

A Study On The Gap Analysis Between The Expectation And Perception Of Large Sized Adivasi Multipurpose Co-Operative Societies In Tamil Nadu: A Borrower Centric Analysis

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Abstract

Cooperatives have had nearly 110 years of presence in the Indian economy, which by itself make us believe that cooperatives contribute substantially for the improvement of economy in general. At present formally there are 36 Scheduled Tribe communities in Tamil Nadu. At present there are 22 Large Sized Multipurpose co-operative Societies functioning in the state out of which, 2 LAMPS have started functioning from 13.11.2014 and one LAMP has started functioning from 17.12.2014. The research problem have been persuaded to accomplish the objectives analytically. This research work highlighted the gaps between the expectation and perception of LAMPS c-operative societies in Tamil nadu.

Key words: Indian Economy, Scheduled Tribe, LAMPS, Perception and Expectation.

Introduction

Cooperatives have had nearly 110 years of presence in the Indian economy, which by itself make us believe that cooperatives contribute substantially for the improvement of economy in general. Particularly cooperatives believed to be facilitators of both financial and social inclusion in a country like India. India has the second largest tribal population in world. Tribal people, scheduled castes and tribes constitute the poor and weakest section of India's population. In Tamil Nadu State according to the current Census Report, 32 communities have been included in the list of Scheduled Tribes and very recently Irula community, Narykurava community, Kammara community and Kattunayakan community have been scheduled in the list of Scheduled Tribes. At present formally there are 36 Scheduled Tribe communities in Tamil Nadu. There are some other tribal communities which

have tribal characteristics but they have not been officially listed in the list of Scheduled Tribes, due to identity crisis. According to 2011 census tribes constitute 1.10 % (7, 94,697) of the total population of the state. The concentration of tribes are high (according to 2011 census) in the districts of Salem (15.02%), Thiruvannamalai (11.44%), Viluppuram (9.41%), Vellore (9.18%), Dharmapuri (7.93%), Namakkal (7.17%), Thiruvallore (5.94%), Kancheepuram (5.18%), where their population varies between 5 to 15 percent compared to the total population. The government (Tamil Nadu) has sanctioned a sum of Rs.90.00 lakhs (Rupees ninety lakh only) as government assistance to the LAMPS (Large Sized Multipurpose Co-operative Societies) for the year 2014-2015. The Registrar of Co-operative societies has stated that LAMPS (Large Sized Multipurpose Co-operative Societies) are special types of Co-operative Societies, established exclusively for the benefit of the

tribals living in the hilly areas. These societies are providing crop loans (interest free) for cultivation operations, medium term agricultural loans, jewel loans and loan to self Help Groups. They also provide farm inputs to their members and run fair price shops. In order to assist these LAMPS to render continuous service to their members, the government has been providing financial assistance to the LAMPS by way of interest subsidy and share capital assistance to the LAMPS by way of interest subsidy and share capital assistance to the members. At present there are 22 Large Sized Multipurpose co-operative Societies functioning in the state out of which, 2 LAMPS have started functioning from 13.11.2014 and one LAMP has started functioning from 17.12.2014. Further, the government has stated that LAMPS have been providing short term agricultural credit and also medium term loans for investment purposes and loans to the Self Help Groups for undertaking business and other economic activities to improve the standard of living.

The Objectives of LAMPS

1. Encouragement of subsidy-cum-loan production plan in the fields of agriculture, horticulture, animal husbandry, irrigation, Forestry, cottage and rural community industries.
2. Liberating the tribals from the control of money lenders through supply of production and consumption credit.
3. Purchase from tribals their additional agricultural produce and forest produce.

Review of Literature

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 tribes into the co-operative fold.

U.S.A-Department of Agriculture (2007)

Based on the USADA report, it reported that the Rural Development Guaranteed loans schemes in U.S.A. Rural Development, a mission area within the U.S.A-Department of Agriculture, is proposing a unified guaranteed loan platform for enhanced delivery of four existing Rural Development guaranteed loan program-community facility; Water and waste Disposal; Business and industry; and Renewable Energy systems and energy efficiency improvement projects. This proposed rule would eliminate the existing loan guarantee regulations for these four programs and consolidate them under a new, single part. In addition to consolidating these four programs, the proposed rulemaking in corporate provisions that will enable the agency to better manage the risk associated with making and servicing guaranteed loans and that will reduce the cost of operating the guaranteed loan programs. Such provisions include in corporate specific project eligibility criteria, revisions to the requirements for lenders to participate in the programs, allowing approved lenders to become preferred lenders, and allowing guaranteed loan applications to be submitted with less documentation accompanying the application under certain conditions.

