

CO-OPERATIVE
PERSPECTIVE

सहकार संदर्श

April-June 2021
Volume 56 No. 1

ISSN No. 0302-7767



VAIKUNTH MEHTA NATIONAL INSTITUTE
OF CO-OPERATIVE MANAGEMENT

SAVITRIBAI PHULE PUNE UNIVERSITY ROAD, PUNE 411 007, INDIA

Focus

The Co-operative Perspective is a 'must' for co-operative executives, office-bearers, academicians and students. It provides in a capsule from latest thinking on all aspects of co-operative movement. The Journal provides a ready source of knowledge and information relating to rapidly expanding and diversifying co-operative enterprises.

Specific objectives of the Journal are:

- (a) To disseminate information through articles on latest developments in the co-operative movement in India;
- (b) To appraise the readers about the current co-operative literature through articles and book reviews.
- (c) To furnish library documentation of articles on co-operation / management and allied subjects derived from various sources of publication;
- (d) To give glimpse of training activities of the Institute to build up trained manpower for the co-operative movement; and
- (e) To provide opportunity to the readers and specially ex-trainees to exchange experience through feature 'Readers' forum'.

The journal is published quarterly (April, July, October, and January) of each year. Subscribers are enlisted from any issue. The non-receipt of the issue should be reported within 2 month's time to which the issue relates.

Co-operative Perspective

(April - June 2021)

Vol. 56 Issue No. 1

ISSN 0302-7767

Editor-in-Chief

Dr. Hema Yadav

Advisory Board

President, National Cooperative Union of India, (NCUI)

President, All India Federation of Cooperative Spinning Mills Ltd

Chairman, National Fisheries Development Board (NFDB)

Chairman, National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB)

Chairman, State Cooperative Bank Federation (SCBF)

Chairman, National Agriculture Cooperative Marketing Federation of India (NAFED)

Dr. K.K. Tripathy, IES, OSD to Minister of Cooperation, Government of India, New Delhi and
Former Director, VAMNICOM, Pune

Prof. H. M. Desarda, Former State Planning Commission Member, Maharashtra

Dr. Anirudh Prasad, Former Professor & HoD, Xavier Institute of Social Service, Ranchi

Representatives of Indian Farmers Fertilizers Cooperative Ltd. (IFFCO)

Editorial Board

Dr. Harekrishna Misra, Professor, Institute of Rural Management Anand, Gujarat

Dr. K. Sudarsan, Associate Professor, Department of M.B.A., SITAMS, Chittoor

Dr. Leisa Armstrong, Edith Cowan University, Joondalup, Western Australia

Dr. Om Yadav, North Dakota State University, Fargo, USA

Dr. Luis Teran, Professor, Armed Forces University, Ecuador.

Dr. Sudhir K. Jain, Indian Institute of Technology, Delhi

Dr. Alok Dixit, Associate Professor, Indian Institute of Management, Lucknow

Shri N.R. Bahnumurthy, Professor, National Institute of Public Finance and Policy, New Delhi

Editorial Team

Shri Anil Kumar Tiwary, Faculty Member, VAMNICOM

Dr. Anshu Singh, Faculty Member, VAMNICOM

Editorial Assistant

Mrs. Kamakshi M. Sonawane

Web: www.vamnicom.gov.in

Co-operative Perspective

Website : www.cooperativeperspective.in

All data, views, opinions, etc. being published are the sole responsibility of the authors. Neither publishers nor editors are in any way responsible for them.

Contents

Editorial

Articles :

Linking Small Holder Farmer Collectives to Market :
A Case Study of Maha-FPC
K. K. Tripathy, S. K. Wadkar, D. V. Deshpande 01

Proposed ICT Based ERP Model For Milk Cooperatives
Ravi Jadawala, Satish Patel 21

Business Model : A Case Study of Mandavgan Pharata
Vividh Karyakari Seva Sahakari Society Maryadit
Manisha Paliwal, Pallavi Ingale, Anshu Singh, Saba Sayed 43

Polyvalent Financial Inclusion By State Cooperative Banks
Yadnya Pitale 57

भारत में सहकारी समितियों का प्रबंधन एवं सदस्य, पदाधिकारी व शीर्ष संघ
की भूमिका: सहकारिता विकास की दिशा में एक विश्लेषणात्मक समझ
लोकेश जैन 68

अल्पकालिन सहकारी साखर संरचना अन्तर्गत “समाधान योजना”
के प्रभाव का शोध अध्ययन
राजेश कुमार चौरागडे 84

Perspective

Involvement of Youth and Women in Cooperatives
Anil Kumar Tiwary 94

Co-operative Hospitals For Universal Health Coverage
MP Sukumaran Nair, R. Jaya Lakshmi 102

Book Review

Managing Change A Critical Perspective 2nd Edition
Girish Mangleek 106

Editorial

The ongoing pandemic crisis created many disruptions in the socio economic lives of people especially in deep rural pockets where healthcare infrastructure was extremely limited and support services were inaccessible. Amidst the ongoing pandemonium, cooperative institutions exhibited strength and resilience by serving their communities in the best of their capacities, trying to take control of the local issues and providing for basic necessities in many cases. Where everything was at a stall, academic functions also slowed down followed by indefinite delays in research activities. There were several challenges to cope with in terms of movement of people to offices, continuation of field research, communication with university, academia and practitioners, disruptions in printing press and publications etc. This issue is dedicated to cooperatives and health and frontline workers who have displayed exemplary courage and spirit during the crisis situation.

In view of the importance of cooperative sector, VAMNICOM has undertaken conscious and persistent efforts to bring out the research insights in this domain. The Cooperative Perspective journal which was launched in the year 1973 has come a long way enriching the literature on the role and functioning of cooperatives in the country. Alongside cooperatives, it also brings to its readers, scholarly work from researchers in rural development segment, particularly from the field of agriculture and agribusiness. The strong need for robust research in this area has motivated the institute to upgrade the research capabilities of academicians and scholars in the area of cooperatives. The Centre for Research and Publications at VAMNICOM has spearheaded faculty development programmes and webinars in the area of cooperation for the benefit of scholars by engaging expert faculty members from national as well as international arena. The programmes have been delivered on a wide range of research skills like empirical research, case based and exploratory research, review articles, preparation of policy briefs and perspective articles. These efforts will go a long way in enhancing research outcomes in cooperative and allied sectors. The present issue has articles on federations, PACS, health cooperatives, credit cooperatives, Involvement of youth and women in cooperatives and also a book review.

Although cooperative institutions are spread across the country, their presence in the agricultural sector has immensely benefitted small holder farmers by reaping economic gains through collectivization and aggregation. In this context, the role of federations is critical in sustaining and growing smaller enterprises which often lack access to resources and markets. This is exemplified by *Tripathy et al.* in their paper through a case study research design which brings out the key characteristics and strengths of Maharashtra State Farmer Producers Company Ltd. (MAHA-FPC) which has been an active federation, supporting member institutions of farmers. The authors assert that a well functioning federation can go a long way in strengthening the business of member institutions, facilitating proper forward and backward linkages and also engaging in policy dialogues for the betterment of agricultural cooperatives and collectives.

Amidst the dynamic business environment, cooperative institutions are striving to achieve operational efficiency. While there are many imperative factors which

enhance the working of cooperatives, technology adoption is extremely critical to business performance. There are encouraging examples of cooperatives in the credit and non credit sectors which highlight the potential of technological innovations in enhancing business activities. *Jadawala and Patel* in their research paper have carefully examined the business model of dairy cooperatives in four districts of Gujarat and conclude the need for a robust ICT based model for streamlining business functions of smaller dairy cooperatives. The primary survey conducted by the authors brings out some of the key day to day challenges that can be resolved through an Enterprise Resource Planning (ERP) system.

Paliwal et al. through case based approach have explored the reasons for slow growth of Primary Agricultural Credit Societies (PACS). The authors have drawn their findings by financial analysis and in depth interviews of members of primary society. The findings reveal that despite having a wide presence in rural India, most of the PACS are striving for business viability. Many cooperative societies are looking towards a diversification strategy to remain relevant in the rural space and need to diversify their business model to look out for viable opportunities.

Credit cooperatives is one of the most dominant sectors in the economy and researches around credit cooperatives have asserted on its importance in the financial inclusion agenda of the nation. *Pitale* in one of the papers has studied the three tier structure of rural cooperative credit including State Cooperative Banks, District Central Cooperative Banks and Primary Agricultural Credit Society. The scholar has studied the share of eleven State Cooperative Banks at a national level and analyzed the credit disbursal mechanism and financial inclusion schemes with the help of secondary data. The study makes important suggestions for outreaching cooperatives in terms of financial inclusion.

The success of any cooperative institution is strongly dependent upon cooperative values and also on strong governance structures. *Jain* in research paper "भारत में सहकारी समितियों का प्रबंधन एवं सदस्य, पदाधिकारी व शीर्ष संघ की भूमिका: सहकारिता विकास की दिशा में एक विश्लेषणात्मक समझ" writes a thought provoking piece in Hindi whereby he urges cooperatives to strengthen their governance systems as well as business processes. He argues that the working of the board, management and committees need to fall in tandem for better outcomes. The article is a good perspective for understanding how good governance structures can turn around the story of cooperative organizations by making it truly a member centric entity.

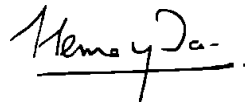
Another Hindi article by *Chauragade* on "अल्पकालिन सहकारी साख संरचना अन्तर्गत "समाधान योजना" के प्रभाव का शोध अध्ययन" is a crisp analysis of credit restructuring schemes for short term credit cooperatives in Madhya Pradesh. The author draws upon secondary data to analyze various measures undertaken in Madhya Pradesh to restructure the credit of short term credit cooperatives with respect to farm loans. The insights reveal that most of the schemes have addressed many short term credit issues of farmers. However with regard to augmenting farmers' income, more thrust is required on strengthening village level societies on critical aspects like diversification; value added services and full financial inclusion.

Literature around participation of youth and women in cooperative institutions is very limited. The issues concerning low representation of women in cooperatives coupled with engagement of youth in the cooperative movement have been on the policy radar for quite some time now. *Shri Tiwary*, in paper "Involvement of Youth and Women in Cooperatives." presents a perspective article on how youth and women can be meaningfully engaged in cooperatives. The author suggests policy level changes for better outreach through schematic interventions in the form of economic empowerment, cooperative education, entrepreneurship and start up incubation through cooperatives, internship opportunities and better credit facilities for women entrepreneurs.

Nair and Jayalakshmi have authored a perspective article on the role of hospital cooperatives during the pandemic situation. Amidst COVID crisis, the public health infrastructure continues to be under lot of stress. In this scenario hospital cooperatives in Kerala have played a critical role by providing care services in times of deep crisis. Kerala hospital cooperatives serve as torch bearers for an alternative thinking on cooperatives by policymakers, ushering in a new era where cooperatives regain their glorified status of being truly member centric organizations working on the values of cooperation.

A book review titled "Managing Change – A Critical Perspective" reviewed by *Shri Mangleek* is apt and time framed for cooperative researchers and practitioners to understand the change management process. It is widely accepted that cooperative organizations need to undergo self transformation as well as reorient their business thinking and strategies to remain relevant in the changing economic scenario.

The cooperative perspective journal presents rich literature on cooperative organizations by bringing out their contemporary issues, challenges as well as their role in the changing economic scenario. The current issue presents research articles, perspectives and book review which will give interesting insights about cooperatives across the sectors to scholars, academicians and practitioners alike. Cooperative Perspective promotes articles which provide insights in cooperatives and how they can play an enabling role. Feedback and suggestions are invited for better outreach of the journal. Please write to crp@vamnicom.gov.in. Please visit Cooperative Perspective Journal website <https://www.cooperativeperspective.in/>.



Hema Yadav
Editor-in-Chief

ARTICLES

Linking Small Holder Farmer Collectives to Market : A Case Study of Maha-FPC

K. K. Tripathy¹

S. K. Wadkar²

D. V. Deshpande³

ABSTRACT

Access to improved market and modern technology are critical drivers of income and productivity in agriculture. There is an urgent need to boost direct investment in agriculture, intensify market access, improve food processing and value addition activities in rural areas. Collective action as an institutional arrangement is often advocated to reduce the twin prime challenges of agriculture - efficient price discovery through market participation and rising cost of technology usage for productivity growth. The paper is focusing on Farmer Producers Organizations (FPOs) to ascertain their role in bringing synergy amongst various stakeholders of Indian agriculture to enhance income and productivity. The study follows a 'case study research design' to examine the evolution, governance, and business operating system of one such State level producers company - Maharashtra State Farmer Producers Company Ltd. (MAHA-FPC). It was observed that MAHA-FPC has created an enabling environment for farmers; established better coordination among FPOs formed in the State; involved in policy dialogue with the State and Central agencies; and facilitated in strengthening backward and forward linkages. The lessons learnt would be useful for other such State Level Federations of FPOs to establish, promote agribusiness activities and inculcate entrepreneurial culture among farmer producers.

Keywords : *Backward and Forward Linkages, Entrepreneurship, Farmer Producers Organizations (FPOs), Collective Action, MAHA-FPC.*

¹OSD to Minister of Cooperation, Government of India, New Delhi and Former Director, VAMNICOM, Pune

²Assistant Professor, Centre for Management Education, Vaikunth Mehta National Institute of Cooperative Management Pune (VAMNICOM), Pune Maharashtra, India

³Former Professor, Centre for Management Development Programme, Vaikunth Mehta National Institute of Cooperative Management Pune (VAMNICOM), Pune Maharashtra, India

1. Introduction

Indian agriculture witnesses multiple challenges ranging from small-sized and fragmented landholdings to availability of quality inputs, marketing and agri-logistics infrastructure. Application of improved agri-technology and productivity enhancement innovative practices remained sub-optimal due to a large section of India's cultivators being marginal and small holder farmers (hereafter smallholders). These smallholders, due to their individualized efforts and inadequate access to timely and quality agri-inputs, have not been able to contribute much to the country's overall agri-value chain. They are subjected to sluggish productivity growth, mounting input prices, inaccurate price discovery and higher competition. The prominent reasons, inter alia, could be viz. rapid changes in the world trade scenario with the emergence and implementation of World Trade Organization (WTO) provisions, greater integration of the domestic market with that of global market, changes in consumer tastes and preferences, etc. Under these circumstances, it is primarily, small holders who are exposed to the high farm risks. These risks are arising from uncertainties around production, inadequate pre and post-harvest infrastructure, poor public service delivery, limited access to credit and insurance, restricted market linkages, and more importantly vulnerability to frequent natural calamities like drought, floods etc. (World Bank, 2007).

India's economic reforms of 1990s laid down policies for liberalization, privatization and globalization. Yet, it could not meet the challenges faced by the small holders. Post-1990 era registered higher degrees of farmer indebtedness, rising unemployment and forced and distressed rural-urban migration (Government of India, 2005; Suri, 2006). Despite these, the economic reform measures opened up new windows of opportunities for agri-logistics and agri-value chain management actors, thereby prompting flow of investments for management of perishable and semi-perishable food products. While the agri-investment scene was open for all, the benefits of the same went only to the medium and/or large farmers who had the resources to make new investments and undertake farming along commercial lines.

In India, ensuring livelihood security is one of the greatest challenges as it is dynamic and sensitive to socio-cultural, economic, political, market and other conditions. Among these, enhancing livelihoods of smallholders has unique challenges. It requires blend of 'capital' and 'capability' with establishment of strong forward and backward linkages to promote and assure sustainable livelihoods.

In such a scenario, government and private organizations as well as donor agencies have often advocated collective action as an institutional arrangement to integrate small holders and to transform their existing subsistence agriculture into a more commercial and value-based agriculture supply chain. This approach has witnessed promotion and emergence of member-driven collective institutions such as Cooperatives since 1900s, Self-help Groups (SHGs) in 1980s, producer associations and other village/ community-based organizations (CBOs). These forms of collectives have succeeded upto a certain level in economizing scale of production, promoting collective action and increasing farmers' bargaining power in farm input and output markets (Singh, 2008; Bernard and Spielman, 2009; Fischer and Qaim, 2012; Desai & Joshi, 2014; Kanitkar, 2016; NABARD, 2018). Since farmers are more aware about their own needs and know the local situations better than other stakeholders, placing them at the centre of development is the need of the hour which has also been endorsed by many research scholars and development practitioners.

2. Collectivization Efforts and Emergence of FPOs

Agriculture in India is in a phase of transformation. The “production only” approach of agriculture has changed gradually from subsistence agriculture into a technology-driven and market-oriented economic and/or business activity. Thus, the focus is now not only on “production” but also on its “efficient marketing and processing” to promote value addition and thereby to increase profitability of agriculture and farmers' share in the consumers' rupee. This structural shift in the approach, created many new challenges as well as opportunities in front of the smallholders. In view of this, aggregating farmers in the form of “collectives” has been seen as a “best-fit” model to address these challenges.

India has established a strong network of different types of credit and non-credit cooperatives since 1900s. These grass-root level member-driven, voluntary and democratic business units, however, are subjected to leadership, managerial, legal, economic and operational issues. For example, farmers' producers' cooperatives enable farmers to organize themselves as collectives and move up the value chain by ownership and operation of their own processing units and sometimes extend the chain upto the retail level. The dairy, sugar and fertilizers cooperatives are well known for their presence and performance and have been able to establish a strong country-wide value chain. However, the cooperative movement in India got diluted over a period of time. As these cooperative institutions were largely supported by the State and

Central government and used as an instrument for socio-economic development rather than as an economic enterprise and thereby, have failed to become self-sustainable business entities (Shah, 2016). These democratic and voluntary member-driven entities are not free from critical survival issues viz. political interference, bureaucratization, malpractices, elite capture, and dependence on government funds (Government of India, 2000).

The new prospects in the cooperatives management pushed for the emergence of '*New Generation Cooperatives*'ⁱ (NGCs) (Singh, 2008). NGCs came up with advanced member-friendly profile which, inter alia, included restricted membership, tradable equity shares, flexi-product delivery rights to share holders. Contractual product delivery mechanisms, assured market linkages, distribution of returns, value addition through processing are the few innovative ways which expected these tiny community-owned units. However, NGCs too could not overcome the earlier limitations towards making facilitation of competitive atmosphere in primary market and ensuring optimization from the agri-value chain interventions (Singh, 2008).

Amidst such deficiencies and inadequacies in the cooperative system, the need for new forms of institution emerged and thus 'Farmers Producers Company' (FPC) came in existence on a response to the Reportⁱⁱ of the Committee under the Chairmanship of Dr. Yoginder K. Alagh. Government of India introduced a Bill for amendment (in section 581) of the Companies Act 1956 by introducing part IX-A and thereby paving the way for incorporation of Producer Companies. It mandated framing legislations to enable incorporation of cooperatives and collectives of any form (like Community Business Organizations [CBOs]; Self Help Groups [SHGs]; forest collector groups, and Commodity Interest Groups [CIGs]; farmers clubs etc.) as a Producers Company. It is a hybrid model based on the philosophy and principles of cooperatives and the corporate.

The amendment attempted to preserve the essence of democracy in an institution by awarding primary producers the required flexibility in their social mobilization, organization and their economic activation. These collectives, as sustainable development intermediaries, aimed at protecting small holders from ill-effects of globalization by making them competitive and commercially viable (Trebbin and Hassler, 2012). This intermediation attempted to bring in competitiveness in a primary producer company through (a) ensuring higher legitimacy and credibility in a business space; (b) enhancing possibilities for creating a member-controlled organization; (c) restricting outsiders to exercise management and financial control;

(d) allowing surplus distribution as per participation in the company business (i.e. level of patronage); (e) assuring patronage based participation in governance; (f) rolling out stringent statutory and legal compliance (PRADAN, 2007).

3. Rationale of the Study

Farmer Producer Organizationsⁱⁱⁱ (FPOs) in India are being promoted through Small Farmers Agribusiness Consortium (SFAC) under Ministry of Agriculture and Farmers Welfare, Government of India and National Bank for Agriculture and Rural Development (NABARD) in association with selected empanelled agencies.^{iv} The efforts in this direction were initiated under two sub-schemes of *Rashtriya Krishi Vikas Yojana (RKVY)* viz. 'National Vegetable Initiatives for Urban Clusters' and 'Programmes for Pulses Development for 60,000 Rainfed Villages' during 2011-12.

As on 29th February, 2020, SFAC has promoted 1,249 registered FPOs (910 FPOs by SFAC and 339 by non-SFAC RIs) and 2,149 registered FPOs by NABARD's Producers Organizations Promoting Institutions (POPIs), which are working in different parts of the country. Thus the total number of FPOs promoted by these two organizations is estimated to be 3,398. In addition, FPOs are also being promoted under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) Scheme (SFAC, 2020a). As on Feb. 2020, 135 FPOs have been registered across 12 States of the Country (NRLM, 2020). Furthermore, farmers have registered themselves into 63 FPOs across 12 States of the Country (SFAC, 2020b). Thus, as on 29th February, 2020, a total of 3,596 FPOs have been promoted by SFAC, NABARD, NRLM and Self Promoted. Almost equal number of FPOs have promoted by State governments and its enabling agencies across country, which accumulates to 7,000 plus (Netiet al., 2019) FPOs in the country.

Considering the potential benefits of collectives, on 5th July, 2019, the Government of India announced a plan to promote 10,000 additional FPOs over a period of five years (PIB, 2020). These FPOs require substantial support in starting and managing business operations and improving incomes and reducing risks for their members.

These FPOs across the country are engaged in the following four business activities –

- a. Bulk purchase of inputs required by member farmers;
- b. Facilitating to get benefits of Central and State government schemes, in general, and to meet requirements of credit, insurance and agro-advisory services;

- c. Aggregation of produce for collective marketing;
- d. Value-addition by primary, secondary and tertiary processing.

The first two activities are about strengthening backward linkages and next two about forward linkages. However, out of these four areas, most of the FPOs are into 1st (bulk purchase of inputs) business activity and few are in 3rd activity (aggregation of produce for collective marketing). Very few FPOs are venturing into 2nd and 4th business activity. The streamlining forward linkages has always been a challenge for different forms of collectives (whether it is cooperative, SHGs and FPOs) (Tripathy et al., 2020).

Therefore, to strengthen FPOs functioning and business performance, SFAC has introduced the concept of State Level Federations of FPOs - called as SLPCs to create conducive ecosystem for FPOs of the State. The objective is to streamline backward and forward linkages of FPOs, technology integration and linking them with relevant business stakeholders. Thus, as on February 2020, eight (8) of such SLPCs in the States of Gujarat, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, and West Bengal are working and providing different services (SFAC, 2020c).

In this paper, the first among such SLPCs i.e. 'Maharashtra Farmer Producers Company (MAHA-FPC)' was selected purposively to study its genesis, governance, business operating systems. The study follows a 'case study research design'.

4. MAHA FPC

4.1 Genesis of MAHA-FPC

Incorporation and Organizational Structure :

MAHA-FPC Pvt. Ltd. is a federation of FPOs registered under Indian Companies Act 1956 (as amended in 2002 and 2013, Section No. 581-B). It is established in September, 2014 in Pune district of Maharashtra State. The registration details are presented in Table 1.

Being a producer company, MAHA-FPC is supported by SFAC. It is formed with the help of member FPOs and promoted by identified external agencies in Maharashtra. The company started its operation with 11 member FPOs (list in Table 2) and impressively expanded due to decent business gain it registered in the initial years of its inception and the positive responses it received from the Central and State Governments. Its presence has now reached to 247 member FPOs (North Maharashtra: 11; Western Maharashtra: 45;

Marathwada: 119; and Vidarbha: 72) covering 24 districts of the State by March 2019 (MAHA-FPC Annual Report, 2019).

Table 1: Registration Details of MAHA-FPC

1	Name of Organization	MAHA Farmers Producer Company Ltd.
2	Registration No.	U01407PN2014PTC152422 (Registration under companies act 2013)
3	Date of Registration	3 rd September 2014
4	Registered Office Address	C/o -Vegetable Growers Association of India Icon Building, Opp. Nidan Hospital, Narayangaon, Tal- Junnar, Dist. – Pune, Pin – 410 504 (MH)
5	Authorized Share Capital at the time of Registration	INR 10,00,000/- (Ten Lakh only)

This company was incorporated in two phases - *preparatory and legal*. In the preparatory phase, various meetings, group discussions, workshops and awareness rallies were organized amongst members' at village up to district level along with the representatives of the SFAC. In those meetings, concepts of producer companies and advantages of farmer federations were explained to them. Initially, a few FPO members perceived it as competitive organization. However, it was clarified later about the objective of incorporation of such a collective organization with FPO members and mutual trusts established among the farmer members, in general, and members of respective FPOs, in particular. An enthusiastic person from each potential village and/or FPOs was selected as the promoter of the company. Several farmer members of FPOs of the State came forward to become the member of this SLPC. The preparatory phase took 6-7 months and guided the member farmers the way to start legal processes for the establishment of a Producer Company. Under the *legal phase*, the company has to submit various legal documents like Digital Signature Certificate (DSC) and Director Identification Number (DIN) for Board of Directors (BoDs), the name of the Producer Company and Memorandum of Association (MoA) and Article of Association (AoA) of the company. The legal phase process completed in 3-4 months and there by within 10 months duration the process of incorporation got completed. Each member

share holder was allotted with a maximum of 'ten' shares at the cost of Rs. 1,000 per share and Rs. 1,000/- additional as a membership fee.

Table 2: Shareholders of MAHA-FPC at the time of Registration

Sl. No.	Name of FPO	Location	Number of Shares Allotted	Share Amount	Entry Fee
1	Junnar Taluka Farmers Producer Co. Ltd	Pune	10	10,000/-	1,000
2	Vikasit Farmers Producer Co. Ltd	Latur	10	10,000/-	1,000
3	Real Orgo Farmers Producer Co. Ltd	Ahmednagar	10	10,000/-	1,000
4	Amarsinh Agro Producer Co. Ltd	Ahmednagar	10	10,000/-	1,000
5	Subji Agro Indian Farmers Producer Co. Ltd	Pune	10	10,000/-	1,000
6	PG Farmsys Agrovet Producer Co. Ltd	Ahmednagar	10	10,000/-	1,000
7	Devnadi Vally Agricultural Producer Co. Ltd	Nashik	10	10,000/-	1,000
8	Phinix Farmers Producer Co. Ltd	Latur	10	10,000/-	1,000
9	Sant Gaganan Krushi Vikas Farmers Producer Co. Ltd	Buldhana	10	10,000/-	1,000
10	Jai Laxmi Farmers Producer Co. Ltd	Osmanabad	10	10,000/-	1,000
11	Jeevan Sangini Krushi Vikas Women Farmers Producer Co. Ltd	Buldhana	10	10,000/-	1,000

At present, the company has 247 share holders with the paid up share capital of Rs. 20 lakhs in comparison to Rs. 1.10 Lakhs at the time of registration and the authorized capital of the company rose to Rs. 20 lakhs from Rs. 10 lakh during registration.

MAHA-FPC conducted the first general meeting of the share holders with in the stipulated 90 days of registration and complied all necessary formalities with the provisions as outlined by Registrar of Companies' (RoC), Pune office.

The company has 11 Board of Directors now who are managing the affairs for the last 5 years. The company is connected to 17 other companies through its directors. It conducts Annual General Meeting (AGM), quarterly BODs meetings and advisory committee meetings on need basis for the welfare of the company at the stipulated and regular intervals.

The working team of the company includes a Chairman–cum–Managing Director (CMD), a CEO, a consultant (expert professional in agricultural marketing), a procurement head and two field assistants. The company’s accounts officer handles and maintains all the books of accounts, professionally. Tax consultants are hired from the market to deal with complex tax issues of the company. The staff strength of the company is meager but their recruitment followed a flexible approach wherein human resources were outsourced for various need-based operations. The company has a hired business office at Market Yard in Pune of Maharashtra.

