

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Open J-Gate, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C.)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4767 Cities in 180 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY OF SERVICE MARKETING MIX IN PRIVATE HOSPITALS <i>SUHAS C. MARATHE & DR. H. M. THAKAR</i>	1
2.	DEREGULATION OF PETROL AND DIESEL PRICES AND THE RESULTANT ISSUES IN MADURAI DISTRICT <i>P. ZAHIR HUSSAIN & DR. A. ABBAS MANTHIRI</i>	7
3.	ROLE OF HOMESTAYS IN SUSTAINABLE DEVELOPMENT OF VILLAGE TOURISM IN WAYANAD DISTRICT <i>K. C. ROBBINS & DR. DILEEP M.R.</i>	11
4.	A STUDY ON THE RELATIONSHIP BETWEEN TAIWAN SEMICONDUCTOR PRODUCTIVITY AND MACROECONOMIC FACTORS <i>CHENG-WEN LEE & TSAI-LUN CHO</i>	16
5.	ASSESSMENT OF THE PARTICIPATION OF WOMEN IN AGRICULTURAL COOPERATIVE SOCIETIES IN ANAMBRA STATE, NIGERIA <i>ONUGU CHARLES UCHENNA, OKAFOR IFEOMA & AGBASI OBIANUJU</i>	21
6.	OPTIMAL EFFICIENCY OF INNOVATIVE DESIGN FOR PRODUCT DEVELOPMENT <i>CHENG-WEN LEE & BING-YI LIN</i>	27
7.	AN ECONOMIC ANALYSIS OF COIR CO-OPERATIVE SOCIETIES: A CASE STUDY EAST AND WEST GODAVARI DISTRICTS OF ANDHRA PRADESH <i>DR. G. NAGARAJA</i>	35
8.	GENDER PREFERENCES IN BRAND COMMITMENT, IMPULSE AND HEDONIC BUYING IN THE PERSONAL CARE SECTOR IN PUNE <i>DR. PRADNYA CHITRAO, SANCHARI DEBGUPTA, SATISH TEJANKAR, SONU KUMARI & AMIT KUMAR SINGH</i>	42
9.	FINANCIAL ANALYSIS OF PAPER INDUSTRY IN TAMILNADU: AN EMPIRICAL STUDY <i>DR. P. RAJANGAM & DR. P. SUBRAMANIAN</i>	47
10.	GREEN CSR PRACTICES: HR AND SCM - A STRATEGIC PERSPECTIVE: A CASE STUDY BASED REVIEW OF COGNIZANT <i>PRADNYA CHITRAO, ARCHANA KOLTE & BHAGYASHREE DESHMUKH</i>	52
11.	IMPACT OF MACROECONOMIC VARIABLES ON PROFITABILITY OF LISTED GOLD LOAN COMPANIES IN INDIA <i>KETAN MULCHANDANI, KALYANI MULCHANDANI & MEGHA JAIN</i>	56
12.	THE REASONS FOR FACULTY ATTRITION IN HIGHER EDUCATION INSTITUTIONS PROVIDING UG COURSES AND THEIR RETENTION STRATEGIES (WITH SPECIAL REFERENCE TO SELF-FINANCING COLLEGES IN THE CITY OF BANGALORE) <i>PUSHPA L</i>	62
13.	A PROFILE OF THE GIRL CHILD IN INDIA <i>VINITA VASU</i>	70
14.	WOMEN'S PARTICIPATION IN MGNREGA IN INDIA <i>DR. AJAB SINGH</i>	72
15.	A STUDY ON THE INFLUENCE OF BRAND AMBASSADOR ON BUYING BEHAVIOR OF CONSUMERS OF CYCLE PURE AGARBATHIES: WITH SPECIAL REFERENCE TO MYSURU CITY <i>ABHISHEK M & SRI RANJINI S</i>	78
16.	INVESTORS PERCEPTIONS TOWARDS MUTUAL FUND INVESTMENTS IN TRUCHIRAPPALLI DISTRICT <i>R. KATHIRVEL & DR. S. P. DHANDAYUTHAPANI</i>	82
17.	IDENTIFY THE NEED FOR DEVELOPING A NEW SERVICE QUALITY MODEL IN TODAY'S SCENARIO: A REVIEW OF SERVICE QUALITY MODELS <i>ANKIT AGARWAL & GULSHAN KUMAR</i>	86
18.	IMPACT OF FDI IN SERVICE SECTOR ON ECONOMIC GROWTH OF INDIA <i>RAHUL YADAV</i>	94
19.	FINANCIAL OBSTACLES AND DISPUTES FACED BY STEEL INDUSTRIES OF INDIA <i>PARAG RAY & DURGAPRASAD NAVULLA</i>	99
20.	CORPORATISATION OF GOVERNMENT: CORPOCRACY <i>PREETI KANCHAN PATIL</i>	104
	REQUEST FOR FEEDBACK & DISCLAIMER	107

