

A STUDY ON THE ATTITUDE OF CUSTOMERS TOWARDS THE SERVICES PROVIDED BY PRIMARY AGRICULTURAL COOPERATIVE CREDIT SOCIETIES IN KANYAKUMARI DISTRICT

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ABSTRACT

Agriculture is the backbone of Indian economy. It is the bedrock and foundation of all efforts for economic development and planning in India. Its growth and success has snow-balling effects over the entire economy. 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 objectives are the Service Attributes, reason for choosing and problems of Primary Agricultural Cooperative Credit Societies. Sample size selected for the study was 80 respondents in the rural areas of Agasteeswarm Taluk in Kanyakumari District. Convenience sampling technique was chosen in the selection of the respondents, This study also helpful for the government to identify the attitudes of Primary Agricultural Cooperative Credit Societies' customer and their requirements and it is useful to take decision, and make further improvements. This study is about the overall satisfaction level of Primary Agricultural Cooperative Credit Societies' respondents.

KEYWORDS: Primary Agriculture, Cooperative, Socio Economics, Back Bone.

INTRODUCTION

Agriculture is the backbone of Indian economy. It is the bedrock and foundation of all efforts for economic development and planning in India. Its growth and success has snow-balling effects over the entire economy. One cannot think of economic development in the country without the development of agriculture. One of the chief inputs for agricultural growth is the 'credit'.

PRIMARY AGRICULTURAL CREDIT SOCIETY (PACS)

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 funds of the society are derived from the share capital and deposits of members and loans from central cooperative banks. 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.

NEED FOR THE STUDY

The Cooperative movement was introduced by the Prime Minister Pandit Jawaharlal Nehru to develop the standard of the people in the rural areas. The cooperative movement, which is the largest socio-economic movement in the world, has contributed significantly to the alleviation of poverty, creation of productive 5 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 cooperative sector is mainly concerned with agricultural credit, marketing of agricultural products and distribution of fertilizers and pesticides and other essential commodities.

REVIEW OF LITERATURE

Suganyaa R.V. (2017) has discussed about marginal farmers had performed well to invest in financial and physical assets, and also utilized the factors and inputs. Farmers do agriculture with getting agricultural credit, commercial bank credit and agricultural inputs to meet their various agricultural expenses. It helps the farmers to adopt with reasonable method of cultivation. This study helps to recover the performance which was found to be better, had in its turn induced the effective functioning of the Lead Bank in the study area.

Atul N Patil (2016) has said that an Indian farmer is not economically stable as like foreign countries. For that reason in our country farmers need proper credit supply to expand their standard of living. It's totally depended on the growth or increases the production and reduces the production cost. When farmers adopt new technology as well as concentrate on organic farming. Farmers need credit supply from authorise sources like banks and cooperative societies in low interest rate. Now a day near about 70 % credit supply provided by authorise sources we need to 26 expand it near about 100 %. Banking and cooperative society need to reduce the paper work in credit and loan facility. Overall banking facility is really useful for farmers

SCOPE OF THE STUDY

The Present study, which is basically a research, provides an opportunity to create awareness among Primary Agricultural Cooperative Credit Societies regarding their functioning and services towards respondents. There are 115 primary agricultural cooperative credit societies functioning for helping the agriculturists. The cultivators and loan borrowers on Kanyakumari District are motivated under the care of agricultural department. The present study also covers the attitude of the 8 respondents towards the services provided by Primary Agricultural Cooperative Credit Societies, the problems faced by the customer in Primary Agricultural Cooperative Credit Societies and the satisfaction level towards the services of the customer provided by Primary Agricultural Cooperative Credit Societies. There are number of studies related to Primary Agricultural Cooperative Credit Societies but there is only very few studies on the attitude of customer's towards the services provided by Primary Agricultural Cooperative societies.

OBJECTIVES OF THE STUDY

1. To study the Service Attributes of Primary Agricultural Cooperative Credit Societies
2. To analyse the reason for choosing Primary Agricultural Cooperative Credit Societies
3. To find the problems faced in Primary agricultural cooperative credit societies

CUSTOMERS

The Person who has joined the Primary Agricultural Cooperative Credit Societies in order to borrow money is known as respondents.