MAHA-FPC has following objectives :

- Carrying out procurement, marketing, selling, storage, processing, packaging, distribution, and trading of all agriculture and other produce.
- Addressing value chain management in–food–crops, and other farm produce.
- Strengthen backward and forward linkages to induce market driven agriculture with primary producers.

4.2 Governance

Structure and Linkages :

MAHA-FPC is a federation of FPOs at the State level. It is linked to the member FPOs located at the district/ block level and through them they are networked with the farmer members of 247 FPOs. The total farmer members with whom the Company is connected is approximately 40,000 at present. This structure is presented in Figure 1.

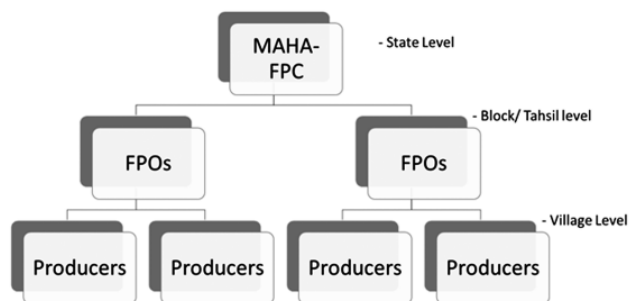


Figure 1: Structure and Linkages of MAHA-FPC with FPOs and farmer Members

Organisational Structure :

As of now, it is a simple structure with Chairman-cum-Managing Director (CMD) who heads the organization. The present CMD –Mr. Yogesh Thorat works on honorary basis as he is devoted for the cause of farmers’ development. A Chief Executive Officer (CEO) is responsible for day-to-day management who, in turn, is assisted by a full time consultant, the accounts department and procurement department. The organizational structure is simple and lean at present and is expected to evolve as the business of the company grows. The governance structure of MAHA-FPC is presented in Figure 2.

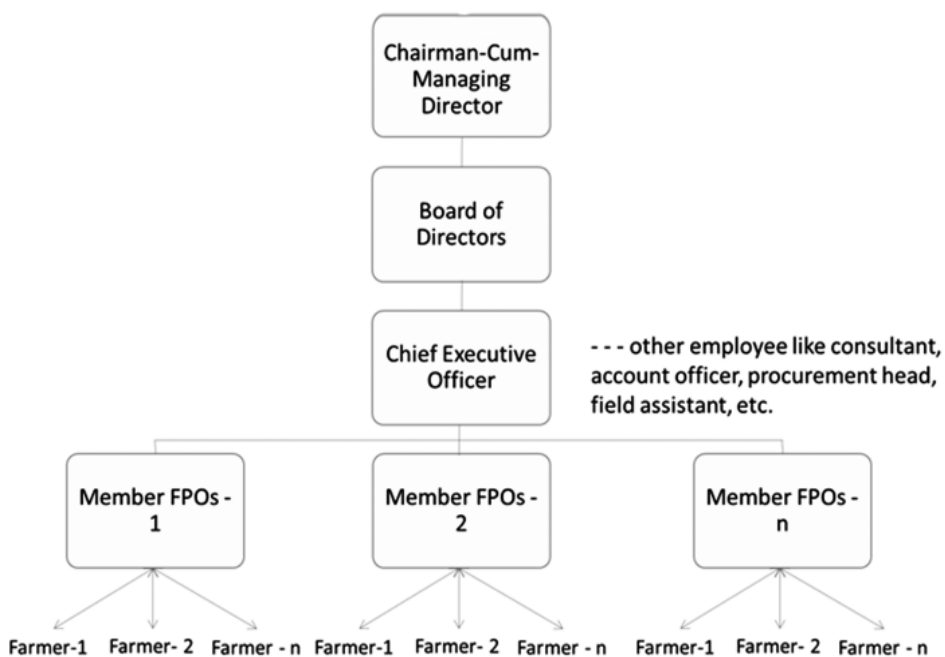


Figure 2: Governance Structure of MAHA-FPC

4.3 Business Operating System

Core business of the Company :

The Company is focusing on “commodity specific value chain development approach” (both backward and forward linkages) for the farmers through their member FPOs. The company has identified and mapped region specific cropping pattern and commodity-wise FPOs to work systematically in developing a sustainable value chain.

Forward Linkages :

In order to help the farmer members of FPOs in getting better price for their produce, procurement (purchase) of selected commodities are carried out on behalf of State Agencies like National Agricultural Cooperative Marketing Federation of India Ltd (NAFED), Maharashtra State Agricultural Marketing Board (MSAMB), etc.

To begin with, the company successfully procured 'Onion' under the Government of India sponsored Price Stabilization Fund (PSF). The efforts undertaken by the MAHA-FPC were recognized and appreciated by the Government of Maharashtra. It was accorded the status of State Level Agency (SLA) for procurement of Pulses, Oilseeds under Price Support Scheme (PSS). Subsequently, Company procured 332,269.89 quintals of 'Tur' (Red Gram) from 149 centres across 18 districts of the State.

During the initial years of Company's establishment, getting SLA status, which is equivalent to the State Level Cooperative Marketing Federation is a remarkable achievement. As of now, company has procured varieties of Pulses (Tur- Red Gram/ Arhar; urad - Black Gram; Moong - Green Gram), Chana (Gram/ Bengal gram), Maize, Soybean and Onion on pilot basis and proposes to do so in collaboration with NAFED and MSAMB, in future.

The MAHA-FPC has neither intervened with any business activity of member FPOs and non-member FPOs nor did any FPO establish linkages with any third party, like wholesaler and/or retailer. Further, MAHA-FPC doesn't take any commission from member and non-member FPOs. The Company gets Rs. 0.5 to 1/- per kg directly from NAFED.

Further, based on business operations analysis of the earlier pilots, MAHA-FPC identified and established a system for collection, aggregation and storage of produce like at the FPOs level 100+ Farmer Common Facility Centres for collection, aggregation and primary processing of commodities, 30+ Pulses processing units with FPOs and 150+ small scale farm level warehouses (MAHA-FPC Annual Report, 2018-19).

Thus, company's business transactions involve Business to Government (B2G), business facilitator for procurement under the government sponsored procurement operations, Business to Business (B2B).

Backward Linkages :

The company is also diversifying its business operations from the core forward linkages to strengthening backward linkages as well. The company

has entered into 'Agri-Input business' as a 'State Level Dealer and Distributor of Fertilizers of the Indian Farmers Fertilizers Cooperative Limited (IFFCO) so that FPOs can directly work like dealers and provide timely and adequate quality and cost-effective inputs to the member farmers. This business activity will increase engagement with farmers and help to enhance the production and productivity through appropriate technology dissemination and guidance. In Financial Year 2018-19, 2,064 bags of fertilizers worth of Rs. 19,00,271/- were supplied to member FPOs (MAHA-FPC Annual Report, 2018-19).

In addition, as an additional business activity, the MAHA-FPC has been acting as "*State Level Dealer and Distributor*" of NAFED tea. NAFED has tea factory in Assam State. Quality tea retailing is being done through MAHA-FPC and member FPOs.

The Company has entered MoUs with various organization like Indian Farmers Fertilizer Cooperative Limited (IFFCO), NAFED, National Commodity & Derivatives Exchange Limited (NCDEX), Maharashtra State Warehousing Corporation (MSWC), "ADM" (a private company procuring Soyabean) etc. for strengthening various backward and forward linkages of the member FPOs in the State.

During interaction with member farmers of a few FPOs, it was observed that before joining FPOs, they used to avail all these inputs and output services from local markets at the retail price and they were getting poor quality seeds and adulterated fertilizers due to which productivity of crops go thampere and farmers suffered heavy losses over the years. However, from the past few years, since their association with their respective FPOs, they have not faced any of such problems. Availability, accessibility and affordability of required agri-services have been ensured.

Business Model of the Company :

MAHA-FPC is following a very simple and effective business model encompassing backward and forward linkages. The main policy of the company is to enhance and expand the forward linkages for the FPOs across the State, primarily to the member FPOs and non-member FPOs as well.

As of now in the State, most of the FPOs have established themselves in strengthening backward linkages for farmer member of their respective FPOs. Therefore, without disturbing their business, MAHA-FPC have tied-up with IFFCO for bulk purchase of fertilizers and selling it to the needy member FPOs. The Company conductstimely meetings to assess the need of farmers

and demand of the market. The Company has fulfilled all statutory and legal obligations required for doing agricultural businesses like procurement, dealership of fertilizers, etc. The Company has its own mechanism for distribution of fertilizers to member FPOs at reasonable price and ensures the best quality as well.

Performance of MAHA-FPC :

The company has been able to register significant growth in net profit from Rs. 228.00 (2014-15) to Rs. 106.2 Million (2018-19), where their earning per equity shares (EPS) is also increasing from Rs. 0.23 to Rs. 17.63 during the same period.

The key performance parameters of the company are presented in Table 3. It may be observed, therefore, that within a short period of 4 years it has reached a turnover of Rs. 106.2 Million. The company has earned excepted net profit during 2016-17, which was primarily because the procurement activities carried during 2016-17 competed in April 2017 and fund received in the next financial year 2017-18.

Table 3 : Performance of MAHA-FPC

Sl. No.	Year	Profit (Rs.)	Turnover (Rs.)	Earning per equity shares (Rs.)	Membership (Numbers)
1	2014-15	228	—	0.23	11
2	2015-16	274,435	4,270,674	189.64	11
3	2016-17	(-) 705,074	2,000,811	(-) 708.91	11
4	2017-18	1941,436	42,849,626	126.89	157
5	2018-19	352,659	1,062,089,270	17.63	247

Source : Data provided by the MAHA-FPC and as reported in the audited balance sheet.

5. Outcome of the Interventions

MAHA-FPC has created an enabling environment for farmers, in general, and specifically, established an efficient system of coordination among FPOs registered in the State. It has played crucial role of policy advocacy in terms of raising issues and challenges of the FPOs to the State and Central agencies. Further, as intended, they have facilitated in strengthening the backward and forward linkages of member FPOs. More specifically,

- FPOs of the State got a platform for sharing their issues and challenges and finding out solutions thereof;
- Consolidation and coordination in the efforts of FPOs in terms of marketing agro-produce;
- Provision of a network for backward and forward linkages to the FPO members;
- Ensuring efficiency and effectiveness in all business operations using technology and there by maintaining transparency and accountability;
- Assuring better prices for the farmers and/or reducing farm cost – both input and marketing costs.

6. Current and Future Issues

At present, the Company is addressing three broader issues (a) sustenance of business activities, (b) ease of doing business and (c) making FPCs smart, competitive and sustainable’.

- (a) **‘Sustenance of Business Activities’** - the company has successfully proven in terms of enhancing and expanding the forward linkages of member FPOs in the State. However, it needs to work more on establishing strong “Backward Linkages” including extending services like quality seeds, extension and agro advisory services, accessibility to cheaper credits, technology usage etc. so that cost of production will be minimized. Further, company needs to have their own collection, aggregation and storage centres for efficient business functioning.
- (b) **‘Ease of Doing Businesses’** - the company members’ journey from being ‘producers/ farmers’ to ‘member of producers-owned business entity’ is significant and noteworthy. However, there is a need of both Central and State government support in terms of creating conducive environment for FPOs to carry out agri business activities smoothly and easily. For instance, since inception, the Company is discussing with the Ministry of Agriculture and Farmers Welfare for inclusion of the FPOs across India on the e-NAM portal. In 2016, after obtaining a green signal, the Company registered all its member FPOs on e-NAM portal and in 2018 facilitated two successful transactions, one for ‘turmeric’ through Surya FPC and ‘Soyabean’ through Katpur FPC. However, as per State marketing provisions, the FPOs had to take this stock to their respective Agricultural Produce Market Committees (APMC) market

yards and had to pay 1.05 per cent of the value of the traded produce as the mandi fees, where the MAHA-FPC and member FPOs have been demanding that FPOs should be allowed to do marketing from their collection centres. Therefore, the Central and State govt. provisions should be in sync with the requirements of FPOs across country so that this will increase the ease of doing business for FPOs and thereby would help in achieving the target of doubling the income of the farmers.

- (c) *‘Preparedness for and Making FPCs Smart, Competitive & Sustainable’* - efforts need to be extended more on generating awareness about rights, responsibilities and entitlements as a member and board of directors of an FPO, role clarity, role rotation and on capacity building of members for strengthening their business activities. During interactions with farmers, it is observed that the capacity building on different aspects of FPOs across country has remained a major concern.

7. Conclusion :

Lack of suitable synergy between diverse stakeholders viz. farmers, input and technology providers, public policy implementers, etc. has impacted forward and backward linkage benefits in agriculture and has restricted small holder farmers’ participation in the access to markets and technology. Collective action as an institutional arrangement is often advocated to reduce the twin prime challenges of agriculture – efficient price discovery through market participation and rising cost of technology usage for productivity growth. The prominent amongst these are the ‘Cooperatives’, ‘Self-Help Groups’ and ‘Farmer Producers Company’. Recent focus is on promoting and strengthening FPOs to ensure farming as remunerative and to make it an acceptable business proposition. The idea is to promote member-driven autonomous collective institution to address common economic, social, cultural and aspirational needs. The MAHA FPC, as an institutional mechanism for collective action, has emerged as a second-tier -State Level Farmer Producers Company to address key issues of FPOs across State. Strengthening of forward linkages was a key challenge of most of the FPOs across country. The paper has found that this operational level gap has been identified and bridged by the MAHA-FPC within the framework of a legally registered business entity. It facilitated in enhancing and expanding the forward and backward linkages for member FPOs in the State. The status of the State level agency for Procurement has established decent beginning for the company and thereby for the FPOs of the State. In the case of backward

linkages, the company has achieved partial success though. As of now, they could not develop an efficient eco system of services for ensuring provision of quality agri-inputs including credit, technology and agro advisory services. This may provide lessons to other SLPCs for implementing such ideas in their respective States. Further, the Company has played policy advocacy role, which yielded positive results in guiding, steering and nurturing the member FPOs in right direction. While there needs to be a proper sync between the Central and State governments while implementing their respective support mechanisms, a synchronized policy provision coupled with appropriate capacity building and orientation to FPOs and their federations are the need of the hour.

References

- Bernard, T. and Spielman, D. J. (2009). Reaching the rural poor through rural producer organizations? A study of agricultural marketing cooperatives in Ethiopia. *Food Policy*, 34 (1): 60–69.
- Desai, R. M. and Joshi, S. (2014). Can producer associations improve rural livelihoods? Evidence from farmer centres in India. *The Journal of Development Studies*, 50 (1): 64-80.
- Fischer, E. and Qaim, M. (2012). Linking smallholders to markets: Determinants and impacts of farmer collective action in Kenya. *World Development*, 40 (6): 1255–1268.
- Government of India (2000). Report of the high powered committee for formation and conversion of cooperative business into companies, department of Company Affairs, Ministry of Law, Justice, Government of India, New Delhi.
- Government of India (2005). Final Report of the National Commission on Farmers, Ministry of Agriculture and Farmers Welfare, Govt. of India, New Delhi.
- Gupta, A. (2007). A Critical Appraisal of the Provisions of Producer Company. PRADHAN'S Workshop on Producer Companies.
- Kanitkar, A. (2016). The logic of farmer enterprises. Occasional publication 17, Institute of Rural Management Anand, Anand.
- MAHA-FPC (2018). Annual report of the Company for 2018-19, 2017-18, 2016-17, 2015-16 and 2014-15.

- NABARD (2018). Farmer Producers Organizations: Status, issues, and suggested policy reforms. National paper, Potential Linked Plans (PLP) 2019-20. National Bank for Agriculture and Rural Development, Mumbai.
- NABARD (2019). List of Farmer Producers Company. <https://nabfpo.in/images/staticFPO.html>
- Neti, A., Govil, R. and Rao, M. R. (2019). Farmer Producers Companies in India: Demystifying the numbers. *Review of Agrarian Studies*, 9 (2): stated that in India 7374 FPOs have been registered by 31st March 2019.
- NRAA (2009). Perspectives and Problems of Primary Producer Companies-Case Study of Indian Organic Farmers Producer Company Ltd, Kochi, Kerala”; National Rainfed Area Authority (NRAA), New Delhi, India. Pp 18.
- PIB (2020). Cabinet Committee on Economic Affairs announcement of “formation and promotion of FPOs”. Press Information Bureau, Government of India.
- PRADAN (2007). Producers Companies: Linking small producers to market. Report of the workshop organized by National Resource Centre for Rural Livelihoods, Pradan, New Delhi.
- Shah, T. (2016). Farmer producers companies: Fermenting new wine in old bottles. *Economic and Political Weekly*, 51 (8): 15-20.
- Singh, S. (2008). Producer Companies as New Generation Cooperatives. *Economic and Political Weekly*, 43 (20): 22-24.
- Small Farmers Agribusiness Consortium (SFAC) (2020a). List of Farmer Producers Companies in India. Available Online at <http://sfacindia.com/Upload File/Statistics/State % 20 wise % 20 summary % 20 of % 20 registered % 20 and % 20 the % 20 process % 20 of % 20 registration % 20 FPOs % 20 promoted % 20 by % 20 SFAC. pdf ? var = 897564.213654> accessed on 15 March 2020. Non-SFAC promoted List at <http://sfacindia.com/PDFs/List-of-FPO % 20 identified-by-NONSFAC/Statewise % 20 list % 20 of % 20 FPOs.pdf ?Var = 897564.213654> accessed on 15 March 2020.

Small Farmers Agribusiness Consortium (2020b). List of Self Promoted Farmer Producer Organizations. Available online at [http://sfacindia.com/PDFs/List-of-FPO%20identified-by-NONSFAC/Self_Promoted_FPOs.pdf? var=9958255.25855](http://sfacindia.com/PDFs/List-of-FPO%20identified-by-NONSFAC/Self_Promoted_FPOs.pdf?var=9958255.25855) accessed on 15 March 2020.

Small Farmers Agribusiness Consortium (2020c). State Level Farmer Producers Company. <http://sfacindia.com/Upload File/Statistics/List % 20 of % 20 registered % 20 State % 20 Level % 20 Producer % 20 Compan ies % 20 % 28 SLPCs % 29. pdf> accessed on 15 March 2020.

Suri, K. (2006). Political economy of agrarian distress. *Economic and Political Weekly*, 41 (16): 1523–1529.

Trebbin, A. and Hassler, M. (2012). Farmers’ producer companies in India : A new concept for collective action? *Environment and Planning A*, 44: 411 - 427.

Tripathy, K. K., Deshpande, D. V., Wadkar, S. K. and Lokhande, J. (2020). Catalyzing Development through Collectives: Status and Issues of Cooperatives, Self-Help Groups and Farmer Producers Organizations in India. WPS (VAMNICOM)-03/2020, Vaikunth Mehta National Institute of Cooperative Management Working Paper Series: Pune.

World Bank (2007). World development report 2008 : Agriculture for development. Washington, DC: World Bank.

ⁱThe past 70 years have brought major changes in agriculture. Globally, as well as in the India, agriculture sector and farmers have faced greater competition, particularly Post 1990s due to structural reforms India. It has also been reflected in shifting agenda of agricultural development i.e. ‘production to marketing & income’, ‘food to nutritional security’, ‘deficit to surplus management like value-addition & processing’, and ‘input-intensive to organic model’.

ⁱⁱAlagh Committee Report, 2000. Report of high power committee for formation and conversion of cooperative business into companies, Dept. of Company Affairs, Ministry of Law, Justice and Company Affairs, Government of India.

ⁱⁱⁱFPO is an informal aggregation of producers/ farmers. It can be registered as ‘for-profit’ legal entity under respective State cooperative society act and Producer

Company under Section 581(c) of Indian Companies Act 1956 amended in 2002 & 2013; and as 'non-for-profit' under the Section 8 of Indian Companies Act 1956 amended in 2013.

^{iv} During 12th Five year plan 2012-17, SFAC empanelled 183 agencies and subsequently for 2017-18, around 92 agencies. Similarly NABARD empanelled more than 300 agencies to promote FPOs across country.

^v The Ministry of Rural Development, Government of India launched Aajeevika – National Rural Livelihood Mission (NRLM) in June 2011 and renamed as DAY-NRLM in November 2015. The mission aimed to cover 7 crore rural poor households in through country through collectives' movement such as self-help groups, their federated institutions, producers groups, farmer producers company, etc. for their sustainable livelihood enhancement and improved access to financial services.

^{vi} Registrar of Companies (RoC), Ministry of Corporate Affairs, Government of India, appointed under section 609 of the Indian Companies Act 1956 covering the various States and Union Territories, are vested with the registration of companies. These offices function as registry of records, relating to companies registered with them, which are available for inspection by members of public on payment of the prescribed fee. The central government exercises the administrative control over these offices through the respective regional directors. As on date, 25 regional offices placed across India.

^{vii} The Price Stabilization Fund (PSF) was set up in 2014-15 under the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) to help regulate the price volatility of important agri-horticultural commodities like onion, potatoes and pulses were also added subsequently. The PSF scheme was transferred from DAC&FW to the Department of Consumer Affairs (DOCA) w.e.f. 1st April, 2016.

Source: <https://pib.gov.in/newsite/PrintRelease.aspx?relid=160050> (accessed on 10 April 2020)

^{viii} In Price Support Scheme (PSS), physical procurement of pulses, oilseeds and Copra will be done by Central Nodal Agencies with proactive role of State governments. It is also decided that in addition to NAFED, Food Cooperation of India (FCI) will take up PSS operations in states/ districts. The procurement expenditure and losses due to procurement will be borne by Central Government as per norms.

Source : <https://pib.gov.in/PressReleasePage.aspx?PRID=1545775> (accessed on 10 April 2020)

^{ix} Before the concept of FPOs, the State level Cooperative Marketing Federation was entrusted for undertaking marketing and procurement activities at the State level through District level marketing union and village level – Primary cooperative marketing societies.

^x National level cooperative marketing federation for procurement at the MSP price across country.

^{xi} The Government has launched National Agriculture Market (e-NAM) Scheme on 14th April, 2016 with the objective of creating online transparent competitive bidding system to facilitate farmers with remunerative prices for their produce. So far, 585 wholesale regulated markets of 16 States and 02 Union Territories (UTs) have been integrated with e-NAM platform. Till 25.06.2019, a total of 1,64,47,924 farmers have been registered under this scheme.

Source: <https://pib.gov.in/newsite/PrintRelease.aspx?relid=191122> (Accessed on 10 April 2020)

^{xii} APMC established by the State government for regulating the marketing of different kinds of agriculture and allied sector produce.

^{xiii} Mandi fees means the fee being levied and paid under the 'section 39A of Maharashtra Agricultural Produce Marketing (Development & Regulation) Act. 1963. This varies state to state, between 0.5 per cent and 2 per cent of the value of the traded produce. Against this, the MAHA-FPC, raised concerns and continual follow-ups with the E-NAM coordinator, SFAC and Secretary, Central Marketing Department for allowing business activities on e-NAM portal through respective FPOs collection centres. On 27th March 2020, in view of the Covid-19 Pandemics and lockdown across globe including India, 'as a solution' to avoid peoples gathering in the APMC marketyard, FPOs are allowed to do marketing through e-NAM from farmgate. However, despite, Central government's green signal, problem exists as the agri-produce marketing is a State subjects and it is the prerogative of the State to decide and identify designated places for the agri-marketing.



Proposed ICT Based ERP Model For Milk Cooperatives

Ravi Jadawala¹Satish Patel²

ABSTRACT

We have conducted academic research on ERP modules use in milk cooperatives. Our study was oriented around milk cooperatives and cattle farmers. Objective of study was to understand how ICT base ERP system can improve coordination between coordination between milk cooperative and cattle farmers and to propose ICT based ERP model. We have conducted our research in four different district of Gujarat. We have collected primary data from cattle farmer as well as milk cooperatives. In this research paper we will discuss research details and also discuss proposed ERP model.

Index Terms : ICT base ERP model for dairy industry, Disruptive technology in dairy industry, Farmer relationship management, Cattle management

Acronym : ERP: Enterprise Resource Planning, ICT : Information and Communication Technology, RFID : Radio-frequency identification, IOT: Internet on things, GIS: Geographical information system

Definitions :

ERP : “Enterprise Resource Planning (ERP) is an enterprise-wide software solution that integrates and automates business functions of an organization. This real-time information integration across the organizations functional areas increases operational efficiencies and helps managers to arrive at better decisions making the organization more competitive. Today having an ERP system is not a luxury, but a necessity. A robust ERP system along with a fully trained workforce is a must for an organization s survival.”¹

Disruptive ICT technology : “Disruptive innovation is a term in the field of business administration which refers to an innovation that creates a new market and value network and eventually disrupts an existing market and value network, displacing established market leading firms, products, and alliances.”²

¹ Ravi Jadawala, Research Scholar in Rural Management, Faculty of Management and Technology at Gujarat Vidhyapith, Center for Studies in Rural Management, Randheja 382620, Gujarat

² Dr. Satish Patel, Assistant Professor, Dept. of Rural Management, Faculty of Management and Technology at Gujarat Vidhyapith, Center for Studies in Rural Management, Randheja 382620, Gujarat

¹(Leon, 2008) ²(Ab Rahman, 2017)

Full forms

IOT : Internet of things

GPS : Global positioning system

GIS : Geographic information system

RFID : Radio frequency identification

I. INTRODUCTION

India is one of the top milk producing country. Indian dairy sector is largely dominated by cooperatives. Cooperatives founded and formed by farmers are the key stakeholder of these cooperatives. Multiple small cooperatives have joined their hands to form milk marketing federations and milk processing units. At present milk cooperatives are well connected with its parent federations. There is an easy exchange of data, information, governance etc. at federation and cooperative level. But the missing piece in whole structure are farmers. Farmers are largely detached from their cooperatives and milk unions. So, to improve transparency and to integrate key stake holder milk cooperatives must adopt technology.

Milk cooperatives are passing through a challenging phase. Technology penetration is very less in milk cooperatives. It is difficult for milk cooperatives to manage their resources without any technology. It is tedious to manage operational, financial and investments activities without any central system. To manage all this aspect, it is important to implement a central system that can manage all the resources and supply chain of dairy industry.³

Apart from these farmers are also facing challenge. They found difficulty in managing their daily operations. Per capita milk production in India is much less compared to world average. There is no pre-defined best practice and cattle rearing. So, day by day cattle rearing has become less profitable compared to other agriculture activity.⁴

Privatization and foreign investments in cattle rearing and dairy industry has given rise to an artificial competition in the market. Private big cattle farms can easily achieve economy of scale and can sell milk at lower prices. Private dairies are not ready to give high prices to farmer and they also stop accepting milk in surplus seasons. This leads to exploitation of cattle farmers.

So, considering above challenges and problems regular software is not enough for milk cooperatives and cattle farmer. In our research we understood cattle farmer and milk cooperative's requirement based on those finding we have proposed ICT based ERP model.

