

Chapter –1

The Design and Execution of the Study

1. 1 Introduction

Cooperatives are one of the important economic organizations, which differed substantially from private sector and public sector organizations. Even though the idea of cooperation was floated by Saint Simon and others it became a reality because of the efforts undertaken by dedicated cooperative leaders who suffered during the times of Industrial Revolution. During the formative years the Cooperatives have not been organized successfully at one stroke and it met with failure. With the first successful cooperative, the Rochdale Society of Equitable Pioneers, was organized in England in 1844 and the movement has started spreading to other European countries and thereafter, in colonial countries.

Cooperative organizations generated huge employment potential and diversified its activities covering almost all possible sectors and touched the needs of producers as well as consumers across the world. While a growing public and private sectors function with responsibility to the community as a whole, the influence of cooperatives extends far beyond the particular activities organized on cooperative lines, but creates social capital and also provides national economy balance, direction, and justice. The reach of these organizations, their local knowledge, and risk sharing potential are an asset to the economy as a whole.

Cooperative enterprises worldwide employ 250 million people, and generate 2.2 trillion USD in turnover, and creating an infrastructure and providing services to the society. The World Cooperative Monitor (2014) revealed that the turnover of the largest 300 cooperatives has grown by 11.6 per cent to reach 2.2 trillion USD (2205.7 billion USD) in 2012. Out of this 165 Billion USD is generated by the Cooperative banking and financial services sector (net banking income) and 1,156.5 billion USD by the insurance and mutual sector (premium income). (<http://ica.coop/en/facts-and-figures>). As member-owned, member-run and member-serving businesses, Cooperatives

empower people to collectively realize their economic aspirations, while strengthening their social and human capital and developing their communities. Globally, cooperatives have been able to elevate their position as a powerful economic model.

1. 2 Cooperative Sector in India

In India during the British rule, Sir Frederic Nicholson a British Officer suggested for the introduction of Raiffeisen model of German agricultural credit cooperatives in India. This recommendation was endorsed by the Famine commission, 1901 and the Government constituted Sir Edward Law committee to go into the question of organizing cooperatives in India. The committee drafted, the Cooperative Credit Societies Bill, 1903, which became the Cooperative Credit Societies Act of 1904. The first Cooperative Credit Societies Act, 1904 enabled formation of "agricultural credit cooperatives" in villages in India. The 1904 Cooperative Societies Act was replaced by 1912 Cooperative Societies Act which provided for the formation of Cooperative societies other than credit. Under 1919 Administrative Reforms, Cooperatives became a Provincial subject making each Province responsible for Cooperative development. In 1942, the British Government enacted the Multi-Unit Cooperative Societies Act 1942 with the object to cover societies whose operations extended to more than one State. With the achievement of freedom many new initiatives in the cooperative sector were taken and cooperatives became accepted instruments for bring about socio-economic development to India.

At present the cooperatives have spread across the country and there are currently an estimated 230 million members nationwide. The cooperative credit system of India has the largest network. The primary cooperative credit societies provide strategic inputs for the agricultural sector, consumer societies meet consumption requirements at concessional rates, marketing societies help the farmer to get remunerative prices and cooperative processing units help in value additions to their produce there by helping them to enjoy a better standard of living. In addition, cooperative societies are helping in building up

of storage go-downs including cold storages, rural roads and in providing facilities like irrigation, electricity, transport and health. (*Hanumantha Rao C.H*, *B. B. Bhattacharya*, *N S Siddharthan* :2005) Various development activities in agriculture, small industry, marketing and processing, distribution and supplies are now carried on through Cooperatives. In fertilizer production and distribution the Indian Farmers Fertilizers Cooperative (*IFFCO*) commands over 35 per cent of the market. In the production of sugar the cooperative share of the market is over 58 per cent and in the marketing and distribution of cotton they have a share of around 60 per cent. The cooperative sector accounts for 55 percent of the looms in the hand-weaving sector. Cooperatives process, market and distribute 50 per cent of edible oils. Dairy cooperatives operating under the leadership of the National Dairy Development Board and through 15 State Cooperative Milk Marketing Federations has now become the largest producer of milk in the world. With the passage of the Insurance Act, cooperatives have been allowed to enter into the insurance business. The IFFCO has recently teamed up with a Japanese company and formed a joint venture for undertaking general insurance business in India. This signifies that Indian cooperatives have come of age in formulating strategic alliances. The cooperatives in India have made all-round progress and their role in, and contribution to agricultural progress has particularly been significant. This has been possible because of the untied contributions of the Cooperative Leaders.

1.2.1 Cooperative Leadership

Cooperation is a way of life whereby people unite democratically in the spirit of mutual aid to get the largest possible access to things and services they need (*Warbasse J.P.: 1921*). When the people coming together for achieving common objectives they must have leaders whose function is to take initiative, assume responsibility for carrying out policy and proposals, give directions and inspire and activate the followers to achieve the objectives. Performance of these functions institutes leadership. The leadership may encompass a single person or a group. The function of leaders in cooperatives is to show the way ahead to their fellow-cooperators. In the promotional stage, leaders have to

convince the prospective members that cooperative organization will provide solutions to their problems, whether it is processing or marketing of produce or getting loans or buying consumer goods. In a cooperative, the leaders guide the members to set up the organization, to undertake business and conduct it through proper decision-making process. The society once set up has to be managed with the support of and confidence and loyalty of members (which is also cultivated systematically) and progress is maintained within the limitations of external circumstances.