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

FORMER CO-EDITOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :
 Designation/Post* :
 Institution/College/University with full address & Pin Code :
 Residential address with Pin Code :
 Mobile Number (s) with country ISD code :
 Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :
 Landline Number (s) with country ISD code :
 E-mail Address :
 Alternate E-mail Address :
 Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point, which may be placed in number orders before the references.**

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

AN ECONOMIC ANALYSIS OF COIR CO-OPERATIVE SOCIETIES: A CASE STUDY EAST AND WEST GODAVARI DISTRICTS OF ANDHRA PRADESH

DR. G. NAGARAJA
ASSOCIATE PROFESSOR
DEPARTMENT OF ECONOMICS
ANDHRA UNIVERSITY
VISAKHAPATNAM

ABSTRACT

Co-operativisation in coir sector was an important step to contribute to the steadily growth of the coir industry. The Present study is mainly focused on performance of Coir co-operative societies in East and West Godavari Districts of Andhra Pradesh. The Government of Andhra Pradesh is making earnest efforts to uplift the industry by providing all assistance, including finance, to the public sector and co-operative units in the industry. A number of high power committees have been formed for conducting studies and for making recommendations to the Government. In addition to it a number of research studies have also been done in this field. But all these studies are partial ones., dealing only with the processing sides of the industry under the co-operative fold. Hence an attempt is made to evaluate the performance of CCSs. The performance is evaluated with respect to financial performance and adherence to their objectives of Co-operativisation. Further the study was focused on level of participation of members in affairs of Coir Co-operative societies. Major findings of the study show that 70 per cent of Coir Co-operative societies surveyed were incurring losses.

KEYWORDS

coir co-operative societies, co-operativisation, gross profit ratio, working capital, direct and indirect marketing channels.

I. INTRODUCTION

Coir industry is one of the most traditional cottage and agro based industry with high employment potential and export prospects. Historically, the coir industry started and flourished in Kerala which has a long coast line, lakes, lagoons and backwaters providing natural conditions required for retting. Development of coir industry depends on a largest extent of the availability of basic raw materials, which is derived from the coconut. Co-operativisation in coir sector was an important step to contribute to the steadily growth of the coir industry. Coir industry functioned in Andhra Pradesh on the initiative, enterprise and financial strength of individuals. A long chain of middlemen is also engaged in providing different services at various stages of production and distribution. The workers and small producers fully engaged in this industry, neither have adequate capital, nor any organisation to support their common cause. So they were left to the mercy of capitalists and middlemen. The actual workers were denied regular work and a living wage. It was to solve the problems of the actual workers and small producers, Co-operativisation was recommended by the various High Level Expert Committees appointed by governments. However, Co-operativisation Scheme for the development of Coir Industry at the national level was started by Central Government from 1982 onwards only.

II. REVIEW OF LITERATURE

V.O. Varkey's (1980)¹ Doctoral thesis was a detailed study of the Coir Co-operatives with special reference to Primary Coir Vyavasaya Co-operatives. The study made an attempt to analyse the organization and development of Coir co-operatives, the working of coir co-operatives operating at different stages, the role played by different developmental agencies, besides studying in particular the problems and working of primary Coir Vyavasaya Co-operatives. The socio-economic profile of the coir workers in both co-operative and private sector were also analysed in his study.

Shah.(1983)², Ojha.(1988)³, UM Shah. (1988)⁴, Anjaneyulu and Deshinamurthy (1990)⁵, Sarngadharan (1990)⁶, Thondarson (1990)⁷ have categorically stated that for the multi-dimensional development of co-operatives, professionalism is to be brought in all the functional areas of co-operatives. They have emphasised that co-operatives should develop their own cadre of personnel who are not only professionally competent but also are dedicated to the cooperative values and have stake in the co-operative organisation.

Kulandaiswamy (1986)⁸, Co-operative Fortnightly [Editor] (1987)⁹, Taimni (1988)¹⁰ Hynniewta (1989)¹¹, have in their writings expressed concern over the undue influence of bureaucracy in co-operative management. They have viewed that the statutory power granted to the Registrar of co-operative societies enables him to step into the shoes of the Board of Directors of the societies and wield virtual monopoly power which is against the cherished role of a friend, philosopher and guide to the Co-operative Movement. Since continuous progress of co-operatives should be based on local initiative, democratic leadership and managerial competence, it was suggested that deliberate and concerted efforts are called for to de-officialise and de-bureaucratise the co-operative movement.

Gopalan Nair (1987)¹², while explaining the relevance of coir industry and coir co-operatives in Kerala finds out that the traditional decentralised nature of the coir industry was the major factor that retarded effective quality control. He also has given a brief picture of the technology improvement attempted by the Coir Board and observes that it was essential for reducing human drudgery to a great extent. He identifies that co-operatives are the best agency for effective transformation of results of research to the industry.