³ (Ravi Jadawala & Dr. Satish Patel, 2018)

⁴ (Ravi Jadawala & Dr. Satish Patel, 2017)

II. LITRATURE REVIEW

a. Challenges of Indian Dairy Farms

India has large number of human capital so in the past Indian industry has cost advantage over other countries. But now over the period with the maturity and education daily wages have gone up exponentially. According to Dr. N.G. Hegde of BAIF Development & Research Foundation, Indian dairy industry has loosened the leadership in low-cost production. As some countries like Denmark, Australia, New Zealand, etc have reduced their milk production cost by achieving economy of scale. Due to low prices of milk & its allied products India become net importer of those products. This has directly affected Indian cattle farmer in terms of lower sale price. According to Dr. N.G. Hegde apart from this, Indian dairy industry are facing following main challenges.⁵

- *High cost of milk production*
- *High cost in milk handling and marketing*
- *Poor quality milk due to unhygienic milk handling*

b. Importance of ERP in dairy industry

Following are the use of ERP in dairy industry bifurcated by daily milk cooperative activities.⁶

<i>Milk cooperative activity</i>	<i>Use of ERP system</i>
Reception of milk, Testing milk sample	<ul style="list-style-type: none"> • ERP system used in recording milk quantity at the time of procurement along with the milk procedure name • Society can record detailed test sample results central system • Through ERP system society can end e receipts, SMS and print the passbooks • From ERP system milk cooperative society can audit the historical procurement data
Dispatch of milk-to-milk union	<ul style="list-style-type: none"> • ERP system can create, and user can print detail procurement report • ERP system can help in recording truck loading and truck dispatch time and also report this to milk union and dairies • ERP system helps societies to get exact time of milk delivery • ERP system helps in tracking milk van routes through GPS

⁵ (Hegde, 2001)

⁶ (Ravi Jadawala & Dr. Satish Patel, 2019)

Payment	<ul style="list-style-type: none"> • ERP help is remitting payment through payment gateway.
Accounts and book keeping	<ul style="list-style-type: none"> • Hassel free payment history maintenance • Easy to insert accounts related data • Easy to retrieve accounting data • ERP can auto generate reports like P&L, general ledger etc. • Auditor can easying search historical accounting data. This reduces fraud and improved transparency
Distribution of Profit	<ul style="list-style-type: none"> • Based on stored data ERP system can generate milk producer wise dividend report. and help in auto remitting.
Input Services	<ul style="list-style-type: none"> • ERP system can track all king of input service. • EPR can manag inventory of vaccines, Cattle feed, and semen

c. Importance of ICT in dairy industry

With the growth and degree of penetration of ICT product it becomes viable to use some of the ICT technology in managing and operating the value chain of animal husbandry. In (Syiem & Raj, 2015) study results showed that majority of the farmers owned mobile phones as well as television and radio. The most frequently used ICT was mobile phone. Mobile phones were widely used by the farmers for social communication, contacting middlemen for the marketing of produce and contacting experts on real time basis for getting agricultural advisories. Farmers also reported that mobile phones proved to be useful during health emergencies.⁷

A study conducted by Bowonder, Prasad, & Kotla, in 2016 argued that investments in ICT made in rural India are not effective. But the case of Amul proves that, where there is a will there is a way. Amul has become rural India's flag bearer in the IT revolution. Study paper also shows analyses and use of ICT in the dairy industry by the Gujarat Cooperative Milk Marketing Federation Ltd. The system makes it easy for farmers to get cash payment as soon as they delivered milk. Amul experience indicates that if properly

⁷(Syiem & Raj, 2015) ⁸(Bowonder, Prasad & Kotla, 2016)

designed ICT products are implemented, then rural poor can benefit from ICT platforms. Customization of ICT platforms for use in rural communities is emerging as a major opportunity for change.⁸

III. RESEARCH METHODOLOGY

Population

We have conducted our study in four different districts of Gujarat i.e., Ahmedabad, Gandhinagar, Sabarkandha and Mahesana district. Our population is all the farmers, farm worker who rear cow and buffalo in these four districts.

Sampling

Based on judgmental and simple random sampling method we have selected one talukas form district. In our study we conducted interview at 5 villages in each district. We have interviewed 160 farmers and 20 milk unions. Together we have chosen 180 respondents.

			Sample	
District	Talukas	No. of Villages	No. of Villages To Be Selected	No. of Cattle farms To Be Selected
Sabarkantha	Prantij	64	5	40
Gandhinagar	Mansa	48	5	40
Ahmedabad	Sanand	52	5	40
Mehsana	Kadi	120	5	40
	Total	284	20	160

To get data from milk cooperatives, we have selected one milk collection centre from each village we have gone.

Types of Respondents	1.	Cattle farm owner/ worker	160
	2.	Secretary / manager of Milk collection center	20
Total Respondents :			180

Tools of Data Collection

- Schedule interview (Questionnaire)
- Focus Group Discussion
- Observation

Data Analysis & Interpretation Techniques

In our research we have gathered quantitative as well as qualitative data. For data analysis we have used descriptive technique. We have converted all our data into numerical format and used descriptive techniques like cross tabulations, one-way ANOVAs, weighted average etc. For better understanding we will also use visual aids like graphs, chart, figures, etc.

IV. FINDINGS AND DISCUSSION⁹

We have analyzed our primary data using different descriptive techniques like weighted average, one-way anova, cross tabulation, charts, and graphs.

Hypothesis

- Milk cooperatives needs a centralized ERP system
- ERP system in cattle farm can help in improving animal health.
- An ERP system can improve work scheduling and management of cattle farm.
- ERP platform improves the coordination between cattle farmer and dairy.

A. Milk Cooperatives needs a Centralized ERP System

We have interviewed multiple milk cooperatives to know what information they want from cattle farmers to improve coordination between them. We asked below questions and based on milk cooperative responses we have analyzed and found importance level.

Table 4.1. Importance Level of Information that required by Milk Cooperative

Cattle farm details Rating < 1 Not important, 1 to 2- slightly important, 2 to 3- Moderately important, 3 to 4- Important, > 5 Highly important	Weighted average rating	Importance of level
Farmer wise cattle breed detail	2.61	Important
Number of cattle in each husbandry	4.67	Very Important
Per cattle milk production	3.44	Important
Husbandry wise milk production report	3.67	Fairly Important
Cattle wise medical expense detail	3.44	Important
Cattle wise breeding detail	2.28	Slightly Important
Loan account detail	4.11	Fairly Important
Per cattle expense report	1.89	Slightly Important
Per cattle earning report	1.94	Slightly Important
Total Weighted Average	3.11	Important

⁹(Ravi Jadawala & Dr. Satish Patel, 2019)

Discussion :

From above table we can say that there are many details that milk cooperative need at central level. In order to collect all this information milk cooperative has to integrate cattle rarer in one centralized system.

Milk cooperative considered below cattle farmer related information as essential details. Cooperative likes to maintain these data in centralized system.

- Number of cattle in each husbandry
- Husbandry wise milk production report
- Each cattle farmer loan account detail
- Per cattle milk production
- Cattle wise medical expense detail

Findings :

Based on above analysis and discussion we can conclude that Milk cooperatives should have centralized ERP system. This system should have specialized modules like farmer relationship management. This module is use to manage, monitor and integrate cattle farmer, cattle farms and milk cooperatives.

B. ERP system in cattle farm can help in improving animal health

We have collected data from different district of Gujarat. Based on below three questions we have find agreement of cattle farmers on our assumption that ERP system will help in improving animal health.

- It is difficult for farmer to keep the track of animal vaccination time schedule.
- Is it use full if you have number of lactation days and number of dry days detail?
- At present it is very difficult to find new veterinary doctor

Table 4.2. Weighted average of cattle health-related responses

Weighted average of cattle health-related responses			
	It is difficult for farmer to keep the track of animal vaccination time schedule?	Is it use full if you have number of lactation days and number of dry days detail	At present it is very difficult to find new veterinary doctor
Ahmedabad	4.18	2.92	2.13
Gandhinagar	3.30	3.05	1.84
Sabarkantha	3.18	2.83	1.93
Mahesana	3.26	3.33	1.79
Mean	3.48	3.03	1.92

Discussion :

From above table we can say that farmers agree that it is difficult for them to keep track of vaccination and related time schedule. Similarly, they agree that it is important to have cattle dry day and wet day data for future reference.

- Farmer like to know cattle wise number of dry days and lactation days
- Farmer doesn't face difficulty in finding veterinary doctor, but it is good if he has whole directory of nearby veterinary doctor.
- Farmer find difficulty in keeping the track of animal vaccination time schedule.

Finding :

From above analysis we found that ERP system will help cattle farmer in improving their animal health. Based of analysis and discussion we can say that it is good to have "Animal health management" module in ERP

C. An ERP system can improve work scheduling and management of cattle farm.

- Reception of milk is high time-consuming operational activity according to milk cooperative point of view
- Milk cooperative believes that Testing of milk, Accounting and Distribution of profit are moderate time-consuming work
- Milk cooperative believes that payment of milk is low time-consuming process.
- We found that milk cooperatives find difficulty in maintaining milk purchase detail, milk testing detail and payment history.

Table 4.3. ANOVA test to understand relation between ERP system and work schedule improvement

		Sum of Squares	df	Mean Square	F	Sig.
IT product like software and mobile apps will help in improving Animal husbandry management	Between Groups	2.98	3	.99	.47	.705
	Within Groups	315.90	149	2.12		
	Total	318.88	152			

P-value 0.705 is greater than alpha level selected (0.05). Therefore, we have evidence to accept null hypothesis and say that all the four samples have no significant difference in means and thus belong to same population.

Hence H₀ accepted: An ERP system can improve work scheduling and management of cattle farm.

Discussion :

Farmers are willing to use software, mobile app, etc. They believe that ERP system can improve their work schedule and husbandry management.

Findings :

Based on above analysis and discussion we can say that cattle farmers need a comprehensive ERP system that improves their daily cattle farm management.

D. ERP platform improves the coordination between cattle farmer and Dairy.

Table 4.4. ANOVA test to understand coordination between cattle farmer and milk cooperative

		Sum of Squares	df	Mean Square	F	Sig.
There is lack of coordination between cattle farm and milk cooperatives	Between Groups	9.79	3	3.26	2.45	.066
	Within Groups	198.32	149	1.33		
	Total	208.12	152			
Do feel that IT software will help you in making your cooperatives more transparent	Between Groups	5.85	3	1.95	1.32	.269
	Within Groups	219.46	149	1.47		
	Total	225.31	152			

F-value 2.45 is smaller than F-critical value for the alpha level selected (0.05) and P value in both the cases (0.66 and 0.269) is greater than alpha level (0.05). Therefore, we have evidence to accept null hypothesis and say that all the four samples have no significant difference in means and thus belong to same population. Hence H₀ accepted: ERP platform that can improve the coordination between cattle farmer and Dairy.

Discussion :

From above analysis we can say that there is a lack of coordination between farmers and milk cooperative. Moreover, farmers feel that IT products can milk cooperative's transparency.

Findings :

- From above analysis and discussion, we can say that farmer and milk cooperative need a complete ERP solution that has both on farmer's side as well as cooperatives side modules like **milk management, payment tracking, weather alert, expense tracking, marketplace, important contact**. On cooperative's side modules like **Milk collection management inventory management, milk transit management, sales, human resource management, farmer relationship management, cattle management, accounting**. Based on above hypothesis findings we have designed an ERP model.

V. PROPOSED ICT BASED ERP MODEL FOR MILK COOPERATIVES (IN THE ASPECTS OF CATTLE FARM).

In the vibrant market of information technology there are many solutions available that provide software to support milk cooperative operation and its regular activity. We are trying to propose a model that can holistically cover all aspects of milk cooperative especially to increase overall milk production, improves synergy between cooperatives and cattle farmer and increase farmer income. We have studied multiple aspects of dairy industry through secondary data. We have taken around 160 personal interviews of cattle farmers and 20 responses from milk cooperatives.

Through primary data analysis we have found the problem areas in cattle farm. We understood the challenges of milk cooperative and cattle farmer and identified the gaps between them. Based on all this aspect we have extracted an ICT based ERP model that can overcome those challenges and fill the gaps between them. We have limited our study in exploring ERP system model for milk cooperative in aspects of cattle farm. We have proposed model accordingly.

We have created ERP model considering two perspectives, one is from milk cooperative perspective, and another is cattle farm perspective. Based on our study below are essential modules require in ICT base ERP model.

¹⁰ (Ravi Jadawala & Dr. Satish Patel, 2019)

ICT Based ERP Model¹⁰

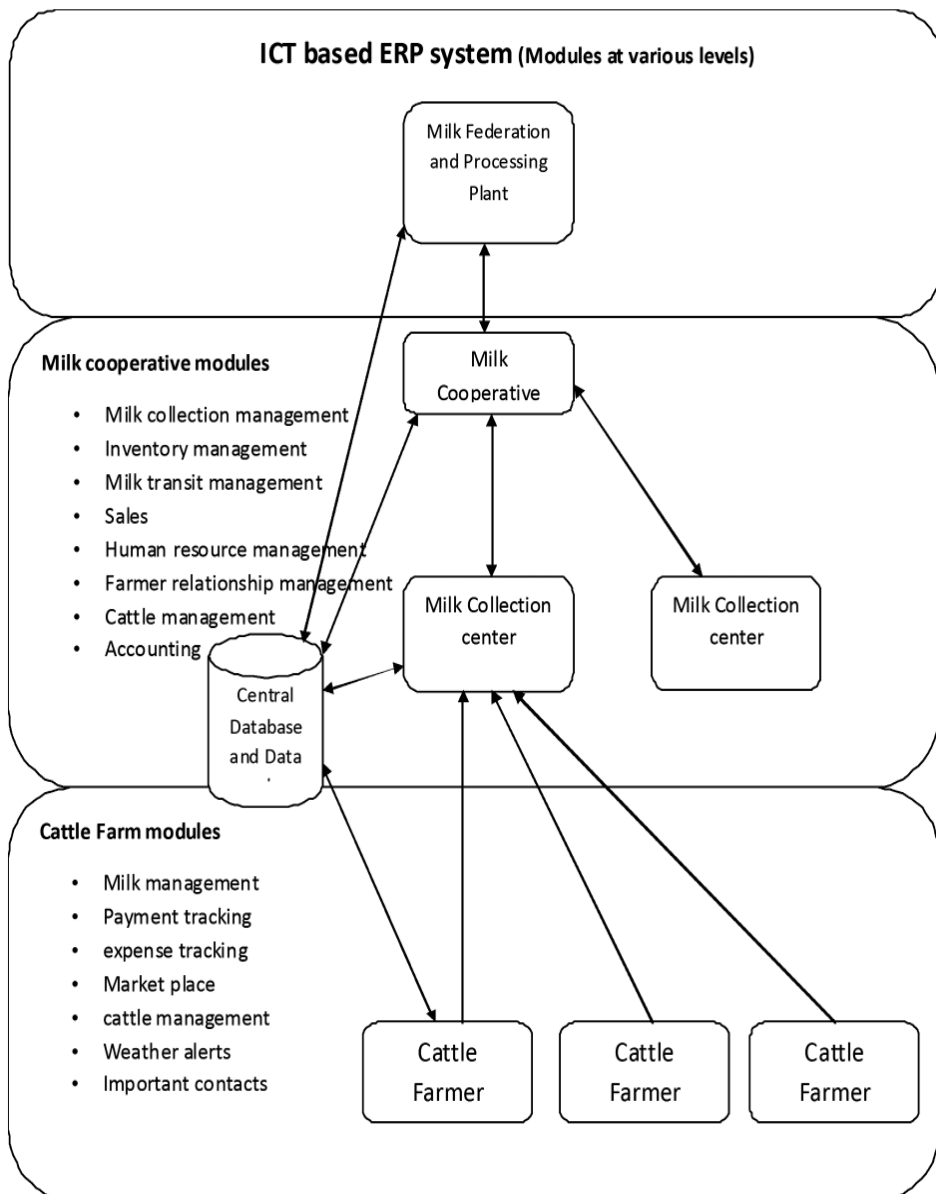
Milk cooperative is an organization which is engaged with multiple stakeholders. Milk cooperatives have to deal with milk federation, Milk collection centers, Farmers, government bodies etc. Milk cooperative stake holders are spread across vast geographical area. A milk cooperative must deal with diverse set of people. In order to manage whole organization, improve milk quality and increase milk production milk cooperative have to adopt technology integrated ERP.

We propose a model in which all the stake holder has its own access to ERP with related functionalities and modules. ERP should be able to integrate itself with tracking and monitoring devices like GPS, thermometer, odometer, IOT, GIS etc.

Following are key features of ICT base ERP.

- ERP should be run at central server.
- User access of ERP should be on web base and should be interactive to support any screen. In short it should be Desktop, tablet and mobile compatible.
- System must have centralized database.
- Database should be properly backed up in case of disaster management.
- Centralized database must have proper data warehousing.
- ERP should be able to integrate itself with tracking and monitoring devices like GPS, thermometer, odometer, IOT, GIS etc.
- Collection centers and cattle farmer user interface must be in form of mobile application.

Figure 1. ICT based ERP system (Modules at various levels)



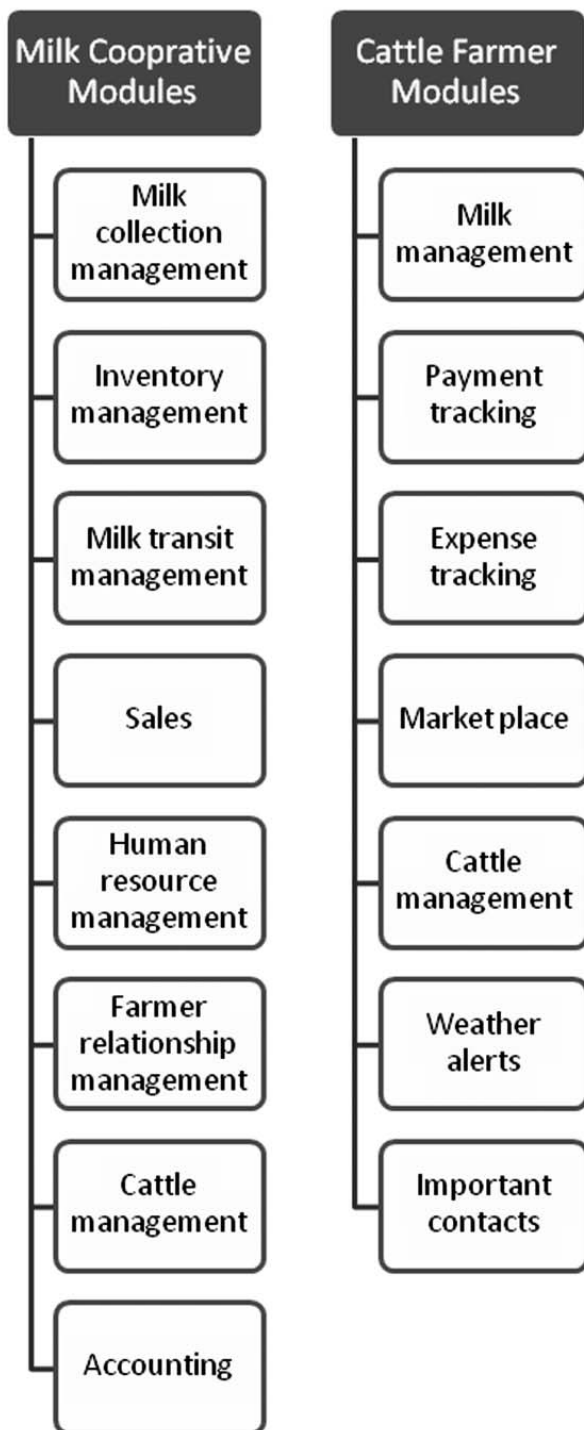


Figure 2. ERP Modules

Milk Cooperatives Modules

- **Milk Collection Management**

Milk collection is a daily process that is done by each milk cooperative collection centers. Usually in morning and evening all milk producers come to milk collection center and fill their milk into milk collecting vessels. At present many milk collection centers has automated milk collecting machine. These machines are connected to computers, and it gives acknowledgment receipt.

We are proposing to integrate fat analyzer and automated milk collection machine to central main frame system of milk cooperative. Farmer fills milk in collection vessel a milk analyzer will analyze milk content and milk. Based on fat, SNF, quantity printer will print out receipt with quantity, fat, and amount of rupees. It stores collected data in central database which can easily retrieved farmer, milk collection center, milk cooperatives and federations. This data can use in reporting as well as to initiate payments to respective farmers.

This kind of integrated system can reduce the human intervention and milk collection process can be designed in such a way that it can become human less process.

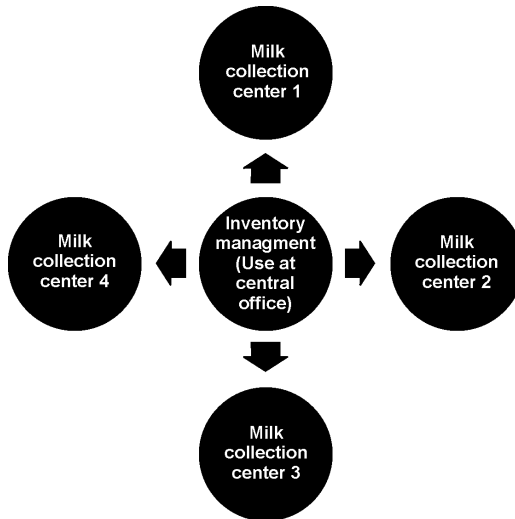
- **Inventory management**

This module will help cooperatives and milk collection center to monitor the inventory and tack stock in and stock out entries. Inventory module will help milk collection center and cooperatives to reduce turn around time and helps in improving milk shelf life.

Inventory management should track milk stock in and stock out entries. Milk cooperative can centrally view all stock in and out entries of all milk collection center. It can also help in matching milk collection stock out entries and milk processing plant stock in entries. This will help to reduce theft in transit.

Inventory management module should centrally integrate all chiller at all collection centers. This type of integration will help in managing temperature control and monitoring centrally from one place. For example, if any of the chiller machine get down or there is a power failure or any kind of catastrophic even central monitoring team can help collection center to mobilize milk from one center to another by reviewing available space in other collection centers. This kind of setup can greatly reduce milk contamination and improve milk shelf life.

IOT integrated chillers can be operated centrally as this will help in reducing power consumption. For example, on certain days there less amount of milk in chiller and it is not required to run at high speed this can be managed from central office.

Figure 3. Inventory Management Module

- **Milk transit management**

Logistic is an essential part of any industry. In dairy industry logistics plays crucial role. A dairy needs two-way logistics one on milk collection side and another is on milk distribution side.

Milk transit management is a module that helps milk unions to monitor and track milk purchase logistics. Milk union can start a central monitoring center for tracking and analysis purpose. This system should be efficient enough to record drivers that assign to which truck, it should record run date and route that driver has used, it should note dispatch time and reception time of truck. Based on collected data system should do comparative analysis of schedule run and actual run to find any flaws in transit. It should be efficient enough to create shortest optimum route so that with minimum trucks milk union can cover maximum milk collection center and do optimum truck load pooling.

All truck should be attached to GPS tracking and GPS fencing. It means from central monitoring center a person can review the truck location as well as system can create alert if truck has changed his route. This system improves the milk collection efficiency, it can help in better fleet management, reduce cost of transit and in catastrophic event like floods or infra failure, truck can be re-routed to avoid disasters.

Milk union can implement artificial intelligence to monitor truck transit time, distance covered, fuel cost, maintenance cost, etc. Based on these data system can take decision to replace truck, replace driver, change route, and open new collection center and close unprofitable collection centers etc.

- **Sales**

Milk cooperative usually operates two different sales channels. Cooperative must sell collected milk to its federations. In few cases cooperative also sell small quantity of milk at village level.

ERP should have a sales module which should keep sales done by milk cooperative to federation as well as the daily local sales entries. Keeping books of cooperative to federation sales entries will help in managing receivables and Local sales book will helps in tracking daily cash inflow.

- **Human resource management**

In any industry one of the most important resource are human resource. In milk cooperative we are considering internal working staff as milk cooperative human resource.

Like other organizations milk cooperative also face multiple challenges in managing and maintaining human resource. ERP should have powerful standardized recruitment management, Payroll system, Bond deduction and lien management programs. Module must be up to the mark of industry standard.

- **Farmer relationship management**

Farmer is the real owner of milk cooperatives. Without cattle farmers it is not possible to run milk cooperative. An ERP should have module specifically dedicated to cattle farmers. This module should manage all aspects of cattle farmers to improve synergy between milk cooperative and cattle farms.

Farmer relationship management module should store all the details of existing member like demographic details of farmer, enrollment or membership number, address, scan copy of submitted documents, cattle details, Milk filled history, financial detail, contact detail etc.

Module should help milk cooperative in acquiring new member, retaining existing member and reviving old members. Based on daily activity of cattle farmer ERP should be capable to generate reports that identify how much farmer is interacting with milk cooperative. ERP will fetch daily milk filling details and based on that it should identify filling patterns of cattle farmer. This detail will help milk cooperatives in forecasting milk inflow and out flow and to understand farmer's perception towards milk cooperative.

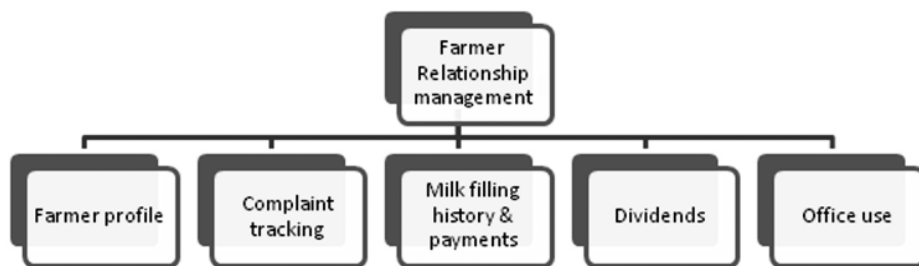
Now a days world is moving towards cashless economy. Farmer relationship management module should also move in same direction. It should integrate payment gateways, digital wallets, payment banks, net banking etc. So, all payments can be reconciled and verify at central office and then it can be remitted to respective cattle farmer's account. Along with this yearly dividend

payment must be done electronically. This functionality can reduce cost of cash management, theft and reduce dissatisfaction of farmer.

In order to retain cattle farmers and improve milk cooperatives transparency, cooperative has to adopt complain redressed mechanism. Usually due to bureaucracy and red tape true voices are suppressed and remain unheard. To overcome this milk cooperative should adopt proper complain tracking system. System should note complains and notify respective department's concern person. Module should also keep track of complaint disposal time.

If milk cooperative has dematerialized its share certificate, then module should have access to those information and gives complete detail of folio number linked to the farmers share certificates.

Figure 4. Farmer Relationship Management



- **Cattle management**

Cattle are the main actor of milk cooperatives and most ignored entity of whole dairy industry. If dairy industry wants to increase quality and quantity of milk production, then they have to concentrate on improving cattle health and have to improve cattle happiness index.

Cattle management module in ERP will record each cattle detail in system. It must be capable enough to record number of cattle by farmer, by village and by milk collection center. It should have breed details, per animal milk fat, per animal milk production etc. All this will be used in data analytics to identify the patters which further helps in complex decision making like breed selection, buying, or selling of cattle, increasing or decreasing cattle ration etc.

ERP should be capable enough to integrate devices like cattle body temperature measurement device, heart beats recorder, etc. that can collect real-time data from cattle's body. These data further can be used to identify health problems in early stages; data can be used by veterinaries to investigate diseases. With the use of real time milk cooperative can reduce animal mortality rates. These data also help in selective breeding to improve overall cattle blood line.

Integrating ERP with GPS will help milk cooperative in locating animal on map and RFID will give cattle a unique identity. These technologies will help insurance companies as well as cattle farmers in claim settlements.

From the daily milk filling data and based on per cattle milk production, per cattle fat production. An artificial intelligence base technology can be developed to do cattle profiling, to suggest replacement of certain cattle, increase or decrease the number of cattle at each cattle farm to achieve economy of scale these kinds of analytically calculated suggestion will help milk cooperative to achieve its optimum performance, system will improve animal health and save farmers money.

- **Accounting**

A robust accounting and book system is a key to transparent corporate governance. To increase transparency of milk cooperative it should adopt standardized account standard and ERP should those accounting standard. For example, ERP should support accounting standards like GAAP and IND-AS.

Based on operational data entries ERP should create General ledger, Aging reports, payables reports, receivables reports, cash flow statement etc. and module should help in milk cooperative audit.

Cattle Farmer Modules :

We propose that for cattle farmer it is good to have web as well as mobile application. All functionalities must be available on both the platform. On farmer side technology should show data in regional languages as well as in audio format.

- **Milk management**

In milk management screen farmer should be able to see his daily milk filling activity. He must get full detail of quantity he has filled, milk fat, money he earned. He should be able to access the historical data by shift, by day, by month and year. Farmer should be able to see all these data in numerical as well as graphical format and in regional languages. Farmer should get reports like his average daily milk filled, average fat, average money he earned etc.

