

**A STUDY OF SCHEDULED TRIBE CO-OPERATIVE
SOCIETIES IN WAYANAD DISTRICT—PERFORMANCE,
PROBLEMS AND PROSPECTS**

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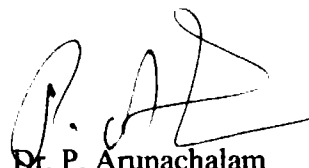
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DECLARATION

I do hereby declare that the thesis entitled “**A STUDY OF SCHEDULED TRIBE CO-OPERATIVE SOCIETIES IN WAYANAD DISTRICT- PERFORMANCE, PROBLEMS AND PROSPECTS**” is the record of bonafide research work done by me under the supervision and guidance of Dr. M. Meera Bai, Reader, Department of Applied Economics, Cochin University of Science and Technology. I further declare that the material of the thesis has not in anyway found the basis for the award of any Degree, Diploma, Scholarship or other similar title of recognition.



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LIST OF ABBREVIATIONS

df	degrees of freedom.
ICA	International Co-operative Alliance
ICDP	Integrated Co-operative Development Project.
KABWICS	Kottathara Adivasi Brick Workers' Industrial Co-operative Society Limited.
KDBWCS	Kerala Dinesh Beedi Workers' Co-operative Society.
KIRTADS	Kerala Institute for Research Training and Development Studies of Scheduled Castes and Scheduled Tribes.
KSCB	Kerala State Co-operative Bank.
KSTSCS	Kalpetta Scheduled Tribe Service Co-operative Society Limited.
LAMPS	Large sized Adivasi Multi Purpose Societies.
MFP	Minor Forest Produce.
MGBWICS	Makkutty Girijan Brick Workers' Industrial Co-operative Society Limited.
MSTSCS	Meppadi Scheduled Tribe Service Co-operative Society Limited.
NABARD	National Bank for Agriculture and Rural Development.
NCDC	National Co-operative Development Corporation.
PMSTSCS	Panamaram Scheduled Tribe Service Co-operative Society Limited.

PSTSCS	Pulpally Scheduled Tribe Service Co-operative Society Limited.
RBI	Reserve Bank of India.
RNA	Records Not Available
SBSTSCS	Sulthan Bathery Scheduled Tribe Service Co-operative Society Limited.
SC	Scheduled Caste
SC/ST Federation	Kerala State Federation of Scheduled Castes/Scheduled Tribes Development Co-operatives Limited.
ST	Scheduled Tribe.
TAHWICS	Thrissilery Adivasi Handloom Weavers' Industrial Co-operative Society Limited.
TLSTSCS	Thavinchal Scheduled Tribe Service Co-operative Society Limited.
TRIFED	Tribal Co-operative Marketing Development Federation of India Limited.
TSTSCS	Thirunelly Scheduled Tribe Service Co-operative Society Limited.
VAMNICOM	Vaikunth Mehta National Institute of Co-operative Management.
VTAVKICS	Vythiri Taluk Adivasi Vanitha Karakausala Industrial Co-operative Society Limited.
WAWICS	Wayanad Adivasi Women Industrial Co-operative Society Limited.

CHAPTER I

INTRODUCTION

INTRODUCTION

India is a welfare state committed to growth with social justice. Accordingly, eradication of poverty and raising the standard of living of the weaker sections of the population have been the most important objectives of India's economic planning.

A section of India's population has been classified under the category called tribes. A popular term for the tribals in the country is 'Adivasi' meaning the original inhabitants.

Scheduled Tribes

The term 'Scheduled Tribes' (STs) first appeared in the Constitution of India. Article 366 (25) of the Constitution defines Scheduled Tribes as "such tribes or tribal communities or parts of or groups within such tribes or tribal communities as are deemed under Article 342 to be Scheduled Tribes for the purposes of this Constitution". Empowered by Clause (1) of Article 342, the President of India will notify the list of Scheduled Tribes in the States and Union Territories. These orders can be modified subsequently only through an Act of Parliament. There are over 500 tribes (with many communities listed in more than one state) as notified under Article 342 of the

Constitution of India. As per the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 2002 (Act 10 of 2003), the list of STs in Kerala consists of 36 communities. Their population as per 2001 census was 364189 which constituted 1.14 per cent of the total population of Kerala State.

The Scheduled Tribes wherever they live, are faced with many and diverse problems, which are of social, economic, political and educational in nature. Because of acute poverty, the tribals had been victims of exploitation by powerful classes like money-lenders, traders, landlords, labour contractors and officials.

The population of STs in India as per 2001 census was 84.51 million constituting 8.14 per cent of the total population. The tribal population had grown at the rate of 21.03 during the period 1991-2001. "Tribals form the very segment of the weaker sections of the society with their traditional skills and resources. They are the most vulnerable section of the population and they are exploited by the most age-old social and cultural handicaps coupled with environmental factors". In order to protect the interests of these people who suffered from all sorts of discrimination, the Constitution of India provided special concessions to enable them to catch up with the rest of the Indians in the process of development.

Article 46 of the Constitution of India lays down, as a Directive Principle of State Policy that the state shall promote, with special care the educational and economic interests of the weaker sections of people, and, in particular, of the Scheduled Castes and Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation. In accordance with this directive principle, various schemes have been undertaken in all the five year plans for bringing the weaker sections to the level of the rest of the community.

Co-operatives

Co-operatives are voluntary associations of people for their common economic and social progress.

“A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise” (International Co-operative Alliance).

Indian Co-operative Movement

The Indian Co-operative Movement has completed more than a century of its services to the nation. Starting with a limited spectrum of rural credit dispensation in 1904, the co-operative sector of India has become the largest in the world with more than 5.45 lakh societies of

various types and with a membership of more than 23.62 crore as on 31st March, 2002. It has cent per cent coverage of the villages in India.

Co-operative Movement in Kerala

In Kerala the co-operative movement has spread its wings in almost all walks of life. As on 31st March, 2004 there were 12457 co-operatives under the Registrar of Co-operative Societies and 9342 co-operatives under other Functional Registrars. The growth and spread of co-operatives in different sectors were nurtured under development plans with government initiative and government finance. The government support has its negative aspects also.

Tribals and Co-operatives

The tribals in India had been suffering too much due to their exploitation by the professional money-lenders, private traders and forest contactors. In order to save the tribals from the age old exploitation, many committees and commissions recommended the co-operativisation of tribal economy. It was expected that the co-operatives would be able to bring about radical changes in the socio-economic condition of the tribal population.

The Kaka Kalelkar Commission (1955), recommended that in order to save the backward class people from the exploitation of

money-lenders and mandi-merchants it was necessary to establish co-operative marketing societies.

The Study Team on Social Welfare and Welfare of Backward Classes (Renuka Ray Commission) recommended that commercial exploitation of forests should be entrusted to Forest Labour Co-operatives rather than to contractors and the operation profits to be utilised for tribal welfare.

The Committee on Special Multipurpose Tribal Blocks (Verrier Elwin Committee, 1960), made the following recommendations: "The tribal must have a direct share in the profits of the forest. For this, really remunerative coups should be reserved for allotment to Tribal Co-operative Societies on a fixed upset price which should be calculated so as to allow a substantial margin of profit. The Co-operative Society should be confined to tribals and no outsider should be permitted to become a member."

The Dhebar Commission (1961), recommended that the marketing of produce and supply of the tribal people's requirements at reasonable prices should receive special attention through co-operatives. The Commission also recommended that every village should be served by a co-operative society with at least one person from each family as a member.

The Special Working Group on Co-operation for Backward Classes observed “ for the small man, be he a tribal or a member of the Scheduled Caste (SC), who is unorganised and dispersed, co-operative form of organisation provides opportunities for getting the benefits of large scale operation and management without curtailing individual freedom. The pace of economic rehabilitation of backward classes can be made more rapid and sustained through co-operatives.”

The Adhoc Committee on Export of Minor Forest Products (Hari Singh Committee, 1967), made the recommendation that co-operatives should be established for collection and grading of myrobalans in the raw form and for export to foreign countries.

The Report of the National Commission on Labour (1969), suggested “Forest Labour Co-operative Societies through which workers are trained and equipped to organise themselves should be encouraged and streamlined. In any case they should be kept away from the influence of contractors.”

Following the recommendations of the Dhebar Commission in the early 1960s, co-operative societies exclusively for members of the Scheduled Tribes were established in different parts of India. The standard pattern was to establish primary multipurpose societies with a great deal of freedom to innovate in response to the specific situation of

the tribal community concerned. Later in 1973, K.S. Bawa Committee recommended the organisation of Large Size Multipurpose Societies in tribal areas. Accordingly, large size multipurpose societies came into existence in different states in India. In Kerala, because of the dispersed character of the small tribal communities it was not suitable to form many such LAMPS. The Federation of SC/ST societies is now considered the LAMPS in Kerala.

Co-operative societies for the depressed and backward communities were functioning in the old Travancore-Cochin State. Multipurpose Co-operatives exclusively for the tribals were started in Kerala in 1960s. Since these societies were not refinanced by the Reserve Bank of India (RBI), the High Level Committee on Co-operative Credit in Kerala recommended the restructuring of the societies on the lines of service co-operatives. At present ST Co-operative Societies are functioning in all the fourteen districts in Kerala.

Statement of the Problem

Co-operation is a mode of human behaviour. It exists in both formal and non-formal forms in all societies and communities all over the world. According to Calvert, a co-operative society is “a form of organisation wherein the persons voluntarily associate together as

human beings on a basis of equality, for the promotion of economic interests of themselves”.

The theory of co-operation is that an isolated and powerless individual can by association with others and by moral development and mutual support obtain in his own degree the material advantages available to the wealthy persons and thereby develop himself to the fullest extent of his natural abilities. The Report of the Committee on Co-operation in India, published by the then Government of India in 1915, stated that the theory underlying co-operation is that weak individuals are enabled to improve their individual productive capacity and consequently their material and moral position by combining among themselves and bringing into this combination a moral effort and a progressively developing realisation of moral obligation.

A Scheduled Tribe Co-operative Society comes into existence when members of ST communities join hands on the basis of the principles of co-operation and carry on some economic activity. Both the Central and State governments provide financial and non-financial assistances to these societies. Therefore, it is expected that the ST Co-operative Societies will achieve their objectives easily.

But contrary to the general expectation, the ST Co-operative Societies in Kerala have not been functioning effectively. Some of them

are totally dormant. The present study is an inquiry into the performance, problems and prospects of Scheduled Tribe Co-operatives in Wayanad District.

Selection of the Study Area

The Wayanad District is purposefully selected on account of the following reasons.

1. Among the 14 districts in Kerala, Wayanad District has the highest percentage of ST population (37.36 as per 2001 census).
2. Maximum number of ST Co-operatives are registered in Wayanad District.
3. The Integrated Co-operative Development Project (ICDP) was first implemented in Wayanad District and many tribal societies received financial and other assistance under the project.

Therefore, it was thought that a study of the working of the ST Co-operatives in the backward district of Wayanad would be useful in many ways.

Objectives of the Study

A Co-operative organisation has some special features. It is not a mere association, instead it is both an institution and an enterprise. An institution is a social system organised around certain values.

According to Seetharaman and Mohanan (1986), these values include member prosperity, member growth, member participation, self-regulation and leadership development. The institutional half of a co-operative is mainly concerned with achieving the socio-economic improvement of the members.

The enterprise aspect of a co-operative gives importance to the economic and business functions of co-operation. All enterprise values like profitability, expansion, diversification and organisational development that are applicable to ordinary business organisations are also applicable to a co-operative organisation. A co-operative, like any other organisation should also aim at profitability, expansion and diversification so that it can confer more benefits to its members.

A co-operative is said to be a success only when it achieves success in both enterprise as well as institutional aspects. As such, the present study is conducted with the following objectives.

2. To examine whether the ST Co-operative societies functioning in Wayanad District have achieved their institutional objectives.
1. To examine whether the ST Co-operative societies functioning in Wayanad District have achieved their enterprise objectives.
3. To identify the problems faced by the ST Co-operative societies functioning in Wayanad District.

4. To suggest measures for improving the performance of ST Co-operative societies in Wayanad District.

Hypothesis

- 1 The ST co-operative societies functioning in Wayanad District could not achieve their institutional and enterprise objectives.

Working Definitions

1. Participating member

A participating member is a tribal member in any Scheduled Tribe Co-operative Society selected for the present study who participated in the activities of the society during the period of the study.

2. Nominal member

A nominal member is a tribal member in any Scheduled Tribe Co-operative Society selected for the present study who did not participate in the activities of the society during the period of the study.

Methodology

The study is both analytical and descriptive in nature. It is based on both primary and secondary data.

A two-way approach is employed for evaluating the overall performance of ST Co-operative Societies in Wayanad District. The

success or failure of a co-operative organisation can be determined only by evaluating its achievements in both the aspects of co-operative performance- institutional and enterprise.

The success of ST Co-operatives in the institutional aspect is evaluated by analysing the socio-economic benefits enjoyed by the members. The success or failure in the enterprise aspect is evaluated by analysing the profitability, financial health and diversification of the co-operative. For this, data were obtained from the financial statements of the societies selected for detailed study. Discussions with government officials, Presidents and Secretaries of various ST co-operative societies were also made as part of the study.

Measurement of impact

In social science research, for identifying and attributing the impact of a development programme, the two approaches commonly applied are

1. Before and After approach, and
2. With or Without approach

In the 'Before and After approach' the impact of a particular phenomenon is studied by comparing the same set of sample population

at two points of time i.e., Before the application of the stimulus and After its application.

With or without approach refers to the method of knowing the impact of a particular phenomenon by comparing one set of sample in which the stimulus is applied with another set of sample in which the stimulus is not applied at a particular point of time.

The Before and After approach is not used in the present study because of considerable data gap. Almost all the tribal members are not in the habit of keeping any record of their income, expense, assets and liabilities. Hence it is very difficult to get complete and reliable information relating to previous years by the 'Recall method'. Therefore, the study is mainly based on 'With or Without Approach'.

Selection of Societies

First of all, the researcher collected the list of exclusive ST Co-operatives registered in Wayanad District up to 31.3.2004. Since the administrative control of ST Co-operatives is vested with different authorities, the lists of societies were also to be collected from different departments. After conducting a preliminary field visit in the study area, and also on the basis of the discussions with various officials and local people in the area, the researcher understood that the data source available was very limited. No reliable data was available with many

defunct societies. Since the accounts and records were not available with the defunct societies, the Department of Co-operation put such societies under a separate category – RNA (Records Not Available). Hence the researcher decided to select all ST Co-operatives which had been functioning in the Wayanad District for a minimum period of 5 years. There were 12 such societies and it was decided to select all the 12 societies for detailed study. However, some informal discussions were made with some of the office bearers and members of defunct societies. Such discussions helped the researcher in cross checking the data and identifying some problems faced by the societies.

Three farming societies started under separate development schemes for the rehabilitation of bonded labourers were not been considered in the study because of the following reasons:

1. Such societies were meant for the rehabilitation of bonded labourers only.
2. In some such societies, few persons belonging to SCs were also given membership.
3. Majority of the Directors and the Chief Executives were appointed by the government. So the constitution and management of such societies were quite different from that of other ST co-operative societies.

4. Lastly, the government, recently decided to liquidate the societies and distribute the land to the landless tribals. Because of these reasons, such societies were not included in the purview of the present study.

Selection of Sample Tribal Members

The present study, as stated earlier adopted a two-way approach to evaluate the performance of ST Co-operative Societies in the study area. The institutional aspect of the performance of the societies was evaluated by studying the socio-economic condition of the tribal members who participated in the activities of the societies selected for the study.

On verification of the membership registers of the Twelve societies selected for detailed study, and also on the basis of the discussions held with the Secretaries and Presidents of various societies, the researcher realised that all the members whose names appeared in the Register of members, were not participating in the societies' activities. Many of them were not even aware of their membership in the societies. Hence, for studying the impact of ST Co-operative Societies, it was decided to make a comparison between the socio-economic condition of the participating and nominal members. The group consisting of participating members was construed as

experimental group and the other group consisting of nominal members was construed as control group.

The lists of participating and nominal members in each society were collected from the secretaries of the societies concerned. From the list of participating members, 30per cent were selected at random from each society. Equal number of nominal members was also selected at random from each society to constitute the sample. Thus a total of 380 participating members and another 380 nominal members constituted the sample of tribal members for the study. The details of sample selection from each society are given in Table 1.1.

Table 1.1
Details of Sample Selection

Sl. No.	Name of Society	No. of Participating members		No. of Nominal members selected	Total No. of members selected
		Total	Selected		
1.	Sulthan Bathery Scheduled Tribe Service Co-operative Society	262	79	79	158
2.	Pulpally Scheduled Tribe Service Co-operative Society	153	46	46	92
3.	Kalpetta Scheduled Tribe Service Co-operative Society	40	12	12	24
4.	Thirunelly Scheduled Tribe Service Co-operative Society	204	61	61	122
5.	Panamaram Scheduled Tribe Service Co-operative Society	61	18	18	36
6.	Meppadi Scheduled Tribe Service Co-operative Society	210	63	63	126
7.	Thavinhal Scheduled Tribe Service Co-operative Society	170	51	51	102
8.	Makkutty Girijan Brick Workers' Industrial Co-operative Society	40	12	12	24
9.	Wayanad Adivasi Women Industrial Co-op. Society	33	10	10	20
10.	Thrissilery Adivasi Handloom Weavers' Industrial Co-operative Society	35	11	11	22
11.	Kottathara Adivasi Brick Workers' Industrial Co-operative Society	37	11	11	22
12.	Vythiri Taluk Adivasi Vanitha Karakausala Industrial Co-operative Society	21	6	6	12
	Total	1266	380	380	760

Source: Field Survey

Data Collection

The study is based on both primary and secondary data. Primary data were collected from 380 participating and 380 nominal members of the 12 ST Co-operative Societies functioning in Wayanad District. Two structured schedules were used for data collection- one for the tribal members and the other for the 12 societies. Data from the 760 ST members were collected through the following procedure.

The addresses of the members were obtained from the records of the 12 ST Co-operative Societies selected for the study. A structured interview schedule was prepared after consulting two experts on co-operation. The schedules were finalised after pilot survey.

Since most of the tribals lived in remote villages, and also because of illiteracy and low level of education of the tribal members, the researcher went to their residences and collected the required information. Before asking for information, a rapport was established with the respondents and the purpose of the survey was clearly explained to them. Then the researcher asked them questions in the local language and marked the information in the schedules. The data so collected were crosschecked on the basis of discussions with tribal leaders who keep close contacts with the local people. Tribal Extension Officers were also contacted for the purpose. Participatory observation was also adopted in some cases.

Secondary Data Sources

The secondary data sources for the study are :

1. Registrar of Co-operative Societies, Thiruvananthapuram.
2. Directorate of Industries and Commerce, Thiruvananthapuram.
3. State Planning Board, Thiruvananthapuram.
4. Directorate of Tribal Welfare, Thiruvananthapuram.
5. National Co-operative Union of India, New Delhi.
6. State Co-operative Union, Thiruvananthapuram.
7. The Kerala State Federation of SC/ST Development Co-operatives Ltd., Thiruvananthapuram.
8. Directorate of Economics and Statistics, Thiruvananthapuram.
9. Tribal Co-operative Marketing Development Federation of India Ltd. New Delhi.
10. Office of the Joint-Registrar of Co-operative Societies, Wayanad.
11. Kerala Institute for Research Training and Development Studies of Scheduled Castes and Scheduled Tribes. (KIRTADS).
12. Institute of Co-operative Management, Thiruvananthapuram.
13. District Industries Centre, Wayanad.
14. Regional Institute of Co-operative Management, Bangalore

15. Books, journals and reports.

Data Analysis

The data collected for the purpose of the study were analysed with the help of the statistical package “Statistica”- version 5.0. The tools used for analysis are:

1. Percentage Analysis
2. Accounting Ratios
3. Growth rates - both simple and compound.

Compound Growth Rate –The formula used is

$$CGR = \left[n \sqrt{\frac{P_n}{P_o}} - 1 \right] \times 100$$

Where n = Number of years

P_n = Variable at the end of the period

P_o = Variable at the beginning

4. Chi-square Test of Significance (at 5% level)

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

Where O = Observed frequencies

E = Expected frequencies

5. ANOVA

Period of Study

Because of the extremely poor system of account keeping by the ST Co-operatives, the period of the study was fixed as 6 years – from 1st April, 1998 to 31st March, 2004.

Limitations of the Study

The present study on the performance of ST Co-operatives in Wayanad District is a micro level study mainly based on the data collected from twelve ST co-operative societies in Wayanad District and 760 tribal members. About 18 per cent of the tribal members interviewed were illiterate and another 71 per cent had only primary education. The poor tribals are not in the habit of maintaining accounts of their income, expense, assets and liabilities. Hence, the researcher took maximum care in obtaining correct data. The data were collected at the residence of the tribals. Crosschecking was also carried out seriously. In spite of all these, cent per cent accuracy cannot be claimed.

Due to the non-availability of reliable data in the tribal co-operative societies the study could cover a period of only six years from 1998-99 to 2003-04. Wherever audited statements were not available, the researcher had to depend on the unaudited financial statements.

Lastly, a community wise analysis has not been made in the study. Irrespective of the community, the tribal members were treated as one group called Scheduled Tribes. The researcher thought that a community based evaluation of ST Co-operatives could be conducted effectively by Sociologists and Anthropologists.

Plan of the Thesis

The Thesis is organised under six chapters.

The first Chapter introduces the topic and explains the meaning of Scheduled Tribes. It also states the need for establishing tribal co-operatives. Statement of the problem, objectives of the study, hypothesis, working definitions, methodology, limitations of the study and plan of the thesis are also included in this chapter.

The second chapter presents a review of related literature.

The third chapter gives a profile of the study area and select Scheduled Tribe Co-operative Societies.

The fourth chapter is devoted for analysing the institutional performance of Scheduled Tribe Co-operative Societies in Wayanad District.

The fifth chapter analyses the enterprise aspect of the performance of Scheduled Tribe Co-operative Societies in Wayanad District.

The sixth chapter deals with the findings and suggestions of the study.

CHAPTER II

REVIEW OF LITERATURE

REVIEW OF LITERATURE

It is true that individuals, government and non-government agencies have conducted many studies to evaluate the performance of different types of co-operatives. Some of the studies were at macro level while some others focused on specific areas of co-operative performance. The following is an account of the review of literature made for the purpose of this research work.

In a study of the productivity and profitability of a railway co-operative society Dandapani (1971), made an attempt to examine the growth in membership, number of borrowers and the amount of different types of deposits collected by the society. On the basis of time series data pertaining to the above stated variables, the author pointed out that the society had made remarkable success. The study observed that as a result of professionalisation and socialisation attempted by the society, it was in a position to diversify its business operations beyond the frontiers of thrift and credit.

Rajan (1980), made a study of the performance of Sarkarpathi Hill Tribes Co-operative Labour Contract Society in Coimbatore. The society started functioning in 1960 with 460 tribal members. It undertook both business and welfare activities for the benefit of the tribals. Before the establishment of the society, the tribals were under severe exploitation by private landlords. The tribals were paid only very nominal amount of wages and they were under starvation for many days. The study revealed that the society through its diversified activities could make remarkable progress in changing the attitude of the tribal members. The author stressed the point that the tribal members were proud of being members of the society, which was a clear evidence of the much needed member participation for the success of a co-operative institution.

Jain and Sarawgi (1982), made a comparative study into the impact of farm credit provided by the co-operatives and commercial banks in the tribal areas of Madhya Pradesh. The study was confined to five villages - Palki, Barcha, Khoka, Murki and Dhamangaon. The Central Co-operative Bank adopted three villages and the State Bank of India adopted the remaining two villages for cent percent financing through the primary co-operative societies in the villages. The

researchers obtained the list of borrower and non-borrower farmers in the selected five villages. On the basis of the size of land holding, the farmers were further classified into three – small farmers, medium farmers and large farmers. Sixty borrower and non-borrower farmers, both in equal number were selected for intensive study.

The study revealed that the relative performance of co-operatives in increasing the cropping intensity of small and medium farmers was higher as compared to the commercial bank. The researchers reached the conclusion that the co-operative credit institution performed better in case of small farmers as against the large farmers and the commercial banks performance was more satisfactory in case of large farmers as against the small farmers.

Aruna Rao and Ramachandra Bhatta (1985), made an evaluation of the distribution of rural credit by the Primary Agricultural Credit Co-operative Societies in Karnataka state. Based on a tabular analysis of growth rates of variables such as purpose wise distribution of loans, Kendall's coefficient of concordance and cluster analysis, the study concluded that the flow of agricultural credit had not changed even with considerable changes in the structure of agriculture. The study also

suggested that there was an urgent need for the reorganisation of the credit policy to cater to the needs of market-oriented production.

Bose (1986), in his study made a general observation of the working of the LAMPS in West Bengal. The study did not make a comprehensive and critical evaluation of the functioning of LAMPS; instead it was confined to making certain general remarks about the benefits of LAMPS in West Bengal. The study also pointed out some of the hindrances in the functioning of LAMP societies. The author remarked that strategically, the LAMPS were the suitable agency to satisfy the needs of the tribals in the rural areas.

Swarnkar and Dube (1987), conducted a study to know the impact of co-operative credit on tribal development. The study covered 500 farmers selected from Kondagaon Block of Bastar district in Madhya Pradesh. On the basis of primary data on the socio-economic conditions collected from the 500 farmers, the study concluded that co-operative credit could not produce significant impact on the life of the tribals in the Bastar district. The study suggested that there was good potential for developing poultry farming and animal husbandry by organizing

co-operative ventures or linking them to the existing Primary Co-operative Societies.