Malik (1988)¹³, examined the historical background of coir co-operatives in Kerala. According to him until the starting of coir development scheme during 1950-51, there were no organised attempts made to stabilise and strengthen the industry. The industry was depending on the initiative, enterprise and financial resources of the private industrialists. He found out that the weaknesses of central coir societies (not existing now) were due to the shortage of working capital and concluded with a suggestion that coir co-operatives should be strengthened in order to protect foreign exchange earnings and to prevent the throwing of workers out of employment.

Rajendran (1998)¹⁴ in his article stresses the importance of the export of coir products and the necessity of getting direct financial assistance to coir vyavasaya societies from Coir Board for the revival of sick coir vyavasaya co-operatives. He also suggests that for boosting domestic market for coir goods the rebate details must be published through the media.

Viswambharan (1998)¹⁵, in his brief account of history of co-operativisation claims that, under this scheme the exploitation and monopoly practice of private traders and manufactures could be curbed to some extent. Even then he admits that in coir co-operatives several drawbacks have surfaced including malpractice of money, resulting in several societies running at a loss and some remaining dormant which are to be eliminated. He is against blaming coir co-operatives alone for this state of affairs, who carries 2.5 lakh worker members with 50 years of working, in a country like India where one individual alone committed a robbery of 100 crores of rupees from Govt. treasury.

Bavakutty (1998)¹⁶ expresses his anxiety in an article, on decreasing the labour days provided by Coir Co-operative sector year by year even with very poor wages. While concentrating his observation in Thrissur District, he feels that this grim situation was due to the lack of availability of raw husk. He demands the involvement of local body Government for ensuring the supply of husk to the Cvc's that belong to their respective areas.

S.J. Pandi (2005)¹⁷ in his article on "Problems and Challenges of Industrial Co-operatives with special reference to Coir Co-operative Units in Tamil Nadu" pointed out that the causes for losses of the co-operative coir units were the problems of production, labour, marketing, finance and supervision. He identified the high cost of production. AS the main problem of power and fuel supply were the main reason for the high cost of production.

III. OBJECTIVES OF STUDY

1. To evaluate the Overall performance of coir co-operative societies in East and West Godavari districts of Andhra Pradesh.
2. To examine the extent of member's participation in coir co-operative societies.

IV. METHODOLOGY

This study is based on primary data collected from the 1000 member coir workers of 20 coir co-operative societies (Three Category societies A, B & C) in East and West Godavari districts. Each district 500 member coir worker selected for the study. The questionnaire mainly included self-designed questions and the survey instrument was developed to suit the targeted respondents in the present study. The present study covers a period of 5 years starting from 2010-11 to 2014-15 for the collection of Primary data.

V. RESULT AND DISCUSSION**SHARE CAPITAL STRUCTURE****TABLE 1: SHARE CAPITAL OF A, B AND C CLASSES OF CCSs [Rs. in Lakhs]**

Classification of Coir Co-operative Societies	Total	Average per Society	Government contribution	Government contribution as percentage Total
A	10.58	5.68	7.98	75.42
B	25.47	3.54	15.26	59.91
C	21.69	2.54	13.58	62.60
Total	57.74	11.6	36.82	63.76

Source: Compiled from the records of A, B and C classes of CCSs.

Note: Average per society is obtained by dividing the total with the number of CCSs in each category.

Table 1 shows that the total share capital of the 20 Coir Co-operative societies amounts to Rs 57.74 Lakhs. Of this Government contributed Rs. 36.82 Lakhs (63.76%). This means that members' contribution is only 36.24 per cent. The average share capital of a society was Rs. 11.6 Lakhs. Government's contribution was 75.42 per cent in 'A' category, 59.91 per cent in 'B' category and 62.61 per cent in 'C' category. Category-wise analysis shows that is not much variation in the share capital structure of these societies. It is seen that members' contribution towards share capital of the societies is only a quarter of the total share capital. That is not a healthy situation. The low contribution of members to the Share Capital of the societies keep them off in taking interest to run the society on profitable lines. Now the attitude of the members is that even if the society is wound up their loss will be minimum. In other words, high share contribution by Government is only reducing the enthusiasm of the members to see their societies work profitably.

STOCK TO WORKING CAPITAL RATIO [Closing stock /Gross working capital]

This ratio analyses the structure of current assets and indicates the proportion of stock to gross working capital as on a given date. The ideal level of stock to gross working capital ratio should be 0.5:1 i.e., the percentage share Stock of working trade to total current assets should be around 50 per cent.

TABLE 2: STOCK TO WORKING CAPITAL RATIO

Year	A	B	C
2010-11	20.63	15.5	11.0
2011-12	21.65	12.4	11.4
2012-13	30.45	14.6	10.6
2013-14	35.64	13.8	10.1
2014-15	31.64	12.5	9.14

Source: Primary Data.

It can be observed that the working capital ratio is poor in all the three Categories of societies throughout the study period excepting 2010-11 and 2014-15, (Table 2). A category societies shows improving trend when B and C category societies respectively showed signs declining trend is noticed in this ratio. Thus the urgency of stock clearance through sales promotion is necessary to attain at least the required minimum working capital ratio.

