

ROLE OF CO-OPERATIVE SOCIETIES IN SOCIO ECONOMIC DEVELOPMENT OF RURAL FOLK

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Abstract

Auto-Rickshaws are the important means for urban mobility and an important part of sustainable transportation, as well as a mode for quality life in Indian cities. Integrating Auto-rickshaw services as a feeder mode complements public transportation systems, ensuring connectivity and easy access throughout the city. Auto-rickshaws also bridge the gap between public transport and door-to-door conveyance services, providing an alternative to private vehicles especially in the rural areas. Many studies have revealed that majority of the Auto-rickshaw drivers are addicted to tobacco and they belong to low income category. Purchasing a brand new or Pre-owned auto Rickshaw for this category people is a dream because of less or no financial support from the commercial Societies. This study mainly focused on how Co-operative Societies provide financial assistance to rural folk especially rural Muslim auto drivers in selected region in Karnataka and how it helps to improve their socio-economic conditions. The study also highlights how sustainable development can be done especially in rural areas by providing various financial supports based on the requirement of the people. This study concentrates on the current socio-economic conditions of Auto-rickshaw drivers, and the role of Co-operative Societies in socio-economic development of rural Muslim Auto drivers in the study region.

Keywords: Banking Habits, Co-operative Societies, Rural Muslim Auto Drivers, Socio-Economic Development.

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Introduction

About 65 years ago, India has made a pledge to build an inclusive, plural and secular society which would equitably integrate its religious minorities while respecting their distinct identities and honouring difference. Even after about 70 years of independence very little attention is paid in this regard. Muslims are the most vulnerable, in particular, and the largest minority community in India. Muslim community has registered a moderate growth of 0.8 percentage growth to touch 17.22 crores in the past 10 years. Majority of the Muslim population live in rural areas with high rate of illiteracy. There is a need of socio-economic development of Muslim community in India. The Government of India also feels that despite constitutional and legal safeguards as well as certain positive actions recently taken by Government of India, minority communities in India still be afraid of their diminishing identity, and face inequality, insecurity, discrimination and fear of extinguishing population. Muslims in India are highly employed in the unorganized sector with minimum wage. The gap between the haves and have-nots is continuously widening. It may be due to the failure of the implementation of plans in our developmental effort. This tendency of widening gap between the rich and the poor should not be allowed to grow more as it is socially and politically dangerous. Furthermore, in order to build better and healthy society, it is highly essential to remove imbalances in the society. Auto-drivers belong to the lower income group, their standard of living is low but their contribution to the movement of goods and people in towns and cities is considerable. Over the years, the conditions of people working in the unorganised sector have not improved much. In order to eliminate the gap between the rich and the poor the government officials and policy makers are keenly and rightly focussing their attention on the weaker sections of the society. Unless and until the living conditions of the depressed section of the society are improved, nothing can be achieved on the horizon of economic development.

The banking are the heart of our financial system. They hold the deposits of millions of people, governments, and trade units. Banking business has done wonders for the world economy. Banking activity encourages the flow of money to productive use and Investments. This in turn allows the economy to grow. At present, there are several Co-operative Societies which are performing Multipurpose functions of financial, administrative, supervisory and development in nature. This study is attempted to know the living conditions, and social status of the Muslim Auto Rickshaw drivers.

Literature Review

S Subendiran (2014), “Socio-Economic and Lifestyle Problems of Auto-Drivers in Palani”- A Study reveals that majority of Auto-Rickshaw Drivers are financially poor and economically not stable and it causes stress and the uncongenial behaviour and there is a need of financial assistance from various stakeholders in the society.

Subhashree Natarajan and T.K.T Sheik Abdullah (2014), “Social Organizations: Decongesting the Muddled Economies of Auto-Rickshaw Drivers in India” findings say that 18% of the auto-drivers dwell in slums that are thatch roofed or make-shift residence. About 26% of the respondents live in slum rehabilitated dwelling for rent and about 16% of the respondents own the government facilitated slum, rehabilitated houses and many auto drivers have more than 4 to 6 dependents.