Mahalingam (1987), conducted a performance appraisal of the LAMP Societies in the Tribal Areas of Tamil Nadu. Based on the performance data of thirteen LAMP Societies in Tamilnadu, he came to the conclusion that the co-operative movement was the only means for the development of tribal economy. He suggested some practical measures for strengthening the LAMP societies functioning in the tribal areas of Tamilnadu. The study also stressed the necessity of focussing all efforts on strengthening the co-operative structure in the tribal regions. The study was based on the official data collected from the office of the Registrar of Co-operative Societies at Chennai.

Nambiar (1989), studied the shortcomings of the co-operatives in India and concluded that if co-operatives were to function successfully in the modern competitive environment, they should inevitably change their management system and styles. It was suggested that the attitude of the state towards co-operative movement should be such as to make the movement autonomous, self-reliant, democratic and free from excessive control and external interference. One major drawback of the

co-operatives in India as identified in the study was that most of the co-operatives were established as an executive programme of the co-operative department without any serious effort to educate and motivate the people to try for self-reliance.

Purushotham (1989), conducted a study of the performance of Cuddapah District Scheduled Castes Co-operative Society. It was an empirical study based on both primary and secondary data. A survey was also conducted through administering a questionnaire and interviews with ninety scheduled caste respondents who were involved in anyone of the schemes projected by the society and another hundred respondents who were not involved in any of the schemes of the society. The study brought out the weaknesses in the working of the society and suggested appropriate measures for overcoming the weak spots. The most optimistic result of the study was that nearly 95 per cent of the respondents expressed their faith and willingness towards the society.

Satheesh Babu and Ranjit Kumar (1990), in their micro level analysis of staff productivity in the Trichur District Co-operative Bank in Kerala attempted a comparison of staff productivity pattern between profit earning and loss incurring branches of the bank. The profitability

and productivity analysis revealed that staff productivity exercised direct influence in determining the level of branch profitability. The study pointed out that the loss making branches employed staff disproportionate to their volume of business. The study suggested two important measures for improving staff productivity. The first one was fixing up individual targets in deposit mobilisation and resource deployment for employees so that they could contribute more to the volume of business of their branches. The second measure suggested in the study was redeployment of excess staff from loss incurring branches to branches having proportionately higher volume of business to be transacted. The study was based only on the secondary data collected from the head office of the bank. The views of the employees and customers were not considered.

In a study of the role of LAMP Co-operatives in Tamilnadu Mahalingam (1990), made a micro level analysis of the performance of tribal co-operatives in Salem district. Based on the data collected from the LAMPS and the two hundred tribal households in the study area, it was concluded that the integrated services rendered by the LAMPS were positively related to tribal development. The researcher identified significant positive correlation between the services rendered by tribal

co-operatives and development of the tribal economy. The study also made some useful suggestions for improving the efficiency and popularity of tribal co-operatives.

Himachalam (1991), examined in detail the performance of seventeen consumer co-operatives in Chittoor District in Andhra Pradesh. The main objectives of the research study were to make an indepth study of the various problems confronted by the consumer co-operatives and to suggest measures to overcome the problems. On the basis of a comprehensive collection and analysis of the responses obtained from the managements, two hundred and four members of the seventeen primary consumer co-operative stores in Chittoor District and fifty one non-members from the same district, the researcher identified the problems faced by the consumer co-operatives and suggested practical solutions to overcome the problems and thereby improve the overall efficiency and profitability of the consumer co-operatives. The study concluded with the hope that the consumer co-operative movement in India would come out successful in future.

Kandasami and Shanmugan (1991), made an attempt to evaluate the performance of Dairy Co-operatives in Periyar district of Tamilnadu.

The study covered a sample of 17 societies and 170 member producers, chosen at random. The performance was measured by taking parameters such as milk collection per member, earning per share and growth in membership. The study also identified the factors influencing performance. It was concluded that cropping intensity of areas covered by the societies, opinion about the staff, satisfaction of members, identification of members and leadership status in the societies were having significant relationship with performance.

Mohandas and Praveen Kumar (1992), studied the impact of co-operativisation on the working conditions of the workers in the Beedi industry in Kerala. The study considered three major systems of work prevailed in the Beedi manufacturing industry in Kerala. The three sectors were:

1. Workers' Co-operative under the factory based system.
2. Contract system under the factory based sector, and
3. The home based system.

The study examined the effect of co-operativisation on wage rates, real wages, non-wage benefits and the working environment. Primary data were collected from forty beedi workers in the Kerala

Dinesh Beedi Workers Co-operative Society (KDBWCS), thirty workers each in the contract system and the home based system. The data analysis revealed that there was appreciation in real wages in all the three sectors of the Beedi industry. Nevertheless, the co-operative sector had a demonstration effect in pushing up the real wages in other sectors and the workers in other sectors gained relatively more during the period covered by the study. The presence of the Beedi workers' Co-operatives also resulted in improving the benefits of contract workers in the Beedi industry.

Bapuji (1993), made an attempt to examine the functioning of the Girijan Co-operative Corporation in the district of Visakhapatnam in Andhra Pradesh. The Corporation was formed as a Co-operative Federation with a three-tier structure – the Federation at the state level, the Divisional Offices at regional level and the Primary Societies at grass root level. The study identified the strengths and weaknesses in the working of the primary societies and finally concluded that the Girijan Co-operative Corporation could reduce the role of private traders considerably in the tribal economy and prevent the ruthless exploitation of the tribals by private traders and merchants. However, the study also pointed out that inspite of the working of the Corporation in the tribal

economy of Visakhapatnam, the private traders continued to exist in the tribal market and exploit the tribals. The defective administrative structure, lack of sound personnel system, absence of training facilities, and practices among the field functionaries and lack of faith in the corporation on the part of the tribals were the important weaknesses identified by the study.

Indra Sena Reddy (1994), conducted a case study of the financial performance of a Co-operative Rural Bank. The study examined the efficiency of the bank in mobilisation of funds and their utilisation. It also analysed the financial position of the bank in relation to liquidity, solvency, profitability and working capital management. Based on secondary data and with the help of accounting tools such as funds flow analysis, cash flow analysis and accounting ratios, the author concluded that the overall financial position and performance of the bank were quite satisfactory.

However profitability and other financial indicators like solvency ratio, disclose only one aspect of co-operative performance. In one sense, the more important aspect of co-operative performance is the impact created on the economic and social life of its members.

Balasundaram (1994), made a case study of LAMPS in Bero Block of Ranchi district in Bihar. The study was based largely on the data collected from the LAMPS for a period of 5 years – 1978-79 to 1983-84. As part of the study a socio-economic survey of 30 members of the LAMPS was also conducted. The study revealed some of the major weaknesses of the LAMPS in Ranchi Block and also suggested remedial measures such as formation of an action group in each village in order to guide the committee of management in the LAMPS. It was pointed out that formation of action group in each village would ensure active participation of the tribals in the working of LAMPS. The study suggested that member education should be popularised so that a sense of belongingness, which was the basic requirement of a co-operative organisation could be promoted.

In a study of the services rendered by the Yercaud Hill Tribes Large Sized Multipurpose society in Tamilnadu, Subramanian (1994), found that the society had been doing yeoman service on the cause of uplifting the socio-economic conditions of tribals in the area in all the possible ways. The study was mainly based on the secondary data obtained from the society. The author put forward certain suggestions

including the bifurcation of the Yercaud Hill Tribe LAMP society for more effective functioning.

Mahalingam (1994), studied the poverty reducing potential of tribal co-operatives in North-East India. He focused his analysis on the total performance of two tribal co-operatives – Tawang LAMPS in Arunachal Pradesh and Mullunmgthu Co-operative Collective Farming Society in Mizoram. His analysis revealed that co-operative societies were powerful instruments for eradication of poverty and development of tribal economy. By undertaking multifarious functions the two tribal co-operative societies could achieve success in increasing the income and standard of living of the tribal members in the area. However, the success of the two co-operative societies is an exception because member participation and professional management which are the two pre-requisites for successful co-operatives are still absent in majority of the tribal co-operatives in the north-eastern states.

Paranjothi and Ranjitkumar (1994), made a study to test whether any relationship existed between democratic management and economic performance of co-operatives. Based on the performance of three Primary Agricultural Credit Societies in Trichur district, the study

concluded that there existed no relationship between economic performance and democratic management of Co-operatives. However, the authors admitted that since the study was confined to the performance of only three societies for ten years, the result of the study could not be generalised.

In a study of Karkala LAMP society in Karnataka State Vagganavar (1994), made a critical examination of the economic performance of the society. The study was mainly based on the data collected from the society. It was found that the membership of the society showed an increase of twelve times during the period between 1977-78 and 1991-92. But 87 per cent of the total share capital was contributed by the Government. The society could not achieve success in granting adequate credit to the members. However, the non-credit business made by the society during the period between 1980-81 and 1991-92 showed a progressive trend. The study highlighted the limitations in the working of the society. It also suggested necessary remedial measures. Like many other studies, this study also focussed only on the economic benefits of co-operation.

Mishra (1994), made a study of the social impact of handloom co-operatives on weavers in Western Orissa. It was an empirical study based on both primary and secondary data. The study attempted a comparison of the socio economic condition of member households (construed as experimental group) and non-member households (construed as control group), and based on some socio economic variables it was concluded that the member households did not gain anything specific with respect to exposure to mass media and participation in religious and political organisations. However, the study revealed that the member weavers were more interested in educating their children than non-member weavers. So, membership in co-operative had a partial impact on the consciousness of the weavers.

Kansal (1996), attempted to study the major functions and business achievements of Teleghar Adivasi Multi purpose Co-operative Society in Pune District of Maharashtra State. The author also evaluated the role played by the Maharashtra state Co-operative Tribal Development Corporation in providing assistance to tribals for obtaining better prices for Minor Forest Produce (MFP). On the basis of an analysis of the time series data relating to the procurement of MFP and agricultural produce, membership in the society, crop and consumption

loans granted by the society and the reserves of the society, the study concluded that the society was helping the tribals in improving the quality of their life through its various activities. The author pointed out the problems faced by the society along with necessary remedial measures for improving its performance.

Sharachchandra Lele and Jagannath Rao (1996), made a case study of the performance of 19 LAMPS in Karnataka. Secondary data were collected from the Registrar of Co-operative Societies, Bangalore. The views of the Secretaries, Board Members, Presidents, ordinary members and local non-governmental organisations were also collected.

The study identified that the only income generating and truly co-operative activity undertaken by the tribal societies was MFP collection. The performance of the societies in this respect was analysed from three different perspectives; economic, social and ecological. The framework of the analysis consisted of the following:

the objective of co-operation,

the incentive to co-operate,

the ability to co-operate,

the design of the co-operative,

the control of the co-operative,
the ownership of the product itself.

The study revealed that the LAMPS were financially unsustainable, economically inefficient, socially inequitable and non-participatory and unable to ensure the sustainability of their physical resource base.

Mohanti, Mohanty and Dash (1997), jointly examined the role of Tribal Development Co-operative Corporation of Orissa, in the socio-economic development of tribal communities. The Corporation was established in 1973 as an apex co-operative organisation to protect the interests of tribal people in the field of procuring and marketing their Surplus Agricultural Produce (SAP) and Minor Forest Produce (MFP). On the basis of an analysis of the capital structure and activities of the Tribal Development Co-operative Corporation of Orissa, the study concluded that inspite of the development intervention of the Corporation, the middlemen and exploiters could not be eliminated totally from tribal markets. The authors suggested that co-operation which was very much a part and parcel of the tribal ethos was to be sensitised through vital social institutions which were not extant over time. The tribals should be made aware of the structure and functions of

co-operative set up. Co-operativisation of the tribal sector could be successful through participatory development approach.

Guha (1997), made an analysis of the character and pattern of the functional societies in the state of Orissa. The study attempted to identify the operational and other structural problems of functional societies. The study also offered creative suggestions to improve the operational efficiency of the functional co-operative societies in Orissa.

The major weaknesses of the functional societies as identified in the study were:

1. The subsidiary status of functional societies.
2. Lack of initiative on the part of policy makers.
3. Lack of prompt financial support from commercial and co-operative credit institutions.

The study offered the following suggestions for the effective functioning of the societies.

1. Restructuring the operational set up and identifying viability parameters.
2. Better support from higher level agencies; and

3. Develop functional societies as co-ordinators of self help groups.

In a study titled “Marketing through Co-operatives – A study of working of LAMPS in Orissa” Sahoo (1998), analysed the working results of the LAMPS in Orissa. The study was mainly based on secondary data collected from the office of the Registrar of Co-operative Societies, Orissa and the Orissa state Co-operative Union.

On the basis of an analysis of the performance results of the LAMPS in Orissa for a period of ten years (1985-86 to 1994-95) the study highlighted the erratic functioning of the LAMPS. The factors responsible for the poor performance of the LAMPS were also identified in the study. Finally, certain suggestions for improving the performance of LAMPS were also given in the study. However, the study did not pay the required attention to the views of the members.

The Institute of Co-operative Management, Thiruvananthapuram (1999), conducted a study of the Scheduled Caste and Scheduled Tribe Co-operative Societies in Kerala. The study was sponsored by the Government of Kerala. The study was based on the secondary data only. Data relating to Membership, Share Capital, Reserves, Profit,

Loss, Grants, Working Capital and Fixed Assets were collected from 47 societies functioning in 9 districts of Kerala.

The study pointed out some of the weaknesses of the societies like poor accounting system and lack of member participation of the societies. The study also suggested some measures for revamping the SC/ST societies in Kerala.

The study was a macro level one without considering the opinion of the members. The study gave only a one sided view of the performance of SC/ST societies.

Devadas (1999), in his evaluative study of the Primary Service Co-operative Banks (PSCBs) in Northern Kerala identified inter district imbalances in performance among PSCBs in the northern region of Kerala. The study evaluated the performance of 34 PSCBs with the help of ratios such as Equalisation Multiplier, Income Multiplier, Income Expense, Marginal Efficiency of Capital, Funded debt to Working Capital and Owned Funds to Borrowed Funds. Activity ratios such as cost of management to gross profit, net profit and working capital were also used for the evaluation.

The study concluded that inter bank variations in performance existed among the banks covered in the study. The study made some suggestions for improving the performance of the banks.

Tripathy (2000), made a study of the performance of LAMPS in Orissa. The study was based on the secondary data relating to the performance of LAMPS in Orissa collected from the office of the Registrar of Co-operative Societies in Orissa. Based on the data relating to the performance of LAMPS in Orissa for 6 years, the author reached the conclusion that even though the LAMPS had played a vital role in the advancement of credit cum marketing of products, they failed to procure the entire surplus agricultural produce of tribals. The study also pointed out the necessity of bringing the tribals into the co-operative fold.

Bala Komaraiah (2000), studied the impact of institutional finance on tribal economy. The study which adopted purposive multistage sampling was confined to Khammam district of Andhra Pradesh. Both primary and secondary data were made use of in the study. The impact of financial institutions consisting of Co-operatives, Commercial banks, Regional Rural Banks and Girijan Primary Co-operative Marketing

Societies was judged by parameters such as improvement in employment, production, income and overall standard of living. The study observed that the credit provided by the financial institutions helped the tribals to improve their living conditions. However, the tribals could not be released totally from the clutches of private money-lenders. Their influence was still predominant in the study area. The study suggested measures to improve the functioning of financial institutions in Andhra Pradesh.

Jose (2002), made an analytical study of the performance, problems and prospects of Coir Vyavasaya Co-operative Societies (CVCS) in Kerala. On the basis of the data collected from 45 coir societies and 275 coir worker households and the subsequent analysis using statistical tools like Averages, Percentages and Ratio Analysis, the study concluded that the operating efficiency of CVCS was extremely poor. The CVS could not achieve their basic objective of bringing the entire coir workers in to the co-operative fold.

Shashi Rajagopalan (2002), under the auspices of the International Labour Organisation, made a situation analysis of Tribal Co-operatives in India. Ten primary Co-operatives, two in each of the

five states of Gujarat, Chattisgarh, Jharkhand, Orissa and Andhra Pradesh were selected for detailed examination. Case study method was adopted in analysing the performance and problems of the tribal co-operatives. Finally, on the basis of secondary data and discussions made with various stakeholders in the co-operatives, the study concluded that the tribal co-operatives were effective and successful when they were formed, designed and managed by their members.

In a study of the Women Industrial Co-operatives in Kannur district, Padmini (2003), made an attempt to identify the factors responsible for inter and intra unit differences in the overall performance of women industrial co-operatives in Kannur district. On the basis of an analysis of variables such as financial structure, productivity, profitability, size of employment and wages earned, the study concluded that the inter group differences in financial structure favoured those women industrial co-operatives which maintained political linkage.

Pralhad Kale (2003), examined the role of Maharashtra State Co-operative Tribal Development Corporation in tribal marketing. On the basis of a study of the trend in procurement of agricultural and minor forest produce and also with the help of ratios like gross profit to sales,

the researcher concluded that the Tribal Development Corporation could not achieve success in the procurement of agricultural and minor forest produce. The study also pointed out some of the limitations in the functioning of the Tribal Development Corporation such as absence of scientific storage system.

The literature reviewed reveals that the performance and problems of different types of Scheduled Tribe Co-operatives functioning in Wayanad District (which has 37 per cent of the state tribal population) in Kerala have not been subjected to micro level research study so far. Hence, the present study is an earnest attempt in this direction.

CHAPTER III

**PROFILE OF THE STUDY AREA AND SELECT SCHEDULED
TRIBE CO-OPERATIVE SOCIETIES IN WAYANAD DISTRICT**

PROFILE OF THE STUDY AREA AND SELECT SCHEDULED TRIBE CO-OPERATIVE SOCIETIES IN WAYANAD DISTRICT

The geographical area covered by the present study is the revenue district of Wayanad in Kerala State. The name Wayanad is derived from the word 'Wayalnadu', meaning the land of paddy fields. It is situated in an elevated picturesque mountainous plateau on the crest of the Western Ghats on a height between 700 and 2100 metres above the sea level. With its vast area of greenery, spice scented breeze, mist capped mountains and hypnotising scenic beauty, Wayanad District stands its head high as one of the loveliest hill stations of Kerala.

The present Wayanad District was carved out from the parts of Kozhikode and Kannur Districts and came into existence on 1st November, 1980 as the 12th district of Kerala. It is bounded on the east by Nilgiris and Mysore District of Tamilnadu and Karnataka respectively, on the north Coorg District of Karnataka, on the south by Malappuram and on the west by Kozhikode and Kannur Districts.

Area and Population

The total geographical area of Wayanad District is 2131 sq. kms., which accounts for 5.48 per cent of the total area of the Kerala State. Wayanad District lies on the southern top of the Deccan Plateau and its chief glory is the majestic Western Ghats with lofty ridges interspersed with dense forest, tangled jungles and deep valleys. The terrain is rugged.

In the centre of the district, hills are lower in height, while the northern area has high hills and they give a wild and mountainous appearance. The major peaks are Vellarimala, Banasura and Chembra. The eastern area is flat and open. The low hills are full of plantations like tea, coffee, pepper and cardamom while the valleys have a predominance of paddy fields. The soil of the Wayanad District is mainly of the forest type. The forest area in the district is 78787 hectares.

Climate

The Wayand District has a salubrious climate. The normal rainfall in the district is 3280.8 mm. Lakkidi, Vythri and Meppadi are the high rainfall area in Wayanad District. Lakkadi gets the highest average rainfall in Kerala.

Population

Wayanad is the least populated district in Kerala. As per 2001 census, the total population of Wayanad District stood at 780619, which constituted 2.45 per cent of the total population of Kerala. The population density per square kilometre is 366 and the sex ratio (number of females per 1000 males) is 995.

The Wayanad District has the highest concentration of tribals in Kerala. According to 2001 census, the Scheduled Tribe (ST) population in Wayand District stood at 136062 which constituted 37.36 per cent of the total ST population in the state. The major tribes in Wayanad are Paniyan, Adiyan, Kurichiyan, Kuruman, Kattunayakan and Uraly. The maximum concentration of tribals (11178) is in the Thirunelly Grama Panchayat.

The Panchayat wise ST population in Wayanad District is presented in Table 3.1

Table 3.1**Panchayat wise Distribution of ST Population in Wayanad District**

SI No.	Name of Panchayat/ Municipality	Male	Female	Total
1	Thirunelly	5431	5747	11178
2	Manathavady	3305	3514	6819
3	Thavinhal	3402	3388	6790
4	Thondrnadu	2223	2151	4374
5	Edavaka	2531	2379	4910
6	Vellamunda	2821	2899	5720
7	Panamaram	5044	5012	10056
8	Kottathara	2244	2356	4600
9	Pulpally	3489	3654	7143
10	Poothady	3678	3584	7262
11	Mullankolli	1416	1325	2741
12	Sulthan Bathery	2398	2496	4894
13	Noolpuzha	5179	5109	10288
14	Ambalavayal	2325	2450	4775
15	Nenmeni	3421	3665	7086
16	Kaniyambetta	2988	3047	6035
17	Meenangadi	3518	3581	7099
18	Muttil	2281	2281	4562
19	Padincharethara	1324	1323	2647
20	Vengappally	1331	1330	2661
21	Thariode	1292	1357	2649
22	Pozhuthana	1594	1672	3266
23	Vythiri	428	447	875
24	Meppadi	1768	1748	3516
25	Muppainadu	485	503	988
26	Kalpetta Municipality	1478	1650	3128
	Total	67394	68668	136062

Source: Census 2001

Administration

For the purpose of revenue administration the Wayanad District is divided into three Taluks, namely, Sulthan Bathery, Vythiri and Mananthavady. There are 25 Grama Panchayats in Wayanad District. There is only one Municipality (Kalpetta) in Wayanad District. Kalpetta is the headquarters of the Wayanad District Administration.

Agriculture

Agriculture is the main occupation of the people in Wayanad. The major crops cultivated in the Wayanad District are Coffee, Tea, Pepper, Ginger, Cardamom, Paddy and Rubber. The backbone of the economy of Wayanad District is the plantation crops – Tea, Coffee, Pepper and Rubber. Banana and Coconut are also cultivated in the district.

Industry

The Wayanad District is an industrially backward district in Kerala. There is no major industrial unit in Wayanad District. But some small scale agro based industrial units, timber based industries, garment making units, engineering units, building materials units, leather bag manufacturing units and bio-fertiliser units are functioning in the district.

Transport

Railway facility is not available in the district. The nearest railway station is at Kozhikode, about 70 kms. from Kalpetta. The only mode of transport of goods within the district is roadways. Bus services are available in all Panchayats in the district. The Kozhikode – Mysore frontier road and Thalassery – Baveli road are the two important district roads.

Profile of the Scheduled Tribe Co-operative Societies Selected for the Study

The twelve ST Co-operative Societies selected for the present study are

1. Sulthan Bathery Scheduled Tribe Service Co-operative Society Limited (SBSTSCS)
2. Pulpally Scheduled Tribe Service Co-operative Society Limited (PSTSCS)
3. Kalpetta Scheduled Tribe Service Co-operative Society Limited (KSTSCS)
4. Thirunelly Scheduled Tribe Service Co-operative Society Limited (TSTSCS)

5. Panamaram Scheduled Tribe Service C-operative Society Limited (PMSTSCS)
6. Meppadi Scheduled Tribe Service Co-operative Society Limited (MSTSCS)
7. Thavinhal Scheduled Tribe Service Co-operative Society Limited (TLSTSCS)
8. Makkutty Girijan Brick Workers' Industrial Co-operative Society Limited (MGBWICS)
9. Wayanad Adivasi Women Industrial Co-operative Society Limited (WAWICS)
10. Thrissilery Adivasi Handloom Weavers' Industrial Co-operative Society Limited (TAHWICS)
11. Kottathara Adivasi Brick Workers' Industrial Co-operative Society Limited (KABWICS)
12. Vythiri Taluk Adivasi Vanitha Karakausala Industrial Co-operative Society Limited (VTAVKICS)

The date of registration and commencement of business of the select societies are given in Table 3.2.

Table 3.2**Date of Registration and Commencement of Business of the Select Societies**

Sl No.	Name of Society	Date of registration	Date of Commencement of business
1	SBSTSCS	8.1.1959	13.2.1959
2	PSTSCS	23.3.1972	26.3.1972
3	KSTSCS	16.3.1972	19.3.1972
4	TSTSCS	3.12.1975	18.12.1975
5	PMSTSCS	8.1.1976	31.1.1976
6	MSTSCS	3.3.1976	4.3.1976
7	TLSTSCS	24.6.1976	31.7.1976
8	MGBWICS	23.6.1983	22.7.1983
9	WAWICS	21.3.1984	29.8.1984
10	TAHWICS	31.12.1985	16.1.1986
11	KABWICS	31.12.1985	9.1.1986
12	VTAVKICS	21.1.1995	27.2.1995

Source: Records of select Societies

**Sulthan Bathery Scheduled Tribe Service Co-operative Society
Limited (SBSTSCS)**

The oldest ST Co-operative Society functioning in Wayanad District is the SBSTSCS which was established on 8th January, 1959. The Society commenced business on 13th February, 1959. The Society

was originally established as a Forest Labourers' Co-operative Society. As on 31.3.2004, the society had completed 45 years of service to the tribals. The society had a total membership of 1450 as on 31.3.2004. However the number of participating members was only 262. The total paid up share capital of the society as on 31.3.2004 amounted to Rs. 352640. The area of operation of the society extends to the two Panchayats – Sulthan Bathery and Noolpuzha in Wayanad District.

The main activity of the society is collection and sale of Minor Forest Produce (MFP). The sale of the MFP collected by the society is made through the Kerala State Federation of Scheduled Castes/Scheduled Tribes Development Co-operatives Ltd (SC/ST Federation). The society is also running a consumer store and a retail Ayurveda Medicine selling unit. The society could not commence all the activities stated as its objectives in the bye-laws. The forest range allotted to the society for the purpose of MFP collection is about 20 Kilometres away from the Head office of the society. The society has a full time paid secretary. The main office of the society is functioning in a concrete building owned by the society. The society has also constructed one MFP godown. The society is functioning under the administrative control of the Department

of Co-operation, Kerala. For the purpose of the present study the society is included in the category of MFP societies.

