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CO-OPERATIVES FOR DEVELOPMENT: A KERALA EXPERIENCE

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ABSTRACT

The analysis presented in this report deals with the cooperative system in Kerala, one of the South Indian state and its role in rural development. Starting from the various dimensions of cooperatives, it proceeds through the evolution of cooperatives in India. The paper makes a detailed analysis on the performance of various co-operative sector undertakings in Kerala including their achievements so far. Besides, it presents an idea about the functional differentiation and future roles of cooperatives in making the process of development a sustainable one. At last, it proposes some strategies to make it more meaningful and focused.

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KEYWORDS

Cooperatives, Cooperative marketing, Consumer cooperatives, Five year plans, Housing cooperatives, Kerala, Rural Development, Sustainable Development.

INTRODUCTION

Any initiatives aiming sustainable development must understand how the economic enterprises like agriculture and industry helps in meeting basic needs such as food, health, education, etc. and in promoting a quality of life while sustaining the ecological base. Many local groups have come together as collective initiatives and formed as institutions to devise and develop innovative ways to live sustainably. They range from institutions like *panchayati raj*, and land reforms to *Green Revolution* and the various *Community Development Programmes*. The cooperative movement is an institutional set up formed with the participation and involvement of people aiming a development initiative that meets the needs of the present without compromising the ability of future generations to meet their own demands.

If we consider cooperation as a collection of ideas, the realization of common goal is more important rather than individual interest. Since it aims at generating combined effort it can be viewed as a powerful tool for rural development. As a business enterprise they are instrumental in organizing production and distribution of goods. In another sense we can view it as a tool of economic policy, i.e. if cooperation is established with an objective of extending support to cottage industries, there requires credit assistance. Hence it should act as instruments for providing credit for those who engaged in such activities.

Now the cooperatives has grown in size and has diversified its areas of operation from agriculture to other sectors like milk production, processing and distribution, fertilizers, oil seed production, etc. other important sectors where cooperatives are found are credit, marketing, industries, storage, processing, farming, housing, transport irrigation, electricity supply, engineering, consumer, poultry, fishery, coir, silk, honey, handloom, taxi-auto and rickshaw drivers, washer man, barber and special cooperatives for hill and tribal areas. Some cooperatives have also adopted villages for implementing their programmes aiming the all round development of such villages.

The Indian cooperative sector completed 107 years of its existence in 2011. It was born during the later part of the colonial era' predominantly as a Government initiative to address the twin issues of farmers' indebtedness and poverty. This initiative was formalized in a legislation enacted in 1904 entitled the "Cooperative Credit Societies Act, 1904". During a century of its existence, this sector has built a network consisting of more than 5.45 lakh individual cooperative organizations and over 236 million members. It is numerically the largest movement of its kind in the world. With a working capital base of around Rs. 35, 00,000 millions, presence in practically all walks of rural life and a coverage spanning almost all villages of the country, the cooperatives have come to be recognized as one of the most important economic and social organizations in the nation's life. Cooperatives are meant to be enterprises of the citizens and it is envisaged that a vibrant and robust cooperative movement can significantly contribute in harnessing the positive potential of social capital for the greater good of society.

PERFORMANCE OF CO-OPERATIVE INSTITUTIONS IN KERALA**RURAL CREDIT SYSTEM**

Kerala can claim to have an elaborate and efficient rural credit system administered through primary Cooperatives, Central Cooperative Banks and Apex Cooperative Banks. The cooperative credit structure in Kerala comprises of 2 parts viz. (i) short and medium term credit structure (ii) long term credit structure. The short and medium credit requirements are met by a three tier system consisting of State Cooperative Banks at middle level and 1628 Primary Agricultural Credit Societies at the base level. In addition to this 85 urban cooperative Banks and 1013 Employees credit Cooperatives are meeting the Non-Agricultural Credit requirements of their members. Position of PACS in Kerala is strong and their performance is remarkable as disclosed from the following table.