People with greater business acumen and more penetrating foresight guide others, in decision-making, which ensures progress and prosperity for the society and its members. By setting models through subordination of the individual interest, cooperative leaders take the organization, its owners and employees and all other stakeholders to higher levels of achievements.

1.3 Statement of the Problem

The cooperative movement was born out of adversity and the movement got definite shape only out of the leadership provided by various cooperators in various countries. Leadership is the engine of any organization and its importance to cooperative organization needs no special emphasis. According to eminent cooperator P.E.Weeraman the role of leadership in a cooperative undertaking would be to ensure that the undertaking not only proves a successful business enterprise, but also is carried on in accordance with the principles of Cooperation.

Cooperative leadership is the element that makes cooperative democracy dynamic. It is quite imperative for a movement like Cooperation, where unselfishness, loyalty, each for all and all for each, self help through mutual help, to have leaders with social concern for community (*Nakkiran: 1981, p.227*). Cooperative leaders have to take initiative, assume responsibility for carrying out policies and proposals, give direction to inspire and activate the followers to achieve the objectives (*Kamat G.S:2001, p.53*). The primary role of a leader is to unite the membership, articulate their needs and aspirations and insulate the Cooperative from unnecessary interference by politician and other

vested interests. (*Katarsingh and R.S. Pundir:200, .45*). Every cooperative needs an honest, skilled, benevolent and dedicated leader who would be preferably drawn from the group of cardinal stakeholders (*Parnell:1995, p.53*).

Hence, effective leadership is prerequisite not only for creating and nurturing a cooperative but also for providing a vision, and inspiring and guiding both the members and the management so as to enable a cooperative to achieve its purpose. In this context of finding answer for the question viz., why cooperatives of certain regional setting has been highly successful, where as many other cooperatives have not been so successful, several studies have pointed out that, among several other factors, there exist correlation between the effectiveness of cooperative leader and the success of cooperative organizations (*Attwood & Bavishkar: 1987, p.52, Shah, Tushaar: 1995, Deepak Shah: 2006, p.1, Katar Singh and RS pundir: 2000, p.45*).

Cooperative leadership includes elected members and office – bearers of the board of directors of a cooperative society. They are catalyst for articulating the aspirations and views of the ordinary members forming the general body of the cooperative. They act as preventive force restricting the cooperative from becoming either a pseudo – cooperative or purely a bureaucratic organization in principle. A chairman leads the elected directors and all are, in a majority of cases honorary workers. In a paper contributed to the Bombay provincial Cooperative Conference held on September 17, 1917 Mahatma Gandhi had elaborated how the honest and dedicated leaders, including the regulators of the Cooperative Movement, can bring relief to the people. “We cannot lift them without being lifted ourselves”, he said. Obviously he was looking for some ‘role model’ for the people to follow (*Daman Prakash: 2005, pp.3-4*).

However, the new market environment has put cooperative leadership on the crossroads (*Datta and Kapoor, 1996*). Hence, the need of the hour is to assess the role and critical dimensions of cooperative leadership with a view to identify persons having minimum leadership qualities with such management training skills that need to be imparted to strengthen the functioning of cooperative leadership. In this context it becomes necessary to find answers for

the question viz., What specific leadership skills Cooperative leaders should possess? Over the years do the elected leaders have acquired the knowledge and skills for running their Cooperative Society? What is the level in human skills in Cooperative leaders? What is the level of proficiency in technical skills? What is the level of conceptual skills of leaders? What leadership styles do most leaders with in the cooperation possess? What role do demographic characteristics play in individual's leadership style and skills? Many such issues need to be addressed and analyzed on cooperative leadership. This requires an in-depth field investigation. Hence the present study entitled "A Study on Leadership Development in Cooperatives in Puduchery Union Territory" was undertaken.

1.4 Review of Literature

Over the years, researchers have conducted several studies that have tried to explain leadership, and perhaps more importantly, effective leadership using different approaches. Studies have also been conducted in the field of leadership that has addressed the influence of selected demographic characteristics of individuals on their leadership style. Some studies have focused on the influence of the characteristics on the self-perceived leadership style of the individual, others have focused on the perceptions of followers related to an individual's leadership style and the influence of these characteristics, and still others have involved the perceptions of both the leaders and their followers. Though the problems and issues were pointed out and several suggestions have been made in this context, their performance in various aspects should be studied periodically in view of their sustainable growth. However, there were very few efforts taken to focus on the cooperative leadership, their leadership styles and the competencies of cooperative leaders and identify their problems involved in managing the societies. These studies are reviewed hereunder so as to find research gap for the present study.

Banks and *Ostergaard (1954)* conducted a scientific investigation of the working of Cooperative democracy in practice. This investigation involved a comparative survey of methods of democratic control in 40 societies, mainly in

the midlands area of England, and a case study of the electoral process in a large retail midlands society during a period of ten years (1945-54). The study found an inverse relationship between the size of a society and the proportion of members attending and voting. Larger the society, smaller the proportion of members attending the voting. It also found that the electoral chances of employees in board elections were greater than those of non-employees. As far as leadership, the study reported that the style of pure co-operator was rare and that the co-operators were active in politics.

A study conducted by *Ostergaard and Halsey (1955)* revealed that the local Cooperative society was a microcosm of the democratic order and that on the basis of open membership and the principle of 'one member one vote', it provided for its working-class members a means of participating in the wider society and served as a training ground in democratic politics. The adoption of a policy of concentration resulted in the expansion of retail societies and increase in the complexity of the organization of retail business yet the constitutional response to this was very limited. This conservation affected the character of Cooperative democracy and members' participation in general meetings declined ominously to less than 1 percent. They held that the larger the society, the greater the apathy, the less the reality of democracy. The increase in size and the decline of member participation was accompanied by an intensification of group struggle in the internal politics of societies and the group of employee members steadily gained power and influence.