The management of the society is vested with the Board of Directors consisting of nine elected and two ex officio members. Of the nine elected members, one member is a lady.

**Pulpally Scheduled Tribe Service Co-operative Society Limited
(PSTSCS)**

The PSTSCS was registered on 23.3.1972 and commenced business on 26.3.1972. The total membership of the society as on 31.3.2004 stood at 541 and the total paid up share capital was Rs. 226360.

The main activity of the society is collection and sale of MFP. The society also runs a Tailoring centre, Subscriber Trunk Dialling (STD) Booth and a Flour mill. The area of operation of the society includes the three panchayats– Pulpally, Poothadi and Mullankolly. The society functions under the administrative control of the Department of Co-operation, Kerala. The society has a full-time paid secretary.

The management of the society is carried on by the Board of Directors consisting of nine members. Of the nine Directors, six are elected and three are ex officio members. Of the six elected Directors

one is a lady member. For the purpose of the present study the society is included in the category of MFP societies.

**Kalpetta Scheduled Tribe Service Co-operative Society Limited
(KSTSCS)**

The KSTSCS was registered on 16.3.1972 and started functioning on 19.3.1972. The area of operation of the society is limited to Kalpetta Municipality. The society had a total membership of 831 as on 31.3.2004. The activities of the society include running consumer store, tailoring unit, type writing class and giving small credit. As on 31.3.2004, the paid up share capital of the society amounted to Rs. 134172. The society is functioning in a rented building.

The management of the society is vested with the Board of Directors consisting of five elected and two ex officio members. A full-time paid secretary has been appointed. The society is functioning under the administrative control of the Department of Co-operation, Kerala. For the purpose of the present study the society is included in the category of General societies.

Thirunelly Scheduled Tribe Service Co-operative Society Limited
(TSTSCS)

The TSTSCS was registered on 3.12.1975 and it commenced business on 18.12.1975. Its membership as on 31.3.2004 was 795 and it had a paid up share capital of Rs. 249330. The principal activity of the society is collection of MFP from the Begur and Tolpetty forest ranges. The sale of the MFP collected by the society is made through the Kerala State Federation of Scheduled Castes/Scheduled Tribes Development Co-operatives Ltd. During some years in the study period, the society was found carrying on ginger cultivation. Though the objectives of the society as per its bye-laws include many activities, the society is carrying on only very limited number of activities.

The management of the society is vested with the Board of Directors consisting of six elected and three ex officio members. The society has a full-time paid secretary and four MFP collection agents. The society also runs a retail selling unit near the famous Thirunelly temple. The society functions under the administrative control of the Department of Co-operation, Kerala. For the purpose of this research, the society is included in the category of MFP societies.

Panamaram Scheduled Tribe Service Co-operative Society Limited
(PMSTSCS)

The PMSTSCS came into existence on 8.1.1976. The area of operation is confined to the Panamaram Grama Panchayat. Although the society was registered with many objectives, it is observed that the society carries on very limited activities which include running a Photostat unit, Auto rickshaw transport service and giving small credit. The total number of members in the society as on 31.3.2004 stood at 791 and the total paid up share capital was Rs. 236452.

The management of the society is vested with the Board of Directors consisting of five elected and two ex officio members. The society functions under the administrative control of the Department of Co-operation, Kerala. The present study has included the society in the category of General societies.

Meppadi Scheduled Tribe Service Co-operative Society Limited
(MSTSCS)

The MSTSCS was registered on 3.3.1976 and it commenced business on 4.3.1976. The society had a total membership of 1180 as on 31.3.2004. The paid up share capital of the society stood at Rs. 127944

as on 31.3.2004. The area of operation of the society extends to Muttill, Meppadi and Muppainad Panchayats in Wayanad District.

The principal activities of the society include collection and sale of MFP. The sale of the MFP collected by the society is made through the Kerala State Federation of Scheduled Caste and Scheduled Tribe Development Co-operatives Ltd. The society also runs a computer training centre. The society owns two Tractors and one Tiller. The forest range allotted to the society is located at a distance of about thirty kilometres from the Head office of the society. The society owns one MFP godown. The Tractors and Tiller are leased to outsiders on an annual rent of Rs. 30000.

The management of the society is vested with the Board of Directors consisting of seven elected and two ex officio members. The main office of the society is located at Thrikkaipetta. The society has a full-time paid secretary. For the purpose of the present study the society is included in the category of MFP societies.

Thavinhal Scheduled Tribe Service Co-operative Society Limited
(TLSTSCS)

The TLSTSCS was registered on 24.6.1976 and it commenced its business on 31.7.1976. As on 31.3.2004, the society had a total

membership of 1061. The paid up capital on 31.3.2004 amounted to Rs. 48461. The management of the society is vested with the Board of Directors consisting of six elected and three ex officio members.

The main activity of the society include collection and sale of MFP. The sale of the MFP collected by the society is made through the Kerala State Federation of Scheduled Castes/Scheduled Tribes Development Co-operatives Ltd. The society has been allotted two forest ranges – Mananthavadi and Perya for MFP collection. The society also carried on a consumer store for some years. For the purpose of the present study this society has been included in the category of MFP societies.

**Makkutty Girijan Brick Workers' Industrial Co-operative Society
Limited (MGBWICS)**

The MGBWICS was registered on 23.6.1983 and it commenced its activities on 22.7.1983. As on 31.3.2004, the society's membership remained at 75 and its paid up share capital on 31.3.2004 was Rs. 402000. The area of operation of the society is the Nenmeni Panchayat. The society is engaged in the manufacturing of soil bricks.

Though the bye-laws of the society contain many objectives, the society could start only one activity- manufacturing of soil bricks.

The management of the society is vested with the Board of Directors consisting of seven members. The society owns an office building and has a full-time paid secretary. For the purpose of the present study, the society is included in the category of Industrial societies. The administrative control of the society is vested with the Department of Industries, Kerala.

Wayanad Adivasi Women Industrial Co-operative Society Limited
(WAWICS)

The WAWICS was registered on 21.3.1984. It commenced its activities on 29.8.1984. The area of operation the society is the entire Wayanad District. As on 31.3.2004, the society's membership was 41 and its paid up capital on 31.3.2004 amounted to Rs. 170000. The society is managed by its Board of Directors consisting of seven members. It is functioning under the administrative control of Department of Industries, Kerala.

Although the bye-laws of the society include many objectives, the society has been confining its activities only in running one printing press

at Meenangadi. The society employs one male full-time secretary. Originally the society was started to run as an assembling unit of the Kerala State Electronics Development Corporation. Later the society started a printing press and it has become the principal activity of the society. The society is included in the category of Industrial societies.

**Thrissilery Adivasi Handloom Weavers' Industrial Co-operative
Society Limited (TAHWICS)**

The TAHWICS was registered on 31.12.1985 and it commenced business on 16.1.1986. As on 31.3.2004, the total membership of the society stood at 66. The paid up share capital of the society as on 31.3.2004 was Rs. 222500. The society's area of operation is limited to the Thrissilery village in Wayanad District. The management of the society is vested with the Board of Directors consisting of seven members.

The society functions under the administrative control of the Department of Industries, Kerala. The society is engaged in the manufacturing of handloom cloth. The office and factory of the society are situated at an elevated place and hence the availability of fresh water

has been a serious problem for the society. For the purpose of the present study, the society is included in the category of Industrial societies.

**Kottathara Adivasi Brick Workers' Industrial Co-operative Society
Limited (KABWICS)**

The KABWICS was registered on 31.12.1985. It commenced its business on 9.1.1986. The area of operation of the society is confined to the Kottathara Panchayat in Wayanad District.

As on 31.3.2004, the society had a total membership of 54. Its paid up share capital as on 31.3.2004 was Rs. 137250. The society is engaged in the manufacturing of soil bricks. The society could not start any of the other objectives included in the bye-laws. The society functions in a rented building and a part-time secretary is working in the society on a consolidated salary. The society is under the administrative control of the Department of Industries, Kerala.

The management of the society is vested with the Board of Directors consisting of seven members. For the purpose of the present study, the society is included in the category of Industrial Societies.

**Vythiri Taluk Adivasi Vanitha Karakausala Industrial Co-operative
Society Limited (VTAVKICS)**

The VTAVKICS was registered on 21.1.1995 and it commenced its activities on 27.2.1995. As on 31.3.2004, the total number of members of the society stood at 36. The paid up share capital of the society as on 31.3.2004 was Rs. 129000. The area of operation of the society is limited to the Vythiri Taluk in Wayanad District.

The management of the society is vested with the Board of Directors consisting of seven members. The principal activities carried on by the society include manufacturing of readymade garments and handicraft items. Bed making and manufacturing 'Pappad' are the other activities carried on by the society.

The society has no full-time paid secretary. One of the directors acts as the secretary. The society functions in a rented building. The society is managed by the Board of Directors consisting of seven lady members. The administrative control of the society is vested with the Department of Industries, Kerala. For the purpose of the present study, the society is included in the category of Industrial societies.

Role of Kerala State Federation of Scheduled Castes/Scheduled Tribes Development Co-operatives Limited

The Kerala State Federation of Scheduled Castes/Scheduled Tribes Development Co-operatives Limited (SC/ST Federation) is the apex body of the Scheduled Caste and Scheduled Tribe Co-operative Societies in the State of Kerala. It was registered under the Kerala Co-operative Societies Act, 1969 on 22nd July, 1981. The SC/ST Federation started functioning on 5th October, 1981.

The objective of SC/ST Federation is the overall development of the socio-economic condition of Scheduled Castes and Scheduled Tribes through its member societies with multifarious programmes and schemes for providing employment to the members.

The authorised share capital of the Federation is 500 lakhs. As on 31-3-2003 the subscribed share capital amounted to Rs. 363.42 lakhs, out of which Rs. 349.66 lakhs is the contribution of Central/State Govt. and National Co-operative Development Corporation (N C D C).

Membership of the Federation as on 31-3-2003 stood at 578 consisting of the State Government, 482 Scheduled Caste societies and 95 Scheduled Tribe societies.

The management of the Federation is vested with the Board of Directors consisting of 24 members. Of the 24 members, 3 members are ex-officio and 2 members are nominated by the government. Total strength of the employees of the Federation is 26 out of which 2 are on deputation from Forest Department and one from Co-operative Department. The Federation has 4 branches at Thiruvananthapuram, Thrissur, Wayanad and Kothamangalam. The Federation has an Ayurvedic Medicine Manufacturing Unit at Ancherry, in Thrissur District and a Petrol Bunk of Indian Oil Corporation on dealership basis at Peroorkada in Thiruvananthapuram District.

The main activity of the Federation is the marketing of MFP collected by the members of 30 Primary Tribal Co-operatives affiliated to the Federation. The Federation gives 95 per cent of the sale price to the member societies. They are passing 80 per cent of the same to the tribals towards collection charges. The Federation provides advance to the societies for collection of MFP.

Cane collection and distribution is another activity of the Federation.

The Federation also runs a 'Cheevakai' Powdering Unit and a Honey processing Unit.

The Federation provides financial assistance of Rs. 3.20 lakhs to each ST Co-operative society for the construction of MFP godown and purchase of furniture. All the MFP societies in Wayanad District have received this assistance.

The Federation has also implemented a Grain Bank Scheme through selected Tribal Co-operative Societies. This envisages procurement of rice and greengram from Civil Supplies Corporation and supply of the same as part payment for the MFP collected by members of the ST societies.

The SC/ST Federation suffered a net loss of Rs. 4744011 during the year 2003-04. The accumulated loss of the SC/ST Federation amounted to Rs. 8264972 as on 31st –March, 2004.

All the SC/ST Co-operative societies in Kerala have not been affiliated to the SC/ST Federation. Low level of member participation and huge amount of loss are the problems encountered by the SC/ST Federation. The main beneficiaries of the SC/ST Federation are the ST societies engaged in MFP collection.

CHAPTER IV

PERFORMANCE OF SCHEDULED TRIBE CO-OPERATIVE SOCIETIES IN WAYANAD DISTRICT – AN INSTITUTIONAL ANALYSIS

PERFORMANCE OF SCHEDULED TRIBE CO-OPERATIVE SOCIETIES IN WAYANAD DISTRICT - AN INSTITUTIONAL ANALYSIS

The first and foremost purpose in forming a co-operative is to promote the economic and social well being of its members. The touchstone of success of a co-operative is not the profit or loss of the enterprise and the impressive balance sheet, but what the co-operative has done to improve the condition of its members. The questions of relevance are : “How many members have benefited and to what extent? How many members failed to receive any benefit and for what reasons? Over the years what has been the impact on the prosperity of the members?”

The role of a co-operative does not end with conferring the benefits of collective action on the members but should facilitate the members to use the resources at their disposal more efficiently.

A co-operative may succeed as an enterprise, disregarding its members' welfare, but it would cease to be a co-operative. “Co-operatives, which have failed as institutions but are successful as enterprise, are the most common phenomenon in the developing

nations. This is mainly because of the support given by government as it recognizes co-operatives as an excellent vehicle for achieving the national goals of development.” The support of the government comes in the form of participation in share capital, liberal finance, protected market, concession and exemption from taxes, managerial subsidy and extension of the services of government staff for management of societies in the initial years. The ultimate result of these assistances is establishment of umbilical cord between the government and the co-operative. Naturally, the members and also the leaders of co-operatives will become passive acceptors of government help and the result is the dependency relationship syndrome, which is against the fundamental spirit behind the initial support.

The audit of co-operatives discloses only the enterprise performance through the financial statements. Generally, audit takes into account only the performance rituals like conducting general body meetings, managing committee meetings, rectification of defects pointed out in audit and inspection and action against defaulting members. The institutional performance of co-operatives towards its members should be reflected in the audit. This can be achieved by expanding the scope of audit. At the annual general body meetings,

along with the financial statements, the achievements in respect of institutional aspect of the co-operative should be placed before the members.

This chapter is devoted for studying the institutional performance of the Scheduled Tribe Co-operative Societies in Wayanad District. For this purpose data relating to the socio-economic condition of 380 participating and 380 nominal members are collected and analysed. Thus, a total of 760 members from 12 Scheduled Tribe Co-operative societies have been used as the sample. Percentage analysis, Analysis of variance and chi-square test are the principal tools employed in the analysis of data.

The number of members selected from each category of members is given in Table 4.1.

Table 4.1

Break up of the Sample based on Member Category

Member category	Number	Percentage
Participating	380	50.00
Nominal	380	50.00
Total	760	100.00

Source: Field survey.

It can be observed that equal number of members (380) is selected from each of the two categories of members-Participating and Nominal.

Society wise Distribution of Sample Members

From each one of the twelve societies 30 per cent of the participating members are randomly selected; then equal number of members is also selected at random from the category of nominal members of each society. Table 4.2 shows the selection of members from different societies.

Table 4.2**Society wise Distribution of Sample Members**

Name of society	No. of Sample Members	Percentage
Sulthan Bathery Scheduled Tribe Service Co-operative Society	158	20.79
Pulpally Scheduled Tribe Service Co-operative Society	92	12.11
Kalpetta Scheduled Tribe Service Co-operative Society	24	3.16
Thirunelly Scheduled Tribe Service Co-operative Society	122	16.05
Panamaram Scheduled Tribe Service Co-operative Society	36	4.74
Meppadi Scheduled Tribe Service Co-operative Society	126	16.58
Thavinhal Scheduled Tribe Service Co-operative Society	102	13.42
Makkutty Girijan Brick Workers Industrial Co-operative Society	24	3.16
Wayanad Adivasi Women Industrial Co-operative Society	20	2.63
Thrissilery Adivasi Handloom Weavers' Industrial Co-operative Society	22	2.89
Kottathara Adivasi Brick Workers' Industrial Co-operative Society	22	2.89
Vythiri Taluk Adivasi Vanitha Karakausala Industrial Co-operative Society	12	1.58
Total	760	100.00

Source: Field survey.

It is observed that out of the total 760 members selected as sample, 158 members (constituting 20.79) are from the Sulthan Bathery Scheduled Tribe Service Co-operative Society (SBSTSCS). This society has the maximum number of both total and participating members.

The lowest number of sample members (12 – constituting 1.58 per cent) is from the Vythiri Taluk Adivasi Vanitha Karakausala Industrial Co-operative Society (VTAVKICS). This society has a total membership of 36 and the number of participating members is 21. Out of this 21 participating members, 30 per cent (6) is included in the sample.

Society type wise Distribution of Sample Members

On the basis of main activity carried on, the societies are classified into three-General, Industrial and Minor Forest Produce (MFP) societies. General societies undertake consumer store, credit, and other activities like photocopying, typewriting classes, running auto rickshaw, and giving tractor on hire. Industrial societies carry on some manufacturing activity like bricks manufacturing, readymade garment making, printing, handloom cloth and handicrafts. MFP

societies are mainly engaged in the collection of Minor Forest Produce and selling them through auction under the supervision of the Apex Society. They also carry on consumer trade, small credit, photocopying and STD Booth.

Table 4.3 shows the society type wise distribution of sample members.

Table 4.3

Society type wise Distribution of Sample Members

Type of society	Number	Percentage
General	60	7.89
Industrial	100	13.16
MFP	600	78.95
Total	760	100.00

Source: Field survey.

It is observed that out of the total 760 sample members, 600 (constituting 78.95 per cent) members are drawn from MFP societies. The minimum number of members (60) is drawn from general societies. So, their share is 7.89 per cent of the total sample members. From the industrial societies 100 members constituting 13.16 per cent of the total are included in the sample.

Sex wise Classification of Sample Members

Table 4.4 gives the sex wise classification of the 760 sample members.

Table 4.4

Sex wise Distribution of Sample Members

Sex	Number	Percentage
Male	615	80.92
Female	145	19.08
Total	760	100.00

Source: Field survey.

It is seen that out of the total 760 sample members, 615 (80.92 per cent) belonged to male category and 145 (19.08 per cent) belonged to female category. It can be observed that there is very high amount of male domination in the membership of ST Co-operative Societies in Wayanad District. It is to be remembered that in the total tribal population of Wayanad District, the share of male population is 49.53 per cent and female population 50.47. Even though the share of ST females is more than ST males, female membership in ST Co-operatives is much less than the share of male membership.

Education wise Distribution of Sample Members

Co-operatives are democratic institutions. Hence, they give high priority to education – both general and co-operative. Educated members are a much valuable asset to any co-operative. The level of education of the sample members is given in Table 4.5.

Table 4.5

Education wise Distribution of Sample Members

Education	Number of Members	Percentage
Illiterate	140	18.42
Lower Primary	272	35.79
Upper Primary	264	34.74
High School	68	8.95
Higher Secondary /Technical	16	2.10
Total	760	100.00

Source: Field survey.

It is observed that more than 18 per cent of the members in ST Co-operatives are illiterate and another 70 per cent have education up to seventh standard. Only 2.1 per cent of the total members have education above S.S.L.C. Unless the members are properly educated,

the objectives and principles of co-operation will not be understood by them.

Occupation wise Classification of Sample Members

Majority of the tribals in Wayanad District are agricultural labourers. The occupation wise classification of sample members is given in Table 4.6.

Table 4.6

Occupation wise Distribution of Sample Members

Occupation	Number	Percentage
Agricultural Labourer	336	44.21
MFP Collection	171	22.50
Forest Labourer	45	5.92
Coolie	181	23.82
Skilled worker	27	3.55
Total	760	100.00

Source: Field survey.

It is observed that comparatively larger per cent of members are agricultural labourers. Another good share (23.82 per cent) of the total members is Coolies. Skilled workers constitute only 3.55 per cent of the total. MFP collectors constitute 22.5 per cent of the total.

Level of Member Participation in ST Societies

Member participation is the determining factor of co-operative success. A co-operative is an association of members for the members.

Low level of member participation has been the reason cited by many studies for co-operative failure.

Table 4.7 shows the level of member participation in the ST Co-operative Societies in Wayanad District.

Table 4.7
Percentage of Participating Members in Various Societies as on
31st March 2004

Name of Society	Society Category	Total Members	No. of Participating Members	Percentage
MSTSCS	MFP	1180	210	17.80
TSTSCS	MFP	795	204	25.66
PSTSCS	MFP	541	153	28.28
TLSTSCS	MFP	1061	170	16.02
SBSTSCS	MFP	1450	262	18.07
KSTSCS	General	831	40	4.81
PMSTSCS	General	791	61	7.71
MGBWICS	Industrial	75	40	53.33
WAWICS	Industrial	41	33	80.49
TAHWICS	Industrial	66	35	53.03
KABWICS	Industrial	54	37	68.52
VTAVKICS	Industrial	36	21	58.33
Total		6921	1266	18.29

Source: Field survey.

It is observed that the overall rate of members' participation in the ST co-operative societies is 18.29 per cent. Out of the total 6921 members in all the 12 selected societies, only 1266 members are taking part in the societies' activities. The lowest level of participation is found in Kalpetta Scheduled Tribe Service Co-operative Society Ltd (KSTSCS). The maximum rate of member participation is found in Wayanad Adivasi Women Industrial Co-operative Society Ltd (WAWICS).

From society type wise point of view, the highest (61.03 per cent) rate of member participation is found in industrial co-operatives and lowest (6.23 per cent) is found in general societies.

Economic Status of Members

In a state like Kerala, possession of land is an important indicator of economic prosperity. Alienation of tribal land, in spite of many legal measures, had been a reality in Kerala.

Land Holding

An interesting feature of land possession of tribals is that many of them occupy land but they do not have the ownership deeds. Table 4.8 discloses the response of tribal members as to possession of land.

Table 4.8
Member Category wise Distribution of Land Holding
(Figures in percentage)

Member category	Holding land	Not holding land	Total
Participating	74.21	25.79	100.00
Nominal	69.47	30.53	100.00
Total	71.84	28.16	100.00

Pearson Chi-square: 2.10743, df=1, p=.146596

Source: Field survey.

It is seen that 74.21 per cent of the participating members and 69.47 per cent of the nominal members possess land. Further, 25.79 per cent of the participating and 30.53 per cent of the nominal members do not possess any land. The p-value (0.146596) at 5 per cent level for 1 degree of freedom, which is greater than 0.05, indicates that no significant difference exists between participating and nominal members with respect to possession of land. Hence there is no association between possession of land and membership category.

Size of Land Holding

Size of land holding is another important index of economic health of an individual. The average area of land possessed by the member tribals is shown in Table 4.9.

Table 4.9**Average Size of Land Holding (in cents)**

Member category	Number of members	Average size	Standard deviation	P
Participating	282	36.33	25.53	0.5593
Nominal	264	35.08	24.71	
Total	546	35.71	25.12	

Source: Field survey.

Table 4.9 reveals that 282 participating members possess an average land area of 36.33 cents with a standard deviation of 25.53 and 264 nominal members have an average land holding of 35.08 cents, with a standard deviation of 24.71. ANOVA shows that (p-value 0.5593), there is no significant difference between participating and nominal members with respect to area of land holding.

Annual Income

One of the principal objectives of ST co-operative societies is to improve the economic condition of the tribal members. For this purpose societies undertake different production and service oriented activities. A comparison is made of the income of 760 tribal members

belonging to participating and nominal categories. The result is exhibited in Table 4.10.

Table 4.10
Percentage Distribution of Members according to Annual Income
in Rupees

Member category	Income category				Total
	Below 6000	6000-12000	12000-18000	Above 18000	
Participating	23.42	52.37	20.00	4.21	100.00
Nominal	22.63	53.68	18.95	4.74	100.00
Total	23.03	53.03	19.47	4.47	100.00

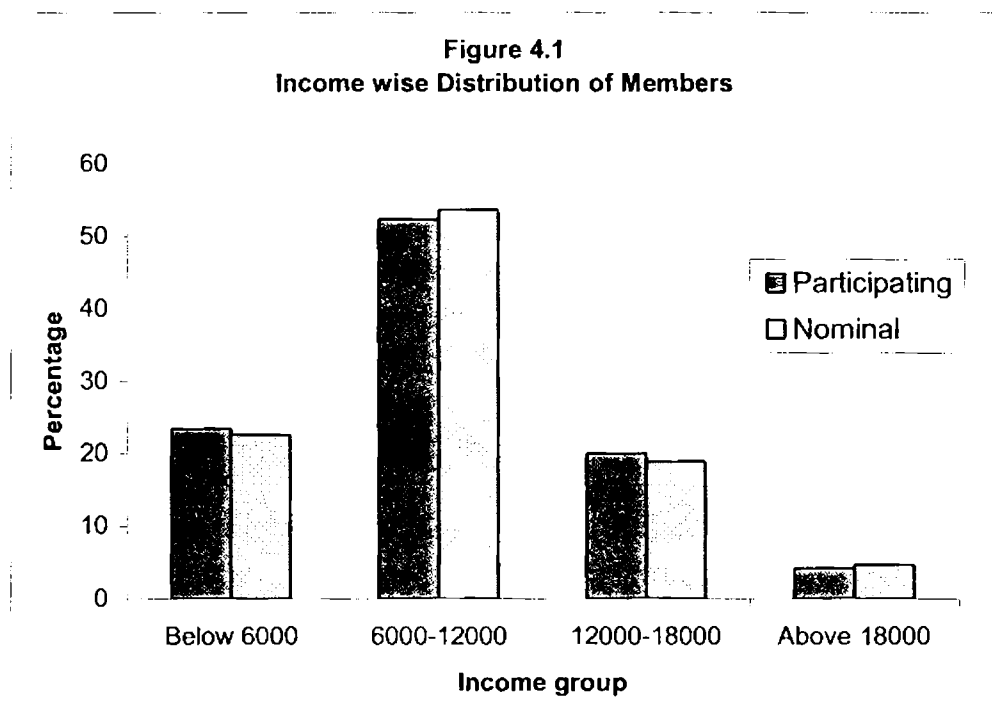
Pearson Chi-square: .339218, df=3, p=.952491

Source: Field survey.