Karmakar (2008) this study explained the trends in rural finance in India. The post independence banking development since 1947 and in particular post nationalization banking progress in 1969 continued until the end of the 1980s, received adequate attention due to the positive role played by banks in accelerating the process of development in India. The financial sector's reforms since 1991 and the emphasis on implementation of prudential norms. i.e., income recognition, asset classification, provisioning norms and capital risk weighted Asset s Ratio, were instrumental in compelling the commercial banks to concentrate on the financial efficiency and economic viability through rationalization of their operating system, consolidation of their branch network, which resulted in relocation of many bank branches, concentrating on core

strengths reducing the surplus staff as also computerization of operation.

Objective of the study

1. To appraise the gap between the expectations and perception of borrowers of LAMPS.
2. To propose suitable suggestions to LAMPS in Tamil Nadu.

Research Methodology

Research design

It is the known fact that Research Design is the 'Blue Print' for research. The present study undergoes with descriptive research design, which is based on opinion survey and also on both primary and secondary data.

Gap in service quality of LAMPS

The SERVQUAL method from Valarie A. Zeithamal, A. Parasuraman, and Leonard L. Berry is a technique that can be used for performing SERVQUAL analysis of a LAMPSs' service quality performance against borrowers service quality needs. SERVQUAL is an empirically derived method that may be used by a service LAMPS to improve service quality. The method indulges the development of an understanding of the perceived service needs of target borrowers. These measured perceptions of

service quality for the LAMPS in question, are then compared with a LAMPS that is "excellent". The results of SERVQUAL analysis may then be used as a driver for service quality improvement. The method essentially involves conducting a sample survey of borrowers so that their perceived service needs are understand and for measuring their perceptions of service quality for the LAMPS in question.

Objectives of servqual service model outlines

1. Reporting the insight obtained in LAMPS to service improvement,
2. Developing a model of service quality,
3. Offering propositions to stimulate future research above the service quality of LAMPS in Tamil Nadu. The descriptive research offered several propositions on borrowers' perceptions of service quality this exists four key gaps on the service provider's side that are likely to affect service quality as perceived by borrowers. The gaps are:
 - a) Not knowing what borrowers expect,
 - b) Not selecting the right service design and standards,
 - c) Not providing loan to service standards and
 - d) Not matching performances to promises.

A service quality model to serve as a framework for further empirical research in the same area was also developed.

Table no.1 The methodology was formerly based five key proportions.

Tangibility	-	Appearance of physical facilities, equipment and personnel.
Reliability	-	Ability to perform service dependably and accurately.
Responsiveness	-	Willingness to help borrowers and provide prompt service.
Assurance	-	Knowledge and trust: ability to convey trust and confidence.
Empathy	-	Caring and individualized attention provided.

The instrument measures borrowers' expectations against what they perceive are delivered.



Fig.1 Five dimensions of SERVQUAL

Method of data collection

The present study is based on both primary and secondary data. The primary data collected from LAMPSs' borrowers in Tamil Nadu to using a well structured interview schedule from June 2018 to July 2018. The secondary data will be obtained from journals, reports from government and co-operative department, government and NCUI website, Magazines, Annual reports, Government reports, Published

and unpublished theses, survey reports and all other sources in the co-operative sector.

Analysis, Interpretation and Findings

I. Paired sample tests

The description, correlations and paired-sample t-test was used here to compare the 21 mean score for expectation and perception statements. The t-test was to compare the means and confirm H_1 and H_0 by showing a significant difference between the expectation and perception of borrowers who received loan from LAMPS.

