

CHAPTER - 5

OBSERVATIONS AND SUGGESTIONS

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STUDY

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5.1 OBSERVATIONS OF THE STUDY :

In this chapter some observations are made based on data analysis presented in chapter number four, and few suggestions are offered to the organisation under study.

- (1) The membership of the society is dominated by the elderly persons of 35 to 40 age group and young blood is, to large extent, deprived off the membership.
- (2) Most of the members of the society aggregating 54% of the total sample, are associated with the society, with an intension to participate in co-operative activity which is an indication of high degree of awareness towards co-operative principles.
- (3) Even illiterate persons are also given membership of the society which is certainly a helping hand extended to them and at the same time 14% of the members are graduats of different diciplines of knowledge which is also an additional strangth of the society.

- (4) It is observed that 54% of the total sample members belong to 0 to 2 Acres of land holding.
- (5) In spite of low land holding it is observed that 71% of the total member farmers have fully irrigated land and 19% of the sample members possess partly irrigated land. Because of the availability of the irrigation Facility majority of the member farmers go for different cash crops.
- (6) Most of the financing of the society is being made for buying of Fertilizers, Seeds and buying land too.
- (7) As regards to repayment of loans 77% of the members make repayment on installment basis.
- (8) In respect of the supply of agricultural inputs 88% of the members have been supplied with seeds 73% with Fertilizers, 38% with dil which is the indication of help to the maximum members of the society.
- (9) The society has been helping to the poor members as 73% of the sample members having land up to 1 to 5 Acres have been provided with 68% of the societies total Finance.
- (10) In the societies total membership 13% of the members

belong to SC / ST class they have been given 13.55% of the societies total Finance which is an indication of equal treatment given to the weaker section of the village.

- (11) While advancing loan to the members, their repaying capacity is invariably examined by the society.
- (12) Society also gives marketing facilities to our produce by member farmers. The extension of this Facility shows a declining trend on account of declining Gur production in comparison with the past.
- (13) Though majority of the sugar cane crop is used for Gur production the trend established by this activity is declining one, on the other hand sugar cane supply to sugar factory shows a consistent increasing trend for the period 1980 to 1990.
- (14) The society also helps the village by giving Financial assistance for installation of Gobbar Gass plants. From 1984 to 1990 the Society is instrumental in the installation of 115 Gobbar Gass Plants which has conserved the wood consumption as Fuel and resulted in to cleanliness in the houses which help the hygenic condition of the village

- (15) The society is also instrumental in improving the agricultural yeild by providing agricultural inputs and techonology.
- (16) The Financing made by the society includ~~es~~a major Financing for productive purposes as a result it has contributed to increamental for the member Farmers.
- (17) Crop loan financing to the members shows an increasing trend in terms of cases and amounts.
- (18) The society has also helped sugarcane cultivators especially granting financial assistance. For the land under sugarcane cultivation.
- (19) The society has been also helping for buying agricultural equipments.

5.2 SUGGESTIONS OF THE STUDY :

Based on the data analysis and the Observation made therefrom and presented in the last sub chapter few suggestions are offered to the Chikhali, Tal-Karveer, Dist. Kolhapur.

- (1) The young blood Falling in the age group of 18 to 25 may be involved as members of the society.

- (2) A general move of capital mobilisation may be undertaken to broaden the capital base of the society.
- (3) It seems from the financing made by the society that it is not active in financing purchase of milch animals. Taking in to account the importance of dairy business in improving the economic conditions of the farmers, the society should give priority for advancing loan for dairying.
- (4) The educated youth of the village may be used as propogators for the best use of borrowings for productive purposes.
- (5) The society should also undertake activities of cultural importance like supports for art, music, education and sports.
- (6) The society may also take lead in organising conferences for educating farmers about better use of Fertilisers, Seeds, modern techniques of farming in collaboration with agricultural college and department of agriculture Government of Maharashtra.
- (7) The society should adopt some of the member Families for their overall development, economical educational and social.

- (8) The society also see to help the educational institution of the village and give attention to public health of the village.
- (9) On experimental basis society should Finance Fruit Gardens, Forest-Farming etc. and try to deviate the minds concentrated on sugarcane crop alone.
- (10) With the Government support the society should try to creat awarness among the educated youth to start their own agro-processing units resulting in the employment generation in the village. The financing for such activities may be given on priority and with attractive subsidiaries.
- (11) Gobbar Gass instállation may be geared by giving liberal Financing to the member Farmers with full understanding of different ~~g~~ Government schemes.

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