

**A STUDY ON THE IMPACT OF CO-OPERATIVE SOCIETY AMONG RURAL
PEOPLE OF KOTTUVALLY PANCHAYATH**

Dissertation

Submitted by

DEVIKRISHNA G (SM21COM003)

Under the guidance of

Mrs. JINI JUSTIN D COSTA

**In partial fulfilment of the requirement for the award post graduate degree in
commerce**



ST. TERESA'S COLLEGE ESTD 1925

ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM

COLLEGE WITH POTENTIAL FOR EXCELLENCE

Nationally Re-Accredited with A++ Grade

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CERTIFICATE

This is to certify that the project titled "**A STUDY ON THE IMPACT OF CO-OPERATIVE SOCIETY AMONG RURAL PEOPLE OF KOTTUVALLY PANCHAYATH.**" submitted to **Mahatma Gandhi University** in partial fulfilment of the requirement for the award of Degree of **Masters in Commerce** is a record of the original work done by **Ms. Devikrishna G**, under my supervision and guidance during the academic year 2021-23.

Project Guide

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External Examiner(s)

DECLARATION

I Ms. **Devikrishna G**, final year M. Com student, Department of Commerce (SF), **St. Teresa's College** (Autonomous) do hereby declare that the project report entitled **A STUDY ON THE IMPACT OF CO-OPERATIVE SOCIETY AMONG RURAL PEOPLE OF KOTTUVALLY PANCHAYAT**. submitted to **Mahatma Gandhi University** is a bonafide record of the work done under the supervision and guidance of Smt. **Jini Justin D'Costa**, Head of the Department, Department of Commerce (SF), **St. Teresa's College** (Autonomous) and this work has not previously formed the basis for the award of any academic qualification, fellowship, or other similar title of any other university or board.

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CHAPTER 1
INTRODUCTION

1.1 INTRODUCTION

Co-operatives play an important role in improving the lifestyle of people in rural areas in the world. The Co-operatives was developed in order to eliminate the extreme conditions of poverty from the poor sections.

When it comes to Co-operative Societies, they also play an important role in the development of a rural area. Co-operative Society is an organization constituted by a group of people whose objective is to provide services and economic benefits to its members. They provide credits, assisting small scale business, auxiliary inputs marketing of agricultural products etc. it tends to reduce poverty of the people, maintain standard of living, increase employment opportunities, stabilize regional economic cycle etc. Credit is the strongest instrument for the development of rural people. The accumulative ascent of credit supply-increased productivity- higher standard of living etc.

For the study, Kottuvally Panchayath is taken into account. Kottuvally is a village which situates in Paravur taluk, Ernakulam district. The Co-operative Society are the major source of financial source for the people of Kottuvally. In addition to that Co-operative Society of Kottuvally Panchayath may offer services that are more accessible and convenient for the public compared to the traditional banks. They have a personal touch and sense of community, which attracts people who value a close relationship with their financial institution. They have lower operating costs compared to banks and offer flexible loan options that cater to the needs of their members.

Co-operative Society is typically member-owned and operated, and they often offer a range of financial services their members, including savings accounts, credits and insurance. To study the minimum procedures of Co-operative Societies compared to banks, the study may involve conducting a comparative analysis of the procedures involved in accessing credit through both types of institutions. This could include looking at factors such as application requirements, interest rates and repayment terms.

1.2 STATEMENT OF THE PROBLEM

This motion plays a salient role in the maximization of wealth, poverty alleviation, job creation etc. Most of the people in Kottuvally Panchayath are below the poverty line. Most people rely on Co-operative Society in order to avoid the heavy procedures in the banks. Even though many people are still not interested in using the services given by the Co-operative Society. It is said that the interest rates in Co-operative Society over bank because of the ease of procedures. It is found that the rural people are not much aware and making use of the benefits from Co-operative Society. The present study attempts to find out the impact of Co-operative Society among rural people in Kottuvally Panchayath of Ernakulam district.

1.3 SIGNIFICANCE OF THE STUDY

In the present scenario this study is very relevant because Co-operative Society are one of the key elements of rural economy and the study can help in understanding their role in promoting economic development and uplifting the standard of living for rural people. The study can provide valuable insights into the problems faced by the people while dealing with Co-operative Society can help in finding solutions to these problems. They offer various services and economic benefits to its members. They provide services at an affordable cost to the vast sections of disadvantaged and low -income groups. The study is aimed at knowing the impact of Co-operative Society among the rural people and helps in understanding the problem of people dealing with Co-operative Society. This study helps in knowing the procedures of Co-operative society in loans compared to banks and also helps in finding the habit of public approaching towards Co-operative Society than banks. Are they satisfied with the current banking system? What are the improvements required for the success of Co-operative Society.

1.4 OBJECTIVES OF THE STUDY

Following are the objectives of the study:

1. To study the loan procedures of Co-operative Society compared to banks.

2. To study the habit of public approaching towards Co-operative Society than banks
3. To study the impact of Co-operative society in assisting the small scale business

1.5 METHODOLOGY OF STUDY

The research is an explorative study on impact of Co-operative Society among rural people based on both primary and secondary data.

1.5.1 PRIMARY DATA

For this particular study only primary data is used for the analysis part and the primary data were collected through Questionnaire Schedule.

1.5.2 SECONDARY DATA

The secondary data were collected from various books, journals and websites.

1.5.3 TOOLS AND TECHNIQUES

The data were collected from various sources mentioned earlier were analyzed by convenience sampling. The results were presented by means of tables and charts.

1.6 SCOPE OF THE STUDY

The scope of the study is limited to members of Co-operative Society of Kottuvally Panchayath in Ernakulam district Kerala State.

1.7 LIMITATIONS

Following are the limitations of the study:

1. The study is limited as there were only limited access to the Co-operative Society of Kottuvally Panchayath.
2. The time period allowed for the study is limited.
3. Respondents may be reluctant to give information.

CHAPTER-2
REVIEW OF LITERATURE

The purpose of this literature study is to investigate the body of knowledge that exists about the significance of Co-operative Societies in rural areas and their impact on the populace. Members of Co-operative Societies share their resources for mutual benefit under democratic management. They provide their members with a variety of services, including financial options, marketing aid and technical support. Particularly in emerging nations, Co-operative groups play a key role in rural development. The purpose of this study is to look into how Co-operative Society affect people in rural areas. This review of literature offers a summary of earlier studies on Co-operative Society emphasizing their contribution to socio-economic empowerment, rural development and poverty alleviation.

The role Co-operative Organizations in rural development has been emphasized in numerous studies. Co-operative Societies are crucial for socio-economic growth in rural areas. According to Das (2020). They offer financial assistance and make it possible for farmers and other rural residents to access technology and other services that they might not otherwise be able to purchase. Also, according to a study by Mukherjee and Raha (2019), Co-operative Societies can aid in reducing the economic divide between urban and rural communities.

According to Akhtar and Bano (2017), can raise the standard of living of rural residents by giving them access to loans, marketing and other services

A study by Saba (2017), might give rural residents more negotiating leverage and guarantee higher pricing for their goods.

Anilkumar and Venugopal's (2020) study emphasizes in enhancing rural resident's quality of life. According to the report, Co-operative groups have aided local farmers in getting financing and selling their goods for more money.

The objective of Bassey and Utang's (2020) study was to evaluate how Co-operative organizations have impacted rural development in Nigeria. The authors discovered that Co-operative Societies can improve rural resident's income, foster entrepreneurship and lessen poverty, all of which have a favourable effect on rural development. The study's ...

key finding was that rural resident's income can be increased through Co-operative Societies can give their members access to credit and other financial services by pooling resources, which can assist rural residents in starting or growing their small companies. Co-operative Societies can also help with market access, which enables rural business owners to sell their goods for more money and increase their revenue.

The purpose of Akhtar and Al-Muharrami's study (2018) was to examine how Co-operatives can improve food security in Oman. The authors discovered that by giving rural people better access to credit, education and technology. Co-operatives can significantly improve food security in rural areas. For rural residents to begin or increase their agricultural activity, financing access is essential. Compared to conventional banks, Co-operatives can offer credit facilities to its members at lower interest rates. This aids rural residents in funding their agricultural pursuits and raising output levels, both which can improve food security. Improving food security also requires training and technological transfer. Co-operatives can educate its members cutting-edge, environmentally friendly farming methods that will boost crop yields and raise the standard of agricultural output. Co-operatives can also make it seeds and fertilizer as well as machinery and irrigation systems, which can assist to boost productivity and food security. In the light of this, this study shows that Co-operatives may be a useful instrument for enhancing food security in rural. Co-operatives can empower rural people to boost agricultural output and improve food security in Oman by giving them access to loans, training and technology.

Ani and Oladele (2020) found that Co-operative Societies significantly aided smallholder farmer's credit needs in their study of that country. Also, they discovered that Co-operative Societies offered credit to rural residents at rates that were lower than those of conventional banks.

According to a study by Yohannes and Getahun (2021) in Ethiopia, Co-operative Organizations were important in the sale of agricultural goods, which raised the income of farmers in rural areas. Co-operative Societies pool their resources and sell their products collectively to assist marketing for their members.

According to a study (2019) by Gebeyehu , Alemu M & Woldeyes F in Ethiopia, Co-operative Organizations considerably improved the technical literacy of rural farmers, which raised their output and revenue. Rural farmer's prosperity depends on their ability to access technical support. Co-operative Societies offer their members technical help, including instruction in cutting-edge farming methods and technologies.

Choi and Kim (2015) carried out a case study to investigate the function of Co-operative Organizations in fostering rural development in South Korea. The study concentrated on the many roles Co-operative Societies play in enhancing rural resident's quality of life. The researchers discovered that Co-operative Societies have the ability to strengthen social relationship in rural areas. Co-operative Societies can promote community member's social contact, networking and knowledge exchange by bringing together farmers and other rural people. In turn, this can support the development of social capital, which improves community resilience and promotes rural development. The study also showed that Co-operative Societies by giving rural residents access to training and educational opportunities can help to improve their ability. Co-operative Societies can support the development of rural people's knowledge and abilities by providing training programmes on a variety of agricultural practices, marketing and other skills. This can make it possible for rural residents to seize new chances, advance their agricultural methods and take part more actively in their community's economy.

In a study conducted by Kabir M H (2018) in Bangladesh, they discovered that Co-operative Societies had a significant impact on rural household's income. Co-operative Societies significantly affect rural communities ability to generate income. They discovered that Co-operative Societies had a favourable effect on rural resident's employment.

Tandoh and Adjei (2018) found that Co-operative Organizations had a beneficial effect on lowering poverty in rural areas in a study they carried out in Ghana. Also they discovered that the social and economic growth of rural areas was significantly influenced by Co-operative Societies.

Ismail N, Othman R & Zakaria N. (2020) discovered that Co-operative Societies greatly aided rural women's socioeconomic empowerment in a study that carried out in Malaysia.

