Chapter No.6

Condition Of Sample Member Households.

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Chapter No.6

Condition Of Sample Member Households.

6.1 Introduction.

In this chapter the researcher has been concerned with condition of sample household members. For analysing economic condition of members of sample KSSS, the researcher used the questionnaire method for data collection.

A questionnaire is an instrument of data collection. The single advantage of the questionnaire method is that it affords great facilities in collection of data from large, diverse and widely scattered group of people. It is used in gathering objective, quantitative data as well as for securing information of a qualitative nature. In the questionnaire technique, great reliance is placed on the respondent's verbal report for data collection on the stimuli or experiences to which he is exposed as also for data on his behaviour. Needless to say, the questionnaire approach can normally help obtain only materials that the respondent is willing and able to report.

6.2 Selection of Sample member households.

Total number of members as on 31st March 1999 of all Sample KSSSs and 1% of it given as below.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of the KSSS</th>
<th>Total members</th>
<th>1% of total Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Shiroli Bk.</td>
<td>3046</td>
<td>30</td>
</tr>
<tr>
<td>2.</td>
<td>Koyana.</td>
<td>4655</td>
<td>47</td>
</tr>
<tr>
<td>3.</td>
<td>Central Godawari.</td>
<td>3441</td>
<td>34</td>
</tr>
<tr>
<td>4.</td>
<td>Goda Union.</td>
<td>3443</td>
<td>34</td>
</tr>
<tr>
<td>5.</td>
<td>Union.</td>
<td>4573</td>
<td>46</td>
</tr>
<tr>
<td>6.</td>
<td>Renuka.</td>
<td>2800</td>
<td>28</td>
</tr>
<tr>
<td>7.</td>
<td>Vasishty.</td>
<td>2750</td>
<td>28</td>
</tr>
<tr>
<td>8.</td>
<td>Central.</td>
<td>2030</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>26738</td>
<td>267</td>
</tr>
</tbody>
</table>

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Total Number of members of all Sample KSSSs as on 31 March 1999 were 26738 and 1% of it is 267. Only 1% member were selected from each society for the study. While selecting the sample, simple random sampling method was used.

The second set of questionnaire consists of 17 main questions and 23 sub-questions, printed in a definite order on a form. The second set of questionnaire was supplied to 267 members as and when they were available in societies offices irrespective of their category. 267 members respond were collected and recorded in a chart. From the chart analysis of questionnaires was made in percentage. Only 11 important questions analysis is given.

6.3 Analysis of Questionnaires.

For this analysis only 11 main questions out of total 17 questions from questionnaires are considered. Analysis of respondent is given in percentage as below.

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Question of Information</th>
<th>Opinion of the respondent (%weightage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Sex</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Male.</td>
<td>95.5</td>
</tr>
<tr>
<td></td>
<td>Female.</td>
<td>4.5</td>
</tr>
<tr>
<td>2.</td>
<td>Income Group</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. Higher.</td>
<td>30.0</td>
</tr>
<tr>
<td></td>
<td>b. Medium.</td>
<td>28.8</td>
</tr>
<tr>
<td></td>
<td>c. Lower.</td>
<td>41.2</td>
</tr>
<tr>
<td>3.</td>
<td>From which date are you a member?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. From Establishment.</td>
<td>23.2</td>
</tr>
<tr>
<td></td>
<td>b. After Establishment.</td>
<td>76.8</td>
</tr>
</tbody>
</table>
4. Types of members.
   a. Big Farmers. 26.6
   b. Small Farmers. 49.4
   c. Marginal and other Farmers 24.0

5. Is the loan limit fair of the KSSS?
   a. Fair. 60.7
   b. Unfair. 39.3

6. How many times is loan taken from the KSSS from membership?
   a. Each Year (Regularly) 71.9
   b. Not Regularly 24.7
   c. No loan. 3.4