COST OF GOODS SOLD RATIO. (Cost of goods sold/Net sales x 100)

This ratio indicates the portion of net sales revenue which is consumed by the cost of goods sold. A higher ratio is unfavourable since it will leave only a small amount of operating income to meet fixed charges, indirect and fixed expenses, interest payment etc.

TABLE 3: A CATEGORY SOCIETIES-COST OF GOODS SOLD RATIO FOR THE YEARS 2010-11 TO 2014-15 (Rs. in Lakhs)

Year	Cost of goods sold(Rs.)	Net sales(Rs.)	Ratio
2010-11	102	103.5	98.55
2011-12	98.5	99.45	99.04
2012-13	100.5	104.58	96.06
2013-14	95.15	98.65	96.45
2014-15	98.45	101.25	97.23

Source: Survey data.

The cost of goods sold ratio of A category societies stood at a higher level. All though much variation cannot be noticed in this regard during the period under reference, the urgency of cost reduction cannot be rejected. From table 3, it can be seen that even the minimum ratio of cost of goods sold to net sales stood at 97.23 which itself is extremely high.

TABLE 4: B CATEGORY SOCIETIES- COST OF GOODS SOLD RATIO FOR THE YEARS 1994-95 TO 1998-99 (Rs. in Lakhs)

Year	Cost of goods sold(Rs.)	Net sales(Rs.)	Ratio
2010-11	42	43.25	97.10
2011-12	43	42.59	100.96
2012-13	41.58	41.05	101.29
2013-14	47.25	47.1	100.31
2014-15	42.25	41.47	101.88

Source: Survey data.

Table 4 presents a very dismal picture. The ratio of cost of goods sold to net sales was steadily increasing from 91.10 during 2010-11 and touched 101.88 in 2014-15. It emphasises the poor performance of societies falling under this category.

TABLE 5: C CATEGORY SOCIETIES COST OF GOODS SOLD RATIO FOR THE YEARS 2010-11 TO 2014-15 (Rs. in Lakhs)

Year	Cost of goods sold(Rs.)	Net sales(Rs.)	Ratio
2010-11	29.24	30.27	95.59
2011-12	32.69	31.47	103.87
2012-13	39.47	38.90	101.46
2013-14	40.25	41.98	95.87
2014-15	45.25	44.99	100.57

Source: Survey data.

Table 5 depicts that the ratio of cost of goods sold to net sales ranged between 95.29 and 100.57 per cent in the case of C category societies. This shows the urgency in resorting to cost reduction measures.

The combined position of the ratio of Cost of Goods Sold to net sales of the three categories of societies is depicted in table 6

TABLE 6: COST OF GOODS SOLD RATIO

Year	A Category	B Category	C Category
2010-11	98.55	97.10	95.59
2011-12	99.04	100.96	103.87
2012-13	96.06	101.29	101.46
2013-14	96.45	100.31	95.87
2014-15	97.23	101.88	100.57

Source: Survey data.

The four tables viz. 3 to 5 exhibit the pathetic situations of societies viz; they are producing yarn at costs above the sales price. Even though A category societies make some margin, the margin is too low that it can be wiped out at any moment of time. All these warrant the urgency of producing cost reduction methods in all categories of societies.

GROSS PROFIT RATIO (Gross profit/sales X 100)

Efficiency in trading activities is judged mostly on the basis of the gross profit ratio. The ratio is considered to be a reliable guide as regards adequacy of selling price. Higher the gross profit margin, lesser the cost of goods sold and therefore, greater the efficiency and profitability of the concern.

TABLE 7: GROSS PROFIT RATIO

Year	A Category	B Category	C Category
2010-11	0.98	0.57	4.36
2011-12	0.25	0.72	0.38
2012-13	2.11	3.84	0.92
2013-14	1.56	0.65	0.33
2014-15	2.28	0.94	0.62

Source: Survey data.

The table 7 shows that the gross profit ratio analysis for the study period conveys that, All three category i.e., A, B and C, CCSs are generating marginal gross profit, but fluctuation from most of the B and C Category CCSs were incurring loss only. The loss is as high as 17.83 2010-11 to 2014-15. Since profit is an essential ingredient for survival, the societies, especially under B and C categories need restructuring.

NET PROFIT /NET LOSS RATIO (Net profit/loss/Net sales X 100)

Net profit ratio is an overall measure of a firm's ability to turn each rupee of sales into net profit. It establishes the relationship between net profit and sales and indicates the overall managerial efficiency in manufacturing, administering, selling as well as financing the operations. Higher the ratio, better is the efficiency of the concern. However, the CCS of the three categories collectively was not making any net profit during any of the years under the study. Therefore, the ratio between net loss to sales is worked in order to measure the velocity of ineffectiveness of CCSs.

