Socio-Economic Status of Customers of Primary Agricultural Cooperative Credit Societies in Kanyakumari District

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Primary Agricultural Cooperative Credit Societies are an important constituent in the field of agriculture. It is a village level institution which directly deals with the rural people. It promotes thrust among the rural mass. It is an association of borrowers and non-borrowers residing in a particular locality. The major objectives of the primary agricultural credit service societies are to supply agricultural credit to meet the requirements of funds for agricultural production, the distribution of essential consumer commodities, the provision of storage and marketing facilities and for agricultural implements and machinery. The present study is an attempt to identify the socio-economic status of the customers of Primary Agricultural Cooperative Credit Society in Kanyakumari District. The socio-economic status of the customer's in the study area has a major impact either directly or indirectly on the performance of the societies in the district. This study presents the classification of socio demographic variables on the basis of categories of farmers and the significant relationship between the categories of farmers and socio demographic variables. For testing the relationship Pearson chi-square test has been used. This test reveals that maximum variables of socio demographic are significant with the categories of farmers. This study also indicates the reason for choosing Primary Agricultural Cooperative Credit Societies and the purpose of borrowing money in pass by using garret's ranking test. This test reveals, that first preference for choosing Primary Agricultural Cooperative Credit Societies is given by the sample respondents are, that they follow simple formalities for all the activities and in the purpose of borrowing the first rank is given to meet the cultivation expenses. The result for overall satisfaction of PACSS given by the respondents is that they are moderately satisfied with the services which are provided by Primary Agricultural Cooperative Credit Societies.

Introduction

Cooperatives play an important role in the socio-economic development of the people of our country. The Cooperative movement in India, particularly in Tamilnadu, has taken deep roots in various sectors and is making a significant contribution towards economic development and social progress of the people. As far as societies are concerned, their success depends upon their fulfillment of the objectives that are stated in the bye-laws. It is the foremost objective of a Primary Agricultural Cooperative Society to satisfy the needs and aspirations of its members, as and when they arise. Needless to say, fulfilling the objectives is not an easy task. It calls for the active participation of the members in the affairs of the society as well as organizations' ability in reducing the cost and increasing the benefits of the prospective members. The present study is an attempt to identify the socio-economic status of the customers of Primary Agricultural Cooperative Credit Society. The socio-economic status of the customer's in the study area has a major impact either directly or indirectly on the performance of the societies in the district. In this study the socio-economic status of the customers in PACCS are analysed on the basis of categories of farmers.

Statement of the Problem

The Primary Agricultural Cooperative Credit Societies are the vital agencies to resolve a host of problems in agricultural economy in general and the socio-economic status of weaker section of people in particular. Primary Agricultural Cooperative Credit Societies are mostly located in rural areas to provide various services to its members and to improve their standard of living. In this study the socio-economic status of the customers in PACCS are analysed on the basis of categories of farmers.

Scope of the Study

The cooperative movement, which is the largest socio-economic movement in the world, has contributed significantly to the alleviation of poverty, creation of productive employment as well as the enhancement of social integration in the country. The cooperative movement in India, Particularly in Kanyakumari District, has taken deep roots in various sectors and is making a significant contribution towards economic development and social progress of the people. The present study is an attempt to identify the socio-economic status of the customers of Primary Agricultural Cooperative Credit Society in Kanyakumari District.

Objectives of the Study

❖ To study the Socio-economic attributes of the respondents of Primary Agricultural Cooperative Credit Societies in Kanyakumari District.
❖ To study the significant relationship between the categories of farmers and socio demographic variables
❖ To identify the reason for choosing Primary Agricultural Cooperative Credit Societies and the purpose of borrowing money

❖ To study the overall Satisfaction with Primary Agricultural Cooperative Credit Societies

Geographical Area Covered

Kanyakumari District is the smallest district in the state having an area of 1672 sq.kms. The economy of the district is mainly agrarian. About 68 percentage of the total geographical area of the district is under cultivation. The Present study covers the entire taluks of the Kanyakumari District which has nine blocks Agasteeswaram, Killiyoor, Kuruthencode, Munchirai, Melpuram, Rajakkamangalam, Thiruvattar, Thovalai and Thuckalay. There are 115 Primary Agricultural Cooperative Credit Societies in the District, These societies are controlled and regulated by the District Central Cooperative Bank at Nagercoil.