- **Payment tracking**

In payment tracking system farmer will be able to see payment remittance. This section allow farmer to view his historical payment and he must be able to print or email milk filled recipes.

This section must be link with ERP complaint tracking section. If farmer found some issue in payment, he must be able to report that issue immediately by one click.

If milk cooperative integrates ERP system to respective farmer's bank, then farmer can see the bank balance directly from the app. This reduces farmer's efforts and increases transparency.

- **Expense tracking**

In India small farmers are not tracking any expenses that is incurred on cattle. They never maintain any records of cash out flow. Gradually this leads to cattle farm working capital diversification and bankruptcy. To avoid this milk cooperative should conduct expense management training and mobile app should provide a function from which farmer can voluntarily insert cattle farms daily expense.

Farmer should be able to insert all the expenses he incur on cattle like fodder expense, food pallets expense, health care, vaccination, insurance, monthly electricity and water bills, government taxes, fuel charge etc.

- **Market Place**

Milk cooperative should provide exclusive section in app that provides farmer facility to purchase food pallet, farm equipment's, and animal medicines, vet doctor service etc online.

Section can also integrate third party agriculture related verified e-commerce from where farmer can purchase cattle farm equipment's.

Along with this app should also allow farmer to list the profiles of animal he wants to sell or buy. Milk cooperative should support a platform through mobile app from where farmer can buy or sell his animal to other farmers. An e-commerce facility of buying and selling cattle can reduce illegal activity, help in identifying actual price of cattle. It can become boon to farmers.

- **Cattle Management**

For Indian farmers, their cattle are the helping hands. Farmer likes to keep their cattle herd in good condition. In India religious beliefs are also associated with their cattle.

ERP should provide set of functions and integration to external devices to record real time cattle activities. ERP should help farmer in cattle related decision making, analyzing cattle herd, tracking cattle health etc.

Cattle management module must have ability to integrate GPS, RFID tags and collared GPS devices. This helps farmer to view grazing cattle location from his mobile device and in case of theft farmer can searching cattle easily.

To track and improve cattle health module has ability to connect devices like thermometer, heart rate measurer, sensors etc. that can collect animal real time data. These data will help Vet doctor in diagnosing diseases from ill animal. These real time data will help in preventing any epidemic among animals.

ERP should have a scheduler. Farmer will enter all the daily, monthly, and yearly plans for cattle. Based on the schedule ERP will give alerts to farmer.

Scheduler Examples

Farmer will schedule early vaccination schedule. ERP will give reminder alerts to farmer on his mobile.

Farmer will feed in his daily schedule like fodder refill time, water refill time, milking time, etc. ERP on mobile can give notification time to time to maintain the schedule. ERP must be capable enough to give alerts/notification to other farm workers on his mobile

ERP should give farmer a functionality to post milking data of each animal on daily bases. Milk cooperative should encourage farmer to do postings and voluntarily share data to other farmers and milk cooperatives.

For each animal if farmer collects data like animal breed, daily milk production, milk fat, dry days, wet day, health expense, food intake, water intake, milking cycles etc., then farmer and milk cooperative can create an efficient data warehouse. These data can further be converted to information.

ERP should give artificially intelligent analytical reports to farmer. These reports should help farmer in buying new animal, selling old animal, replacing whole herd, breeding, increasing milk cycles, improving milk quality etc. These kinds of huge data warehouse can open number of possibilities in improving efficiency and effectiveness of cattle farms.

- **Weather Alerts**

With increase in global warming and rise in temperature earth has experience major climatic changes which leads to increase or decrease in rain fall, increase in monsoon floods etc.

In flood like situation cattle suffers most. Humans find their way to save themselves but tied up cattle drowns in floods. App should have weather alert integration. This can give early alert to farmer prepare him for any kind of catastrophic event.

Even weather forecasting can also help farmer in planning his procurement activity. In drought situation farmer can store more fodder and water to reduce weather impact.

- **Important Contacts**

ERP should have preloaded important contact information in App. It should have contact list of nearby veterinary doctors along with geo tagging on online map which help farmer finding good doctor for its cattle.

It should also have important contact details like nearby banks, farm equipment seller, government offices etc. which makes farmers life easy. We also recommend that app should have contact details of all milk cooperative staff.

App should have IT support and complaint registration contact details.

VI. CONCLUSION

Through our study we found that regular software base ERP is not enough to include milk cooperative's farmer in mainstream. We found that we need an ICT (Information communication technology) based ERP system to integrate geographically versatile stakeholders of milk cooperative.

Using different technologies like GPS, RFID, IOT, remote sensing, mobiles ERP can gather and store data in central database. Using central data at different level user can generate different user specific reports. These reports help milk cooperatives in decision making process. These reports help cooperative to improve overall cattle herds' health, breed, productivity etc. Through our study we found that overall productivity of milk cooperative and cattle farmer can be monitor and improve though the reports that generated from ICT based ERP.

Through our study we have identified different modules for cattle farmers and milk cooperative. These modules will help cattle farmers as well as milk cooperative in finding their optimum operational method, helps both cattle farmers and milk cooperatives to identify their best practice and helps in re-engineering their daily business processs.

Thus, we can conclude that ICT based ERP can significantly improve cattle farmer efficiency, effectiveness and integrate them in mainstream. Similarly, ICT based ERP will improve overall milk production, transparency, and efficiency of milk cooperative. ICT based ERP can become stepping stone for the revival for whole milk cooperative sector.

VII. REFERENCES

- Ab Rahman, A. &. (2017). Emerging Technologies with Disruptive Effects: A Review. *PERINTIS eJournal*, 7, 111-128.
- Bowonder, B., Prasad, B. R., & Kotla, A. (2016). *ICT application in a dairy industry*. Pune: Tata Management Training Centre.
- Hegde, D. N. (2001). *WTO CHALLENGES FOR INDIAN DAIRY FARMERS*. Pune: BAIF Development Research Foundation.

- Jadawala, Ravi&Patel, Satish (2017, October). Challenges of *Indian dairy industry*. *Indian journal of allpied research* , 516.
- Jadawala, Ravi & Patel, Satish (2018). Improving milk cooperative governance through ERP system. In D. L. Patel (Ed.), *Coopratives and rural development (Gandhian perspective for sustainable development)*. Ahmedabad: Reliable publishing house.
- Jadawala, Ravi & Patel, Satish (2019). A Study of ERP system for milk cooperative dairy. Randheja, Gujarat, India.
- Leon, A. (2008). Enterprise Resource Planning. In A. Leon, *Enterprise Resource Planning*. Tata McGraw-Hill Education.
- Mathur, B. N. (2000). *Current Problems and Challenges Confronting the Dairy Industry in India*. Karna: National Dairy Research Institute,(ICAR).
- Patel, Satish & Patel, Rajiv (2008). "Effectiveness of Information Communication Technology in Integrated Rural Development Management", *NICM Journal* (ISSN : 2249-2275), 11-19.
- Patel, Satish (2018), ROLE AND OPPORTUNITY OF ICT IN CO-OPERATIVE SECTOR, "Cooperatives for Sustainable Rural Development" by Dr. Lokesh Jain & Dr. Rajiv Patel, Reliable Publication, Ahmedabad.
- Tripathi, P., Bijl, B., Varshney, K., & Nagi, M. S. (2014). "Reimagining Indian Dairy" A result chain oriented action plan. Holland: Dairy Industry Vision 2030.
- Syiem, R., & Raj, S. (2015). Access and Usage of ICTs for Agriculture and Rural Development by the tribal farmers in Meghalaya State of North-East India. (M. Herdon, Ed.) *Journal of Agricultural Informatics.*, 6 (3), 24-41.



Business Model : A Case Study of Mandavgan Pharata Vividh Karyakari Seva Sahakari Society Maryadit

Manisha Paliwal¹

Pallavi Ingale²

Anshu Singh³

Saba Sayed⁴

ABSTRACT

Co-operatives have the capability and competence to deal with the conventional market system, which is one of the major obstacles to the improvement of the rural poor's situation and the advancement of agricultural development. The cooperative movement in India emerged with the Primary Agricultural Credit Societies (PACS). They are the cornerstone of India's cooperative credit system and account for the vast majority of cooperative institutes. By serving the financial needs of farmers and lower-income groups in the villages, these societies play an important role in their financial empowerment.

Different PACS are currently striving towards diversification to improve their economic and social standing to eradicate the stigma and repression that still exist in PACS. PACS is driven by a desire to help others. The purpose of this study is to look into the performance, issues, and future possibilities of PACS in the Pune District. Mandavgan Pharata Vividh Karyakari Seva Sahakari Society Maryadit (MPVKSS Society), a one-century-old PACS is studied in this research. The financial analysis is done with help of ratios to find the strength of MPVKSS Society. The business model of MPVKSS Society working in Shirur taluka, which has been involved in a variety of business operations, is highlighted in this article.

Keywords : *Co-operatives, Primary Agricultural Credit Societies, financial strength, business operations.*

¹ Professor, Vaikunth Mehta National Institute of Cooperative Management, Pune

² Asst. Professor, Vaikunth Mehta National Institute of Cooperative Management, Pune

³ Asst. Professor, Vaikunth Mehta National Institute of Cooperative Management, Pune

⁴ Research Officer, Vaikunth Mehta National Institute of Cooperative Management, Pune

1. Introduction :

Co-operation is a way of human life. It exists in both formal and non-formal forms in all societies and communities all over the world. According to Calvert, a cooperative society is "a form of organization where in the persons voluntarily associate together as human beings on a basis of equality, for the promotion of economic interests of themselves". The theory of co-operation is that an isolated and powerless individual can by association with others and by moral development and mutual support obtain in his degree the material advantages available to the wealthy persons and thereby develop himself to the fullest extent of his natural abilities. The Report of the Committee on Co-operation in India, published by the then Government of India in 1915, stated that the theory underlying co-operation is that, weak individuals are enabled to improve their productive capacity and consequently their material and moral position by combining among themselves and bringing into this combination a moral effort and a progressively developing realization of moral obligation. Cooperation has contributed to the success of India's economic planning as the country's agricultural and rural policies are executed through the instrumentation of cooperatives.(Tripathy, Paliwal and Nistala, 2021)

The Primary Agricultural Credit Society (PACS) is the foundation stone on which the whole cooperative credit structure is built up. The District Central Co-operative Bank (DCCB) is present at the district level, and the State Co-operative Bank (SCB) which is an apex institution present at the state level having close links with the RBI and NABARD. The State/Central Land Development Bank (now renamed as State Co-operative Agricultural Rural Development Banks (SCARDBs) is the apex institution in two-tier credit cooperatives provide credit to the Primary Land Development Banks (PLDBs) (now renamed as Primary Co-operative Agricultural Rural Development Banks (PCARDBs) at district/taluka/block level in some states or through its branches where PCARDBs do not exist. Land Development Banks (LDBs) are providing long-term credit to the farmers.

The Primary Agricultural Credit Societies (PACS) are the root of the cooperative movement in India. They are the foundation stone of the cooperative credit structure and constitute by far the largest number of cooperative institutes in India. It is known by different names viz. PACS, Service Cooperative Banks, Farmers Service Societies (FSS), Large-Sized Adivasi Multipurpose Societies (LAMPS), and Multi-Purpose Service Cooperatives Societies (MPSCS), etc, while these organizations are generally known as PACS in India. The main functions of credit societies are to provide short and medium-term credit to

shareholders, the supply of agricultural and other requisites, and the marketing of agricultural produce (Ortmann and King, 2007). Primary Agriculture Cooperative Credit Societies (PACS) are the Short Term Cooperative Credit Structure (STCCS) building blocks in the country. As per the Reserve Bank of India, as of 31st March 2018, there exist 95,238 PACS with a membership of 132,029.7 thousand covering 639,342 villages in India. These societies play a significant role in the financial empowerment of farmers and lower-income groups in the villages by meeting their financial. At all India levels, we have roughly one PACS for every six villages embedded with rural needs for growth.

To eliminate the stigma and repression in PACS which are still existing with the time, different PACS are now-a-days moving towards diversification for an upsurge of their economic and social status respectively. PACS are based on service motive. PACS offers ample opportunities to empower its registered members to face challenges and problems. The present study is an inquiry into the performance, problems, and prospects of PACS in Pune District. This paper highlights the business model of PACS at Shirur which has been involved in diversified activities.

The study is divided into 5 sections. The next section describes the literature review followed by the research design. The result and discussion describe the different financial ratios and financial statements. The study concludes with the diversified activities that result in the viability of the PACS.

2. Literature Review

Farmers need finance for purchasing high-yield varieties of seeds, fertilizers pesticides, and agricultural implements. These agriculture inputs are made available through cooperative societies which are functioning level (Bikkina et al., 2018). PACS are set up under the cooperative act and rules and their members get limited finance from these societies in June-July every year so that they can purchase the various inputs to be used in the agricultural sector. PACS functioning at the grass-root level is directly connected with the rural people and farmers and helps to meet the financial requirements of more than 10 crore members (Mazumder et al., 2014). PACS provide short-term loans for agriculture and consumption purpose as well as medium-term loans for agriculture and allied activities. Demand for rural credit is increasing day-to-day by considering credit needs, agricultural credit societies were transformed from single purpose to multi-purpose societies (Das et al., 2009). Now-a-day's Primary Agricultural Cooperative Credit Societies were transformed from single purpose to multi-purpose societies. With time the demand for rural credit is increasing by considering credit needs, agricultural credit societies were

transformed from single purpose to multi-purpose societies (Reddy, 1990). PACS depend on external support and yet has not been able to become self-reliant relating to resources through deposit mobilization and internal accruals which affects the growth and expansion of business activities.

The PACS is the base on which the entire credit system is built. The farmers' members are having direct contact with the PACS at the village level, the Central Cooperative Bank at the district level, and the State Cooperative Bank at the state level (Shinde, H. R., et al., 2020). These societies are generally organized, managed, and benefited by the farmer members. The cooperative movement consisting of the different types of society it is these societies that form the bulk. The PACS provides short-term finance to the farmers (Vijayakumar, 2016). PACS as a financial institution plays a very important role at the grassroots level in the development of local areas. They are not only multipurpose organizations catering to the needs of a diverse society, but they are also multi-functional organizations with a host of activities like banking, supplies, marketing produce, and trading in consumer goods (Tenaw and Islam, 2009). The first PACS was formed in the year 1904. Since then these societies have been playing a significant role in providing short-term and medium-term credit to the farmers and till the early seventies, this was the only institutional credit agency available to the people in rural areas (Shah, 2001). The PACS functioning at the base of the cooperative banking system constitutes the major retail outlets of short-term and medium-term credit to the rural sector.

3. Research Methodology

This study adopts an exploratory and case study approach and relies on both primary and secondary data. The study has been completed by the way of personal interviews held with the branch manager of Shirur branch of Pune District Cooperative Bank and the secretary of the select PACS- Mandavgan Pharata Primary Agricultural cooperative credit societies. Further, the secondary data has been collected from the various annual reports of PDCC bank and the reports of PACS.

4. Business model-Mandavgan Pharata PACS

Mandavgan Pharata village is located in Shirur Tehsil of Pune district in Maharashtra, India. It is situated 40 km. away from sub-district head quarter Shirur and 80km. away from district headquarter Pune. As per 2009 statistics, Mandavgan Pharata is the gram panchayat of Mandavgan Pharatavillage.

The total geographical area of the village is 2843 hectares. Mandavgan Pharatahas a total population of 9,543 people. There are about 1,962 houses in

Mandavgan Pharata village. As per 2019 stats, Mandavgan Pharata villages come under Shirur assembly & parliamentary constituency. Shirur is the nearest town to Mandavgan Pharata which is approximately 40km. away.

Mandavgan Pharata village is surrounded by small other villages, namely Dhumalwadi, Pimpalsuti, Inamgaon, VadgaonRasai, Sadalgaon, Faradwadi, Bambhulsar Bk, Ganegaon Dumala, Tandali, Koregaon Bhima and Sanaswadi. The total population of the village is 9,543 out of which 60% are male population. The literacy rate in the village is 80.65% including male literacy (87.48%) and female literacy (73.21 %). The total working population is 5,217 out of which 2,942 are males and 2,275 are females working in various business activities.

History to Mandavgan Pharata Vividh Karyakari Seva Sahakari Society Maryadit (MPVKSS Society) :

Mandavgan Pharata Vividh Karyakari Seva Sahakari Society Maryadit (MPVKSS Society) is a century old society working in Mandavgan Pharata. The society was started on 27th August, 1920 under the able leadership of Kisan Taty Pandrinath Pharate. Shri Pharate was the renowned landlord of the village. He established Mandavgan Pharata Vividh Karyakari Seva Sahakari Society Maryadit with an objective to protect the farmers from exploitation of the moneylenders and to give loans to farmers at less interest rate.

During the initial years, the working of this society covered the nearby villages like, Madhavgan, Inamgaon, Faradwadi, Tandali, Dhumalwadi etc. Over the years, this primary credit society became renowned in nearby areas. Now, it is more focused on Madavgan Pharata and Faradwadi villages.

The number of members of the society as reported recently is 3500, out of which there are 1100 women members. The society is engaged in distribution of farming products to farmers which helps them to enhance the production of crops.

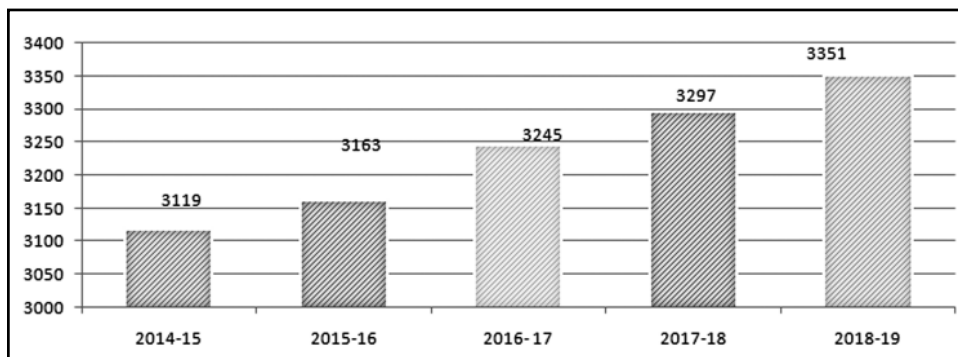
The main objects of the society are:

- a) To provide a measure of financial support to farmers in the event of crop failure as a result of drought, flood, etc. ;
- b) To restore the credit eligibility of the farmers after the crop failure for the next crop season; and
- c) To support and stimulate production of cereals, pulses and oil seeds.

At presently, the society is working under the leadership of Shri Santosh Pharate, Chairman and Shri Tukaram Thorat Vice Chairman. The society

management board includes Shri Mahadev Pharate, Shri Vishwas Pharate, Shri Rajaram Shitode, Shri Vijay Pharate, Shri Shahaji Pharate, Shri Satish Pharate, Shri Appaso Pharate. In management board, two women directors are working namely Smt. Babytai Pharate, and Smt. Sunita Pharate is working.

Graph 1: Membership Trend in Society



Graph 1 represents the membership trend of last five years. The number of members joining the society is increasing every year.

Vividh areas of working of MPVKSS Society

Society's main service is to provide credit to its members. The society provides various types of loans namely the irrigation loan, crop loan, seed loan, drip irrigation loan, vehicle loan, livestock loan, property loan, etc. The society also provides storage facilities for various agricultural produce. They also provide loans to farmers to construct small storage for onion. These loans are lent only to its members.

The society does the work of advancing loans to the farmers for various agricultural activities, including crop loan. The funds for advancing these loans is provided by the District Central Cooperative Bank (DCCB) of the districts, while the overall function of this loaning business is also under the control of the Apex Co-operative Bank, i.e, the Maharashtra State Co-operative Bank Limited. The D. C. C. Bank shoulder responsibility to provide funds to the Primary Co-operative Societies of the villages and, for that, interest at the rate of 9 % . p.a. (per annum) is charged. While the Primary Co-operative Societies, on advancing crop loans to the farmers, charge 12% p.a. interest to the farmers. The crop loan is a short-term kind of loan which farmers need to repay the loan along with interest at the end of the harvesting season. The crop loan is disbursed for both Kharif crops and Rabi crops.

To generate other income, society has started different business activities. The society has started Fertilizers department, Cloth department, Gas department, Drip Irrigation at Mandavgan Pharata and Shirur area for the farmers and members of the society. The society believes that while doing such a vast business, the trust of farmers, members and customers play an important role. To create fixed income through owned land, the society has built a four-story building, which is rented to school.

Use of Computer in society :-

The PACS began their working using technology in the year 2004. At present, total 12 computers are installed in the PACS where all loan details to the members are saved. The experts from DCCB helped the members in technology training.

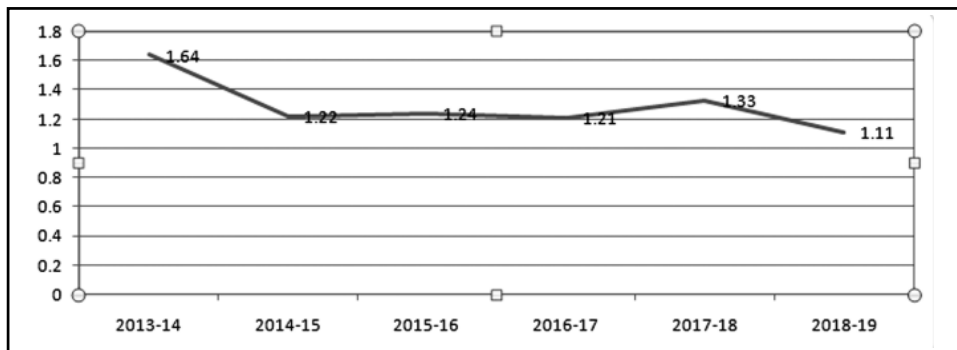
Society has implemented computer management system for all transactions of Primary Agriculture Cooperative Credit Societies, which provides doorstep assistance to member producers via the use of POS devices. This implementation of information system allows them to provide internet banking through bank of board. This type of services eliminates the visits of members in the co-operative and gives flexibility and payment of any loan. It reduces interaction with people in such a decentralized area of operations driven by innovation.

5. Financial Analysis of MPVKSS Society

The analysis of the society has been studied through financial ratios and financial statement of the MPVKS Society. The analysis helps to measure the society’s performance.

I. Current Ratio :

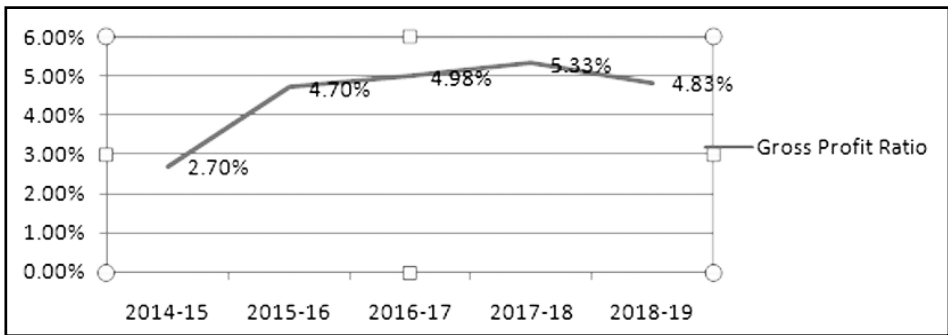
Graph 2 : Current Ratio



Graph 2 represents the current ratio of MPVKSS Society. The ability to meet co-operatives’ obligations in the short term was measured using the current ratio. During the period 2014 to 2017, the current ratios of the selected society were stable. 1.29 is an average current ratio maintain during the period. Society does not have any inventories. A current ratio is above 1 which indicates that society has met the acid-tests ratio. This indicates that society has well-positioned to meet its short-term maturing obligations.

II. Gross Profit Margin

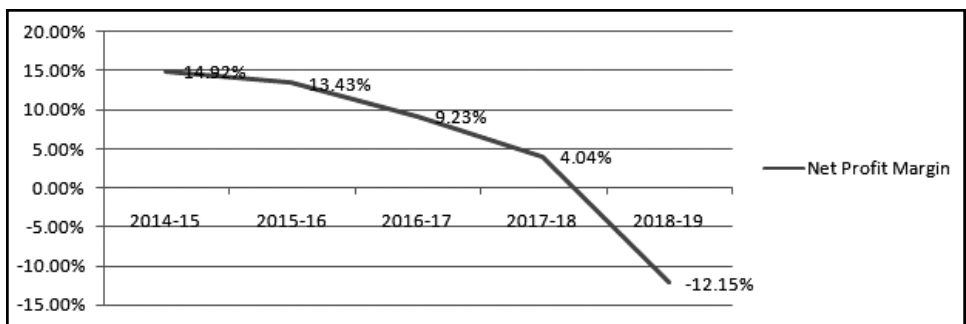
Graph 3: Gross Profit Ratio



Graph 3 represents the Gross Profit ratio of MPVKSS Society. The gross profit of society has subsequently increased in the year 2017-18 from 4.98% to 5.33% but again decreased in the year 2018-19. Though a consistent gross profit ratio is observed in subsequent years, the decrease may be due to some unfavorable conditions or mark-up policies in the society. Over five years society has managed resources efficiently.

III. Net Profit Margin :

Graph 4 : Net Profit Ratio

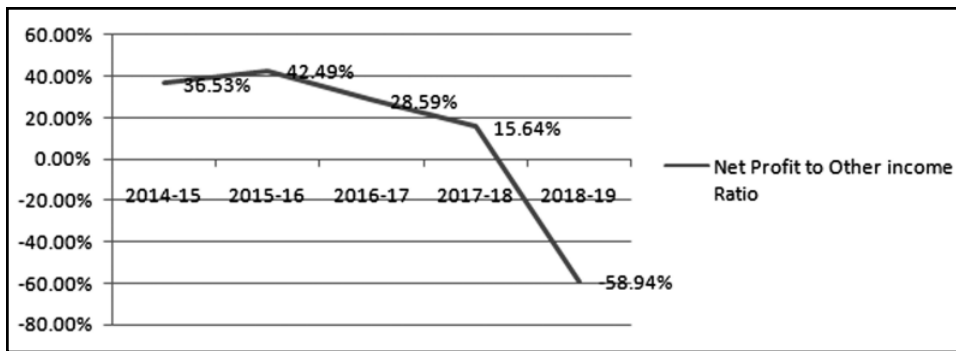


The above graph represents the Net Profit ratio of MPVKSS Society. The Net profit of MPVKSSSM has subsequently decreased in the subsequent

years. The data analysis indicates that the net profit margin was good/ positive until the year 2017-18, but in the year 2018-19, it reported negative net profit margin, indicating that the society is incurring net loss. Ultimately, it is inferred that the profitability of the society are declining over the years and moving towards a temporary downfall. This trend is due to a rise in expenses and NPA's also have an impact on profitability of society.

IV. Net Profit to Other Income Ratio

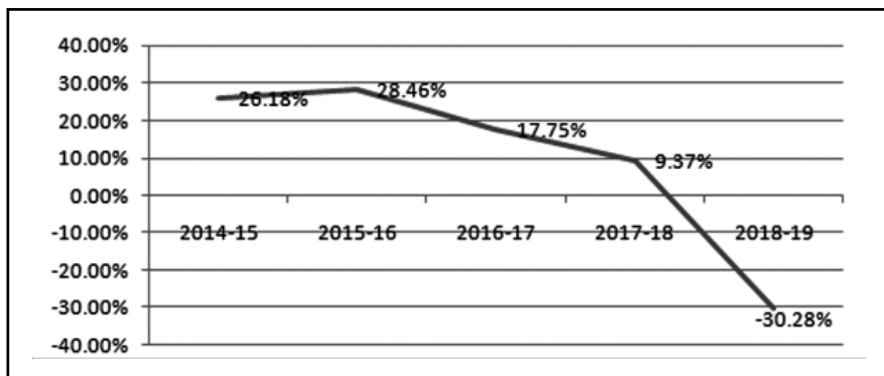
Graph 5 : Net Profit to Other income Ratio



Graph 5 represents the Net profit to other income ratio of MPVKSS Society. The net profit to other income ratio increased in the year 2015-16 but continuously decreased in subsequent years. In the year 2018-19 it became negative, which shows the losses have increased. It indicates that other different activities are not contributing to inflow in society. However, to conduct these different (vividh) activities cash outflow is happening. The society should find unnecessary or irrelevant expenses to reduce the indirect cost to recover from losses.