Krishnaswami O.R. (1976), a well known academician and researcher in cooperation, made an empirical study of democratic control and management in agricultural cooperative credit structure in India. The study focused on the structure of the agricultural Cooperative short-term credit, the working of democratic control practice, the influence of socio-economic factors on democratic control in societies, the operation of democratic control at the central and state level financing banks and the relation between the Board of directors and the management. The study found that the democratic control at the apex and the central level as well as at the primary level was nominal,

lacked vigor and vitality due to the domination of vested interests, lack of Cooperative education and knowledge, lack of real internal autonomy and lack of planning in conducting general meetings. It emphasized the need for intensive and continuous Cooperative educational efforts and constitutional reforms and introduction of professional management in Cooperatives.

A study conducted by *Chakuu (1983)* dealt with the level of knowledge of the members with respect to their duties, responsibilities and the features of the cooperative marketing institutions. The study revealed that the members were not much aware of their powers and responsibilities, and the functions of the Cooperative marketing societies while opting for membership. The study further indicated that only 10 out of 220 members had a complete knowledge about principles and practices of Cooperative marketing societies of the state. Fifty two respondents knew that they enjoy the power of controlling the organization through their elected representatives and 20 percent members had a complete knowledge about the democratic nature (*one man one vote principles*) of the Cooperative marketing societies.

According to *Koul Lokesh (1984)* “the review of related literature promotes a greater understanding to the problem and its crucial aspects and ensures the avoidance of unnecessary duplication”. Therefore, an attempt has been to review selected studies available on leadership in order to identify the gap for pursuing present research.

During (1986) *Mohanan* studied the role of Multi Cooperatives in Rural Development and focused on the board members’ perception. He noted the highly positive disposition of the board members of the Cooperatives and expressed satisfaction over their performance. He reported that the perception of the staff about the Cooperative and its members was very good. This study identified that full participation of members, motivated and committed board members, government support, sound management practices, competent staff and efficient secretary as the major elements for the success of Mulkanoor Cooperative Society.

Kutumba Rao. M (1988) found that most of the cooperative leaders do not hail from cooperative active families in the sense that their family members of close relatives have had no positions in cooperation. Also the cooperation knowledge of the presidents though not completely satisfactory is better than that of the director.

A study conducted by *James M. Kanzes and Barry, (1990)* demonstrated how the complex interaction of consumption values that shapes individuals' response to cooperative and private stores. This study found that two social values, namely social awareness and social environment, operated significantly in distinguishing between members and non-members of Cooperatives. Members attached greater importance or commitment to these social values than non-member Cooperative shoppers.

Rajagopal (1992) in his study attempted to analyze the cooperative structure of marketing in terms of the members' control in the institution for common interests. The issues related to members' participation in formulating the policies, decision making in business conflicts and the extent of control in the management of Cooperatives were analyzed. The study found that very poor participation in the General Body and an attitude of indifference among the farmers. The lack of awareness of various dimensions of Cooperative work was found to be the major problem among the members leaving some rural elites as the exception. The study emphasised the need for pre-membership training at various levels on Cooperative principles, approach and management, especially their role in the organization. *Dwaraki et al (1992)* studied the member's perception of attributes of leadership in cooperatives. This study observed an interface between leaders and member's and member's perception. They also stressed that corruption needs to be opposed. They concluded that commitment to leaders is essential.

Dedicated leadership and enlightened membership is essential for cooperative democracy. *Mohan Dharia (1994)* in his study stressed that cooperative movement shall have to act as an effective instrument in the socio-economic transformation of the country.

Azzeddine Azzam and Michael Turner (1995) conducted a study on management practices and financial performance of agricultural cooperatives was conducted by . The study used the Nerlovian partial adjustment a model to test the hypothesis that the rate of a Cooperative's adjustment to a desired financial position is partially determined by its management practices. The results indicated that management practices that are the Board's responsibilities are not contributing to the speed of adjustment in reaching the desired financial performance. But the study reported that the management, when independently pursuing management's responsibility or when working with the Board on shared responsibility, does contribute to the speed of adjustment towards the desired financial goal.

Tushaar Sha (1995) demonstrated the necessity of strong and honest leadership for the success of the cooperative enterprises through the case studies of the Gattududdenapali Multi-Cooperative in Karimnagar District, the Shirolu Bhadrak Cooperative in Pune District, the Bhutti Weavers' Cooperative in the Kullu Valley, the Mhaisal and Ganbhira Group Farming Cooperatives in Sangli and Kheda District respectively and the Hanuman Dairy in Kolhapur District.

Dharmani and Sharma (1995) reviewed the successful cooperative leadership. They discussed the factors contributing the success of cooperative leadership, factors contributing to quick decision making, loyalty, decisions and meetings attributes of a leader, formal educational qualifications, training and performance, leader's efficiency and successful society. They concluded that individual qualities of the leader and work environment were the factors contribute to successful cooperative leadership.

Audhya (1996) suggested some measures to ensure the development and enlightened Cooperative leadership in India. He emphasized regular training and informational programme for non-official cooperative leaders on the basic principles of co-operation, rights, responsibilities and privileges and on technical aspects of Cooperative management.