Methodology

The Study is empirical in nature and based on survey method. Both primary and secondary data's are used for this study.

Primary Data

The Primary data have been collected from the PACCS customer's with the help of pre-tested interview schedule. The researcher has followed direct personal enquiry method for collecting data from the sample respondents.

Secondary Data

The Secondary data have been collected from the official records of Cooperatives and from the Publications of the Government, the Published and Unpublished Information from the Primary Agricultural Cooperative Credit Societies, District Central Cooperative Banks, State Central Agricultural and Rural Development Reserve Bank of India and other Financial Institutions. Reports of the various administrative departments, Journals, Magazines and Periodicals dealing with the Subject have also been collected.

Sampling Design

To calculate the sample size the following formula which was published by the National Education Association, USA was used.

$$s = X^2 N P (1-P) \div d^2 (N-1) + X^2 P (1-P)$$

s   = required sample size.

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

N   = the population size.

P   = the population proportion (assumed to be .50 since this would provide the maximum sample size).

d   = the degree of accuracy expressed as a proportion (.05).

The total number of members in Primary Agricultural Cooperative Credit Societies in Kanyakumari District is 2,06,792. The sample size for this population was calculated with the above formulae to be 383. The researcher fixed the sample size as 400 considering the probable rejection of the samples.

A structured questionnaire was given to the above selected 400 customers of the selected taluks. After cases with missing data were eliminated, the final sample consisted of 389 usable responses. This is well above the minimum required sample size (383) as calculated above and processed for further analysis. Kanyakumari District is divided into four taluks, namely, Agasteeswaram, Tovalai, Kalkulam and Vilavancode. Out of 4 taluks in the district, 400 members in Primary Agricultural Cooperative Credit Societies were selected by following proportionate random sampling method in such a way that the sizes of the samples of each taluk are kept proportional to the number of Primary Agricultural Cooperative Credit Societies respondents in the respective taluk.

Framework of the Analysis

The analysis is made with the help of classification, tables and statistical tools. Keeping in view of the objectives, Chi-square test and Garret's Ranking Technique have been used for analysis.

Analysis And Interpretation
Categories of Farmers

Government allows loan waiver scheme to certain specified categories of farmers. They are Marginal and Non-Marginal farmers. Possession of land is another aspect of consideration while analysing the socio-economic profile of the sample customers. The table 1 depicts the major categories of farmers.

Table 1

Sl. No.	Item	Frequency	Percent (%)
1	Marginal Farmer (Less than 1 acre)	191	49.1
2	Non-Marginal farmer (Above 1 acre)	198	50.9
	Total	389	100.0

Source: Primary data

It is inferred from table 1 that majority of the respondents belong to the Non-marginal farmer category 49.1 percentage of the sample respondents are marginal farmer. In Primary Agricultural Cooperative Credit Societies the farmers are playing a vital role by getting short term agricultural loans, various benefited agricultural schemes and Government subsidies.

Classification of Demographic Factors on the Basis of Categories of Farmers

The categories of farmers and demographic variables are combined and classified and also analysed the relationship between them by using Pearson chi-square test.

Gender wise Classification

The gender of the respondents plays a vital role in the selection of the source of borrowing, even though both male and female members choose the Primary Agricultural Cooperative Societies as a source of borrowing. Female borrowers are very much particular in preferring the Primary Agricultural Cooperative Societies because of its accessibility. The table 2 mentions the major classification of sample respondents.

Table 2 reveals that 92.9 percentage

Table 2

Sl. No.	Gender	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	Male	10.5	55.0	184	92.9	289	74.3
2	Female	86	45.0	14	7.1	100	25.7
Total		191	100	198	100	389	100

Source: Primary data

of the non-marginal farmer respondents are male members which consists of agricultural laborers, agriculturists land owners, petty shop owners and employees of different organizations 7.1 percentage of the Non-marginal farmer respondents are females which comprises women Self-Help Group members, plantation laborers, milk vendors and cottage industries laborers. Since the agricultural work involves physical work, it is highly suitable for males. Nearly maximum percentage of the respondents belong the male category is vigilant in using loans

Age wise Classification

As a prelude to an analysis of the sample beneficiaries of the study area, age-distribution is measured. The age composition of the respondents also plays a dominant role in the selection of the source borrowing because the borrowers have to spare a few days of time for getting of the loan. Table 3 shows the different age groups of sample beneficiaries.