It is observed that 23.42 per cent of the participating members have an annual income below Rupees 6000 whereas the percentage of nominal members falling in this group is 22.63. The percentage of participating members with annual income between Rupees 6000-12000 is 52.37 whereas it is 53.68 in the case of nominal members. The percentage of participating members with annual income between Rupees 12000 and 18000 is 20.00, and it is 18.95 in the case of nominal members. Only 4.21 per cent of the participating members

and 4.74 per cent of the nominal members receive an annual income above Rupees 18000.

On applying chi-square test it is found that the p-value (0.952491) is greater than 0.05, and hence it can be concluded that there is no significant difference between participating and nominal members with respect to income. So, it is observed that participation in the activities of ST co-operative societies has not resulted in any marked change in members' income.



Cultivation of Food Crops

Both participating and nominal members were found cultivating food crops on their land. The details of cultivation of food crops are furnished in Table 4.11.

Table 4.11
Member Category wise Distribution of Food Crops Cultivation
(Figures in percentage)

Member category	Food Crops		Total
	YES	NO	
Participating	43.62	56.38	100.00
Nominal	33.33	66.67	100.00
Total	38.64	61.36	100.00

Pearson Chi-square: 6.08158, df=1, p=.013665

Source: Field survey.

From Table 4.11 it can be observed that out of the total members possessing land, 38.64 per cent cultivate food crops on their land whereas 61.36 per cent do not cultivate any food crop. It is also observed that 43.62 per cent of the participating members and 33.33 per cent of the nominal members cultivate food crops on the land possessed by them. The p-value (0.013665), which is less than 0.05, indicates that there is significant difference between participating and

nominal members with respect to food crop cultivation. The percentage of participating members is higher in this respect.

Cultivation of Commercial Crops

Both participating and nominal members were found cultivating commercial crops on their land. The details of cultivation of commercial crops are furnished in Table 4.12.

Table 4.12
Member Category wise Distribution of Commercial Crops
Cultivation
(Figures in percentage)

Member category	Commercial Crops		Total
	YES	NO	
Participating	17.02	82.98	100.00
Nominal	26.14	73.86	100.00
Total	21.58	78.42	100.00

Pearson Chi-square: 6.72859, df=1, p=.009492

Source: Field survey.

Table 4.12, reveals that out of the total members who possess land, 21.58 per cent cultivate commercial crops on their land whereas 78.42 per cent do not cultivate commercial crops on their land. It is also revealed that 17.02 per cent of participating members cultivate commercial crops whereas 26.14 per cent of nominal members

cultivate commercial crops on their land. The p-value (0.009492), indicates that there exists significant difference between the cultivation of commercial crops and membership category. The percentage of nominal members is higher in this regard.

Condition of Dwelling House

Generally, the economic and social status of an individual is reflected in the condition of his dwelling house. Tribals, because of their low level of income and wealth, usually live in poor conditions; most of the dwelling units are mere huts. The result of the survey with respect to the condition of the dwelling house of the tribal members is presented in Table 4.13.

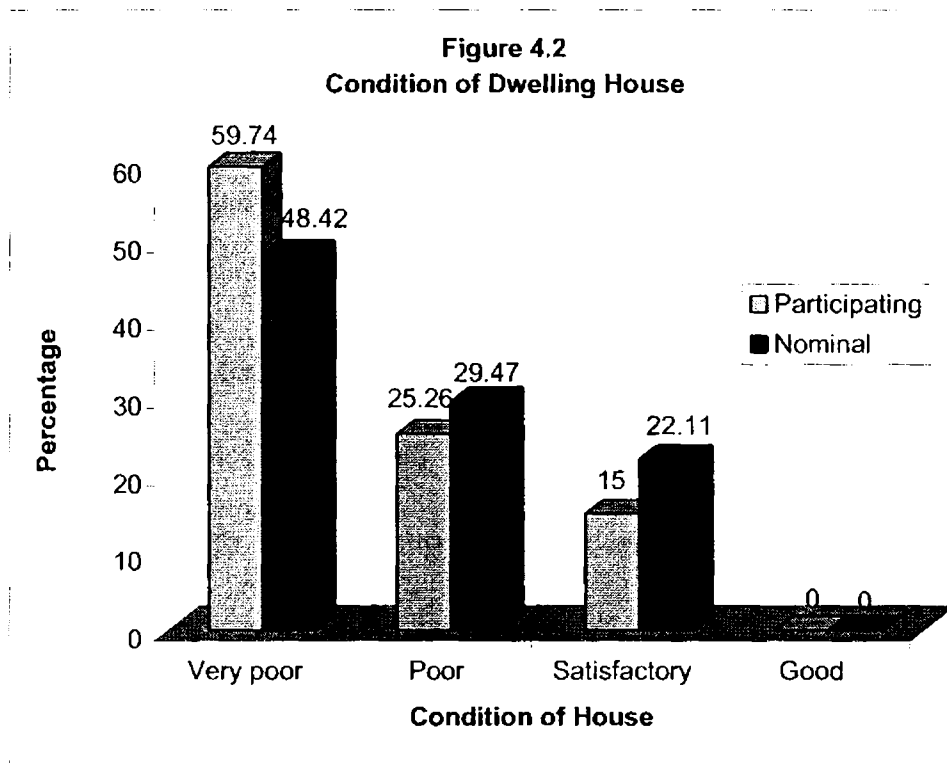
Table 4.13
Member Category wise Distribution of Condition of Dwelling House
(Figures in percentage)

Member category	Condition of Dwelling House				Total
	Very poor	Poor	Satisfactory	Good	
Participating	59.74	25.26	15.00	0.00	100.00
Nominal	48.42	29.47	22.11	0.00	100.00
Total	54.08	27.37	18.55	0.00	100.00

Pearson Chi-square: 10.8998, df=2, p=.004301

Source: Field survey.

Table 4.13 reveals that the condition of the dwelling houses of 59.74 per cent of the participating members and 48.42 per cent of the nominal members is very poor. The condition of the dwelling houses of 25.26 per cent of the participating and 29.47 per cent of the nominal members is poor. Further, the condition of the dwelling houses of 15.00 per cent of the participating members and 22.11 per cent of the nominal members is satisfactory. There is no member living in house having good condition. The p-value ($p=.004301$) which is less than 0.05, indicates that there is significant difference between participating and nominal members as regards the condition of dwelling house.



Roof of Dwelling House

Table 4.14 gives the details of the roof of dwelling house of tribal members.

Table 4.14
Member Category wise Distribution of Roof of Dwelling House
(Figures in percentage)

Member category	Type of Roof				Total
	Thatched	Tiled	Asbestos	Concrete	
Participating	55.79	30.53	4.47	9.21	100.00
Nominal	52.11	36.58	4.47	6.84	100.00
Total	53.95	33.55	4.47	8.03	100.00

Pearson Chi-square: 3.88043, df=3, p=.274688

Source: Field survey.

It is observed that 55.79 per cent of the participating members and 52.11 per cent of the nominal members reside in houses with thatched roof. Another 30.53 per cent of the participating members and 36.58 per cent of the nominal members reside in houses with tiled roof. Only 4.47 per cent each of the participating and nominal members reside in houses with roof constructed of Asbestos. The percentage of participating members residing in houses with concrete roof is 9.21 and it is only 6.84 in the case of nominal members.

The p-value (0.274688), which is greater than 0.05, reveals that there is no significant difference between participating and nominal members with respect to the roof of dwelling house.

Source of Drinking Water

The survey result relating to the source of drinking water for the tribal members is presented in Table 4.15.

Table 4.15
Member Category wise Distribution of Source of Drinking Water
(Figures in percentage)

Member category	Source of Drinking Water						Total
	Common well	Own well	Neighbour's well	Public tap	River / stream	Others	
Participating	28.95	58.68	11.32	0.53	0.26	0.26	100.00
Nominal	18.68	63.16	18.16	0.00	0.00	0.00	100.00
Total	23.82	60.92	14.74	0.26	0.13	0.13	100.00

Pearson Chi-square: 19.0632, df=5, p=.001875

Source: Field survey.

It is clear from the table 4.15 that 28.95 per cent of the participating and 18.68 per cent of the nominal members depend on common well for drinking water. Another 58.68 per cent of the participating members and 63.16 per cent of the nominal members collect drinking water from own well. No nominal member collect

drinking water from public tap, river or stream whereas 0.26 per cent of the participating members depend on river or stream for drinking water.

On applying chi-square test, the p-value (0.001875) which is less than 0.05, reveals that there is significant difference between participating and nominal members with respect to source of drinking water.

Availability of Sanitary Latrine at Dwelling House

Sanitary latrines at dwelling place are essential for maintaining good health of the inhabitants. For household sanitation, latrines are the priority preference with bathing places and household wastewater drainage following. The result of the survey of sanitary latrines at the dwelling houses of tribal members is presented in Table 4.16.

Table 4.16

Member Category wise Distribution of Availability of Sanitary Latrine
(Figures in percentage)

Member category	Sanitary Latrine		Total
	Available	Not Available	
Participating	34.74	65.26	100.00
Nominal	31.05	68.95	100.00
Total	32.89	67.11	100.00

Pearson Chi-square: 1.16831, df=1, p=.279756

Source: Field survey.

It is evident from Table 4.16 that 65.26 per cent of the participating members and 68.95 per cent of the nominal members do not have sanitary latrine at their dwelling house. The p-value (0.279756), which is greater than 0.05 reveals that there is no significant difference between participating and nominal members with respect to the availability of sanitary latrine at their residence. Hence, there is no association between the availability of sanitary latrine and membership category.

Availability of Electricity at Residence

Electricity is essential at residence for various purposes. Table 4.17 shows the number of residential houses having electricity connection.

Table 4.17
Member Category wise Distribution of Electricity Connection at Dwelling House
(Figures in percentage)

Member category	Electricity Connection		Total
	Available	Not available	
Participating	26.58	73.42	100.00
Nominal	32.63	67.37	100.00
Total	29.61	70.39	100.00

Pearson Chi-square: 3.33990, df=1, p=.067628

Source: Field survey.

It can be observed from Table 4.17 that only 26.58 per cent of the participating members and 32.63 per cent of the nominal members have electricity connection at their houses, whereas 73.42 per cent of the participating members and 67.37 per cent of the nominal members have no electricity connection at their residence. The p-value (0.067628), which is not significant, indicates that there is no association between the electricity connection and membership category.

Possession of Necessary Household Furniture

Necessary household furniture include a chair and a coat. The survey result in this respect is exhibited in Table 4.18.

Table 4.18
Member Category wise Distribution of Possession of Furniture at Dwelling House
(Figures in percentage)

Member category	Necessary Furniture		Total
	YES	NO	
Participating	20.26	79.74	100.00
Nominal	24.74	75.26	100.00
Total	22.50	77.50	100.00

Pearson Chi-square: 2.18072, df=1, p=.139759

Source: Field survey.

It is revealed that 20.26 per cent of the participating members and 24.74 per cent of the nominal members own necessary household furniture whereas 79.74 per cent of the participating members and 75.26 per cent of the nominal members have no necessary household furniture at home. The chi-square test reveals that the p-value (0.139759), is greater than 0.05. Hence, there exists no significant difference between participating and nominal members with respect to possession of necessary household furniture. Hence, there is no association between the possession of necessary household furniture and membership category.

Possession of Livestock

Livestock plays an important role in creating opportunities for augmenting income and employment in the rural households of Kerala. This sector has high potential for alleviating poverty and unemployment in rural areas. The survey result is exhibited in Table 4.19.

Table 4.19
Member Category wise Distribution of Possession of Livestock
(Figures in percentage)

Member category	Livestock		Total
	YES	NO	
Participating	5.79	94.21	100.00
Nominal	4.47	95.53	100.00
Total	5.13	94.87	100.00

Pearson Chi-square: .675700, df=1, p=.411078

Source: Field survey.

Data presented in Table 4.19 reveals that among the respondents 5.79 per cent of the participating members and 4.47 per cent of the nominal members own livestock and 94.21 per cent of the participating members and 95.53 per cent of the nominal members do not own livestock. The p-value (0.411078), which is greater than 0.05, indicates that there is no significant difference between participating

and nominal members with respect to possession of livestock. Hence there is no association between possession of livestock and membership category.

Possession of Radio

The survey result with respect to possession of radio by the tribal members is given in Table 4.20.

Table 4.20
Member Category wise Distribution of Possession of Radio
(Figures in percentage)

Member category	RADIO		Total
	YES	NO	
Participating	67.11	32.89	100.00
Nominal	66.84	33.16	100.00
Total	66.97	33.03	100.00

Pearson Chi-square: .005949, df=1, p=.938522

Source: Field survey.

Table 4.20 shows that 67.11 per cent of the participating members and 66.84 per cent of the nominal members possess radio. On applying chi-square test, the p-value (0.938522) which is greater than 0.05, reveals that there is no significant difference between participating and nominal members with respect to possession of radio.

Hence, there is no association between membership category and possession of radio.

Possession of Television

Television is comparatively a costlier item of household asset. Only a small percentage of the tribals possess Television. The survey result is presented in Table 4.21.

Table 4.21
Member Category wise Distribution of Possession of Television
(Figures in percentage)

Member category	Television		Total
	YES	NO	
Participating	0.26	99.74	100.00
Nominal	1.05	98.95	100.00
Total	0.66	99.34	100.00

Pearson Chi-square: 1.81192, df=1, p=.178288

Source: Field survey.

It is seen that only 0.26 per cent of the participating members and 1.05 per cent of the nominal members possess Television. The majority consisting of 99.74 per cent of the participating members and 98.95 per cent of the nominal members do not possess Television. The p-value (0.178288) indicates that there is no significant difference

between participating and nominal members as regards possession of Television. Hence there is no association between membership category and possession of Television.

Possession of Cash

Table 4.22 shows member category wise distribution of possession of cash

Table 4.22
Member Category wise Distribution of Possession of Cash
(Figures in percentage)

Member category	CASH		Total
	YES	NO	
Participating	12.37	87.63	100.00
Nominal	13.95	86.05	100.00
Total	13.16	86.84	100.00

Pearson Chi-square: .414545, df=1, p=.519676

Source: Field survey.

Data presented in Table 4.22 reveals that 12.37 per cent of the participating members and 13.95 per cent of the nominal members usually keep some cash in their hand. The p-value (0.519676), which is not significant, indicates that there is no association between possession of cash in hand and membership category.

Bank Deposits

It is found that only very small percent of the tribal members keep money with banks.

Table 4.23
Member Category wise Distribution of Possession of Bank Deposits
(Figures in percentage)

Member category	BANK DEPOSIT		Total
	YES	NO	
Participating	2.37	97.63	100.00
Nominal	5.26	94.74	100.00
Total	3.82	96.18	100.00

Pearson Chi-square: 4.33794, df=1, p=.037280

Source: Field survey.

Table 4.23 reveals that 2.37 per cent of the participating members and 5.26 per cent of the nominal members have some type of bank deposit whereas 97.63 per cent of the participating members and 94.74 per cent of the nominal members do not have any bank deposit. Chi-square test reveals that the p-value (0.037280) is less than 0.05 and hence there is significant difference between participating and nominal members with respect to the possession of bank deposit. So there is an

association between membership category and possession of bank deposit.

Sources of Income and Expenditure

Data relating to the sources of income and expenses of the selected tribal members are collected with the help of a structured interview schedule

Sources of Income

The majority of the tribals in Wayanad District are agricultural labourers and their main source of income is wages. Collection of MFP is another important source of income. The result of the survey of income of the tribal members is presented in Table 4.24.

Table 4.24
Member Category wise Distribution of Sources of Income
(Figures in percentage)

Member category	Source of Income				Total
	Wages	MFP and wages	Agriculture and wages	Allied activities and wages	
Participating	17.11	78.16	4.74	0.00	100.00
Nominal	90.79	0.00	7.11	2.11	100.00
Total	53.95	39.08	5.92	1.05	100.00

Pearson Chi-square: 498.020, df=3, p=0.00000

Source: Field survey.

Table 4.24 reveals that 17.11 per cent of the participating members and 90.79 per cent of the nominal members receive their income from wages, whereas 78.16 per cent of the participating members derive their income from wages and MFP collection. No nominal member receives income from MFP collection. No participating member receives income from agriculture allied activities, whereas 2.11 per cent of the nominal members derive their income from agriculture allied activities. MFP collection is a major source of income for the participating members. The majority of the nominal members are wage earners.

The p-value (0.00000) which is less than 0.05, indicates that there is significant difference between participating and nominal members with respect to the source of income. Hence there is association between source of income and membership category.

Sources of Expenditure

The survey result regarding sources of expenditure of tribal members is stated in Table 4.25.

Table 4.25
Member Category wise Distribution of Items of Expenditure
(Figures in percentage)

Member category	Items of Expenditure				Total
	House hold	MFP and house hold	Agriculture and household	Allied and household	
Participating	18.16	78.16	3.68	0.00	100.00
Nominal	88.16	0.00	9.74	2.11	100.00
Total	53.16	39.08	6.71	1.05	100.00

Pearson Chi-square: 490.511, df=3, p=0.00000

Source: Field survey.

Table 4.25 reveals that 88.16 per cent of the nominal members and 18.16 per cent of the participating members spend money only for household purposes. Another 78.16 per cent of the participating members spend their income on MFP collection and household needs. A small percentage (3.68) of the participating members and 9.74 per cent of the nominal members were found spending their income on agriculture and household needs.

On applying chi-square test it is observed that the p-value (0.00000) is less than 0.05 and hence there is significant difference between participating and nominal members with respect to the items of expenditure. The prime expenditure of the nominal members is on

household items and expenditure on MFP collection is important in the case of participating members.

Adequacy of Income

Adequate income to meet expenditure is necessary for remaining debt free. It is a fact that the tribals' level of income is comparatively low. The result of the survey obtained in this regard is revealed in Table 4.26.

Table 4.26
Member Category wise Distribution of Adequacy of Income
(Figures in percentage)

Member category	Adequacy		Total
	Adequate	Inadequate	
Participating	14.47	85.53	100.00
Nominal	17.89	82.11	100.00
Total	16.18	83.82	100.00

Pearson Chi-square: 1.63929, df=1, p=.200432

Source: Field survey.

It is revealed that 85.53 per cent of the participating members and 82.11 per cent of the nominal members find their income insufficient to meet expenditure. Only 14.47 per cent of the

participating members and 17.89 per cent of the nominal members find their income sufficient to meet their expenditure.

The p-value (0.200432) indicates that there is no significant difference between participating and nominal members with respect to adequacy of income.

Method Adopted for Making up Deficiency

The method adopted by an individual to meet the deficiency of income is an important factor determining his economic prosperity and peaceful life. The tribals are very often exploited by non-tribals by lending them small amount to meet the deficiency. The result of the survey among the member tribals with respect to method adopted for making up deficiency is presented in Table 4.27.

Table 4.27
Percentage Distribution of Members according to Method Adopted to Make up Deficiency of Income

Member category	Method of Adjusting Deficiency			Total
	Borrow	Starve & Borrow	Starve	
Participating	76.92	22.46	0.62	100.00
Nominal	82.69	16.99	0.32	100.00
Total	79.75	19.78	0.47	100.00

Pearson Chi-square: 3.37002, df=2, p=.185459

Source: Field survey.

Table 4.27 shows that 76.92 per cent of the participating members and 82.69 per cent of the nominal members depend on borrowing to meet the income deficiency. Another 22.46 per cent of the participating members and 16.99 per cent of the nominal members make up deficiency occasionally by borrowing and sometimes by suffering starvation. Another pathetic problem revealed by the survey is that 0.62 per cent of the participating members and 0.32 per cent of the nominal members remain under starvation when their income fall short of expenditure.

The Chi-square test shows that the p-value (0.185459) is greater than 0.05 and hence there is no significant difference between participating and nominal members with respect to method of meeting the deficiency of income. So, there exists no association between the method of meeting the deficiency of income and member category.

Indebtedness

Indebtedness has always been a curse to the tribals of Kerala. One debt breeds further debt and ultimately the tribal is caught in an inescapable debt trap. The survey result with regard to indebtedness to ST Co-operatives is presented in Table 4.28

Table 4.28
Member Category wise Distribution of Indebtedness to
ST Co-operatives
(Figures in percentage)

Member category	Indebtedness to ST Co-operatives		Total
	YES	NO	
Participating	16.84	83.16	100.00
Nominal	0.00	100.00	100.00
Total	8.42	91.58	100.00

Pearson Chi-square: 69.8851, df=1, p=.000000

Source: Field survey.

Table 4.28 shows that 16.84 per cent of the participating members are indebted to ST Co-operative societies. Nominal members are not indebted to ST Co-operatives. Since the p-value (0.00000) is less than 0.05 there is significant difference between participating and nominal members with respect to indebtedness to ST Co-operative societies. Hence, it is concluded that there is an association between membership category and indebtedness to ST Co-operatives.

Type of Loan Taken from ST Co-operatives

The result of the survey with respect to the type of loan taken by the members from ST Co-operatives is given in Table 4.29.

Table 4.29**Percentage Distribution of Members according to Type of Loan Taken from ST Co-operatives**

Member category	Short-term loan	No loan	Total
Participating	18.95	81.05	100.00
Nominal	0.00	100.00	100.00
Total	9.47	90.53	100.00

Pearson Chi-square: 79.5349, df=1, p=.000000

Source: Field survey.

Table 4.29 reveals that the members have taken only short-term loan from ST Co-operatives. Only 18.95 per cent of the participating members have taken short-term loan from ST Co-operatives. Some of the participating members have repaid their short-term loans. Nominal members have not obtained any loan from ST co-operatives. Chi-square test reveals that p-value (0.00000) is less than 0.05 and the difference between participating and nominal members with regard to type of loan is significant.

Indebtedness to Other Co-operatives

The result of the survey relating to indebtedness of the members to other co-operatives is stated in Table 4.30

Table 4.30

**Member Category wise Distribution of Indebtedness to Other
Co-operatives
(Figures in percentage)**

Member category	Indebted to Other Co-operatives	Not Indebted to Other Co-operatives	Total
Participating	5.53	94.47	100.00
Nominal	6.05	93.95	100.00
Total	5.79	94.21	100.00

Pearson Chi-square: .096496, df=1, p=.756078

Source: Field survey.

Table 4.30 indicates that 5.53 per cent of the participating members and 6.05 per cent of the nominal members are indebted to other co-operatives. Further, 94.21 per cent of the total members are not indebted to other co-operatives. The p-value (0.756078) is greater than 0.05, hence there is no significant difference between participating and nominal members with respect to indebtedness to other co-operatives.

Indebtedness to Money-lenders

Very often tribals are the poor victims of exploitation by money lenders. Hence indebtedness to money lenders is a serious problem for tribals. The survey result is stated in Table 4.31

Table 4.31
Member Category wise Distribution of Indebtedness to
Money-lenders
(Figures in percentage)

Member category	Indebted	Not indebted	Total
Participating	38.42	61.58	100.00
Nominal	34.21	65.79	100.00
Total	36.32	63.68	100.00

Pearson Chi-square: 1.45646, df=1, p=.227503

Source: Field survey.

Table 4.31 shows that 38.42 per cent of the participating members and 34.21 per cent of the nominal members are indebted to money-lenders. Chi-square test shows that p-value (0.227503) is greater than 0.05 and hence there is no significant difference between participating and nominal members with respect to indebtedness to moneylenders. It can be seen that participation in the activities of the societies has not helped the members much to escape from the serious problem of indebtedness to moneylenders.

Indebtedness to Friends and Relatives

Indebtedness to friends and relatives is not as serious as the indebtedness to moneylenders. The result of the survey relating to indebtedness to friends and relatives is shown in Table 4.32

Table 4.32
Member Category wise Distribution of Indebtedness to
Friends/Relatives
(Figures in percentage)

Member category	Indebted to Friends/Relatives		Total
	YES	NO	
Participating	14.47	85.53	100.00
Nominal	23.16	76.84	100.00
Total	18.82	81.18	100.00

Pearson Chi-square: 9.38038, df=1, p=.002195

Source: Field survey.

Table 4.32 shows that 14.47 per cent of the participating members and 23.16 per cent of the nominal members are indebted to friends and relatives. The p-value (0.002195), which is less than 0.05 indicates that there is significant difference between participating and nominal members with respect to indebtedness to friends and relatives. Nominal members are more indebted to friends/relatives.

Indebtedness to Village Traders

A common source of borrowing by tribals is the village traders. Village traders are highly influential in many tribal areas. Borrowing

from village traders is mainly in the form of credit purchase of necessities of daily life. The survey result is given in Table 4.33

Table 4.33
Member Category wise Distribution of Indebtedness to Village Traders
(Figures in percentage)

Member category	Indebted to village traders	Not Indebted to village traders	Total
Participating	33.68	66.32	100.00
Nominal	33.95	66.05	100.00
Total	33.82	66.18	100.00

Pearson Chi-square: .005879, df=1, p=.938882

Source: Field survey.

Table 4.33 shows that 33.68 per cent of the participating members and 33.95 per cent of the nominal members are indebted to village traders.

The p-value (0.938882) which is greater than 0.05 reveals that there is no significant difference between participating and nominal members with respect to indebtedness to village traders. Hence it is clear that there is no association between member category and indebtedness to village traders.

Prompt Repayment of Debts

Prompt repayment of debts is essential for avoiding fine and penalty. Prompt repayment depends on the financial soundness and credit worthiness of the borrower. The result of the survey relating to prompt repayment of debts by the member tribals is stated in Table 4.34.