Neb's (1998) study on active member participation in cooperative organizations highlighted the preconditions for success. This study found that the common interests of members, the leaders' capacity, knowledge and skills to manage their enterprise, and effective enforcement of rules and regulations by members and board members .

Asthana (1998) reviewed the cooperative leadership and vision of future. This study found that the cooperative identity and values lend themselves readily to the vision of leadership and the concept of collective learning. In the global scheme of 21st century, cooperative organizations will become more relevant and successful if they realize the vision of the leadership.

A study on the new economic order and role of non-official leadership in cooperative credit and banking sector was done by *Patil (1999)*. This study found that a leader of cooperative banks has to be careful and not to take any step, which could affect the financial strength of the bank; even it means to take some unpopular decisions.

Rayudu (1999) in his study on Professionalization of Cooperative Management-An Emerging Discipline, described the characteristics of a profession like system of body knowledge, code of ethics, formal teaching, universal application etc. This study found that the cooperative management should significantly be increased by human relations, large sized societies should change in managerial outlook, effective control, motivation and better coordination, increasing social responsibility, higher aspirations of employees and political environment.

Murali and Himachalam (2000) studied the democratic management practices of consumer cooperatives in Andhra Pradesh. They tried to identify their problems and offer suggestions to overcome them, and improve the governance of cooperatives. The governance of Cooperatives would be truly democratic and fruitful, when the consumers develop their societies systematically by their active involvement and participation in all business activities and decision making. In their empirical study they found that the

involvement of consumers has been very negligible and that the majority of consumers did not take interest in the day-to-day affairs of their society or participate in its decision making process, or its general body meetings and elections. They felt that this indifference made a mockery of the Cooperative ideology of democratic management of societies. They emphasized the consumers' awareness of the importance of their participation as consumers as well as decision makers and organizers of the society for their economic benefit and also to guard themselves against unscrupulous middlemen. They also underscored the involvement of women and youth in Cooperatives to develop a sense of belongingness and to progress to fulfill the objectives of Cooperatives.

Swaminathan (2000) conducted a study on member awareness, role and contribution to cooperatives. The study examined the level of knowledge regarding the philosophy and functions of Cooperatives role perception and motivation both among members and among leaders in the organization and found that 80 percent of the members, excluding office bearers, reported to have attended the general body. The study found that only 20 percent of the members joined the cooperatives with full awareness about the fundamentals and forms of the cooperative organization.

Singh (2000) in his study on developing leadership in cooperatives found that in many cooperatives the member leaders never completely understood the duties and responsibilities, which results in conflict with the professional management team. A misunderstanding of the nature of democratic forms of control also often leads member leaders to retain functions which should be handed over to professional managers. This kind of situation often arises when the member leaders do not properly understand their role within a large-scale enterprise. Member leaders need to know how they should correctly fulfill their duties. An elected leader is to know how to inspire confidence. He has to demonstrate at least a basic knowledge of the background of the Cooperative's functions. All leaders within Cooperatives have an additional task to foster cooperative behaviour throughout the

organization, because without it the enterprise will never succeed as a Cooperative.

In a study *Debratha Das Singh (2000)* found that the future of Cooperatives in India depends on how the leaders can motivate members and equip them to compete with private and multi-nationals in a global market. But, often, most of the leadership is using Cooperatives as a stepping-stone for political power and sometimes as a means of self-sustenance. A proper vision and a missionary zeal to perform are lacking in many Cooperative leaders. He suggested that, for making the Cooperative a great success, the leaders have to get back to the basics of Cooperative ideology. At this juncture, Cooperatives need accountable and responsible leaders.

Murali and Himachalam (2000) studied on the participative democracy in consumer cooperatives in India. They reviewed the origin of consumer cooperatives in India, business efficiency and constraints and found that commitment, involvement and coordinated efforts of the members are key features of the cooperatives progress and their flourish in new millennium.

While studying the process of democratic management and member control in dairy Cooperatives *Saroja (2002)* found that member control is affected by factors like education, experience, membership in other Cooperatives, contacts with change agents, social participation etc.

As the cooperatives have been playing a strategic role in promoting the national economy, performance of leaders of cooperatives should be studied periodically in various parts of the country so as to address the problem with new strategies. Leaders' skill, style and competencies play a major role in determining the success of cooperative organizations. In this context none of the studies reviewed above have identified the skill, style or the competencies of the cooperative leaders. Further, in the pursuit of maintaining consistency and continuity, there has been a dire need for regular surveys so that it would be possible to outline the existing gaps and future studies pursued accordingly (*Goel G.B: 1997*). By bearing this in mind, the researcher intended to fill the

above said gaps in this study by focusing on the leaders of cooperative societies in the Puducherry UT.

Reddy N (2005) has found that leadership fell into three main categories i.e. Technical skills, Leadership skills and Management skills. Leadership skills as the ability to use ones knowledge to accomplish set of goals and objectives. Leadership skills fell into four categories i.e. Vision, People skills, Political savvy and Values & Integrity. Management skills involved some hard and soft skills. Hard skills related to budgeting, problem solving, time management and the ability to develop business proposals. The softer skills related to administration, diversity, finance and reporting requirements. He finds that leader at all levels can enhance the program by participating in coaching and mentoring. Such activities will not only build leadership capacity for the future but also strengthen organizational loyalty and enhance the transfer knowledge.