Table .2 Description Statistics of Expectations and Perceptions-individual variable

Paired Samples Statistics					
Factors		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	E1	3.98	440	.988	.047
	P1	2.22	440	1.295	.062
Pair 2	E2	4.00	440	.673	.032
	P2	2.11	440	1.138	.054
Pair 3	E3	3.87	440	.915	.044
	P3	2.23	440	1.075	.051
Pair 4	E4	3.92	440	1.046	.050
	P4	2.28	440	1.102	.053
Pair 5	E5	3.82	440	1.208	.058
	P5	2.12	440	1.027	.049
Pair 6	E6	4.21	440	.810	.039

	P6	2.12	440	1.344	.064
Pair 7	E7	3.96	440	.766	.037
	P7	2.00	440	1.107	.053
Pair 8	E8	3.77	440	1.004	.048
	P8	2.08	440	1.036	.049
Pair 9	E9	3.64	440	1.081	.052
	P9	2.10	440	1.025	.049
Pair 10	E10	3.44	440	1.297	.062
	P10	1.95	440	1.027	.049
Pair 11	E11	3.70	440	1.099	.052
	P11	2.24	440	1.231	.059
Pair 12	E12	3.59	440	1.026	.049
	P12	2.08	440	1.126	.054
Pair 13	E13	3.55	440	1.124	.054
	P13	1.98	440	.979	.047
Pair 14	E14	3.64	440	1.143	.055
	P14	2.09	440	1.079	.051
Pair 15	E15	3.57	440	1.237	.059
	P15	2.10	440	1.060	.051
Pair 16	E16	3.92	440	1.075	.051
	P16	2.20	440	1.230	.059
Pair 17	E17	3.79	440	.957	.046
	P17	2.22	440	1.091	.052
Pair 18	E18	3.58	440	1.149	.055
	P18	2.10	440	.990	.047
Pair 19	E19	3.92	440	1.127	.054
	P19	2.30	440	1.203	.057
Pair 20	E20	3.77	440	.930	.044
	P20	2.16	440	1.084	.052
Pair 21	E21	3.75	440	1.105	.053
	P21	1.96	440	1.105	.053

(Source: Calculated from primary data)

Table. 3 Overall Description Statistics of Expectations and Perceptions

Factors		Mean	N	Standard Deviation	Standard Error Mean
Pair 1	Expectation Average	3.784	440	1.036	0.04957
	Perception Average	2.125	440	1.112	0.05309

(Source: Calculated from primary data)

Table. 3 exhibited that the average means score of Expectation was 3.784 and the average mean score of Perception was 2.125 respectively. The standard deviation of average expectation was 1.036 along with the standard deviation of average perception was 1.112 correspondingly.

The standard error mean of average expectation and average perception was 0.04957 and 0.05309 respectively. The mean different between average expectation and average perception was 1.659. It clearly revealed that the expectation was higher than perception in LAMPS.

		Mean	deviation	Standard Error Mean	Interval of the Difference				
					Lower	Upper			
Pair 1	Expectation Average	1.659	1.5603	0.0744	1.5094	1.8018	22.429	439	0.000
	Perception Average								

(Source: Calculated from primary data)

Table. 6 exhibited that the results do not report the importance of the intervention’s effect, the degree to which the two variables are associated with one another. In other words a small difference between groups can statistically significant but this did not mean that the difference had any practical or theoretical significance. In order to assess the importance of the findings, “the effect size” (also known as “strength of association”) in addition to calculated. This was a set of statistics that indicated the relative significance of the differences between means, or levels of the independent variables. Among the number of different effect size statistics, the one which was used for this analysis to evaluate the data was the Eta squared. The Eta squared was calculated using the following formula:
 Eta Squared= $t^2 / t^2 + N - 1$

Eta Squared=
 $(22.429)^2 / ((22.429)^2 + 440 - 1)$
 Eta Squared=0.4898

The guiding principles proposed by J.W. Cohen were taken into account for interpretation. The guideline showed that to interpret this effect size is as follows: 0.01 = small effect, 0.06, moderate effect, 0.14=large effect. Given the preset Eta squared value of 0.4898 for the difference between expectation and perception mean scores, the study could conclude that with the large effect. The paired sample t-test concluded with a significant difference in statistics with the perceptions mean score (M=2125, SD=1.112) compared to the expectations mean score (M=3.784, SD=1.036, $t(439) = 22.429$, $p < 0.0001$ (two-tailed)).