Additionally, they discovered that women who belonged to Co-operative Societies had higher levels of social standing, education and income than non-members.

A study by Pandey P and Chandra V (2019) in Rural Uttar Pradesh investigates the function of Co-operative groups in fostering agricultural development. The study makes use of first-hand information gathered from 200 local farmers. The findings show that Co-operative Organizations are important in helping farmers by giving them access to loans, marketing assistance and agricultural inputs. The study suggests that in order to increase agricultural productivity and income levels, the government should encourage the development of more Co-operative groups.

A study by Sahoo M (2017) examines the effectiveness of dairy Co-operative Organizations in India. According to the study, Dairy Co-operative Organizations have a big impact on rural household's income and way of life. According to the report, in order to improve the effectiveness and impact of Dairy Co-operative Societies, the government should offer additional support.

A study by Sarker A and Chakraborty S (2017) in West Bengal investigates how Co-operative Societies facilitate rural credit. The study makes use of original information gathered from 150 local farmers. The findings suggest that Co-operative Societies, particularly that do not have access to official credit markets, play a key role in supporting loans to farmers. According to report, in order to increase loan access in rural areas, the government should encourage the creation of more Co-operative Societies.

A study of Uttar Pradesh's Women's Co-operative Societies (2018) by N K Singh and Singh P points out that Women's Co-operative Societies have a big impact on empowering women and encouraging their involvement in the economy. The study suggests that in order to increase women's involvement in rural development, the government should encourage the creation of additional women's co-operative groups.

K. Singh (2018) points out that how Co-operative Groups support rural development in Haryana. The study makes use of 200 local Co-operative Society members. The findings suggest that Co-operative Groups are important in helping farmers obtain loans, mmmm

marketing assistance and training. The study suggests that in order to increase Co-operative Organization's influence on rural development, the government should provide them additional support.

Pal A (2018) found out that the contribution of Credit Co-operatives to rural development in Uttar Pradesh. The study makes use of original information gathered from 150 participants in local Credit Co-operatives. The findings show that Credit Co-operatives have a major impact on rural household's access to credit and their socioeconomic growth. According to the report, in order to increase credit access in rural areas, the government should encourage the creation of new Credit Co-operatives.

A study by Joshi P (2018) points out that contribution of Maharashtra's Agricultural Co-operatives to the advancement of sustainable agriculture. The findings show that Agricultural Co-operatives are crucial in encouraging sustainable agricultural practices such as organic farming and resource conservation. According to the study, in order to increase Agricultural Co-operative's influence on sustainable agriculture, the government should give them additional support.

Ramanathan R and Aggarwal S (2017) reveals the importance of Co-operative Societies in improving tribal communities livelihoods. This study found out that how Co-operative Organizations can improve the standard of living for tribals groups in Odisha. The findings show that Co-operative Societies have a substantial impact on tribal group's access to financing, marketing assistance and training as well as how their income and standard of living are affected. According to the study, in order to have a greater impact on tribal communities, the government should encourage the creation of more Co-operative Societies.

In their study from 2021, Karthikeyan and Chandrasekaran look at how Co-operative Societies affect the economic empowerment of women. According to the study, women who belonged to Co-operative Organizations earned more money and had greater economic influence than their non members counterparts.

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CHAPTER 3
THEORITICAL FRAMEWORK

3.1 INTRODUCTION

A Co-operative Society is a non-profit organization that was founded to serve its members. It is a type of business where people from the same class band together to advance their shared objective. Co-operative Societies have played a significant role in the economic development of rural areas across the globe. These Societies have been formed by groups of people who come together to pool their resources and work collectively to achieve common goals. In India, cooperative societies have been instrumental in empowering rural communities by providing them access to credit, marketing, and other essential services. This study aims to examine the impact of Co-operative Society among rural people of Kottuvally Panchayath.

The study will explore the extent to which Co-operative Society have facilitated social capital formation and collective action among rural communities. It will also examine the impact of Co-operative society on the economic and social well-being of rural people.

3.2 HISTORY OF CO-OPERATIVE SOCIETY

The Cooperative Credit Societies Act, which was created in 1904, marked the beginning of the Co-operative movement in India. The statute was passed to give farmers institutional credit since they were frequently taken advantage of by moneylenders. The act made it possible for farmers to establish credit societies, giving them access to reasonably priced credit and other financial services.

For the selling and processing of agricultural products, Co-operative Societies were advised to be established in 1914 by the All India Rural Credit Survey. In the state of Maharashtra, the first agricultural marketing cooperative society was founded in 1918. The development of Co-operative organizations for irrigation, milk production, and consumer goods gave the cooperative movement a boost in the 1930s and 1940s.

The government became more actively involved in supporting the Co-operative movement following India's independence in 1947. In order to give Co-operatives financial

support, the government formed the National Co-operative Development Corporation (NCDC) in 1963. The NCDC supported both the growth and establishment of new cooperative societies.

In the 1970s and 1980s, the Co-operative movement in India experienced a number of difficulties, including poor administration, corruption, and governmental meddling. In order to control how Co-operative Societies operate on a nationwide scale, the government passed the Multi-State Cooperative Societies Act in 1984. The action supported the development of cooperative societies by enhancing their management and governance.

Co-operative societies are becoming extremely important to the Indian economy, especially in rural areas. They offer a number of monetary and non-financial services, such as credit, marketing, processing, and storage. Additionally, Co-operative organizations foster business and job prospects. Co-operative Societies in India have recently branched out into new industries like renewable energy, healthcare, and housing. To provide their members greater services, they have also embraced new technology like mobile banking and e-commerce. India's history of Co-operative groups is one of tenacity and creativity. Co-operative Societies have expanded and offered useful services to their members while experiencing numerous difficulties over the years. India's Co-operative movement is an essential component of the nation's economic and social development and has the ability to support the creation of a more sustainable and inclusive economy.

3.3 IMPORTANCE OF CO-OPERATIVE SOCIETY

1. Access to Credit

Co-operative society provide access to credit to rural people who may not have collateral or other assets to obtain loans from formal financial institutions. This can help them to invest in their businesses, improve their livelihoods, and contribute to the local economy.

2. Marketing Support

Co-operative Society can provide marketing support to rural farmers and small businesses by pooling their resources and negotiating better prices for their products. This can help rural people to increase their income and improve their standard of living, thus reducing poverty and improving their overall well-being.

3. Skill Development

Co-operative Society can provide training and skill development opportunities to their members, which can help to enhance their productivity and competitiveness in the marketplace. This can lead to increased income and economic growth, as well as improved social well-being and community development.

4. Democratic Control

Co-operative Society are democratically controlled by their members, which means that decisions are made based on the collective needs and interests of the community. This can promote local governance and community empowerment, as well as provide a platform for collective action and social cohesion among rural people.

3.4 ADVANTAGES OF CO-OPERATIVE SOCIETY

1. Shared Resources

Co-operative Society allow rural people to pool their resources and work collectively towards their common economic and social goals. This can help to reduce the costs of production, increase bargaining power, and promote sustainable resource management.

2. Access to Services

Co-operative society can provide access to a range of services, such as healthcare, education, and infrastructure development. This can help to improve the overall quality of life in rural communities.

3. Innovation

Co-operative Society can promote innovation by providing a platform for collaboration and experimentation. This can lead to the development of new products, services, and business models that can enhance the competitiveness and sustainability of rural communities.

4. Reduced Transaction Costs

Co-operative Society can help to reduce transaction costs by providing a platform for collaboration and coordination among rural producers and consumers. This can lead to more efficient and effective value chains, which can help to increase the profitability.

5. Sustainability

Co-operative Society can promote sustainable development by promoting environmentally responsible practices and sustainable resource management. This can help to reduce the environmental impact of rural communities and promote long-term economic and social well-being.

6. Access to Information

Co-operative Society can provide access to information and knowledge resources, such as market intelligence, technical expertise, and best practices. This can help rural people to make informed decisions and improve their competitiveness in the marketplace.

3.5 NATURE OF CO-OPERATIVE SOCIETY

The nature of Co-operative Societies among rural people is characterized by a number of key features

1. Voluntary Membership

Co-operative Society are voluntary organizations, which means that members join on a voluntary basis and can leave at any time. This ensures that the organization is based on the free choice and consent of its members.

2. Democratic Control

Co-operative Societies are democratically controlled by their members, which means that decisions are made based on the collective needs and interests of the community. This ensures that the organization is accountable and responsive to its members.

3. Collective Ownership

Co-operative Societies are collectively owned by their members, which means that the organization's assets and resources are owned and managed by the community as a whole. This ensures that the benefits of the organization are shared among its members and that the organization is not controlled by a single individual or group.

4. Shared Risk and Benefits

Co-operative Societies share risks and benefits among their members, which means that the costs and benefits of the organization's activities are shared by the community as a whole. This ensures that the organization is sustainable and that its members are not overly burdened by individual risks or costs.

5. Social Responsibility

Co-operative Societies are socially responsible organizations, which means that they are committed to promoting social and economic development in their communities. This ensures that the organization's activities are aligned with the broader social and economic goals of the community.

Overall, the nature of cooperative societies among rural people is based on principles of voluntary membership, democratic control, collective ownership, shared risk and benefits, service orientation, and social responsibility. These features ensure that cooperative societies are responsive, accountable, and sustainable organizations that are focused on promoting the social and economic well-being of their communities.

3.6 TYPES OF LOANS PROVIDED BY CO-OPERATIVE SOCIETY

Depending on its members' needs and the type of society, Co-operative Society can offer a variety of loans. Cooperative organization frequently offer a variety of loans, including

1. Personal loan

One of the most popular categories of loans offered by Co-operative Society is the personal loan. Personal loans are available to members of society for a range of needs, including house renovation, education, marriage, medical costs, etc. Depending on the loan's purpose and the borrower's creditworthiness, the loan amount and interest rate may change. To apply for one of these loans, the borrower typically needs to provide documentation, such as proof of income, proof of identity, and proof of address.

2. Housing Loans

Co-operative Society offer housing loans to their members for the building or acquisition of homes. These loans can be used to pay for building expenses, the purchase of land, or the renovation of existing homes. Depending on the borrower's creditworthiness and the value of the asset being financed, the loan amount and interest rate may change. To apply for one of these loans, the borrower must submit documents proving their identification, income, address, and property ownership.

3. Agricultural loans

Co-operative Society frequently offer agricultural loans to their members who are involved in farming operations. These loans can be used to fund the raising of crops, buy agricultural machinery, or buy livestock. Depending on the loan's purpose and the borrower's creditworthiness, the loan amount and interest rate may change. Cop soc may additionally offer instruction and technical support to assist their members in strengthening their agricultural practices.

4. Business Loans

Co-operative Society may also provide its members business loans to help them launch or grow their companies. These loans may be utilized for working capital, stock purchases, business expansion, or equipment purchases. Depending on the loan's purpose, the borrower's creditworthiness, and the potential of the company, the loan amount and interest rate may change. To apply for one of these loans, the borrower must present paperwork such as business plans, financial records, and tax returns.