Mrudula E (2007) discussed about Transformational Leadership. Transformational leaders focused on change, progress and transformation-the end results whereas transactional leaders focused on the means to achieve the results. Therefore, transformational leadership was the most dynamic, stimulating and justifiable leadership style which when applied practically will not only increase productivity but will also generate more employee satisfaction. He told that there were seven principles of transformational leadership i.e. Motivation, Simplification, Facilitation, Innovation, Mobilization, Preparation and Determination.

Fatimah P, (2008) in her research on Employees' Preference of their Managers Leadership Style highlighted that the employees were actually the blood that make the company move and perform in the business world, as such ability to manage the employees were critical to ensure that they were alive and able to put 100% efforts towards achieving the organizational goals and objectives. By collecting data from 107 employees who responded that their managers should adopt charismatic leadership style. In order, not to frustrate the employees, a manager should have charismatic qualities in leading the

subordinates or employees. By having a charismatic leaders or managers the employees will feel that they were special, accepted or established in the organization, empowered, able to respect the leader as being extraordinary, and tangible in the workplace..

Amer A.M (2009), in his thesis on “The Managers Leadership Style and Its Impact on Employee Job Satisfaction” concluded that most common leadership style in cooperative banks was democratic style followed by autocratic style but the laissez fair style was least common style in these banks. Satisfaction among bank employees was found to be moderate. Male employees were more satisfied then female employees. This study also found strong positive relation between democratic style and employee’s job satisfaction, weak positive relation between autocratic and Job satisfaction and strong negative relation between laissez fair leadership style and employee’s satisfaction by collecting data from 390 bank employees from 20 bank branches in West Bengal.

Chaudhry A.Q , Javed H (2012) conducted their research in banking sector of Cooperatives based on Transactional and Laissez fair leadership style and their impact on employee motivation to identify that which leadership style was good for the employee to increase their motivational level. The data was collected from 278 respondents out of which 217 were male and 61 were female. This study found out that employees were more motivated in banks having transactional leadership style but in respect of Laissez Faire was low because of not interference of management. Laissez Faire also had 107 positive relation but due to insignificance relation it indicated that Laissez Faire style was not an important style that boosted the motivation level of employees as compare to other leadership styles. So it was important for banking sector to focus and adopt that method which was beneficial and healthy for their workers.

Khan M.J, Aslam N, Riaz M.N (2013) in his research on Leadership Styles as Predictors of Innovative Work Behavior focused on the role of transformational, transactional, and laissez-faire leadership styles in predicting

innovative work behavior among bank managers by collecting data from 100 bank managers including 78 male respondent and 22 female respondent. Result showed that both transformational and transactional leadership style positively predicted innovative work behavior whereas laissez-faire leadership style negatively predicted it. Also women bank managers scored high on transformational leadership style and men bank managers scored high on transactional and laissez fair leadership style. Managers of public sector banks used transformational leadership style and private bank managers used transactional leadership style. Further innovative work behavior was high in private banking sector as compared to public banking sector.

Rehman S.U, Muhammad Mansoor , Rafi ullah bilal (2014) conducted a study in cooperative banking sector of India on “The Impact of Leadership Styles on Job Satisfaction at Work Place”. This study designed to find out that which type of leadership style gave more satisfaction to the employees at work place. Mostly mangers had two type of behavioral leadership style at work place. Either they had consideration or initiating structure. Data was collected from 320 private bank employees because private banks considered their employees as most valuable assets and try to satisfy them by many means of incentives. From this study, it was concluded that bank manager should follow consideration style at work place because with the help of this style they can make their employees more productive.

1.5 Objectives of the study

The objectives of the study are:

- 1) To study the structure and growth of cooperative movement in Puducherry UT.
- 2) To study the socio economic profile of cooperative leaders in Puducherry UT,
- 3) To identify and analyze the leadership styles and skills of cooperative leaders,
- 4) To analyze the influence of socio economic variables on the leadership skills of cooperative leaders, and

- 5) To suggest suitable measures to enhance the skills of cooperative leaders in the study area.

1.6 Methodology and Sampling

The study is primarily an empirical analysis. Hence, field survey method was adopted. Both primary and secondary sources of data were collected and used. The study was confined to Puducherry UT. This Union Territory comprises of four regions namely Puducherry, Karaikal, Mahe and Yanam, which are not geographically contiguous. In the first stage, from all the four regions, the existing cooperative societies were classified under broad categories viz., Agricultural credit societies, Non-agricultural credit societies and Non Credit Societies (Table -1.1). In the second stage from each category societies 50 percent of the societies were selected on random basis (Table - 1.2 and chart 1.1.)

Table 1.1

Cooperative Societies in Puducherry UT

(Figures in Numbers)

Region	Agricultural Credit Societies	Non – Agricultural Credit Societies	Non – Credit Societies	Total
Puducherry	49	57	261	367
Karaikal	6	21	54	81
Mahe	1	1	27	29
Yanam	1	1	41	43
Total	57	80	384	520

Source: Government of Puducherry (2013-14), *Annual Administrative Report*, Cooperative Department.

Table 1.2
Sample Cooperative Societies

(Figures in Numbers)

Region	Agricultural Credit Societies	Non – Agricultural Credit Societies	Non – Credit Societies	Total
Puducherry	25	29	131	185
Karaikal	3	11	27	41
Mahe	1	1	14	16
Yanam	1	1	20	22
Total	30	42	192	264

In the third stage from these sample societies, both the President and Vice President were selected respondents for the study as given in *table - 1.3*. Hence the sample size is 528 respondents (264 societies x 2 respondents each).