It is understood from the table 3 that majority 39.3 percentages of the respondents of marginal farmer belong to the age group of above 45 years. In non-marginal

Table 3

Sl. No.	Age	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	Below 25 Years	18	9.4	0	0	18	4.6
2	25 to 35 Years	30	15.7	48	24.2	78	20.1
3	35 to 45 Years	68	35.6	97	49.0	165	42.4
4	Above 45 Years	75	39.3	53	26.8	128	32.9
Total		191	100.0	198	100.0	389	100.0

Source: Primary data

Table 4

Sl. No.	Taluk	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	Agasteeswaram	70	36.6	70	35.4	140	36.0
2	Thovalai	13	6.8	12	6.1	25	6.4
3	Vilavancodu	40	20.9	34	17.2	74	19.0
4	Kalkulam	68	35.6	82	41.4	150	38.6
Total		**191**	**100.0**	**198**	**100.0**	**389**	**100.0**

Source: Primary data

Table 5

Sl. No.	Area	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	Rural	68	35.6	130	65.7	198	50.9
2	Urban	37	19.4	35	17.7	72	18.5
3	Semi urban	86	45.0	33	16.7	119	30.6
Total		191	100.0	198	100.0	389	100.0

Source: Primary data

Table 6

Sl. No.	Education	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	No formal Education	0	0	90	45.5	90	23.1
2	School level	176	92.1	57	28.8	233	59.9
3	Graduation	15	7.9	51	25.8	66	17.0
Total		**191**	**100.0**	**198**	**100.0**	**389**	**100.0**

Source: Primary data

Table 7

Sl. No.	Marital Status	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	Married	191	100.0	182	91.9	373	95.9
2	Unmarried	0	0	16	8.1	16	4.1
Total		191	100.0	198	100.0	389	100.0

Source: Primary data

farmer majority 42.4 percentage of the respondents belong to the age group of 35 to above 45 years. No respondents belong to the age group of below 25 in marginal farmer are involved the agriculture activity.

Taluk

It is an administrative division of Kanyakumari district. It is an area of land with a city or town that serves as its administrative centre with possible addition of towns and usually number of villages. The table 4 shows the taluk wise classification of the sample respondents.

Table 4 discloses that in both category marginal farmer and Non-marginal farmer maximum 70 respondents are from Agasteeswaram taluk. 68 respondents out of 191 respondents of marginal farmer and 82 respondents out of 198 respondents of non-marginal farmer were from Kalkulam taluk. In Thovalai taluk 6.8% of respondents are from marginal farmer category and 6.1% of respondents are from non-marginal farmer category.

Area of Residence

A residential area is a land used in which housing predominates, as opposed to industrial and commercial areas. Housing may vary significantly between and through, residential areas. The table 5 shows the area of residence of the sample respondents.

It is observed from table 5 that in marginal farmer category out of 191 re-

spondents 86 were from semi urban area. In non-marginal farmer category maximum 130 respondents out of 198 respondents were from rural area. it is concluded that maximum respondents from rural and semi-urban are utilizing the amount of Primary Agricultural Cooperative Credit Societies.

Education wise Classification

Education is vital and very important factor in shaping human beings and enabling them to do well in all disciplines. It is considered to be an important parameter for economic development and social welfare and for individual development in the present context. Education qualification is one of the most important factors having relationship with the attitude of borrowers. Generally, highly educated people would not prefer the Primary Agricultural Cooperative Credit Societies because the maximum amount of loan granted by this sector is very low. Table clearly shows the educational status of the sample respondents.

It is observed from table.6 majority respondents of both category were belongs to No formal education and school level. Only 17% of the total respondents belong to graduation level. It is noted that agriculture is one of the main employment generators for the poor and uneducated people

Marital Status

The cultural imperative of marriage is universal. In traditional societies, it acts as a status-giving device and it enlarges social responsibilities in the wider social network. The marriage status of a person reveals his/her responsibilities and hence his/her burdens. The marital status might have social and economic implications in their day-to-day work. Table 7 shows the marital status of the sample respondents

From table 7 it is understood that maximum 95 percentages of the farmers who come under the married category, engage in agricultural activities. The remaining 5 percentage of the sample respondents accompany with their parents and engage agricultural activities.

