Chapter 2
Chapter 2

Design and Execution of the Study

Statement of the problem

Cooperation is a philosophy of life (Pt. Jawaharlal Nehru 1964) and has a mission of its own. It is not merely an economic movement; but a moral movement. It has ideological base and universally recognized principles, which are applied and practiced in order to make a better person and a better society (Krishnaswumi 1985). Although Cooperation is viewed as an organization for the promotion of economic interests of its members, it does not confine itself only to the economic aspect of life. It permeates the social aspects of life and aims at establishing a new democratic social order based on freedom, fraternity, equality and equity where people live in harmony, caring and sharing like a family, where there is unity of spirit and common economic bond; and where people have the freedom to shape their destiny. In the words of George Russel, "membership of cooperative societies is a practical education in economics fitting men for public service and by its principles, it fosters the spirit of citizenship" (Daman Prakash 1995). Thus, Cooperation alone has both economic and social aims. O.R.Krishnaswami claims that it has spiritual basis also (Krismaswami 1985). The cooperative form of organization alone is spirituality applied to business. Because, it practices brotherhood and fellowship and love and sacrifice. If a cooperative organization has to remain true to itself, these values must be living realities in the activities and behaviour of cooperators (Kulkami 1962). Hence, Fauquet mentions, "These values are both a condition and a result of Cooperation". Cooperative organizations develop these values among cooperators through the means they employ. They raise people to a higher moral Standard (quoted in Calvert 1951).

It is often said that Cooperation is an industry where fine rational human beings are produced with the materials of honesty, unity, equality, etc. Moreover, social integration, education and training, community development, gender equality and protection against twin evils of rugged individualism and blatant totalitarianism are the ways" in which Cooperatives contribute for social development as well as for sustainable human development (ICA 1995). Since Indian Cooperative Movement is about to cross a century, it is no doubt that the
movement has contributed a lot for humanity. Social contribution of Cooperatives therefore, cannot be under-estimated. In this broad context a query on the social contributions and achievements of Cooperatives in countries like India where the movement is about to cross a century is very relevant and it is necessary to assess people’s perception on the social impact of Cooperatives. Do people view Cooperatives as institutions for social betterment or merely as economic institutions where goods and services are availed or vice versa? Do people realize social benefits of Cooperation? Do they realize that Cooperatives have contributed for human socialization? Do they derive democratic benefits of Cooperation? Do they realize that Cooperatives have brought social outlook among people by inculcating human values? Do Cooperatives promote democratic leadership and voluntary action through self-help and mutual help? Do Cooperatives provide empowerment benefits? Do weaker sections feel secure because of Cooperatives? Are there differences in the perception on social role of Cooperatives between members of Cooperatives and non-members? Whether people derive social benefits of Cooperation out of their cooperative membership characteristics or not? Do they find problem or are there barriers in the realization of social benefits of Cooperation? What do people suggest to maximize social contributions of Cooperatives? These and other issues require an empirical in-depth investigation. Hence, the study.

Review of Literature

Most of the literatures on Cooperatives appeared during the pre independence era were of evaluative in nature. Comprehensive work on the impact of Cooperatives on the socio-economic conditions of peoples was absent. In fact, the need for impact studies on Cooperation was felt only after independence during the planned economic development. As such lot of studies related to economic impact of Cooperatives were conducted and they paid scanty attention to social impact of Cooperatives. A few such studies and reports are reviewed here.

Report of the Committee on Cooperation in India (1915) observed that the impression of the people was that the Cooperative Societies were government agencies and, therefore, the Committee emphasized that the urge towards the
establishment of cooperative societies should be, as far as possible, spontaneous. Report of the Royal Commission on Agriculture (1928) threw light on working of the Cooperative Movement. The Commission referring to the role of Cooperatives commended that these were "the best hope of rural India". The Central and Provincial Banking Enquiry Committee (1931) observed that the Cooperative Movement inspite of its imperfections deserves every possible assistance from every quarters, because there is no better instrument for raising the level of agriculturists of this country than the cooperative efforts.