Table 1.3
Sample Respondents

(Figures in Numbers)

Region	Agricultural Credit Societies	Non – Agricultural Credit Societies	Non – Credit Societies	Tot al
Puducherry	50	58	262	370
Karaikal	6	22	54	82
Mahe	2	2	28	32
Yanam	2	2	40	44
Total	60	84	384	528

1.7 Period of Study

The primary data collection was done in the year 2013 -14 and all the economic parameters are valued at this reference year. The secondary data for the study is based on the data for about two decades from 1991-92 to 2013-14.

1.8 Tools Used in the Study

An interview schedule was used to collect needed data and information from leader respondents. To validate the questions in the tools, a pilot study was conducted with select sample respondents and the results were validated through Cronbach's alpha Test. Based on the results obtained the questions in the interview schedule were perfected.

1.9 Framework of Statistical Analysis

The primary data collected from the respondents were coded and tabulated to suit the requirements of the study. Statistical Package for Social Sciences (SPSS) was used for data analyzing. The following statistical tools have been employed to analyze and interpret the primary data.

1) Descriptive Statistics

Descriptive statistics is used to describe the main features of a collection of data in quantitative terms. Descriptive statistics is distinguished from inferential statistics (*or inductive statistics*). It aims to quantitatively summarize a data set rather than being used to support inferential statements about the population. Even though data analysis draws its main conclusions using inductive statistical analysis, descriptive statistics is generally presented along with more formal analysis.

2) Frequency Analysis

Frequency analysis is a descriptive statistical method that shows the number of occurrences of each response chosen by the respondents. When using frequency analysis, SPSS Statistics can also calculate the mean, median and mode to help users analyze the results and draw conclusions.

3) Mean

Arithmetic Mean (*AM*) is the total of the values of the items divided by their number. A.M is the abbreviation and \bar{x} (read as x-bar) is the symbol for arithmetic mean. The terms 'mean' and 'average' (singular) also refer to arithmetic mean.

The *arithmetic mean* (or simply "mean") of a sample x_1, x_2, \dots, x_n , usually denoted by \bar{x} , is the sum of the sampled values divided by the number of items in the sample:

$$\bar{x} = \frac{x_1 + x_2 + \dots + x_n}{n}$$

Almost all the cross tables have been analyzed mainly with help of means scores in the present study.

4) Standard Deviation

Standard Deviations are taken from actual mean. The following formula is applied:

$$\sqrt{\frac{\sum(X - \bar{X})^2}{(n - 1)}}$$

where:

X = each score
 \bar{X} = the mean or average
 n = the number of values
 Σ means we sum across the values

The standard deviation was applied to measure the amount of variation or deviation from the average.

5) Chi-Square

The Chi-square test is used to determine whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories. Does the number of individuals or objects that fall in each category differ significantly from the number expected? Is this difference between the expected and observed due to sampling error, or is it a real difference?

To find the value for chi square, determine whether the observed frequencies differ significantly from the expected frequencies. Find the expected frequencies for chi square in the following ways:

- I. Hypothesize that all the frequencies are equal in each category.
2. Determine the expected frequencies by multiplying the sample size by each of the hypothesized population proportions.

The null hypothesis states that there is no significant difference between the expected and observed frequencies. The alternative hypothesis states they

are different. The level of significance (the point at which you can say with 95% confidence that the difference is NOT due to chance alone) is set at .05 (the standard for most science experiments.) The chi-square formula used on these data is

$$X^2 = \frac{(O - E)^2}{E}$$

Where O is the Observed Frequency in each category

E is the Expected Frequency in the corresponding category

df is the "degree of freedom" (n-1)

X² is Chi Square

6) ANOVA (F-Test)

The ANOVA technique is important in the context of those entire situations where more than two populations are being compared. It is a method of analyzing the variance to which a response is subjected to various components corresponding to various sources. ANOVA has been applied to measure statistical significance of the influencing variables of credit utilization and credit management.

The F-test is used for comparing the factors of the total deviation. For example, in one-way or single-factor ANOVA, statistical significance is tested by comparing the F test statistic

$$F = \frac{\text{variance between treatments}}{\text{variance within treatments}}$$

$$F = \frac{MS_{\text{Treatments}}}{MS_{\text{Error}}} = \frac{SS_{\text{Treatments}} / (I - 1)}{SS_{\text{Error}} / (n_T - I)}$$

Where *MS* is mean square, *I* = number of treatments and *n_T* = total number of cases to the F-distribution with *I* - 1, *n_T* - *I* degrees of freedom.

The expected value of F is $1 + n\sigma_{\text{Treatment}}^2 / \sigma_{\text{Error}}^2$ (where n is the treatment sample size) which is 1 for no treatment effect. As values of F increase above 1, the evidence is increasingly inconsistent with the null hypothesis. Two apparent experimental methods of increasing F are increasing the sample size, and reducing the error variance by tight experimental controls.

The ANOVA hypothesis test has been concluded by comparing the observed value of F with the critical value of F determined from tables. The critical value of F is a function of the degrees of freedom of the numerator and the denominator and the significance level (α). If $F > F_{\text{Critical}}$, the null hypothesis is rejected.

7) Z test

A statistical test used to determine whether two population means are different when the variances are known and the sample size is large. The test statistic is assumed to have a normal distribution and parameters such as standard deviation should be known in order for an accurate z-test to be performed. The term "Z-test" is often used to refer specifically to the one-sample location test comparing the mean of a set of measurements to a given constant.