V. Return on Equity Ratio:

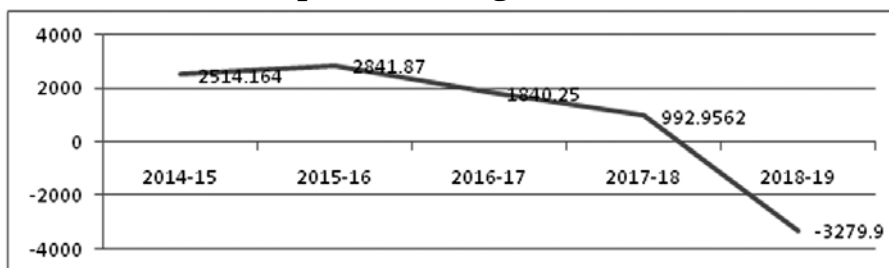
Graph 6 : Return on Equity Ratio



The return on equity ratio of MPVKSS Society is highlighted in Graph 6. ROE relates net income to the amount invested by members. This ratio helps to measure the efficiency of society to generate returns for members of society. The graph indicates that the ROE has decreased in all the subsequent years. Declining ROE suggests the cooperatives are becoming less efficient at creating profits and increasing shareholder value. This is because the management is making poor reinvestment decisions and not able to generate enough income.

VI. Earnings Per Share (in Rs.)

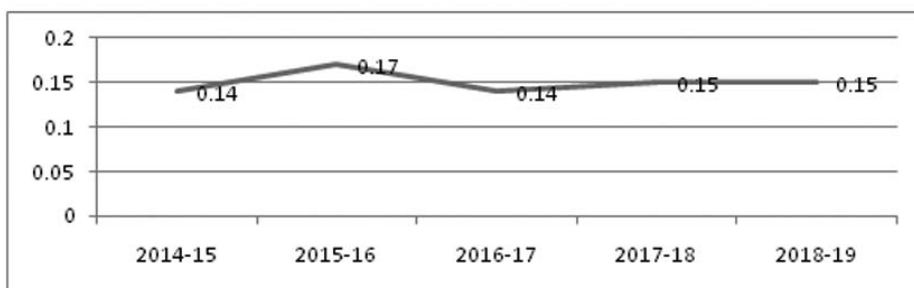
Graph 7 : Earnings Per Share



The above graph represents the earnings per share of MPVKSS Society. EPS measures the amount of net income earned per share of stock outstanding. As indicated in the graph, the EPS decreased from 2015-16 until it became negative in the year 2018-19. The decreasing EPS of the cooperatives gives an indication of a poor health of the MPVKSS Society and gives lower returns to the shareholders. Decreasing growth on EPS will affect the goodwill of society. This financial situation gives a poor indication of the cooperative's future growth prospect.

VII. Asset Turnover Ratio

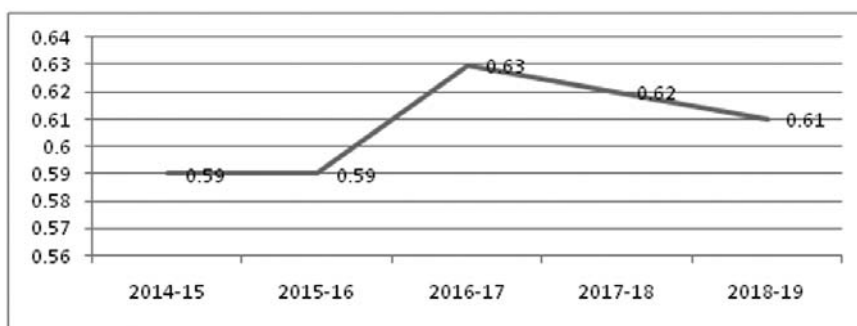
Graph 8 : Asset Turnover Ratio



The asset turnover ratio of MPVKSS Society is represented in graph 8. The asset turnover ratio measures the value of society's sales or revenues relative to the value of its assets. The asset turnover ratio is used to find the efficiency of society in using its assets to generate revenue. As shown in the figure, the society under study has negligible ratio ranging from 0.14 to 0.15, which indicates very high unproductive assets. ATR is below 1 throughout the five years period because in the cloth and fertilizer department society has invested money to maintain inventory to meet supply.

VIII. Debt Ratio : -

Graph 9: Debt Ratio



Graph 9 represents the debt ratio of MPVKSS Society. This ratio compares the borrowed fund of the society with fund invested by members. As seen in the graph, it has a high debt ratio (above .5 or 50%) which is almost stable throughout the subsequent years, considered to be "highly leveraged," which means that most of its assets are financed through debt, not equity.

Findings :

- The society has diversified its business by establishing the fertilizers department, Cloth department, Gas department, Drip Irrigation at Mandavgan Pharata and Shirur area for the farmers and members of the society. The society has recorded the highest revenue from fertilizers department.
- The society reported that the Annual General Meeting (AGM) is held regularly every year and the board meetings were held monthly with majority of participation of the members.
- The current ratio in the year 2018-19 indicates that the co-operatives were well positioned to meet their short term maturing obligations.

- The Gross Profit ratio of the society subsequently increased in the year 2017-18 from 4.98% to 5.33% but again declined in the year 2018-19. Society needs to focus on credit business and NPAs.
- The net profit of society has been declining and started making losses in 2018-19. The same is indicated in the net profit to other income ratio. This trend is due to a rise in expenses and NPAs of the society. The NPAs in crop loans has increased in the last few years because of the behavior of individuals regarding repayment of loans. Many times government has given a waiver of crop loans; therefore individual regular loan payer is becoming a defaulter.
- The return on equity has declined in society; it suggests the cooperatives are becoming less efficient at creating profits and increasing shareholder value. This is because the management of NPAs. Society needs to have proper non-performing assets management.
- The society has high debt ratio (above .5 or 50%) which is almost stable throughout the subsequent years, considered to be "highly leveraged" which means that most of its assets are financed through debt, not equity.
- It is reported that during the lockdown period owing to COVID-19 pandemic, all the departments of the society were shut down. In emergency, fertilizers has provided to the farmers on demand. Discounts of 15% offer to the members after the pandemic to motivate people and shareholders and helped the society in increasing sales.
- 65.85% of the members of society are user friendly in handling net banking.

Conclusion :

The Mandavgan Pharata Vividh Karyakari Seva Sahakari Society Maryadit is most preferred cooperative society for its members because it is the oldest society providing variety of loans and working in diverse sectors. Its financial performance was analyzed to be satisfactory in general. The debt-to-equity ratio has performed admirably. The MPVKSS Society shall take the necessary steps to ensure that operational expenditures should keep to a minimum. The society has many financial troubles during the previous five years, according to the financial records. Amongst the most effective methods for MPVKSS Society to establish themselves as major players in rural financial services is to turn into Multi Service Centres (MSCs), which offers a diverse range of goods and services to the local population. The society began by accepting deposits and extending loans to its members for agricultural and allied activities. Over time, the society's activities have expanded to include

pesticides, seeds, and fertilizers trading, custom hiring of agri equipment, value-added operations such as crop harvesting, seed production, processing infrastructure, and extensive marketing etc.

PACS has a business model which can deliver end-to-end solutions, however they haven't completely reached their commercial potential by utilizing their capabilities and links owing to a variety of flaws. The restricted business activity of primarily providing short-term agriculture loans has resulted in concentration risk in PACS's business portfolio, in addition to severe weather and market concerns and the presence of political risk. PACS is a microfinance institution that focuses on the short-term financing needs of small and marginal farmers. The timely provision of loans will assist rural farmers in increasing agricultural productivity, which would result in overall economic growth. PACS are meant to operate as effective and efficient multipurpose societies, providing a suite of services to rural residents, including finance, agricultural inputs and implements, consumer goods, marketing services, and technical guidance, in addition to mobilizing their resources as deposits. Diversification and deployment of technology are the main strategies to sustain the cooperatives in the ever-expanding competitive environment. (Tripathy, Paliwal and Nistala, 2021)

References :

- Bikkina, Nalini, Rama Mohana R. Turaga, and Vaibhav Bhamoriya. (2018). "Farmer producer organizations as farmer collectives: A case study from India." *Development Policy Review* 36.6: 669-687.
- Das, A., Senapati, M., & John, J. (2009). Impact of agricultural credit on agriculture production: an empirical analysis in India. *Reserve Bank of India Occasional Papers*, 30(2), 75-107.
- Hans P. Binswanger & Shahidur R. Khandker (1995) The impact of formal finance on the rural economy of India, *The Journal of Development Studies*, 32:2, 234-262, DOI: 10.1080/00220389508422413.
- Mazumder, Rabin, Chandrasekhar Chakravarty, and Amit K. Bhandari. (2014). "Recovery Performance of Primary Agriculture Credit Societies in India: An Assessment."
- Ortmann, G. F., & King, R. P. (2007). Agricultural cooperatives I: History, theory and problems. *Agrekon*, 46(1), 18-46.
- Reddy, A. R. (1990). *Agricultural development rural credit and problems of its recovery*. Mittal Publications.

- Shah, D. (2001). Organisational and Functional Dimensions of Credit and Non-credit Co-operatives. *Re-inventing Co-operatives: A 21st Century Vision*, 319.
- Shinde, H. R., et al. (2020) "Performance of primary agricultural credit societies (PACS) in Kolhapur district."
- Tenaw, S., & Islam, K. Z. (2009). Rural financial services and effects of microfinance on agricultural productivity and on poverty. University of Helsinki Department of Economics and Management (Discussion Papers series), 1, 28.
- Tripathy, K. K., Paliwal, M. and Nistala, N. (2021) 'Good Governance Practices and Competitiveness in Cooperatives: An Analytical Study of Kerala Primary Agricultural Credit Societies', *International Journal of Global Business and Competitiveness*, (0123456789). doi: 10.1007/s42943-021-00020-0.
- Vijayakumar, J. J. (2016). Financial Performance of Primary Agriculture Co-operative Credit Societies in India. *International Journal of Advanced Scientific Research & Development*, 3, 59-67.



Polyvalent Financial Inclusion By State Cooperative Banks

Yadnya Pitale¹

ABSTRACT

The robust three tier State Cooperative Bank (SCB) network based on cooperative principles at the grass root level is one of the major economic force in developed countries. Similarly, in developing countries like India it has become one of the most powerful engine boosting financial inclusion. And is set to achieve the PM's mission of doubling farmer's income by 2022.

Today as the country grapples with COVID-19 situation with the economy on ventilator, reforms are paving way for a better India. And the StCB sector too has a futuristic role to play.

Farming along with rural industries and MSME sector both help Financial inclusion hence making StCB a part of the financing plan to MSME credit could help the SCB and their network to become a economy driver and pave a way for a resilient GDP.

This paper gives a bird's eye view of how the SCB along with its DCCBs and PACS can help give larger scope to financial inclusion. This paper discusses 11 most prominent SCBs and their share in the peer group of 33 SCBs pan India. And also their relevance for covering farmer families understood through peer comparison ratio for DCCBs and PACS. Also this paper consists of case studies of some of the SCBs who have fortified their presence by not restricting themselves to agricultural credit and made more thrust through cooperative fundamentals and principles to serve larger areas of financial inclusion including the MSME sector too in its scope of operations.

Keywords : *State Cooperative Bank, Primary Agriculture Cooperative Society, financial inclusion, rural industries, MSME, Coverage of farmer families.*

Introduction :

Cooperatives fortified by chain of unity, are the mantra to create common wealth and achieve economies of scale and scope.

Armed with a poignant unique architecture the State Cooperative Banks or StCBs as they are commonly called, stand apart from the mainstream

¹ Independent Consultant, 606, Opp. University Campus, Manipada, Kalina, Santacruz (E), Mumbai-98

banking scenario built on a three tier structure following principles of cooperation. Also, catering to the short and medium term finance gaps of the small beneficiaries. The three tier short term cooperative credit structure (STCCS) consisting of Apex Bank at State-level, Central Cooperative Banks at the district-level (DCCBs) with the headquarters at district capital and their branches in various places of the concerned districts. And at the grass root level, Primary Agricultural Credit Societies (PACs) functioning at village level are articulated to work towards short-term and medium-term credit requirements of agriculture and rural economy.

Along with a unique architecture, the State Co-op. Banks (SCB) have a unique style of functioning too. As an Apex Cooperative Bank they function as balancing center for resources of the Cooperatives in the State and guide, support, assist the DCCBs and their members in improving their managerial capabilities, operational efficiency, technology adoption & upgrade, training, and any other activity as may be beneficial to the overall growth of Cooperative Credit Structure in the State. This style of functioning eliminates individual profit, distributes surplus earnings according to the established law to work for a common cause ensuring distributed multifaceted development and prosperity. At the same time, SCBs also act as investment agency for DCCBs. At the same time they act as a nodal agency for channelizing funds and implementation of schemes from RBI, NABARD and Government to DCCBs and farmers through PACs by providing refinance facility to DCCBs.

The Cooperative credit concept due to its widespread success is now accepted as the best agency for agricultural credit to reach millions of farmers and thereby establish grass-root contacts.

Financial Inclusion includes majorly rural and MSME credit. And the StCBs can channel their strength to fortify MSME credit along with rural credit.

On one hand, MSMEs face issues with short term finance like working capital finance and trade finance which can be efficiently catered by the SCBs. While on the other hand, small scale of operations and concentration of operations in farming sector has led the SCB to face major shortcomings. The emerging landscape of commercial banks has further dampened prospects of the SCB network. At one point of time the StCB network unarguably held strong in the area of farm credit.

Prospectively, thus the SCB network needs to diversify operations through intrinsic diversity and relate to state wise peer competition to overcome this challenge and synergize with the MSME sector.

Literature Review :

In advanced economies, such as the United States (US), France and the Netherlands, Financial Cooperatives compete with commercial banks in retail banking and lending to small and medium enterprises (SMEs). The market share of loans to SMEs of Rabobank in the Netherlands is 39.6 per cent and of the Credit Agricole Group in France is 34 per cent. In comparison, the lending of Indian urban co-operative banks (UCBs) to micro, small and medium enterprises (MSMEs) is 14.5 per cent of the total commercial bank lending in 2018-19. Financial Cooperatives showed considerable resilience during the global financial crisis of 2007-08 as they out performed commercial banks and continued lending to SMEs (**Source: Co-operative Banks: a Cross-Country Comparison**). Thus, SCBs explore such an option on large scale.

Recently, there have been suggestions to evolve the SCB network with greater supervision of the architecture by RBI than earlier which will give more thrust to banking operations with cooperative principles in background. This intervention will help SCB financing also the non-farm MSME sector by creation of cooperatives or association of the MSMEs sector wise who can seek collective credit . For eg automobile ancillary units having a wide export base can access short term credit based on cooperative principles. This will help risk mitigation and at the same time help diversify SCB portfolio of operations.

Optimizing Financial Indicators through Intrinsic Diversity

The SCB network is not alien to key financial indicators in the general banking system. NPAs below the 10% mark, high recovery to demand ratio, ideal credit to deposit ratio in the second tier and higher profitability margins count at the same level as that of the general banking levels. However, limitations have restricted the SCB market share as compared to SCBs.

Limitations arising from,

1. Announcement of farm loan waivers which affect credit to deposit ratio, in times of draught like conditions wherein recovery becomes thin affecting profitability.
2. Reliance on short term lending to agricultural cooperatives and its allied activities restricts profitability due to concentration of risk in one sector with a mediocre deposit to credit ratio.
3. The StCB face stiff competition from Scheduled Commercial Banks, small finance banks and payments banks. The share of rural co-operatives in this category of short term loans which was as high as 64 per cent in

1992-93 fell dramatically over the years due to the spread of commercial bank network offering easy financing options.

4. Heavy reliance on deposits which are the dominant component of the liability structure of StCBs, and especially of DCCBs whose extensive branch network enables higher deposit mobilization leads to lower scope for earning a good credit to deposit ratio.
5. The DCCBs persistently have higher NPA ratios and lower recovery to demand ratio than StCBs. As the share of agricultural lending in the portfolio of DCCBs is higher than that of StCBs as such, their balance sheets are exposed to the volatility in agricultural prices and output.

Thus the above limitations makes it imperative for the StCBs to diversify itself in terms of beneficiaries while holding their portfolio in reference to short term lending based on principles of cooperation intact.

MSME sector which forms a major part of financial inclusion providing 40 million jobs and contributing about 40% to the GDP is suggested as the best choice. Already there has been a major thrust by some of the StCBs financing ancillary industries such as the sugar manufacturing cooperatives or the cotton ginning cooperatives, textile cooperatives etc . However there is still an immense scope for the StCBs to incorporate more non- farm sectors in their field of operations. Thus, optimizing on their financial indicators through intrinsic diversity.

Research Methodology

In order to understand how the State Cooperative Bank network can not only sustain but at the same time overcome its limitations , it becomes pertinent to understand the lacunae and where there can be scope to turn weakness into an opportunity. Thus we consider two aspects which can help us understand to a preliminary extent owing to the limitation of this paper . An indepth study will prove to be a game changer for the StCBs to have larger market share not only in scope but also in profit and larger extent in distribution of this profit for the purpose of CSR activities in the same area. DCCBs and PACs are the veins and arteries of StCBs which not only help deliver the principles of cooperation but at the same time facilitate credit through the network. Though number of districts remain fixed number of PACs can be modified for better coverage. This analysis will also help back an analogy for creation of more districts for a state to help foster better facilitation of state services especially in times of natural calamities and disasters.

1. Analysis of State wise Distribution of DCCBs and PACS vice versa Peer Strength

Under this topic we understand, percentage spread of peer network as compared to individual strength in context to DCCBs and the PACS. Observations are made based on Chart1 for DCCBs and Chart2 for PACS. For this paper 11 peer states have been considered. We arrive at a Peer Comparison figure by considering the total number of DCCBs and PACS i.e 365 and 95595 compared with each of these 11 StCBs .This enables us to find the share and thrust of each of these 11 StCBs in terms of DCCBs and PACS as compared to total of 33 SCBs.

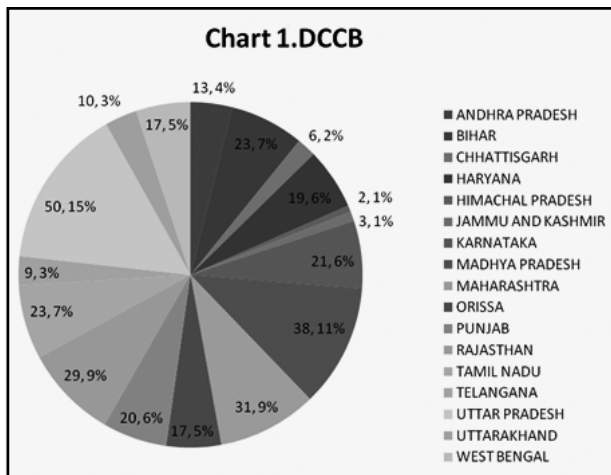
2. Analysis of Key Sustainable Schemes by SCBs increasing efficiency and Self Reliance

Some of the sustainable schemes implemented by The Maharashtra State Co-operative Bank Limited (MSCB), Tamil Nadu State Apex Co-Operative Bank (TNSC), Rajasthan State Coop Banks(RSCB), Odisha State Cooperative Bank (OSCB) and Andhra Pradesh State Cooperative Bank (APCO) have been discussed which are working in pro financial inclusive sectors other than rural agriculture and which could be a building block for implementing such schemes related to rural industries and MSME in larger scale.

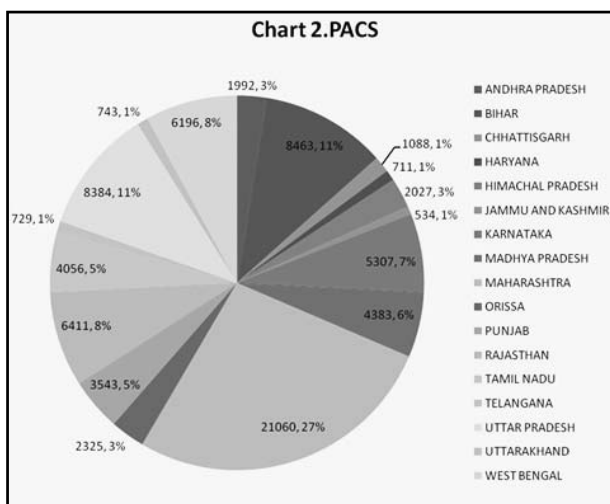
Observations and Suggestions :**1. Analysis of State wise Distribution of DCCBs and PACS vice versa Peer Strength**

The StCB network is armed with 363 DCCBs and 77952 viable PACS pan India with itself being 33 in total. A fact that DCCBs which have been limited per district needs to be revisited as they play an important role in the administration of PACs. In states have poor presence of PACs inspite of larger farmer base also needs to be revisited.

Chart 1 indicates the percentage spread of peer network and we note that only 4 out of the 17% have share of above 9%in context to DCCBs. In states having lower district count but higher landholdings it becomes imperative to have suggestive number sub levels so as to enhance coverage and administration. Chart 2(Figures are calculated number of PACS versus landholdings (in approximated values)) indicates only Maharashtra having the largest share of PACS 27% while most of the others having share of 11 and less than 11% thus indicating the fact that the cooperative movement is strongest in Maharashtra in the entire universe of StCBs. Thus Maharashtra ranking first as compared to its peer strength.



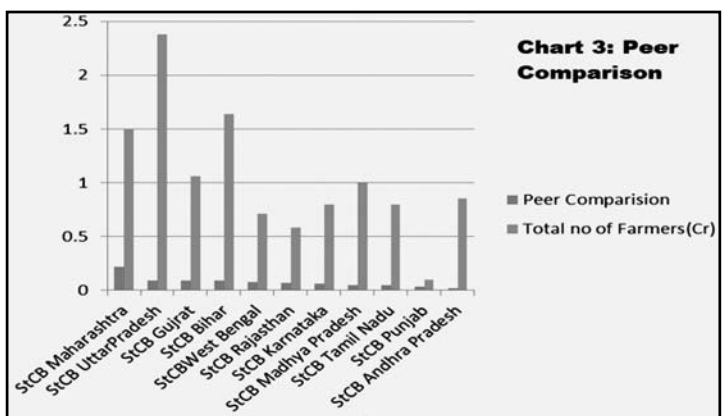
It is observed that Maharashtra State Cooperative bank has already scaled its operations not only in farm sector but also in ancillary farm sector at a larger scale . Rural industries based on agro products have been receiving credit. This has made Maharashtra State Cooperative Bank to be ranked far ahead of its peers. Maharashtra’s success in having a strong cooperative base has helped the farmer community and now many of these cooperatives are in process of transforming into Farmer Producer Companies further value adding their strength of operation with a business angle.



Secondly, analysis of peer comparison of PACS network per state versus total number of land holding families (in Crores) in Chart 3 indicates that there is a huge scope for thrust in increasing this network across many of the states. Particularly in case of Uttar Pradesh and Bihar having * 2.38 Cr and 1.64 Cr

farm families with the peer comparison ratio of PACS being very low of 0.0093 which indicates very low coverage of rural area by PACS as compared to peer states of Gujarat, Maharashtra or Karnataka . Thus, there needs to be a larger boost of outreach to farmer cooperatives by increasing the number of PACS. The cooperative movement needs to be boosted in states so that more and more farmers become aligned towards a common goal and reap benefit of the financing cooperatives. Cooperative farming has presented many successful business models like Amul, IFFCO, KRIBHCO and has helped marginal farmers to seek economies of scale opening the gates of export orientation. Also, PACS are one of the strong drivers of UN Sustainable Development Goals or SDGs having scope to boost living standards above the poverty line.

At a time when the socio economic conditions mandate dependence on agriculture for a living, greater coverage will help marginal farmers to overcome the need to give up small portions of land and turn to migration in search of petty jobs.



Figures in Chart 3 indicate high agriculture landholding as against the peer comparison values. The states of Bihar and Uttar Pradesh display higher number of landholdings against poor peer comparison values. At time when there is maximum exodus of temporary labor from these states during the unseasonal months. Especially for their cash needs in search of short term jobs in micro units based in tier 1 or 2 cities. Though this needs to be explored in context to other constraints with probable solutions to encounter the same. Thus there needs to be strong drive to boost the number of PACS by encouraging farm cooperatives.

Broadly, SCB catering to both the micro SME and farm credit will in turn help mobilizing jobs for this migrated labor in the micro units and help farming at the same time.

(Peer Comparison is calculated as Total number of PACS/DCCBS to the total strength. Peer Comparison helps us to understand where a state stands in terms of network of PACS/DCCBS)

2. Analysis of Key Sustainable Schemes by SCBs increasing efficiency and Self Reliance

Analysis of some of the StCBs in the All India state wise peer group have shown accelerated growth in terms of relevance of banking principles in the cooperative scenario. The entire network consists of 33 StCBs representing the individual states pan India. Some of the StCBS like MSCB, TNSC, OSCB, RSCB, APSCO have displayed their strengths in unique business models which have helped grow not only the StCB but at the same time the surrounding beneficiary base. The introduced novel schemes have facilitated introduction of finance to non-farm sectors which has optimized scale of operations. And this has helped grow profitability along with social benefit. The above mentioned banks and their products in peer comparison need to be exchanged across the network through exchange seminars so as to create a revolution in the State Cooperative Banking sector.

This sector of banking industry needs to be sustained in original if cooperative fundamentals coupled with banking needs have to be fulfilled.

Thus we discuss below some of the best peer examples to understand the diverse functional depth of these StCBs.

The **Maharashtra State Co-operative Bank Limited (MSCB)** is the only co-operative bank in India which has figured 9 times among the top 1000 banks in the world on the basis of financial soundness (Capital Adequacy) as surveyed by 'The Banker' published from London, periodically. The bank is listed in Schedule II of RBI Act 1934.

Apart from agricultural lending the bank has promoted organizations of co-operative and ancillary industries for the production of agricultural inputs such as fertilizers, agricultural machinery like oil engines, pump sets, tractors, etc. And was first to promote the first co-operative sugar factory in the country at Pravara Nagar in Ahmednagar district. The bank also helped to set-up secondary and tertiary industries manufacturing paper, alcohol and lately ethanol based on the by-products of the agro processing industries.

Optimizing scale of operations, the Bank has constituted within itself a separate cell the Co-operative Industries Commission consisting of experts from various universities, technical institutes, industrial houses and consultancy organizations. In addition, bank has constituted a Credit Stabilization Fund to ably meet natural calamities and at the same time created a Special Credit Stabilization Fund for strengthening Fishery, Agro Co-operatives. The funds are used to rehabilitate poor farmers through PACS and DCCBS.

Another salient feature of the financial assistance extended by MSCB is that although it caters mainly to the needs of the agricultural sector, it takes care of financial needs of the non-farm sector also by providing refinance facility to district banks under NABARD's general refinance and composite loan schemes to enable them to help rural artisans and small scale industries.

The **Tamil Nadu State Apex Co-Operative Bank (TNSC)** has teamed up with Small Industries Development Bank of India (SIDBI) for extending credit facilities for small scale industries, National Coop. Development Corporation (NCDC) and from National Handicapped Finance Development Corporation (NHFDC) for financing for the development of physically challenged persons through DCCBs.

TNSC has diversified into other fields by extending refinance facility to DCCBs for issuing jewel loans directly by them and through PACBs. Also, the Bank has been extending the facility of NRO/NRE accounts at 7 of its branches.