7. Is the interest rate suitable?
   a. Yes (Fair). 64.0
   b. No (Higher). 36.0

8. Which benefits are received by you from KSSS?
   a. Agricultural Development. 95.9
   b. Family Development. 55.4
   c. Childrens Education. 19.5
   d. Medical Treatment 9.4
   e. Others. 12.0

9. Which Facilities are given to you by the KSSS?
   a. Quick Loan. 93.2
   b. Dividend Income. 44.2
   c. Suitable Interest on Deposits. 19.5
   d. Educational Scholarship. 7.5
   e. Others. 5.6

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10. I) Are you present for annual General Meeting?
   a) Yes. 93.3
   b) No. 6.3

II) If Yes
Did you involved in decision process?
   a. Yes. 11.6
   b. No. 88.4

III) Did you contest for a position as a Directors of the Board?
   a. Yes. 11.6
   b. No. 88.4

11. Are the KSSS facing some problems?
   a. Inadequate capital. 21.3
   b. Inadequate Deposits. 14.2
   c. Overdues. 70.4
   d. Bad Debts. 1.9
   e. Inefficient Management. 6.0
   f. Scarcity of Skilled Servant. 5.6
   g. Others. 7.1
   h. No Problem. 18.0

From the above analysis it will be seen that larger number of respondents were males. It is quite natural in a man dominating rural society that females rarely come forward to express their views on any issues. As for the differed income size group, lower income group was in majority to respond to our inquiry. Only 23% of the respondents were founder members and rest were those who joined after establishment of the KSSSs. It is also observed that the number of small and marginal farmer was in majority to respond this inquiry. Over all family of the house holds are thus representing that the majority of poor farmers.
Majority of the members feel that the loan limit set for the individual member by the KSSSs is fair, this means there is no need for upward revision of the loan limit at least in the near future. Majority of the debtor members pay loan instalment regularly and they are happy with existing interest rate structure, only 36% of the respondents felt that the rate of interest charged to the members should have been lower.

As regards utilisation of loan amount 96% of the respondent utilised it for agricultural development. That means almost all the members (excluding 4% non loanee members) use credit money for agricultural production. In addition over 55% of respondent use credit for family development and 19.5% respondent use the same for higher education for their children. Use of KSSSs credit for medical treatment and other purpose is negligible.

Over 93% of respondent appricate quick loan facility offered by KSSSs, only 44.2% respondent feel that the dividend income from KSSSs, is a good facilities. 19.5% of the total respondent feel that interest paid on deposits by KSSSs is suitable. 7.5% of the total respondent agreed that their children received or likely to receive education scholarship for their wards.

One interesting feature of these village level KSSSs is that over 93% of the respondent attend Annual General Meeting, wherever hardly 11.6% of them get involved in the process of decision making, means same percent of respondent took interest in contesting election for the position of directorship on the board.

Majority of the members feel that mounting overdues is a single problem before KSSSs.
6.4 Conclusion.

From the above statistical analysis we can draw some important conclusions.

1. KSSSs is a movement of small and marginal farmers.
2. Whole members are happy with the services offered by KSSSs.
3. Almost all the members are basically farmers and accepting a major credit is obtained only for a single cause of agricultural development.
4. Majority of members do attend annual General meeting of the KSSSs but only a minority amongs them takes keen interest in the working of KSSSs and contribute their views for consideration.
5. As regards problems before KSSSs over 70% of the members of KSSSs feel that overdues is a single major problem before KSSSs, and other problems are inadequacy of capital, inadequate of deposits Bad debts etc.
6. There the working of KSSS is general appearance to be satisfactory, bulk of the liabilities on these societies may cause problem in the survival and affecting working of KSSS. So loan as the problem of overdues remain, it will be difficult for KSSS to retain their existance and growth.

From the above analysis the researcher finds out that the members are really benefitted by the KSSSs and they receive some services and facilities from KSSSs. Management is working on co-operative principles. These hypothesis tested from this analysis.

Reference.