CHAPTER: - X

ROLE OF THE SAMPLE URBAN CO-OPERATIVE CREDIT SOCIETIES IN SCIO-ECONOMIC ACTIVITIES

INTRODUCTION

Chapter No. IX deals with the survey revelation. In it detail reactions of the members of the society are collected regarding general working and particularly deposit and lending policy. By the help of structured questionnaires their positive and negative opinions concerned with society are tried to find out and their constructive suggestions are noted. The so-called primary data is tabulised properly and conclusions are drowned. To the end few suggestions are made for smooth functioning of the society.

The present chapter is concerned with the socio-economic, educational and cultural activities introduced and implemented by the all UCCSs of the Ahmednagar district. But emphasis is given on socio-economic activities of the sample UCCSs of the sample block of the district.

The UCCSs are people’s organization, which are formed by members (voluntarily), owned by them and run by them (democratically) and in accordance the principles of cooperation to satisfy their social and economic needs. To a certain extend the state government impose certain limitations such as that there societies should give good customer service, protect monetary interests and restore the faith of them in the society. In spite of such limitations, social aspect in running the societies is preserved cautiously by these societies. Thousands of poor families have been freed from the clutches of moneylenders by these societies by giving them loans and also assisted by implementing socio-economic welfare schemes. These societies have not only met the financial need of their members but have also played a significant part in the social development of their members and the community in general.

A look at the state and district spread of UCCSs, a broad spectrum of socio-economic activities can be found. These
societies are not engaged in twin function i.e. accepting deposits and lending money but also socio-economic activities.

Some of the socio-economic activities of these societies have been the following:-

1. Education and Training,
2. Medical and Health care services,
3. Drinking water supply,
4. Assistance in Natural calamities,
5. Religious and cultural Activities.
6. Light and phone bill services.
7. Others – Consessional schemes, Environment protection, Building of community hall, etc.

In brief, these socio-economic activities are summarised as under-

(I) EDUCATIONAL ACTIVITIES:-

The UCCSs did not lose sight of the educational needs of members children. These societies to keep in tune with its social obligation towards its members, are providing an assistance in the form of cash amount to the children of members of the society who are pursuing professional and non-professional courses and this assistance continue till the course is completed even if the concerned member die during the period of the assistance.

Few societies have created funds for the professional education i.e. Engineering and Medical. Through these funds educational loan at confessional rates could be made available to the concerned needy students. Some societies have made provisions for payment of scholarship to deserving students.

Further these societies also encourage the meritorious students of members who passed various types of courses by distributing cash prizes, uniforms, books and note books and other educational instruments to them.

It also seen that few societies have adopted poor students for their further education, financial aids given to institutions which works for handicapped, mentally retarded, runs orphanage centres in the area of the society, distributed
bye-cycles to poor students at easy terms & conditions, financial help to players, opened library and reading hall, provided computer training facility, etc.

Regarding this type of activities, it is notable here that few societies have donated thousands of Rs. to educational institutions and distributed computer sets, sound system, water hitter and water coolers, food grains to boys hostel etc.

Felicitation of ideal Teachers and meritorious students is the common activities of these societies.

Another thing is that one society of the district have opened secondary school in their area of operation and provided educational facilities in remote village ( The name of the society is saint Nage baba co-op. credit societies, Bhenda – Newasa ).

The following sample UCCSs have contributed in education field

1] **ADARSH CO-OP.CREDIT SOCIETY LTD , RAHURI – SHIVAJINAGAR :**  
This society distributes uniform year to year to orphan students of Gangadhar Baba Vidyalaya, Guha-Taluka Rahuri, on the occasion of 15th August.

2] **DHANSHREE –MAHILA CO.OP.CREDIT SOCIETY LTD. KOPERGAON**  
Arranges felicitation function every year for the meritorious students of S.S.C and H.S.C. passed and distributes uni-form to poor students.