The Bank along with DCCBs is also contributing 5% of the net profit every year to the Primary Coop. Development Fund (PCDF) created in the state in order to help PACBs to purchase jewel safe boxes, putting up modern counters and construction of bank buildings from this fund. "Cooperation among Cooperatives" and "Cooperative Education" are two important principles of Cooperation. In order to uphold cooperative principles, every coop. institution along with TNSC has been contributing 5% of its net profits to the "Coop. Research and Development Fund" and "Cooperative Education Fund" maintained by Tamil Nadu Cooperative Union.

The Bank has been implementing Best Performance Award Scheme from the year 1990-91 based on their performances to encourage healthy competition among the CCBs.

The USP of Rajasthan State Coop Banks(RSCB) is its broad network of Self Help Groups which have been the key drivers of RSC Bank. These SHG groups upon required training are linked with DCCBs and PACS. Since inception of the SHG-Pilot project 87,010 new SHGs have been formed of which 85,768 SHGs were benefited by providing cumulative credit of Rs 55,251.98 lac up to 31.03.2019. Besides this interest subvention is being provided by the State Govt. for Women SHGs since July 2010. Under this scheme 50% interest subvention against the interest rate levied by bankers is provided to those credit linked SHGs who repay loan installments in time. About 65,706 SHGs are being benefited by providing Rs.4.07 crore interest subvention. State govt. is also providing financial assistance to impart vocational training to the credit linked SHGs since . Presently, 67,445 women are being benefited with the cumulative financial assistance of about Rs. 143.47 lac (upto 2018-19).

Under the leadership **Odisha State Cooperative Bank (OSCB)** PACS are being transformed as One Stop Shop to provide all the requirements of the farm families under one roof. The Bank has also facilitated organization and credit linkage of Self Help Groups (SHGs) and Joint Liability Groups (JLGs) to meet the credit requirements of the share croppers and oral lessees.

A tailor made approach has been adopted keeping in view the credit requirement of the large number of handloom weavers, rural artisans etc and adequate credit have been sanctioned in favour of the Primary Weavers Cooperative Societies and artisan members of the PACS.

The Bank has established a State-of-the-Art Core Banking Data Management Centre in its Head Office premises and linked all the Branches of DCCBs to the Data Centre alongwith its functional units as a part of the Core Banking Solution (CBS) being assisted by the State Government.

The key achievements of **Andhra Pradesh State Cooperative Bank (APCO)** is the CCB Development Fund. This fund has been created to strengthen self reliance in the Cooperative Credit Structure by providing financial assistance/grant to PACS and DCCB for development of infrastructure facilities. Under the fund, Bank extend grant-in-aid/financial assistance facility for construction/repairs of building viz. Godowns, Office buildings and purchase of infrastructure items, keeping in view of business development activities of PACS and DCCB. Allocation of funds to CDF are made out of the net profit of the Bank after such apportionments made by the General Body of the Bank, from time to time. The fund is allocated equally among the DCC Banks and sanctions made to the respective DCC Bank from out of each of their allocations. The bank has also been implementing the Personal Accident Insurance Scheme for CKCC holders to the extent of coverage up to Rs.1.00 lakh under the directives of NABARD/RBI and Govt. of India.

Some of the State Cooperative Banks representing states of Maharashtra, Tamil Nadu, Rajasthan, Odisha, Andhra Pradesh like MSCB, TNSC, RSCB, OSCB, APSCB have shown state of the art schemes based on cooperation and diversification in terms of its credit products to ancillary and non farming sector .

Conclusions

Arduous scale of operations of the StCBs facing shortcomings at the hands of Limited bandwidth of operations and secondly due to Liberalization, Privatization and Globalization of the Indian banking industry need to receive more attention in context to technology upgrade in tune with the technology match adopted by the SCBs . Also, limited bandwidth of operations in SCBs

focusing only on short and medium credit requirement has recently led to gaps in profitability. Sharp focus only on short term financing operations has also restricted expansion in profitability volumes and efficiency of operations. Thus it is a common and emerging thought by the Banking Seers that StCBs along with their network of DCCBs, PACS and its member farmers can flourish economically when they take up other business activities over and above agricultural activities.

Secondly, "Financial Accountability" to society is another aspect which is core to the StCBs . Thus a strong corporate governance forms one of the essentials in the entire system. It is observed that the StCB sector accounts for just 10.6 percent of the commercial banking sector. Owing to its predominant domestic orientation and massive financial inclusion quotient and its sheer presence across the country, especially in lower tier towns and villages makes it pertinent to strengthen financial stability. Exemplary boards imply stronger Governance at the board level. Exemplary boards complete with environmental, social and governance frame work form the soul of a structure working for the social benefit cause and is undoubtedly the most spice ingredient for efficient operations of the socially conscious StCB architecture.

It is now pertinent that the StCB network to bow to the reigning transformations and yet perform its functions based on cooperative principles. Increase in scale of operations by having more number of district level DCCBs network with more number of PACS depending on the number of land holdings will help the StCB reach more to the last mile of the society.

Inclusion of MSME credit based on cooperative principles by forming MSME cooperatives or associations will help expansion of scope and scale for the StCBs, thus realizing the goal of polyvalent Financial Inclusion.

Bibliography

<https://www.rbi.org.in/scripts/PublicationsView>

<http://nafscob.org/basicdata/PACS-2017.pdf>

[http://nafscob.org/dir\(dccb\)/dir\(dccb\).pdf](http://nafscob.org/dir(dccb)/dir(dccb).pdf)

<https://nabard.org/CircularPage.aspx?cid=504&id=807>

<https://www.msccbank.com/history.aspx>

<https://www.tnscbank.com/>

Data Collection

*Approximate values obtained from State government website

All charts are built on data from NAFSCOB and State Government Websites



भारत में सहकारी समितियों का प्रबंधन एवं सदस्य, पदाधिकारी व शीर्ष संघ की भूमिका: सहकारिता विकास की दिशा में एक विश्लेषणात्मक समझ

डॉ. लोकेश जैन¹

सारांश :

भारत गांवों का देश है। गांव हमारी अर्थव्यवस्था एवं वास्तविक आत्मनिर्भरता का आधार हैं। गांव के उत्थान से संबद्ध तीन प्रमुख संस्थाएं हैं - ग्रामपंचायत, शिक्षण संस्थाएं तथा सहकारिताएं। सहकारी संस्थाएं विकेंद्रित लोकतांत्रिक अर्थव्यवस्था का प्रतीक हैं जो कमजोर और जरूरतमंद लोगों को शोषण से बचाकर पोषणक्षम (सक्षम) आर्थिक प्रवृत्तियों के संचालन हेतु सुदृढ़ता प्रदान करती हैं। सहकारिता सामूहिक ध्येयों की सिद्धि के द्वारा सदस्यों के जीवन निर्वाह के स्तर को उन्नत बनाने में महत्वपूर्ण भूमिका निभाती हैं। इसकी आवश्यक शर्त यह है कि सहकारी संस्थाओं का नेतृत्व एवं उसके समस्त सदस्य गण सहकारी संस्थाओं की प्रबंध संचालन व्यवस्था से सही रूप से परिचित हों, अपनी भूमिका को भली भांति समझते हुए निष्ठा पूर्वक निर्वाह की मनोवृत्ति एवं मूल्य रखते हों और वास्तविक पटल पर समिति के नियमानुसार संचालन में अपनी विवेकपूर्ण सहभागिता सुनिश्चित करते हों।

यह तथ्य विशेष रूप से तृण मूल स्तरीय सहकारी संस्थाओं के रूप में बार बार सामने आता है कि समिति के सदस्य समिति की संचालन व्यवस्था का सक्रिय भाग नहीं बन पाते। सहकारी संस्थाओं में जाने अनजाने में होने वाली अनियमितताओं का मूल संस्था की सभाओं, विधिक सभा आयोजन संबंधी प्रावधान, साधारण सभा के सदस्यों के अधिकार, विविध पदाधिकारियों की भूमिका तथा कर्मचारी संचालन व्यवस्था के बारे में जरूरी पक्षों का पूर्ण ज्ञान न होना है। सहकारिताओं के लिए नकारात्मकता से भी बड़ी चुनौती है सहकारी समितियों के सदस्यों की अर्थपूर्ण भागादारी जिसकी कमी निचले स्तर पर ही नहीं अपितु मध्य और शीर्ष स्तर तक यत्र तत्र दिखाई पड़ती है जो सहकारिता आंदोलन की गति को प्रभावित करती है।

यह लेख सहकारी संस्थाओं से जुड़े सभी सदस्यों को कर्मशील बनाने की दिशा में समन्वित चिंतन की कड़ी को आगे बढ़ाने का एक अहम् हिस्सा है। यह लेख सहकारी समिति की सभाओं, सभाओं की वैधता से जुड़े महत्वपूर्ण प्रावधान, साधारण सदस्यों के अधिकार एवं कर्तव्य, कार्यकारिणी समिति के पदाधिकारियों की भूमिका पर तो प्रकाश डालता ही है साथ में नियुक्त कर्मचारी तंत्र पर इसके प्रभाव को स्पर्श करते हुए शीर्ष स्तरीय निकाय की भूमिका के साथ जोड़कर देखने का प्रयास करता है ताकि समग्रता के परिप्रेक्ष्य को सभी सदस्य समझ सकें और सहकारी समिति के विकास अर्थात् व्यक्तिगत और सामूहिक ध्येय सिद्धि की दिशा में अपनी बेहतर भूमिका सुनिश्चित कर सकें। यह चिंतन

¹ प्रोफेसर - ग्रामीण प्रबंध अध्ययन केन्द्र, गुजरात विद्यापीठ, रांधेजा - गांधीनगर (गुजरात) - 382620

सहकारी संस्था के लोक निर्मित तंत्र को असरकारक बनाने हेतु समन्वित दृष्टिकोण विकसित कर सकेगा ।

कुंजी शब्द – सहकारी समितियों का प्रबंध अभिगम, सहकारी संगठन में आयोजित होने वाली सभाएं एवं सदस्य, सहकारी संगठन के निर्वाचित पदाधिकारियों की भूमिका तथा कर्मचारी निर्मित तंत्र एवं शीर्षस्थ निकाय सहकारी संस्थाओं का प्रबंध अभिगम –

गांधीजी ने सहकारिता को ग्राम स्वराज एवं आर्थिक स्वराज का प्रमुख आधार माना है जो कमजोर व जरूरदमंद वर्ग को संगठित कर उन्हें सामूहिक रूप से कार्यरत करते हुए व्यक्तिगत आर्थिक - व्यावसायिक ध्येयों की सिद्धि हेतु मददरूप बनता है तथा उन्हें स्थापित शोषण से बचाते हुए अपने पैरों पर खड़े होने का साहस प्रदान करता है ताकि वे सामाजिक - आर्थिक उत्थान के पथ पर बढ़ते हुए सम्मानजनक जीवन व्यतित कर सकें।

सहकारिता ग्राम पंचायत के पश्चात लोकतांत्रिक विकेन्द्रीकरण की एक आधारभूत संस्था है । गांधीजी का मानना था यद्यपि सहकारिताएं वांछित सफलता प्राप्त नहीं कर सकी हैं, किन्तु वास्तविक विकास हेतु इन्हें सफल होना ही होगा । सहकारिताओं को वांछित सफलता न मिलने का मुख्य कारण यह है कि समितियों के सदस्य संचालन व्यवस्था में सहभागिता सुनिश्चित नहीं करते । इसके लिए सहकारी समितियों के सभी सदस्यों का अधिनियम संबंधी व्यवस्थाओं से परिचित न होना, अपनी भूमिका का स्पष्ट न होना तथा अपने अधिकार, दायित्व व कर्तव्यों का बोध न नही होना आदि घटक जिम्मेदार हैं । इसने ही सदस्यों की सक्रिय व रचनात्मक भागीदारी को बाधित किया है । सहकारी समिति की सभाएं में सदस्यों की भागादीरी की क्रियात्मक पृष्ठभूमि है जो सहकारी समित के समग्र प्रबंधन के तत्त्व और तंत्र को प्रभावित करती है ।

आज सहकारिताएं जीवन यापन के हर क्षेत्र से जुड़ चुकी हैं सेवा क्षेत्र हो या उत्पादन सभी जगह सहकारिता की उपस्थिति दर्ज है । तथापि सहकारिता के तीनों स्तरों पर प्रबंधकीय शिक्षण-प्रशिक्षण की आवश्यकता महसूस की जाती रही है ताकि तृणमूल स्तर से लेकर शीर्ष स्तर तक की संस्थाएं “सबका साथ सबका विकास” के ध्येय मंत्र के साथ सभी की रचनात्मक सहभागिता के साथ सहकारिताओं के नियमबद्ध व न्यायसंगत संचालन की मिशाल कायम कर सकें ।

अवधारणात्मक रूप से कहा जा सकता है कि सहकारिता व्यक्तिगत व सामूहिक आर्थिक ध्येयों की सिद्धि के लिए स्वैच्छिक रूप से संगठित व्यक्तियों की संस्था है जिसका संचालन लोकतांत्रिक मूल्यों के आधार पर सभी की ओर से निर्वाचित सदस्यों की कार्यकारिणी के द्वारा किया जाता है । इस अनूठे संगठन में व्यक्तिगत उत्तरदायित्व की जगह सामूहिक उत्तरदायित्व की प्रथा को प्रोत्साहन दिया जाता है । सहकारी समितियों की संचालन व्यवस्था में एक व्यक्ति एक मत का सिद्धांत अपनाया जाता है, सदस्य द्वारा लाई गई पूँजी

अथवा उसके द्वारा धारित अंशपूँजी के आधार मत के प्रमाण तय नहीं किया जाता अपति सहकारी संगठन में हरेक सदस्य के मत की ताकत समान होती है जो समता, समानता और न्याय का प्रतिनिधित्व करती है ।

सहकारी संस्था का प्रबंधन अर्थात् प्रबंधकारिणी समिति का निर्माण, उसके कार्यक्षेत्र की व्याख्या तथा अधिकार, दायित्वों का समन्वय, साधारण सदस्यों के अधिकार तथा सहकारी संगठन विभिन्न स्तरों पर निर्वाचित सदस्यों की भूमिका आदि घटकों के समुच्चय को इसमें सम्मिलित किया जा सकता है । इस व्यवस्था का नियमन सहकारी संस्था के पंजीकृत नियमों-उपनियमों के आलोक में होता है जो कि सामान्य रूप से सहकारी संस्था अधिनियम के प्रारूप में वर्णित होते हैं । ये प्रावधान संस्था के अस्तित्व की रक्षा करने में अहम् भूमिका निभाते हैं । सहकारी समिति के सामान्य तथा कार्यकारिणी सदस्यों की वैधानिक समानता ही सहकारी आर्थिक प्रवृत्तियों के कुशल प्रबंधन की बुनियाद होती है ।

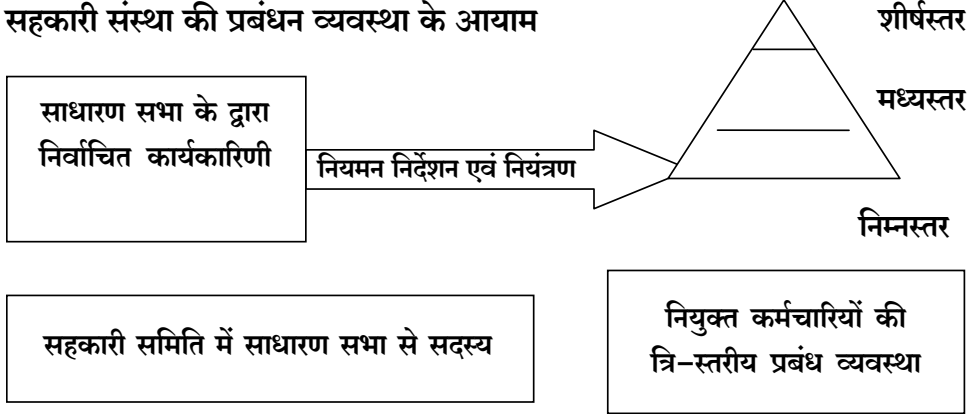
सहकारिताओं का मूल उद्देश्य नियोजित रूप से संस्थाकीय गतिविधियों का विधिवत संचालन करना है । कोई भी सहकारी समिति उन्हीं कार्यों को कर सकती है जो उसकी वार्षिक साधारण सभा में सदस्यों द्वारा ध्वनिमत से मंजूर कर दिए जाते हैं तथा उन्हीं प्रवृत्तियों को सुसंगठित रूप से अमल में ला सकती हैं जिन्हें कार्यकारिणी समिति की सभाओं में तय किया जाता है । इस प्रबंधन का मुख्य ध्येय संस्था के लिए आवश्यक प्रवृत्तियों के अनुरूप संसाधनों की व्यवस्था करना, उपलब्ध संसाधनों का अनुकूलतम उपयोग सुनिश्चित करते हुए सहकारी संगठन की वैयक्तिक एवं सकल उत्पादकता में वृद्धि करना है ताकि लोगों के द्वारा लोगों के लिए और लोगों का यह सहकारी संगठन गुणात्मक एवं मात्रात्मक कार्यकुशलता व कार्यक्षमता वृद्धि की नई इबादत लिख सके । सहकारी शिक्षा इन सदस्यों को सहकारिता के मर्म से शिक्षित व दीक्षित कर उन्हें स्व और संस्था के सर्वांगीण विकास के योग्य बनाती है ताकि वे संगठन के हित में समय से विवेकपूर्ण तार्किक एवं विधि-सम्मत निर्णयों को आकार दे सके एवं अनुचित रीति - व्यवहारों पर अंकुश रखकर संपोषित विकास के कीर्तिमान को स्थापित करने में अपनी महत्वपूर्ण भूमिका सुनिश्चित कर सकें ।

सहकारी समितियों का संगठनात्मक ढांचा -

सहकारी संस्थाओं की संरचना दोहरे नियंत्रण में कार्य करती है - सदस्यों द्वारा निर्मित निर्वाचित सदस्यों की व्यवस्था तथा नियुक्त स्टॉफ की संगठनात्मक व्यवस्था । इसके अतिरिक्त सहकारी संगठन के प्रबंधन से जुड़ी एक तीसरी भी कड़ी भी है जिसे नियुक्त प्राप्त कर्मचारियों का संगठन कहा जाता है । यदि इन तीनों कड़ियों में पारस्परिक सामन्जस्य टूटता है या यह कड़ी कहीं से भी कमजोर पड़ती है वहीं पर खतरा खड़ा हो जाता है । साधारण सभा के जागरूक सदस्य व कुशल मार्गदर्शक कार्यकारिणी प्रबन्ध समिति, प्रशिक्षित कार्मिक तंत्र एक ऐसा वातावरण उपस्थित करते हैं जहाँ सहकारी संगठन अपनी ऊँचाइयों को छूता है । समिति

के विकास में जागरूक सदस्य उसकी नींव होते हैं और वे सक्रिय सकारात्मक एवम् रचनात्मक भागीदारी के जरिए सहकारी समिति को सफलता के भव्य भवन का निर्माण करते हैं। इस समन्वित व्यवस्था को समझने के लिए सर्वप्रथम सदस्यों द्वारा निर्मित तंत्र की संचालन व्यवस्था का संज्ञान आवश्यक है कि सदस्य किस प्रकार इसमें अपना सहयोग सुनिश्चित कर सकते हैं। सहकारी संस्थाओं की प्रबंधन व्यवस्था को इस चित्र के द्वारा समझा जा सकता है -

सहकारी संस्था की प्रबंधन व्यवस्था के आयाम



चित्र से स्पष्ट है कि साधारण सभा के सदस्य सहकारी संगठन के मूल में होते हैं जिनके द्वारा निर्वाचित (चयनित) सदस्य मिलकर कार्यकारिणी की रचना करते हैं। इस कार्यकारिणी के दिशा-निर्देश एवं प्रत्यक्ष नियंत्रण में नियुक्त किए गए कर्मचारियों का तंत्र शीर्ष, मध्य एवं कार्यकारी अमलीकरण स्तर पर संगठनात्मक फलश्रुति को व्यक्त करता है। सहकारी संगठन की प्रबंधन व्यवस्था अर्थात् शीर्ष स्तरीय व्यवस्था (निर्वाचित सदस्य संचालक मंडल) को मार्गदर्शन प्रदान करने में साधारण सभा के सदस्य केन्द्रीय भूमिका अदा करते हैं। इस प्रक्रिया में सहकारी संस्था के नियम एवं उपनियम के अधीन ही समस्त कार्यों का संचालन किया जाय यह सुनिश्चित करने के लिए सभी सदस्यों का सभा आयोजन की व्यवस्थाएं, सभा में लिए जा सकने वाले निर्णय आदि के वैधानिक प्रावधानों से परिचित होना अनिवार्य है। कंपनी अधिनियम में वर्णित व्यवस्थाओं में इसे सचिवीय पद्धति के रूप में जाना जाता है। सहकारी तंत्र में यह प्रक्रिया संगठन के वैधानिक अस्तित्व का प्रमुख आधार होती है।

सहकारिता के सदस्यों की सभा में भागीदारी : एक अनिवार्य आवश्यकता

अधिनियम में वर्णित व्यवस्थाओं के अनुसार सहकारी समिति का कोई भी सदस्य बिना सक्रिय सहभागिता के सहकारी समिति के प्रबंध एवं निर्णयों को प्रभावित नहीं कर सकता क्योंकि

1. कोई भी सदस्य समिति की बैठक में भाग लिए बिना अपना वोट नहीं दे सकता क्योंकि सहकारी समितियों के कानून के अंतर्गत प्रोक्सी वोट का उपयोग निषेध माना गया है।

2. कोई भी सदस्य समिति के व्यवसाय में योगदान दिये बिना केवल पूँजी के आधार पर एक सीमा से अधिक लाभ प्राप्त नहीं कर सकता । वह सहकारी समिति द्वारा एक निर्धारित सीमा से बाहर जाकर अधिक अंशपूँजी भी नहीं ला सकता ।
3. हालांकि अधिनियम में वर्णित व्यवस्थाओं के अनुरूप यदि कोई सदस्य समिति के व्यवसाय में जितना अधिक योगदान करता है तो बोनस के रूप में वह अतिरिक्त राशि अपने द्वारा किए गए कार्य के प्रतिफल स्वरूप प्राप्त कर सकता है । समिति द्वारा किए गए व्यवहार पर आधारित बोनस पर कोई सीमा नहीं लगाई गई है जो सदस्य संस्था के साथ जितना अधिक व्यापार करेगा, परिणाम स्वरूप समिति उससे जितना अधिक लाभ कमायेगी तो उसी अनुपात में उस सदस्य को लौटायेगी ।
4. सहकारी समितियों के संचालन हेतु समस्त प्रबन्धकीय निर्णय, नीतियों-नियमों का निर्धारण, व्यावसायिक लक्ष्य एवं व्यूहरचना संबंधी निर्णय इन सभाओं में ही लेने होते हैं इसमें भागीदारी किए बिना तथा उस पर अपना विधिवत पक्ष रखे बिना कोई भी सदस्य न तो अपनी भूमिका का निर्वाह कर सकता है और नही कार्यकारिणी की भूमिका पर नियंत्रण रख सकता है ।

सहकारी संगठन में सदस्यों की सभाएं

सहकारी संगठनों के सुचारु व विधिवत संचालन में सदस्यों की सभाओं एव स्थापित नियमन व्यवस्थाओं की महती भूमिका होती है । सदस्यों के हितों की रक्षा तथा संगठन व्यवस्था के नियमबद्ध संचालन हेतु सभाओं की नियमितता व उनकी वैधता संबंधी सुनिश्चितता अनिवार्य है । सामान्य रूप से ये बैठकें विभिन्न प्रकार की होती हैं - वार्षिक साधारण सभा तथा कार्यकारिणी की सभा । आवश्यकता पड़ने पर कई बार असाधारण सामान्य सभा बुलाई जाती है तो कई बार बहुमत वाले सदस्यों की मांग पर अथवा कार्यकारिणी द्वारा अनिवार्य समझे जाने पर भी नियत व्यवस्थाओं की पालना करते हुए सदस्यों की सभा बुला ली जाती है ।

साधारण सभा (General Meeting)

साधारण सभा सहकारी संस्था की सर्वोच्च निर्णायक सभा होती है । सहकारिता का प्रत्येक सदस्य इसका अभिन्न अंग होता है जिस में प्रत्येक सदस्य को मत देने का समान अधिकार होता है । बहुराज्यीय सहकारी समितियों में यदि सदस्यों की संख्या 1000 से अधिक होती है तो अधिनियम की वर्णित व्यवस्थाओं के अनुसार सहकारी समिति प्रतिनिधियों की साधारण सभा बुलाकर उनकी संख्या को कम कर सकती है इसे आर.जी.बी. कहा जाता है ।

साधारण सभा में समस्त सदस्यों की उपस्थिति होनी चाहिए ताकि सहकारी संगठन के संचालन व्यवस्था संबंधी निर्णयों में सभी के मंतव्य प्राप्त हो सके और उनके विचारों से

लाभान्वित होकर संस्था निहित उद्देश्यों को बेहतर तरीके से प्राप्त कर सके। व्यावहारिक रूप से सभी सदस्य इस सभा में उपस्थित नहीं हो पाते। ऐसे में प्रश्न यह पैदा होता है कम से कम कितने सदस्य इन सभाओं में भागीदारी करें ता कि निर्णयों में सदस्यों का तार्किक प्रतिनिधित्व सुनिश्चित किया जा सके। इस संख्या को कोरम या गणपूर्ति कहा जाता है। हरेक सहकारी संस्था के उपनियमों में कोरम की संख्या का उल्लेख रहता है तथापि सामान्यतया कुल सदस्यों की 1/5 संख्या को कोरम माना जाता है। इसके अभाव में सभा आयोजित नहीं की जा सकती। इसके विरुद्ध जाकर यदि सभा आयोजित कर ली जाती है तो इस सभा में लिए गए निर्णय वैधानिक रूप से मान्य नहीं हो सकते। इनको किसी भी सदस्य द्वारा चुनौती दी जा सकती है। साधारण सभा दो प्रकार की होती है - 1. वार्षिक साधारण सभा 2. असाधारण अथवा विशेष साधारण सभा

वार्षिक साधारण सभा (Annual General Meeting)

वार्षिक साधारण सभा हरेक सहकारी संस्था द्वारा वर्ष में एक बार अनिवार्य रूप से बुलाई जाती है। जिसमें सहकारी संस्था का हरेक सदस्य उपस्थित रहता है तथा हरेक सदस्य को समान रूप से एक मत देने का अधिकार होता है। साधारण सभा के द्वारा लिये गये निर्णय सर्वमान्य होते हैं और इन निर्णयों के मार्गदर्शन में सदस्यों द्वारा निर्वाचित संचालक मंडल अथवा कार्यकारिणी समिति अपना वार्षिक कार्यों का आयोजन करती है एवं अमलीकरण व्यवस्था का बल्युप्रिंट तैयार कर तथा नियुक्त कर्मचारियों के संगठन द्वारा कार्य निष्पादन कराती है। साधारण सभा में बिना किसी भेदभाव के हरेक सदस्य को अपने विचारों को प्रकट करने और किसी भी प्रस्ताव के प्रति स्वतंत्र रूप से अपनी सहमति या असहमति व्यक्त करने का अधिकार होता है। इस अधिनियम की परिसीमाओं में कोई भी निर्णय ले सकते हैं। किसी भी मुद्दे पर पक्ष-विपक्ष में समान मत प्राप्त होने पर अध्यक्ष का मत निर्णायक रहता है।

असाधारण अथवा विशेष साधारण सभा

सामान्य रूप से असाधारण और विशेष साधारण सभा दो वार्षिक साधारण सभाओं के बीच आयोजित की जाने वाली सदस्यों की सभा है। इसका आयोजन उस समय किया जाता है जब संस्था के हित में आगामी वार्षिक साधारण सभा का इंतजार न किया जा सकता हो तथा जिन नीतिगत मुद्दों अथवा निर्णयों में भी साधारण सदस्यों की सहमति अनिवार्य हो। सहकारी संस्था अधिनियम में वर्णित व्यवस्थाओं के अनुरूप विशेष साधारण सभा निम्न परिस्थितियों में बुलाई जा सकती है:

1. कार्यकारिणी के स्वयं के निर्णय से आयोजित सदस्यों की साधारण सभा - यदि कार्यकारिणी आवश्यक समझती है तो वार्षिक साधारण सभा के अतिरिक्त भी सदस्यों की साधारण सभा आयोजित कर सकती है।

2. **रजिस्ट्रार के आदेश पर आयोजित सदस्यों की साधारण सभा** – विविध वैधानिक दशाओं - यथा समापन, गैर रीति आदि में सहकारी रजिस्ट्रार समिति के सदस्यों की साधारण सभा बुलाने का आदेश दे सकता है। यदि रजिस्ट्रार के आदेश पर अथवा सदस्यों के अनुरोध पर विशेष बैठक एक माह के अंदर नहीं बुलाई जाती तो रजिस्ट्रार ऐसी बैठक स्वयं बुला सकता है एवं उसका खर्चा संस्था द्वारा वहन किया जायेगा। इस खर्च की क्षतिपूर्ति उस व्यक्ति से भी करवायी जा सकती है जो बैठक बुलाने के लिए जिम्मेदार था और जिसने इस दायित्व का निर्वाहन नहीं किया। इस सभा में विचार विमर्श उन्हीं विषयों पर केन्द्रित होगा जिन कारणों से सभा बुलाई गई है। इस सभा में यदि गणपूर्ति नहीं होती तो यह सभा निरस्त कर दी जाती है। सदस्यों की विशेष आम सभा सदस्यों को 7 दिन के सूचना पर बुलाई जा सकती है।
3. **कम से कम 1/5 सदस्यों के लिखित अनुरोध पर आयोजित सदस्यों की साधारण सभा** – यदि समिति के कम से कम 20 प्रतिशत सदस्य सभा बुलाने का आवेदन करते हैं तो आगामी वार्षिक साधारण सभा का इंतजार किए बिना सदस्यों की साधारण सभा बुलाई जा सकती है।

साधारण सभा संबंधी प्रमुख वैधानिक प्रावधान

1. साधारण सभा की बैठक संचालक मंडल द्वारा आवश्यकतानुसार वर्ष में एक से अधिक बार बुलाई जा सकती है। किंतु प्रति वर्ष एक साधारण सभा नियत समय पर बुलाना अनिवार्य होता है जिसे वार्षिक साधारण सभा कहा जाता है। साधारण सभा की सूचना सभी सदस्यों को कम से कम 14 दिन पहले भेजनी अनिवार्य है। इस जानकारी सूचना के नोटिस के साथ बैठक में लिए जाने वाले निर्णयों, प्रस्तावों की विगत भी एजेण्डा के रूप में भेजना आवश्यक होता है। चूंकि इस महत्वपूर्ण बैठक में समिति के कार्य की वार्षिक रिपोर्ट, हिसाब किताब की ऑडिट रिपोर्ट को ध्वनि मत से पारित करना होता है इसलिए इन्हें भी एजेण्डा के साथ भेजा जाता है। इसके साथ साथ आगामी वर्ष में किए जाने वाले कार्यों, प्रस्तावों को भी पारित कराने के लिए उन्हें एजेण्डा में स्पष्ट रूप से शामिल किया जाता है ताकि उनपर पूर्व में विचार करके विमर्श किया जा सके।
2. साधारण सभा की बैठक की गणपूर्ति (कोरम) सदस्यों (साधारण) की संख्या के 1/5 सदस्यों की उपस्थिति या समिति के उपनियमों में निर्दिष्ट व्यवस्था के अनुसार होती है। गणपूर्ति के अभाव में सभा का आयोजन नहीं किया जा सकता। यदि नियत समय पर गणपूर्ति नहीं हो पाती तो 30 मिनट के लिए सभा स्थगित की जाती है। पुनः कोरम पूरा न होने पर भी उपस्थित संख्या को ही कोरम मानकर उसी स्थान पर सभा आयोजित की जा सकती है तथा नियत एजेण्डा के मुताबिक वैधानिक निर्णय लिए जा सकते हैं।

3. कुछ उपयुक्त विषय जो एजेण्डे में नहीं हैं, फिर भी आवश्यक समझे जाने पर अध्यक्ष की ओर से अथवा उनकी स्वीकृति से मीटिंग में रखे जा सकते हैं तथा उन पर निर्णय लिया जा सकता है ।
4. यदि बैठक बुलाने के लिए जिम्मेदार प्रबन्ध समिति / अधिकारी, साधारण सभा को समय पर आयोजित नहीं करते, तो वे उस पद हेतु अयोग्य घोषित किये जा सकते हैं । यदि ऐसा व्यक्ति संस्था का कर्मचारी होतो उस पर जुर्माना भी किया जा सकता है ।
5. जिम्मेदार पदाधिकारियों द्वारा साधारण सभा समय पर न बुलाए जाने की स्थिति में तथा बहुमत सदस्यों द्वारा मांग करने की स्थिति में सहकारी रजिस्ट्रार स्वयं साधारण सभा बुला सकता है जिसमें लिए गए निर्णय पूर्ण रूप से वैद्य माने जाते हैं ।

साधारण सभा की प्रमुख शक्तियां एवं कार्य

1. विगत वर्ष में किए गए कार्यों की समीक्षा करना तथा उन्हें सर्वानुमति से पारित करवाना ।
2. आगामी वर्ष के लिए संचालक मंडल द्वारा तैयार किये गए प्रस्तावों, कार्यकलापों व कार्यक्रमों पर विचार विमर्श करना एवं योग्य निर्णय लेना ।
3. उपनियम की वर्णित व्यवस्थाओं के अनुसार अध्यक्ष, उपाध्यक्ष, सचिव तथा अन्य पदाधिकारियों का निर्वाचन करना तथा संचालक मंडल का निर्माण करना एवं कार्यकारिणी का गठन करना ।
4. गैर-रीति पाए जाने की स्थिति में संचालन मंडल के निर्वाचित पदाधिकारियों एवं सदस्यों को हटाना ।
5. सदस्यों की मृत्यु या निवृत्ति होने की स्थिति में नए पदाधिकारियों का निर्वाचन करना ।
6. संस्था के आय तथा व्यय पर विचार करना तथा उन्हें स्वीकृत करना ।
7. संस्था के अंकेक्षण प्रतिवेदन पर विचार करना एवं उसे पारित करना ।
8. आवश्यक होने पर संस्था के नियमो-उप नियमों में संशोधन पर विचार करना एवं सर्वानुमति से निर्णय लेना ।
9. सहकारी समिति में विभिन्न कोषों - जैसे समुदाय विकास कोष, कर्मचारी कल्याण कोष आदि की स्थापना करना ।
10. सहकारी प्रवृत्ति के शुद्ध लाभों के वितरण का प्रमाण तथा बोनस आदि तय करना ।
11. अध्यक्ष के स्थान से प्रेषित अथवा उनकी स्वीकृति से रखे गए एजेन्डा से बाहर के प्रस्तावों पर विमर्श एवं निर्णय लेना ।

संचालक मंडल अथवा कार्यकारिणी के कार्य एवं शक्तियां

सहकारी संगठन में यद्यपि सभी सदस्यों को संस्था की आर्थिक गतिविधियों के संचालन का अधिकार होता है तथापि सभी सदस्यों की इन व्यावसायिक एवं आर्थिक गतिविधियों के संचालन में प्रत्यक्ष भागीदारी संभव नहीं हो पाती इसलिए समस्त सदस्यों की

ओर से उनके द्वारा निर्वाचित संचालक मंडल समिति के कार्यों का सम्पादन करता है । इनके सदस्यों की संख्या संस्था के संविधान अथवा अर्थात् उपनियम में वर्णित व्यवस्थाओं के अनुरूप तय की जाती है किन्तु मल्टी स्टेट सहकारी समितियों में इनकी संख्या अधिकतम 21 होती है ।

यह मंडल साधारण सभा की बैठक में लिए गए निर्णयों के अनुसार समिति के कार्यों का सुचारू रूप से संचालन एवं संपादन करता है । संचालक मंडल साधारण सभा के सदस्यों के लिए जवाबदेह होता है । संचालक मंडल सहकारी समिति की शीर्षस्तरीय प्रबंधन का प्रतिनिधित्व करता है । इस क्रम में साधारण सभा अपनी कुछ शक्तियां संचालक मंडल अथवा कार्यकारिणी समिति को हस्तान्तरित करती है । सामान्य रूप से संचालक मंडल संस्था के हित में निम्नलिखित कार्यों को करता है ।

1. संस्थाके उद्देश्यों को प्राप्त करने हेतु व्यापक आयोजन करना तथा विकासलक्षी कार्य योजनाएँ तैयार करना एवं उन्हें क्रियान्वित कराना ।
2. संस्था के बेहतर सुव्यवस्थित प्रबंधन हेतु कार्यकारिणी के सदस्यों एवं कर्मचारियों द्वारा निर्मित तंत्र को समुचित मार्गदर्शन प्रदान करना, उनके कार्यों का विधिवत नियमन करने हेतु नीति-नियमों का निर्धारण करना तथा उनके कार्यों के मूल्यांकन की व्यवस्थाएं स्थापित कर अभिप्रेरक कार्य-वातावरण तैयार करना ।
3. संस्था लक्ष्य सिद्धि की दिशा में कार्यों के निष्पादन आवश्न संचालन हेतु आवश्यक पूंजी, साधन-संसाधन जुटाना, उनका विवेक पूर्ण आबंटन व उपयोग सुनिश्चित करना ।
4. सहकारी साख संस्थाओं की दशाओं में सदस्यों को अल्पकालीन, मध्यकालीन व दीर्घकालीन ऋणापूर्ति हेतु रजिस्ट्रार सहकारी समिति द्वारा निर्धारित मर्यादित सीमा के अन्तर्गत साख की व्यवस्थाएं करना तथा उनकी समय पर वसूली हेतु तंत्र एवं नियमों की स्थापना करना ।
5. संस्था के स्थापित कोष से विनियोजन के लिए स्वीकृति प्रदान करना ।
6. सदस्यों के अंशपूंजी संबंधी व्यवस्थाओं को लेकर विविधलक्षी निर्णयों को आकार देना ।
7. संस्था की गतिविधियों के संचालन के लिए भूमि-भवन, गोदाम आदि को किराए पर लेने का निर्णय करना तथा इनपुट व्यवस्था हेतु विभिन्न प्रकार की खरीददारी के निर्णय करना तथा विविधलक्षी खर्च हेतु स्वीकृति प्रदान करना ।
8. संस्था के उत्पाद की विक्रय व्यवस्था को सुचारु बनाने के लिए आवश्यक निर्णय लेना ।
9. संस्था के हिसाब-किताब पर देखरेख रखना तथा खातों का अंकेक्षण कराकर वार्षिक साधारण सभा में प्रस्तुत करने हेतु रिपोर्ट आदि तैयार करना ।
10. कर्मचारियों की क्षमताओं का उपयोग एवं विकास हेतु विविध अभिप्रेरक एवं कल्याणकारी योजनाएं बनाना एवं उन्हें अमली बनाना ।

11. संस्था का वार्षिक बजट तैयार करवाना तकि समय पर स्वीकृति हेतु उसे साधारण सभा में प्रस्तुत किया जा सके ।
12. संस्था के बकाया के मामलों की जांच करना एवं रकम की वसूली के लिए आवश्यक कदम उठाना।
13. संस्था में साधन-संसाधन तथा नकद राशि के प्रत्यक्ष व परोक्ष दुरुपयोग को रोकना ।
14. संस्था के कार्य संचालन में आनेवाले अवरोधों को समय पर दूर कर संस्था को प्रगति के पथ पर ले जाना ।
15. संस्था के उपनियम में वर्णित प्रावधानों के अनुसार आवश्यकता पड़ने पर अन्य सहकारी संस्थाओं के साथ करार करना तथा अन्य आवश्यक कदम उठाना ।
15. संस्था को एक आदर्श सहकारी संस्था बनाने हेतु सदस्यों की सहकारी शिक्षा, उनकी आर्थिक उन्नति हेतु कल्याणकारी कार्यक्रम तथा सामाजिक उत्थान हेतु विविध समाजोपयोगी प्रवृत्तियों को संचालित करना।
16. नवीन सदस्यता हेतु प्रार्थना पत्रों पर विचार करना तथा सदस्यता प्रदान करने हेतु उचित कार्यवाही करना ।
17. समिति के वेतन भोगी कर्मचारियों की जरूरतों वेतन, बोनस, भत्ते आदि के संदर्भ में निर्णय लेना । कर्मचारियों की नियुक्ति करने, प्रमोशन देने, स्थानान्तरण करने व सस्पेंड आदि संबंधी निर्णय करना ।
19. संस्था की प्रगति के लिए आवश्यक तथा वार्षिक साधारण सभा में निर्देशित कार्यों को पूर्ण करना ।

सहकारी संस्था के अध्यक्ष के कार्य एवं भूमिका

संचालक मंडल हेतु साधारण सभा द्वारा निर्वाचित सदस्यों के द्वारा अपने सदस्यों में से अपने मुखिया का चुनाव किया जाता है जिसे समिति के अध्यक्ष रूप में जाना जाता है । यह अध्यक्ष निम्नलिखित कार्यों को करते हुए अपनी वैधानिक भूमिका अदा करता है।

1. साधारण सभा तथा संचालक मंडल की बैठकों की अध्यक्षता करना । उपनियम के अनुसार आवश्यक होने पर, सदस्यों अथवा रजिस्ट्रार की मांग पर नियमानुसार बैठकें आयोजित कराना, सभा के सूक्ष्म (सभा की कार्यवाही का विवरण) तैयार करा कर प्रमाणित करना एवं प्रतिपुष्टि हेतु सदस्यों को भेजना।
2. संस्था की ओर से तैयार विविध दस्तावेजों पर संस्था की मुहर के साथ अपने हस्ताक्षर करना ।
3. यह सुनिश्चित करना कि संस्था की नीतिगत व्यवस्थाओं व कार्यों का संचालन नियमानुसार हो रहा है या नहीं ।
4. सदस्यों व संस्था के हित में विविध कार्यों में अपना (सहयोग) सुनिश्चित करना ।

5. संचालक मंडल द्वारा हस्तांतरित अथवा प्रदत्त शक्तियोंके अनुसार संस्थागत निर्णय लेना, स्वीकृति देना ।

प्रबन्धक (मुख्य कार्यकारी अधिकारी) के कर्तव्य

1. मुख्य कार्यकारी संचालन मंडल के नियंत्रण एवं देख-रेख में नियत कार्यों को करेगा तथा इन के प्रति उत्तरदायी भी होगा ।
2. वह संस्था की प्रतिष्ठा बढ़ाने हेतु ऐसे विविध कार्यों को भी करेगा जिससे सदस्यों की आस्था, संस्था के गौरव व कार्यक्षेत्र आदि में दीर्घकालिक अभिवृद्धि होती हो । वह संस्था की दैनिक प्रशासनिक व्यवस्था के सुचारु संचालन के लिए भी उत्तरदायी रहेगा ।
3. वह संस्था के जरूरी रिकॉर्ड समुचित रूप से समय पर तैयार कराने व उन्हें सुरक्षित रखने हेतु समस्त आवश्यक कार्य करेगा । वह संस्था की परिसम्पत्तियों की सुरक्षा हेतु समस्त आवश्यक कार्य करायेगा तथा कर्मचारियों को जरूरी मार्गदर्शन प्रदान करेगा ।
4. वह सुनिश्चित करेगा कि संस्था के समस्त क्रियात्मक कार्य नियमबद्ध रूप से संचालित किए जा रहे हैं । वह परिसम्पत्तियों की भौतिक सत्यापन भी करेगा । वह हर उस कार्य को करवायेगा जिससे संस्था की जोखिम व जवाबदेयता में कमी आती हो ।
5. वह संस्था की कामगिरी के संचालन हेतु जरूरी आदानों की खरीद, संग्रहण, रखरखाव व वितरण आदि की व्यवस्था करायेगा तथा भौतिक सत्यापन के साथ संबंधित रिकॉर्ड सुरक्षित रखेगा ।
6. वह समिति के कार्यों के संचालन हेतु जरूरी रजिस्टर सदस्यों की पासबुक आदि तैयार करायेगा ।
7. वह समिति के हित में आवश्यक बैंक तथा अन्य बाहरी संस्थाओं के साथ संबंध स्थापित करेगा एवं आवश्यक करार भी करेगा । वह संस्था की ओर से समस्त जरूरी पत्र व्यवहार भी करेगा ।
8. वह वैधानिक संस्थाओं को समिति की ओर जरूरी दस्तावेज रिपोर्ट आदि उपलब्ध करायेगा ।
9. वह संचालक मंडल के निर्देश पर समितिकी विभिन्न बैठकों को आयोजित करायेगा, उनमें उपस्थित रहेगा, उनकी कार्यवाही को नोट कर संक्षिप्त नोट सूक्ष्म तैयार करेगा तथा प्रमाणीकरण हेतु अध्यक्ष को भेजेगा । अध्यक्ष द्वारा हस्ताक्षरित संक्षिप्त नोट की प्रति को प्रति पुष्टि हेतु सदस्यों को प्रेषित करेगा तथा कार्यकारिणी के निर्देशानुसार नए सदस्यों को बनाने की कार्यवाही को पूरी करने की दिशा में कार्य करेगा ।
9. वह संस्था की ओर से दावे प्रस्तुत कर सकता है, पैरवी कर सकता है, समझौता कर सकता है तथा दावे वापस ले सकता है ।
10. वह संचालक मंडल द्वारा स्वीकृत बजट के अंतर्गत संबंधित मदों व परियोजनाओं में व्यय करता है तथा आय-व्यय के समस्त विवरण तैयार कर संचालक मंडल के समक्ष

प्रस्तुत करता है तथा वर्ष के अन्त में उन्हें वार्षिक साधारण सभा में प्रस्तुत करता है । वह अध्यक्ष अथवा संचालक मंडल के किसी सदस्य द्वारा चाहे जाने पर संस्था के रिकॉर्ड का निरीक्षण करा सकता है।

11. वह संचालक मंडल द्वारा प्रदत्त शक्तियों के अंतर्गत संस्था के कर्मचारियों का प्रबंधन अर्थात् भर्ती, चयन, प्रमोशन, वेतन व्यवस्था, हस्तान्तरण तथा दण्ड आदि की कार्यवाही को पूर्ण करता है । समिति के अन्य सदस्यों व कर्मचारियों को अपने दिशानिर्देशन में कार्य कराता है । संचालक मंडल इनके जरिए कर्मचारियों की क्षमताओं का उपयोग व उनके गुणात्मक-मात्रात्मक विकास सुनिश्चित करता है।

सहकारी समिति के साधारण सदस्यों के अधिकार एवं कर्तव्य तथा भूमिका

सहकारी समिति में साधारण सभा के सदस्य इस लोकतांत्रिक विकेंद्रित व्यवस्था के आधार स्तम्भ है । सहकारी समिति के संचालन में इनकी सीधी सहभागिता नहीं होती तथापि उसके संचालन की रूपरेखा एवं व्यूहरचना तय करने में उनकी परोक्ष किन्तु केन्द्रीय भूमिका होती है क्योंकि उनकी सहमति के बिना कार्यकारिणी कुछ भी नहीं कर सकती है । इसलिए आवश्यक यह होता है कि उनकी सक्रिय व रचनात्मक भागीदारी हो ताकि वे निर्णयों को प्रभावित कर सके और अपनी सहकारी संस्था को सही दिशा में ले जाने हेतु अपना योगदान सुनिश्चित कर सकें । इस पर समिति का लाभ-हानि भी एक हद तक निर्भर करता है। सहकारी संस्था के प्रत्येक साधारण सदस्य को निम्नलिखित अधिकार होते हैं ।

1. वह संस्था की कार्यकारिणी का सदस्य व पदाधिकारी बन सकता है।
2. वह संस्था का बेहतर संचालन सुनिश्चित करने की दिशा में एक जागरूक सदस्य की भांति संस्था के अभिलेखों का अवलोकन व उनकी प्रतिलिपि प्राप्त करने का अधिकार रखता है ।
3. वह साधारण सभा के एजेन्डे के विषयों पर अपने मुक्त विचार व्यक्त कर सकता है।
4. वह अपना स्वतंत्र मत प्रदान कर सकता है।
5. वह संस्था द्वारा सदस्यों के लिए प्रदान की जा रही सेवाओं का उपयोग कर सकता है ।
6. वह अंशपूँजी के अनुपात में लाभ में हिस्सा प्राप्त कर सकता है, अपनी इच्छा से अंशपूँजी को वापस लेने तथा उस हिस्से को किसी को भी हस्तान्तरित करने का अधिकार रखता है । लेकिन संस्था में किसी भी नये व्यक्ति को सदस्य तभी बना सकते है जब वे संस्था के उपनियम में वर्णित अर्हताओं को पूरा करते हो ।
7. वह साधारण सभा में संचालक मंडल के खिलाफ अविश्वास प्रस्ताव लाकर उसे भंग करने की मांग कर सकता है । साधारण सदस्य सहकारी समिति रूपी भव्य महल के नीचे के पत्थर होते हैं । हरेक सदस्य इस महल की वह ईंट है जिससे यह भव्य संरचना निर्मित हो रही है । उनके महत्व को कार्यकारिणी से कम नहीं आंकाजा सकता । उनकी भूमिका इस दृष्टि से भी महत्वपूर्ण कही जा सकती है कि उनकी

सक्रिय सहभागिता पर ही कार्यकारिणी तथा कर्मचारी निर्मित व्यवस्थातंत्र की गुणात्मक एवं मात्रात्मक असरकारकता निर्भर होती है इसलिए इन साधारण सदस्यों को हमेशा सजग रहना होगा, समिति की संचालन व्यवस्था में सकारात्मक दृष्टिकोण अपनाना होगा, समिति के विकास हेतु सदैव सहयोग के लिए तैयार रहना होगा तथा संचालकीय भूमिका अथवा नेतृत्व को स्वीकारने हेतु भी आगे आना होगा तथा एक अभिप्रेरक पहलवृत्ति का आदर्श स्थापित करना होगा। सदस्यों का यह पीढ़ दायित्व है वे कार्यकारिणी को दोष न देते हुए स्वयं सक्रिय बने। जब साधारण सदस्य सहकार की भावना के साथ सक्रिय हो जाते हैं तब उस संस्था की प्रगति को कोई रोक नहीं सकता। उन्हें हर हाल में सदैव नींव का पत्थर बनकर रहना होगा ताकि उस इमारत को कोई हिला नहीं सके। इस दिशा में साधारण सभा के सदस्यों के कर्तव्यों को निम्नलिखित रूप से रेखांकित किया जा सकता है।

1. संस्था के प्रबंध हेतु आवश्यक है कि सदस्य आन्तरिक व बाह्य छद्म प्रलोभनों से बचते हुए साथी सदस्यों के शोषण का कारण न बने, जाने-अनजाने में अनीति व शोषण करनेवाले तथा संस्था को हानि पहुँचाने वाले, उसकी प्रतिष्ठा को धूमिल करने वाले स्वार्थी तत्त्वों के हाथ की कठपुतली बनकर अनैतिक कार्य का हिस्सा बनने से बचें।
2. वे संस्था के विकास हेतु योजना निर्माण व उस पर होनेवाले विमर्श का सक्रिय हिस्सा बने तथा निर्भीक रूप से अपने मंतव्य और सुझावों को रखें, संस्था के हित में आये हुए दूसरों के बहुमूल्य सुझावों का सम्मान करें अहम् तुष्टि अथवा अन्याय कारणों से विरोध न करें तथा विवाद और संघर्ष की स्थिति खड़ी करने से बचें।
3. वे संस्था के वित्तीय व अन्य दस्तावेजों की जाँच व उनका गंभीरता से अध्ययन करें तथा संस्था के सुनियोजित विकास की दिशा में संस्था के विभिन्न स्तरोंपर अपना योगदान सुनिश्चित करे।
4. वे व्यावसायिक प्रबंधकीय व्यवहारों के नियमों का शिक्षण-प्रशिक्षण लेकर स्वयं को सजग करते रहें तथा संस्था की व्यावसायिक गतिविधियों से जुड़े रहकर अपने बहुमूल्य सुझाव संगठन में देते रहें।
5. वे संस्था के पदाधिकारियों के चुनाव के समय संस्था के हितों के मद्देनजर किसी भी प्रकार के समझौते को स्वीकार न करें, योग्य प्रत्याशी को ही कार्यकारिणी में चुनकर भेजें। उनकी यह एक भूल संस्था को बहुत भारी पड़ सकती है तथा सावधानी विकास के नये क्षेत्र खोल सकती है।
6. वे संस्था से लिए गए ऋण को समयपर वापस करके संस्था को सुदृढ़ बनाने में अग्रिम भूमिका निभाएं तथा अन्य सदस्यों को भी इसके लिए प्रेरित करते रहें। ऐसे वातावरण का निर्माण करें ताकि हर सदस्य सच्चे मन से संस्था को अपना मानकर इस ऋणवापसी के चक्र को गतिमान बनाए रखने में केन्द्रीय भूमिका निभाए। इस परिवर्तन की शुरुआत हर व्यक्ति स्वयं से करे।

7. वे संस्था के साधनों के दुरुपयोग पर बाज नजर रखें तथा उसे रोकने के लिए सामूहिक शक्ति को विकसित कर क्रियान्वित करें। भ्रष्टाचार आदि अनैतिक आचरणों की सफाई तथा राजनीतिक हस्तक्षेप से संस्था को दूर रखने हेतु संगठित प्रयास करें। संस्थागत की संपत्ति के सृजन व संरक्षण हेतु सदैव अग्रणी रहें।
8. प्रवर्तमान भावी आवश्यकताओं के मद्देनजर वैधानिक संशोधनों को आकार दें ताकि समयानुसार व्यावसायिक प्रगति अवरुद्ध न हो। समय की मांग के अनुरूप संस्था की असरकारक सामाजिक जवाबदारी सुनिश्चित करने की दिशा में संस्था का यथोचित मार्गदर्शन करें।
9. सहकारी शिक्षण को आत्मसात करते हुए सदस्यों के साथ सहकार से रहें, सहयोग करें, मतभेद होने पर भी मतभेद न रखें, अनावश्यक संघर्ष व तनाव से संगठन के वातावरण को प्रदूषित होने से बचाएं तथा पर्यावरण व समाज के हित में कार्य कराने हेतु कार्यकारिणी को सदैव प्रोत्साहित करते रहें। इसके लिए सदस्यों का सहकारी शिक्षण-प्रशिक्षण अनिवार्य एवं उपयोगी कदम है।