One of the earliest research reports on Cooperation is the Report of the All India Rural Credit Survey Committee (1951-54). Among other things, the Committee assessed, particularly the economic impact of Cooperatives in rural areas. Although the Committee was not particularly impressed with the impact of Cooperatives, the relevance and significance of Cooperatives was well emphasized. The report of the Committee on Cooperation in Madras (1955-56) found a positive trend in the development of Cooperative Movement in the State, particularly, after the implementation of the recommendations of the All India Rural Credit Survey Committee in the Five Year Plans. However, the report did not trace the socio economic impact of the movement on the people.

Committee on Cooperative Credit (1960) considered the question of expanding agricultural credit including standards for credit limits, loan policies and practices of cooperative credit institutions, including the desirability of share capital participation by the state in the village society.

Palaniappa Mudaliar’s report on the Working of Cooperative Societies in the State of Madras (1962) pointed out the progress made by the Cooperative Movement especially in the area of cooperative credit, cooperative marketing, cooperative dairying, weavers’ cooperatives and housing. The Committee found that the Cooperatives covered 82 per cent of the villages and 32 per cent of rural families were brought within their fold. Similarly, Santhanam Committee on Cooperation (1966) made a thorough review of the progress of different sectors of the Cooperative Movement in the state of Madras. Both the Committees evaluated the schemes implemented through Cooperatives during Five Year Plan periods.
The Committee on Cooperation (1964) observed that the Cooperative Movement offers an organisation, which is most suitable to protect the people of small means from exploitation by the powerful, and the rich. The Committee recommended certain restrictions in the matter of admission to the membership of cooperative societies in the context of viability and management of Cooperatives.

On the other hand, Thorner (1964) in his field report highlighted the impact of Cooperatives in a different way. He narrated the sufferings of farmers due to non-availability of credit through the cooperative channel. However, he did not mention the significance of Cooperatives on non-farm sector.

Hough (1966) analyzed the strength and weakness of Cooperatives in India and highlighted the potentials of Cooperatives in regenerating the national economy. As she concentrated on making a comprehensive macro level study of the Cooperative Movement in India, the impact of Cooperatives at the micro level could not be assessed through her study.

The Report of the All India Rural Credit Review Committee (1969) covered the entire range of agricultural credit and suggested measures for development of various institutional agencies for serving agricultural production programme.

Committee on Consumption Credit (1976) strongly recommended that all primary credit societies having full time secretaries may issue consumption loans to their members whether they are agriculturists or not, including agricultural labourers.

Baker (1984), in his study of Tamil Nadu country side, has thrown light on almost all aspect of socio economic life of rural people. He commented that the idea of Raiffeisen style cooperative credit societies had apparently proved a great failure; in 1930's the Cooperative Movement devised institutions which proved useful by filling the gap created in the credit market.
Impact studies in the field of cooperative credit sector

