

# CONTENTS

CHAPTER	PAGE
I - INTRODUCTION	1 - 105
II - GENERAL FRAMEWORK OF A COOPERATIVE SOCIETY	107 - 149
III - MATERIALS AND METHOD OF THE ENQUIRY	151 - 161
IV - REVIEW OF LITERATURE	162 - 190
V - (a) ECONOMIC CHARACTERISTICS OF MANIPUR	192 - 235
(b) COOPERATIVE DEVELOPMENT DURING PLAN PERIOD	236 - 253
VI - FINDINGS	254 - 290
VII - DISCUSSION ON FINDINGS	292 - 350
VIII - SUMMARY CONCLUSION AND RECOMMENDATION	351 - 408
★ CHARTS	( 1 - 29 )
★ ANNEXURES (Tables)	( 1 - 36 )
★ BIBLIOGRAPHY	( 1 - 44 )

## LIST OF TABLES

SL. No.	Particulars	Page
1.	Progress of Cooperative Movement in Sweden	27
2.	Progress of Credit Union in Canada	31
3.	Progress of Agricultural Cooperatives in Japan	36
4.	Worldwide Membership of ICA	42
5.	Progress of Cooperative (India) Movement During the First Five Year Plan Period	67
6.	Progress of the Cooperative Movement during the Second Five Year Plan Period	73
7.	State Cooperative Banks (SCB), India	134
8.	Composition of the Region (Valley and Hills)	198
9.	Distribution of Rural and Urban Areas in Manipur and Percentage of Rural Area	200
10.	Decennial Growth Rate of Population (1901-1991)	203
11.	Districtwise Population, Area and Density of Population (Manipur)	204
12.	Density of Population in Manipur	206
13.	Population Trend in Manipur	208
14.	Participation Rate, Manipur	209
15.	Distribution of Workers by Industrial Categories	211

... Contd.

## LIST OF TABLES

SL. No.	Particulars	Page
16.	Distribution of Workers in the Primary Sector (in percentage)	213
17.	Sectoral Contribution of the Net State Domestic Product	216
18.	Incidence of Poverty in Manipur	217
19.	Rural Indebtness in Manipur	218
20.	Number of Bank, Office and Population per Bank in the North Eastern States	225
21.	Number of Bank Branches in Manipur	227
22.	Number of Bank Branches (Districtwise) in Manipur	228
23.	Plan Allocation of the Cooperative Sector	240
24.	Quantitative Growth of Cooperative Movement During Plan Period	245
25.	Decennial Growth of Cooperative in Manipur	246
26.	Manpower Development - No. of person trained by Manipur State Cooperative Union	249

... Contd.

## LIST OF TABLES

SL. No.	Particulars	Page
27.	Number of Persons trained by Institute of Cooperative Management, Imphal	250
28.	Institutional Finance (Agricultural Credit) During Plan Period	Annexure - 1
✓29.	Average Membership of PACS (GPLMPCS / LAMPS)	Annexure - 2
30.	Classification of Society by Membership Strength in Manipur (Districtwise)	Annexure - 3
31.	Percentage Distribution of Members by Mode of Membership Induction	Annexure - 4
32.	Districtwise Percentage Classification of Societies by Villages Covered	Annexure - 5
33.	Districtwise Percentage Classification of Societies by Village Covered (Districtwise)	Annexure - 6
34.	Districtwise Villages Coverage per Society	Annexure - 7
35.	Percentage Distribution of Members by Expectation towards the Cooperatives	Annexure - 8
36.	Percentage Distribution of Societies by Activities	Annexure - 9

... Contd.

## LIST OF TABLES

SL. No.	Particulars	Page
37.	Percentage Distribution of Societies by Activities	Annexure - 10
38.	Percentage Distribution of Members Facilities Available from Society	Annexure - 11
39.	Percentage Distribution of Members by Facilities Available from Society (Districtwise)	Annexure - 12
40.	Percent Distribution of Members by Loans Advanced (Districtwise)	Annexure - 13
41.	Percent Distribution of Societies by Loan Advanced	Annexure - 14
42.	Different Types of Loan Disbursed Districtwise Percentage	Annexure - 15
43.	Average Credit Flow ( ST, MT, & LT )	Annexure - 16
44.	Distribution of Societies by Credit ( Percentage )	Annexure - 17
45.	Distribution of Societies by Borrowing Range ( S.T. Loan )	Annexure - 18
46.	Percentage Distribution of Members by Loan Advanced	Annexure - 19

... Contd.