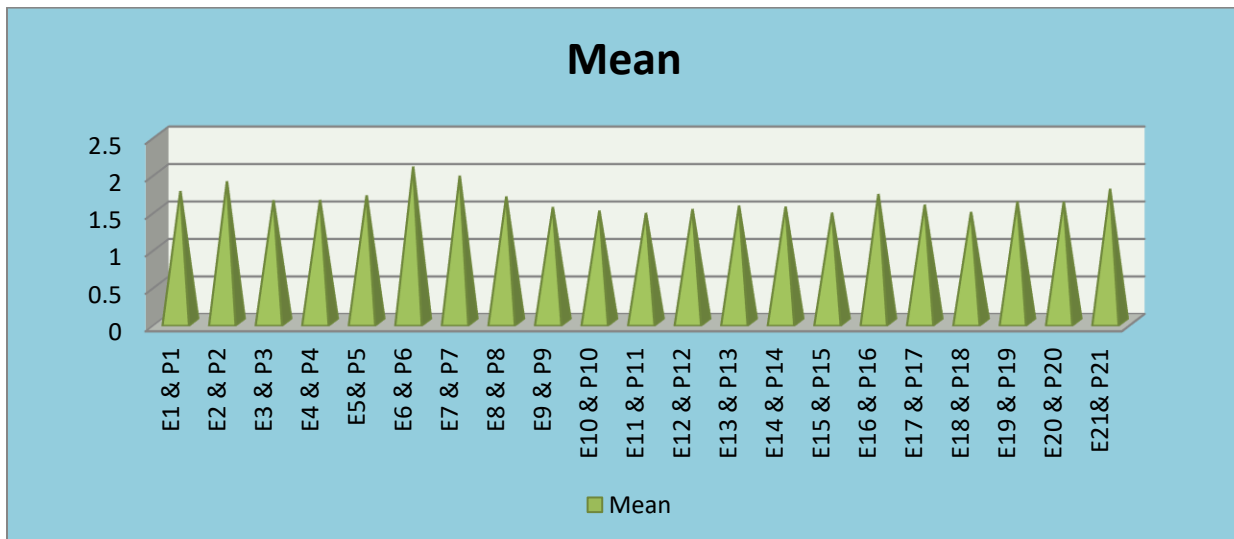


Fig. 2 Mean score of Expectations and Perceptions

Table.7 T- Test of Expectations and Perceptions-Individual variable

Paired Samples Test										
		Paired Differences								
Factors		Mean	Standard Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)	
					Lower	Upper				
Pair 1	E1 & P1	1.759	1.541	.073	1.615	1.903	23.945	439	.000	
Pair 2	E2 & P2	1.889	1.333	.064	1.764	2.013	29.729	439	.000	
Pair 3	E3 & P3	1.636	1.500	.072	1.496	1.777	22.882	439	.000	
Pair 4	E4 & P4	1.639	1.636	.078	1.485	1.792	21.005	439	.000	
Pair 5	E5 & P5	1.702	1.563	.074	1.556	1.849	22.850	439	.000	
Pair 6	E6 & P6	2.084	1.482	.071	1.945	2.223	29.503	439	.000	
Pair 7	E7 & P7	1.964	1.371	.065	1.835	2.092	30.039	439	.000	
Pair 8	E8 & P8	1.686	1.535	.073	1.543	1.830	23.041	439	.000	
Pair 9	E9 & P9	1.545	1.587	.076	1.397	1.694	20.432	439	.000	
Pair 10	E10 & P10	1.498	1.695	.081	1.339	1.657	18.529	439	.000	
Pair 11	E11 & P11	1.466	1.638	.078	1.312	1.619	18.775	439	.000	
Pair 12	E12 & P12	1.518	1.546	.074	1.373	1.663	20.593	439	.000	
Pair 13	E13 & P13	1.564	1.582	.075	1.415	1.712	20.737	439	.000	
Pair 14	E14 & P14	1.550	1.666	.079	1.394	1.706	19.512	439	.000	
Pair 15	E15 & P15	1.470	1.653	.079	1.316	1.625	18.659	439	.000	
Pair 16	E16 & P16	1.720	1.629	.078	1.568	1.873	22.157	439	.000	
Pair 17	E17 & P17	1.577	1.546	.074	1.432	1.722	21.399	439	.000	
Pair 18	E18 & P18	1.480	1.570	.075	1.332	1.627	19.770	439	.000	
Pair 19	E19 & P19	1.618	1.586	.076	1.470	1.767	21.406	439	.000	

Pair 20	E20 & P20	1.614	1.422	.068	1.480	1.747	23.795	439	.000
Pair 21	E21 & P21	1.789	1.686	.080	1.631	1.947	22.258	439	.000

(Source: Calculated from primary data)

2. Paired sample t-test of five dimension

The descriptive, correlation and paired-sample t-test using the SPSS program was done in order to compare the five mean dimension scores for 'expectation' and 'perception'. The t-test was

carried out to compare the means and confirm H_1 and to reject H_0 by showed a significant difference between the expectations and perceptions of the SERVQUAL fivedimensions in borrowers of LAMPS.