MEMBERS

The farmers who have joined the Primary Agricultural cooperative credit Society in order to borrow money for agricultural purposes are known as members.

MARGINAL FARMER

Marginal Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land up to less than one acre.

NON-MARGINAL FARMER

Non-Marginal Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than one acre.

RESEARCH DESIGN

The present study is of Descriptive in nature. Sample size selected for the study was 80 respondents in the rural areas of Agasteeswarm Taluk in Kanyakumari District. Convenience sampling technique was chose in the selection of the respondents. Research methodology includes research design, sampling procedures, and tools of analysis like Garrett ranking, t-statistics and percentage analysis

LIMITATIONS OF THE STUDY

- This study is restricted to the taluk of Agasteeswarm with special reference to rural areas only.
- Time may play vital role but within time limit everything regards with subject Matter cannot be exposed

RESULTS AND DISCUSSIONS**CATEGORIES OF FARMERS****Table No.1****Categories of Farmers**

S.NO	ITEM	FREQUENCY	PERCENTAGE
1	Marginal farmer(less than 1 acre)	35	45
2	Non- Marginal farmer (above 1 acre)	45	55
	Total	80	100

Source: Primary data

DEMOGRAPHICS - WISE DISTRIBUTION OF THE RESPONDENTS**Table No.2****Demographics - Wise Distribution of the Respondents**

VARIABLES		Marginal farmer	Non-marginal	Total	Percentage
	Upto 25	5	7	12	16
	26-35	16	24	40	50
Age	36-45	7	10	17	20
	45-55	5	5	10	12
	Above 55	5	6	11	12
	Total	35	45	80	100
	Male	25	26	51	64

Sex	Female	10	19	29	36
	Total	35	45	80	100
	No formal education	4	4	8	11
Educational	School level	20	17	37	45
Qualification	Graduation	6	10	16	19
	Others	9	10	19	25
	Total	35	45	80	100
	Agriculturalist	6	6	12	16
Occupation	Agricultural laborer	5	7	14	19
	Self employed	15	15	30	36
	Government Employees	10	9	19	23
	Other	2	3	5	7
	Total	35	45	80	100
	Less than 50000	3	5	8	11
	50001-100000	10	10	20	27
Annual Income	100001-150000	10	17	27	32
	Above 150000	10	15	25	31
	Total	35	45	80	100
Marital status	Married	25	31	56	65
	unmarried	12	12	24	35
	Total	35	45	80	100

Source : Primary data

Table 2 shows the demographic wise distributions of the respondents. Majority of the respondents are under the age group of 26-35. Male respondents are higher than the female respondents. School level is high in the education groups. In occupation self-employed are more compare to other occupation. In income 100000-150000 earning people are majority. Married persons are more compared to unmarried.

REASON FOR CHOOSING PRIMARY AGRICULTURAL COOPERATIVE CREDIT SOCIETIES**Table 3****Garrett's ranking on Reason for choosing PACCS**

s.no	item	Garrett mean score	Garrett Rank
1	Convenient of hours working	23.6	5
2	Confident service	21.7	8
3	Good customer service	17.4	9
4	Low rate of interest loans	24.6	3
5	Self interest	24.76	2

6	Consuming less time	21.53	6
7	Easy formalities	26.7	1
8	Getting benefits under govt. schemes	22.3	7
9	Loans for different purpose	23.79	4

Source ; Primary data

It is concluded from the table 3 that easy formalities preferred first by the respondents because maximum percentages of respondents in this study are only school level education. Self-interest comes second. Lower rate of interest on loner comes third. The last ranks preferred by the respondents are good customer service which are provided by Primary Agricultural Cooperative Credit Societies were not satisfied the respondents fully.

ATTITUDE TOWARDS SERVICE OF PRIMARY AGRICULTURAL COOPERATIVE CREDIT SOCIETIES**Table 4****Scores of statements on Attitude towards service of PACCS**

S.No	Statement	Sum	Mean	Std. Dev.	Rank
1	Easy formalities and procedure	771	3.97	0.89	I
2	Getting benefit in Govt. schemes	751	3.85	0.92	II
3	Society is providing subsidy	741	3.84	0.98	III
4	Banks are easy approach	733	3.79	0.96	IV
5	Easy hours of working	723	3.72	1.03	V
6	Considering the capacity of borrower	721	3.69	0.93	VI
7	Loan for different purpose	719	3.68	0.99	VII
8	Timely getting loans and advances	705	3.62	1.02	VII

Source; Primary data

It could be inferred from table 4 that, 'easy procedure and formalities' has been ranked 1st and 'getting benefit under 'Govt. schemes' has been ranked 2nd. 'Timely getting loans' and advances is the least scored among all the statements.