Type of Family

The joint family system is considered of the Indian Society. The process of industrialization is said to have adversely affected the joint family both in its structure and function. The family is classified into two categories, viz: Joint and Nuclear. Table 8 clearly shows the distribution of respondents by nature of family.

Table 8 reveals that in marginal farmer category out of 191 respondents, 172 respondents are in Nuclear family and in Non-marginal farmer out of 198 respondents maximum 121 respondents are

Table 8

Sl. No.	Type of family	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	Joint family	19	9.9	121	61.1	140	36.0
2	Nuclear family	172	90.1	77	38.9	249	64.0
Total		**191**	**100.0**	**198**	**100.0**	**389**	**100.0**

Source: Primary data

Table 9

Sl. No.	Occupation	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	Agriculturalist	15	7.9	76	38.4	91	23.4
2	Agricultural labourer	19	9.9	0	0	19	4.9
3	Government employee	0	0	49	24.7	49	12.6
4	Self employed	84	44.0	23	11.6	107	27.5
5	Others	73	38.2	50	25.3	123	31.6
Total		**191**	**100.0**	**198**	**100.0**	**389**	**100.0**

Source: Primary data

Table 10

Sl. No.	Ownership of House	Marginal farmer	Percent (%)	Non-marginal farmer	Percent (%)	Total	Total Percent (%)
1	Owned	155	81.2	182	91.9	337	86.6
2	Rented	36	18.8	16	8.1	52	13.4
Total		**191**	**100.0**	**198**	**100.0**	**389**	**100.0**

Source: Primary data

Table 11

Sl. No.	Nature of House	Marginal farmer	Percent (%)	Non-marginal	Percent	Total	Total Percent (%)
1	Hut	21	11.0	0	0	21	5.4
2	Tiled	52	27.2	72	36.4	124	31.9
3	Terraced	118	61.8	126	18.5	244	62.7
Total		**191**	**100.0**	**198**	**100.0**	**389**	**100.0**

Source : Primary data

Table 12

Sl. No.	Annual Income	Marginal farmer	Percent (%)	Non-marginal	Percent (%)	Total	Total Percent (%)
1	Upto Rs. 50,000	68	35.6	74	37.4	142	36.5
2	Rs. 50,000 to Rs. 1,00,000	93	48.7	86	43.4	179	46.0
3	Rs. 1,00,000 to 1,50,000	15	7.9	0	0	15	3.9
4	Above Rs. 1,50,000	15	7.9	38	19.2	53	13.6
Total		**191**	**100.0%**	**198**	**100.0**	**389**	**100.0**

Source: Primary data

in joint family. There are large number of nuclear family in marginal farmer category and large number of joint family in non-marginal farmer category.

Occupation

The nature of occupation has its impact on the social status. With the increasing participation in economic activities, the social status of the sample respondents also started changing resulting in up gradation of their position in society and particularly in the family. Table 9 gives the occupational status of the sample respondents.

Table 9 shows that in marginal farmer category maximum 44 percentages of respondents are self-employed and in Non-marginal farmer, 49 respondents are gov-ernment employee and 50 respondents are from others. Since independent and government employees are more in number, they could utilize loans for the productive and agricultural purpose.

Ownership Status of House

Members have their own house and rental house. The nature of ownership of house determines one's status and position in the society. The subsequent table 10 reveals the details of the sample respondent's house owning pattern.

Table 10 shows that maximum count 155 respondents in marginal farmer category out of 191 respondents were have own house and in non-marginal farmer category out of 198 respondents 182 respon-dents were have own house. Totally 13.4 percentage of respondents does not have own house due to inadequate income the agriculture and the risk during the course of agriculture.

Nature of House

Nature of house was identified as the most important factor for evaluating the level of attitude of the borrowers towards the services offered by the Primary Agricultural Cooperative Credit Societies. Nature of house consists of thatched, tiled and terraced. The table 11 gives the classification of the respondents on the basis of their nature of house.

From the table 11, 5.4% of respondents lives in the huts, 31.9% of respondents and 62.7% of respondents lives in the tiled and terraced.