3] **SAMATA CO.OP.CREDIT SOCIETY LTD. – KOPERGAON:**  
Financial assistance was given up to Rs. 3152/- to sport Association for organization of sport competition as well as Rs.2450/- as prize. Donated Rs. 20755/- to educational institution.

The society proposed to adopt ‘ Secondary School, Khadki (Kopergaon) for future development.
4] ADINATH CO.OP. CREDIT SOCIETY LTD. PATHARDI.-ADINATHNAGAR

Arranges felicitation function every year of meritorious students who passes various courses with merit.

(II) MEDICAL AND HEALTH CARE ACTIVITIES

The UCCSs have also contributed significantly to the creation of medical facilities, which has certainly promoted social welfare.

Several healths check up camps at various villages and towns have been organized with the help of social clubs and medical Associations by these societies. In addition, various programmes on health and family welfare, childcare and immunization, AIDS awareness etc. Were conducted at society areas. Special camps were organized for women also. In these camps many patients got free treatment and medicine, first aid boxes and in eye camps goggles.

In organizing all these camps and programmes the members of the society, medical and social clubs and other citizen showed their keen interest as stated by the beneficiaries.

It is also found that few societies provides free of charge or at reasonable rate ‘Ambulance ‘ service to the members as well as general public of the area. Raosaheb Patwardhan (A’nagar), Swami –Samarth (Shrigonda) Vivek (Rahata), Malaganga(Parner) co.op. Societies provided ‘Ambulance ‘ service on the basis of ‘No Profit –No Loss ‘ to the people.

It is also revealed from the interviews that inspite of organizing health check-up camps, these (few) societies have also assisted patients in the form of cash, who were needed surgery or long treatment.

Blood check-up and Donation, Dental check-up, Diabetes, Hepatitis-B Jaundice immunization, Heart check-up camps were organized by these societies.

Mahavir co-op. credit society, Sonai (Taluka Newasa) constructed well-equipped and furnished hospital of 10 cottts
with facility of Diabetes check-up and guidance, ICU & NICU etc.

The following sample UCCSs have made their contribution in this regard-

1. **DHANSHREE MAHILA - Kopergaon.**
   Donated Rs.11000 /- for Blood check up a Donation camp

2. **SAMATA- Kopergaon**
   Rs.15000/- paid to patients for medical treatment

3. **SANJEEWANI –Kopergaon**
   Assistance to Heart patients for Surjery – Total Rs.paid – 45000/-.

4. **ADINATH- Pathardi:**
   Organized Blood donation and Eye – check up camp.

**(III) SUPPLY OF DRINKING WATER :-**

Few talukas of the district have to face the problem of drinking water. The state government provided water through water tankers in the drought prone areas of the district. In other blocks, the UCCSs at the time of water storage particularly in the months April –May takes the responsibility to supply drinking water to the concerned area. Few societies have purchased water tankers for that purposes and provided water in their area of operation. Some society have constructed water store tanks at public places i.e. S.T. stand, Mandir and in villages and made available ‘ Pan Poi ‘ facility to the masses of the people. The Mahavir (Sonai –Newasa), Dhokeshwar (Takli Dhokeshwar- Parner), Bhairavnath (Wadala Bhirobd Newasa) , Swami samarth (Sonai Newasa ) ,Miyasaheb, Prerana, Sankheshwar, Saint Sawta Maharaj , D.Y.Vane Avdhoot of Rahuti taluka , Vivek (Rahata), Malangaga , Kanhur Pathar ,Raje-shivaji, of parner Taluka , Raosaheb Patwardhan (A'nagar), Sharada(Sangamner) all these societies served the people of their area by providing drinking water.

The following sample UCCSs were also found busy in this activity:
1. **Dhanshree –Mahila –Kopergaon:-**

   This society constructed by spending Rs. 57000/- water store Tank and made available ‘Pan Poi ‘ facility to the people.

2. **Samata – Kopergaon**

   Spended Rs. 10181/- for providing ‘Pan Poi ‘ facility at road side near S.T. stand –Kopergaon.