TABLE 8: NET LOSS RATIOS

Year	A Category	B Category	C Category
2010-11	0.99	1.96	1.48
2011-12	9.30	8.14	6.29
2012-13	9.78	20.85	6.81
2013-14	8.26	9.70	9.48
2014-15	9.85	7.83	8.91

Source: Survey data.

It is seen from tables 8 in A category societies the net loss rate was 0.99 per cent during 2010-11 and thereafter it gradually increased and reached 9.85 during 2014-15. The situation in B category societies is more adverse, as it reached 7.83 per cent during 2014-15. However, in C category societies even though the trend is same, it depicts a hopeful signal that it began to decline and reached 8.91 during 2014-15.

TABLE 9: NO OF CCSs MAKING IN PROFIT OR LOSS

Year	Total Number of Societies (20) in		Number of societies in profit or loss					
	Profit	Loss	A[10 Nos.]		B[6 Nos.]		C[4Nos.]	
			In profit	In loss	In profit	In loss	In profit	In loss
2010-11	10(50)	10(50)	6	4(40)	2	4(66.66)	2	2(50)
2011-12	11(55)	9(45)	6	4(40)	3	3(50)	2	2(50)
2012-13	11(55)	9(45)	5	5(50)	4	2(33.33)	2	2(50)
2013-14	6(30)	14(70)	3	7(70)	2	4(66.66)	1	3(75)
2014-15	6(30)	14(70)	3	7(70)	2	4(66.66)	1	3(75)

Source: Survey data.

Number of societies on the basis of their operational result is displayed in table 9. The table shows that out of a total of 20 societies 14(70 per cent) were incurring net loss. Category-wise position shows that is seen that during 2014-15, more societies in C category (75 per cent) incurred loss. This was followed by A and B: category among whom the number of loss making societies were 70 and 66.66 per cent respectively. With respect to amount of loss, C category societies rank first and they are followed by A and B category societies.

TABLE 10: NUMBER OF MAN DAYS ENGAGED BY COIR WORKERS IN A YEAR

Types of Occupation	Category of societies and the man days of work			Total
	A	B	C	
1A	8595	7585	6598	22778
1B	-	-	105	105
1C	1415	3024	2058	6497
Total(X)	10010	10609	8761	29380 (61.69)
1D	435	415	450	1300
1E	1958	995	410	1405
1F	2587	7950	5010	15547
Total(Y)	4980	9360	5870	18252 (38.31)
Grand Total(X+Y)	14990	19969	14631	47632 (100.00)

Source: Survey Data

1) Work is divided into coir work from 1.A to 1.B and Non - coir work is from ID to IF

IA = Coir work in coir society, IB = Coir work by themselves [own], IC = Coir work in other private firms, ID = Agriculture labour IE = Service IF = Other occupations.

The coir sector provided 61.69 per cent of the total man-days to the coir workers (Table 10) and the coir co-operatives could offer only 38.31 per cent of that. It is clear from this that the workers have to depend on occupations, in non- coir sector for their livelihood. The private coir sector also played a very significant role in providing employment. The study also clarifies that there was not much difference among the man-days of work available in A, B and C category of Coir Co-operatives Societies.

TABLE 11: NUMBER OF SOCIETIES WHICH MARKET THEIR PRODUCT THROUGH DIRECT CHANNELS AND INDIRECT CHANNEL

Category wise Coir co-operative societies	Marketing Channels		Total
	Direct Channel	Indirect Channel (through Middlemen)	
A	7 (63.63)	4 (36.37)	11 (55)
B	3 (50)	3 (50)	6 (30)
C	2 (66.66)	1 (33.34)	3 (15)
Total	12 (60)	8 (40)	20 (100)

Source: Primary Data.

Note: Figures in parentheses indicate percentage to row total

Table 11 shows that on an average 60% of the societies used to market a part of their finished products to Direct channels. Category-wise analyses show that, 50 percent of 'B' and 66.66 percent of 'C' Category societies sell their products through direct channel, remaining 36.37 percent of A Category, 50 per cent of B and 33.34 percent of C Category societies are sell their products through middlemen. Out of 20 societies, 12 coir co-operative societies of their products sell through direct and 8 societies sell products through indirect channel.

MEMBER PARTICIPATION LEVEL IN COIR CO-OPERATIVE SOCIETIES

In the hierarchy of planned economic development, people's participation in the growth process is an essential condition. No doubt, co-operatives are no exception to this rule. There also member's participation in the various affairs of the coir societies is very crucial for their success. This particularly true where 5/7th of Board members are ordinary coir workers. So it is desirable to examine the extent of participation of worker members in the important areas of the working of the CCS.