5. Consumer Loans

Consumer loans are provided to people to buy durable products like appliances, gadgets, cars, and other items. Members who satisfy specific qualifying requirements, such as having a reliable source of income and a high credit score, may be granted these loans. Depending on the borrower's creditworthiness and the cost of the items being financed, the loan amount and interest rate may change.

In order to suit their members' diverse financial demands, Co-operative Society offer a wide variety of credit solutions. To be eligible for these loans, members must meet the eligibility requirements and provide the necessary documentation. Cooperative Society may also provide extra services to help their members better manage their funds, such as financial counselling, instruction, and technological support.

3.7 FUNCTIONS OF CO-OPERATIVE SOCIETY

1. Mobilization of savings

Co-operative Society employ the savings of their members for the good of both the members and the society. Members are urged to consistently set aside a portion of their salary, which enables them to accumulate cash reserves for exigencies down the road. Additionally, Co-operative Society give members with enticing interest rates on this savings, which can result in a profitable investment. Savings can be utilized to fund loans to members, investments in profitable ventures, or community improvement initiatives.

2. Credit Facilities

Co-operative Society offer its members credit options with affordable interest rates. The credit may be utilized for a range of productive activities, including farming, housing, education, and other occupations. Members of Co-operative organizations are frequently given credit even though they might not have access to it from conventional financial institutions. Co-operative Society frequently offer flexible loans that are suited to the requirements of certain members.

3. Marketing of produce

Co-operative Society support the selling of agricultural items, handmade crafts, and other products made by members. They assist in removing middlemen and guarantee that members receive a fair price for their goods. In order to find potential markets for the products of their members and to engage in sales negotiations on their behalf, Co-operative Society frequently do market research. For the purpose of ensuring that the goods are delivered to the customers in good shape, they also offer storage and transportation facilities.

4. Acquisition of Inputs

Co-operative organization assist in the affordable acquisition of inputs like seeds, fertilizer, and other agricultural inputs. Members' manufacturing costs are lowered as a result, and it also guarantees that they have access to high-quality inputs. In order to achieve bulk discounts, Co-operative organization frequently enter into agreements with suppliers. This can assist lower the cost of inputs for members. To ensure that members reap the greatest benefits from the usage of inputs, they also offer training and extension services in this area.

5. Services Offered

Co-operative Society offer their members a range of services, including technical assistance, extension services, and training. They give members access to contemporary technologies, support better farming methods, and aid in strengthening members'

abilities. Cooperative societies frequently host workshops, training sessions, and demonstrations to inform members on the most recent innovations and industry best practices. Additionally, they offer access to data on market developments, governmental regulations, and other pertinent topics.

6.Promoting Social Welfare

Co-operative Society also play a significant role in fostering social wellbeing. They work on community improvement initiatives like constructing schools, hospitals, and other infrastructure. They also encourage the growth of the neighbourhood and social cohesion. Cultural gatherings, sporting tournaments, and other events are frequently planned by Co-operative groups to foster camaraderie and togetherness among their members. In addition, they support members in times of adversity like illness, accidents, or natural catastrophes.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATIONS

4.1 GENERAL PROFILE OF RESPONDENTS

General profile of respondents like age and education under the study are represented.

The following table shows that distribution of respondent on the basis of sex, age and education of respondents.

TABLE No.1

DISTRIBUTION OF RESPONDENT ON THE BASIS OF GENDER

GENDER	NUMBER OF RESPONDENTS	PERCENTAGE
Male	53	53
Female	44	44
Other	3	3
Total	100	100

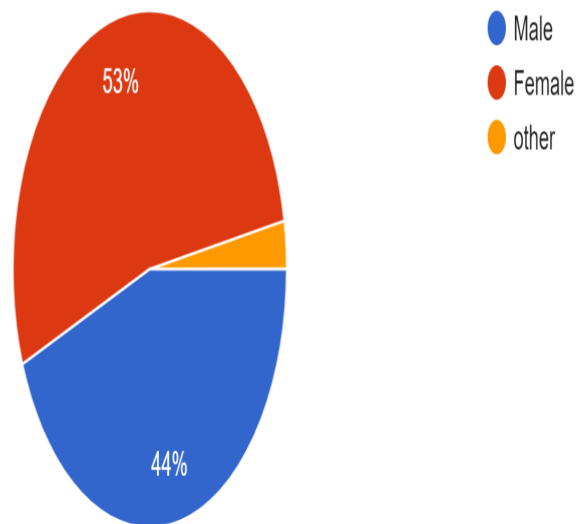
Source: Primary data

Figure No.1

4.1 : Figure showing Distribution of Respondents on the basis of Gender

1. Gender

100 responses



INTERPRETATION

The above table shows that of the 100 respondents 53 percent are male and 44 percent are female. Majority of the respondents are male.

TABLE No.2

4.2 Table showing Distribution of Respondents on the Basis of their Age Groups

AGE GROUPS	NUMBER OF RESPONDENTS	PERCENTAGE
18-25	47	47
26-35	23	23
36-45	17	17
46-55	10	10
56 and Above	3	3
TOTAL	100	100

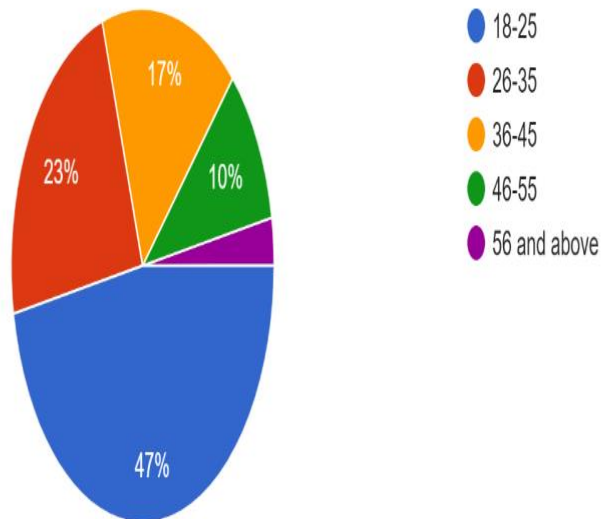
Source : primary data

FIGURE No.2

4.2: Figure showing Distribution of Respondents on the Basis of their Age Groups

2. Age group

100 responses



INTERPRETATION

The above table shows that of the 100 respondents 47% are from the age group of 18-25, 23% are 26-35, 17% are 36-45, 10% are 46-55 and 3% are 56 and Above.

TABLE NO.3

4.3: Table showing Distribution of Respondents on the basis of Educational Qualification

Educational Qualification	No. of Respondents	Percentage
Primary School	16	16
High School	23	23
Higher Secondary	20	20
Diploma/Graduate/Post graduate	41	41
TOTAL	100	100

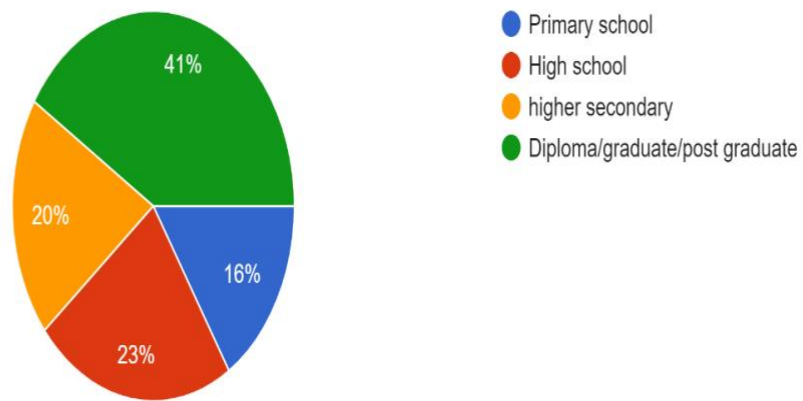
Source: primary data

FIGURE No.3

4.3: Figure showing Distribution of Respondents on the basis of Educational Qualifications

3. Educational Qualification

100 responses



INTERPRETATION

Educationally 16% having primary school level education, 23% of respondents with high school level, 20% of respondents with higher secondary and 41% of respondents with diploma/graduation/post graduation.

TABLE No.4

4.4: Table showing How long have been a member of the Co-operative Society

YEARS	NUMBER OF RESPONDENTS	PERCENTAGE
Less than 1 year	30	30
1-3 years	31	31
3-5 years	23	23
More than 5 years	16	16
TOTAL	100	100

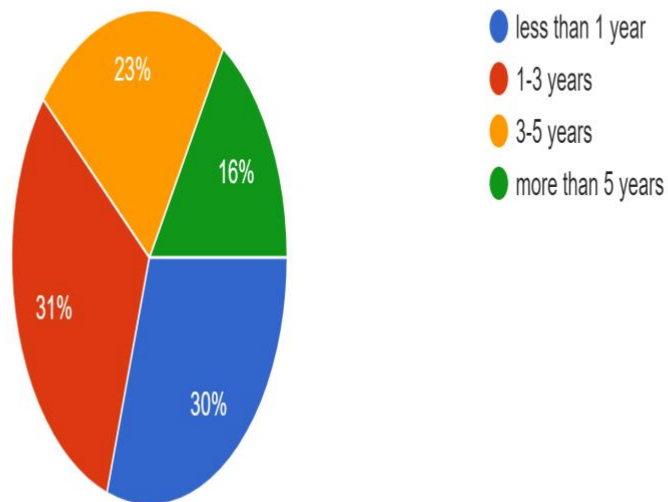
Source: primary data

FIGURE No. 4

4.4 :Table showing How long have been a member of the Co-operative Society

4. How long have been a member of the Co-operative Society?

100 responses



INTERPRETATION

The above table shows that 30% of the respondents are less than 1 year, 31% are 1-3 years, 23% are 3-5 years and 16% are more than 5 years.

TABLE No.5

4.5: Table showing How often the respondents participate in the activities of the Co-operative Society

Level of participation	No. of Respondents	Percentage
Very often	20	21
Occasionally	45	47
Rarely	24	25
Never	7	7
TOTAL	96	100

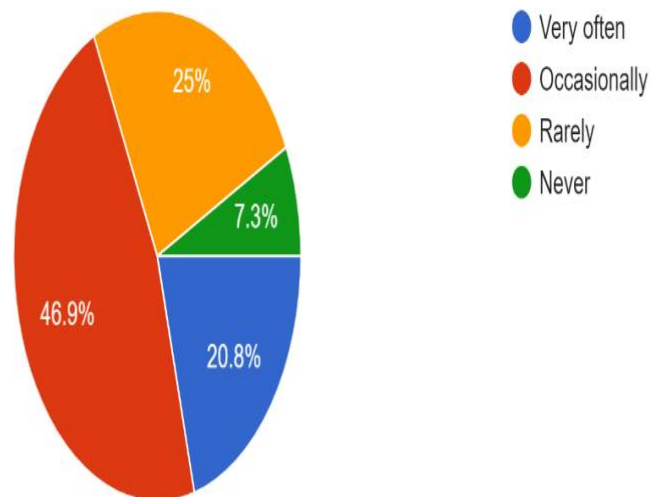
Source: primary data

FIGURE No.5

4.5 : Figure showing How often the respondents participate in the activities of the Co-operative Society

5.How often do you participate in the activities of the Co-operative Society?