Kewal Kumar (1987), Babadin and Singh (1987) and Mathur (2000) have studied the impact of agricultural credit. Kewal Kumar (1987), Babadin and Singh (1987) have assessed the impact of Cooperatives in the context of business performances while Mathur (2000) gauged the impact of cooperative credit in the context of market share. National Cooperative Land Development Bank Federation (1984) assessed the impact of term loan for agriculture on weaker section in India. The study revealed that Cooperative Land Development Banks, which have provided investment credit for agriculture with special concessions, have made greater impact on the agro, socio and economic conditions of weaker sections in Andrapradesh. Similarly, National Federation of State Cooperative Banks (1986) in its study on the impact of cooperative credit on small and marginal farmers and other weaker section in the states of Gujarat and Maharastra, revealed that Cooperatives had covered the small farmers, marginal farmers and other weaker sections adequately. But the economic conditions of the above sections of members had not improved. Gupta (1986) assessed the impact of cooperative advances on weaker section in Madhyaapradesh and found that the bank finance had enabled a large number of borrowers of almost all the activities in raising their level of income by expanding their existing business and to some borrowers in starting independent work. A study of the impact of Large Sized Adivasi Multipurpose Societies (LAMPS) and Primary Agricultural Cooperative Societies (PACS) on the development of weaker sections in Panchmahals District, Gujarat (Udaybansinhji Institute of Cooperative Management J 995) revealed that these societies have not yet emerged as a strong institutional framework to take up challenge of all round development. Agricultural Credit Review Committee (1989) reviewed the agricultural credit movement in the country in lieu of the changing thrust of agricultural development scenario and fast changing thrust of agricultural technology. The committee found that the rural financial system in the country is not in tune to the changing scenario and therefore it recommended for improving quality of credit and strengthening efficiency and effectiveness. Similarly Reddy (1996) studied the impact of cooperative credit policy and not the effects of cooperative credit on the credit market. In recent years Bora (1994) and Pathania (1998) studied the impact of certain social variables on the utilization of cooperative services and not on the
effect of utilization of cooperative services. For example, highly educated farmers possess favorable perception towards cooperative management. They utilized credit for productive purpose only. However, Yadav (1996) made a study on the economic condition of farming community. Further, N. Lalitha (1996) in her study found that women become empowered through collective reflection and decision-making. On the other hand Arunbiswas and Vijay Mahajan (1997) in their study found that the members had been able to expand old businesses and start new ones with the help of loans taken from their cooperative society. Women were also found to spend more on themselves. Besides economic benefits the Cooperatives enable women build self-confidence and enhance their social status.

Impact studies in the field of cooperative non-credit sector

In the field of cooperative dairying a number of studies have been made especially after the adoption of the Anand Model of dairy development. Although most of the studies were empirical and diagnostic, a few of them have assessed the impact of the Anand Model on socio-economic conditions of dairy farmers. Singh and Das (1984) and Thirunavukkarasu (1991) have emphasized the positive spill over effect of Operation Flood I. Rani (1992) while examining the impact of dairy Cooperatives run by women, pointed out the changes in consumption pattern due to dairy Cooperatives. Similarly, increase in productivity and returns in the area due to organisation of dairy Cooperatives were indicated by Kumar and Singh (1993). Increase in milk production (Vyas and Choudhary. 1971) and adoption of modern dairying practices were claimed to be the impact of dairy Cooperatives (Singh and Chatterji 1989, Shiyani 1996). The impact of dairying on the economy especially in holding the price line and regulating the private marketing intermediaries were measured by Shah and Shah (1996). However, Kulandaiswamy (1990) while assessing the impact of dairy Cooperatives in rural Tamil Nadu, found that the wide spread adoption of dairying as a subsidiary occupation could not be attributed exclusively to the efforts of dairy Cooperatives. Rather, Cooperatives were superimposed in an economy where dairying had been traditionally practiced as a principal subsidiary occupation. Subburaj (2001 and 2002) studied the members’ perception on the social impact of dairy cooperative societies in Dindigul and Erode Districts of Tamilnadu. The survey
reveals that the dairy cooperative societies are effective instrument of socio
economic development by providing various needy services to their members
and the community. By providing social, democratic and empowerment benefits,
they have promoted the well being as well as human values among members.
Broadly speaking the literature although on cooperative dairying fall under impact
studies, they have presented an inadequate picture of the social effects of
Cooperation.