REASONS FOR TAKING MEMBERSHIP IN COIR SOCIETIES

TABLE 12: MODE OF TAKING MEMBERSHIP IN COIR SOCIETIES

Districts	Total Households	Mode of taking membership [Nos.]			
		A	B	C	D
East Godavari	500	405 (81)	40 (8)	35 (7)	20 (4)
West Godavari	500	415 (83)	32 (6.4)	35 (7)	18 (3.6)
Total	1000	815 (81.5)	72 (7.2)	70(7.0)	38(3.8)

Source: Survey Data

Note

1] Figures in Parentheses denote percentage to row total

2] A, denotes Voluntary, B denotes Persuasion of friends C, denotes Persuasion of union leaders, D, denotes Persuasion by Board Members.

Table 12 shows that 81.5 per cent of the respondents took membership voluntarily and 7.2 per cent because of persuasion of friends. There was no significant variation noticed in this aspect in the between two district coir societies.

TABLE 13: MEMBERSHIP IN COIR CO-OPERATIVE SOCIETIES

Districts	Total Households	Period of membership in coir society (Years)					
		<5	5-10	10-15	15-20	20-25	25>
East Godavari	500	71 (14.2)	108 (21.6)	84 (16.8)	105 (21)	95 (19)	37 (7.4)
West Godavari	500	56 (11.2)	103 (20.6)	85 (17)	125 (25)	73 (14.6)	58 (11.6)
Total	1000	127 (12.7)	211 (21.1)	169 (16.9)	230 (23.0)	168 (16.8)	95 (9.5)

Source: Survey Data

Table 13 depicts that 23 per cent of the members took membership long Ago i.e. 15-20 years ago and of which 21.1 per cent became members 5-10 years ago. Only 9.5 per cent became members 25 years ago. This shows that new people are not attracted to become members in coir societies. But in West Godavari district coir co-operative societies, 12.50 per cent took membership in the last Five years.

EMPLOYEES AND THEIR AVERAGE SALARY

The Secretary manages the day-to-day activities of CCSs. There may be one Business Manager and a peon for assisting secretary in business matters. In rare cases a clerk and a peon may also be there. But in most of the surveyed societies (20 out of 30) had a secretary and a peon only as permanent employees. In 16 societies only one employee, the secretary, was found. Only in one society there were 5 permanent employees.

TABLE 14: AVERAGE NUMBER OF EMPLOYEES AND THEIR PAY IN A, B AND C CLASSES OF CCS

Classes of CCS	Average Number of Employees	Average Monthly Pay
A	2.24	2591
B	1.64	1958
C	1.5	2150
average	1.79	2233

Source: Data compiled from A, B and C classes of CCSs.

Table 14 shows that the average number of permanent employees in a society was only less than 2 [1.79]. In A category societies the average strength was 2.24 and it was less than 2 in B and C categories. The average monthly salary of the employees was Rs. 2233 and it was Rs. 2591 in A category, Rs. 1958 in B, and Rs. 2150, in C category. But during the field survey it was revealed that secretaries of three societies were drawing a salary of less than Rs. 1000 per month. The survey further revealed that secretaries of three A category societies were drawing salary above Rs. 4500 per month. Most of the secretaries of the CCSs were women's.

MEMBER PARTICIPATION LEVEL IN CCSs

In the hierarchy of planned economic development, people's participation in the growth process is an essential condition. No doubt, co-operatives are no exception to this rule. There also member's participation in the various affairs of the coir societies is very crucial for their success. This particularly true where 5/7th of Board members are ordinary coir workers. So it is desirable to examine the extent of participation of worker members in the important areas of the working of the CCSs.

REASONS FOR TAKING MEMBERSHIP IN COIR SOCIETIES

TABLE 15: MODE OF TAKING MEMBERSHIP IN COIR SOCIETIES

Districts	Total Households	Mode of taking membership [Nos.]			
		A	B	C	D
East Godavari	500	405 (81)	40 (8)	35 (7)	20 (4)
West Godavari	500	415 (83)	32 (6.4)	35 (7)	18 (3.6)
Total	1000	815 (81.5)	72 (7.2)	70(7.0)	38(3.8)

Source: Survey Data

Note

1) Figures in Parentheses denote percentage to row total

2) A, denotes Voluntary, B denotes Persuasion of friends C, denotes Persuasion of union leaders, D, denotes Persuasion by Board Members.

Table 15 shows that 81.5 per cent of the respondents took membership voluntarily and 7.2 per cent because of persuasion of friends. There was no significant variation noticed in this aspect in the between two district coir societies.

TABLE 16: MEMBERSHIP IN COIR CO-OPERATIVE SOCIETIES

Districts	Total Households	Period of membership in coir society (Years)					
		<5	5-10	10-15	15-20	20-25	25>
East Godavari	500	71 (14.2)	108 (21.6)	84 (16.8)	105 (21)	95 (19)	37 (7.4)
West Godavari	500	56 (11.2)	103 (20.6)	85 (17)	125 (25)	73 (14.6)	58 (11.6)
Total	1000	127 (12.7)	211 (21.1)	169 (16.9)	230 (23.0)	168 (16.8)	95 (9.5)

Source: Survey Data

Table 16 depicts that 23 per cent of the members took membership long Ago i.e. 15-20 years ago and of which 21.1 per cent became members 5-10 years ago. Only 9.5 per cent became members 25 years ago. This shows that new people are not attracted to become members in coir societies. But in West Godavari district coir co-operative societies, 12.50 per cent took membership in the last Five years.