Mohan & Roy (2003), conducted a survey on “Auto Rickshaw Drivers characteristics in Delhi” which reports that over 90 percent of Auto Drivers found to be below 50-year-old & 60 percent of Auto Drivers supported families of 5 to 8 person, indicating Auto Rickshaws were an important source of income for other dependent in families.

Civitas Consultancies Pvt Ltd for City Connect Foundation Chennai-CCCF (2010), “Study on the Auto rickshaw Sector in Chennai” which reveals that the monthly expenditure of auto drivers ranges from Rs 7,500 to Rs 15,000. This alone exceeds the income range of most of auto rickshaw drivers and they borrowed loan from the money lenders and 52 per cent of auto drivers have debts ranging from Rs 5,000 to Rs 25,000. The rest, who did not have debts, either owned houses or got additional support from working family members.

Auto Rickshaw Industry (ARI) has been studied by various authors with different objectives. The common findings of these studies are that there is a brutal financial crunch in the lives of Auto Drivers. This lacuna is leading to many other problems in their lives

Anitha Ramachander, Chaya Bagrecha, Sumangala Talur (2015), “Financial Well-being of Auto Drivers in Bangalore–A Study” found that 71.9 percent of auto rickshaw drivers

are educated up to SSLC or less and 92 percent of the samples do not have any other alternate source of income and income from Autos is the only source of income. Most of them do not possess life insurance, medical insurance and debit/credit cards. Apart from education, there are various other factors such as health issues, addictions etc., which have impacted their economic life.

E.A. Parameswara Gupta (1995) “Socio-Economic Study of Auto-Rickshaw Drivers in Bangalore City” found that 69 percent of the drivers are able to save their earnings for their future requirements and 36 percent of the drivers earn only 200 to 400 rupees a day. The majority of auto drivers having financial burden of paying almost double the interest rate (24 per cent) to the moneylender, as compared to what would be paid to a Societies (11.5 per cent to 13 per cent) weighs down heavily on the driver.

Amit Kumar Sinha & Shashikala M (2015), “Assessment of Stress Among Auto Rickshaw Drivers in Bangalore City - A Cross Sectional Study”, found that there is need for creating awareness regarding health promotion, balanced diet, stress management, counselling and regular medical check-ups. Health Insurance for all the Auto-rickshaw drivers need to be looked into and implemented by Regional Transport Office.

K. Singaravelu (2013), “Socio-Economic Conditions of Auto-Rickshaw Drivers - A Study with Special Reference to Valparai Region” -the study found that auto drivers work more but earn less. They are not able to satisfy the needs and wants of their family members because of low earnings. Some of the auto rickshaw drivers do not own basic things like fridge, washing machine, water heater, cooker and gas stove.

Conceptual Frame work

Co-operative Societies are much more important in India than anywhere else in the world. The distinctive nature of this Societies is service at a lower cost and service without exploitation. It has gained its importance by the role assigned to them, the expectations they are imagined completing, their number and the amount of offices they operate. In rural area, as far as the farming and related activities are concerned, the supply of credit was inadequate, and moneylenders would exploit the poor people in rural areas providing them loans at higher rates. Therefore, Co-operative Societies assemble deposits, provide agricultural and rural credit with a wider outreach, and provide institutional credit to the farmers. Co-operative Societies have also been

important instruments for various development schemes, particularly subsidy based programmer for poor. The Co-operative Societies in rural areas mainly finance agricultural based activities like agricultural, Cattle, Milk, Hatchery, private finance. The Co-operative Societies in urban areas finance the activities like; Self-employment, Industries, Small Scale Units, house finance, customers finance, individual finance, Social Services-Health, Education etc.

Objectives of the Study

This paper has been prepared with the following objectives.

- ❖ To identify the socio-economic profile of rural Muslim Auto drivers in the study region.
- ❖ To understand the banking habits among rural Muslim Auto drivers in study area.
- ❖ To know financial assistance extended by the Co-operative Societies to rural Muslim Auto drivers.
- ❖ To measure the impact of assistance extended by the Co-operative Societies to rural Muslim Auto drivers on their socio-economic conditions.
- ❖ To suggest the measures to the Co-operative Societies and auto drivers for the proper implementation and utilization of financial assistance for sustainable development.