In the area of handloom weavers' cooperatives, a number of studies have
assessed the impact on social condition of weavers. Shanmugasundaram(1987)
studied the nature and extent of utilization of services of weavers' cooperatives
by members and the influence of personal and socio economic factors on the
utilization behavior of members in Coimbatore District, Tamilnadu. The study has
shown that the level of utilization of services of the societies was high among
male members belonging to hereditary weaving community and old age group
and members of large families. Formal education, ownership of looms, extent of
dependency on the industry, knowledge of Cooperation and member satisfaction
influenced the degree of utilization of the weavers' cooperatives significantly.
Mishra (1992), Subburaj (1993) and Joseph Nelson (2001) reveal that weavers' cooperatives have helped members to participate in social organisation and in
attainment of higher education to children. The socio economic status of member
weavers has gone up (Thakur 1992), although employment was not generated
regularly (Bhople 1993). Chadha and Sharma (1996) with the help of their field
research claimed that transparency in management decisions; dedicated
leadership and vast marketing network are the factors, which contributed to
employment generation among weavers. Moreover, socio-cultural homogeneity
among weavers and avoidance of political links (Harper 1993) were the important
factors for the success of Cooperatives. In addition to the evidence of social
impact generated by weavers' cooperatives, the study by Suresh and Ganesh
(1998) found a substantial degree of economic impact of handloom weavers' cooperatives on weavers in recent years.

Similar impact studies have also been made in the field of other
Cooperatives. While assessing the impact of sugar factories, Bhople and Shinde
(1998) found that cooperative sugar factories have increased social participation
and have brought desired attitudinal changes among sugar cane farmers. Cooperative Sugar factories have led to increased farm productivity and technological change in sugar cane growing community in Maharashtra (Vekaria 1989 and Mane 2002). In yet another study, cooperative sugar factories have been found to be an effective and successful instrument of rural development (Attwood and Baviskar 1997).

A few impact studies have also been made in the field of fisheries Cooperatives. Ghosh (1987) assessed the socio-economic impact of fishermen Cooperatives in West Bengal and found that there is a positive correlation between the financial performance of Cooperatives and a few socio-economic indicators of development such as income, employment and education of the children, saving and investment, while Thanulingam (1992) in his study on economic impact of fisheries cooperative society revealed that most of the fishery cooperatives have not been able to play their role effectively in ameliorating the conditions of their members.

In recent years a few socio economic studies have been conducted on various sectors of Cooperatives in Tamilnadu. Subburaj (2000) assessed the socio-economic impact of Cooperative Movement in Tamilnadu. The survey reveals that Cooperation as a movement of socio-economic development has made impact on the socio - economic lives of people in general and members in particulars. Its contribution for the development of agriculture, allied agriculture, cottage and small-scale industries, handloom weaving, housing and other service sector is recognized by one and all. Its social reach is exemplary and its economic reach is abundant.

A similar study by Gopalan (2000) who assessed the socio-economic impact of Agricultural Cooperative Marketing Societies in Tamilnadu reveals that agricultural cooperative marketing societies have made significant impact on the socio - economic conditions of members in particular and people in general. While Nakkiran (2000) observed that term credit provided by credit Cooperatives enabled for socio-economic proliferation among members in rural area. Mrutyunjai Sarangi and M. Raman (2000) in their study of consumers' cooperative stores in Tamilnadu found that the importance of economic benefits of consumers' cooperatives is perceived second to the democratic and social benefits.
A few other impact studies on Cooperation have brought out the impact of certain socio-economic factors of members on the Cooperatives. Parihar (1993), for example states that the Cooperative Movement in Punjab picked up only after women's involvement. Pathania (1998) in his study on the impact of literacy, family size and caste on credit utilisation has offered strong evidence of the impact of these factors on farm credit utilisation. Ineffectiveness and poor services of cooperative have been found as reasons for changing profile of credit cooperatives in rural Haryana (Jodhku 1995).

Review of these and other literature on Cooperatives reveals that there has been no comprehensive research work assessing the social impact of Cooperatives in its totality. The present study is an attempt to fill in the research gap on social impact of Cooperation. Cooperative Movement in India, with its deep-rooted tradition for the past hundred years, offers a suitable locale for such social impact study.

