CHAPTER VIII
ANALYSIS OF WORKING & PROGRESS OF
SAMPLE UCCSs

Introduction:-
In last chapter the problem of recovery and overdues faced by the UCCSs is studied. Concentration is given on to find out the influencing factors of low recovery and high overdues and what steps these societies have taken to reduce the said problems. On the basis of observation some conclusion are drown and suggestions are made to overcome the above problem faced by the UCCSs of the district.

The present chapter is concerned with the detail analysis of working and progress of sample UCCSs purposively selected from the sample talukas i.e. Kopargaon, Rahuri and Pathardi of the Ahmednagar district. The required secondary data is collected through different sources regarding sample UCCSS and classified and tabulised properly. The conclusions and suggestions noted at the end of this chapter.

IN BRIEF, PROFILE OF THE SAMPLE TALUKAS
(KOPARGAON, RAHURI, PATHARDI)

Ahmednagar Region was constituted by the Government under sub-section 3(1) & (2) of Maharashtra Regional and town planning Act, 1966 vide its notification dated 27/02/1991 and Regional planning Board.

The region includes one ‘A’ class, three ‘B’ class and six ‘C’ class municipal council. Ahmednagar region leads in sugarcane production and hence large number of sugar factories are located in the region.

Northern group of Shrirampur, Sangamner, Kopargaon, Rahuri and Newasa are well developed in agriculture and irrigation activities. The other group comprises of Shevgaon, Ahmednagar (Rural), Parner, Pathardi, Shrigonda, Jamkhed and Karjat which is less developed “Drought Prone Area.”

The nature, character and extent of development is quite different from each other in each of these said sub-divisions.

Classwise classification of Sample Talukas

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Class Municipal Council</th>
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<tbody>
<tr>
<td>1</td>
<td>‘A’ Class Municipal Council Ahmednagar</td>
</tr>
<tr>
<td>2</td>
<td>‘B’ Class Municipal Council Kopargaon</td>
</tr>
<tr>
<td>3</td>
<td>‘C’ class Municipal Council Rahuri, Pathardi</td>
</tr>
</tbody>
</table>

Ahmednagar is the main municipal council (‘A’ class) from the point of view of extent of industrialization and urbanization while others are grouped as ‘B’ class and ‘C’ class municipals.

**KOPARGAON TALUKA**

Kopargaon is one of the ‘B’ class municipal council in Ahmednagar Region. It is located on north of the region. Two sugar factories i.e. Kolpewadi Co.op. Sugar factory, and Sajeewani Co.op sugar factory are situated in this taluka. Sugar factories are the main industrial units, resulting in rapid urbanization. Kopergaon city is situated on Dount-Manmad ‘Railway line, and Nagar-Manmad state highway.

Higher educational facility in the Form of Engineering college is available at Kopergaon. Primary to senior college facilities are also available at Kopergaon city.

Kopergaon talukas is most irrigated taluka of the district. The percentage of total area irrigeted to total cultivable land was 37.80% (2000-01). Total area under sugar cane crop was 3835 hectares (2000-01).
RAHURI TALUKA:

Rahuri is a ‘C’ class municipal council and established in the year 1972. It is situated about 40 kms. away from the Ahmednagar and famous for sugar cane production. Mula-dam is the main source of irrigation of this taluka. Wilson-dam (Bhandardara) is also one of the source of irrigation. The percentage of total area irrigated to total cultivable land was 68.03% (2001). Total area under sugar cane crop was 12451 hectors (2001).

Mahatma Phule Krishi Vidyapith, Dr. Baburao Dada Tanpure Co.Op. Sugar factory are main institutions located in this taluka.

PATHARDI TALUKA

Pathardi is situated about 80 kms. away from the Ahmednagar and on Nagar-Beed highway. It is a ‘C’ class municipal council established in 1985. It has no major dam, hence the canal network is also limited. Rainfall is also less, hence this taluka is agriculturally and industrially under developed and lies in drought prone area of the district. The percentage of total area irrigated to total cultivable land was 8.76% (2001) total area under sugarcane crop was only 1884 hectors (2001) there is one Sugar co. op factory but it is not in working due to the shortage of raw material i.e. sugarcane. Most of the marginal farmers and agricultural laboures of this taluka migrates towards other sugar factory area for employment. As also the Horticulture, Animal husbandary is too under developed. Fodder product is not adequate. That hampers the animal stock. Less proportion of animal stock resulted in less dairy production.

