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## A REVIEW OF PROBLEMS AND CHALLENGES OF COOPERATIVE SOCIETIES

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### ABSTRACT

*Indian villages constitute a greater portion of the total geographical area of the country. It is a known fact that a major portion of the India's total population resides in the villages. The villages of India can broadly be divided according to the regions of their location like Eastern region, Northern region, Southern region, Central region, Northeast region and Western region. One of the main differences between the Indian villages of different regions is the used language. Being one of the oldest civilisations in the world that has been invaded by several foreign powers, India is home to a huge variety of languages. The villagers in different zones of India speak in different languages such as Bengali language, Oriya language, Assamese language, Punjabi language, Marathi language, Kannada language, Tamil language, Gujarati language, Telugu language, Hindi language, etc. The original form of most of the ancient languages in India can be found in these villages.*

### KEYWORDS

cooperatives, women, farmers, societies.

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### INTRODUCTION

Co-operative societies play a significant role in the growth of rural sector. Co-operatives provide credit to the farmers, the most needed thing in the farming. They cover more than 97% of Indian villages, some run by its members and some by the government: Many co-ops are mismanaged and lack motivation. But that's not an argument against them. There should be more female participation in village co-operatives.

A cooperative is a private business organization that is owned and controlled by the people who use its products, supplies or services. Although cooperatives vary in type and membership size, all were formed to meet the specific objectives of members, and are structured to adapt to member's changing needs. India's agriculture sector has an impressive long-term record of taking the country out of serious food shortages despite rapid population increase. The main source of long-run growth was technological augmentation of yields per unit of cropped area. This resulted in tripling of food grain yields, and food grain production increased from 51 million tonnes in 1950-51 to 217 million tonnes in 2006-07. India is the largest producer of milk in the world and second largest producer of food grains, sugar cane, fruits and vegetables in the world. But till in India the processing of agro-produce is very low, Fruits and Vegetables (2.2%), Poultry (6%), Milk (35%) as compared to developed countries (60 to 70%). In nearly three decades, the structure of rural employment has not changed much.

### OBJECTIVES OF THE STUDY

1. To find the importance of co-operative societies in rural development.
2. To understand how to work cooperative societies.
3. To know challenges of cooperative societies.

### RESEARCH METHODOLOGY

It's a conceptual study and no data required, therefore no hypothesis and testing can be applied.

**Type of data:** secondary data

### HISTORICAL PROFILE OF COOPERATIVE MOVEMENT IN INDIA

India has seen a huge growth in cooperative societies mainly in the farming sector, since 1947 when the country gained independence from Britain. The country has networks of cooperatives at the local, regional, state and national levels that assist in agricultural marketing. The commodities that are mostly handled are food grains, jute, cotton, sugar, milk, fruit and nuts.

Most of the sugar production in India takes place at mills owned by local cooperative societies. The members of the society include all farmers, small and large, supplying sugarcane to the mill. Over the last fifty years, the local sugar mills have played a crucial part in encouraging political participation and as a stepping stone for aspiring politicians. This is particularly true in the state of Maharashtra where a large number of politicians belonging to the Congress party or NCP had ties to sugar cooperatives from their local area and has created a symbiotic relationship between the sugar factories and local politics. However, the policy of "profits for the company but losses to be borne by the government", has made a number of these operations inefficient.

Dairy farming based on the Amul Pattern, with a single marketing cooperative, is India's largest self-sustaining industry and its largest rural employment provider. Successful implementation of the Amul model has made India the world's largest milk producer. Here small, marginal farmers with a couple or so heads of milch cattle queue up twice daily to pour milk from their small containers into the village union collection points. The milk after processing at the district unions is then marketed by the state cooperative federation nationally under the Amul brand name, India's largest food brand. With the Anand pattern three-fourth of the price paid by the mainly urban consumers goes into the hands of millions of small dairy farmers, who are the owners of the brand and the cooperative. The cooperative hires professionals for their expertise and skills and uses hi-tech research labs and modern processing plants & transport cold-chains, to ensure quality of their produce and value-add to the milk.

Cooperatives also play a great part in banking. Cooperative banks in India serve both the rural and urban societies. Just like the sugar companies, these institutions serve as the power base for local politicians.

## ROLE OF CO-OPERATIVE IN INDIA

Make in India is a major new national programme of the Government of India designed to facilitate investment, foster innovation, enhance skill development, protect intellectual property and build best in class manufacturing infrastructure in the country. The primary objective of this initiative is to attract investments from across the globe and strengthen India's manufacturing sector. It is being led by the Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, Government of India. The Make in India programme is very important for the economic growth of India as it aims at utilizing the existing Indian talent base, creating additional employment opportunities and empowering secondary and tertiary sector. The programme also aims at improving India's rank on the Ease of Doing Business index by eliminating the unnecessary laws and regulations, making bureaucratic processes easier, making the government more transparent, responsive and accountable.

