

CHAPTER XV

CONCEPTUAL OPERATIVES OF SAMPLE SOCIETIES

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15.1 Introduction

The study is essentially designed to find out the 'image' of these sample societies among their members and non-members. In view of this specific objective, the functional or 'economic' aspect of its working has been excluded from the purview of this study.

15.2 Methodology

Following the method of random sampling, twenty members and twenty non-members were selected after stratifying the population of these villages into members and non-members (the sample of respondents was drawn on the basis of simple random sampling).

Data were collected through interviews with the aid of (i) an interview schedule ; and (ii) two five point 'Likert' type scales having 9 and 5 items respectively. The questions in the schedule consisted of various types -

projective and probing — thus eliciting information in a free response situation. The scales were constructed to find out the image and attitude of the members as well as non-members.

15.3 Co-operatives and Politics

The respondents, both members and non-members, reacted variously to the questions as to what should be the role of an ideal rural credit co-operative in political activity. The percentage of responses are presented in the following table.

Table 15.1

Percentage of responses of both members and non-members indicating the role of an ideal rural credit co-operative in political activity.

R o l e	Members (in percentage)	Non-Members (in percentage)
A. Should play active role in politics ...	30.00	25.00
B. Politics should be discouraged ...	20.00	25.00
C. Cannot say ...	50.00	50.00

The above findings indicate two things :

(a) there is a striking similarity between the responses of members and non-members ; and (b) while a clear 50 per cent of the respondents, both members and non-members, are not clear as to the role of an ideal rural credit co-operative in the political activity, as many as 30 per cent among members and 25 per cent among non-members feel that these societies should take an active role in political activity.

To a further question as to whether these societies were free from political influences, there is again a striking similarity of reaction between the members and non-members.

Table 15.2

Percentage of responses obtained from both members and non-members as to the political influence on these sample societies

Nature of influence	Members (in percentage)	Non-Members (in percentage)
A. Political influence absent	15.00	20.00
B. Political influence present	60.00	50.00
C. Cannot say ...	25.00	30.00

While majority of the respondents feel that political influence is present, only 15 per cent of members

and 20 per cent of non-members feel that these societies were free from political influences.

However, there is some divergence in the reasons advanced by both members and non-members as to why they think that these societies are not free from political influences. The members were more specific and suggested that, among other things, elections to various offices in the society as well as the business of the society were not conducted on the basis of justice and fairplay and that the rich and the poor members received unequal treatment. Personal, political pulls, according to members, carried more weight than anything else. Non-members on the other hand, could not say specifically as to why they thought that these societies were not free from political influences.

15.4 Democratic Functioning

Only 35 per cent of the members felt that these societies were democratic in their functioning as against 40 per cent who said that, these were not functioning in democratic manners. The rest of 25 per cent were uncertain. The non-members were also divided on a similar pattern on this issue.

15.5 Equality in Treatment

Seventy per cent of the people, among both members and non-members, felt that there was no equality of treatment in these societies. The division is clear and no one was uncertain on this issue.

While there was absolute identity in responses of both members and non-members regarding equality in treatment, the reasons advanced in support of their feelings were partly similar and partly dissimilar. Both members and non-members felt that the rich people's interests were served first and that the treatment was based on social status. Some members, however, had additional reasons to advance, such as nepotism, selfishness among office-bearers, and lack of feeling of oneness among the members.

15.6 Co-operation in a Co-operative

There is a striking similarity between members and non-members regarding the role of these societies in inculcating the spirit of co-operation among the villages.

Table 15.3

Response pattern among members and non-members regarding the role of sample societies in inculcating the spirit of co-operation

R e s p o n s e	Members (in percentage)	Non-Members (in percentage)
A. These societies inculcate the spirit of co-operative.	.. 40.00	45.00
B. These societies do not inculcate the spirit of co-operation.	.. 60.00	55.00
C. Uncertain 00.00	00.00

Apart from lack of any amount of uncertainty, there was an equal division of opinion among members as well as non-members.

Internal conflicts, emphasis on economic aspects and lack of interest in promoting co-operative spirit were the reasons cited by both members and non-members for holding the opinion that these societies failed to inculcate a spirit of co-operation.

15.7 Attitude Towards These Societies

The open-ended question for the members was "Would you like to remain a member of these societies or not, and, if not, why not" ? For the non-member the question was, "why have you not become a member of these societies" ?

Thirty-five per cent of the members expressed the opinion that they were not very particular of continuing their membership of these societies. The only common factor in the case of such members was their age — an average of 58 as against the overall average of 48. "Nepotism", lack of help from the co-operative, domination by a small group, etc. were the reasons advanced by them.

The non-members, on the other hand, when asked as to why they did not become members of these societies, stated that they did not feel the 'need for credit' or that it was easier to obtain loans from 'Mahajans' than from these co-operatives which laid down cumbersome procedures, etc., and were 'full of undesirable people'.

15.8 Some Observations

Irrespective of the assumptions of conceptual operatives a credit co-operative is essentially a need-based

monetary agency that comes to the rescue of its members — in fact, not even all of its members.

It is not the fact that the perception of an individual influences his behaviour. Similarly, it is not the fact of the presence or absence of political pulls, but the feeling of its presence or absence that is relevant in determining the attitudes of the people towards co-operatives. Viewed in this context, the high percentage of respondents who felt that these co-operatives were not free from political influence towards an alarming trend in the healthy growth of the movement in these villages.

15.9 Limitations of the Study

(1) The present investigator is not quite sure of the extent of his success in making the questions clear to the respondents and he also does not ignore the possibility of some forms of 'bias' elements that might have crept in at the time of recording the answers of the respondents in spite of sincere attempts to minimise the same, and

(2) The factors considered to find the 'image' are not exhaustive. There is scope for considering further factors like universality of membership, etc. to enrich the contents of the present problems at hand.