Table 4.34
Member Category wise Distribution of Prompt Repayment of Debt
(Figures in percentage)

Member category	Repayment		Total
	Prompt	Not prompt	
Participating	25.17	74.83	100.00
Nominal	58.48	41.52	100.00
Total	41.11	58.89	100.00

Pearson Chi-square: 66.2517, df=1, p=.000000

Source: Field survey.

Table 4.34 reveals that only 25.17 per cent of the participating members could repay their debts promptly whereas 58.48 per cent of the nominal members could repay their debts promptly. It is also seen that 74.83 per cent of the participating members and 41.52 per cent of the nominal members could not repay their debts promptly.

On applying Chi-square test, the p-value (0.00000) is less than 0.05 and hence there is significant difference between participating and nominal members with respect to prompt repayment of debts. So, there is an association between prompt repayment of debts and member category. It can be concluded that participation in the activities of ST Co-operatives has not helped the members to repay their debts in time.

Reason for Default in Repayment

Failure in repayment will be due to some reason. The result of the survey is presented in Table 4.35

Table 4.35
Percentage Distribution of Members according to Reason for
Default in Repayment of Debts
(Figures in percentage)

Member category	Reason for Default			Total
	Insufficient income	Sickness	Poverty	
Participating	59.73	31.42	8.85	100.00
Nominal	65.22	31.30	3.48	100.00
Total	61.58	31.38	7.04	100.00

Pearson Chi-square: 3.49666, df=2, p=.174081

Source: Field survey.

Table 4.35 shows that 59.73 per cent of the participating members and 65.22 per cent of the nominal members have found their income insufficient to repay their debts promptly. Another 31.42 per cent of the participating members and 31.30 per cent of the nominal members find it difficult to make prompt repayment because of sickness. It is also found that 8.85 per cent of the participating members and 3.48 per cent of the nominal members could not repay their debts promptly because of poverty. Thus it can be seen that maximum number of members are not able to make prompt repayment of their debts because of their insufficient income.

The p-value (0.174081) which is greater than 0.05 reveals that there is no significant difference between participating members and nominal members as regards the reason for default in repayment of their debts. Hence it is revealed that there is no association between member category and reason for default in repayment of debts by members.

Social Awareness and Participation

Co-operation teaches people to live harmoniously on a community basis. It also teaches the people the lessons of unity, brotherhood and corporate feeling. The success of a co-operative is to

be assessed not only on the basis of economic benefits received by its members but also by evaluating the social development achieved by its members through the co-operative.

For evaluating the performance of ST co-operatives in Wayanad District the level of social awareness and social participation of the members are analysed. Aspiration to children education, Attitude towards Family Planning, Participation in general election and Reading habit of the participating members and nominal members are analysed in this part.

Aspiration to Children's Education

The result of the survey conducted among 380 participating and 380 nominal members are given in Table 4.36

Table 4.36
Percentage Distribution of Members according to Aspiration to Children's Education
(Figures in percentage)

Member category	Aspiration to Children's Education				Total
	School education	Collegiate education	Professional education	No aspiration	
Participating	32.89	33.68	21.58	11.84	100.00
Nominal	26.05	43.95	26.05	3.95	100.00
Total	29.47	38.82	23.82	7.89	100.00

Pearson Chi-square: 24.7705, df=3, p=.000017

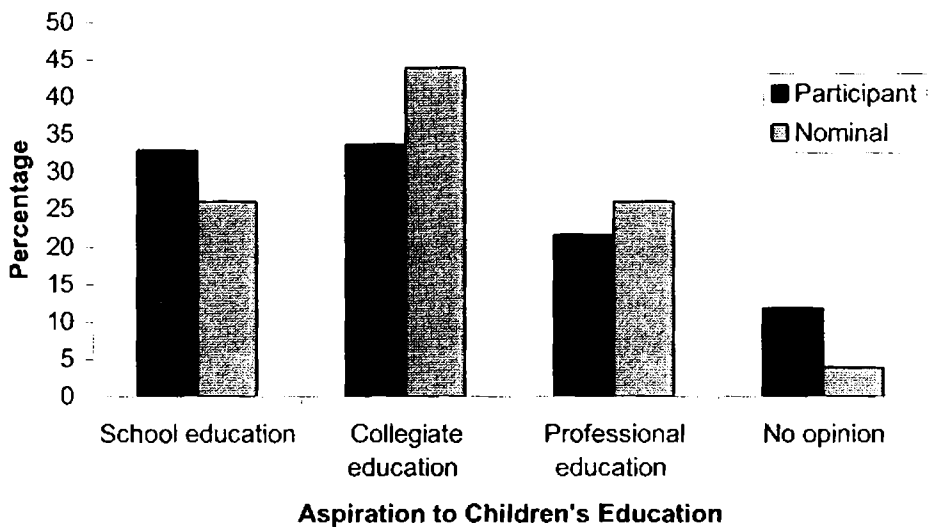
Source: Field survey.

It can be seen that 32.89 per cent of the participating members and 26.05 per cent of the nominal members aspire their children to

have only school education. Only 21.58 per cent of the nominal members aspire their children to go for professional education. It is also seen that 11.84 per cent of the participating members and 3.95 per cent of the nominal members have no aspiration for the education of their children.

On applying Chi-square test it is seen that the p-value (0.000017) is less than 0.05 and hence there is significant difference between participating and nominal members with respect to aspiration to children education. Hence it can be concluded that there is association between member category and aspiration to children education.

Figure 4.3
Graphical Representation of Members according to Aspiration to Children's Education



Attitude towards Family Planning

The people of Kerala are much aware and ahead of the people of many other states in the matter of family planning. In order to know whether participation in ST co-operatives has helped the members to be aware of the importance of family planning, opinion of 960 sample members are obtained and the result is presented in Table 4.37

Table 4.37

Member Category wise Distribution according to Attitude towards Family Planning

Member category	Attitude towards Family Planning			Total
	Positive	Negative	No opinion	
Participating	82.11	4.21	13.68	100.00
Nominal	91.84	2.89	5.26	100.00
Total	86.97	3.55	9.47	100.00

Pearson Chi-square: 17.2193, df=2, p=.000183

Source: Field survey.

Table 4.37 shows that 82.11 per cent of the participating members and 91.84 per cent of the nominal members maintain positive attitude towards family planning whereas 4.21 per cent of the participating members and 2.89 per cent of the nominal members have negative attitude towards family planning. It is also seen that 13.68 per

cent of the participating members and 5.26 per cent of the nominal members have no definite opinion about family planning.

The p-value (0.000183) which is less than 0.05 indicates that there is significant difference between participating and nominal members as regards attitude towards family planning.

Drinking Habit

One of the serious social issues among the tribals in Kerala is their drinking habit. This weakness of the tribal people is very often exploited by others. Co-operatives aim at the overall social development of their members. The data relating to the drinking habit of the members, collected through the survey are stated in Table 4.38

Table 4.38
Member Category wise Distribution according to Drinking Habit
(Figures in percentage)

Member category	Drinking Habit		Total
	YES	NO	
Participating	76.58	23.42	100.00
Nominal	75.00	25.00	100.00
Total	75.79	24.21	100.00

Pearson Chi-square: .258152, df=1, p=.611396

Source: Field survey.

Table 4.38 shows that 76.58 per cent of the participating members and 75 per cent of the nominal members are in the habit of using liquor. Only 23.42 per cent of the participating members and 25 per cent of the nominal members are in the habit of not using liquor.

The p-value (0.611396) which is greater than 0.05 indicates that there is no significant difference between participating members and nominal members with respect to drinking habit. Hence there is no association between member category and drinking habit.

Newspaper Reading

Reading newspapers regularly and seriously is a sign of social awareness and concern. The result of the survey to know the newspaper reading habit of the members is stated in Table 4.39

Table 4.39
Member Category wise Distribution of Newspaper Reading Habit
(Figures in percentage)

Member category	Reading Habit				Total
	Regular	Occasional	Rare	Never	
Participating	36.32	27.11	15.26	21.32	100.00
Nominal	67.63	14.47	0.26	17.63	100.00
Total	51.97	20.79	7.76	19.47	100.00

Pearson Chi-square: 106.825, df=3, p=.000000

Source: Field survey.

Table 4.39 shows that 36.32 per cent of the participating members and 67.63 per cent of the nominal members are in the habit of reading newspapers regularly. Another 27.11 per cent of the participating members read newspapers only occasionally and 21.32 per cent of the participating members never read newspapers. The percentage of regular newspaper readers is more among the nominal members and the percentage of members who never read newspapers is more among participating members.

The p-value (0.000000) shows that there is significant difference between participating members and nominal members with respect to the habit of reading newspapers.

Book Reading Habit

Regular reading of books will educate and improve the individual. The result of the survey on the book reading habit of the members is presented in Table 4.40

Table 4.40**Percentage Distribution of Members according to Book Reading Habit**

Member category	Book Reading Habit				Total
	Regularly	Occasionally	Rarely	Never	
Participating	2.11	32.11	37.89	27.89	100.00
Nominal	13.42	47.11	16.05	23.42	100.00
Total	7.76	39.61	26.97	25.66	100.00

Pearson Chi-square: 77.2199, df=3, p=.000000

Source: Field survey.

It can be seen that only 2.11 per cent of the participating members read books regularly whereas 13.42 per cent of the nominal members read books regularly. Further 27.89 per cent of the participating members and 23.42 per cent of the nominal members never read books.

Chi-square test reveals that p-value (0.000000) is less than 0.05 and hence there is significant difference between participating and nominal members with respect to the habit of reading books.

Participation in General Election

The seriousness shown in casting vote is a sign of civic consciousness, which is essential for strengthening democracy. Co-operatives are essentially democratic institutions and the members

are expected to be aware of the importance of election. The survey result relating to participation in general election is shown in Table 4.41.

Table 4.41
Member Category wise Distribution according to Participation in
General Election
(Figures in percentage)

Member category	Participated	Not participated	Total
Participating	89.21	10.79	100.00
Nominal	95.79	4.21	100.00
Total	92.50	7.50	100.00

Pearson Chi-square: 11.8540, df=1, p=.000576

Source: Field survey.

Table 4.41 shows that 89.21 per cent of the participating members and 95.79 per cent of the nominal members cast their vote in the general election held in 2004. It is also seen that 10.79 per cent of the participating members and 4.21 per cent of the nominal members did not cast their vote in the election to the Parliament held in 2004

Since the p-value (0.000576) is less than 0.05, there is significant difference between participating members and nominal members with respect to participation in general election. The participation in general election is more among nominal members.

Participation in Societies' Activities

Member participation and member loyalty are essential for the success of any co-operative society. Generally members participate in the activities of a society only when they expect some benefit from the society.

Source of Motivation to Take Membership

The result of the survey on the source of motivation to take membership in societies is presented in Table 4.42.

Table 4.42
Member Category wise Distribution of Source of Motivation to
Take Membership
(Figures in percentage)

Member category	Source of Motivation						Total
	Secretary/ President	Tribal officer	Politicians	Friends	Self	No idea	
Participating	29.47	16.84	6.05	33.68	2.11	11.84	100.00
Nominal	29.21	13.95	9.47	35.26	2.89	9.21	100.00
Total	29.34	15.39	7.76	34.47	2.50	10.53	100.00

Pearson Chi-square: 5.76417, df=5, p=.329873

Source: Field survey.

It is seen that 29.47 per cent of the participating members and 29.21 per cent of the nominal members are motivated by the secretary

or president of the society. Only 2.11 per cent of the participating members and 2.89 per cent of the nominal members are self-motivated. It is seen that the maximum percentage(34.47) of the members are motivated by friends.

The p-value (0.329873) indicates that there is no significant difference between participating and nominal members with respect to the source of motivation to take membership in societies.

Participation in Societies' Meetings

The survey result on participation of members in societies' meeting is shown in Table 4.43.

Table 4.43
Member Category wise Distribution of Participation in Societies
Meetings
(Figures in percentage)

Member category	Participation		Total
	Attending	Not attending	
Participating	18.95	81.05	100.00
Nominal	0.53	99.47	100.00
Total	9.74	90.26	100.00

Pearson Chi-square: 73.3591, df=1, p=.000000

Source: Field survey.

Table 4.43 reveals that 18.95 per cent of the participating members and 0.53 per cent of the nominal members attend the general body meetings. The total participation in the meetings is less than 10 per cent.

The p-value (0.000000), which is less than 0.05 reveals that there is significant difference between participating and nominal members with respect to participation in societies' meetings.

Reason for not Attending Meetings

The survey result with respect to the reason for not attending the societies' meetings is presented in Table 4.44.

Table 4.44
Member Category wise Distribution of Reason for not Attending Meetings
(Figures in percentage)

Member category	Reason for not Attending Meetings				Total
	No notice	Not interested	Busy	Any other	
Participating	63.96	28.90	0.00	7.14	100.00
Nominal	76.46	22.75	0.79	0.00	100.00
Total	70.85	25.51	0.44	3.21	100.00

Pearson Chi-square: 68.6318, df=3, p=.000000

Source: Field survey.

It is found that nearly 70.85 per cent of the members do not attend meeting due to non-receipt of information from the society. A good share (63.96 per cent) of the participating members also does not receive notice of meetings.

Since the p-value (0.000000) is less than 0.05, there is significant difference between the participating members and nominal members with regard to the reasons for not attending societies' meeting.

Members' Opinion Regarding the System of Holding Meeting

The responses of the members as regards their satisfaction in the system of holding meetings by the societies are summarised in Table 4.45.

Table 4.45
Percentage Distribution of Members according to Satisfaction
Relating to System of Holding Meetings
(Figures in percentage)

Member category	Opinion			Total
	Satisfied	Not satisfied	No opinion	
Participating	5.53	76.32	18.16	100.00
Nominal	3.95	76.32	19.74	100.00
Total	4.74	76.32	18.95	100.00

Pearson Chi-square: 1.25000, df=2, p=.535268

Source: Field survey.

Table 4.45 shows that only 4.74 per cent of the members are satisfied with the present system of holding meetings.

Since the p-value (0.535268) is greater than 0.05 there is no significant difference between participating members and nominal members as regards the present system of holding meetings.

Membership in Other Societies

The survey result with respect to membership in other societies is presented in Table 4.46.

Table 4.46
Percentage Distribution of Members according to
Membership in Other Societies
(Figures in percentage)

Member category	Membership		Total
	Member	Non-member	
Participating	8.42	91.58	100.00
Nominal	25.00	75.00	100.00
Total	16.71	83.29	100.00

Pearson Chi-square: 37.5221, df=1, p=.000000

Source: Field survey.

It is seen that 8.42 per cent of the participating members and 25 per cent of the nominal members have taken membership in other societies.

The p-value (0.000000) is less than 0.05. Hence there is significant difference between the participating members and nominal members with respect to membership in other societies.

Purpose of Taking Membership in ST Societies

Table 4.47 reveals the opinion of the members as regards their purpose in taking membership in ST societies.

Table 4.47
Percentage Distribution of Members according to Purpose of
Taking Membership
(Figures in percentage)

Member category	Purpose		Total
	Employment and credit	Employment	
Participating	5.26	94.74	100.00
Nominal	4.47	95.53	100.00
Total	4.87	95.13	100.00

Pearson Chi-square: .255691, df=1, p=.613099

Source: Field survey.

It can be seen that more than 95 per cent of the members took membership for the purpose of employment.

Since the p-value (0.613099) is greater than 0.05 the difference between participating and nominal members as regards the purpose of taking membership is not significant.

Knowledge of Co-operative Principles

Co-operatives are institutions functioning on the basis of cooperative principles. Knowledge of co-operative principles will help to improve members' loyalty to the co-operative. The survey result relating to knowledge of co-operative principles is stated in Table 4.48.

Table 4.48
Percentage Distribution of Members according to
Awareness on Co-operative Principles
(Figures in percentage)

Member category	Awareness		Total
	Aware	Not aware	
Participating	4.74	95.26	100.00
Nominal	3.42	96.58	100.00
Total	4.08	95.92	100.00

Pearson Chi-square: .840745, df=1, p=.359191

Source: Field survey.

Table 4.48 shows that only 4.74 per cent of the participating members and 3.42 per cent of the nominal members are aware of

co-operative principles. More than 95 per cent of the total members are unaware of the basic principles of co-operation.

The p-value (0.359191), which is greater than 0.05 reveals that there is no significant difference between participating and nominal members with respect to knowledge of co-operative principles.

Members' Perception relating to Ownership of Societies

Table 4.49 shows the distribution of members according opinion about ownership of societies.

Table 4.49
Distribution of Members according to
Opinion on Ownership of Societies
(Figures in percentage)

Member category	Ownership				Total
	Govt.	Board of directors	Members	Political parties	
Participating	50.00	15.26	16.05	18.68	100.00
Nominal	45.00	18.68	26.32	10.00	100.00
Total	47.50	16.97	21.18	14.34	100.00

Pearson Chi-square: 21.7481, df=3, p=.000074

Source: Field survey.

It is observed that 50 per cent of the participating members and 45 per cent of the nominal members are of the belief that the society

belongs to the government. A total of 14.34 per cent of the members are of the view that the society belongs to political parties. Only 21.18 per cent of the total members know that a society belongs to its members.

On applying chi-square test, the p-value (0.000074), which is less than 0.05, indicates that there is significant difference between participating members and nominal members with respect to their opinion about ownership of the society.

Members' Perception of the Role of ST Co-operatives in Creating Awareness on Social Issues and Collective Action

Opinions are collected from the participating members about the active role of societies to create awareness about value of formal education, political rights, economic rights, social equality, gender equality, benefits of small family, savings and thrift, environment sanitation, collective action, concern for community, social issues, constitutional rights, Government schemes, co-operative principles, benefits of being a member in ST society, knowledge about Panchayati Raj and Peoples' Planning. The opinions of the participating members towards the positive role of ST co-operatives on seventeen social issues are stated in Table 4.50.

Table 4.50
Opinion of Participating Members about ST Co-operative Societies' Role in Creating Awareness on Social Issues and Collective Action
(Figures in percentage)

Social issues	Opinion on positive role			
	Agree	Disagree	No opinion	Total
Value of formal education	10.79	82.11	7.11	100.00
Political rights	11.32	80.79	7.89	100.00
Economic rights	8.68	83.42	7.89	100.00
Social equality	6.84	86.05	7.11	100.00
Gender equality	5.26	81.05	13.68	100.00
Benefits of small family	5.00	81.32	13.68	100.00
Savings and thrift	5.53	80.53	13.95	100.00
Environment sanitation	5.00	80.26	14.74	100.00
Collective action	4.47	82.63	12.89	100.00
Concern for community	5.26	91.05	3.68	100.00
Social issues	5.00	87.63	7.37	100.00
Constitutional rights	5.00	91.32	3.68	100.00
Government schemes	5.53	85.00	9.47	100.00
Co-operative principles	5.00	91.32	3.68	100.00
Benefits of being a member in a ST society	6.84	86.05	7.11	100.00
Knowledge about Panchayati Raj	5.53	88.68	5.79	100.00
Peoples planning	5.26	88.16	6.58	100.00

Source: Field survey.

Table 4.50 discloses that more than 80.00 per cent of the participating members are of the opinion that ST co-operatives have

not helped in creating awareness on social issues like value of formal education, political rights, economic rights, social equality, gender equality, benefits of small family, savings and thrift, environment sanitation, collective action, concern for community, social issues, constitutional rights, Government schemes, co-operative principles, benefits of being a member in a ST society, knowledge about Panchayati Raj and Peoples Planning. It is a clear indication to the point that ST co-operatives in Wayanad District could not play their institutional role effectively. Ultimately this points to the failure of ST co-operatives in Wayanad District in achieving their institutional objectives.

Opinion of Members for Improving the Performance of ST Co-operatives

The opinions of the members for improving the performance of ST co-operatives, collected through the survey on 760 members are presented in Table 4.51.

Table 4.51

**Members' Opinion for Improving the Performance of ST
Co-operatives
(Figures in percentage)**

Statements	Opinion			Total
	Agree	Disagree	No opinion	
Propagate cooperative principles	91.18	0.00	8.82	100.00
Non-tribals should be given membership	29.61	50.39	20.00	100.00
Employees of co-operative department should be more friendly	98.42	0.00	1.58	100.00
Procedure should be simplified	98.55	0.00	1.45	100.00
Election should be conducted regularly	89.87	0.00	10.13	100.00
ST co-operatives should be more helpful in making available assistance from govt.	100.00	0.00	0.00	100.00
ST co-operatives should be more liberal in granting loans	100.00	0.00	0.00	100.00
Management of ST co-operatives is to be free from govt. interference	67.63	13.68	18.68	100.00
Members should be more loyal to the society	99.21	0.00	0.79	100.00
More amount of concessional credit should be made available to the societies	100.00	0.00	0.00	100.00
The service of experts should be made available to the societies	100.00	0.00	0.00	100.00
Local bodies should take more interest in the effective running ST co-operatives	100.00	0.00	0.00	100.00
Individual members should be given freedom to select projects	98.82	0.00	1.18	100.00
Forming societies without considering the felt needs of tribals should be stopped	93.29	0.00	6.71	100.00
Weak societies should be merged or liquidated	39.08	16.97	43.95	100.00

Source: Field survey.

It is observed that no member is against propagating co-operative principles as a measure to improve the condition of ST co-operatives. But more than 50 per cent of the total members are against giving membership to non-tribals. Again, more than 13 per cent of the total members are against making the societies free from governmental interference. About 19 per cent of the members have no definite opinion on the issue of the interference of the government in the management of ST societies.

Further nearly 17 per cent of the total members are against liquidating or merging weak societies.

CHAPTER V

**PERFORMANCE OF SCHEDULED TRIBE CO-OPERATIVE
SOCIETIES IN WAYANAD DISTRICT – AN ENTERPRISE
ANALYSIS**

PERFORMANCE OF SCHEDULED TRIBE CO-OPERATIVE SOCIETIES IN WAYANAD DISTRICT - AN ENTERPRISE ANALYSIS

The previous chapter of this thesis presented an analysis of the institutional aspect of the performance of ST co-operative societies in Wayanad District. But a co-operative society is not merely an institution; it is both an institution and an enterprise. A member of a co-operative is simultaneously a member of an institution and an enterprise. It is a socio-economic system. Co-operatives successful both as institutions and enterprises are the ideal co-operative institutions. In these co-operatives, the enterprise outcomes are so geared that member development automatically takes place.

An earnest attempt has been made in this chapter to analyse the enterprise aspect of the performance of ST Co-operative societies in Wayanad District. Hence, the effectiveness of the selected societies as enterprise is the central theme of this chapter.

Co-operative – Enterprise Aspect

A co-operative, like any other type of business organisation, is engaged either in providing some service or a product or products. The

enterprise aspect of a co-operative is based on business principles. So all enterprise values like profitability, expansion, liquidity, and diversification that are applicable to any form of business organisation are also applicable to co-operatives. The financial and operational issues are examined in this chapter. The data for financial analysis are mainly taken from the financial statements (both audited and unaudited) and the records of the twelve societies selected for the present study. Discussions with the Secretaries and Presidents of all the twelve societies have also been conducted to obtain more information on the problems encountered by the societies.

Percentage analysis, Accounting ratios and Compound Growth Rate are the principal tools used in the analysis of data.

Of the twelve societies studied, five societies are included in the category of MFP societies: another five societies are included in the category of industrial societies and two societies are included in the category of general societies. The societies are included in different categories on the basis of their main activity.

Membership

Members constitute the very foundation of any co-operative organisation. An individual takes membership in a co-operative society with the expectation of obtaining some benefit. If the society fails to provide the benefit expected by the member he will turn passive and dormant. Big size of dormant membership is an index of co-operative failure.

The membership position in select ST societies as on 1-4-1998 and 31-3-2004 are presented in Table 5.1.

Table 5.1
Membership Position in Select ST Societies.

Sl No	Name of society	Category	Number of members as on		Increase	Increase in percentage
			1-4-1998	31-3-2004		
1	MSTSCS	MFP	442	1180	738	166.9
2	TSTSCS	MFP	795	795	NIL	NIL
3	PSTSCS	MFP	427	541	114	26.7
4	TLSTSCS	MFP	889	1061	172	19.3
5	SBSTSCS	MFP	1325	1450	125	9.4
Total			3878	5027	1149	29.6
6	KSTSCS	GENERAL	825	831	6	0.7
7	PMSTSCS	GENERAL	709	791	82	11.6
Total			1534	1622	88	5.7
8	MGBWICS	INDUSTRIAL	75	75	NIL	NIL
9	WAWICS	INDUSTRIAL	40	41	1	2.5
10	TAHWICS	INDUSTRIAL	54	66	12	22.2
11	KABWICS	INDUSTRIAL	54	54	NIL	NIL
12	VTAVKICS	INDUSTRIAL	10	36	26	260
Total			233	272	39	16.7
Grand Total			5645	6921	1276	22.6

MSTSCS : Meppadi Scheduled Tribe Service Co-operative Society

TSTSCS : Thirunelly Scheduled Tribe Service Co-operative Society

PSTSCS : Pulpally Scheduled Tribe Service Co-operative Society

TLSTSCS : Thavinhal Scheduled Tribe Service Co-operative Society

SBSTSCS : Sulthan Bathery Scheduled Tribe Service Co-operative Society

KSTSCS : Kalpetta Scheduled Tribe Service Co-operative Society

PMSTSCS : Panamaram Scheduled Tribe Service Co-operative Society

MGBWICS : Makkutty Girijan Brick Workers' Industrial Co-operative Society

WAWICS : Wayanad Adivasi Women Industrial Co-operative Society

TAHWICS : Thrissilery Adivasi Handloom Weavers Industrial Co-operative Society

KABWICS : Kottathara Adivasi Brick Workers' Industrial Co-operative Society

VTAVKICS : Vythiri Taluk Adivasi Vanitha Karakausala Industrial Co-operative Society

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

It can be seen that total membership in all the twelve societies together increased by 22.6 per cent during the 6 year period from 1998-99 to 2003-04. Among the MFP Societies, MSTSCS recorded maximum increase whereas no increase in membership took place in TSTSCS. Among the general societies membership of PMSTSCS increased by 11.6 per cent. Among the industrial societies, VTAVKICS recorded maximum increase in membership during the study period.