3. **Adarsh –Rahuri:-**

   Purchased water tanker (4000 litters capacity ) for water supply in its area of operation  and other places of the Rahuri taluka.

(IV) **ASSISTANCE IN NATURAL CALAMITIES:**

The activities of these societies are not limited to socio-economic services. Moreover, the contribution made by there societies to ‘Relief Funds' is also remarkable. These societies have contributed to storm seize in Orisa, people affected in the earthquakes in Gujrat and Maharashtra , and Kargil battle(War), floods etc. As per the data available, it is found that few UCCSs of the A'nagar district had contributed Rs.268001/- to different relief funds of states and central government.

The contribution made by sample UCCSs to relief funds noted below:-

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| 1 Samata –Kopergaon  
  -Gujrath Earthquake  
  -Kargil War fund | Rs. 51000 /-  
  10000 /-  
  61000 /- |
| 2 Kopergaon Auto Rickshw  
  Kopergaon-  
  -Gujrath Earthquake  
  -Kargil war fund | Rs.16000 /-  
  33730 /-  
  49730 /- |
| 3 Dhanshree Mahila – Kopergaon  
  -Earthquake fund | Rs. 21000/- |
4  Sanjeeewani –Kopergaon  
   -Gujrath  earthquake fund  
   Rs. 51000/-

5  Adinath –Pathardi  
   Earhquake fund  
   Rs. 11000

Total Rs.  1,93,730

The total contribution made by samle and other UCCSs of the district stand Rs.4,61,731/-.

CONTRIBUTION IN TSUNAMI RELIEF FUND:-

These societies have contributed total 2,47,361/- to Tsunami victims of coastal area of the country.
Thus lakhs of Rs. these societies have contributed to various relief funds on humanity point of view.

(V) RELIGIOUS AND CULTURAL ACTIVITIES ORGANIZED BY THE UCCSs:-

The UCCSs have organized various types of religious and cultural functions and created a sprit of unity, love and affection among the members of the society as well as in community.

Celebreated ‘Navratha Mahotsyov’, Ganesh festival, anniversary of great personalities of India.

Organized ‘Katha, Kirtan ‘ of spiritual saints and Mahhants on different religious subject as well as lectures of eminent persons on various socio-cultural subjects.

Presented gifts to Bhajani Mandal in the form of Harmonium and other musical instruments.

Organised religious rallies including all casts of people, Marathon competition, rangoli competition, Picture art competition, and Dandiya Nrutya etc.

Presented statue of God and Godess and cash donations to the religious trusts and erected main get infront of temples.
(VI) SERVICE ACTIVITIES/ FUNCTIONS:-

The UCCSs have tried to provide various types of services to their customers in the district. The customer expectations may be fulfilling to some extent by services rendering function of these societies.

These societies provides facilities like phone bill and light bill collection, D.D. at home, Locker facility, I.T. and internet service, daily gold loan facilities, A.T.M. Facility etc.

Auto-Rickshaw, Samata, Jyoti, Bhagya-laxmi, Gurudeo data, Suvarna-Kopergaon etc. Were leading societies in such type of activities.

(VII) OTHER ACTIVITIES: -

It includes economic activities, Environment protection building of community hall, supply of sugar and other essential to members etc.

(a) ECONOMIC ACTIVITIES:-

Number of UCCSs have introduced different types of financial schemes for the wellbeing of their members. The women’s like widows, divorced may be assisted under this scheme financial help is given to the heirs of accidentally dead members and wounded persons through this scheme.

Few societies have started welfare schemes for the poorest – poor such as supply of gas connection at reasonable rate, supply of food grains and necessary items without cost or at concessional rates at the time of Depavali festival.

