have to make some rules for optimum use of credit.
11. Government have to take proper action oppose of that farmers who will be doing misuse of credit.
12. Moreover, government have to take proper steps for that Primary Agricultural Co-operative Societies which has been closed.
13. It should give guide to the farmer for proper use of credit.
14. It is needed that give reasonable price to the production which formers takes from his firms. It will be help to increase income of farmers. And it will be help to reduce to poverty of farmers.
15. NABARD also have to give the proper direction to the state level banks, District central Co-operative banks and primary agricultural co-operative credit societies on village level. So it will be help to develop our India.