96 responses



INTERPRETATION

Above table shows that 21% of the respondents very often participate in the activities of the Co-operative Society, 47 % of the respondents are occasionally, 25% of the respondents are rarely and 7% are rarely.

TABLE No.6

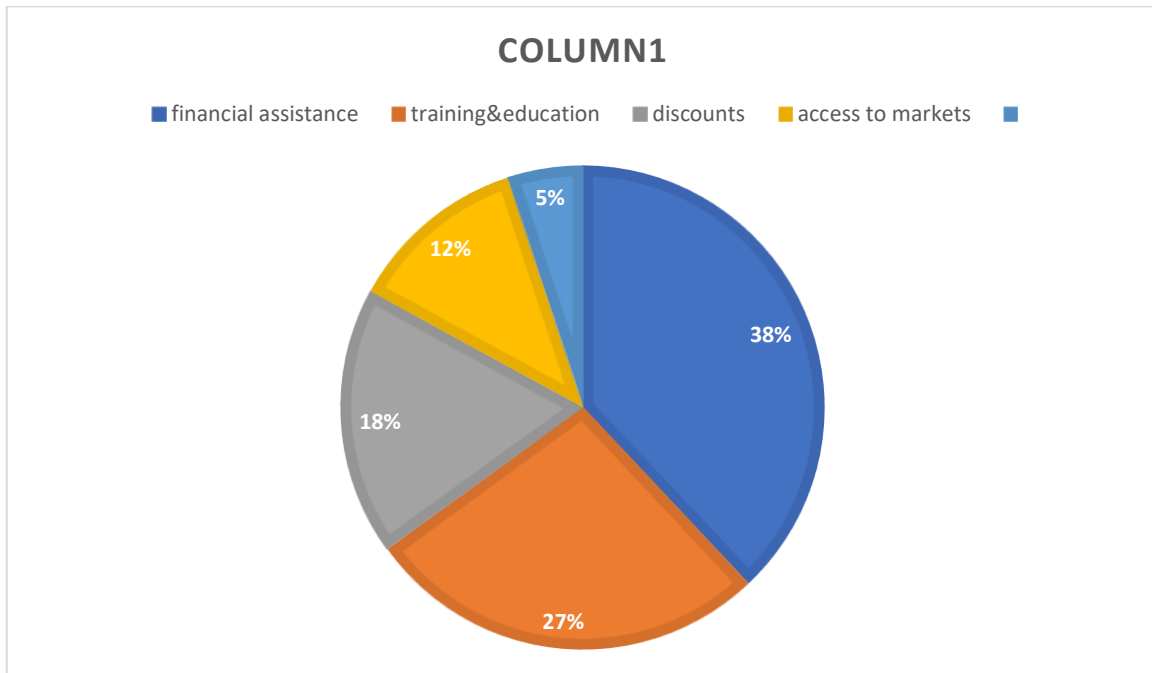
4.6: Distribution of Respondents on the basis of benefits received from the Co-operative Society

Benefits	Number of Respondents	Percentage
Financial assistance	51	38
Training and Education	36	27
Discounts on Products/services	24	18
Access to market	16	12
Others	6	5
TOTAL	133	100

Source : primary data

FIGURE No.6

4.6: Figure showing benefits received from the Co-operative Society



INTERPRETATION

The above figure showing 38% financial assistance, 27% training & education, 18% discounts, 12% access to markets and 5% others.

TABLE No.7

4.7: Table showing response of respondents if they have ever taken a loan from the Co-operative Society in Kottuvally Panchayath

Response	Number of Respondents	Percentage
Yes	76	76
No	24	24
TOTAL	100	100

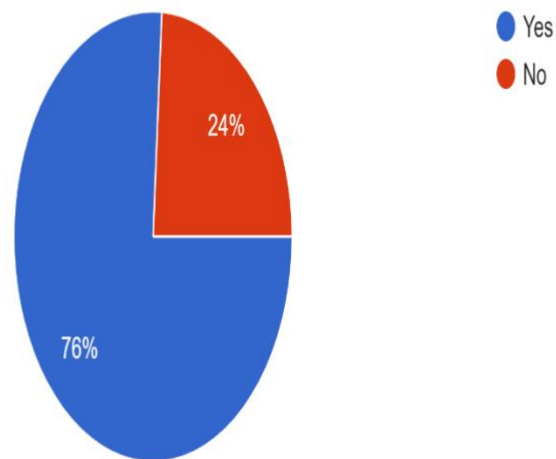
Source: primary data

FIGURE No.7

4.7: Figure showing the response of respondents if they have ever taken a loan from the Co-operative Society in Kottuvally Panchayath

7. Have you ever taken a loan from the Co-operative Society in Kottuvally Panchayath?

100 responses



INTERPRETATION

The above table shows that 76% of respondents response that they have taken loan from the Co-operative Society of Kottuvally Panchayath and 24 % of respondents not taken the loans.

TABLE No.8

4.8: Table indicating whether the loan process was easy or difficult

RESPONSE	NUMBER OF RESPONDENTS	PERCENTAGE
Yes	65	65
No	35	35
TOTAL	100	100

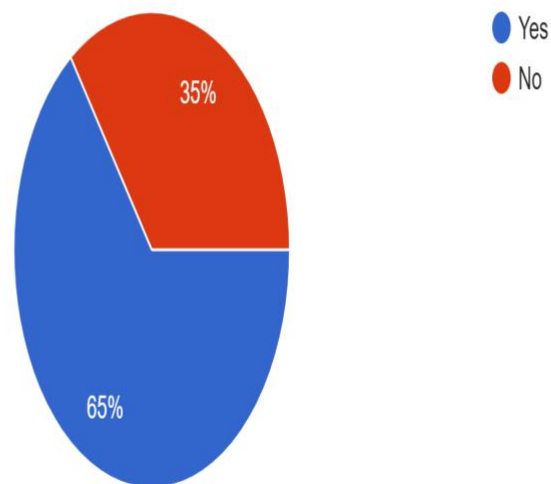
Source: primary data

FIGURE No.8

4.8 Figure indicating whether the loan process was easy or difficult

8. Was the loan process easy?

100 responses



INTERPRETATION

The above table shows that 65% of the respondents response that the loan process was easy and 35% of the respondents response that the loan process was not easy.

TABLE NO.9

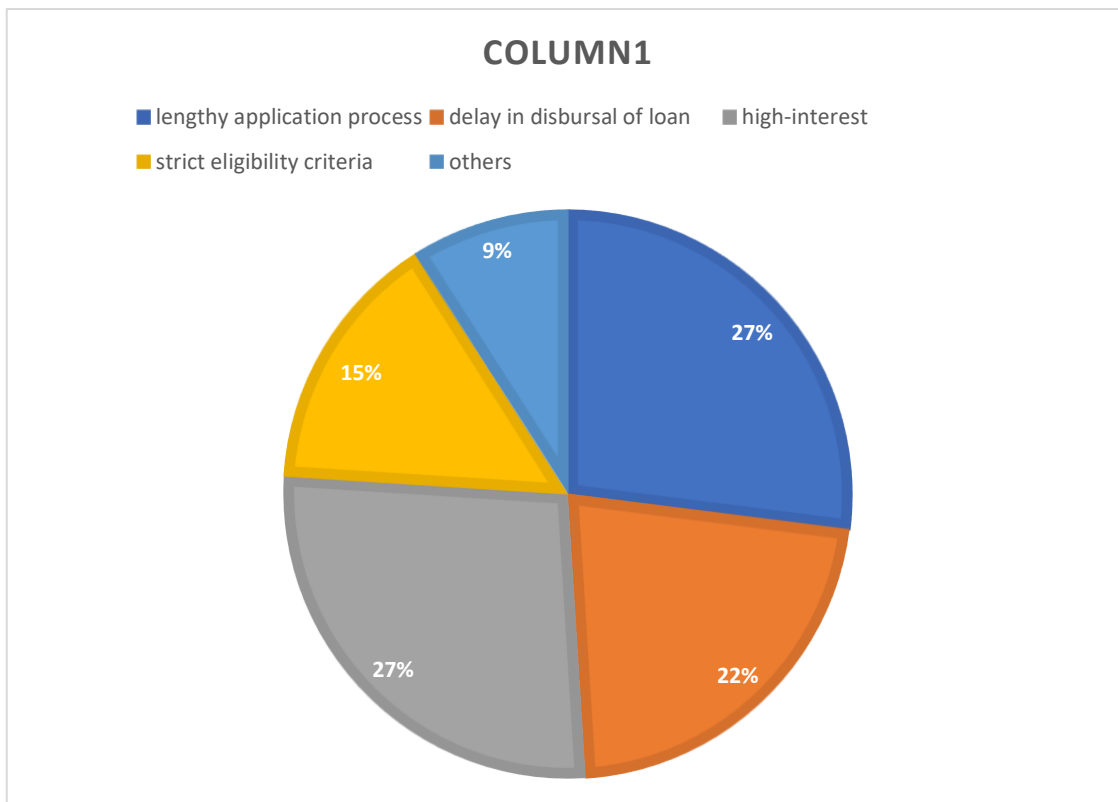
4.9 : Table showing the difficulties faced by the respondents during the loan process

Difficulty	Number of Respondents	Percentage
Lengthy application Process	31	27
Delay in disbursement of Loan amount	26	22
High-interest rates	32	27
Strict eligibility criteria	17	15
Others	10	9
Total	116	100

Source: primary data

FIGURE No.9

4.9: Figure indicating the difficulties faced by the respondents during the loan process



INTERPRETATION

The above figure shows that 27% of respondents said that lengthy application process, 22% of respondents said that delay in disbursement of loan, 27% of respondents said that high-interest rates, 15% of respondents said that strict eligibility criteria and 9% of respondents said other reasons.