TABLE-1: AN OVERVIEW OF PRIMARY AGRICULTURAL CREDIT SOCIETIES IN KERALA

Sl.No.	Particulars per Society	Unit	All India Coverage	Kerala
1	Membership	Numbers	1390	6560
2	Deposit	In Lakhs	Rs 4.11	Rs 19.47
3	Advance	In Lakhs	Rs 11.00	Rs116.26
4	Working Capital	In Lakhs	Rs 23.31	Rs205.00

(Source: Annual Report- Ministry of Agriculture 2010-11)

The Primary Agricultural Credit Societies in the state which were once upon a time mere Money Exchange Co-operative Societies in course of time transformed themselves into the present Agricultural Credit Societies which can cater all the credit needs of the rural mass and capable of doing all modern Banking Business. They spread their wings in all spheres of socioeconomic activities, got entrenched in diverse sectors of the economy and touched the lives of all sections of the people at large. Apart from credit activities, Self Help Group Scheme, Kissan (Farmer's) credit Card Scheme and Cooperative Neethi Medical Stores Scheme are implemented through Primary Agricultural Credit Societies. Further, a Tea Factory with a project cost of Rs.210.00 lakhs is run by the Malanad (Hill Area) Service Co-operative Bank with the assistance of ICDP Idukki District.

The credit gap which aroused during the period of emergency when stringent actions were taken against indigenous money lenders had been effectively tackled by the co-operatives in Kerala. All the credit societies joined together to tap the internal resources from the state itself by initiating a special Deposit Mobilization Campaign which commenced in the year 1976 as a novel idea to stabilize the Co-operative Sector. The entire mechanism supported the scheme and it was a grand success. Thereafter the Deposit Mobilization Campaign is organized every year with a view to increase resources position of Primary Agricultural Credit Societies. The performance of these societies was spectacular in as much of the programme having achieved 329% of the target fixed for the mobilization of deposits. An amount of Rs.7245.57 crores were collected during the period from 1976 to 2001 against the targeted amount of Rs.2201.25 crores. Long Term Credit structure consists of Primary Agricultural and Development Banks federated into an Apex Body viz. Kerala Co-operative Agricultural and Rural Development Bank. Various developmental purposes covered by the Bank's lending activity include minor Irrigation, farm mechanization, land development,

cultivation of plantation/horticultural crops and diversified activities like dairying, fish culture, poultry farming biogas, goat rearing, sericulture etc. The Primary Agricultural Development Banks are having 8.24 lakhs members and share capital of Rs.75.40 crores. The working capital of the Banks is Rs.1004.62 crores. Loans advanced per year come to Rs.311.00 crores and percentage of overdue at member level is Rs.6 only.

HOUSING CO-OPERATIVES

In Co-operative Housing Sector, the Kerala State Co-operative Housing Federation is the State level Apex Institution and Primary Housing Co-operative Societies are the institutions at base level. The Federation provides loans to Primary Housing Co-operatives by availing loans from the National level financial institutions like Life Insurance Corporation of India, HUDCO, etc. The main function of Primary Housing Co-operatives is to issue loans to members for construction or purchase of residential Houses. Out of the 376 Primary Housing co-operatives, 128 societies are running in profit, 197 are running on loss and remaining 51 societies are functioning without loss or profit. The Housing Federation is able to affiliate only 207 Primary societies out of 376 because of its limitation to avail adequate finance from National level financial institutions. Average loan issue of the Federation per year comes to Rs.60.00 crores. State Government supports the Federation and Primaries by providing share capital contribution. An amount of Rs.8.65 crores have been provided to the Federation by Government so far and balance outstanding after refund is Rs.5.35crores.

CO-OPERATIVE STORAGE PROGRAMME

The Co-operative storage programme maintained its progress during 7th plan period. The role of the National Co-operative Development Corporation is significant in implementing storage programme in the State. State Government accorded sanction to implement the World Bank aided NCDC storage project to increase the capacity. The status of storage programme is shown below.