Table. 8 Paired samples description statistics of expectations and perceptions

Factors		Mean	N	Standard deviation	Standard Error Mean
Pair 1	Exp- Tangible	3.918	440	0.968	0.046
	Perc- Tangible	2.192	440	1.127	0.053
Pair 2	Exp- Reliability	3.804	440	0.991	0.047
	Perc- Reliability	2.050	440	1.093	0.052
Pair 3	Exp-Responsiveness	3.610	440	1.125	0.053
	Perc- Responsiveness	2.098	440	1.095	0.055
Pair 4	Exp- Assurance	3.763	440	1.060	0.050
	Pec- Assurance	2.173	440	1.103	0.052
Pair 5	Exp- Empathy	3.813	440	1.054	0.209
	Perc- Empathy	2.140	440	1.130	0.054

(Source: Calculated from primary data)

Table. 8 observed that the paired sample descriptive statistics of expectations and perceptions in LAMPS. The highest mean value of Expectation was 3.918 in the tangible dimension followed by empathy, reliability, assurance and responsiveness and its mean values were 3.813, 3,804, 3.763 and 3.610 respectively. The highest mean value of perception was 2.192 it also in the tangible dimension. The lowest

perception mean value was 2.050 in the reliability dimension. The highest level of standard deviation of expectation was 1.125 in the responsiveness dimension and lowest was 0.968 in the tangible dimension. The highest standard deviation of perception was 1.130 in the empathy dimension and lowest was 1.093 in the reliability dimension.

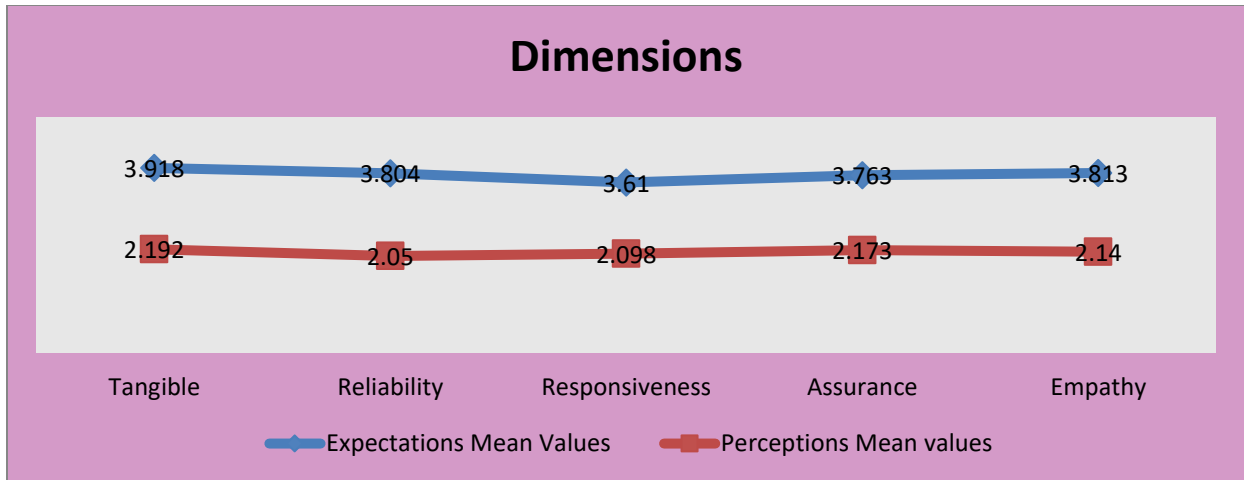


Fig. 3 SERVQUAL Dimension Gap between Expectations and Perceptions

quality, it could be concluded that there is a statistically significant difference in all five perceptions from expectation. There is a negative relationship between expectation and perception in all dimensions.