Member Participation

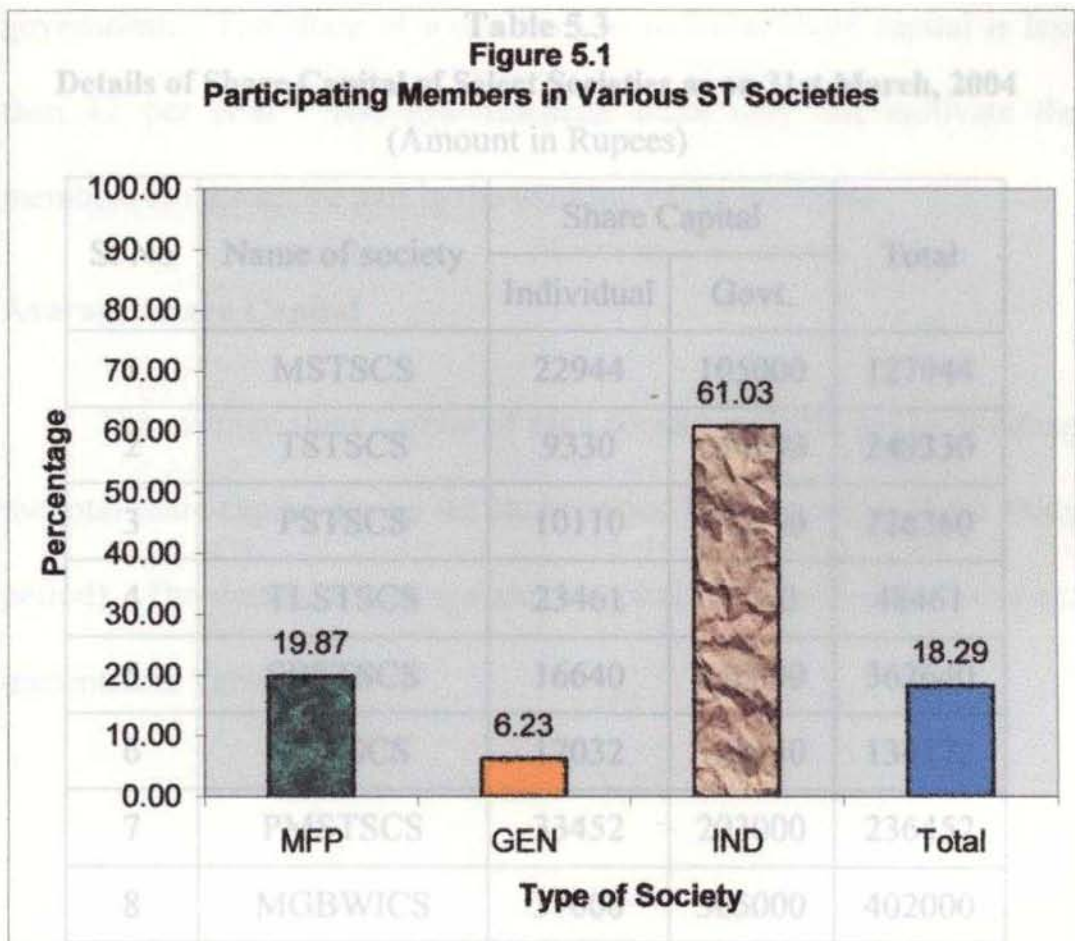
The success of any co-operative organisation depends on the active participation of the members in the activities of the society. The low level of member participation has been one of the important reasons for the poor performance of ST co-operatives in Kerala. The details of member participation in select ST societies in Wayanad during the period covered by the study are given in Table 5.2

Table 5.2
Percentage of Participating Members in Various Societies

Society	Category	Total members	Participating Members	Percentage
MSTSCS	MFP	1180	210	17.80
TSTSCS	MFP	795	204	25.66
PSTSCS	MFP	541	153	28.28
TLSTSCS	MFP	1061	170	16.02
SBSTSCS	MFP	1450	262	18.07
	Total	5027	999	19.87
KSTSCS	General	831	40	4.81
PMSTSCS	General	791	61	7.71
	Total	1622	101	6.23
MGBWICS	Industrial	75	40	53.33
WAWICS	Industrial	41	33	80.49
TAHWICS	Industrial	66	35	53.03
KABWICS	Industrial	54	37	68.52
VTAVKICS	Industrial	36	21	58.33
	Total	272	166	61.03
Grand Total		6921	1266	18.29

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.2 shows that the percentage of participating members in all the ST societies taken together is only 18.29 per cent. The WAWICS has the highest rate of participating members and the lowest participation is in KSTSCS. The low rate of participating members is a sign of poor co-operative performance.



Note:

MFP – MFP Societies

GEN - General Societies

IND – Industrial Societies

Share Capital

The amount of paid up share capital shows the members' financial contribution to the funds of a co-operative society. In Kerala the government also contribute to the share capital of co-operative institutions. In the case of ST cooperatives the government make liberal contribution to the share capital. The details of share capital of select ST co-operative societies as on 31st March, 2004 are furnished in Table 5.3.

Table 5.3**Details of Share Capital of Select Societies as on 31st March, 2004**

(Amount in Rupees)

Sl No	Name of society	Share Capital		Total
		Individual	Govt.	
1	MSTSCS	22944	105000	127944
2	TSTSCS	9330	240000	249330
3	PSTSCS	10110	216250	226360
4	TLSTSCS	23461	25000	48461
5	SBSTSCS	16640	346000	362640
6	KSTSCS	12032	122140	134172
7	PMSTSCS	33452	203000	236452
8	MGBWICS	37000	365000	402000
9	WAWICS	40000	130000	170000
10	TAHWICS	32500	190000	222500
11	KABWICS	27250	110000	137250
12	VTAVKICS	25000	104000	129000
Total		289719	2156390	2446109

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.3 clearly shows that the share capital participation of the government in ST co-operatives is very high. As on 31-3-2004, more than 88 per cent of the total share capital is contributed by the

government. The share of individuals in the total share capital is less than 12 per cent. Too low financial stake may not motivate the members to take active part in the working of the societies.

Average Share Capital

The average share capital of each society is found out by dividing the total share capital during the study period by 6 (duration of the study period). The details of average share capital of the select societies are presented in Table 5.4.

Table 5.4
Details of Average Share Capital
(Figures in percentage)

Name of society	Category	Share capital		Total
		Individual	Govt.	
MSTSCS	MFP	15.73	84.27	100.00
TSTSCS	MFP	3.74	96.26	100.00
PSTSCS	MFP	4.85	95.15	100.00
TLSTSCS	MFP	19.35	80.65	100.00
SBSTSCS	MFP	11.69	88.31	100.00
	Total	9.21	90.79	100.00
KSTSCS	General	8.93	91.07	100.00
PMSTSCS	General	14.01	85.99	100.00
	Total	11.87	88.13	100.00
MGBWICS	Industrial	10.68	89.32	100.00
WAWICS	Industrial	23.53	76.47	100.00
TAHWICS	Industrial	15.57	84.43	100.00
KABWICS	Industrial	19.27	80.73	100.00
VTAVKICS	Industrial	10.93	89.07	100.00
	Total	15.18	84.82	100.00
Grand Total		12.36	87.64	100.00

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

It can be seen that the share capital participation of the government is more than 80 per cent in all societies except WAWICS. The maximum government participation in share capital is found in TSTSCS. From category wise point of view, government participation in share capital is the highest in MFP societies.

Amount of Borrowing from Government

Keeping in view the role of ST co-operative societies in tribal development the government grants them credit on liberal terms. It is a fact that other financial institutions like commercial banks are not taking interest in lending money to ST co-operatives. The amount of borrowings outstanding during the period of the study is given in Table 5.5.

Table 5.5

**Society Category wise Distribution of Amount of Borrowing from
Government Outstanding
(Amount in Rupees)**

Year	Society Category								
	General			Industrial			MFP		
	Amount of borrowing outstanding	No. of members	Amount outstanding per member	Amount of borrowing outstanding	No. of members	Amount outstanding per member	Amount of borrowing outstanding	No. of members	Amount outstanding per member
1998-99	7041	1534	5	569572	233	2445	1418086	3878	366
1999-00	7041	1540	5	529038	233	2271	1495161	3878	386
2000-01	7041	1540	5	500286	233	2147	562455	4669	120
2001-02	7041	1617	4	471534	248	1901	615700	4855	127
2002-03	7041	1617	4	471534	260	1814	523784	4855	108
2003-04	7041	1622	4	471534	272	1734	689050	5027	137

Note: Amount outstanding per member has been rounded to nearest rupee.

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.5 shows that in the case of general societies, the amount of borrowing from government outstanding as on 31st March, 1999 was Rs. 7041 and borrowing per member outstanding on the same date was Rs.5 only. As on 31st March, 2004 the amount of borrowing outstanding remained at Rs. 7041 itself, but the amount of borrowing outstanding per member decreased to Rs. 4. Hence it is concluded that

there was no increase in the amount of borrowing outstanding during the study period but the membership of the societies increased by 88 during the period. It is also to be noted that general societies did not make any repayment during the six years covered by the study.

In the case of industrial societies the amount of borrowing outstanding as on 31st March, 1999 was Rs. 569572 and the amount of borrowing outstanding per member was Rs. 233. As on 31st March, 2004 total borrowing outstanding stood at Rs. 471534 and borrowing outstanding per member stood at Rs. 272. So it is clear that industrial societies made part repayment of their borrowing from government during the study period.

In the case of MFP societies total amount of borrowing outstanding stood at Rs. 1418086 as on 31st March, 1999 and borrowing outstanding per member was Rs. 366. As on 31st March, 2004 total amount of borrowing outstanding stood at Rs. 689050 and borrowing outstanding per member was Rs. 137. So it is clear that MFP societies also made part repayment of their borrowing from government during the period covered by the study.

Deposits

Deposits constitute an important source of funds for many co-operative organisations. Mobilisation of deposits from members is one of the objectives of all ST co-operatives in Kerala. But the ST societies find it difficult to obtain deposits from the members. Non-members do not deposit money in ST co-operatives. Hence only very small amount is collected as deposits. The details of deposits of select ST co-operatives in Wayanad District are presented in Table 5.6.

Table 5.6

**Total Amount of Deposits and Amount of Deposit per Member of Select ST Co-operatives in Wayanad District
(Amount in Rupees)**

Year	Society Category								
	General			Industrial			MFP		
	Total deposit	No. of members	Deposit per member	Total deposit	No. of members	Deposit per member	Total deposit	No. of members	Deposit per member
1998-99	8234	1534	5	12972	233	56	18339	3878	5
1999-00	68666	1540	45	14479	233	62	36500	3878	9
2000-01	80521	1540	52	15705	233	67	5682	4669	1
2001-02	18259	1617	11	15736	248	63	54006	4855	11
2002-03	18259	1617	11	16134	260	62	11312	4855	2
2003-04	11829	1622	7	19032	272	70	7872	5027	2

Note: Deposit per member has been rounded to nearest rupee.

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.6 clearly shows that deposits collected by all the three types of societies do not constitute a major source of funds. In the case of general societies deposit per member as on 31st March, 1999 was only Rs. 5. This clearly indicates the poor deposit mobilising capacity of ST societies in Wayanad District. As on 31st March, 2001 the deposit per member of MFP societies was as low as Re. 1. Deposit per member has been very low in all the societies during the study period.

Turnover

Turnover of societies indicates their income generating capacity. Higher the amount of turnover, better is the position of the business with respect to income generation. Table 5.7 exhibits the total turnover and turnover per member of select ST co-operative societies in the study area.

Table 5.7
Amount of Total Turnover and Turnover per Member of Select ST
Co-operative Societies in Wayanad District
 (Amount in Rupees)

Year	Type of society								
	General			Industrial			MFP		
	Turnover	No. of members	Turnover per member	Turnover	No. of members	Turnover per member	Turnover	No. of members	Turnover per member
1998-99	325567	1534	212	268553	233	1153	3279069	3878	846
1999-00	483971	1540	314	516457	233	2217	4564419	3878	1177
2000-01	572288	1540	372	690670	233	2964	5081653	4669	1088
2001-02	470695	1617	291	671705	248	2708	5061126	4855	1042
2002-03	104610	1617	65	788011	260	3031	7823893	4855	1612
2003-04	320094	1622	197	630050	272	2316	5032977	5027	1001

Note : Turnover per member has been rounded to nearest rupee.

Source: *Computed from Financial statements of selected ST Co-operative societies in Wayanad District.*

Table 5.7 shows that the total turnover and turnover per member of general societies in the year 1998-99 were Rs. 325567 and Rs. 212 respectively. In 2003-04 the total turnover and turnover per member of these societies were Rs. 320094 and Rs. 197 respectively.

In 1998-99 the total turnover and turnover per member of industrial societies were Rs. 268553 and Rs. 1153 respectively. In

2003-04, the total turnover and turnover per member of industrial societies were Rs. 630050 and Rs. 2316 respectively.

In the case of MFP societies the total turnover and turnover per member in the year 1998-99 were Rs. 3279069 and Rs. 846 respectively. In the year 2003-04, the total turnover and turnover per member of MFP societies stood at Rs. 5032977 and Rs. 1001 respectively.

It can be seen that both the total turnover and turnover per member of all the three types of societies were fluctuating during the period of study. No society could keep consistent progress in turnover during the period from 1998-99 to 2003-04. The MFP societies made the largest total turnover in all the years.

Profitability of Co-operatives

Profit commonly means excess of total revenues of a business over the total expenses of that business. It is also called net income (Gupta & Radhaswamy, 1984). One of the important objectives of every business concern is to earn a surplus of income over expenses. The success of any business, to a great extent depends upon its profit earning capacity, called profitability.

The financial statements of the select ST co-operatives in Wayanad District for the period from 1998-99 to 2003-04 were analysed for determining their profitability. Table 5.8 shows the number of select societies in profit or loss during the period covered by the study.

Table 5.8
Number of Societies Earning Profit or Incurring Loss During Various Years

Year	No. of societies in profit	No. of societies in loss	Total
1998-99	4	8	12
1999-00	4	8	12
2000-01	5	7	12
2001-02	3	9	12
2002-03	4	8	12
2003-04	6	6	12

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.8 shows that during 1998-99, four societies earned profit and eight societies incurred loss. In 2003-04 six societies earned profit and the remaining six societies incurred loss. Nine societies incurred loss and three societies earned profit in 2001-02. The majority of the societies studied were found suffering loss during the study period.

Amount of Profit Earned or Loss Incurred by Select ST Societies during 1998-99 and 2003-04

Table 5.9 shows the amount of profit earned or loss incurred by select ST societies during the period covered by the study.

Table 5.9
Amount of Profit Earned or Loss Incurred by Select ST Societies
(Amount in Rupees)

Sl. No.	Name of society	Period			
		1998-99		2003-04	
		Profit	Loss	Profit	Loss
1	KSTSCS		34597		193744
2	MSTSCS		27422	15759	
3	TSTSCS		29522	10173	
4	PSTSCS	73700			55845
5	TLSTSCS	142518			113396
6	SBSTSCS	21673		60677	
7	PMSTSCS		8161		37359
8	MGBWICS		10374	27444	
9	WAWICS		47427	5463	
10	TAHWICS		3942		116775
11	KABWICS		7733		12711
12	VTAVKICS	2481		3056	
Total		240372	169178	122572	529830

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.9 reveals that the total amount of profit earned by the societies during 1998-99 was Rs. 240372 and it decreased to Rs. 122572

during 2003-04 whereas the loss incurred during the same period increased from Rs. 169178 to Rs. 529830. Even though the number of societies in profit increased in 2003-04 when compared to 1998-99, the amount of profit decreased considerably during 2003-04.

Establishment and Contingency Expenses

Establishment and contingency expenses constitute an important item of expenses for all the ST co-operative societies. The percentage of establishment and contingency expenses to turnover of select societies for various years are given in Table 5.10

Table 5.10

Percentage of Average Establishment and Contingency Expenses to Average Turnover of Select ST Co-operative Societies in Wayanad District

Year	Type of Society		
	General	Industrial	MFP
1998-99	35.52	34.36	11.75
1999-00	27.12	48.79	8.17
2000-01	30.68	47.08	8.94
2001-02	10.15	29.77	11.34
2002-03	60.21	28.05	5.67
2003-04	25.15	38.62	11.68

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.10 reveals that the percentage of average establishment and contingency expenses to average turnover has been fluctuating in all the three types of societies. The share of establishment and contingency expenses is the lowest in MFP society. It is because of the comparatively higher amount of turnover of MFP societies.

Gross Profit

Gross Profit is the excess of sales over cost of goods sold. So gross profit represents the gross trading result of a business. The average gross profit of the different types of societies are presented in Table 5.11.

Table 5.11

Society Category wise Distribution of Average Gross Profit

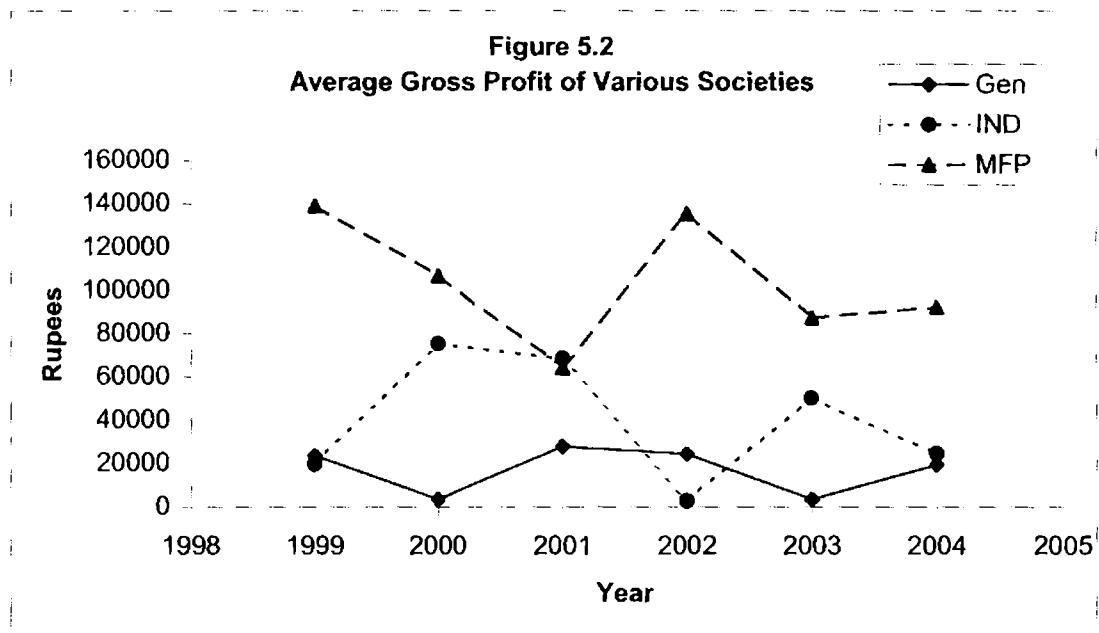
(Amount in Rupees)

Year	Society Category			Total
	General	Industrial	MFP	
1998-99	23557.50	19625.33	138984.20	60722.34
1999-00	3401.00	75343.25	106851.60	61865.28
2000-01	27860.50	68378.50	64182.80	53473.93
2001-02	24331.00	2791.60	135608.80	54243.80
2002-03	3501.00	50273.80	87342.60	47039.13
2003-04	19499.00	24532.60	92281.40	45437.67
CGR	-3.10	3.79	-6.60	-4.72

CGR : Compound Growth Rate

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.11 reveals the fluctuating nature of average gross profit of the select societies during the period covered by the study. The total average gross profit of all the select societies was Rs. 60722.34 in the year 1998-99. Then, in 2003-04, the total average gross profit of all the select societies decreased to Rs. 45437.67. Thus, the average gross profit of all the societies together recorded a negative compound growth rate of 4.72 per cent. Figure 5.2 shows the change in average gross profit of the various societies from 1998-99 to 2003-04.



Note : Gen : General Societies

IND : Industrial Societies

MFP : MFP Societies

Gross Profit Ratio (GP Ratio)

Gross Profit to turnover ratio is an important index of profitability. The average gross profit ratios of the select societies during the study period are given in Table 5.12.

Table 5.12
Society Category wise Distribution of Average Gross Profit Ratio
(Figures in percentage)

Year	Society Category		
	General	Industrial	MFP
1998-99	14.47	36.54	21.19
1999-00	1.41	72.94	11.70
2000-01	9.74	49.50	6.32
2001-02	10.34	2.08	13.40
2002-03	6.69	31.90	5.58
2003-04	12.18	19.47	9.17

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

It is seen that the average gross profit ratios of all types of societies fluctuated highly during the period covered by the study. It reveals the inconsistency in the gross trading result of the ST co-operative societies in Wayanad District.

Net Profit

Net profit is the true profit or actual gain after all working expenses have been paid.

$$\text{Net profit} = \text{Gross profit} + \text{all other incomes and gains} \\ - \text{all other expenses and losses}$$

The average Net profit of the different types of societies are presented in Table 5.13

Table 5.13

Society Category wise Distribution of Average Net Profit

(Amount in Rupees)

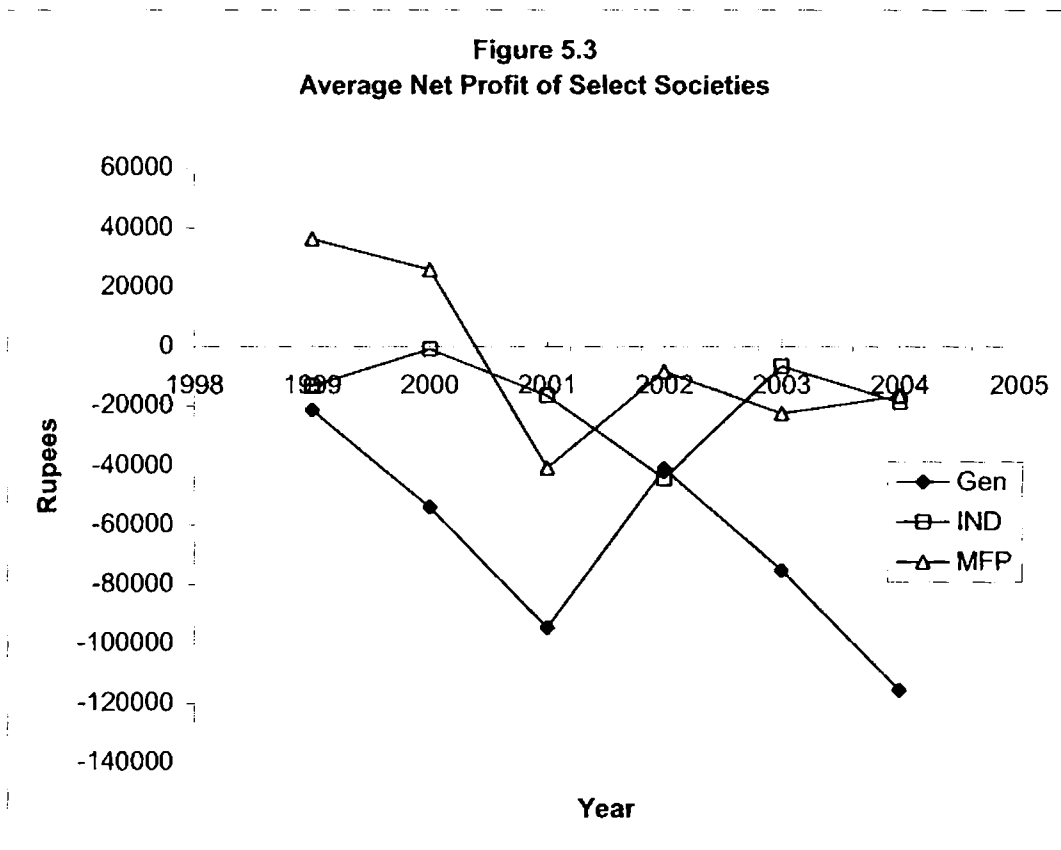
Year	Society Category			Total
	General	Industrial	MFP	
1998-99	-21379.00	-13399.00	36189.40	470.47
1999-00	-54069.50	-903.40	25746.40	-9742.17
2000-01	-94584.00	-16627.60	-40892.20	-50701.27
2001-02	-41085.50	-44383.40	-8535.80	-31334.90
2002-03	-75174.50	-6717.40	-22594.00	-34828.63
2003-04	-115551.50	-18704.60	-16526.40	-50260.83

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.13 shows that the total average net profit of all the select societies was Rs. 470.47 in the year 1998-99. During 2003-04 the total average net loss of all the select societies amounted to Rs. 50260.83.

The MFP societies alone earned average net profit in the first two years covered by the study. So the profitability of ST co-operatives in Wayanad District is not satisfactory.

Average Net profit of select societies for various years are presented in Figure 5.3.



Net Profit Ratio (NP Ratio)

Net profit to turnover ratio is an important index of profitability. Consistent improvement in net profit ratio indicates favourable trend.

The average net profit ratios of select societies are presented in Table 5.14.