TABLE-2: PRESENT STATUS OF COOPERATIVE STORAGE PROGRAM IN KERALA, INDIA (Capacity in Metric Tonnes)

No.	Scheme	Net programs sanctioned		Programs Implemented		Programs under implementation	
		No.	Capacity	No.	Capacity	No.	Capacity
1	Normal Scheme	1840	251105	1840	251105	-	-
2	NCDC Storage Project III	146	29800	146	29800	-	-
3	After project III period	161	31970	67	16930	94	15040
4	Total	2147	312875	2053	297835	94	15040

(Source: Annual Report- Ministry of Agriculture 2010-11)

CO-OPERATIVE MARKETING

Co-operative Marketing structure in the State is a two tier system with the Marketing Federations at apex level and Primary Marketing Societies at base level. There are three State level Apex Federations viz; Kerala State C-operative Marketing Federation, Kerala Co-operative Rubber Marketing Federation and Kerala Kera Karshaka Sahakarana (Coconut farmers Co-operative) Federation. Two Multi State level Co-operatives are functioning in Karnataka State viz. Central Areca nut & Cocoa Marketing & Processing Co-operative Ltd (CAMPCO) AND Indian Coffee Co-operative Marketing Society Ltd (COMARK). While CAMPCO is jointly sponsored by Kerala and Karnataka Governments, the COMARK is organized covering the States of Kerala, Tamil Nadu and Karnataka. Apart from these Co-operatives, Kerala Rubber Co-operatives (RUBCO), Regional Agro Industrial Development Co-operative Society Ltd (RAIDCO) is functioning in the State at State level and Regional level respectively. The present status these societies in brief are shown here.

TABLE-3: PRESENT STATUS OF VARIOUS COOPERATIVE SOCIETIES IN KERALA, INDIA (Rs.in lakhs)

Sl.No.	Particulars	CAMPCO	COMARK	MARKET FED	KERA FED	RAIDCO	RUBCO	RUBBER MARK
1	Membership	66965	5450	116	936	32157	91	39
2	(a) Paid up Share Capital	1081.57	177.96	232.17	2755.85	353.63	345.4	113.05
	(b) of which Govt.	563.07	-	219.99	122.95	374.05	206	76.6
3	Working Capital	5370.22	241.08	451.51	2920.1	508.69	379.97	902.04
4	Profit(+)/ Loss(-)	(+)12.50	(-) 673.37	(-) 2598.2	(-) 1323.35	(+) 63.98	(+) 58.14	(-) 2194.57
5	Sales Turn over	33120.99	63.96	3453	2919.2	3662.75	37789.1	10351.44

(Source: Annual Report- Ministry of Agriculture 2010-11)

Unlike the Credit Sector, the performance of Co-operative Marketing structure is not encouraging. 487 Primary Marketing Co-operatives with a paid up share capital of Rs.1804.49 are functioning in the State. Total membership in these primary societies is 2.21 lakhs. Out of the 487 societies, 30 societies are running on profit and the remaining 457 co-operatives are running on loss. Besides Marketing Co-operatives, Primary Agricultural Credit Societies and SC/ST Co-operatives are also engaged in the marketing of agricultural produce. Value of agricultural produce marketed per year comes to Rs.375.00 crores. Main problems faced by the Marketing Societies for their poor performance are the absence of linkage with Apex organization, incapability of Federations to provide adequate support to primaries, inadequacy of working capital and poor management. Even so, the Marketing Co-operatives in the State have intervened at times of crisis to provide the farmers the much needed help viz.; at the time when they faced acute problems in Rubber, Coconut, Cashew and paddy on account of liberalization policies.

Co-operatives continue to be the major organized sector in the field of distribution of agricultural requisites including fertilizers which are made available from FACT, IFFCO and other leading manufacturing agencies. Value of agricultural requisites distributed by co-operatives comes to Rs.185.00 crores per year. Co-operative sector actively entered in processing area from 8th plan period with a view to increase production in the state and to provide employment opportunities (direct and indirect). Establishment of mineral water unit under RAIDCO, Automobile tyre manufacturing unit and casual sports shoe manufacturing unit under RUBCO are programmed during the 10th plan period.

CONSUMER CO-OPERATIVES

Consumer Co-operatives throughout the state have been functioning as a parallel machinery to augment and supplement the public distribution system. Ration shops, Departmental Stores, Sahakarana Maveli stores, Super Markets, Sahakarana Neethi Stores and Neethi Medical Stores are functioning under Co-operative sector. Huge amounts have been pumped by the Govt. of Kerala by way of subsidy, share capital and loan for implementing the above mentioned scheme.14 District Wholesale Stores and 4817 Primaries including School/College and University Central Stores are functioning in the State. Further, Primary Agricultural Credit Societies, SC/ST Co-operatives, Marketing Co-operatives and some Employees Co-operative are also distributing Consumer goods to the public. Sales turnover of Consumer articles will comes to Rs. 409.00 crores.