Table. 9 shows that the paired samples correlations on the five dimensions of service

Table. 9 Paired sample correlations of Expectation and Perceptions

Factors		N	Correlation	Significance
Pair 1	Exp- Tangible	440	-0.172	0.2594
	Perc- Tangible			
Pair 2	Exp- Reliability	440	-0.0474	0.1392
	Perc- Reliability			
Pair 3	Exp-Responsiveness	440	-0.0594	0.3648
	Perc- Responsiveness			
Pair 4	Exp- Assurance	440	-0.0676	0.3476
	Pec- Assurance			
Pair 5	Exp- Empathy	440	-0.0263	0.325
	Perc- Empathy			

(Source: Calculated from primary data)

Table.10 Paired samples t-test of Expectations and Perceptions

Paired Samples Test									
Factors		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Standard Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Exp- Tangible	1.725	1.514	0.072	1.583	1.866	24.08	43	0.000
	Perc- Tangible								
Pair 2	Exp- Reliability	1.755	1.534	0.073	1.611	1.899	24.30	43	0.000
	Perc- Reliability								

Pair 3	Exp- Responsiveness	1.513	1.617	0.077	1.362	1.665	19.65 5	43 9	0.000
	Perc- Responsiveness								
Pair 4	Exp- Assurance	1.592	1.581	0.075	1.444	1.740	21.10 8	43 9	0.000
	Pec- Assurance								
Pair 5	Exp- Empathy	1.673	1.564	0.074	1.527	1.820	22.48 6	43 9	0.000
	Perc- Empathy								

(Source: Calculated from primary data)

Table. 10 presented that the analysis of paired sample t-test between the expectation and perception in five dimensions of service quality: it can be concluded with a significant difference of statistics in all five perceptions from expectations. There was a statistically significant difference in “tangible expectation score” (M=3.918, SD=0.968) to “tangible perception score” (M=2.192, SD=1.127), $t(439) = 24.082$, $p < 0.001$ (two-tailed). The mean difference in tangible score was 1.72 with a 95% confidence interval ranging from 1.57 to 1.87. The Eta squared statistics for tangible score (0.569) indicated a large effect size.

$$\text{Eta Squared} = t^2 / t^2 + N - 1$$

$$\text{Eta Squared} =$$

$$(24.082)^2 / (24.082)^2 + 440 - 1$$

$$\text{Eta Squared} = 0.569$$

There was a statistically significant difference in “reliability expectations score” (M=3.804, SD= 0.991) to “reliability perceptions score” (M=2.050, SD=1.093), $t(439) = 24.308$, $p < 0.001$ (two-tailed). The mean difference in reliability score was 1.75 with a 95% confidence interval ranging from 1.60 to 1.90. The Eta squared statistics for reliability score (0.573) revealed a large effect

$$\text{Eta Squared} = t^2 / t^2 + N - 1$$

$$\text{Eta Squared} =$$

$$(24.308)^2 / (24.308)^2 + 440 - 1$$

$$\text{Eta Squared} = 0.573$$

There was a statistically significant difference in “responsiveness expectation score” (M=3.610, SD=1.125 and “responsiveness score” (M= 2.098, SD= 1.095), $t(439) = 19.655$,

$p < 0.001$ (two- tailed). The mean difference in responsiveness score 1.51 with a 95% confidence interval ranging from 1.35 to 1.67. The Eta squared statistics for responsiveness score (0.468) inferred that a large effect size.

$$\text{Eta Squared} = t^2 / t^2 + N - 1$$

$$\text{Eta Squared} =$$

$$(19.655)^2 / (19.655)^2 + 440 - 1$$

$$\text{Eta Squared} = 0.468$$

There exhibited a statistically significant difference in “assurance expectation score” (M= 3.763, SD= 1.060) in addition to “responsiveness score” (M= 2.173, SD= 1.063), $t(439) = 21.108$, $p < 0.001$ (two-tailed). The mean difference in assurance score 1.59 with a 95% confidence interval ranging from 1.44 to 1.74. The Eta squared statistics for assurance score (0.503) revealed that a large effect size.

$$\text{Eta Squared} = t^2 / t^2 + N - 1$$

$$\text{Eta Squared} =$$

$$(21.108)^2 / (21.108)^2 + 440 - 1$$

$$\text{Eta Squared} = 0.503$$

There observed a statistically significant difference in “empathy expectation score” (M= 3.813, SD= 1.054) as well as “empathy perception score” (M= 2.140, SD= 1.130), $t(439) = 22.486$, $p < 0.001$ (two-tailed). The mean difference in empathy score 1.67 with a 95% confidence interval ranging from 1.52 to 1.82. The Eta squared statistics for empathy score (0.535) exposed that a large effect size.