Research Methodology

The study is done in Belthangady Taluk of Dakshina Kannada District in Karnataka. In this District, there are totally 843 Co-operative Societies, in which 804 Co-operative Societies are functioning, 09 have stopped functioning and 28 have been closed because of continuous loss. There are community wise separate Co-operative Societies in Dakshina Kannada District i.e. SC and ST Co-operative Societies 01, Women Co-operative Societies 132, Only SC 04, Only ST 05, 5 Muslim Co-operative Societies, Other Minority Co-operative Societies 17 and Common Co-operative Societies 679 working in DK District, totalling to 843 Co-operative Societies.

There are 134 Co-operative Societies in the study region. 275 Muslim Auto drivers were identified in the study region, out of which 44 Muslim Auto drivers are from Ujire Village, Maladi Village 23, Sonaundur Village 20, Kuvettu Village 58 and Belthangady (Nagar panchayat) 5 Muslim Auto drivers. Total 160 samples were chosen on the basis of stratified random sampling for the purpose of the study. The data required for the

study have been obtained from both primary and secondary sources. The primary data were collected through interview schedule and secondary sources of data were collected through books, journals, magazines, government reports and related websites. SPSS (version20) Package is used for data analysis and testing of hypothesis.

Data Analysis

Table 1. Age wise classification of Respondents

SL.NO	Age	No of Respondents	Percentage
01	18 to 28	29	18.1
	28 to 38	81	50.6
	38 to 48	35	21.9
	48 to 58	9	5.6
	Above 58	6	3.8
Total		160	100.0
Median		(28 to 38)	2.00
Percentiles		25	2.00
		50	2.00
		75	3.00

Source : Primary Data

Table1 Indicates the Age wise distribution of respondents. More than half of the respondents were in the 28-38 years age group, followed by 21.9% those in the 38-48 years age category.

Table 2. Education wise classification of Respondents

SL.NO	Educational Qualification	No of Respondents	Percentage
02.	Illiterate	13	8.1
	Primary	65	40.6
	Higher Primary (6 th to below 9 th)	68	42.5
	SSLC	10	6.3
	PUC	3	1.9
	Degrees and Above	1	.6
Total		160	100.0
Median		(6 th to below 9 th)	3.00
Percentiles		25	2.00
		50	3.00
		75	3.00

Source : Primary Data

Table 2 Indicates that majority of Muslim Auto Drivers in Belthangady Taluk have education qualification between 6th to 9th standard.

Table 3. Distribution of respondents based on Economic Status

SL.NO	Status	No of Respondents	Percentage
03.	APL	21	13.1
	BPL	136	85.0
	Other	3	1.9
	Total	160	100.0
Median		BPL	2.00
Percentiles		25	2.00
		50	2.00
		75	2.00

Source : Primary Data

Table 3 Shows majority of the respondents are holding BPL Card belonging Below Poverty Line, it clearly shows that the economic condition of these families is not good.

Table 4. Number of Dependent in the Family

SL.NO	Number of dependents	No of Respondents	Percentage
04.	One	8	5.0
	Two	30	18.8
	Three	19	11.9
	Four	51	31.9
	Five	35	21.9
	Above Five	17	10.6
	Total	160	100.0
Median		Four	4.00
Percentiles		25	3.00
		50	4.00
		75	5.00

Source : Primary Data

Table 4 Shows that 4 families have 31.9 per cent dependents, 5 families have 21.9 per cent dependents.

Table 5. Daily earnings of Muslim Driver Cum owner

SL.NO	Driver Cum owner	No of Respondents	Percentage
05.	Rs 200 to 400	05	3.54
	Rs 400 to 600	126	89.36
	Rs 600 to 800	07	4.96
	Rs 800 to 1000	03	2.12
	Total	141	100.0
Median		Rs 400 to 600	2
Percentiles		25	2
		50	2
		75	3

Source : Primary Data

Table 5 Shows, based on Median value, majority of Muslim Auto Drivers cum Owners, per day earning is Rs 400 to 600.