Table 5.14
Society Category wise Distribution of Average Net Profit Ratio
(Figures in percentage)

Year	Society Category		
	General	Industrial	MFP
1998-99	-13.13	-24.95	+5.52
1999-00	-22.34	-0.87	+2.82
2000-01	-33.05	-12.04	-4.02
2001-02	-17.46	-33.04	-0.84
2002-03	-143.72	-4.26	-1.44
2003-04	-72.20	-14.84	-1.64

Source : Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.14 clearly indicates that the average net trading results of all the three types of societies were negative during the period covered by the study except the MFP societies during 1998-99 and 1999-2000. The average net profit ratio of general societies during 1998-99 was -13.13 per cent and it increased to -72.20 per cent in 2003-04. In the case of industrial societies the average net profit ratio was -24.95 per cent in 1998-99 and it decreased to -14.84 per cent in 2003-04. The

Average net profit ratio of MFP societies was 5.52 per cent in 1998-99 but it came down to -1.64 per cent in 2003-04. From this it can be concluded that the average net trading result of all types of societies indicate a very poor economic performance during the period covered by the study. This ultimately points to the failure of ST co-operative societies in the enterprise aspect.

Accumulated Loss

In addition to current year profit or loss, the accumulated loss of the societies over the years will give a clear picture of the trend in profitability. Table 5.15 shows the amount of accumulated loss per member during the period covered by the study.

Table 5.15

**Amount of Accumulated Loss and Accumulated Loss per Member
of Select ST Co-operative Societies in Wayanad District
(Amount in Rupees)**

Year	Society Category								
	General			Industrial			MFP		
	Accumulated loss	No. of members	Accumulated loss per member	Accumulated loss	No. of members	Accumulated loss per member	Accumulated loss	No. of members	Accumulated loss per member
1998-99	488692	1534	319	311000	233	1335	906669	3878	234
1999-00	565567	1540	367	315516	233	1354	777937	3878	201
2000-01	692371	1540	450	398654	233	1711	983726	4669	211
2001-02	857965	1617	531	659822	248	2661	1026405	4855	211
2002-03	1052616	1617	651	693409	260	2667	1199948	4855	247
2003-04	977148	1622	602	786932	272	2893	1342580	5027	267

Note : Accumulated loss per member has been rounded to nearest rupee

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.15 shows that all the three types of societies studied were carrying huge amount of accumulated loss. As at 31st March, 1999, the total amount of accumulated loss of the general societies was

Rs. 488692, resulting in an accumulated loss of Rs. 319 per member. As on 31st March, 2004, the total amount of accumulated loss of general societies stood at Rs. 977148 resulting in an accumulated loss of Rs. 602 per member. Similarly, the total amount of accumulated loss of industrial societies as on 31st March, 1999 amounted to Rs. 311000 and the accumulated loss per member on the same date was Rs. 1335. As on 31st March, 2004, the total amount of accumulated loss of all the select industrial societies stood at Rs. 786932, and the accumulated loss per member amounted to Rs. 2893. In the case of MFP societies, the total accumulated loss as on 31st March, 1999 was Rs. 906669 and the accumulated loss per member on the same date stood at Rs. 234. As on 31st March, 2004, the total accumulated loss of MFP societies was Rs. 1342580 and the accumulated loss per member was Rs. 267.

It is clear that both the total amount of accumulated loss and accumulated loss per member of all types of societies showed an increasing trend during the period covered by the study. It is a clear indication of poor economic performance of ST co-operatives in Wayanad District. Thus the index of accumulated loss per member points to the poor enterprise performance of ST co-operatives in Wayanad District.

Table 5.16
Average Amount of Accumulated Loss and its Trend of Select ST
Co-operative Societies
(Amount in Rupees)

Year	Society category					
	General		Industrial		MFP	
	AL	AGR	AL	AGR	AL	AGR
1998-99	244346	–	62200	–	181334	–
1999-00	282784	15.73	63103	1.45	155587	-14.20
2000-01	346186	22.42	79731	26.35	196745	26.45
2001-02	428983	23.92	131964	65.51	205281	4.34
2002-03	526308	22.69	138682	5.09	239990	16.91
2003-04	488574	-7.17	157386	13.49	268516	11.89
Increase (%)	99.95		153		48.07	
CGR	12.2		16.7		6.8	
AAGR		15.52		22.38		9.08

Note:

AL : Average Accumulated Loss.

AAGR : Annual Average Growth Rate.

CGR : Compound Growth Rate.

AGR : Annual Growth Rate in Percentage.

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

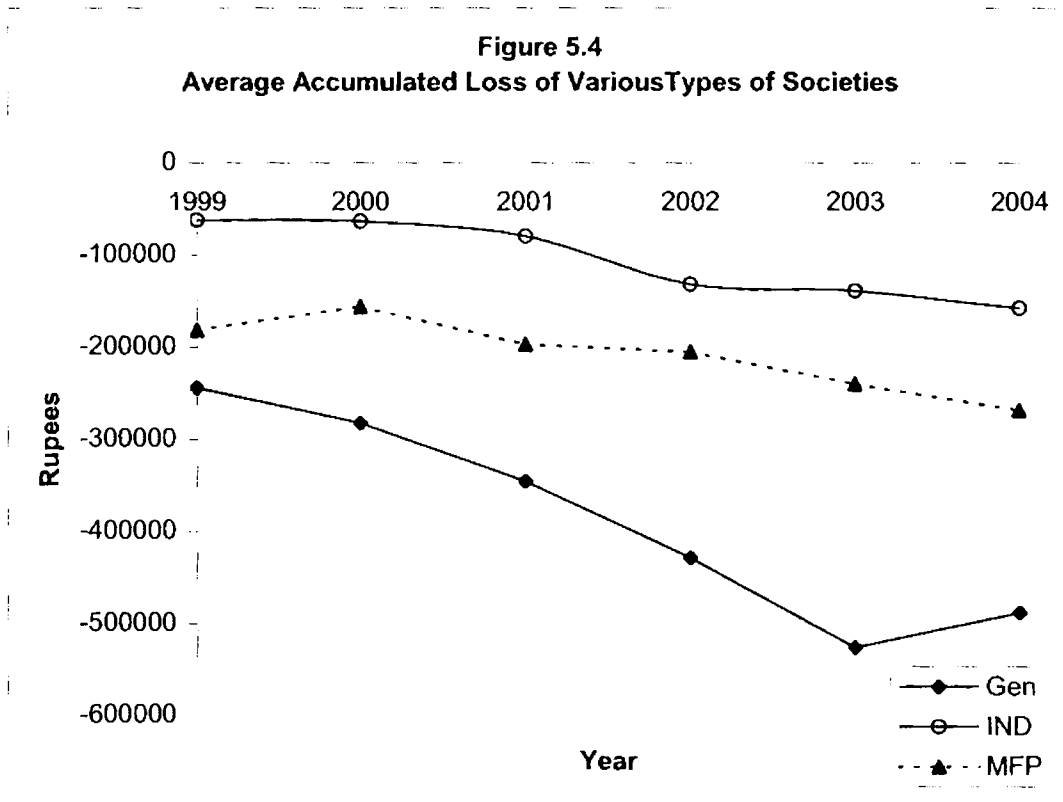
Table 5.16 shows that the average amount of accumulated loss of general societies increased by 99.95 per cent during the period from 1998-99 to 2003-04. The percentage increase in average amount of accumulated loss of industrial societies during the study period is 153.

In the case of MFP societies the percentage increase in accumulated loss during the study period is 48.07.

The CGR shows an increase of 12.2 per cent in the average amount of accumulated loss of general societies. In the case of industrial societies the CGR shows an increase of 16.7 per cent in the average amount of accumulated loss. The CGR shows an increase of 6.8 per cent in the average amount of accumulated loss of MFP societies.

When AGR is calculated for various years, a favourable trend could be noted in the case of general societies during 2003-04. In all the earlier years AGR has been positive. In the case of industrial societies AGR shows a highly fluctuating trend. In the case of MFP societies also AGR shows fluctuating trend. A favourable trend is noted only in the year 1999-00.

The AAGR of the average amount of accumulated loss is 15.52 per cent in case of general societies; 22.38 per cent in the case of industrial societies and 9.08 per cent in the case of MFP societies. Figure 5.4 shows the increase in average accumulated loss from 1999 to 2004 for different type of societies.



Note :

Gen – General Societies

IND – Industrial Societies

MFP – MFP Societies

Percentage of Accumulated Loss to Paid up Share Capital

The percentage of accumulated loss to paid up share capital on 31st March, 2004 is presented in Table 5.17.

Table 5.17

**Percentage of Average Accumulated Loss to Average Paid up Share
Capital as on 31st March, 2004**
(Amount in Rupees)

Particulars	Society Category		
	General	Industrial	MFP
Average accumulated loss	488574	157386	268516
Average paid up share capital	185312	212150	202947
Percentage of accumulated loss to paid up share capital	263.65	74.19	132.31

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.17 shows that the percentage of average accumulated loss to average paid up share capital is very high (263.65 per cent) in the case of general societies. The percentage of average accumulated loss to average paid up share capital of industrial societies is 74.19 as on 31st March, 2004. Further, the percentage of average accumulated loss to average paid up share capital remained at 132.31 in the case of MFP societies. Thus, percentage of average accumulated loss to average paid up share capital reveals the failure of ST co-operatives in Wayanad in achieving their enterprise objectives.

Liquidity

Liquidity is the ability of a firm to meet its short-term obligations. The current ratio and the quick ratio are used to test the liquidity of the select ST societies in Wayanad District.

Current Ratio

Current ratio is an indicator of a firm's ability to meet its short-term liabilities. So, current ratio is often used to test liquidity.

Current ratio = current assets / current liabilities.

Current assets include assets that will either be used up or converted into cash within a year's time. Current liabilities include liabilities payable within a year, out of the existing current assets or by creating current liabilities. A Current ratio of 2:1 is considered to be ideal. The average current ratios of select societies for the period covered by the study are presented in Table 5.18

Table 5.18
Average Current Ratios of Select Societies

Year	Society category		
	General	Industrial	MFP
1998-99	2.15	1.50	2.30
1999-00	1.05	1.60	1.80
2000-01	0.75	1.10	2.10
2001-02	1.10	0.85	1.90
2002-03	1.40	1.12	1.40
2003-04	1.12	1.17	1.50

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.18 reveals the fluctuating nature of the current ratio of all the three types of societies. In the case of general societies the average current ratio shows a satisfactory level only in 1998-99. In the case of industrial societies the average current ratio has not been satisfactory in any of the years. In the case of MFP societies the average current ratio shows satisfactory level in 1998-99 and 2000-01. Thus the liquidity position of majority of the societies as disclosed by the current ratio is not satisfactory.

Quick Ratio

The quick ratio is a modification of the current ratio. This ratio is calculated by comparing quick assets and current liabilities.

Quick ratio = Quick assets / Current liabilities.

Quick assets include assets which are immediately convertible into cash without much loss. A quick ratio of 1:1 is considered to be ideal.

The average quick ratios of select societies for the period covered by the study are presented in Table 5.19.

Table 5.19**Average Quick Ratios of Select Societies**

Year	Society category		
	General	Industrial	MFP
1998-99	1.10	0.83	1.15
1999-00	0.75	0.91	0.93
2000-01	0.63	0.72	1.01
2001-02	0.74	0.71	0.73
2002-03	0.93	0.82	0.84
2003-04	0.85	0.75	0.78

Source: Computed from Financial statements of select ST Co-operative societies in Wayanad District.

Table 5.19 clearly shows the fluctuating nature of the quick ratio of all the three types of societies. In the case of general societies the quick ratio shows a satisfactory condition only in 1998-99. In the case of industrial societies the quick ratio has not been satisfactory in any of the years covered by the study. The average quick ratio of MFP societies shows a satisfactory condition only in 1998-99 and 2000-01. So it is concluded that the liquidity position of the ST societies in Wayanad District is not satisfactory. This ultimately points to the failure of ST co-operatives in Wayanad District in achieving their enterprise objectives.

CHAPTER VI

FINDINGS AND SUGGESTIONS

FINDINGS AND SUGGESTIONS

The present study is conducted with the principal objective of evaluating the performance of ST co-operative societies functioning in Wayanad District and suggest measures to over come the problems encountered by the societies. The performance of twelve Scheduled Tribe Co-operative Societies functioning in Wayanad District has been studied from both the institutional and enterprise aspects. The data were collected from the records of select societies and 760 tribal members. Discussions with the Presidents and Secretaries of all the twelve societies were also held as part of the study. The study covered the period from 1st April 1998 to 31st March, 2004. The summary of findings and suggestions on the basis of the analysis of data and discussions made with the Presidents and Secretaries of various ST co-operative societies are presented in this chapter.

FINDINGS

1. The ST co-operative societies in Wayanad District could bring only a very small portion of the total tribal population in the district into the co-operative fold.

2. The ST co-operative societies in Wayanad district are functioning under the administrative control of different departments of the government. But the audit of all societies is conducted by the department of co-operation. This duality causes problems for ST co-operatives.
3. The number of ST co-operative societies actually functioning is much lower than the number of societies registered.
4. There is no co-ordination among the different departments involved in the administration of ST co-operative societies.
5. Although the audit of all ST co-operatives is conducted by the department of co-operation, the data published by the department cover only the ST co-operatives under the administrative control of that department.
6. Audit for many years is conducted at one time. Hence the defects noted and suggestions given are not of much practical use in the management of societies.
7. The MFP societies are located far away from the forest ranges allotted to them for MFP collection. Hence the societies incurred high transportation charges.
8. The departments exercising administrative control over the ST co-operatives do not take timely action to solve the problems encountered by the societies.
9. The names of a large number of totally dormant societies remain in the register of societies maintained by the administrative departments.

10. Financial assistances to the ST co-operatives by the government are granted not on the basis of properly prepared projects.
11. The share of females in the tribal population of Wayanad District is more than that of the males. But in the membership of ST co-operatives the share of males is much higher than the share of females. So there is male domination in the membership of ST co-operatives
12. The ST societies have not contributed to building managerial or entrepreneurial capacity among the members to any significant extent.
13. The liquidity position of the societies is not satisfactory.
14. Shortage of funds is a serious problem for general and industrial societies.
15. Competition from private firms is a serious problem for industrial societies.
16. The secretaries of most of the ST co-operatives are non-tribals.
17. Of the twelve societies included in the study, only seven societies have appointed qualified secretaries.
18. The Scheduled Tribe co-operative societies functioning in the Wayanad District are not getting financial assistance from the Commercial banks functioning in the district.
19. Many ST co-operative societies are formed without considering the felt needs of the members.

20. The share of state government in the share capital of ST co-operatives is very high. It is more than 90 per cent in the case of MFP societies. Too low financial stake result in lack of motivation for the members to take active part in the societies' activities.
21. All the Primary ST co-operative societies have not been affiliated to the SC/ST Federation.
22. The MFP societies alone received considerable financial assistance from the SC/ST Federation.
23. The over all rate of member participation in ST societies is less than 20 per cent.
24. Total number of members is the highest in MFP societies, but the percentage share of participating members is the highest in industrial societies.
25. The majority of the members have only primary education.
26. Occupation-wise, agricultural labourers constitute the majority in membership.
27. Many members hold land without title deeds.
28. Participation in ST co-operative societies has not resulted in any considerable increase in income of the members.
29. A very high percentage of the members live in houses without basic facilities.
30. Household expenses constitute the most important item of expenditure of the members.

31. More than 80 per cent of the members found their income insufficient to meet expenditure.
32. Borrowing is very common among the members.
33. Granting credit is one of the important objectives as per the bye-laws of all ST societies. But most of the societies do not grant credit to the members due to shortage of funds and non-repayment of old debts.
34. Small amount of short-term loans on personal security alone are granted by ST societies.
35. Recovery of loans by ST co-operatives is extremely poor. Small amount of short-term loans granted remain over due for many years.
36. Above 75 per cent of the participating members could not repay their debts promptly.
37. The low level of income of the members is the major reason for default in repayment.
38. ST co-operatives could not save their members from the exploitation of moneylenders.
39. More than one third of the members are indebted to village traders.
40. ST co-operatives could not create a positive impact on the social outlook of their members.

41. Participation in ST co-operatives could not improve the civic consciousness of the members.
42. The ST co-operatives could not create a positive impact on the drinking habit of members.
43. The Wayanad District Co-operative Bank is the central co-operative society in the district, but the ST co-operatives do not receive any assistance from the central society.
44. All MFP societies have appointed commission agents for procuring MFP from tribals. This is against the spirit of co-operation.
45. Societies possessing Tractor, Tiller and Autorickshaw have leased them to outsiders. This leads to exploitation of tribal properties by non-tribals.
46. The ex officio members in the Board of Directors of the ST co-operatives do not attend the Board meetings.
47. Director Board meetings are not held regularly.
48. General body meetings are also not held regularly.
49. Proper notices are not issued to the members for attending the meeting.
50. Many ST societies do not present and get the annual budget passed by the members in general body meetings.

51. No society paid any dividend during the period covered by the study.
52. In audit classification no ST co-operative society is included in A or B category. This indicates that the marks secured for the overall performance of the societies are less than 50 per cent.
53. The ST co-operatives do not keep proper books and records. The system of accounting is defective.
54. Average accumulated loss of all types of societies recorded increase during the period covered by the study.
55. Accumulated loss per member also showed an increasing trend.
56. The ST co-operative societies could not mobilise much deposit from members. The deposit per member is less than Rs. 10 as on 31st March, 2004 in the case of general and MFP societies.
57. Government is the main source of borrowing for ST co-operatives.
58. Percentages of accumulated loss to paid up share capital were 264, 134 and 74 in the case of General, MFP and Industrial societies respectively.
59. Officials of the Forest department do not extend all possible support to MFP societies.
60. Some industrial societies are started without giving proper training to the worker members.

61. All the ST societies functioning in Wayanad District are carrying on the traditional activities only. They are not innovative.
62. There is high political interference in the management of some societies.
63. Working capital shortage is a major problem for all industrial and general societies.
64. Some societies could not withdraw and utilise the financial assistance granted by the government for want of proper projects. This points to the practice of applying for assistance without identifying suitable projects. For some years the amounts remained in bank accounts and the societies only received the interest.

Suggestions

1. The practice of forming ST societies without considering the felt needs of the tribals is to be stopped.
2. Member Education Programmes are to be conducted to improve member participation.
3. One central agency should collect and publish data relating to all the ST societies functioning in the state.
4. Individual members' share in the share capital is to be increased.
5. Audit should be conducted regularly.
6. The defects pointed out by the auditor should be submitted before the members in annual general meetings.

7. The practice of appointing commission agents for collecting MFP from the actual forest going tribals should be stopped.
8. The practice of leasing Tractors, Tillers and Autorikshaws to outsiders must be stopped. The societies should operate such assets for giving employment to the members.
9. The societies can start eco-friendly production units like agro processing.
10. Production plans should be prepared taking into account the marketability of the products.
11. Proper training should be imparted to the members for undertaking technical work. The apex society (SC/ST Federation) should take the necessary initiative.
12. Unhealthy political interference in the management of the societies should be stopped.
13. Qualified tribals can be appointed as secretaries of societies.
14. Annual budget should be prepared and passed by the general body every year.
15. The District Co-operative Bank should finance the working capital requirements of ST societies.
16. The administrative departments having control over the societies should take follow up action after giving financial assistance.
17. More self-help groups may be formed within the auspices of ST co-operatives.

18. The ex officio members in the Director Board of ST societies must attend the Board meetings regularly.
19. Forest officials should extend sincere co-operation to the ST co-operatives.
20. The state government should give guarantee to the deposits mobilised by ST co-operatives.
21. The ST co-operatives should meet the various credit needs of the members in the same way as the money-lender does. Credit for social needs may be provided on a medium term basis repayable over a period of three to five years. Unless these arrangements are made effective, it will not be possible to wean away the tribals from the money-lender – cum – traders.
22. Film shows and other exhibitions revealing success stories of ST co-operatives may be organised. The SC/ST Federation can take effective steps in this direction.
23. The secretaries should be given training in keeping proper books and accounts.

If all the suggestions given above are sincerely and honestly implemented, the ST societies in Wayanad District will achieve their institutional and enterprise objectives. A piece-meal approach will fetch no significant result. An integrated approach to revamp and revitalize the Scheduled Tribe Co-operatives is a must.

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APPENDICES

Interview Schedule for Members

Member Category – Participating /Nominal.

I. Identification:

1. Name
2. Village
3. Taluk

II. Family Particulars:

<i>Sl. No</i>	<i>Name</i>	<i>Sex</i>	<i>Age</i>	<i>Relationship with the key Respondent</i>	<i>Marital Status</i>	<i>Education</i>	<i>Occupation</i>	
							<i>Main</i>	<i>Subsidiary</i>

III. Economic status and level of living

1. Details of land holding

<i>Sl. No</i>	<i>Type of Ownership</i>	<i>Area</i>	<i>Irrigated /unirrigated</i>	<i>Estimated Value</i>

2. Source of irrigation
3. Crops cultivated during last year

<i>Crops</i>	<i>Area under cultivation</i>	<i>Production Qty</i>	<i>Value</i>
a. Food Crops			
b. Commercial crops			

4. Agricultural machinery owned

<i>Sl.No.</i>	<i>Items</i>	<i>Value</i>	<i>When did you Purchase?</i>	<i>Source of Purchase</i>
	<i>Total</i>			

5. Housing facilities

<i>Owned/ Rented</i>	<i>When did you buy/ Construct</i>	<i>No. of Rooms</i>	<i>Roof</i>	<i>Sanitary Latrine</i>	<i>Electrified or not</i>	<i>Over all condition</i>

6. Source of drinking water

1. Common well
2. Own well
3. Neighbours well
4. Public tap
5. River/ stream
6. Others

7. Details of other properties

<i>Items</i>	<i>Estimated Value (in Rs.)</i>	<i>When did you buy?</i>
1. Furniture		
2. Vehicles		
3. Live stock		
4. Others (specify)		

IV. Adoption of improved agricultural practices

1. Did you adopt improved agricultural practices during last year?

Yes/No.

2. If yes, give details.

<i>Sl. No</i>	<i>Items</i>	<i>When did you start using</i>	<i>Did you get it adequately and in time</i>	<i>Source</i>	<i>Priced/ free supply</i>	<i>Did you get any assistance from ST Co-operative.</i>

3. If no, state reasons.

V. Marketing of agricultural produce.

1. What were the agriculture produce marketed by you during last year?

<i>Sl. No.</i>	<i>Items</i>	<i>Agency</i>	<i>Value</i>	<i>Remarks</i>
	<i>Total</i>			

2. Did you face any problem in marketing? Yes/No.

3. If yes, what were the problems?

VI. Collection and marketing of MFP.

1. Please give the following details related to the collection and marketing of MFP during last year

<i>Sl. No.</i>	<i>Item</i>	<i>No. of Persons engaged in a month</i>	<i>Marketing Agency</i>	<i>Quantity</i>	<i>Value</i>
	<i>Total</i>				

2. Why do you go for collecting MFP?
 - a. Providing traditional medicinal facilities
 - b. For employment
 - c. Additional income
 - d. Self consumption
 - e. Any other (specify)
3. Are you a seasonal or perennial MFP collector?
 - a. If seasonal, what are your other economic activities?
4. Did you face difficulty from any department? Yes/No.
 - a. If yes, please give details.
5. Do you market your entire MFP collection through ST-Co-operative?

Yes/No

 - a. Give reasons
6. Did you receive any help from ST co-operative?

VII Details of Employment

<i>Source of employment</i>	<i>No. of days employed in a month</i>	<i>Wage rate</i>	<i>Total income</i>

VIII. Annual income, expenditure, savings, investment and indebtedness

1. Sources of income

<i>Sl. No</i>	<i>Source</i>	<i>Annual income in Rupees</i>
1.	Agriculture	
2.	Allied activities	
3.	MFP collection	
4.	Business	
5.	Industry	
6.	Wages	
7.	Others (Specify)	
	Total	

2. Details of expenditure

<i>Sl. No.</i>	<i>Item</i>	<i>Amount in rupees</i>	<i>Remarks</i>
1.	Agriculture		
2.	Allied activities		
3.	Business		
4.	MFP		
5.	Industry		
6.	House hold expenditure		
7.	Others (Specify)		
	Total		

3. Is your income sufficient to meet all the expenses? Yes/No.

4. If no, how do you meet the deficiency?

5. Savings and Investment

<i>Sl. No.</i>	<i>Type of saving</i>	<i>Amount</i>	<i>Period</i>	<i>Rate of Interest</i>
1.	Cash			
2.	Bank deposit a. ST.Co-operative b. Other Co-operative c. Non-Co-operative			
3.	Post office savings			
4.	NSC/NSS			
5.	Chit funds			
6.	Jewellery			
7.	Shares of companies			
8.	Others (Specify)			
	Total			

6. Details of indebtedness:

<i>Sl. No.</i>	<i>Creditor</i>	<i>Amount</i>	<i>Purpose of Loan</i>	<i>Security</i>	<i>Period</i>	<i>Rate of interest</i>
1.	ST Co-operative					
2.	Other Co-operative					
3.	Money lenders					
4.	Friends/Relatives					
5.	Village traders					
6.	Others (specify)					
	Total					

7. Could you repay the loan promptly so far? Yes/No.

8. Give reasons for the above

IX ST Co-operatives and their services

1. Details of Membership.

a. When did you become a member?

- b. How much is your shareholding?
- c. Who motivated you to become a member in the society?
- d. What is your position in the society?
- e. Do you attend the annual general meetings of the society?
Yes/No.
- f. If no, why?

2. Particulars of services received from the ST Co-operative society:

(a) Credit

<i>Sl. No.</i>	<i>Type of loan</i>	<i>Purpose</i>	<i>Security</i>	<i>Amount</i>	<i>Period of credit</i>	<i>Rate of interest</i>	<i>Repaid or not</i>	<i>If not repaid why?</i>
1.	ST loan							
2.	MT loan							
3.	LT loan							
4.	Consumption loan							
5.	Any other							
	Total							

b. Distribution of essential commodities:

<i>Sl. No</i>	<i>Name of commodity</i>	<i>Do you get it in time</i>	<i>About the price</i>	<i>Remarks</i>

3. Did you face any difficulty in getting the loan? Yes/No.
4. If yes, give details.
5. For what purpose did you utilise the loan?