TABLE No. 10

4.10 Table showing the issues respondents would face when repaying of loans

ISSUES	NUMBER OF RESPONDENTS	PERCENTAGE
Difficulty in repaying the loan amount	22	23
High- interest rates	50	53
Penalty charges for the late payments	21	22
Others	2	2
Total	95	100

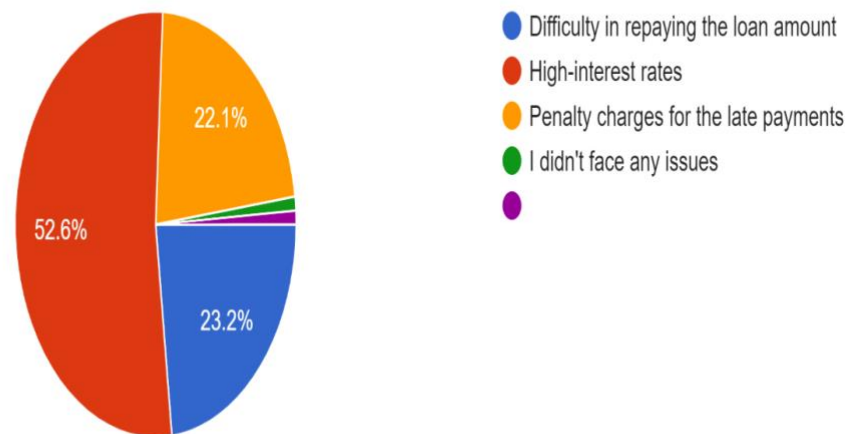
Source: primary data

Figure No. 10

4.10: Figure showing the issues respondents would face when repaying of loans

10. In your opinion, what are the issues you would face when repaying of loans?

95 responses



INTERPRETATION

The above table shows that 23% of the respondents said that difficulty in repaying the loan amount, 53% of the respondents said that high-interest rates, 22% of the respondents said that penalty charges for the late payments and 2% of respondents said other issues.

TABLE NO. 11

4.11:Table showing the preference of approaching a Co-operative Society for financial assistance over a bank

RESPONDS	NUMBER OF RESPONDENTS	PERCENTAGE
Yes	73	73
No	27	27
Total	100	100

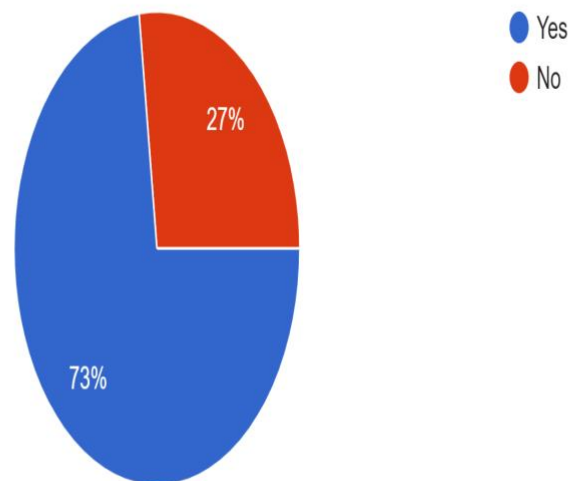
Source: primary data

FIGURE No.11

4.11: Figure showing the preference of approaching a Co-operative Society for financial assistance over a bank

11. Do you prefer approaching a Co-operative Society for financial assistance over a bank?

100 responses



INTERPRETATION

The above figure shows that 73% of respondents prefer Co-operative Society over a bank and 27% of respondents does not prefer Co-operative Society over a bank.

TABLE No.12

4.12 Table showing the reasons for preferring the Co-operative Society over bank

REASONS	NUMBER OF RESPONDENTS	PERCENTAGE
Better customer service	24	26
Easier and simpler loan Process	39	42
Trust in the Co-operative Society	21	23
Less procedures	8	9
Total	92	100

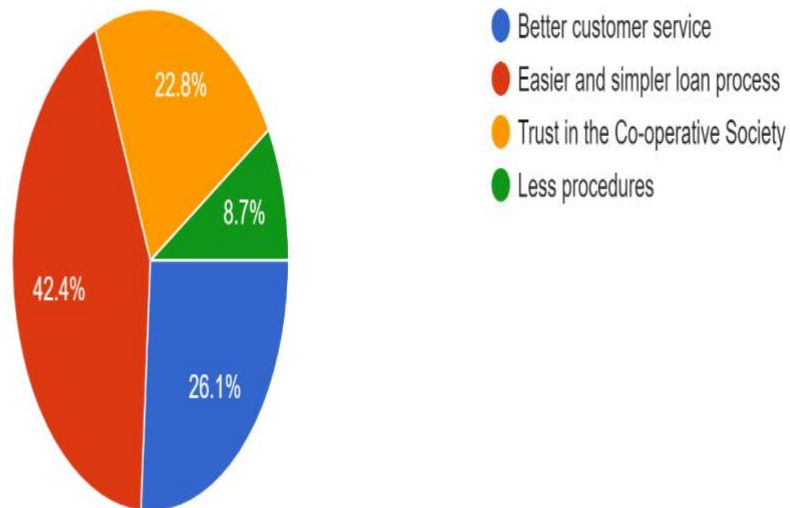
Source: primary data

FIGURE No.12

4.12: Figure showing the reasons for preferring the Co-operative Society over bank

12. If yes, please mention the reasons for your preference

92 responses



INTERPRETATION

The above table shows that 26% of respondents choose better customer service, 42% of respondents choose easier and simpler loan process, 23% of respondents choose trust in the Co-operative Society and 9% of the respondents choose less s procedures.

TABLE NO.13

4.13: Table indicating whether the respondents faced any issues while approaching a Co-operative Society for financial assistance

RESPONSE	NUMBER OF RESPONDENTS	PERCENTAGE
Yes	60	60
No	40	40
Total	100	100

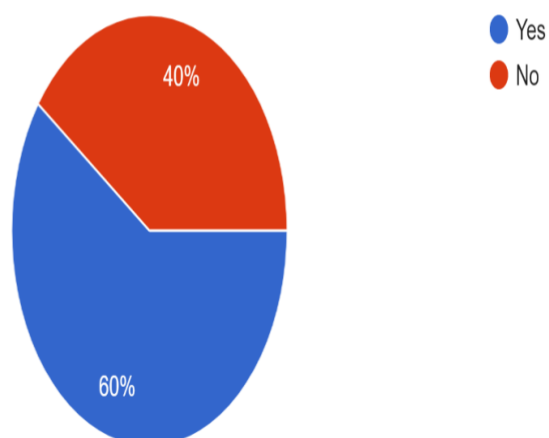
Source: primary data

FIGURE No.13

4.13: Figure indicating whether the respondents faced any issues while approaching a Co-operative Society for financial assistance

13. Have you ever faced any issues while approaching a Co-operative Society for financial assistance?

100 responses



INTERPRETATION

The above figure shows that 60% of the respondents faced issues while approaching a Co-operative Society for financial assistance and 40% of the respondents not choose Co-operative society for financial assistance.

TABLE No.14

4.14: Table illustrating the respondent's opinion that Co-operative Societies are more accessible than bank

RESPONSE	NUMBER OF RESPONDENTS	PERCENTAGE
Yes	67	67
No	33	33
Total	100	100

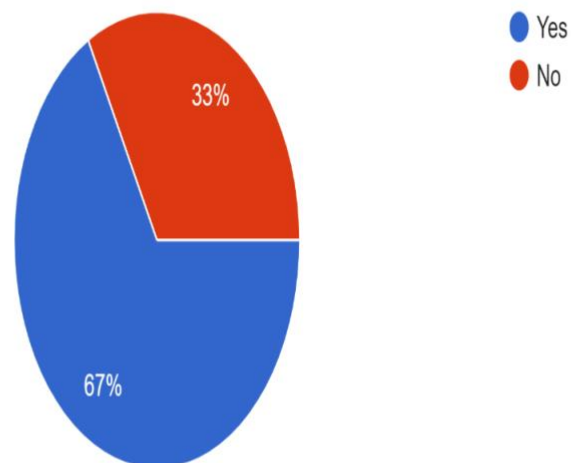
Source: primary data

FIGURE No.14

4.14: Figure illustrating the respondent's opinion that Co-operative Societies are more accessible than bank

14.Do you think Co-operative Societies are more accessible than bank?

100 responses



INTERPRETATION

The above figure shows that 67% of respondents said yes and 33% of respondents said no.

TABLE No.15

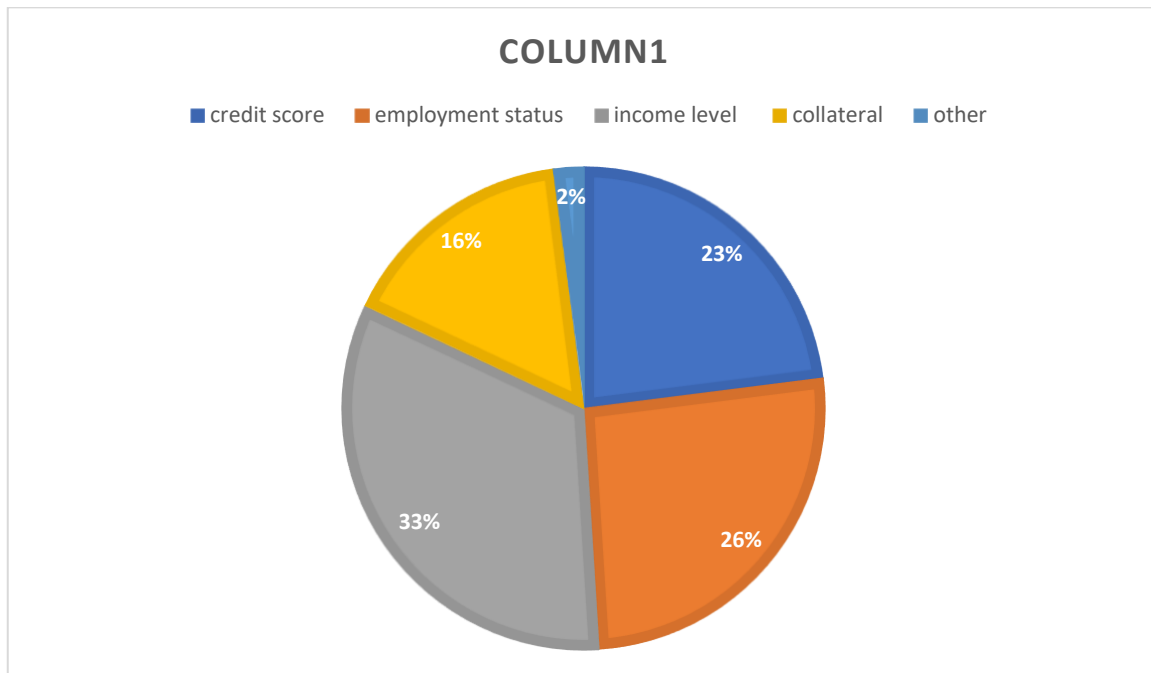
4.15: Table showing the eligibility requirements for taking loans from Co-operative Society

ELIGIBILITY REQUIREMENTS	NUMBER OF RESPONDENTS	PERCENTAGE
Credit score	31	23
Employment status	34	26
Income level	44	33
Collateral	22	16
Others	3	2
Total	134	100

Source : primary data

FIGURE No.15

4.15: Figure showing the eligibility requirements for taking loans from Co-operative Society



INTERPRETATION

The above figure shows that 23% of the respondents said the eligibility criteria for taking a loan from Co-operative Society was credit score, 26% of respondents said employment status, 33% of the respondents said income level, 16% of the respondents said collateral and 2% of the respondents said others.