From the above situation of sample taluaks it is conclulded that Kopergaon and Rahuri talukas are soci-economically well-developed talukas due to the irrigation and long existence of co.op sugar factories, where as pathardi
taluka is neither developed nor under developed taluka of the
district.

QUANTITATIVE PROGRESS OF THE SAMPLE UCCSs IN
SAMPLE TALUKAS FROM 1994-95 TO 2004-05

The present study is confined to Ahmednagar district and
the performance of the Urban co.op credit societies. The study
is conducted from the period of 1994-95 to 2004-2005 and 22
sample UCCSs are selected from sample talukas i.e. Kopergaon and Rahuri (irrigated taluka’s) and Pathardi (non
irrigated). Quantitative progress made by these sample
societies is shown in the following table.

Table No. 8.1
Quantitative Progress of Sample UCCSs

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ahmednagar District</td>
<td>485</td>
<td>525</td>
<td>559</td>
<td>641</td>
<td>712</td>
<td>793</td>
<td>820</td>
<td>906</td>
<td>1006</td>
<td>1029</td>
<td>1042</td>
<td>95</td>
</tr>
<tr>
<td>2</td>
<td>Kopergaon</td>
<td>57</td>
<td>60</td>
<td>61</td>
<td>77</td>
<td>97</td>
<td>114</td>
<td>85</td>
<td>93</td>
<td>107</td>
<td>107</td>
<td>110</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>Rahuri</td>
<td>42</td>
<td>45</td>
<td>45</td>
<td>50</td>
<td>58</td>
<td>62</td>
<td>62</td>
<td>69</td>
<td>66</td>
<td>74</td>
<td>75</td>
<td>7</td>
</tr>
<tr>
<td>4</td>
<td>Pathardi</td>
<td>15</td>
<td>16</td>
<td>17</td>
<td>20</td>
<td>25</td>
<td>31</td>
<td>34</td>
<td>35</td>
<td>36</td>
<td>36</td>
<td>36</td>
<td>3</td>
</tr>
</tbody>
</table>

The growth performance of the sample UCCSs has been
presented in above table taking into eleven yearly account and
for the year 1994-95 to 2004-05 in which quantitative progress
of UCCSs is considered.

From the above table, it is seen that there has been
phenomenol increase in the UCCS in Ahmednagar district and
sample talukas. Column no. 13 indicates annual average
progress of these societies. It may be concluded from the
above data that the increasing trend of Sample UCCSs in
Pathardi taluka is less comparatively Kopergaon and Rahuri
during the period under study.
It is suggested that the comparative department should take lead and guide the people to comforward and established UCCSs in their locality particularly, under developed, backward area of the district.

**SELECTION OF THE SAMPLE UCCSs :-**

At the end of 31 March 1994-95, there was total 114 UCCSs in sample talukas. Out of these only 22 societies are selected as sample societies for this study. The break up of it is shown in the following table.

**Table No. 8.2**

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Sample Talukas</th>
<th>Total No. of UCCSs 1994-95</th>
<th>Selected</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kopergaon</td>
<td>57</td>
<td>11</td>
<td>20%</td>
</tr>
<tr>
<td>2</td>
<td>Rahuri</td>
<td>42</td>
<td>08</td>
<td>20%</td>
</tr>
<tr>
<td>3</td>
<td>Pathardi</td>
<td>15</td>
<td>03</td>
<td>20%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>114</td>
<td>22</td>
<td>20%</td>
</tr>
</tbody>
</table>

The study is confined to Ahmednagar district of Maharashtra and limited to the performance of UCCSs. the study period is 1994-95 to 2004-05. The above sample UCCSs are selected froms the irrigated, Semi-irrigated and non-irrigated smaple talukas of the district.

**PROFILE OF THE SMAPEL UCCSs :**

Profile of the sample UCCSs is shown in table no. 3 which indicates the date of registration, location of the society, branches opened, sources of capital, area of operation, computerization, membership of DGC and audit class etc.

It reveals from the following talbe that sample societies of Kopargaon taluka are leading in registration, opening of branches, computerisation member of DGC. As far as Audit class is concerned, out of 11 societies, 6 societies are in Audit Class A.
The sample societies of Rahuri and Pathardi talukas are lagging behind regarding registration, opening of branches, building, computerisation and other matters in comparison with Kopargaon taluka.