6. Did you get any non-financial assistance for the effective utilisation of the loan? Yes/No.
7. Did you get any guidance from the society for preparing your project proposal? Yes/No.
8. What is the time taken for getting the loan?
9. Do you think there is undue delay in getting the assistance from ST society? Yes/No
10. What is your suggestion for avoiding the delay?
11. How much money did you spend for obtaining the loan?
12. Are you satisfied with the services offered by ST Co-operative? Yes/No.

X Impact of ST Co-operative Societies:

1. Incremental income

- a. Has your income increased after the establishment of Co-operative society? Yes/No
- b. If yes, please give the following details
 1. What is the source of increase?
 2. How much is the increase in annual income?
 3. What is the reason for the increase in income?

2. Particulars of increase in savings and investment

Do you agree with the following statement?

“Your savings and investment have increased due to the working of ST Co-operatives” Yes/No

XI Social participation and involvement in co-operative activities:

- a. Do you agree that ST Co-operatives have created awareness on?
 1. Value of formal education
 2. Political rights

3. Economic rights
4. Social equality
5. Gender equality
6. Benefits of small family
7. Savings and thrift.
8. Environment sanitation
9. Collective action
10. Concern for community
11. Social issues
12. Constitutional rights
13. Government schemes
14. Co-operative principles
15. Benefits of being a member in ST Co-operative
16. Knowledge about Panchayathiraj
17. People's planning

1 – Agree ; 2 – Disagree ; 3 –No opinion

b

1. Are you a member in any organisation other than the ST co-operative society? Yes/No.
2. If yes, what is the name of the organisation?
3. What is your position in the organisation?
4. How long have you been associating yourself with the organisation?
5. Did you cast your vote in the last general election? Yes/No.
6. If No, why?
7. What is your opinion about Family Planning? Positive/
Negative.

8. What is your aspiration to children education?
9. Drinking habit Yes/No.
10. How often do you read the following?
 1. News papers – Regularly/Occasionally/Rarely/Never
 2. Books – Regularly/Occasionally/Rarely/Never
11. Have you read anything recently about co-operatives? Yes/No
12. Do you know the co-operative principles? Yes/No
13. If, yes, what are they?
14. Have you attended any function relating to co-operative week celebrations? Yes/No
15. Why did you take membership in the ST co-operative?
16. Have you withdrawn your membership from any co-operative society? Yes/No.
17. If yes, why?
18. How did you take membership in the ST society?
 - a. Voluntarily
 - b. Advice from President/Secretary
 - c. Advice from friends, relatives etc.
 - d. Political Pressure
 - e. Advice from Tribal Officer.
 - f. No idea.
19. In your opinion, the society belongs to
 - a. Government
 - b. Board of Directors
 - c. Members
 - d. Political parties
 - e. Others (specify)

20. Please give answer to the following questions relating to the meetings of the society

<i>Type of meeting</i>	<i>Regularly intimated</i>	<i>Occasionally intimated</i>	<i>Regularly participated</i>	<i>Occasionally participated</i>	<i>Mode of intimation</i>
a) General body					
b) Special meetings					
c) Any other					

21. Is there any arrangement for marking your attendance at the meeting?

22. Did you ever speak at any meeting of the society? Yes/No

23. Are you satisfied with the existing system of holding members meeting? Yes/No

c. What are your suggestions for the improvement of ST co-operatives in Wayanad?

1. Efforts should be made to propagate co-operative principles among the tribals
2. Non tribals also should be given membership in ST societies
3. Employees of co-operative department should be more friendly
4. The procedures presently followed in ST co-operatives should be simplified
5. Co-operative election should be conducted regularly
6. ST co-operatives should be more helpful in availing government assistance for tribal development.
7. ST co-operatives should be more liberal in granting loans.
8. The management of ST co-operatives should be free from government interference.
9. Members should be more loyal to the ST co-operatives.

10. More amount of concessional credit should be made available to the ST Societies.
11. The co-operative department and the SC/ST Federation should take steps for making available the services of experts to the ST Societies.
12. Local bodies like Panchayat should take more interest in the effective running of ST co-operatives.
13. Individual members should be given the freedom to select the projects to be implemented by them.
14. Forming societies without considering the felt needs and opinions of the Tribals should be stopped.
15. Weak societies should be merged or liquidated

*Appendix II***SCHEDULE FOR SOCIETIES**

1. Name of the society
2. Date of registration
3. Date of commencement of business
4. Affiliated to
5. Area of operation
6. Objectives as per bye laws

7. Present activities

8. Membership pattern (No of members)

Members	97-98	98-99	99-00	00-01	01-02	02-03	03-04
Tribals							
Govt.							
Others							

9. How much is the value of one share?
10. What is the maximum number of shares that a member can hold?
11. Do you allow non-tribals to become members?
12. Please give the details of share capital subsidy
13. How far is the society from
 1. Railway station
 2. District Head Quarters
 3. Nearest Market
 4. MFP Collecting Range

14. What are the items produced by the society?

15. Details of Production/Collection by the society

Items	97-98	98-99	99-00	00-01	01-02	02-03	03-04

16. Details of sales

Items	97-98	98-99	99-00	00-01	01-02	02-03	03-04

17. Details of Production/Collection coast

Particulars	97-98	98-99	99-00	00-01	01-02	02-03	03-04
1							
2							
3							
4							
5							

18. From where do you procure the raw materials?

19. Do you face any problem in getting the raw materials? (Please rank)

- 1 Non availability
- 2 Poor quality
- 3 High price
- 4 Any other (specify)

20. Where do you market the product?

21. Do you sell the products through private business men? (Yes/No)

22. If yes, why do you prefer?

- 1 Good price
- 2 Regularity

- 3 Immediate payment
- 4 Facilities like transport etc.
- 5 Other (Specify)

23. Do you have warehouse facility? (Yes/No)

24. What about the publicity of the product?

25. Financial position

Particulars	97-98	98-99	99-00	00-01	01-02	02-03	03-04
Authorised Capital							
Paid up Capital							
1. Tribal members							
2. Co-operative society							
3. Govt.							
4. Others							
Reserves & Surplus							
Grants and Subsidies:-							
Deposits:-							
From members							
Others							
Borrowings							
1. From Govt.							
2. From others (Specify)							
Asset owned by the society							
Land							
Building							
Machinery							
Furniture							
Others							
Investment in other co-operatives							
Stock in trade							

Account receivable							
Short term investment							
Bank balance							
Cash							
Other Assets (Specify)							
Accumulated Loss							

Meetings (Members)

26. How often do you hold members meeting?
27. Where do you hold the members meeting?
28. How many members will be present in the Members general meeting?

Board Meeting:

29. How often do you hold Board meetings?
30. Is the Director Board elected or nominated?
31. Is there reservation in the constitution of Board of Directors?
32. Do the ex officio members participate in Board Meetings?
33. What about the directors' participation in Board Meetings?
34. Is there any sub committee of the Board?
35. Details of expenses and incomes.

Particulars	97-98	98-99	99-00	00-01	01-02	02-03	03-04
Sales							
Op. Stock							
Purchases							
Freight & Carriage etc.							
Closing stock							
Gross profit							
Salaries							
PF Contribution							
TA							
Sitting Fee							
Rent							
Electricity							

Printing & Stationery							
Advertisement							
Depreciation							
Postage							
Interest							
Bonus etc.							
Other expenses							
Other Incomes:							
Interest							
Rent received							
Commission							
Others							
Net profit / loss							

36. What are the reasons for the loss?

37. Details of Employees

1. Is there paid secretary? (Yes/No)
2. What are the qualifications of the secretary?
3. When did you start appointing secretary?
4. How many other employees are working in the society?
5. Did the society receive any assistance for giving salary or imparting training to the employees?
6. Do the employees participate in the education/training programmes organised by any agency?
7. What is your opinion about such programmes?

38. What is your opinion about the problems and prospects of the society?

39. What about the types of assistance required?

- | Particulars | Source | Amount |
|------------------------|--------|--------|
| 1. Working capital | | |
| 2. Building Assistance | | |
| 3. Machinery etc. | | |

48. What are the reasons for overdues?
49. What remedial measures can you suggest for avoiding overdues?
50. Details of dividend paid.

97-98	98-99	99-00	00-01	01-02	02-03	03-04

LIST OF SCHEDULED TRIBES IN KERALA
THE SCHEDULED CASTES AND SCHEDULED TRIBES ORDERS
(AMENDMENT) ACT, 2002
NO. 10 OF 2003

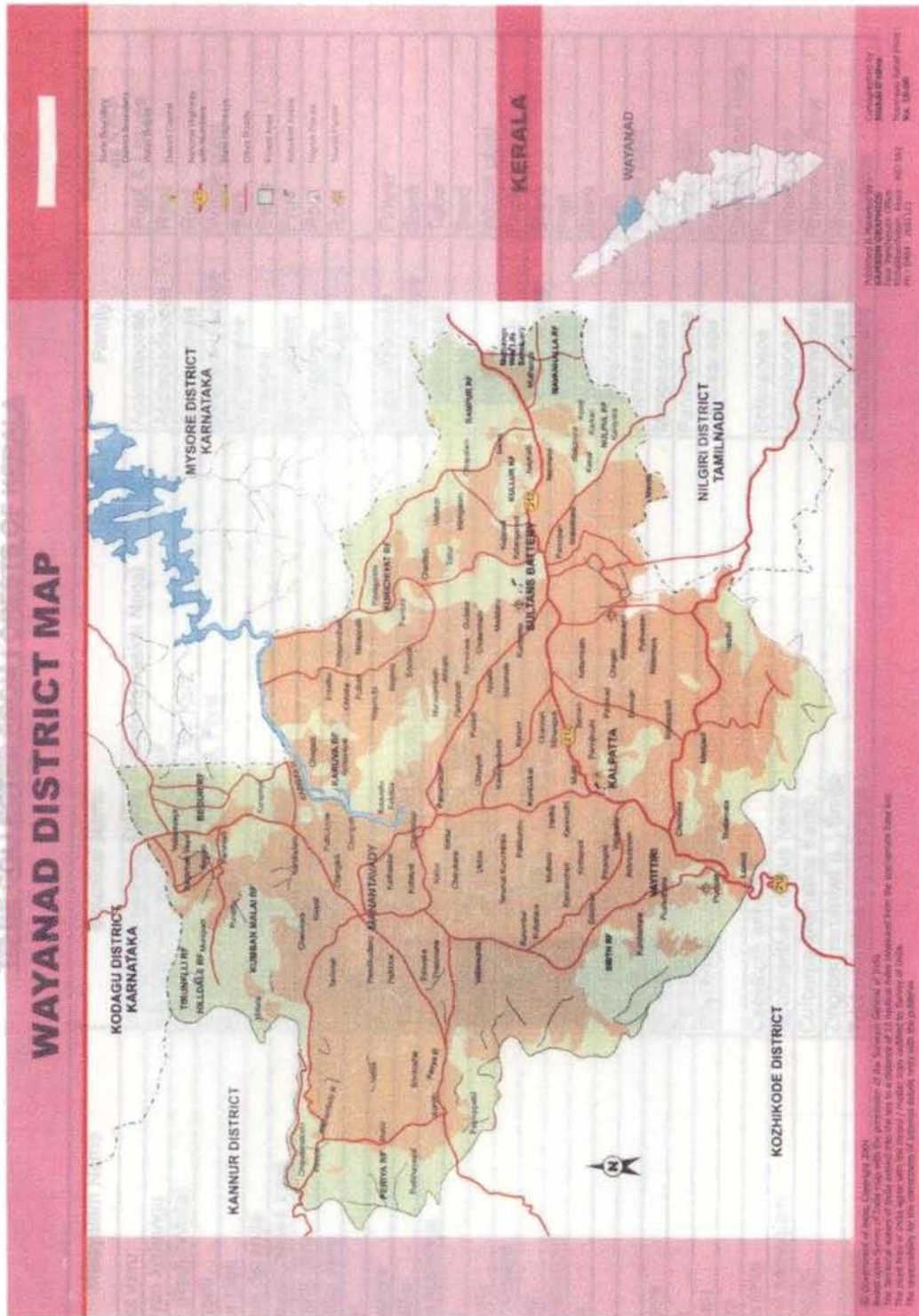
- | | |
|---|---|
| 1. Adiyar | 20. Malai Arayan, Mala Arayan |
| 2. Aranadan | 21. Malai Pandaram |
| 3. Cholanaicken | 22. Malai vedan, Malavedan |
| 4. Eravalan | 23. Malakkuravan |
| 5. Hill pulayan, Mala Pulayan,
Kurumba Pulayan,
Karavazhi Pulayan, Pamba
Pulayan | 24. Malasar |
| 6. Irular, Irulan | 25. Malayan, Nattu Malayan,
Konga Malayan (excluding
areas comprising the
Kasargode, Cannanore,
Wayanad and Kozhikode
Districts) |
| 7. Kadar, Wayanad Kadar | 26. Malayarayar |
| 8. Kanikkaran, Kanikkar | 27. Mannan |
| 9. Karimpalan | 28. Mavilan |
| 10. Kattunayakan | 29. Muthuvan, Mudugar,
Muduvan |
| 11. Kochuvelan | 30. Palleyan, Palliyan, Palliyar,
Paliyan |
| 12. Koraga | 31. Paniyan |
| 13. Kudiyar, Melakudi | 32. Ten Kurumban, Jenu
Kurumban |
| 14. Kurichan, Kurichiyar | 33. Thachanadan, Thachanadan
Moopan |
| 15. Kurumans, Mullu Kuruman,
Mulla Kuruman, Mala
Kuruman | 34. Ulladan, Ullatan |
| 16. Kurumbas, Kurumbar,
Kurumban | 35. Uraly |
| 17. Mahamalar | 36. Vetta Kuruman |
| 18. Mala Panicker | |
| 19. Mala Vettuvan (in
Kasargode and Cannanore
districts) | |

Appendix IV

District wise Scheduled Tribe Population in Kerala

Sl. No	Name of District	Total Population	ST Population	ST Population as Percentage of total population of the district	District ST Population as Percentage of total ST population of the state
1.	Thiruvananthapuram	3234356	20893	0.65	5.74
2.	Kollam	2585208	5190	0.20	1.43
3.	Pathanamthitta	1234016	6549	0.53	1.80
4.	Alappuzha	2109160	3131	0.15	0.86
5.	Kottayam	1953646	18340	0.94	5.04
6.	Idukki	1129221	50973	4.51	13.99
7.	Ernakulam	3105798	10046	0.32	2.76
8.	Thrissur	2974232	4826	0.16	1.32
9.	Palakkad	2617482	39665	1.52	10.89
10.	Malappuram	3625471	12267	0.34	3.37
11.	Kozhikode	2879131	5940	0.21	1.63
12.	Wayanad	780619	136062	17.43	37.36
13.	Kannur	2408956	19969	0.83	5.48
14.	Kasaragode	1204078	30338	2.52	8.33
	Total	31841374	364189	1.14	100.00

Source : 2001 census



**LIST OF NON TIMBER FOREST PRODUCTS (MINOR FOREST PRODUCTS) PERMITTED
TO BE COLLECTED FROM FORESTS OF KERALA**

Sl. No	Malayalam Name	Botanical Name	Family	Portion collected as NTFP
1	Adaladaka veru	<i>Adhatoda zeylanica</i> Medic (Adhatoda vasica Nees)	Acanthaceae	Root & Leaves
2	Adapathiyavan kizhangu	<i>Holostemma ada-kodien</i> Schult	Asclepiadaceae	Root
3	Arnalponi (Red)/(White)	<i>Rauwolfia serpentina</i> (L.)Benth. Ex Kurz	Apocynaceae	Root
4	Atthi Thippali	<i>Balanophora fungosa</i> J.R. & G. Forst.	Balanophoraceae	Whole plant
5	Chandana tholi	<i>Santalum album</i> L.	Santalaceae	Bark
6	Changalam paranda	<i>Cissus quadrangularis</i> L.	Vitaceae	Stem
7	Cheeni kaya/Cheeva kaya	<i>Acacia sinuata</i> (Lour.) Merr.	Mimosaceae	Fruit
8	Chemparathi veru	<i>Hibiscus rosa-sinensis</i> L.	Malvaceae	Root
9	Cheruthettu veru	<i>Clerodendrum serratum</i> (L.) Moon	Verbenaceae	Root
10	Cheruthen	Honey		
11	Chithira poovu	<i>Euphorbia thymifolia</i>	Euphorbiaceae	Flower
12	Chittamruthu	<i>Tinospora cordifolia</i> (Willd.) Hook. f. & Thoms	Menispermaceae	Stem
13	Chittarana kizhangu	<i>Alpina calcarata</i>	Zingiberaceae	Tuber
14	Chittolam	<i>Heracleum rigens</i> Wal. Ex DC	Apiaceae	Seed
15	Darpha pullu	<i>Desmostachya bipinnata</i> (L.) Stapf	Poaceae	Whole plant
16	Endappanakkaya	<i>Cycas circinalis</i>	Cycadaceae	Fruit
17	Garudakodi	<i>Aristolochia indica</i> L.	Aristolochiaceae	Stem
18	Idampiri Valampiri	<i>Helicteres isora</i> L	Sterculiaceae	Fruit
19	Jeevakam	<i>Malaxis reedii</i> Sw.	Orchidaceae	Stem
20	Kadukka	<i>Terminalia chebula</i> Retz.	Combretaceae	Fruit
21	Kaithonni	<i>Eclipta prostrata</i> (L.) L.	Asteraceae	Whole plant
22	Kakkumkaya	<i>Entada rheedii</i> Spreng.	Mimosaceae	Seed
23	Kaipasam	<i>Parmelia dilatata</i> Vainio	Parmeliaceae	Whole plant
24	Kanjirakkuru	<i>Stychnos num-vomica</i> L.	Loganiaceae	Seed
25	Kanmadam			Exudate from Rock
26	Kanthatimulaku	<i>Capsicum annum</i> L.	Solanaceae	Fruit
27	Karimkurinji samoolam	<i>Strobilanthes ciliatus</i> Nees	Acanthaceae	Whole plant
28	Kashurimanjal	<i>Curcuma aromatica</i> Salisb	Zingiberaceae	Rhizome - Root
29	Kattinji	<i>Zingiber zerumbet</i> (L.) Smith	Zingiberaceae	Rhizome
30	Kattu padavalam	<i>Trichosanthes cucumeriana</i> L.	Cucurbitaceae	Fruit/mace

31	Kattu punnakkaya	<i>Calophyllum inophyllum</i>	Guttiferae	Fruit
32	Kattu thulasi veru	<i>Ocimum gratissimum</i> L.	Lamiaceae	Root
33	Kattukurumuliaku	<i>Piper</i> spp.	Piperaceae	Stem
34	Kattumanjal	<i>Curcuma</i> sp.	Zingiberaceae	Rhizome
35	Katupavakka	<i>Momordica charantia</i>	Curcubitaceae	Fruit
36	Katupayar veru	<i>Vigna pilosa</i> (Roxb.) Baker	Fabaceae	Root
37	Kattuppalai veru	<i>Piper longum</i> L.	Piperaceae	Stem & root
38	Kazhanjikkuru	<i>Caesalpinia bonduca</i> (L.) Roxb (<i>Caesalpinia cristata</i> auct. Non L.	Caesalpinaceae	Seed
39	Keezhamelai	<i>Phyllanthus amarus</i> Schum. & Thonn. (<i>Phyllanthus arly-shawii</i> Brunel & Roux	Euphorbiaceae	Whole plant
40	Kinyathu	<i>Andrographis paniculata</i> (burm. f.)	Acanthaceae	Whole plant
41	Kodithoova veru	<i>Tragia involucrata</i> L.	Euphorbiaceae	Root
42	Kolaraku	Lack (insect product)		Insect product
43	Kolinji	<i>Alpinia galanga</i> (L.) Sw.	Zingiberaceae	Rhizome
44	Kudampui	<i>Garcinia gummigutta</i> (L.) Robs.	Clusiaceae	Fruit
45	Kumizhin veru	<i>Gmelina arborea</i> Roxb.	Verbenaceae	Root
46	Kundikkom/Thelir/Kannadiveliar/Koppuvella	<i>Vateria indica</i> L.	Dipterocarpaceae	Resin from bark
47	Kjrumthotti veru	<i>Sida rhombifolia</i> L. ssp. <i>Retusa</i> (L.) Bors.	Malvaceae	Root
48	Manja koova	<i>Curcuma zedoaria</i> (Christm.) Rosc.	Zingiberaceae	Rhizome
49	Mara marjal	<i>Coscinum fenestratum</i> (Gaertn.) Colebr.	Menispermaceae	Stem
50	Marottikkuru	<i>Hydnocarpus pentandra</i> (Bunch.Ham.) Oken	Flacourtiaceae	Seed
51	Mattippal	<i>Ailanthus triphysea</i> (Dennist.) Alston (<i>Ailanthus malabarica</i> DC.)	Simaroubaceae	Latex
52	Moovila veru	<i>Pseuathria viscida</i> (L.) Wight & Arn.	Fabaceae	Root
53	Mullila kuru	<i>Zanthoxylum rheisa</i> (Roxb.) DC.	Rutaceae	Seed
54	Muthanga	<i>Cyperus rotundus</i> L.	Cyperaceae	Root
55	Nankin kuru	<i>Mesua ferrea</i>	Guttiferae	Seed
56	Nannari/Naruneendi	<i>Hemidesmus indicus</i> (L.) R. Br.	Asclepiadaceae	Root
57	Naykkuruna parippu	<i>Mucuna pruriens</i> (L.) DC.	Fabaceae	Seed
58	Neelayamani samoolam	<i>Indigofera tinctoria</i> L.	Fabaceae	Whole plant
59	Neervala kuru	<i>Croton tiglium</i> L.	Euphorbiaceae	Seed
60	Nelikka	<i>Phyllanthus emblica</i> L. (<i>Emblca officinalis</i> Gaertn.)	Euphorbiaceae	Fruit (Fresh)
61	Nelikka thodu	<i>Phyllanthus emblica</i> L. (<i>Emblca officinalis</i> Gaertn.)	Euphorbiaceae	Fruit (dry)
62	Odakkuru	<i>Sarcostigma kleinii</i> Wight & Arn.	Ucacinaceae	Seed
63	Onlavaru	<i>Desmodium velutinum</i> (wild.) DC.	Fabaceae	Root
64	Pachotti tholi	<i>Symplocos cochinchinensis</i> (Lour.) Moore ssp. <i>laurina</i> Nooteb	Symplocaceae	Bark
65	Padaakkizhangu	<i>Cyclea peltata</i> (Lam.) Hook. f. & Thoms.	Menispermaceae	Root
66	Pali kuru	<i>Palaquium ellipticum</i> (Dalz.) Ball.	Sapotaceae	Seed
67	Palmuthukin kizhangu/Seethari/Vithari	<i>Ipomoea mauritiana</i> Jacq.	Convolvulaceae	Tuberous root

68	Panjikaya	Ceiba pentandra	Bombacaceae	Fruit
69	Pathirippoovu	Myristica dactyloides Gaertn.	Myristicaceae	Seed aril
70	Pattinja	Acacia torta (Roxb.) Crib.	Mimosaceae	Bark
71	Peenari	Celtis philippensis Blanco var. wightii (Planch.) Soep.	Ulmaceae	Wood
72	Plashu	Butea monosperma (Lam.) Taub.	Fabaceae	Seed & bark
73	Pollakkaya (Nanjikkuni)	Anamirta cocculus (L.) Wright & Arn.	Menispermaceae	Seed
74	Poovanna thari	Scheuchera oleosa (Lour.) Oken	Sapindaceae	Seed
75	Pui Thailam	Cymbopogon citratus (DC.) Stapf	Poaceae	Essential oil
76	Puli	Tamarindus indica L.	Caesalpinaceae	Fruit
77	Punna poovu	Dillenia pentagyna Roxb.	Dilleniaceae	Flower
78	Putharichunda veru	Solanum torvum Sw.	Solanaceae	Root
79	Ramacham	Vetiveria zizanioides (L.) Nash	Poaceae	Root
80	Shathavari kizhangu	Asparagus racemosus Willd.	Liliaceae	Root
81	Thakara veru	Cassia sp.	Caesalpinaceae	Root
82	Thamara kizhangu	Nelumbo nucifera Gaertn.	Nymphaeaceae	Rhizome
83	Thamikka thodu	Terminalia belirica (Gaertn.) Roxb.	Combretaceae	Fruit
84	Thazhuthama veru	Boerhavia diffusa L.	Nyctaginaceae	Root
85	Thempirakkaya	Semecarpus anacardium	Anacardiaceae	Fruit
86	Then mezhuku	Bee wax		
87	Theitamparal	Strychnos potatorum L.f.	Loganiaceae	Seed
88	Uringikkaya/Soopinkaya	Sapindus laurifolia Vahl	Sapindaceae	Seed
89	Vankurumthotti veru	Sida corifolia L.	Malvaceae	Root
90	Vanthen	Honey		
91	Vayambu	Aconus calamus L.	Araceae	Root
92	Vayana poovu	Cinnamomum verum	Lauraceae	Flower
93	Vellathumpa veru	Leucas aspera (Will.) Spreng.	Lamiaceae	Root
94	Veluthavanikkil veru	Ricinus communis L.	Euphorbiaceae	Root
95	Yelakkaya	Elettaria cardamomum (L.) Maton	Zingiberaceae	Fruit



Tribal Map of Kerala