Annual Income

Annual income plays an important role in determining the money invested in Primary Agricultural Cooperative Credit Societies. When the annual income is fixed and regular, the installments can be remitted in time and hence, no chance for default. It is observed that there is a change in the level of attitude of the respondents towards Primary Agricultural Cooperative Credit Society due to change in the level of income.

It is inferred from table 12 that of the total 191 respondents of marginal farmer maximum 93 respondents 48.7 percentage belong to the annual income group of Rs. 50,000 to Rs.1,00,000 and only 7.9 percentage of respondents gain above Rs.1,50,000. In non-marginal farmer category maximum 43.4 percentage of respondents belong to the annual income group of Rs.50,000 to 1,00,000 and only 19.2 percentage of respondents belong to the income group of above Rs.150,000

Membership

The membership of Primary Agricultural Cooperative Credit Society is open for agriculturists, artisans and small traders living in the area of the Primary Agricultural Cooperative Credit Societies. The person who intends to use the services of Primary Agricultural Cooperative Credit Societies can become a member of the society. There is no artificial restriction on its membership by way of religion, caste, sex and creed. However, one has to fulfill certain conditions which are required to become a benefited member.

Membership status of the borrowers varies in Primary Agricultural Cooperative Credit Society. The table 13 shows the length of membership in Primary Agricultural Cooperative Credit Societies of sample respondents.

Table 13

Sl. No.	Length of membership	Marginal farmer	Percent (%)	Non-marginal	Percent (%)	Total	Total Percent (%)
1	1 to 10 Years	108	56.5	50	25.3	158	40.6
2	11 to 20 Years	50	26	89	44.9	139	35.7
3	11 to 30 Years	18	9.4	59	29.8	77	19.8
4	Above 30 Years	15	7.9	0	0	15	3.9
Total		191	100.0	198	100.0	389	100.0

Source: Primary data

Table 14

Sl. No.	Length of membership	Marginal farmer	Percent (%)	Non-marginal	Percent (%)	Total	Total Percent (%)
1	Own	170	89.0	182	91.9	352	90.5
2	Lease	21	11.0	16	8.1	37	9.5
Total		191	100.0	198	100.0	389	100.0

Source: Primary data

Table 15

	Pearson Chi-Square	Df	Asymp. Sig. (2-sided)	Relationship
Categories of Farmers * Sex	73.333[a]	1	.000	Significant
Categories of Farmers * Age	30.916[a]	3	.000	Significant
Categories of Farmers * Taluk	1.708[a]	3	.635	Insignificant
Categories of Farmers * Area of residence	42.963[a]	2	.000	Significant
Categories of Farmers * Education	170.342[a]	2	.000	Significant
Categories of Farmers * Marital Status	16.096[a]	1	.000	Significant
Categories of Farmers * Type of Family	110.469[a]	1	.000	Significant
Categories of Farmers * Occupation	147.889[a]	4	.000	Significant
Categories of Farmers * Ownership of house	9.733[a]	1	.002	Significant
Categories of Farmers g * Nature of house	24.370[a]	2	.000	Significant
Categories of Farmers * Annual Income	25.391[a]	3	.000	Significant
Categories of Farmers * Length of membership	68.961[a]	3	.000	Significant
Categories of Farmers * Ownership of Land	.959[a]	1	.327	Insignificant

Table 16

Sl. No	Item	Garrett Mean Score	Garrett Rank
1	Convenient working hours	45.62	5
2	Confidence in the services	42.78	8
3	Excellent customer service	33.49	9
4	Lower rate of interest on loans	49.15	3
5	Self interest	49.67	2
6	Less time consuming	43.52	6
7	Simple formalities	52.75	1
8	Availing benefit under Govt. Schemes	43.22	7
9	Loan for different purpose	45.79	4

Source : Primary data

Table 13 shows that in marginal farmer category maximum 56.5 percentages of respondents have membership from 1 to 10 years and in non-marginal farmer category maximum 44.9 percentages of respondents have membership from 11 to 30 year. They enroll themselves as the members at the time of establishment of the Primary Agricultural Cooperative Credit Societies concerned.