Title of the Study
"An Assessment of the Social Impact of Cooperative Movement in Dindigul District, Tamil Nadu".

Objectives of the study
The study has the following specific objectives. They are,
1. To assess the socio-economic characteristics of members of Cooperatives and non-member respondents.
2. To study the perception of members of Cooperatives and non-members on the social contributions of Cooperatives.
3. To assess the social impact of Cooperatives with particular reference to
   \(^\wedge\) Contribution of social benefits
   \(^v\) Contribution of democratic benefits, and
   \(^v\) Contribution of empowerment benefits; and.
4. To identify barriers impinging social contributions of Cooperatives and suggestions of people for maximizing social impact of Cooperatives.
Hypothesis

Based on the above objectives, the study has the following specific issues as hypothesis.

1. There are differences in the socio economic characteristics between members of Cooperatives and non-member respondents
2. Cooperatives have provided Social benefits
3. Cooperatives have provided Democratic benefits
4. Cooperatives have provided Empowerment benefits

Conceptualisation of terms

Cooperatives: The term 'Cooperatives' refers to cooperative society / societies registered under the Tamilnadu Cooperative Societies Act, 1983. So far as the study is concerned, Cooperatives include Agricultural Cooperative Banks / Societies, Primary Cooperative Agriculture and Rural Development Banks, Urban Cooperative Banks, Employees Thrift and Credit Societies, Primary Dairy Cooperatives, Agricultural Marketing Cooperative Societies, Industrial Cooperative Societies including Handloom Weavers' Cooperative Societies, Primary Consumer Cooperative Stores / Wholesale Store and Cooperative Housing Societies.

Impact of Cooperatives: It refers to the effect of values and principles guiding the constitution, management and operations of Cooperatives which together result in or enable developments in the socio-economic conditions of members and the public. So far as this study is concerned, improvement in the existing state of affairs as felt by people has been taken as a test of the impact of Cooperatives.

Social impact: Social impact of Cooperatives has been tested at two levels: one at the level of individuals and the other on society / community level. Changes in awareness, realization of social, democratic and empowerment benefits of Cooperation, creation of a sense of security and ownership in the cooperative societies are the test of social impact at the individual level.
Promotion of leadership, reduction in social inequalities / social distance and promotion of unity and solidarity at the society / community level are tested for assessing social impact of Cooperatives at the community level.

Methodology

The study is based on empirical analysis. Hence field survey method was adopted. As it covers both rural and urban areas, multi-stage random sampling procedure has been employed to select the area as well as respondents.

Selection of area for the study: Dindigul District has been selected purposively as study area. However, the entire district has been divided into two geo-agro climatic regions namely, (i) western ghat region and (ii) plain up land region. This has been done on the rationale that since Cooperatives deal with agricultural and related activities at primary level, geo-agro climatic factors largely exert a greater influence over cooperative activities of the people than any other factors (Map 2.01).

Selection of villages: For selecting the villages for the study, as first step, all the blocks in each region were classified into three groups based on existence of viable cooperative institutions, particularly PACBs / societies viz., blocks with high number of viable cooperative institutions, blocks with moderate number of viable cooperative institutions and blocks with less number of viable cooperative institutions. Three blocks @ one block per group of blocks were selected on simple random basis.

To select villages for the study, the methodology adopted for selection of blocks was repeated. Thus 18 villages from six blocks were selected for the study. Besides an urban center from each geo agro climatic region was selected on convenience basis for conducting field survey in urban area. The details about blocks and villages selected in each geo agro climatic region of the District are given in the Table 2.01.
Selection of respondents/households: Since the study intends to assess the social impact of Cooperatives among people in general and members of cooperative societies in particular, the sample for the study obviously would include both member and non-member respondents. So far as the proportion of members and non-members constituting the sample for the study is concerned, the state average figure related to coverage of households by Cooperatives has been considered. It comes to around 75 percent while the national average figure comes to around 70 percent. On snow ball basis, by adopting Disproportionate to size sampling (Quota sampling) 20 member users and 7 non-member respondents per village and 90 member users and 27 non-member respondents per urban center were selected as respondents for the study. Thus, 540 members and 180 non-member households constitute the sample for the study.
Tools and techniques for data collection: As the issues to be addressed in the study are of qualitative and quantitative nature, different tools and techniques have been used. Besides, Personal Interview (PI) for administering the Structured Interview Schedule (SIS) among the respondents Focus Group Discussion (FGD) and a few Participatory Rural Appraisal (PRA) techniques have been used.