Table 6. Daily earning of Muslim Auto Drivers, if only Driver

SL.NO	Only Driver-Earning Per Day	No of Respondents	Percentage
06.	Rs 200 to 400	14	8.8
	Rs 400 to 600	4	2.5
	Rs 600 to 800	1	.6
	Total	19	11.9
Median		Rs 200 to 400	1.00
		25	1.00
		50	1.00
		75	2.00

Source : Primary Data

Table 6 Shows that based on median value, majority of Muslim auto drivers, if they are only drivers, their per day earning is Rs 200 to 400.

Table 7. Total Number of times loan taken from the Co-operative Societies

SL.NO	Number of times loan taken from the Co-operative Societies	No of Respondents	Percentage
07	Once	89	55.62
	Two	57	35.62
	Three	8	5
	Four	3	1.87
	Five and Above	3	1.87
	Total	160	100.0
Median		Once	1.00
Percentiles		25	1.0
		50	1.0
		75	2.0

Source : Primary Data

Table 7 Shows that 55.62 per cent of Muslim Auto Drivers have taken loan from the Co-operative Societies once, 35.62 per cent of respondents have taken two times, 5 per cent of the respondents 3 times, 1.87 per cent of respondents four times and other 1.87 per cent of respondents have taken five times and above.

Table 8. Level of Satisfaction on Rate of Interest

SL.NO	Level of Satisfaction on rate of interest	No of Respondents	Percentage
08	Highly Dissatisfied	28	17.5
	Dissatisfied	94	58.8
	Neutral	11	6.9
	Satisfied	22	13.8
	Highly Satisfied	5	3.1
	Total	160	100.0
	Median	Dissatisfied	2.00
	Percentiles	25	2.00
		50	2.00
		75	2.00

Source : Primary Data

Table 8 Shows that the majority of respondents are not satisfied with interest rates charged by the Co-operative Societies.

Table 9. Importance of Co-operative Societies on Socio-economic Development

SL.NO	Importance to Socio-economic Development of Rural Customers	No of Respondents	Percentage
09	Strongly Disagree	2	1.3
	Disagree	3	1.9
	Neutral	7	4.4
	Agree	62	38.8
	Strongly Agree	86	53.8
	Total	160	100.0
	Median	Strongly Agree	5.0
	Percentiles	25	4.0
		50	5.0
		75	5.0

Source : Primary Data

Table 9 Shows 53.8 per cent of the Muslim auto drivers in Belthangady Taluk Strongly Agree that Co-operative Societies are giving more importance to Socio-economic development of rural people by providing financial assistance for their needs.

Table 10. Possession of Licence with Badge

SL.NO	Licence with Badge	No of Respondents	Percentage
10	Not Possessing	55	34.4
	Possessing	105	65.6
	Total	160	100.0
Mode		Possessing	1
Range			1

Source : Primary Data

Table 10 Shows that only 65.6 per cent of respondents have licence with badge and remaining respondents have only licence because of less educational qualification and they are not eligible to possess badge from RTO.

Table 11. Frequency of hiring Auto Rickshaw

SL.NO	Frequency	No of Respondents	Percentage
11.	Always	49	30.6
	Sometime	16	10.0
	Never	95	59.4
	Total	160	100.0
Mode		Never	3
Range			2

Source : Primary Data

Table 11 Shows that only 30.6 per cent respondents have specified service for their auto, 10 percent, sometimes and 59.4 per cent respondents are not having specified services.

Table 12. Classification of Respondents on type of House holding

SL.NO	Type of House	No of Respondents	Percentage
12.	Tailed	132	82.5
	RCC	28	17.5
	Total	160	100.0
Mode		Tailed	1
Range			1

Source : Primary Data

Table 12 Shows based on Mode Value, 82.5 per cent of the respondents have Tailed House, because they are belonging to BPL family.

Table13. Preference on Co-operative Societies while Borrowing Loan

SL.NO	Preference	No of Respondents	Percentage
13.	First Preference	151	94.4
	Second Preference	7	4.4
	Third Preference	2	1.2
	Total	160	100.0
Mode		First	1
Range			2

Source : Primary Data

Table 13 Shows that 94.4 per cent of the respondents give first preference to Co-operative Societies while borrowing loan and only 5.6 per cent of respondents give second and third preference in case of borrowing loan.