Ownership of Land

The Primary Agricultural Cooperative Credit Societies are permitted to give loan for both owned and leased land. So, it is necessitated to include this area for analysis. Table 14 reveals the ownership of land

Table 14 states that maximum 89 percentages of respondents in marginal farmer category have own land and only 11 percentages of respondents have leased land. In non-marginal farmer category maximum 91.9 percentages of respondents have own land and only 8.1 percentage respondents have leased land. It is concluded that maximum percentage of respondents have own land

Relationship between Categories of Farmers and Demographic Factors

Chi square test was conducted to test whether any significant relationship existed between the demographic variables namely Age, Area of residence, Education, Occupation, Nature of house, Annual Income, Length of membership, Taluk with Size of land holding.

It could be observed from table 15 that, the demographic variables namely sex, Age, Area of residence, Education, Occupation, ownership of house, Nature of house, Annual Income and Length of membership have significant relationship with categories of farmers (Asymp.Sig.<0.05) and Taluk and ownership of land of the respondents do not have significant relationship with categories of farmer. It is observed that most of demographic variable have significant relationship with size of land holding that is marginal farmer who have less than 1 acre land and non-marginal farmer who have above I acre land.

Reason for Choosing Primary Agricultural Cooperative Credit Societies

In order to study the reasons to choose Primary Agricultural Cooperative Credit Societies to borrow a loan the respondents were asked to assign the rank to all the 9 purposes. The responses collected were used with Garrett's ranking technique.

With the help of Garrett's Table, the percentage position estimated is converted into scores. Then for each factor, the scores of each individual are added and then total value of scores and mean values of score is calculated. The factors having highest mean value is considered to be the most important factor

It is concluded from the table 16 that simple formalities preferred first by the respondents because maximum percentages of respondents in this study are only school level education. So they gave the first rank to simple formalities. Self-interest comes second because the Primary Agricultural Cooperative Credit Societies is situated in the near area. Lower rate of interest on loner comes third that when compared to other types of bank the interest rate is low. The last ranks preferred by the respondents are confidence in the services this is due to the services which are provided by Primary Agricultural Cooperative Credit Societies were not satisfied the respondents fully.

Purpose of Borrowing

Reasons to borrow a loan vary for person to person. To study the purpose to get loan from Primary Agricultural Cooperative Credit Societies the respondents were

127

asked to rank the 10 common purposes. The responses collected are used with Garrett's ranking technique.

With the help of Garrett's Table, the percentage position estimated is converted into scores. Then for each factor, the scores of each individual are added and then total value of scores and mean values of score is calculated. The factors having highest mean value is considered to be the most important factor.

The table 17 reveals that the main purpose of borrowing is to meet cultivation expense. The second rank given by the sample respondents is to improve the method of irrigation. The last preference is given to social ceremonies. It is concluded that Kanyakumari District is a land of agriculture and the sample respondents mainly borrow money for the purpose to make development and improvement in their agriculture field.

Chart 1

■ Highly Satisfied   ■ Satisfied   ▨ Moderately satisfied

▨ Dissatisfied   ▨ Highly Dissatisfied

Table 17

Sl. No	Item	Garrett Mean Score	Garrett Rank
1	To improve method of irrigation	52.00	2
2	To meet cultivation expenses	55.37	1
3	Land development purpose	43.91	6
4	Purchase of cattle/ wild animals	47.58	3
5	To meet family expenses	45.34	4
6	Purchase of machineries	42.41	8
7	Marketing purpose	42.76	7
8	To invest in other business	45.13	5
9	House constructions	40.04	9
10	Social ceremonies	39.46	10