SCHEDULED CASTE/TRIBE CO-OPERATIVES

SC/ST co-operatives were organized in the State for the upliftment of the economic conditions of Scheduled Castes/Tribes. Assistance by way of subsidy, grant and share capital is provided to these societies under SCP and TSP, NCDC and Government of India also support these societies by providing loan, grant, and share capital contribution. The Kerala Co-operative SC/ST Federation was established as an Apex institution of SC/ST co-operatives. The Federation is having 566 members and paid up share capital worth Rs.300.95 lakhs. Minor Forest produce collection is the main activity undertaken by the Federation. A Soap nut (Cheevakai) processing unit, Honey processing unit, Ayurvedic Medicine Manufacturing unit and a Petrol/Diesel outlet are functioning under the Federation providing employment to the SC/ST community. In spite of these developments, the institution is running on loss of Rs.14.10 lakhs.

MAJOR OBSTACLES AND CHALLENGES

Most of the primary consumer stores except school/college stores are running on loss. The financial condition of District Wholesale Stores is also pathetic. Most of these stores are either defunct or dormant. Excess staff, misutilisation and mismanagement of funds and incapability to survive against the foul play of private Traders are the major reasons for the poor position of co-operative consumer sector in the state. Even the Kerala State Co-operative Consumer Federation could not survive unless adequate and active financial support was provided by State Government at frequent intervals. Proper and effective costing exercise and planning are therefore imperative for the healthy existence of co-operative consumer sector in Kerala. Lack of guidance; mismanagement and misutilization of funds are the main reasons for the failure of SC/ST co-operatives in the State. New suitable small and medium sized projects have to be identified and implemented for the uplift of the SC/ST community in the State. The reason for such weakness would be attributed to the large percentage of dormant membership, heavy dependence on Government assistance, poor deposit mobilization, lack of professional management, mounting overdue, etc. Concrete steps have now been initiated to revitalize the cooperatives to make them vibrant democratic organizations with economic viability and active participation of members. The steps taken for revitalization of cooperatives include enunciation of a National Policy on Cooperatives, revamping of cooperative credit structure and reforms in cooperative legislation for providing an appropriate legislative frame-work for sound and healthy growth of cooperatives.

CONCLUSION

Since the cooperatives are organizations that connect the people at the grass root level to the highest level of government, they have an extremely important role to play in the process of sustainable development. It could be creating awareness among the rural masses or informing them about the issues and problems they are encountering or motivating and encouraging them to start unified action to raise their issues, finding solutions, and there by establishing a sustainable environment. Though cooperatives were established to protect the common man from the intervention of state and market, still the state exerting its control the form of financial assistance granted to them. Instead of falling prey to such a control the cooperatives should stand on its own resources. It has been achieved through the idea of self help.

Bureaucratization and politicization seems to be two major vicious forces often act as the antichrist to the existence of cooperative sector in India. Through one side the omnipotence created by a complex hierarchy of bureaucratic centers and through the other a vicious circle of over ambitious politicians ruining the mortar that has been binding the bricks of cooperative achievements visualized over decades of silent efforts. With the advent of globalization and privatization, we have been witnessing the withdrawal of state from service based areas. The resulting vacuum can be filled through a sustained effort of cooperative initiatives. Nevertheless, the experiments undertaken by some of them end up with unsuccessful stories due to the lack of clarity in vision and pragmatism.

In the rural settings these institutions have a major role in making the people aware about the consequences of indiscriminate uses of pesticides, chemical fertilizers, mining and digging up of soil/clay for brick kilns, unwise use of water, destruction of wet lands, aridification of paddy fields and the importance of conserving them. Significance of alternative sources of energy for cooking and lighting, installation of bio gas plants, conservation of rain water, use of organic manure, safe disposal of garbages, recycling of waste materials, etc. are also important in this regard. More over it can take up activities like the establishment of cooperative farming and wet land conservation programmes through coordinating the efforts of MNREGS. Besides encouraging the cooperatives to attach with research organizations so that it can make benefit by getting environment friendly, locally suitable and economically viable practices. More over, encourage them to go for innovation and product diversification to meet the challenges of market.

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