Table14. Problems faced while borrowing loan from Co-operative Societies

SL.NO	Problems	No of Respondents	Percentage
14.	Less Cooperation from the Staff	4	2.5
	Delay in Loan Procedures	6	3.8
	Waiting for Committee Approval	4	2.5
	High Rate of Interest	65	40.6
	More Paper Charges	39	24.4
	Local Political Problem	12	7.5
	More Requirement of Witness	30	18.8
	Total	160	100.0
Mode		High Rate of Interest	4
Range			6

Source : Primary Data

Table 14 Shows various problems faced by respondents from Co-operative Societies. Based on mode, it clearly shows that 40.6 per cent of them are not satisfied with interest rate charged by Co-operative Societies and remaining respondents have given other reasons.

Table 15. Loan from Money Lender and Reasons for borrowing

SL.NO	Loan from Money Lender	No of Respondents	Percentage	
15.	Not Taken	48	30.0	
	Taken	112	70.0	
	Total	160	100.0	
	Mode	Taken	1	
	Range		1	
	Reason for Borrowing Loan	No of Respondents	Percentage	
	Personal Problem	11	9.8	
	Eid or Festival Celebration	10	8.9	
	Repay Loan from The Societies	36	34.82	
	Family Maintenance	13	11.60	
	Auto rickshaw Repairs	21	18.75	
	Emergency Bill Payments	7	6.25	
	Income is Not Sufficient	8	7.14	
	School/ College Fee	06	5.35	
	Total	112	100.0	
Mode	Repay loan from the Societies	3		
Range		5		

Table 15 Shows that total number of respondents have borrowed loan from money lenders and reasons of borrowing. 70 per cent of respondents have taken loan from the money lender with various reason. 34.82 per cent to repay loan amount to Societies, 18.75 per cent to repair auto rickshaw, and 11.60 per cent says that family maintenance, remaining respondents with other reasons.

Table 16. Planning for Higher Education of Children

SL.NO	Planning	No of Respondents	Percentage
16.	Not Planned	23	14.4
	Planned	137	85.6
	Total	160	100.0
Mode		Yes	2
Range		1	

Table 16 Shows that 85.6 per cent of respondents say that they have planned to give higher education to children and 14.4 per cent of respondents are yet to decide about children's' higher education because various family problems.

Hypotheses:

H1: Number of times Loan taken from the Money Lenders is depending on Number of Dependents in a family.

H1: Number of Years Working as Auto Driver is depending on Level of satisfaction.

H1: Timely repayment of loan taken from Co-operative Societies has significant impact on Rural Development.

Hypothesis 01:

Table 17. Loan taken loan from Money Lender *Number of Dependents in a Family Cross tabulation

Particular		Loan taken from Money Lenders		Total	
		No	Yes		
Number of dependent	Count	0	8	8	
	One	% within number of dependent	0.0%	100.0%	100.0%
		% of Total	0.0%	5.0%	5.0%
		Count	0	30	30
	Two	% within number of dependent	0.0%	100.0%	100.0%
		% of Total	0.0%	18.8%	18.8%
		Count	0	19	19
	Three	% within number of dependent	0.0%	100.0%	100.0%
		% of Total	0.0%	11.9%	11.9%
		Count	0	51	51
	Four	% within number of dependent	0.0%	100.0%	100.0%
		% of Total	0.0%	31.9%	31.9%
		Count	31	4	35
	Five	% within number of dependent	88.6%	11.4%	100.0%
		% of Total	19.4%	2.5%	21.9%
		Count	17	0	17
Above Five	% within number of dependent	100.0%	0.0%	100.0%	
	% of Total	10.6%	0.0%	10.6%	
Total	Count	48	112	160	
	% within number of dependent	30.0%	70.0%	100.0%	

Chi-Square Tests

Particular	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	143.129 ^a	5	.000**
Likelihood Ratio	170.600	5	.000**
Linear-by-Linear Association	87.232	1	.000**
N of Valid Cases	160		

Table 17 Shows that Pearson Chi-Square statistic value $\chi^2 = 143.129$, and $p < 0.01$. There exists a strong association between loan taken from the Money Lenders and Number of dependents in a family at 1% Level of significance.