## LIST OF TABLES

SL. No.	Particulars	Page
47.	Loan (Credit) Behaviour Percentage of Borrowing Membership to Total Membership	Annexure - 20
48.	Percentage Distribution of Total Amount of S.T. Loan Disbursed and Recovery	Annexure - 21
49.	Percentage of Recovery and Overdue to Demand (Yearwise)	Annexure - 22
50.	Districtwise Percentage Distribution of Members by Loan Repayment	Annexure - 23
51.	Short Term Amount of Loan Disbursed and Outstanding (1988-89 to 1993-94)	Annexure - 24
52.	Districtwise Percentage Distribution of Members by Factors for Loan Overdues	Annexure - 25
53.	Percentage Distribution of Members by Source of Credit Available	Annexure - 26
54.	Percentage Distribution of Members by the Demand of Consumption Loan	Annexure - 27
55.	Percentage Distribution of Banking Habits (Loanee - Members)	Annexure - 28

... Contd.

## LIST OF TABLES

SL. No.	Particulars	Page
56.	Percentage Distribution of Members according to Fresh Loan position	Annexure - 29
✓57.	Credit flow for various sources in Manipur (Agricultural & allied activities)	Annexure - 30
58.	Credit flow for various sources in Manipur (S.S.I. sector)	Annexure - 31
59.	Credit flow for various sources in Manipur (Service sector)	Annexure - 32
✓60.	Share of PACS in the Agricultural Credit in Manipur	Annexure - 33
✓61.	Status Category of the PACS	Annexure - 34
62.	Percentage Share of Institutional Finance for Rural Activities	Annexure - 35
63.	Percentage Distribution of Members by Loan Advanced (ST. MT. & LT) Districtwise	Annexure - 36

... Contd.

## LIST OF CHARTS

SL. No.	Particulars	Page
1.	Cooperative Banking in Manipur	106
2.	Capital Mix for a Cooperative Organisation	150
3.	Institutional Set-up for Rural Cooperative Finance	191
4.	Benefit Scenario of the Cooperative	253
5.	The Essentials of the Agricultural Cooperative	351- A
6.	Institutional Finance (Agricultural credit) During Plan Period (Bar Chart)	Chart - 1
7.	Institutional Finance (Agricultural credit) During Plan Period (Line Chart)	Chart - 2
8.	Annual Institutional Finance During Plan Period (Bar Chart)	Chart - 3
9.	Annual Institutional Finance During Plan Period (Line Chart)	Chart - 4
10.	Annual Percentage increase (Institutional Finance) During Plan Period (Line Chart)	Chart - 5

... Contd.



## LIST OF CHARTS

SL. No.	Particulars	Page
11.	Annual Percentage increase (Institutional Finance) During Plan Period (Bar Chart)	Chart - 6
12.	Number of P A C S (GPLMPCS / LAMPS)	Chart - 7
13.	Average Membership of PACS (GPLMPCS / LAMPS)	Chart - 8
14.	Membership of PACS (GPLMPCS / LAMPS)	Chart - 9
15.	State Level Membership Strength (in Percentage)	Chart - 10
16.	Percentage Distribution of Societies by Short term Borrowing (Credit) Range	Chart - 11
17.	Number of PACS (GPLMPCS / LAMPS) Investigated	Chart - 12
18.	Recovery Percentage of Loan (State Level) All Categories	Chart - 13
19.	Percentage Distribution of Members by Mode of Membership Induction	Chart - 14
20.	Percentage Classification of Societies by Village Covered	Chart - 15

... Contd.

## LIST OF CHARTS

SL. No.	Particulars	Page
✓21.	Percentage Distribution of PACS by Activities	Chart - 16
22.	Percent Distribution of Members by Loans Advanced	Chart - 17
23.	Percentage Distribution of Members by Service Available	Chart - 18
24.	Districtwise Percentage Distribution of Loan Advanced	Chart - 19
25.	Districtwise Percentage Recovery of Loan Short Term	Chart - 20
26.	Percentage of Members by Factors of Loan Overdues (State Level)	Chart - 21
27.	Status Category of the PACS (State Level)	Chart - 22
28.	Percentage Share of Institutional Finance for Agricultural & Allied Activities	Chart - 23
29.	Percentage Distribution of Members by Loan Advanced	Chart - 24