Personal interview through Structured Interview Schedule (SIS): A comprehensive SIS to be administered among households was prepared, pre-tested and finalized. The SIS consisted of questions pertaining to a wide range of information starting from demographic indicators such as age, gender, place of domicile (urban / rural) to socio-economic indicators such as educational attainment, income, occupation, savings, investment, participation in social organizations, exposure to mass media, contact with change agents. The cooperation indicators were measured by the duration of membership, frequency of participation in the affairs of the society, membership in the board of management, level of participation by the member in decision-making etc. A list of variables used in the data analysis is given in chart 2.01.

The SIS included a few statements to be responded in a six point Likert's scale (strongly agree, agree, neither agree nor disagree, disagree, strongly disagree and do not know), meant for assessing the social, democratic and empowerment benefits impact of the Cooperative Movement on the individuals and community.

Moreover, a few statements with 'close ended answer' enabling for assessing the awareness and knowledge levels and participation in management of Cooperatives by member respondents were included. To elicit suggestions for the development of Cooperative Movement, a few 'open ended questions' were included in the SIS. The responses to these open ended questions have not been included in data analysis. They have helped in formulating suggestions for improvements in the Cooperatives. Copy of the SIS is given in Appendix II and estimation of variables is given in Appendix IV.
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<thead>
<tr>
<th>Independent variables</th>
<th>Dependent variables</th>
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<tr>
<td><strong>Demographic</strong></td>
<td>Realisation of:</td>
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<tr>
<td>• Age</td>
<td>Social benefits of Cooperation</td>
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<tr>
<td>• Gender</td>
<td>• Problem solving features of</td>
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<tr>
<td>• Place of domicile</td>
<td>Cooperation</td>
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<tr>
<td><strong>Social</strong></td>
<td>• Identity benefits of Cooperation</td>
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<tr>
<td>• Education</td>
<td>• Confidence building features of</td>
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<td>• Family size</td>
<td>Cooperation</td>
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<td>• Neighbourliness</td>
<td><strong>Democratic benefits of Cooperation</strong></td>
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<td>• Exposure to mass media</td>
<td>• Advantages of self governance</td>
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<td>• Contact with change agents</td>
<td>• Democratic benefits to the</td>
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<td>• Social participation</td>
<td>society</td>
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<td><strong>Economic</strong></td>
<td>• Democratic benefits to individuals</td>
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<tr>
<td>• Total assets</td>
<td><strong>Empowerment benefits of Cooperation</strong></td>
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<tr>
<td>• Family income</td>
<td>• Empowerment benefits for one's</td>
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<td>• Occupation</td>
<td>own self</td>
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<td>• Size of land holdings</td>
<td>• Empowerment benefits for others.</td>
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<td><strong>Cooperation indicators</strong></td>
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<tr>
<td>• Duration of membership</td>
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<td>• Proportion of borrowings from</td>
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<td>Cooperatives</td>
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<td>• Participation in cooperative</td>
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<td>management</td>
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<td>• Services availed from</td>
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<td>Cooperatives</td>
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Focus Group Discussion (FGD): Qualitative research encompasses several different techniques. Focused Group Discussion is one important technique among them. "Full Group Type" (Greenbaum 1998) focus group has been used. Focus Group Discussion Guides (FGDG) were prepared, pre tested and finalized. FGD in general contained hints under three broader headings namely, Introduction, Warm up session and Issue for focused discussions. The issues affecting the efficiency and effectiveness of Cooperatives in delivering social benefits to people in particular and the economy in general were gauged through FGDs. The issues taken up for FGDs in study areas are in Appendix V.