Supply of gas connection:-

The UCCSs of the district introduced Gas connection scheme for the economically weaker section of the community. Under this scheme, the Gas connections are distributed to the poor families at reasonable installments. Namrata- (karjat), kamdhenu- (Nagar), Janlaxmi – (shrirampur), koperon-urban- (koperon), Hanuman-(Rahta), shri Bapusaheb Tanpure- (Rahuri), UCCSs have distributed the 5409 gas connection to the poorest members of the society.
**Deepawali presents:** -

Ahmednagar district is the district of sugar factories in Maharashtra. The cooperative sugar factories implements different types of socio-economic schemes for the farmer members of the factory. But non-members of these factories could not get the benefits of the schemes. The UCCSs located in the area of sugar factories taking leads in distribution of sugar under ‘Deepawali presents’ scheme to their members. Under this scheme, few societies have distributed sugar and other essential items (i.e. edible oil, tea powder, sweat, etc) at lowest rates on the occasion of ‘DEEPAWALI’ festival and tried to share in their joyous and happiness. It is seen that tons of sugar was distributed by the concerned UCCSs of the district. The UCCSs of Sangamner, Akola, and Rahuri talukas are found in leading in this activity.

**Financial assistance:** -

Some societies have assisted to the members and others those who found in accident and injured, affected in dacoits, parent of Shahid Jawan, widows, and under accident benefits lakhs of rupees are distributed as claim to the concerned beneficiaries. It means these societies have shared in sorrows of the community also by assisting them in cash.

**Schemes for women:** -

Special schemes are implemented by some UCCSs for women community for their self-employment like supply of Pico fall and shewing machine, Embroidery training, special loon schemes etc.

**Schemes for Handicapped:** -

It is also notable here, that limited UCCSs have introduced welfare schemes for handicapped persons only. In one scheme, the handicapped member or his children would be given three wheels Auto-Rickshaw at 80% subsidy.

In another scheme, (employment scheme) handicapped major children of the member would be given financial assistance to purchase, sewing, machine, weight grinder, Tool
kit for vehicle repair, Bookbinding, printing and dyeing Sarees, Mikies (commercials), cost of Telephone-booth installation etc.

As regards these persons, a special cooperative credit society is registered in the district.

b) AWARDS AND HONOURS: -

Person who have devoted our whole life for the well-being of nation and community are honored by few UCCSs in the district. It is a noble activity of this society. The awards are given to persons who have made remarkable work in socio-economic and educational field in the society. Awards like’ Ideal Mother Award, ‘social service Award’, ‘Gramin Vikas Award’, ‘Sahyadri Bhushan Award’, ‘Shri Sai Arihant’ Award, Radhakrishna Vikhe Patil Award, Late Ganubhau Kane Award, Dadhichi Award, Grihalxmi Merit Award, Gargi Award, Ideal teacher Award, Suraj Vidya Award, Navnitbhai Shah Award, Grihalaxmi Gun-Gourav Award, Vir Mata Award, etc were few of them. Many eminent person who have made excellent contribution in their socio-economic educational and cultural fields are honored by these societies.

Ratriya Vikas Ratna Award / Bhartiya Vikas Ratna Award: -

It is a national level award kept by ‘International Integration & Growth society, Delhi, All India Business Development Association- Delhi, institutions.

This award may be give to particular UCCSs for their social contribution and excellent work done in Banking and cooperation. Few UCCSs are awarded by these institutions in this regard.

c) PUBLICATION OF DIARY AND CALENDER:-

In this activity, few UCCSs have printed and supplied diaries and calendars to their member as well as others at free of cost. The diary and calendar is at most advantageous to members as it contains the useful information regarding day-to-day life and particularly different schemes of the society.
d) SCHEME OF GRAMIN SOUCHALAYA (Water closet) :-

Public cleanliness and availability of water is the vital need of rural & urban population. Water closet (Toilets) facility is rarely available in rural and semi-urban houses. Really it causes much in convenience to women and affects their health. Taking into consideration the problem, the few UCCSs of the district have taken lead to finance the members for this purpose.

e) ANIMAL FEEDING CAMP :-

In drought period (i.e. 2002 to 04), few societies have opened Animal Protection camp' in the district. During the camp animal have been de-warned and vaccinated. Few societies have donated funds to these camps. Thousands of live – stocks are feeded and saved from the drought condition in the said camps.