SCORES ON ATTITUDE TOWARDS SERVICE OF PACCS**Table 5****Scores on Attitude towards Service of PACCS**

S.no	Particulars	Value
1	Sum of scores	5671
2	No. of respondents	80
3	Mean	10.62
4	Standard deviation	3.2
Low level (Mean - SD) < 74 (73.73)		
Medium level -74 to 91		
High level (Mean + SD) > 91 (91.51)		

PROBLEMS FACED IN PRIMARY AGRICULTURAL COOPERATIVE CREDIT SOCIETIES

Table 6
Scores of statements on Problems Faced in PACCS

S.No	Statement	Sum	Mean	Std. Dev.	Rank
1	No technical development	771	3.97	0.89	I
2	Lack of awareness about various scheme	751	3.85	0.92	II
3	Lack of guidance	741	3.84	0.98	III
4	Non co-operations of bank staff	733	3.79	0.96	IV
5	No proper communication	723	3.72	1.03	V
6	Delay in complaint handling	721	3.69	0.93	VI
7	Absence of basic facilities	719	3.68	0.99	VII
8	Delay in sanctioning of loan	705	3.62	1.02	VII

Source: Primary data

It could be inferred from table 6 that, 'No technical development' has been ranked 1st and 'Lack of awareness about various scheme' has been ranked 2nd. 'delay in sanctioning loans is the least scored among all the statements. It shows that people expecting advanced technology in every activity of Primary Agricultural Cooperative Credit Societies

SCORES ON PROBLEMS FACED IN PACCS

Table 7
Scores on Problems Faced in PACCS

S.No	Particulars	Value
1	Sum of scores	6021
2	No. of customers	80
3	Mean	24.33
4	Standard deviation	2.37
Low level (Mean - SD) < 46 (45.01)		
Medium level -46 to 60		
High level (Mean + SD) > 60 (60.45)		

FINDINGS

- Majority of the respondents are under the age group of 26-35.
- Male respondents are higher than the female respondents.
- School level is high in the education groups.
- In occupation self-employed are more compare to other occupation.
- In income 100000-150000 earning people are majority.
- Married persons are more compared to unmarried.
- Easy formalities preferred first by the respondents because maximum percentages of respondents in this study are only school level education. Self-interest comes second
- 'No technical development' has been ranked 1st and 'Lack of awareness about various scheme' has been ranked 2nd 'delay in sanctioning loans is the least scored among all the statements.

SUGGESTIONS

Suggestion to customer

- 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.
- Through the PACCS the Government offers various monetary schemes like subsidies and loan for different purpose. so with high level of perception the respondents should approach the PACCS and share the information with others in the society. Then only the society will develop.
- The respondents should bring all documents properly for easy scrutiny of the authorities of the PACCS. This made effective processing of the loans.

Suggestion to PACCS

- PACCS should take measures to improve knowledge of marginal and non-marginal members to Provide Effective Cooperative Ideas and Principles.
- Credit Facilities in PACCS Should be explained liberally to the members for undertaking both agricultural and non-agricultural activities at lower rates of interest with longer repayment schedule

CONCLUSION

This study has been undertaken mainly to help the respondents of Primary Agricultural Cooperative Credit Societies by analysing their attitudes, problems, satisfaction towards the services provided by Primary Agricultural Cooperative Credit Societies and needed improvement in Primary Agricultural Cooperative Credit Societies of Kanyakumari District. This study gives the customer's opinion regarding the attitudes towards the services provided by Primary Agricultural Cooperative Credit Societies'. This study also helpful for the government to identify the attitudes of Primary Agricultural Cooperative Credit Societies' customer and their requirements and it is useful to take decision, and make further improvements. This study is about the overall satisfaction level of Primary Agricultural Cooperative Credit Societies' respondents.

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