If the observed data X_1, \dots, X_n are (i) uncorrelated, (ii) have a common mean μ , and (iii) have a common variance σ^2 , then the sample average \bar{X} has mean μ and variance σ^2/n . If null hypothesis is that the mean value of the population is a given number μ_0 , we can use $\bar{X} - \mu_0$ as a test-statistic, rejecting the null hypothesis if $\bar{X} - \mu_0$ is large.

To calculate the standardized statistic $Z = (\bar{X} - \mu_0) / s$,

8) Structural Equation Modeling (SEM)

It is a general term used to describe a family of statistical methods designed to test a conceptual or theoretical model. Some common SEM methods include confirmatory factor analysis, path analysis, and latent growth modeling. The term "structural equation model" most commonly refers to a combination of two things: a "measurement model" that defines latent variables using one or more observed variables, and a "structural regression model" that links latent variables together. The parts of a structural equation model are linked to one another using a system of simultaneous regression equations. SEM is widely used in the social sciences because of its ability to isolate observational error from measurement of latent variables.

9) Multiple Regressions

Regression analysis includes any techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable and one or more independent variables. More specifically, regression analysis helps one understand how the typical value of the dependent variable changes when any one of the independent variables is varied, while the other independent variables are held fixed. Overall score on the level of satisfaction is regarded as the dependant variable. Age, literacy level, monthly income, agricultural land ownership, Investment and asset creation, membership in any other organization, credit as savings, management of borrowings, managing credit information, credit risk management, managing interest, proper credit utilization, utilization for family, repayment, and management of repayment were considered as the independent variables.

In linear regression, the model specification is that the dependent variable, y_i is a linear combination of the *parameters* (but need not be linear in the *independent variables*). For example, in simple linear regression for modeling n data points there is one independent variable: x_i , and two parameters, β_0 and β_1 : straight line:

$$y_i = \beta_0 + \beta_1 x_i + \varepsilon_i, \quad i = 1, \dots, n.$$

In multiple linear regressions, there are several independent variables or functions of independent variables. Adding a term in x_i^2 to the preceding regression gives:

$$\text{Parabola: } y_i = \beta_0 + \beta_1 x_i + \beta_2 x_i^2 + \varepsilon_i, \quad i = 1, \dots, n.$$

This is still linear regression; although the expression on the right-hand side is quadratic in the independent variable x_i , it is linear in the parameters β_0 , β_1 and β_2 .

10) Kendall's coefficient of concordance is a non-parametric statistic. It is a normalization of the statistic of the Friedman test, and can be used for assessing agreement among raters. Kendall's W ranges from 0 (no agreement) to 1 (complete agreement).

Suppose that object i is given the rank $r_{i,j}$ by judge number j , where there are in total n objects and m judges. Then the total rank given to object i is

$$R_i = \sum_{j=1}^m r_{i,j},$$

and the mean value of these total ranks is

$$\bar{R} = \frac{1}{2}m(n + 1).$$

The sum of squared deviations, S , is defined as

$$S = \sum_{i=1}^n (R_i - \bar{R})^2,$$

And then Kendall's W is defined as

$$W = \frac{12S}{m^2(n^3 - n)}.$$

If the test statistic W is 1, then all the judges or survey respondents have been unanimous, and each judge or respondent has assigned the same order to the list of objects or concerns. If W is 0, then there is no overall trend of agreement among the respondents, and their responses may be regarded as essentially random. Intermediate values of W indicate a greater or lesser degree of unanimity among the various judges or respondents.

11) Correlation

Correlation is a term that refers to the strength of a relationship between two variables. A strong, or high, correlation means that two or more variables have a strong relationship with each other while a weak, or low, correlation means that the variables are hardly related. Correlation coefficients can range from -1.00 to +1.00. The value of -1.00 represents a perfect negative correlation while a value of +1.00 represents a perfect positive correlation. A value of 0.00 means that there is no relationship between the variables being tested. In the present study, relationship among the satisfaction factors, relationship between credit management and satisfactions factors and the relationship between credit utilization and satisfaction factors were found out through the correlation analysis.

The population correlation coefficient $\rho_{X,Y}$ between two random variables X and Y with expected values μ_X and μ_Y and standard deviations σ_X and σ_Y is defined as:

$$\rho_{X,Y} = \text{corr}(X, Y) = \frac{\text{cov}(X, Y)}{\sigma_X \sigma_Y} = \frac{E[(X - \mu_X)(Y - \mu_Y)]}{\sigma_X \sigma_Y},$$

where E is the expected value operator, cov means covariance, and, corr a widely used alternative notation for the correlation coefficient.

The Pearson correlation is defined only if both of the standard deviations are finite and nonzero.

12) Cronbach's Alpha Test

In statistics, **Cronbach's alpha** is used as an estimate of the reliability of a psychometric test. It has been proposed that alpha can be viewed as the expected correlation of two tests that measure the same construct. By using this definition, it is implicitly assumed that the average correlation of a set of items is an accurate estimate of the average correlation of all items that pertain to a certain construct.

Cronbach's alpha is a function of the number of items in a test, the average covariance between item-pairs, and the variance of the total score. Suppose that we measure a quantity which is a sum of K components (K -items):
 $X = Y_1 + Y_2 + \dots + Y_K.$

Cronbach's alpha is defined as

$$\alpha = \frac{K}{K-1} \left(1 - \frac{\sum_{i=1}^K \sigma_{Y_i}^2}{\sigma_X^2} \right)$$

where σ_X^2 is the variance of the observed total test scores, and $\sigma_{Y_i}^2$ the variance of component i for the current sample of persons.