PARTICIPATION IN DEMOCRATIC PROCESS

Participation of members in the democratic process of the society is a vital requirement. General body is the supreme authority and an important forum in which members can express their views freely and frankly with respect to improving the society's business. While electing the managing committee/Board of Directors, they should be cautious to elect persons who are honest and capable of managing the business of the society in an efficient manner. Are they really doing this? To know this one must have some idea regarding the extent of the participation of worker members in the democratic process of CCSs.

TABLE 17: RESPONDENTS AND THEIR PERIODICITY OF ATTENDANCE IN GENERAL BODY

Districts (wise Societies)	Total Households	Periodicity of attendance [Nos.]				
		Always	Occasionally	Some times	Rarely	Never
East Godavari	500	265	82	85	43	25
West Godavari	500	250	75	70	40	65
Total	1000	515 (51.5)	157 (15.7)	155 (15.5)	83 (8.3)	90 (9.0)

Source: Survey Data.

Table 17 reveals that only 51.5 per cent of the members used to attend general Body meetings regularly. 15.7 per cent attend the meeting occasionally, 15.5 per cent sometimes and 8.3 per cent rarely. Nine per cent never attend the general body meetings. This reflects the pathetic situation with respect of participation of coir workers in the policy making body of coir co-operatives.

SUPERVISION DURING IMPLEMENTATION

To ensure implementation of programmes as planned, participation of members is highly essential, particularly in societies where supervision of experienced worker members is essential.

TABLE 18: SUPERVISION DURING IMPLEMENTATION

District	Total Respondents	Respondents Participation
East Godavari	500	260(52)
West Godavari	500	240(48)
Total	1000	500(50)

Source: Survey Data

Note: Figures in Brackets indicate percentage to row total.

Table 18 shows that the level of supervision very low, viz; around 50 per cent. Not much difference in the level of supervision is noted among the three categories of societies.

RECEIPTS OF BENEFITS

The level of participation of members in receiving benefits from eves is liven in Table

TABLE 19: RECEIPTS OF BENEFITS

District	Total Respondents	Respondents Participation
East Godavari	500	420(84)
West Godavari	500	430(86)
Total	1000	850(85)

Source: Survey data

Note: Figures in brackets indicate percentage to row total.

Table 19 shows that members are eager to exploit the benefits from the societies rather than contributing their might for the benefit of the societies. This is evident from the higher participation of members [84 to 86 percent] in receiving benefits from societies.

SHARING OF COST

TABLE 20: SHARING OF COST

District	Total Respondents	Respondents Participation
East Godavari	500	30 (6)
West Godavari	500	39 (7.8)
Total	1000	69(6.9)

Source: Survey data

Note: Figures in brackets indicate percentage to row total.

Table 20 shows that the Sharing of cost by worker members is good for the long run working of CCSs, the members are not prepared to share the cost. It is natural as the workers are getting only very low wages.

INVOLVEMENT IN EVALUATION

Involvement of workers in the evaluation process of the working of CCSs is important for ensuring efficiency in operation.

TABLE 21: INVOLVEMENT IN EVALUATION

District	Total Respondents	Respondents Participation
East Godavari	500	54(10.8)
West Godavari	500	48(9.6)
Total	1000	102(10.2)

Source: Survey data

Note: Figures in brackets indicate percentage to row total.

Table 21 shows that the number of respondent worker members who participated in the evaluation process is only 10.2 per cent. In East Godavari district coir societies. This rate is higher than in the other.

VI. FINDINGS

- Majority of the societies were not utilising the production capacity due to shortage of working capital, raw material and non-availability of labour at the right time.
- The analysis shows that working capital status in A category societies shows improving trend when B and C category societies respectively showed signs declining trend is noticed in this ratio.
- The cost of goods sold ratio of A category societies stood at a higher level. All though much variation cannot be noticed in this regard during the period under reference, the urgency of cost reduction cannot be rejected.
- The coir sector provided 61.69 per cent of the total man-days to the coir workers and the coir co-operatives could offer only 38.31 per cent.
- It is found that the 51.5 per cent of the members used to attend general Body meetings regularly. 15.7 per cent attend the meeting occasionally, 15.5 per cent sometimes and 8.3 per cent rarely. Nine per cent never attend the general body meetings.
- The analysis showed that the majority (70 per cent) of Coir Co-operative Societies were incurring net loss.
- It is found that all three categories i.e., A, B and C, CCSs are generating marginal gross profit, but fluctuation from most of the B and C Category CCSs were incurring loss only. The loss is as high as 17.83 2010-11 to 2014-15.
- It is found that 23 per cent of the members took membership of CCSs long ago i.e. 15-20 years ago and of which 21.1 per cent became members 5-10 years ago. Only 9.5 per cent became members 25 years ago. This shows that new people are not attracted to become members in coir societies. But in West Godavari district coir co-operative societies, 12.50 per cent took membership in the last Five years.

