METHODOLOGY

The present research study is based on the analysis and interpretation of primary and secondary data:

1) Primary Data

Primary data is first hand data fresh and authentic for the purpose of research study. The collect the required primary data, the following techniques of data collection were used.

a. Selection of Sample
b. Questionnaires
c. Field visit
d. Interviews
e. Attending the meetings
f. Data processing

a. Selection of Sample

In the end of the financial year 2007-08, there were 21240 multipurpose agricultural co-operative credit societies in Maharashtra & 1200 multipurpose agricultural co-operative credit societies in Pune District. Out of those 120 multipurpose agricultural co-operative credit societies are selected as a sample. The sample size is around 10 percent of the total societies Pune District. These 120 societies have been on simple random basis randomly selected from Pune district.

Further a sample of 05 (five) farmers / members and 3 management persons i.e. directors, chairman and secretary from each selected society were chosen for the study.

Respondents interviewed by the researcher are as follows:

Table 1: Sample size of the respondents

<table>
<thead>
<tr>
<th>No.</th>
<th>Nature of Respondents</th>
<th>No. of Societies</th>
<th>No. of Respondents</th>
<th>Total no. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Farmers / Members</td>
<td>120</td>
<td>05</td>
<td>600</td>
</tr>
<tr>
<td>2.</td>
<td>Management Persons i.e. Director, Chairman &amp; Secretary</td>
<td>120</td>
<td>03</td>
<td>360</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>08</td>
<td>960</td>
</tr>
</tbody>
</table>
b. Questionnaires

Two set of questionnaires will be prepared to collect detailed information for research work.

The questionnaires will have been prepared in Marathi language for convenience of members, directors and secretaries. In order to obtain reliable and correct information, the questionnaires will have been prepared in Marathi language. All these questionnaires will be pre-tested and then finalized of respondents.

Set 1 – The questionnaire for members of the society

The first set of questionnaire will be prepared for the members of the society for finding out the credit and services supplied by the society.

These questionnaires will be personally handed over to the selected members of the societies. This questionnaire contained information regarding name, address, annual income, loan limit, interest rate, benefits received by becoming a members of the society, services rendered by the society to its member it also contains working and problems of the society.

Set 2 – The questionnaire for management of the societies

The second set is prepared for directors including chairman of the multipurpose co-operative societies.

For collecting the data regarding the working and management of multipurpose co-operative credit societies. These questionnaires were personally handed over to directors & secretary of the primary agriculture co-operative credit societies.

Questionnaires contained information regarding name, date of registration of society, total number of members, capital and reserve funds, dividend, deposit of the society, and management of the society. It also includes working and functioning of the society.

c. Field visits

The field survey will be conducted from January 2013 to June 2013

The field visits will also arranged to know the actual functions and various services rendered by the sample multipurpose co-operative credit societies.
D. INTERVIEWS

In order to know working, functions and problems of multipurpose agricultural co-operative credit societies the interview technique was adopted. The executive of Pune District Central Co-operative Banks, Executives related to taluka level co-operative offices will be interviewed.

The researcher personally visited to the selected multipurpose agricultural co-operative credit societies and collect the information by filling the questionnaire. The researcher will observe the office records of these societies to get the additional information which will not covered by the questionnaire.

The researcher will personally talk with the chairmen, directors and secretary of the societies, and also the authorities of Pune District Central Co-operative Bank, NABARD and experts in the field of co-operation.

E. ATTENDING AND MEETINGS

The researcher will attend the meetings of board of directors of the multipurpose credit co-operative societies, annual general meetings of the members of societies, taluka level meetings of the secretaries and meeting of bank inspectors of Pune District Central Co-operative Banks and will observe the proceedings of the meetings.

F. DATA PROCESSING

The data collected through questionnaire will be analyze by using different statistical tools i.e. percentages and averages. Those tools are useful to draw conclusions.

2) Secondary Data

In secondary sources existing records published and unpublished will be used. It will includes following records.

1. Published data by various authors, committees appointed by government and various publications of government departments.
2. Audit reports of multipurpose credit co-operative societies.
3. Silver Jubilee, Golden Jubilee, Periodical special publications of the multipurpose credit co-operative societies and certain apex bodies.
4. Standard reference books and international, national and state level journals on co-operation, communication, banking, insurance, rural development.
5. Research papers and conference papers in co-operation, communication information technology, commerce & management.

6. Various article published in daily news papers on co-operation, communication, rural development, trade, commerce, industry and management.

7. Published materials such as government periodicals, RBI bulletin, professional journals, magazines, official and statistic published by the bureau of statistics will have been used for the study.

8. Various articles on internet will also reviewed.

To collect secondary data the researcher will use the following library facilities available at BM College of Commerce, Pune, Jaikar Library University of Pune, Vaikunth Mehta National Institute of Co-operative Management of Pune, Gokhale Institute of Economics Pune, Shri.Shiv Chhatrapati College Junnar, Maharashtra Rajya Sahakari Sangh Pune, Arts, Commerce & Science College, Narayangaon and J.J.T. University Rajasthan.

WORK PLAN

The present research work will be planed as under

First year : The field survey will be conducted.

The field visits will also arranged to know the actual functions and various services rendered by the sample multipurpose co-operative credit societies. Secondary data as well as primary data will be collected.

Second Year : With the help of primary & secondary data analysis and interpretation will be made. According to tentative chapter scheme chapters will be written. Finally thesis will be prepared as per the University norms.

STATEMENT OF HYPOTHESIS

The researcher desires to test the following statement of hypothesis-

1. The services rendered by sample multipurpose agricultural co-operative credit societies in Pune district are not sufficient.

2. Amount of crop loan given by sample multipurpose agricultural co-operative credit societies to farmers is not sufficient.

3. Salary and other allowances given by multipurpose agricultural co-operative credit societies to it’s staff-members are very low.
4. The amount of crop loan given by the multipurpose agricultural co-operative credit societies is not used by farmers for the said purpose.