The theoretical value of alpha varies from zero to 1, since it is the ratio of two variances. However, depending on the estimation procedure used, estimates of alpha can take on any value less than or equal to 1, including negative values, although only positive values make sense. Higher values of alpha are more desirable.

1.10 Definitions of the Concepts Used

- 1) *Apex society:* Apex Society means a society whose area of operations extends to the whole of the Puducherry UT and which has as its principal object the promotion of the principal objects and the provisions of facilities for the operations of other societies affiliated to it and declared as such by the Registrar.
- 2) *Associate member:* Associate Member means a member who possesses only such privileges and rights of a member and who is subject only to such liabilities of a member as may be specified in this Act, the rules and the by-laws.
- 3) *By-Laws:* By laws means the registered by-laws for the time being in force and includes a registered amendment of the by-laws
- 4) *Central society:* Central Society means a society whose area of operations is confined to a part of Puducherry and which has its principal object the promotion of the principal objects and the provision of facilities for the operations of other societies affiliated to it.
- 5) *Committee:* Committee means the governing body of a registered society, to whom the management of its affairs is entrusted.
- 6) *Cooperative bank:* Cooperative bank means a registered society doing the business of banking and falling under the purview of the Banking Regulation Act, 1949 (as applicable to cooperative societies).
- 7) *Cooperative Governance:* A term that refers broadly to the rules processes, or laws by which businesses are operated, regulated, and controlled.

- 8) *Financing bank:* Financing bank means a registered society which has as its principal object the lending of money to other registered societies.
- 9) *Leader:* A person who influences a group of people towards the achievement of a goal.
- 10) *Leader – Autocratic Leadership:* Autocratic leaders keep the decision – making authority and control in their own hands and assume full responsibility for all actions. They structure the entire work situation and expect the workers to follow their orders, and tolerate no deviation from their orders.
- 11) *Leader – Democratic Leadership:* In this type of leadership the group members are consulted and their feedback is taken into the decision making process. The group members are encouraged to demonstrate initiative and creativity and take intelligent interest in setting plans and policies and have maximum participation in decision making.
- 12) *Leader – Laissez – Faire or Free-reign Leadership:* In this type of leadership the leader is just a figure head and does not given any direction. He acts principally as a liaison between the group and the outside elements. He lets the subordinates to plan and work their own techniques for accomplishing goals within the generalized organizational policies and objectives.
- 13) *Leadership:* The process of social influence in which a person can enlist the aid and support of others in the accomplishment of a common task.
- 14) *Leadership Competencies:* It is the ability of a leader to perform a task using his/her knowledge, education, skills, and experience
- 15) *Leadership Development:* For the purpose of this study leadership development is confined to leadership styles and skills of cooperative leaders.

- 16) *Leadership Skill*: It is an acquired talent that a leader develops related to a specific task. The major leadership skill areas that served as the basis for this study were: human, conceptual, technical, communication, emotional intelligence and industry knowledge skills
- 17) *Leadership Style*: A leadership style is a leader's style of providing direction, implementing plans, and motivating people
- 18) *Member*: Member means a person joining in the application for the registration of a society and a person admitted to membership after registration in accordance with the Cooperative Societies Act, the rules and the by-laws and includes an associate member.
- 19) *Officer*: The term Officer includes a president, vice-president, chairman, vice-chairman, secretary, assistant secretary, treasurer, member of committee, and any other person empowered under the rules or the by-laws to give directions with regard to the business of the society;
- 20) *Puducherry UT*: Puducherry UT means the Puducherry Union territory;
- 21) *Registered Society*: Registered Society means a society registered or deemed to be registered under this Cooperative Societies Act.
- 22) *Registrar*: Registrar means a person appointed to perform the duties of a Registrar of Cooperative Societies under Cooperative Societies Act, and includes a person on whom all or any of the powers of a Registrar under this Act, have been conferred.
- 23) *Rules*: Rules means rules made under this Act;

1.11 Scope and limitations of the Study

This study utilized qualitative research methodology to identify specific leadership styles and skills needed for successful leadership. This study

incorporated quantitative methodology to describe cooperative leaders in terms of their demographics and leadership styles, and to assess their self-perceived proficiency level in each of the skill set as parameters for the study. Finally, this study examined the influence of socio economic variables on the leadership styles and skills of the cooperative leaders.

As with any research study, the present study also has certain limitations. The first limitation was related to the nature of the organization being studied. Cooperative System is unique in terms of its structure and function and hence the findings may not lend itself for broader generalizations.

Second, this study was confined to the cooperative leaders in the Puducherry UT. The researcher found difficult to get answers to questions listed in the interview schedule from the respondents. They were hesitant to answer several questions due to their busy schedule. Further, the accuracy of their response is limited by their recall bias. However, to minimize the lapses of memory suitable cross checks and rechecks to elicit factual information.

The third limitation of the study deals with the limited number of socio economic variables included in the study. Other socio economic variables that were not included in this study might have influenced an individual's leadership style and leadership skills. Further, this study is limited to Puducherry UT for a specific period. Hence, the generalization of findings must be done with care. However, these limitations have not affected the logical sequencing of ideas and conclusions drawn there from.

1.12 Chapter Scheme

The research report consists of five chapters:

- 1) The Design and Execution of the Study.
- 2) Cooperative Movement in Puducherry UT
- 3) Styles of Cooperative Leaders
- 4) Leadership Skills of Cooperative Leaders
- 5) Findings, Conclusion and Suggestions

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Chart 1.1.

Puducherry Union Territory Outline Map