Participatory Rural Appraisal Techniques (PRA): PRA is "a family of approaches and methods to enable the rural people to share, enhance and analyse their knowledge of life and conditions to plan and to act" (Chambers Robert 1985). In this wide range of techniques available, a few of the PRA exercises used in this study and their methodological details are in Appendix VI.

Period of the study

Data pertaining to cooperative institutions covered a period of five years from 1995-96 to 1999-2000 (Data Sheet is given in Appendix III), while responses of sample respondents were obtained during November - March 2000.

Data analysis and interpretation

SPSS (Statistical Package for Social Sciences) was used for data analysis. Besides, use of simple percentages and averages for interpretation of data, statistical tests such as test of significance, chi-square, zero-order correlation, linear multiple regression and discriminant function analysis were used for comprehension of the facts and information. The inferences of the PRA exercises and FGD were drawn to supplement the inferences of quantitative analysis throughout the report.

» Full Group: A Full Group consists of a discussion of approximately 90 to 120 minutes, led by a trained moderator involving 8 to 10 persons who are based on their common demographics, attitudes or germane to the topic (Greenbaum 1998).
Scope and limitations

The end of all human efforts is development. Development may be possible for a while; but its sustenance depends on various internal as well as external stimuli and macro factors. Since the Cooperatives operate in a system comprising of a number of other interventions, assessing the exclusive contribution of Cooperatives in the development process in quantitative terms is not possible. There is no doubt that Cooperatives have brought social and economic developments among people. But the entire social and economic progress in the country cannot be attributed to Cooperation. Similarly, the absence of any foolproof method for assessing a collective phenomenon like Cooperation, should not deprive the credit which is due to the Cooperative Movement. The present study attempts to assess the social impact of Cooperatives, particularly, on individuals and the family (the households) at large. The perception of respondents about the changes / development that occurred due to the interventions of Cooperatives on the social conditions have been analysed and reported in the study. To that extent, it suffers from all the inherent limitations of a sociological study.

The present study also attempts an analysis of the relative impact of Cooperatives as compared to non-cooperative institutions. For example, perceptions of the people about the contributions of Cooperatives as compared to other financing agencies / development institutions for social development have been investigated through Focus Group Discussion and the PFvA methods.

It is also relevant to mention one more limitation. Most of the member respondents in the present study represent primary agricultural credit Cooperatives and cooperative dairying, due to the predominance of these Cooperatives in all villages in Dindigul district. While handloom weavers' Cooperatives, employees' thrift societies, cooperative housing and the like are found only in certain geographical segments of the District. Although in terms of broad social impact of the Cooperative Movement, generalizations can be made from the present study since most of the member respondents represent more than one cooperative society. Similarly, the proportion of women respondents to
total is also very small due to the fact that women representation in agriculture and dairy Cooperatives is not as widespread as men.

Chapterisation

The introduction chapter (chapter 1) deals with an overview of the practices of Cooperation in India and Tamilnadu.

The current chapter (chapter 2) focuses on related literatures on Cooperatives and the study design.

Economic significance of cooperative institutions as a whole in the sample district is discussed in chapter 3.

Socio-economic characteristics of members of Cooperatives and non-member respondents are discussed in chapter 4.

Descriptive, quantitative and qualitative assessment, of the social impact of Cooperatives is presented in chapter 5.

Problems impinging social contributions of Cooperatives are discussed in chapter 6.

The last chapter summarizes findings, expectations of people from Cooperatives and their suggestions for maximization of social impact of Cooperative institutions. Policy implications and areas for further research form conclusions to the study.
References