VII. SUGGESTIONS

- Necessary amendments shall be made in the by-laws of societies to enable this process.
- Co-operative credit institutions and commercial banks should extend timely working capital assistance for procurement of raw husk during the months of January- April as during this season husks yield maximum fibre. Efforts should also be made to extend credit facilities on the security of coir products.
- Government assistance need to be channelised to CCSs directly.
- Genuine coir workers shall only be admitted as members of Coir Co-operative societies and any future assistance to societies be restricted on the basis of number of active coir workers.
- Flexibility in the operation of CCSs for producing variety of yarn suiting the requirements of local markets be introduced.
- Governmental subsidy and other assistance to CCSs are be linked with volume of production and days of employment days generated and not on the basis of sales to COIRFED.

VIII. CONCLUSION

Co-operative societies are playing vital role in growth of Coir Industry India. Most of the societies were having own infrastructure facilities. Majority of the Share Capital of the societies was contributed by Government and the government continues to extend various forms of assistance. Yet these societies are running at losses. Majority of the societies could not utilise a substantial portion of their production capacity owing to lack of working capital, raw material shortage and non-availability of labour. On the basis of the above analysis it is inferred that the performance of the CCSs is far from satisfactory. They failed to realise the objectives for which the Societies were brought under the co-operative fold. Central and State Governments are should provide assistance to channelised to CCSs directly.

REFERENCES

- Varkey's V.O (1981), "Development and working coir co-operatives in Kerala", Ph.D., Thesis submitted to the University of Poona,
- Shah, U. M. (1988), "Co-operative Development- Challenges and Opportunities," *Co-operative Perspective*, Vol. 23, April-June and July Sept., pp. 12- 20.
- Ojha, G. (1988), "Guidelines for Development of Co-operatives" [Seminar Proceedings], *Co-operative Perspective*, Vol. 23 Nos. 3&4, October-December 1988 and January- March 1989, pp. 87-94.
- Shah, U. M. (1988), "Co-operative Development- Challenges and Opportunities," *Co-operative Perspective*, Vol. 23, April-June and July Sept., pp. 12- 20.
- Anjaneyulu, G. and Dakshinamurthy, D. (1990), Co-operatives and Human Resource Development," *The co-operator*, Vol., October 1, pp. 153-154.

6. Sarngadharan, M. (1990), "Towards 21st Century-Challenges of Cooperative Sector," *Co-operative Life- The Journal for Indian Cooperatives*, January-March, April-June, pp. 3-14.
7. Thordarson, Bruce (1984), "Main Strategies for Co-operative Development," *Tamil Nadu Journal of Co-operation*, Vol. 81, No. 5, Nov., pp. 262-266.
8. Kulandaiswamy, V. (1989) "Bureaucracy and Co-operative Management," *Co-operative Perspective*, Vol. 21, No. 1, April-June, pp. 10-13.
9. SO. Editor (1987), "Co-operatives Invaluable Institutions: United Nation's Report," *Co-operative Fortnightly*, June 1, p. 3.
10. Taimni, K. K. (1988), "An Agenda for the Future," *Co-operative Perspective*, Vol. 23. Nos. 3&4, October-December 1988 & January March 1989, pp. 64-78.
11. Hynniewta, N. H. R. (1988)"Co-operative Leadership in India Context," *Co-operative Perspective*, Vol. 23. Nos. 3&4, October-December 1988 and Jan-March 1989, pp. 3-10
12. Gopalan Nair, N. (1987), "Role of Co-operatives in Improvement of Technology and Quality in Coir Industry," *Kerala Industry*, Vol. XXXIV, No. VIII, January, pp. 31-33.
13. Malik, I. R. (1988), "Strengthening Co-operatives in Coir Industry," *Glimpses of Co-operatives Through Press*, Vol. 3, PP. 605-608.
14. Rajendran (1988), "PeedithaKayarSanghamghaludePunarundhanamChilaMargharekhakal," *KayarVyavasayam*, COIRFED, Vol. I, November, pp. 26-32.
15. Viswambharan, P. (1988), "PuthiyaSahakarananiyamam" [Mal.], *Kayar Vyavasayam*, COIRFED, Vol. I, November, pp. 13-14.
16. Bavakutty, T. A. (1988), "Kayarvyavasayathilthozhilpanklithaumassumskruthapatharthamgaludelabhyathaum"[Mal.], *Kayar Vyavasayam*, COIRFED, Vol. I, August., pp. 12-13.
17. S.J. Pandi (2005), "Problems and Challenges of Industrial Co-operatives with Special Reference to Coir Co-operative Units in Tamil Nadu", *Indian Co-operative Review*, Vol.42, No.3, January, pp.197-202.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as, on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