TABLE No.16

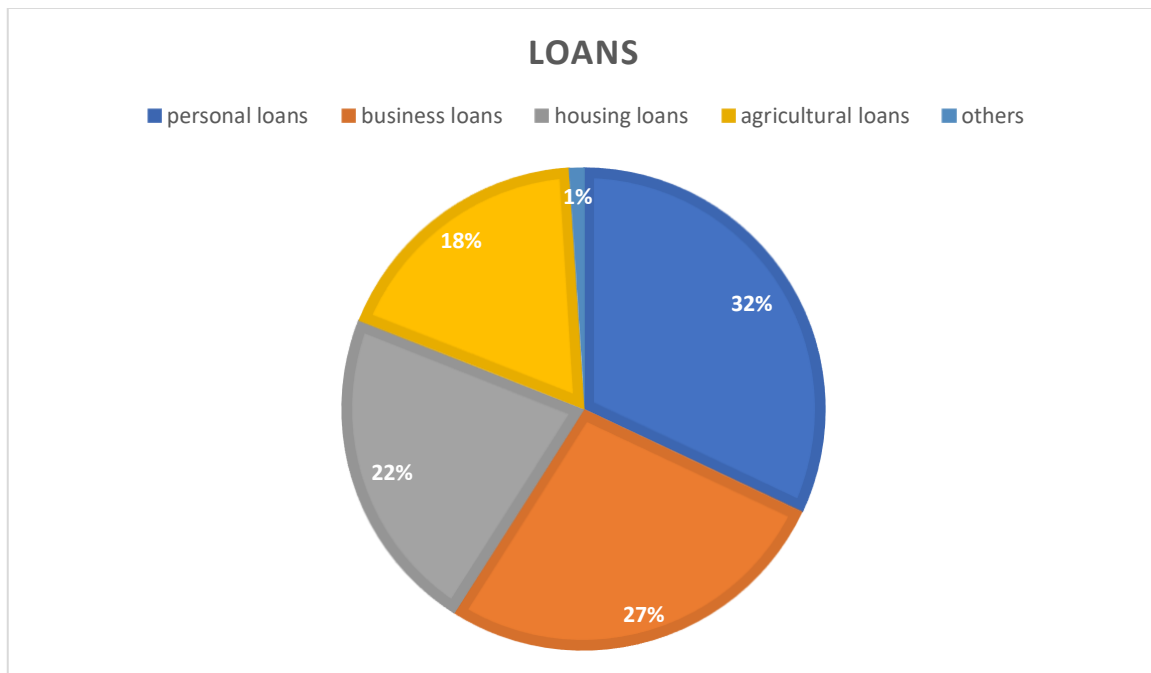
4.16: Table showing types of loans provided by Co-operative Society of Kottuvally Panchayath

LOANS	NUMBER OF RESPONDENTS	PERECNTAGE
Personal loans	46	32
Business loans	40	27
Housing loans	33	22
Agricultural loans	27	18
Others	2	1
TOTAL	148	100

Source : primary data

FIGURE No.16

4.16: Figure showing types of loans provided by Co-operative Society



INTERPRETATION

The above figure shows 32% personal loans, 27% business loans, 22% housing loans, 18% agricultural loans and 1% others.

TABLE No.17

4.17: Table showing the interest rate charged by Cooperative Society of Kottuvally Panchayath for loans

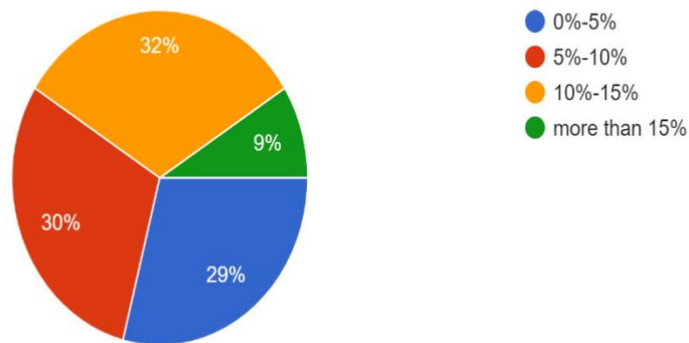
INTEREST RATES	NUMBER OF RESPONDENTS	PERCENTAGE
0%-5%	29	29
5%-10%	30	30
10%-15%	32	32
More than 15%	9	9
TOTAL	100	100

Source : primary data

FIGURE No.17

4.17: Figure showing the interest rate charged by Cooperative Society of Kottuvally Panchayath for loans

17. What is the interest rate charged by Cooperative Society of Kottuvally Panchayath for loans?
100 responses



INTERPRETATION

The above figure shows that 29% of respondents said that interest rate charged by Co-operative Society of Kottuvally Panchayath for loans was 0%-5%, 30% of respondents said 5%-10%, 32% of respondents said 10%-15% and 9% of respondents said more than 15%.

TABLE No.18

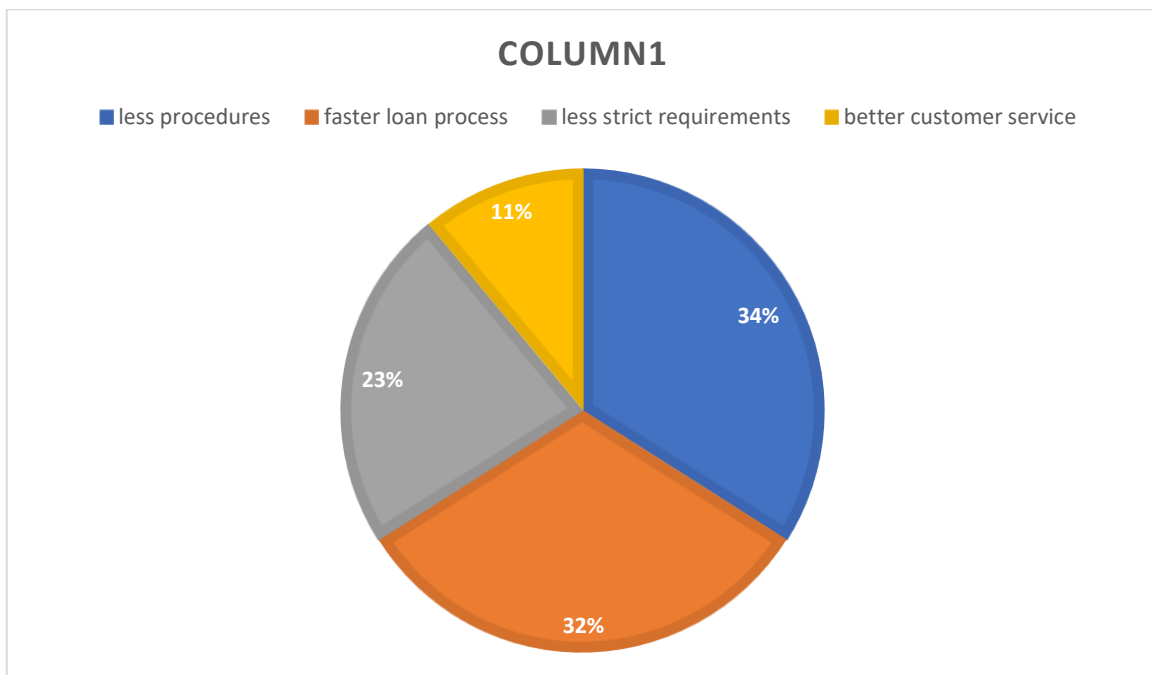
4.18: Table showing the advantages provided by the Co-operative Society over bank

Advantages	Number of respondents	Percentage
Less procedures	44	34
Faster loan process	41	32
Less strict eligibility requirements	30	23
Better customer service	14	11
TOTAL	129	100

Source : primary data

FIGURE 18

4.18 Figure showing the advantages provided by the Co-operative Society over bank



INTERPRETATION

The above figure shows 34% of the respondents said that less procedures, 32% of the respondents said that faster loan process, 23% of the respondents said that less strict requirements and 11% said better customer service.

TABLE No.19

4.19: Table showing respondents response whether they have ever received assistance from a Co-operative Society for small scale business

RESPONSE	NUMBER OF RESPONDENTS	PERCENTAGE
Yes	82	82
No	18	18
TOTAL	100	100

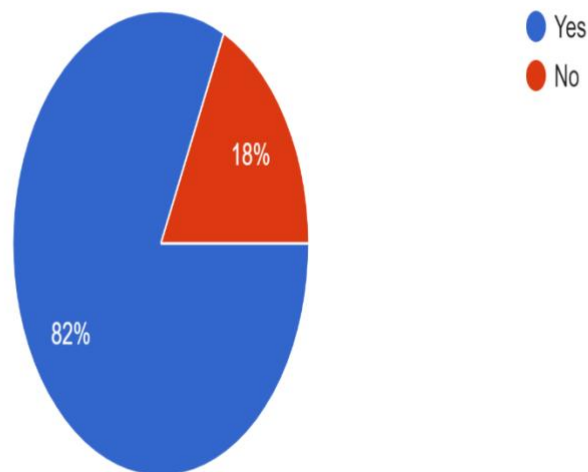
Source : primary data

FIGURE No. 19

4.19: Figure showing respondents response whether they have ever received assistance from a Co-operative Society for small scale business

19. Have you ever received assistance from a Co-operative Society for small scale business?

100 responses



INTERPRETATION

The above figure shows that 82% of respondents received assistance from a Co-operative Society for small scale business and 18% of respondents not received assistance from a Co-operative Society for small scale business.