$$\text{Eta Squared} = t^2 / t^2 + N - 1$$

$$\text{Eta Squared} =$$

$$(22.486)^2 / (22.486)^2 + 440 - 1$$

$$\text{Eta Squared} = 0.535$$

Table. 11 Paired sample statistics of difference between expectations and Perceptions

Factors	Mean	Standard Deviation	N
Tangibility	-1.725	1.514	440
Reliability	-1.755	1.534	440
Responsiveness	-1.513	1.617	440
Assurance	-1.592	1.581	440
Empathy	-1.673	1.564	440

(Source: Calculated from primary data)

Table. 11 noted that the difference between expectations and perception in five dimension manner. The highest difference between the reliability perception and reliability expectation with its mean difference score was -1.755 and lowest score was -1.513 in the responsiveness dimension. The highest deviation was occurred in the responsiveness dimension along with its score was 1.617 and lowest deviation score was 1.514 in the tangibility dimension.

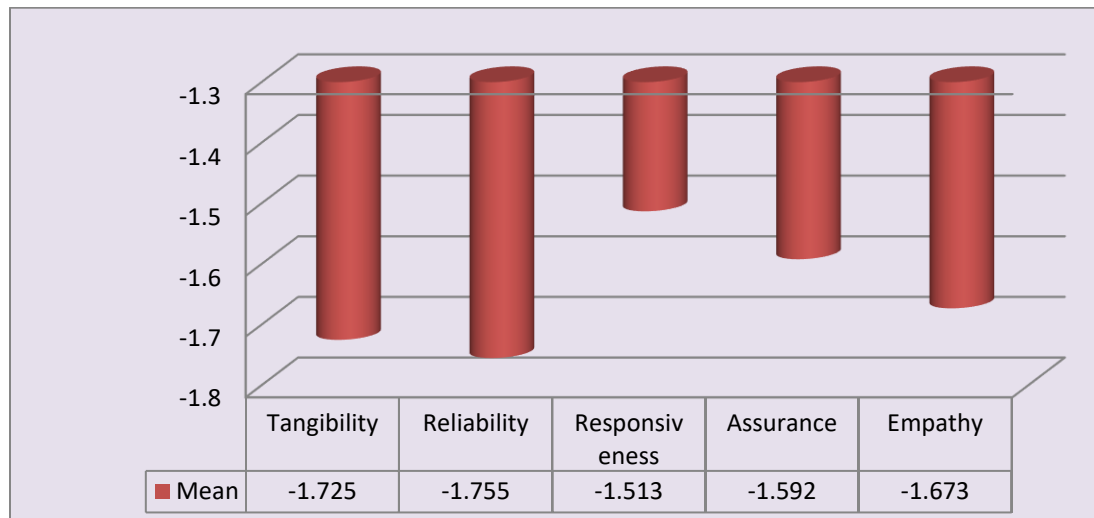


Figure. 4 SERVQUAL Dimension Differences between Expectations and Perceptions

Suggestions

- To provide required training, knowledge skill support to managerial personnel of societies.
- To reform the financial system of tribal co-operative societies in the study area.
- The political linkage of LAMPS shall mitigate by government.
- To avoid the government interference on tribal co-operative societies in the study area.
- The recovery rate of societies' shall improve in Tamil Nadu.
- To avoid the favoritism, nepotism attitude of society staff in the study area.
- To set mission, vision, goal and performance standards of LAMPS in good manner.
- To improve the management efficiency of LAMPS in the study area.
- To follow the proper recruitment and selection of LAMPS employee in the study area.
- The borrower shall spend their loan amount productively.
- The borrowing process shall very quick.

12. To postpone the repayment of loan amount during the natural calamities in the study area.

Conclusion

The purpose of this study is to identify the role of TRIBAL DEVELOPMENT UNDER CO-OPERATIVE SECTOR and the gap analysis in the LAMPS co-operative societies between the expectation and Perception in the study area. The research problem have been persuaded to accomplish the objectives analytically. This reseach work high lighted the gaps between the expectation and perception of LAMPS c-operative societies in Tamil nadu.

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