Hypothesis 02:

Table 18. Number of Years working as an Auto Driver * Level of Satisfaction with Occupation Cross tabulation

Particular	Level of Satisfaction with Occupation					Total
	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	
Count	0	0	0	0	11	11
1 Year % within how long working as a auto driver	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
% of Total	0.0%	0.0%	0.0%	0.0%	6.9%	6.9%
Count	0	0	0	2	25	27
1 Year to 3 Year % within how long working as a auto driver	0.0%	0.0%	0.0%	7.4%	92.6%	100.0%
% of Total	0.0%	0.0%	0.0%	1.2%	15.6%	16.9%
Count	0	0	0	7	15	22

How long working as a Auto Driver	3 Year to 5 Year	% within how long working as a auto driver	0.0%	0.0%	0.0%	31.8%	68.2%	100.0%
		% of Total	0.0%	0.0%	0.0%	4.4%	9.4%	13.8%
		Count	0	2	7	34	0	43
5 Year to 7 Year		% within how long working as a auto driver	0.0%	4.7%	16.3%	79.1%	0.0%	100.0%
		% of Total	0.0%	1.2%	4.4%	21.2%	0.0%	26.9%
		Count	2	1	0	19	21	43
7 Year to 9 Year		% within how long working as a auto driver	4.7%	2.3%	0.0%	44.2%	48.8%	100.0%
		% of Total	1.2%	0.6%	0.0%	11.9%	13.1%	26.9%
		Count	0	0	0	5	9	14
Above 9 Year		% within how long working as a auto driver	0.0%	0.0%	0.0%	35.7%	64.3%	100.0%
		% of Total	0.0%	0.0%	0.0%	3.1%	5.6%	8.8%
		Count	2	3	7	67	81	160
Total		% within how long working as a auto driver	1.2%	1.9%	4.4%	41.9%	50.6%	100.0%
		% of Total	1.2%	1.9%	4.4%	41.9%	50.6%	100.0%

Chi-Square Tests

Particular	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	93.218 ^a	20	.000**
Likelihood Ratio	117.502	20	.000**
Linear-by-Linear Association	14.495	1	.000**
N of Valid Cases	160		

Table 18. The above table shows that Pearson Chi-Square statistic value $\chi^2 = 93.218$, and $p < 0.01$. There exists strong association between Number of Years working and Level of satisfaction as Auto Drivers at 1% Level of significance.

Hypothesis 03:

Table 19. Timely repayment of Loan * Rural Development through Co-operative Societies Cross tabulation

Particular	Co-operative Societies and Rural Development					Total	
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
No	Count	2	1	0	0	0	3
	% within have you repaid loan amount timely	66.7%	33.3%	0.0%	0.0%	0.0%	100.0%
	% of Total	1.2%	0.6%	0.0%	0.0%	0.0%	1.9%
Have you repaid loan amount timely	Count	0	2	0	0	9	11
	Sometimes % within have you repaid loan amount timely	0.0%	18.2%	0.0%	0.0%	81.8%	100.0%
	% of Total	0.0%	1.2%	0.0%	0.0%	5.6%	6.9%

	Count	0	0	11	68	67	146
Yes	% within have you repaid loan amount timely	0.0%	0.0%	7.5%	46.6%	45.9%	100.0%
	% of Total	0.0%	0.0%	6.9%	42.5%	41.9%	91.2%
	Count	2	3	11	68	76	160
Total	% within have you repaid loan amount timely	1.2%	1.9%	6.9%	42.5%	47.5%	100.0%
	% of Total	1.2%	1.9%	6.9%	42.5%	47.5%	100.0%

Chi-Square Tests

Particular	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	150.646 ^a	8	.000**
Likelihood Ratio	50.385	8	.000**
Linear-by-Linear Association	20.867	1	.000**
N of Valid Cases	160		

Table 19. The above Table shows that Pearson Chi-Square statistic value $\chi^2 = 150.646$, and $p < 0.01$, there exists a strong association between Timely repayment of loan and rural development through Co-operative Societies at 1% level of significance.