TABLE No.20

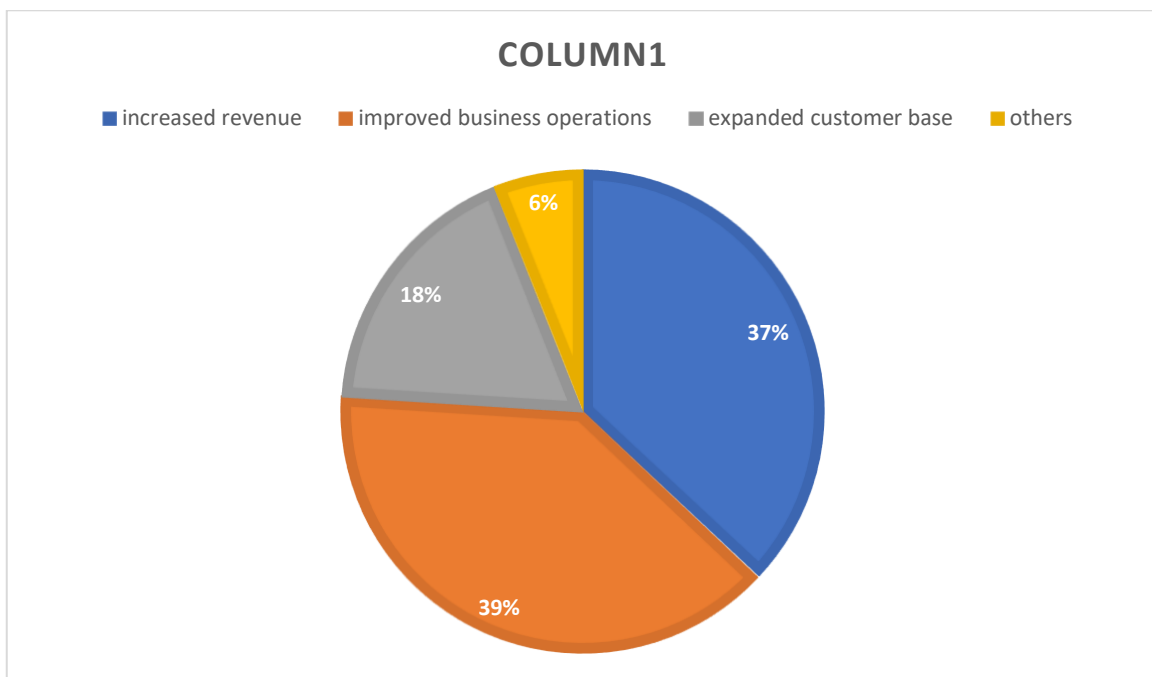
4.20: Table showing ways of assistance from Co-operative Society for small scale business

Ways of Assistance	Number of Respondents	Percentage
Increased revenue	40	37
Improved business Operations	42	39
Expanded customer base	20	18
Others	7	6
TOTAL	109	100

Source : primary data

FIGURE No.20

4.20: Figure showing the ways of assistance received from Co-operative Society for small scale business



INTERPRETATION

The above figure showings that 37% of the respondents said increased revenue, 39% of respondents said improved business operations, 18% of respondents said expanded customer base and 6% of respondents said others.

TABLE No.21

4.21: Table showing that How has the assistance received by the respondents from a Co-operative Society impacted your small scale business

IMPACTS	NUMBER OF RESPONDENTS	PERCENTAGE
Positive impact	52	54
Negative impact	28	29
No impact	16	17
TOTAL	96	100

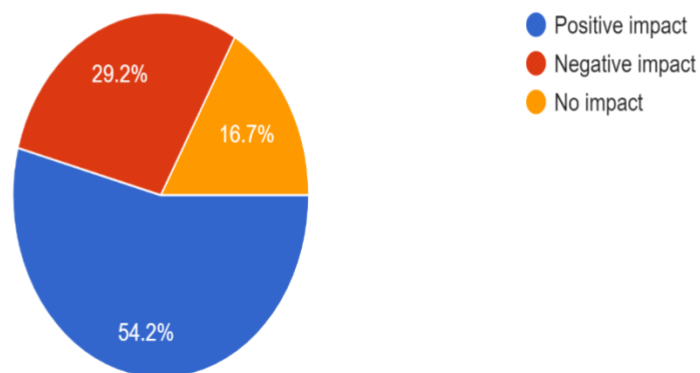
Source : primary data

FIGURE No.21

4.21: Figure showing the How the assistance received by the respondents from a Co-operative Society impacted your small scale business

21. How has the assistance you received from the Co-operative Society impacted your small scale business?

96 responses



INTERPRETATION

The above figure shows that 54% of respondents received positive impact from Co-operative Society, 29% of respondents received negative impact and 17% had no impact.

TABLE No.22

Table indicating whether the respondents have recommended Co-operative Society of Kottuvally Panchayath to other small scale business owners

RESPONDS	NUMBER OF RESPONDENTS	PERCENTAGE
Yes	76	76
No	24	24
TOTAL	100	100

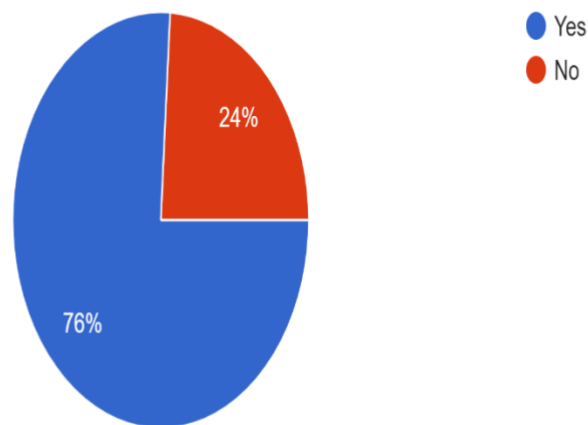
Source : primary data

FIGURE No.22

4.22: Figure indicating the respondents have recommended Co-operative Society of Kottuvally Panchayath to other small scale business owners

22. Have you recommended Co-operative Society of Kottuvally Panchayath to other small scale business owners?

100 responses



INTERPRETATION

The above figure shows that 76% of respondents recommended Co-operative Society of Kottuvally Panchayath to other small scale business owners and 24% not recommended Co-operative Society of Kottuvally Panchayath to other small scale business owners.

TABLE No.23

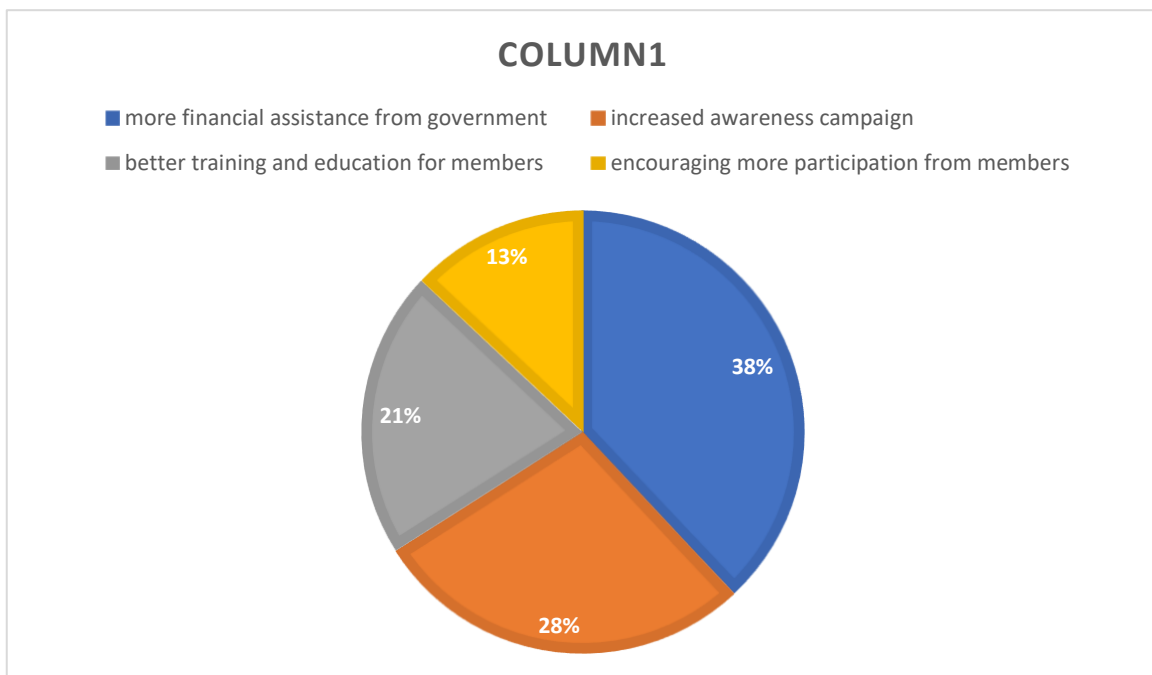
4.23: Table indicating the respondent's opinion on whether the Co-operative Society can be made more effective in Kottuvally Panchayath

RESPONSE	NUMBER OF RESPONDENTS	PERCENTAGE
More financial assistance From government	51	38
Increased awareness Campaign	38	28
Better training and Education for members	29	21
Encouraging more Participation from Members	18	13
TOTAL	136	100

Source : primary data

FIGURE No.23

4.23: Figure indicating the respondent's opinion on whether the Co-operative Society can be made more effective in Kottuvally Panchayath



INTERPRETATION

The above figure shows that 38% of the respondents said that Co-operative Society of Kottuvally Panchayath can be more effective in Kottuvally Panchayath when more financial assistance from government, 28% of respondents said increased awareness campaign, 21% of respondents said better training and education for members and 13% of respondents said encouraging more participation from members.

TABLE No.24

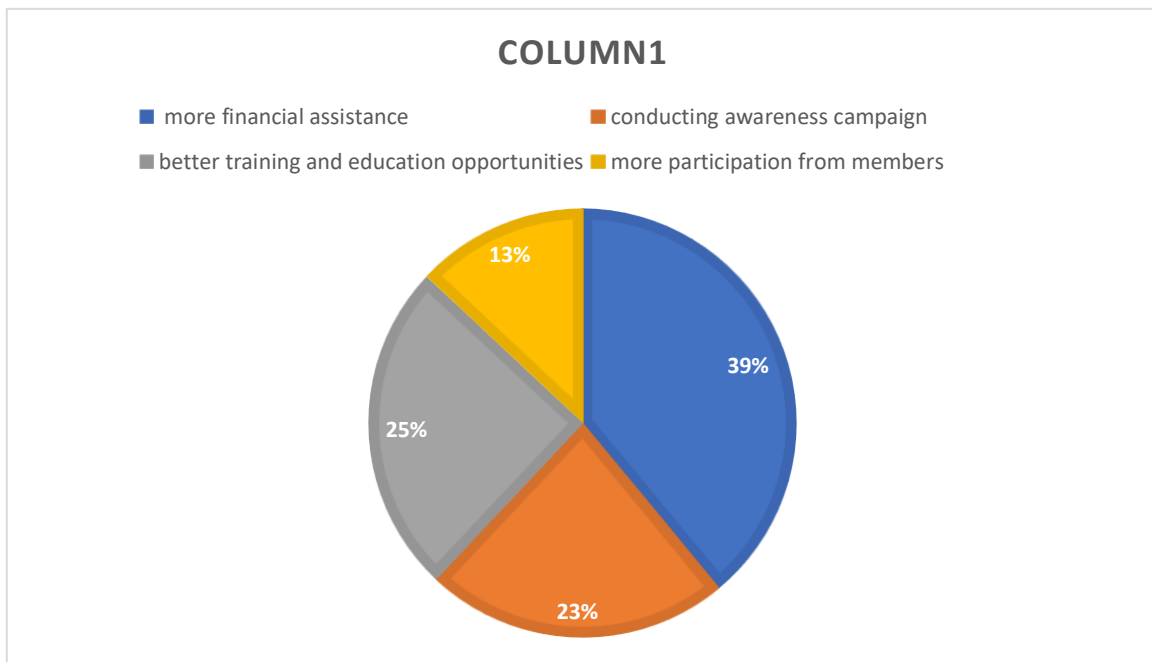
4.24: Table showing that role of government in promoting the growth and effectiveness of Co-operative Societies in rural areas like Kottuvally Panchayath

RESPONSE	NUMBER OF RESPONDENTS	PERCENTAGE
Providing more Financial assistance	55	39
Conducting awareness Campaign	33	23
Providing better training and education Opportunities	35	25
Encouraging more Participation from Members	18	13
Others	1	Nil
TOTAL	142	100

Source : primary data

FIGURE No.24

4.24: Figure showing that role of government in promoting the growth and effectiveness of Co-operative Societies in rural areas like Kottuvally Panchayath



INTERPRETATION

The above figure shows that 39% of respondents said providing more financial assistance for the growth of Co-operative Society in Kottuvally Panchayath, 23% of respondents said conducting awareness campaign, 25% of respondents said providing better training and education opportunities and 13% of respondents said encouraging more participation from members.