## PROBLEMS OF COOPERATIVE IN INDIA

### 1. TECHNOLOGICAL PROBLEMS

Technology literally refers to the methods, systems and devices, which are the result of scientific knowledge being used for practical purposes. The problems relating to or associated with technology would be phenomenal in the way of cooperative development. Though there may not be a complete alternative and substitute for human efforts in an organisation or enterprise, it is an undisputed fact that technology can play a crucial role in the success of the organisation by facilitating and enhancing human endeavours in various ways.

### 2. OVER REGULATION FROM GOVERNMENT

The cooperative movement in India was initiated in 1904 under the auspices of British government. Right from the beginning, the government has adopted an attitude of patronizing the movement. Cooperative institutions were treated as if these were part and parcel of the administrative set up of the government. The govt interference thus became an essential elements in the working of these institutions. As a result, people's enthusiasm for the movement did not grow. The movement's independence and self-reliance existed only on paper and files. After attainment of independence, in particular after beginning of the planning, some healthy changes in the attitude of the govt. did take place. It was not given proper importance that it deserves in any plan. But even the cooperative movement has not become full-fledged people movement. Even today quite often cooperative societies are imposed upon the people. Institution.

### 3. LACK OF AWARENESS

People are not well informed about the objectives of the movement, the contributions it can make in rebuilding the society and the rules and regulations of cooperative institutions. Unfortunately, no special efforts have been made in this direction. People look upon these institutions as means for obtaining facilities and concessions from the govt. So long as people expect to get something from the govt., they see to it that societies somehow continue to function. Lack of education, dirty politics of the village, caste ridden elections to the offices of cooperative societies, bureaucratic attitudes of the govt. officers at the lower rank are some of the hurdles in spreading the correct information about the cooperative movement and in educating the people about its true character and vital role in the society.

### 4. LOW LEVEL OF PARTICIPATION BY PEOPLE

The essence of the cooperative movement is that it gives the farmers the status of shareholders and assures them agricultural, educational and medical facilities. Under the Maharashtra State Cooperatives Act, a minimum of 11 farmers is required to form a cooperative. Today the shareholder membership averages between 15,000 and 25,000 farmers. The relationship between the shareholder farmer and the cooperative is simple - the farmer is committed to contributing a certain amount of cane per season and the mill is bound to take this cane. The strength of the movement was the involvement of the farmers who were shareholders in the sugar mill regardless of the size of their holdings. Over the years, this truly democratic idea got corrupted and farmers with larger holdings grew more powerful. In practice, this altered the power structure of the cooperatives. In the elections to the governing bodies of the sugar factories, money became such a powerful tool that the top posts of chairman and vice-chairman usually went to the richest farmers even though the majority of members were farmers with small- or medium-sized holdings.

## CHALLENGES OF COOPERATIVE

### 1. NEED FOR EDUCATION ABOUT COOPERATIVE

It is evident that education of leaders and members about cooperative finance is critical if leaders and members are to understand why a cooperative must be profitable and why cooperative finance practices must be aligned with the cooperative's business model. These are tenets of effective income distribution and balance sheet management. If members view the cooperative as the vertical extension of their farming enterprises, then the ultimate objective is to maximize after-tax discounted cash flow back to the producer-member. A list of key topics for further research and education was identified by the industry leaders.

### 2. LACK OF SPONTANEITY

Co-operative movement in India lacks spontaneity in the sense that it has not been emanated from the people themselves. They usually do not come forward to organise co-operatives on their own accord. On the other hand, the ruralites perceive the cooperative societies and banks as government lending agencies. They are interested only in deriving benefits from them instead of contributing anything in return.

### 3. LACK OF FUNDS

The cooperatives have resource constraints as their owned funds hardly make a sizeable portfolio of the working capital. With weak owned fund base, the borrowings of the cooperatives from the central financing agency are considerably conditioned. This has stood in the way of adequately meeting the credit requirements of the existing as well as new members.

### 4. REGIONAL DISPARITIES

There have been good deals of regional disparities pertaining to credit availability. The picture of credit availability in the Eastern states, tribal and hilly regions is simply dismal. Consequently, the farmers in these regions farm technology.

## CONCLUSION

Cooperative need better trained manpower. There is a growing consensus among Indian agencies about their importance the word bank recognizes the role of cooperatives in revitalizing the agriculture sector and the rural economy. Cooperative banks have become important parts of many financial systems, with attendant potential financial stability. Cooperative may not be the complete solution to the Indian problems, but they are certainly a significance part. Only agricultural development possible by abandoning traditional practices State Make own Cooperative Plans. Farmers get agricultural loans at zero percent. It has been suggested that a committee of experts has developed a program that has been evaluated by the committee. It is recommended that the committee should be able to use any of the following techniques. It will not be possible if it does not meet any questions.

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