Major Findings of the Study

A majority of the respondents are belonging to the age group of 28-38 and having 5 to 7 years of experience as auto drivers. This study also finds that only 9 percent of the respondents are having SSLC and above qualification, remaining are below SSLC. The study also found that 85 per cent of the respondents hold BPL (Below Poverty Line) card which means they are economically poor because no saving and no proper income. Majority of them having only one source of income. A majority of Muslim Auto Drivers earn Rs 400 to 600, if they are owner cum drivers, if it is only driver, his per day income will be Rs 200 to 400.

Most of the Muslim Auto Drivers have taken loan from the Co-operative Societies only once, because they are not satisfied with interest rates charged by the Co-operative Societies. But, a majority of Muslim auto drivers say that the Co-operative Societies are more preferred while borrowing loan because of less formalities and less documents. Majority of the respondents are happy with financial service rendered by Co-operative Societies except Interest rates and some other political problems while sanctioning loan amount. 92.5 percent of respondents are regular in repayment of loan. 53.8 per cent of the Muslim auto drivers in Belthangady Taluk, strongly agree that Co-operative Societies are giving more importance to upliftment of rural communities by providing various loan facilities based on their needs with less security and documents.

Most of the respondents are deprived of education because of various reasons i.e. non-availability of Badge from RTO etc. It creates a big problem to general public as well as auto driver in case of accidents. 70 percent of the Muslim auto drivers have taken loan from the money lenders with various reasons i.e. to repay Societies loan amount, 18.75 per cent to repair auto rickshaws, family maintenance, payment of children's school or college fee, and other reasons. Most of the Muslim Auto driver's children are getting right education and some of them are sending children to English Medium schools, some of them Private Kannada Medium schools and remaining send them to government schools. 90 percent of the respondents say that they have planned to give higher education to the children. Based on Pearson Chi-square test it is proved that there exists a significance association between various variables i.e. Number of dependents in a family, loan taken from the Money Lenders, Number of years working, level of satisfaction of Auto Drivers, Timely repayment of loan and Rural Development at 1% level of significance. It is understood that many Co-operative Societies are involved in various community development programmes extending charitable services.

Suggestions

Muslims are the major minority community in the country, constituting 14 per cent of the population, are seriously lagging in terms of most of the human development indicators. Most of the Muslims are working in an unorganized sector and there is no guaranteed income. In this study, a small attempt has been made to know the role of Co-operative Societies in the socio-economic development of Muslims. The study provides

some suggestions based findings. It is suggested that, efforts may be taken to reduce the involvement of politicians in the Auto Rickshaw union activities and Unions may be formed on area basis without any political affiliations. Union membership may be made compulsory for the auto-rickshaw drivers. The Rate of interest should be reduced on loans, and more awareness should be created about banking habits. Co-operative Societies can take initiative to buy insurance products at least for auto drivers. In Belthangady Taluk a separate Auto-Rickshaw Drivers society can be formed and it will be more help full for easy availability of loan. Those who are working in passenger auto rickshaw for more than 2 Years, RTO must give badge without considering educational qualification and Union must take some of the responsibility to create awareness among members about socio-economic improvement and various government schemes available from Karnataka Minority Development Corporation. State or Central government must give at least, a minimum amount of life coverage to all Rickshaw drivers through various insurance schemes. For the educational improvement of the community, the Government must give minimum seats for Auto drivers children Under RTE schemes to study in English medium school/any private institution. The Government should give loan facility to minority auto drivers especially Muslim Auto Drivers through KMDC with more than 40% percent subsidy.

Conclusion

Economists and social scientists so far, have paid a little attention towards studying the problems of weaker sections of the society of which auto-drivers constitute an important part. The auto-drivers are rendering valuable services in transportation industry in the rural area of Belthangady Taluk. In India Muslims are called Minority community because of less population compared to other communities, but growth wise Muslim population is increasing day by day. This population belongs to low income group because of more family members and more number of dependents, financial exclusion, working in unorganized sector and high level of illiteracy. This study gives a clear picture that there is a need of empowerment of Muslim community by creating awareness about education, social security, saving and spending habits, financial inclusion, problems of borrowing loan from non-financial institutions etc. There is a need for more support from local bodies i.e. Gram Pancyath, Taluk Panchayath,

Municipality, Public and other Government Departments to create awareness about financial plans, which can help them to improve their socio-economic conditions.

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