CHAPTER 5
FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

1. Majority of respondents (76%) have taken loans from the Co-operative Society of Kottuvally Panchayath. The fact that a quarter of respondents (24%) have not taken loans from the Society.

2. 65% of the respondents found the loan process offered by the Co-operative Society to be easy, while 35% of respondents did not find it easy.

3. The most commonly cited issues in loans process were a lengthy application process (27%) and high-interest rates (27%). Delay in the disbursal of loans was also a concern for a significant minority of respondents (22%). Other factors that were identified included strict eligibility criteria (15%) and miscellaneous reasons (9%).

4. The most commonly cited issues in repayment of loans was high-interest rates, with over half of respondents (53%) indicating it as a concern. Difficulty in repaying the loan amount was also identified by a notable proportion of respondents (23%). In addition, a significant minority of respondents identified penalty charges for late payments as an issue (22%). A small percentage of respondents (2%) mentioned other issues related to loan repayment.

5. A large majority of respondents (73%) indicated a preference for the Co-operative Society over a bank, while the remaining 27% expressed a preference for a bank over the Co-operative Society.

6. Most important factor influencing their decision to borrow from the Co-operative Society. The majority of respondents (42%) cited an easier and simpler loan process as the most important factor, while 26% selected better customer service, 23% cited trust in the Society, and 9% chose fewer procedures.

7. Majority of respondents (60%) reported facing issues when attempting to secure financial assistance from a Co-operative Society, while the remaining 40% chose not to approach the Society for assistance.

8. Majority of the respondents (67%) believe that cooperative societies are more accessible than banks. However, a significant proportion of respondents (33%) do not share this opinion.

9. Among the respondents, 33% perceived income level as the primary eligibility criterion for availing a loan from a cooperative society. Furthermore, 26% of the respondents believed that employment status was a crucial factor, while 23% of the respondents stated credit score as a vital criterion. Other important criteria included collateral, as mentioned by 16% of the respondents, and other reasons, cited by only 2% of the participants.

10. The Co-operative Society of Kottuvally Panchayath provides a variety of loan options to its members. The majority of the respondents (32%) stated that they availed personal loans, followed by 27% of the respondents who reported taking business loans. The next most popular loan category was housing loans, accounting for 22% of the respondents. Agricultural loans were also a significant category, as mentioned by 18% of the participants. It is worth noting that only 1% of the respondents stated taking loans that fell under the "other" category.

11. 29% of the respondents reported the interest rate charged by the Co-operative Society of Kottuvally Panchayath for loans to be in the range of 0% to 5%, while 30% of the respondents reported the range to be 5% to 10%. Additionally, 32% of the respondents reported the interest rate range to be 10% to 15%, and 9% of the respondents reported the range to be more than 15%.

12. Significant portion of the respondents see advantages in opting for Co-operative Society over banks. A majority of the respondents (66%) cited reasons such as less procedures, faster loan process, and less strict requirements. Additionally, 11% of the respondents also mentioned better customer service as an advantage of Co-operative Society.

13. Majority of small-scale business owners who received assistance from the Co-operative Society of Kottuvally Panchayath reported positive outcomes. Specifically, 37% reported increased revenue, 39% reported improved business operations, and 18%

reported an expanded customer base. Only a small percentage of respondents (6%) reported other outcomes.

14. 82% of respondents received assistance from a Co-operative Society for small scale business and 18% of respondents not received assistance from a Co-operative Society for small scale business.

15. 54% of the respondents experienced a favorable outcome from their association with the Co-operative Society, while 29% of the respondents reported a negative impact, and 17% reported no impact at all.

16. 76% of respondents recommended Co-operative Society of Kottuvally Panchayath to other small scale business owners and 24% not recommended Co-operative Society of Kottuvally Panchayath to other small scale business owners.

17. 38% of the respondents believe that the Co-operative Society of Kottuvally Panchayath can become more effective in the area by receiving more financial assistance from the government. Additionally, 28% of the respondents suggested that an increased awareness campaign would be beneficial, 21% of the respondents mentioned better training and education for members, and 13% of the respondents felt that encouraging more participation from members would improve the effectiveness of the Co-operative Society.

18. Majority of the respondents believe that the government plays a crucial role in promoting the growth and effectiveness of Co-operative Societies in rural areas like Kottuvally Panchayath. Providing more financial assistance for the growth of Co-operative Societies was identified as the most important factor by 39% of the respondents, followed by conducting awareness campaigns (23%), providing better training and education opportunities (25%), and encouraging more participation from members (13%).

SUGGESTIONS

The following are the suggestions are offered for further strengthening the Co-operative Society and its members;

1. Without requiring the pledge of fixed or financial assets as security, Co-operative society should offer loan granting at lower interest rates.
2. Co-operative Society should improve inter-personal relationship among members.
3. To lessen the financial strain on its members, Co-operative Society should offer emergency loans.
4. Co-operative Society should offer marketing or promotional support to help small scale businesses to expand their customer base and gather feedback from small scale business members to ensure that the assistance provided by the Co-operative Society remains relevant and helpful to their needs.
5. Government should develop policies and regulations that support the growth and sustainability of Co-operative Society in rural areas like Kottuvally Panchayath such as providing more financial assistance, conducting awareness campaign and providing better training and education opportunities.

CONCLUSION

Co-operative Society is an organization constituted by a group of people whose objective is to provide services and economic benefits to its members. Co-operative Society of Kottuvally Panchayath may offer services that are more accessible and convenient for the public compared to the traditional banks. They have a personal touch and sense of community, which attracts people who value a close relationship with their financial institution.

In conclusion, the study on the impact of Co-operative Society among rural people of Kottuvally Panchayath has highlighted the need for better training and education opportunities for Co-operative Society's members in areas such as financial management, marketing, and leadership. Additionally, the study suggests that offering marketing or promotional support can help small businesses expand their customer base, and continuously gathering feedback from small business members is important to ensure that

the assistance provided by the co-operative society remains relevant and helpful to their needs.

Furthermore, the study emphasizes the importance of making follow-ups for the loans provided to small-scale businesses to improve the impact of loans. Additionally, enhancing interpersonal relationships among members can provide support to members in trouble and reduce their individual poverty levels. Finally, the study recommends providing loan granting at reduced interest rates without pledging of fixed and financial asset as collateral to encourage more members to take loans. Overall, the findings of the study suggest that Co-operative Society can play a significant role in enhancing the livelihoods of rural people, and it is important to continuously improve and innovate the assistance provided to members.

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WEBSITE

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ANNEXURE

A STUDY ON THE IMPACT OF CO-OPERATIVE SOCIETY AMONG
RURAL PEOPLE OF KOTTUVALLY PANCHAYATH

APPENDIX

Schedule

Gender : Male/ female/ other
Age group : 18-25 / 26-35 / 36-45 / 46-55 / 56 and above
Educational qualification : Primary school / High school / higher secondary /
Diploma/graduate/post graduate

1. How long have been a member of the Co-operative Society?

- a) less than 1 year
- b) 1-3 years
- c) 3-5 years
- d) more than 5 years

2. How often do you participate in the activities of the Co-operative Society?

- a) Very often
- b) Occasionally

c) Rarely

d) Never

3. What are the benefits you received from the Co-operative Society?

a) Financial assistance

b) Training and education

c) Discounts on products/services

d) Access to markets

e) others

4. Have you ever taken a loan from the Co-operative Society in Kottuvally Panchayath?

a) Yes

b) No

5. Was the loan process easy?

a) yes

b) no

6. If no, mention the difficulties faced during the loan process.

a) Lengthy application process

b) Delay in disbursal of loan amount

c) High-interest rates

d) Strict eligibility criteria

e) others

7. In your opinion, what are the issues you would face when repaying of loans?

a) Difficulty in repaying the loan amount

b) High-interest rates

c) Penalty charges for the late payments

d) others

8. Do you prefer approaching a Co-operative Society for financial assistance over a bank?

a) Yes

b) No

9. If yes, please mention the reasons for your preference

a) Better customer service

b) Easier and simpler loan process

c) Trust in the Co-operative Society

d) Less procedures

10. Have you ever faced any issues while approaching a Co-operative Society for financial assistance?

a) Yes

b) No

11. Do you think Co-operative Societies are more accessible than bank?

a) Yes

b) No

12. What are the eligibility requirements for taking loans from Co-operative Society?

a) Credit score

b) Employment status

c) Income level

d) Collateral

e) others

13. What types of loans does Co-operative Society of Kottuvally panchayath offer?

a) Personal loans

b) Business loans

c) Housing loans

d) Agricultural loans

e) others

14. What is the interest rate charged by Cooperative Society of Kottuvally Panchayath for loans?

a) 0%-5%

b) 5%-10%

c) 10%-15%

d) more than 15%

15. In your opinion, what advantages does the Co-operative Society offer over the bank in terms of loans?

- a) Less procedures
- b) Faster loan processing
- c) Less strict eligibility requirements
- d) Better customer services

16. Have you ever received assistance from a Co-operative Society for small scale business?

- a) Yes
- b) No

17. If yes, in what ways has assistance from Co-operative Society helped your small scale business?

- a) Increased revenue
- b) Improved business operations
- c) Expanded customer base
- d) others

18. How has the assistance you received from the Co-operative Society impacted your small scale business?

- a) Positive impact
- b) Negative impact
- c) No impact

19. Have you recommended Co-operative Society of Kottuvally Panchayath to other small scale business owners?

a) Yes

b) No

20. How do you think the Co-operative Society can be made more effective in Kottuvally Panchayath?

a) More financial assistance from the government

b) Increased awareness campaign

c) Better training and education for members

d) Encouraging more participation from members

24. What role do you think the government can play in promoting the growth and effectiveness of Co-operative Societies in rural areas like Kottuvally Panchayath?

a) Providing more financial assistance

b) Conducting awareness campaign

c) Providing better training and education opportunities

d) Encouraging more participation from members

e) others