Overall Satisfaction with Primary Agricultural Cooperative Credit Societies

Overall satisfaction is a measure of how services supplied by the employees of Primary Agricultural Cooperative Credit Societies. The following table 18 shows the sample respondents overall Satisfaction.
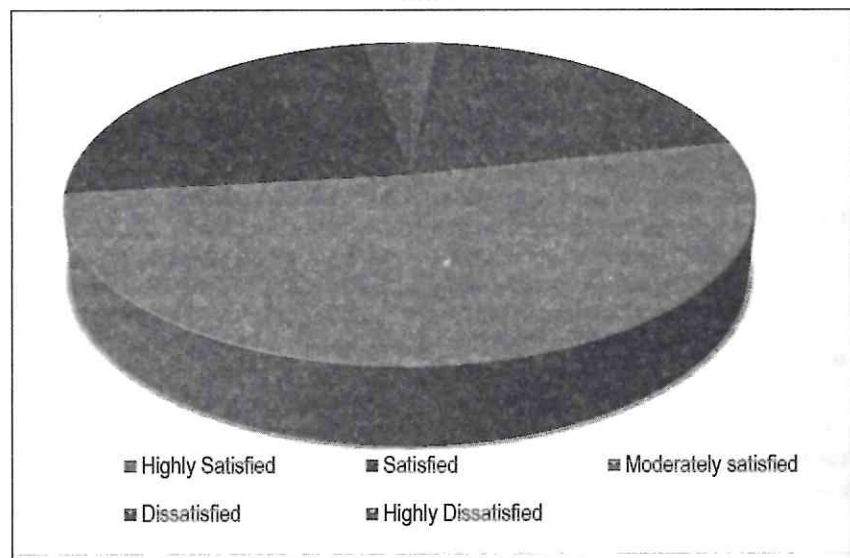
Table 18

Satisfaction	Frequency	Percent (%)
Highly Satisfied	6	1.5
Satisfied	78	20.1
Moderately satisfied	201	51.7
Dissatisfied	94	24.2
Highly Dissatisfied	10	2.6
Total	**389**	**100.0**

Source: Primary data

Table 18 shows that maximum 51.7 respondents are satisfied only moderately and 26.8 percentage of respondents are not satisfied with the services of Primary Agricultural Cooperative Credit Societies. From this it is clearly understood that the sample respondents are expecting more benefits and services from Primary Agricultural Cooperative Credit Societies.

Finding on the socio-economic status of customer in PACCS

❖ Majority of the respondents belong to the Non-marginal farmer category 49.1 percentage of the sample respondents are marginal farmer. In PACCS the farmers are playing a vital role by getting short term agricultural loans, various benefited agricultural schemes and Government subsidies.

❖ 92.9 percentage of the non-marginal farmer respondents are male members which consists of agricultural laborers, agriculturists land owners, petty shop owners and employees of different organizations 7.1 percentage of the Non-marginal farmer respondents are females which comprises woman self-help group members, plantation laborers', milk vendors and cottage industries laborers'. Since the agricultural work involves physical work, it is highly suitable for males. Nearly maximum percentage of the respondents belonging the male category are vigilant in using loans

❖ Majority 39.3 percentage of the respondents of marginal farmer belongs to the age group of above 45 years. In non-marginal farmer majority 42.4 percentage of the respondents belong to the age group of 35 to above 45 years. No respondents belong to the age group of below 25 in marginal farmer are involved agriculture activity.

❖ In both category marginal farmer and Non-marginal farmer maximum 70 respondents are from Agasteeswaram taluk. 68 respondents out of 191 respondents or marginal farmers and 82 respondents out of 198 respondents or non-marginal farmers from Kalkulam taluk. In Thovalai taluk 6.4% of respondents are from marginal farmer category and 6.1% of respondents are from non-marginal farmer category.

❖ In marginal farmer category out of 191 respondents 86 respondents are from semi urban area. In non-marginal farmer category maximum 130 respondents out of 198 respondents are from rural area. it is concluded that maximum respondents from rural and semi-urban areas utilizing the amount of PACCS.

❖ It is observed majority respondents of both categories belong to no formal education at school level. Only 17% of the total respondents belong to graduation level. It is noted that agriculture is one of the main employment generators for the poor and uneducated people.

❖ Maximum 95 percentage of the farmers who come under the married category engage in agricultural activities. The

remaining 5 percentage of the sample respondents accompany with their parents and engage agricultural activities.

❖ In marginal farmer category out of 191 respondents, 172 respondents are in Nuclear family and in Non-marginal farmer out of 198 respondents maximum 121 respondents are in joint family. Since there are large number of nuclear families and also joint families.

❖ In marginal farmer category maximum 44 percentages of respondents are self-employed and in Non-marginal farmers, 49 respondents are government employees and 50 respondents are from others occupations. Since independent and government employees are more in number, they could utilize loans for productive and agricultural purpose.

❖ Maximum count 155 respondents in marginal farmer category out of 191 respondents have own house and in non-marginal farmer category out of 198 respondents 182 respondents were have own house. Totally 13.4 percentage of respondents does not have own house due to inadequate income the agriculture and the risk during the course of agriculture.