In addition to the above, some societies have done further activities also, that’s are I.T Training, cooperative store, Xerox facility, Rally for Relief fund collection, Godown facility, web –camera facility, collective marriage function, formation of Vadhu-Var Suchak Mandal, etc.

F) INCOME GENERATING ACTIVITIES :-

It is the main activity performed by majority of the UCCSs for the economic stability of the members which consists financing to diary, vegetable vending, tea-stalls, readymade garment business, Grosary store, Masala business, Bangle business, stone chips cutting, Applique work and other tiny business.

CONCLUDING REMARKS :-

The information and data on various parameters of socio-economic performance of the sample UCCSs since their inception are taken for drawing conclusions. In general it may be said that these societies have not concentrated mainly on financing the members but also opened many more vistas and avenues for meeting the socio-economic requirement of members.
The following conclusions are drawn from the above discussion:-

I. These societies have encouraged meritorious and other students by distributing various type of prize, scholarships to them.
Distribution of uniforms and school materials to poor student, educational loans for Medical and Engineering courses, scheme of adoption of poor student for their future education, cash donation present of computer sets, computer training etc. educational activities done by these societies are really admirable activities.

II. The various social activities performed by the sample and other UCCSs in their area of operation is the good example of social awareness of these societies. The national level awards received by some UCCS of the district is the indication of good performances of these societies.

III. The number of visitors including political and social eminent leaders, Government official, entrepreneurs and founders of other societies etc. from various district visited the few UCCSs and praised the performance of the society. Moreover the work of the some UCCS has been given eye and ear through different communication media like news papers, magazines, radio programmes and so on.

IV. No doubt that the percentages of involvement of sample UCCSs in socio-economic activities are less than the other UCCSs of the district but it is not negligible.

V. Last but not least, it may be said that these societies have successfully performed various diversified socio-economic, educational and cultural activities and created good status in cooperation.

❖ SUGGESTIONS: -

The following constructive suggestions are made as far as socio-economic activities those societies want to perform in future.
(i) CONSTRUCTION OF BUILDINGS :-

Those societies are financially sound should construct permanently shopping complex, community Hall, warehones, marriage hall, lodging at tourist centers like Shirdi and Shani Shingnapur and Hostels in their area of operation or in main cities of the district. Though it is a costly activities but it is income generating as well as service oriented activity of the concerned society.

(ii) EDUCATIONAL LOAN SCHEMES :-

Above scheme if possible should be implemented compulsorily for vocational courses like Engineering, Medical, C.A, MBA, I.T and computer and other. Some banks are doing best in this regard. Therefore societies should come forward and do the opportunity of higher education by implementing proper loan scheme for the benefit of needy student of the members of the society.

(iii) WELFARE SCHEMES :-

It is be advised that societies should try to provide regularly and permanently some facilities to their members and other people of the society area such as Ambulances service, water tanker service, health check-up facility, library and reading facility, Gymkhana and swimming facility to player etc.

(iv) SPECIAL SCHEMES FOR THE POOR :-

In spite of five year plans, Governmental and social efforts, poverty still exists in our country. A sizable portion of population lives below the poverty line. So by introducing special schemes like ‘Micro loan system’ the poor community may be helped and assisted.

(V) SPECIAL SCHEMES FOR THE OLD AND AGED:-

Now most of the old aged people are suffering for want of care love and affection. The concept of joint family has slowly disappeared. In todays separate family system old and aged
people have been neglected or given less attention. The UCCSs should come forward and introduce special scheme for old person and let them enjoy last days peacefully and in a pleasant manner. The entire medical expenses of the old men should be met by introducing special welfare scheme by the society. If possible to the society ‘Vrudhashram’ should be constructed in their area of operation. It is a real concern for community.

No doubt above are the additional areas of concern to community as UCCSs have been already engaged in several multifarious activities. Certainly this provides additional burden to UCCSs which are used to face success and failures in their path. Let us hope that these of concern to community will popularize the urban cooperative credit societies movement more than ever in the millennium.