❖ 5.4% of respondents live in huts, 31.9% of respondents and 62.7% of respondents live in tiled and terraced houses.

❖ It is inferred that of the total 191 respondents of marginal farmer maximum 93 respondents 48.7 percentages belong to the annual income group of Rs. 50,000 to Rs. 1, 00,000 and only 7.9 percentage of respondent gain above Rs. 1, 50,000. In non-marginal farmer category maximum 43.4 percentage of respondents belong to the annual income group of Rs. 50,000 to 1,00,000 and only 19.2 percentage of respondents belong to the income group of above Rs. 150,000.

❖ In marginal farmer category maximum 56.5 percentages of respondents have membership from 1 to 10 years and in non-marginal farmer category maximum 44.9 percentages of respondents have membership from 11 to 30 year. They enroll themselves as the members at the time of establishment of the PACCS concerned.

❖ Maximum 89 percentages of respondents in marginal farmer category have own land and only 11 percentages of respondents have leased land. In non-marginal farmer category maximum 91.9 percentages of respondents have own land and only 8.1 percentage respondents have leased land. It is concluded that maximum percentage of respondents have own land

❖ It could be observed the demographic variables namely sex, Age, Area of residence, Education, Occupation, ownership of house, Nature of house, Annual Income and Length of membership have significant relationship with categories of farmers (Asymp.Sig.<0.05) and Taluk and ownership of land of the respondent do not have significant relationship with categories of farmers. It is observed that most of demographic variable have significant relationship with size of land holding that is marginal farmer who have less than 1 acre land and non-marginal farmer who have above l acre land.

❖ It is concluded that simple formalities preferred first by the customer's because maximum percentage of respondents in my study are only school level. So they gave the first rank to simple formalities. Self-interest comes second because the PACCS is situated in near areas. Lower rate of interest on lone comes third that when compared to other types of bank the interest rate is low. The last rank preferred by the respondents are confidence in the services this is due to the services which are provided by PACCS are not satisfied the respondents fully.

❖ The main purpose of borrowing is to meet cultivation expense. The second rank given by the sample respondents is to improve the method of irrigation. The last preference is given to social ceremonies. It is concluded that Kanyakumari district is a land of agriculture and the sample respondents mainly borrow money for the purpose to make development and improvement in their agriculture field.

❖ Maximum 51.7 respondents are satisfied only moderately and 26.8 percentages of respondents are not satisfied with the services of PACCS. From this it is clearly understood that the sample respondents are expecting more benefits and services from PACCS.

Suggestions

On the basis of the findings the following suggestions are made by the researcher to improve the standard of living of the respondents of PACCS in Kanyakumari District. The respondents should approach the PACCS for their needs. There should be effective communication between customer and PACCS employees. If the customer approach and ask for their needs then only the authorities may implement new measures to satisfy their needs. The above study indicates the fact that the marginal respondents have medium level of perception on the activities of PACCS. So the respondents should come forward to satisfy their requirements. Illiteracy is the major reason for lack of knowledge about the activities of the respondents of PACCS. It is the prime duty of the customer to educate the next generation. If the educated respondents involve in agriculture then only economic growth is possible. There are people friendly applications in mobile banking so the young generation of respondents should inculcate the older generation of respondents about the usage of it. The old generation respondents should encourage the unmarried young generation of respondents to involve in agricultural activities and promote them to seek help from PACCS.

Conclusion

This study presents the classification of socio demographic variables on the basis of categories of farmers and the significant relationship between the categories of farmers and socio demographic variables. For testing the relationship Pearson chi-square test has been used. This test reveals that maximum variables of socio demographic are significant with the categories of farmers. This study also indicates the reason for choosing Primary Agricultural Cooperative Credit Societies and the purpose of borrowing money in pass by using garret's ranking test. This test reveals, that first preference for choosing Primary Agricultural Cooperative Credit Societies is given by the sample respondents are, that they follow simple formalities for all the activities and in the purpose of borrowing the first rank is given to meet the cultivation expenses. The result for overall satisfaction of PACSS given by the respondents is that they are moderately satisfied with the services which are provided by Primary Agricultural Cooperative Credit Societies.

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