सहकारी संगठन के उत्थान में कर्मचारी द्वारा निर्मित तंत्र की भूमिका -

सहकारी समिति में कार्य करनेवाले कर्मचारी भलेही सहकारिता के सदस्य न हो किन्तु उनमें भी सहकारिता की भावना का होना अनिवार्य है तभी वे सहकारी दृष्टिकोण से संस्था में विविध कार्यों का योग्य निष्पादन कर सकते हैं। वे अन्य कोर्पोरेट व्यावसायिक संस्थाओं की संस्कृति से प्रथक हैं। सहकारिता में सदस्यों के लिए मशीनी नहीं अपितु मानवीय व्यवहार को अपनाया जाता है। कर्मचारी निर्मित तंत्र संस्था संचालन व्यवस्था का अभिन्न अंग है तथा अमलीकरण व्यवस्था का सर्वाधिक क्रियाशील हिस्सा है। यदि वे संस्था को अपना मानकर ईमानदारी, कर्तव्यनिष्ठा, लगन और तल्लीनता से काम करते हैं, अन्य संस्थानों की तरह गुटबंदी, हठवादिता कर संस्था की मजबूरी का फायदा नहीं उठाते, आंदोलन आदि की धमकी नहीं देते तथा निरंतर अपनी कार्यक्षमता और कार्यकुशलता में वृद्धि हेतु प्रयत्नशील रहते हैं तो संस्था और कर्मचारियों के सर्वांगीण विकास को कोई नहीं रोक सकता। ऐसे कई उदाहरण हमारे सामने हैं। गुजरात के धोलका विस्तार की माहिती संस्था जहाँ अनपढ़ बहनों ने बाहर की पूँजी लेकर अपनी बैंक बनाई आज वो अपनी मेहनत लगन से इसका संचालन कर बैंक को बाहरी पूँजी के हिस्से से मुक्त कर सदस्यों के हित में बेहतर संचालन कर रही है। खाद निर्माण के क्षेत्र में संलग्न प्रतिष्ठित इकाई इफको की भी यही कहानी है जो हमें इस संयोजन की ओर प्रेरित करती है। सवाल ये उठता है कार्यरत कर्मचारी उस कार्य को किस दृष्टिकोण से देखते हैं, तथा किस भावना के साथ समझते हैं। यदि वे इसे “एक सबके लिए तथा सब एक के लिए” की भावना के साथ जोड़कर देख पाते हैं तो आनंद ही अलग होता है, समस्याएं उस वातावरण से पलायन कर जाती है। कर्मचारी निर्मित तंत्र में अधिकारी यदि “उद्देश्यों द्वारा प्रबंध व्यवस्था” को अपनाते हैं तो संस्था चहुँमुखी विकास करती है। इसमें

ध्येय निर्धारण की विकेंद्रित व्यवस्था अमली बनती है, लोग अपने ध्येय स्वयं निर्धारित करते हैं, उन्हें संस्था के ध्येयों के साथ जोड़कर रखते हैं और अंततः वे आयोजन व हकीकतलक्षी परिणामों के अंतर को कम करने में सफल हो जाते हैं जिससे अतिरेक प्रयास या व्यर्थ के प्रयत्न आकार नहीं ले पाते, संगठन की लागतें घटती हैं, कार्यक्षमता व कार्यकुशलता बढ़ती है, कर्मचारियों का आत्मविश्वास बढ़ता है, वे भावी भूमिका के निर्वाह हेतु तैयार होते हैं, नवाचार और नये विचारों की खेती संस्था के हित में करते को उद्यत हो जाते हैं। ऐसे में संस्था की चहुँमुखी प्रगति को कौन रोक सकता है? सहकारी संगठन में कार्य करनेवाले कर्मचारी संगठन के साथ इस तरह घुलमिल जाते हैं कि लगता ही नहीं कि वे सदस्यों से कुछ अलग हैं। प्रवर्तमान समय में सहकारी संस्थाओं को भी कर्मचारी निर्मित तंत्र के प्रति अपने नजरिए में आमूलचूल परिवर्तन की नितांत आवश्यकता है। कम वेतन में काम लेने की मनोवृत्ति के बजाय उनके शिक्षण-प्रशिक्षण पर के सुनियोजित रूप से विनियोजन कर उनकी क्षमताओं को सुधारा जाय, अभिप्रेरित पारिश्रमिक के जरिए उन्हें अधिकाधिक कार्य करने हेतु प्रेरित किया जाय, उनके साथ मानवीयवृत्ति को अपनाना जाय अर्थात् उनके साथ भी सहकारी मूल्यों के अनुसार मानवीय व्यवहार सुनिश्चित किया जाय तो निश्चित रूप से सहकारी संगठन एवं उसका हरेक अवयव प्रभावी रूप से अपनी भूमिका को बेहतर भूमिका सुनिश्चित कर सकेगा तथा संस्था के जतन में अपना अमूल्य योगदान दे सकेगा जो सहकारी संस्था को हर संकट में टिके रहने के लिए असीम अदृश्य ऊर्जा, ऊष्मा तथा भावनात्मक ताकत प्रदान करेगा।

राज्यस्तरीय तथा राष्ट्रस्तरीय शीर्षस्थ सहकारी संघों की सहकारिता के विकास में भूमिका

प्रायः हर क्षेत्र में कार्यरत सहकारी संस्थाओं का ग्राम स्तर से लेकर जिला व राज्य की त्रि-स्तरीय संरचना रहती है जो उसके विकास में मददरूप होती है। राष्ट्रीयस्तर पर लगभग हर क्षेत्र की सहकारी संस्थाओं के शीर्ष निकाय बनाए गए हैं जो सहकारी संस्थाओं के शिक्षण-प्रशिक्षण, उनकी वित्तीय एवं प्रशासनिक मजबूती, नीतिगत समर्थन आदि की दिशा में सामूहिक प्रयास करते हैं। राष्ट्रीय स्तर के सभी शीर्ष निकायों की प्रतिनिधिपूर्ण सहकारी शीर्षस्थ निकाय के रूप में भारतीय राष्ट्रीय सहकारी संघ गठन किया जाता है जिसका मुख्यालय भारत की राजधानी नई दिल्ली में है। यह निकाय अपनी विभिन्न इकाइयों तथा राष्ट्रीय सहकारी शिक्षा केन्द्र तथा ग्राम विकास प्रोजेक्ट केन्द्र, सहकारी प्रबंधन संस्थान, जूनियर सहकारी प्रशिक्षण केन्द्र आदि के माध्यम से तृणमूल स्तरीय सहकारी संस्थाओं, राज्यस्तरीय निकायों को सुदृढ़ बनाने हेतु सतत प्रयत्नशील रहकर उनको शिक्षण-प्रशिक्षण व संरक्षण प्रदान करता है, अनुसंधान, सलाह आदि कार्यों के द्वारा अद्यतन विश्लेषित रिपोर्ट तैयार कराता है। समितियों के मध्य विवादों का निपटारा करता है तथा सामान्य हित में अधिनियम निर्माण व उनमें संशोधन के कार्यों के द्वारा सहकारी संस्थाओं के समसामयिक

संचालन में महत्वपूर्ण भूमिका अदा करता है। यह शीर्षस्थ निकाय सहकारिताओं की व्यवस्था के नियमन हेतु आदर्श आचारसंहिता का निर्माण कर सहकारी संस्थाओं की असरकारकता में वृद्धि करता है।

अंत में.....

सहकारिता के समुचित विकास हेतु आवश्यक है कि सहकारिता के आन्तरिक अवयव सुदृढ़ हो, सक्रिय हों तथा सुचारु संचालन में सहकारी उन संकल्पों के साथ आगे बढ़ें जिनकी व्यवस्था सहकारिता के सार्वभौमिक सिद्धांत व सहकारी मूल्यों में की गई है। सहकारी सदस्यों के ढांचे से लेकर कार्यकारिणी तथा कर्मचारी निर्मित तंत्र की भूमिका एक ही ताने बाने में लयबद्ध होकर आगे बढ़ें तो सफलता के कीर्तिमान निश्चित तौर पर स्थापित किए जा सकते हैं। सहकारिताओं के अस्तित्व एवं विकास में शीर्ष एवं शीर्षस्थ निकाय की संरक्षणात्मक एवं संवर्धनात्मक कवच की प्रोत्साहक भूमिका को नहीं नकारा जा सकता जो प्रत्यक्ष व परोक्ष रूप से सदस्य, कार्यकारिणी व कर्मचारी निर्मित तंत्र की भूमिका को धारदार बनाने हेतु विविध कार्यक्रमों का संचालन कर रहे हैं। किन्तु इन समस्त कार्यक्रमों व प्रयासों की सफलता का दारोमदार सदस्यों की अपनी भूमिका के प्रति जागृति व वैधानिक जानकारी तथा रचनात्मक सहभागिता पर निर्भर करती है। सहकारी तंत्र के विविध अवयवों है जिसे गांधीजी के मानव केन्द्रित अर्थशास्त्र के पथ पर चलकर पाया जा सकता है। सहकारिता के जरिए समतामूलक समाज, आत्मनिर्भर समाज व सर्वोदयी समृद्ध सभ्य समाज की परिकल्पना को आकार देना संभव है जिससे राष्ट्र को सफलता की बुलंदियों पर पहुँचाया जा सकता है। यह कहना अनुचित नहीं होगा कि यदि सहकारी प्रबन्धन में सदस्य अभिमुखी आवश्यकतालक्षी दूरगामी प्रयास किए जाते हैं तो निःसंकोच बेहतर परिणामों की अपेक्षा की जा सकती है।

संदर्भ :

- गांधी मोहनदास करमचंद “ग्राम स्वराज” सहकारिता पर गांधी प्रकरण, नवजीवन प्रकाशन अहमदाबाद.
- पी.सी.ढाल (1989) “ए टेक्सट बुक ऑफ को-ऑपरेटिव्ह मेनेजमेन्ट” स्टोशिस एडवेन्ट बुक्स डिवीजन
- एस निक्करन (2006) को-ऑपरेटिव्ह मेनेजमेन्ट : प्रिन्सिपल्स एण्ड टेक्निक्स” दीप एण्ड दीप पब्लिकेशन, नई दिल्ली.
- गुजरात स्टेट को-ऑपरेटिव्ह सोसायटी अधिनियम
- पाठ्य सामग्री को-ऑपरेटिव्ह मेनेजमेन्ट, राष्ट्रीय सहकारी शिक्षण केन्द्र, भारतीय राष्ट्रीय सहकारी संघ, नई दिल्ली.



अल्पकालिन सहकारी साख संरचना अन्तर्गत “समाधान योजना” के प्रभाव का शोध अध्ययन

राजेश कुमार चौरागडे ?

प्रस्तावना :

मध्यप्रदेश राज्य में त्रिस्तरीय अल्पकालिन सहकारी साख संरचना अन्तर्गत ‘समाधान योजना’ के प्रभाव के अध्ययन की आयोजना इसलिए महत्वपूर्ण एंव रिसर्च का ‘ज्वलंत विषय रही क्योंकि म. प्र. राज्य. की 4524 प्राथमिक कृषि साख सहकारी समितियों (पैक्स) के डिफाल्टर (ओव्हरड्यू/कालातीत) कृषक सदस्यों के बकाया कालातीत ऋणों के निपटाने हेतु उक्त स्कीम फलीभूत रहीं जो कि आकड़ों से भी स्पष्ट है, जिससे बैंक का एनपीए भी कम हुआ जबकि समाधान योजना 30 नवम्बर 2018 को समाप्त हुई उस समय विधानसभा चुनाव का दौर था और सहकारी कृषि ऋण वसूली 30 जून पर समाप्त हो जाती है फिर भी वसूली का दौर निर्बाध चलता रहा । इससे अब कालातीत सदस्यों को जीरो प्रतिशत ब्याज दर पर ऋण सुविधा, 10 प्रतिशत अनुदान अर्थात अब मध्यप्रदेश का किसान रु. 0-100 लेकर जाता है और 90 ही वापसी करना होता है, भौवातर योजना, फसल बीमा योजना तथा सामाजिक प्रतिष्ठा सहित अनेको लाभ विशेषकर प्राप्त हुए तथा उक्त मध्यप्रदेश सरकार ने सिर्फ सहकारी बैंकों पर ही किसानों के हित में पैकेज लागू किया था ।

1) रुपरेखा :

अल्पकालिन सहकारी साख संरचना अन्तर्गत : ‘समाधान योजना’ के प्रभाव का शोध अध्ययन इसलिए महत्वपूर्ण है क्योंकि कालातीत सदस्यों से वैधानिक वसूली हेतु म.प्र. सहकारी अधिनियम में धारा 84, 85 एंव धारा 64 में वाद दायर कर “कार्ययोजना” बनाकर तथा “क्रिस योजना” / सरसाई, अन्तर्गत वसूली करना लम्बी प्रक्रिया एवम् मानव संसाधन होना होता है । समाधान योजना के फलस्वरूप ऑन टेबल वसूली भी आना प्रारंभ हुई तथा कालातीत किसानों का पलायन रुका साथही अकालातीत होकर शासन की विभिन्न योजनाओं का नियमित किसान होने से अनेको फायदे हुआ ।

2. मध्यप्रदेश राज्य का संक्षिप्त परिचय तथा पुरस्कार आयोजना :

भारत के मध्य में स्थित यथा दिल की संज्ञा से नवाजा तथा पाँच राज्यों की सीमा से लगा मध्यप्रदेश का क्षेत्रफल 308000 वर्ग कि.मी. जो देश में दूसरा स्थान रखता है और देश का सबसे बड़ा वन क्षेत्र 94689.38 वर्ग कि.मी. का है, राज्य में भूमि जोतो की वर्ष 2010.11 पर 88.73 लाख तथा जलवायू जोन 11 भागों में बँटी है, राज्य की जनसंख्या वर्ष 2011 की जनगणना पर 72.627 हजार है एवम् राज्य साक्षरता का प्रतिशत 69.3 है

राजेश कुमार चौरागडे, संकाय सदस्य, अपेक्स बैंक ट्रेनिंग कॉलेज भोपाल । मध्य प्रदेश राज्य सहकारी बैंक मर्यादित, भोपाल

राज्य की मातृभाषा हिन्दी है, तथा आजिविका का प्रमुख साधन कुल जनसंख्या का 70 प्रतिशत कृषि पर आधारित है मध्यप्रदेश असीम संभावनाओं से भरा "अनेकता में एकता" से परिपूर्ण राज्य है.

पुरस्कार अंतर्गत मुख्यतया कृषि कर्मण पुरस्कार, ई-कोपरेटिव्ह पोर्टल आदि पर कृषि/सहकारिता विभागों को सम्मान राष्ट्रीय स्तर पर लगातार प्राप्त हो रहा है ।

3. उद्देश्य :

अल्पकालिन सहकारी साख सहकारिता में 31.3.18 पर कुल कृषक 77.17 लाख जिसमें से उधारग्रहणकर्ता 44.61 लाख ऋणी सदस्य सहकारिता से संबद्ध है । मध्यप्रदेश राज्य की अर्थव्यवस्था कृषि में लाभप्रदता हेतु डिफाल्टर कृषको को कृषि वित्त की मुख्य धारा में समाधान आयोजना से जोडा जाना ठीक वैसा ही है । जैसे जीवन हेतु रक्त का वैसे ही किसानो हेतु वित्त आवश्यकता की प्रतिपूर्ति समय सीमा में आवश्यकता अनुरूप हो ताकि साहकारी व्यवस्था खत्म हो सके ।

अध्ययन का क्षेत्र :

- 1 राज्य में कृषि विकास हेतु वित्त आवश्यकता का आँकलन ।
- 2 राज्य कृषि वित्त संबंधी किसानो की समस्याओं का अध्ययन ।
- 3 कृषि वित्त आधारित कृषि/अकृषि/स्वम सहायता समूह आदि ऋणों की संभोजनाए/समीक्षा ।
- 4 नाबार्ड सहायतित योजनाओं पर 'समाधान योजना' प्रभाव का आँकलन ।
- 5 कृषि से आय दोगुना करने हेतु एवं केन्द्र प्रवर्तित आयोजनाओं का क्रियान्वयन ।

इस प्रकार ग्रामीण वित्त का 50 प्रतिशत से अधिक हिस्सा सहकारी और ग्रामीण बैंको का है तथा कृषि ऋण में समस्त बैंको में किसान क्रेडिट कार्ड की भागीदारी सहकारी बैंको की सर्वोपरि है ।

4-आयोजना के निर्धारित मुख्य बिंदुओं का विवरण :

स्कीम 2341 के अन्तर्गत कार्यालय आयुक्त सहकारिता एंव पंजीयक सहकारी संस्थाँए मध्यप्रदेश, भोपाल. के पत्र क्र/साख/योजना 937 दिनांक 6.4.2018 के परिपालन में नोडल बैंक 1. अपेक्स बैंक 38 जिला सहकारी बैंक तथा 4524 पैक्स संस्थाओं से कवरेज अन्तर्गत कार्ययोजना में निम्न प्रमुख बिंदु में समाविष्ट थें :

1. 30 जून 2017 पर अल्पावधि फसल ऋण की कालातीत बकाया राशि तथा प्राकृतिक आपदा के कारण परिवर्तन के पात्र सदस्यों जो कि प्राथमिक कृषि समिति के सदस्य हो लागू थी ।

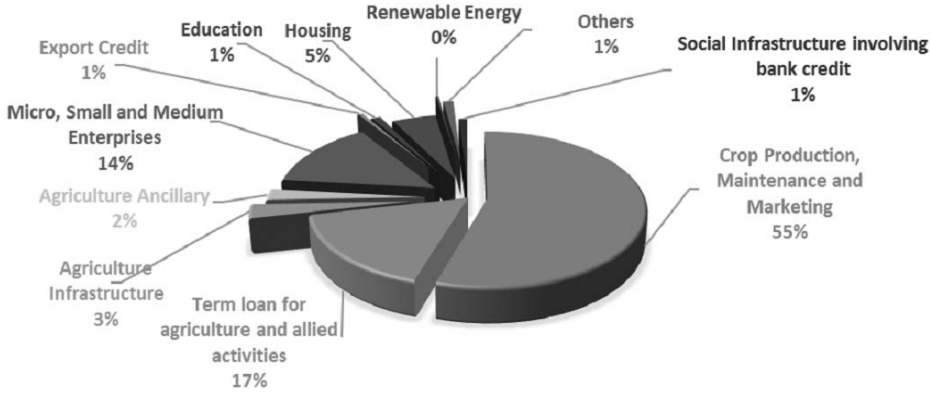
2. योजना का लाभ लेने हेतु कृषक द्वारा बकाया मूलधन का 50 प्रतिशत राशि एकमुश्त किशतों में अंतिम तिथि तक जमा करने से शेष माफ कर नवीन ऋणमान अर्न्तगत सामान्य साख सीमा तत्काल स्वीकृत कर नियमित किसान को प्रदत्त सुविधायें दी जावेगी ।
3. योजना की अवधि-30 जून 2018 से क्रमशः बढ़ाकर अंततः 30 नवम्बर 2018 की गई थी ।
4. योजनान्तर्गत ब्याज की राशियों का दायित्व भार-80:20 के अंकेक्षण अनुपात में राज्य शासन एंव पैक्स संस्था द्वारा वहन किया जायेगा । उक्त क्लेम का अंकेक्षण कराकर पैक्स ब्याज की छूट को सहकारी अधिनियम के अन्तर्गत किया जावेगा जिससे एनपीए कम होगा । जिससे कृषक को नवीन ऋण की पात्रता आएगी ।
5. कार्ययोजना अर्न्तगत पैक्स समिति के अंगीकार का प्रस्ताव/ठहराव (तीन दिवस) योजना का प्रचार-प्रसार (सात दिवस) अपेक्स बैंक प्रारूपों को संधारण, समयसीमा (15 अप्रैल), एनसीएल स्वीकृति हेतु प्रस्तुत समयसीमा (25 अप्रैल) स्वीकृति उपरांत समितियों को प्रेषण (7 दिवस) गौसवारा 'यूटिलिटी पोर्टल' पर प्रेषण, समयसीमा (15 जून) इस प्रकार कार्य योजना की जिला/राज्य माँनीटरींग कमेटी प्रतिदिन समीक्षा करना सुनिश्चित कर रही थी ।

नाबार्ड स्टेट फोकस पेपर 2018-19. के अनुसार :

प्रस्तावित शोध कार्य से संबंधित विशेष बिन्दुओं के अध्ययन के लिए आवश्यक है कि विषय से संबंधित पूर्व साहित्य एवं पूर्व शोध कार्य का पूनरावलोकन किया जाना चाहिए जो इस प्रकार है :

सन 2022 तक कृषि ऋण को दोगुना किये जाने का प्रावधान है जिसके अनुरूप सहकारी बैंको ने अपनी कार्ययोजना निष्पादित की है तथा कुल अनुमानों में 77 प्रतिशत हिस्सेदारी कृषि क्षेत्र की है तथा एनएसएसओ के सर्वे अनुसार मध्यप्रदेश में एक किसान के घर की औसत वार्षिक आय वर्ष 2003 पर रु. 017160 से बढ़कर 2013 तक रु. 74508 हुई जिससे सीएजीआर 15 प्रतिशत हुई ।

प्राथमिकता क्षेत्र के लिए विकेंद्रीकृत ऋण योजना तैयार करने का कार्य राज्य के प्रत्येक जिले की संभाव्यतायुक्त ऋण योजना (पीएलपी) बनाने के साथ सभी विभागों / हितग्राहियों से विस्तृत चर्चा उपरांत स्टेट फोकस पेपर से स्पष्ट होता है कि वर्ष 2018-19 में उपरान्त रु. 153106.18 (स्त्रोत : नाबार्ड) अर्थात पिछले वर्ष से वृद्धि दर 14 प्रतिशत रही जो पाई चार्ट से भी स्पष्ट होगा -



BROAD SECTOR WISE PLP PROJECTIONS - 2018-19

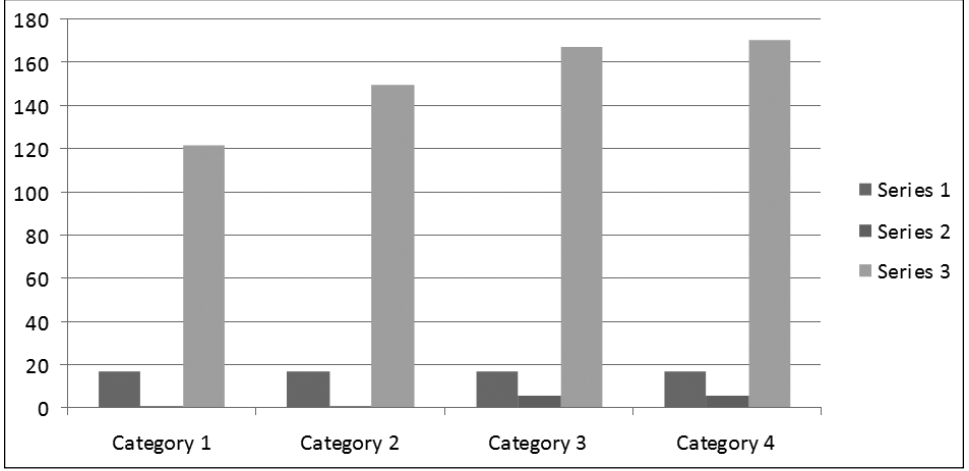
इसी प्रकार बजट 2018 की समीक्षा में विशेष परिदृश्य अर्न्तगत 11 लाख करोड. फार्म क्रेडिट के लिए तथा 2000 करोड. कृषि बाजार संरचना कोष के लिए प्रदाय किया गया। तथा बजट 2019 अर्न्तगत वित्त वर्ष में कुल परिव्यय 75000 करोड. पीएम किसान सम्मान निधी रु. 6000 ब्याज दर किसानो को तीन समान किश्तों में दिए जाने प्राकृतिक आपदा हेतु 2 प्रतिशत ब्याजदर की छूट, 3 प्रतिशत समय पर वापसी करने वाले किसानो को छूट तथा कृषि ऋणो को दुगना किए जाने आदि का निर्णय सहकारिता के लिए भी सहायक होंगे।

विषय का संक्षिप्त पुनरावलोकन :

म. प्र. में त्रिस्तरीय अल्पकालिन सहकारी साख संरचना अर्न्तगत : 'समाधान योजना' के प्रभाव का अध्ययन अर्न्तगत 30 जून 2017 को अल्पावधि फसल ऋण की कालातीत बकाया राशि जो समझौता दिनांक पर बाकी है तथा प्राकृतिक आपदा अर्न्तगत परिवर्तित ऋण राशि जो बकाया है उन पैक्स के कालातीत सदस्य योजना में शामिल होंगे। यदि कालातीत सदस्य द्वारा मूलधन की आधी राशि एकमुश्त/किश्तो में जमा की जाए तो उनको तुरंत ही नवीन जीरो प्रति. ऋण की पात्रता होगी तथा ब्याज की माफी कर दी जावेगी जो राशि शासन द्वारा जमा की जाएगी जिसमें ही ब्याज की चार किश्तों में से एक किश्त जून-18 पर सरकार द्वारा दे दी गई है।

योजना से लाभ

1. रिजर्व/नाबार्ड बैंक द्वारा जारी नार्मस अर्न्तगत उक्त योजना से गैर निष्पादक परिसम्पत्तियों में कमी आएगी तथा समिति/बैंक सुदृढ़ होगी। जो आकडो से भी स्पष्ट हैं :



कीवर्ड : नाबार्ड नेशनल कृषि ऍव ग्रामीण विकाश बैंक. (NABARD^{1/2})

2. कालातीत किसान/हितग्राहियों को अकालातीत की श्रेणी में श्रेणीगत होकर केन्द्र/राज्य सरकार की विभिन्न योजनाओं में सहभागिता होगी तथा सामाजिक स्तर पर भी बढोतरी के साथ सम्मान में इजाफा होगा ।

उपरोक्त दण्ड आरेख से योजना की प्रगति अर्थात कालातीत ऋणों की वसूली (समाधान योजना) की प्रगति (अनुमानित) स्पष्ट है :

जो निम्नवत है :

	कुल पात्र / कालातीत कृषको की संख्या (हजारों में)	जानकारी दिनांक पर कृषको की संख्या जनके द्वारा राशि जमा की गई । (हजारों में)	जानकारी दिनांक पर कृषको द्वारा राशि जमा की गई । (लाखों में)	रिमार्क
वर्ग - 1	1652656	59001 (दि.31.5.18)	12140.60	अल्पावधि फसल ऋण ऍव मध्यावधि फसल ऋण शामिल है ।
वर्ग - 2	1652656	80000	15000.00
वर्ग - 3	1652656	532356 दि. 23.10.18 पर	167595.84
वर्ग - 4	1652656	536000 दि. 29.10.18	170360.00

विषय क्षेत्र में अन्य अंशदान

केन्द्र सरकार ने सहकारी बैंको को मजबूत करने के लिए प्रोफेसर ए. बैद्यनाथन की अध्यक्षता में 'टॉस्क फोर्स ऑन रिवाइवल ऑफ को-ऑपरेटिव्ह क्रेडिट इन्स्टीट्यूशन' का गठन किया तथा जिसके द्वारा मध्यप्रदेश की 4524 समितियों को (अ) वित्तीय सहायता (ब) वैधानिक और संस्थागत सुधार (स) प्रबन्धकीय गुणवत्ता में सुधार के उपायों में कमेटी ने एक पुनर्जीवन पैकेज के क्रियान्वयन हेतु तीन रूपों में सिफारिश क्रियान्वयन हेतु प्रेषित की गई जो निम्नवत DAP/MOU आपसी सहमति ज्ञापन द्वारा प्रतिपादित की जो मुख्यरूप से है -

- (अ) वित्तीय सहायता-समितियों की संचित हानियों को समाप्त करने के लिए विशेष लेखा परीक्षा का प्रावधान कर समस्त हानियों को केन्द्र/राज्य सरकार द्वारा दिया भी गया है । पैकेज अर्न्तगत समिति को अपनी पूँजी की जोखिम वाली आस्तियों के (सीआरएआर) 7 प्रतिशत के स्तर को बनाए राने हेतु सहायता दी जायेगी तथा पैकेज में समिति तथा निदेशक मण्डल को वित्तीय प्रबंधन में सुधार हेतु प्रशिक्षण और क्षमता विकास की लागत भी शामिल की गई । इस प्रकार वसूली 30 जून पर 30 प्रतिशत हेतु पात्रता समिति को होगी । अन्य...

DAP Plan (विकासीय कार्ययोजना..) MOU आपसी सहमति ज्ञापन.

- (ब) वैधानिक और संस्थागत सुधार-भारतीय रिजर्व बैंक के निर्देशानुसार समितियों पर विवेकपूर्ण मॉपदण्ड (आय अभिज्ञान, आस्ति वर्गीकरण, प्रावधान एंव पूँजी पर्याप्तता) लागू होंगे ।

जमाकर्ता को भी मताधिकार हेतु 1000 रु. राशि कम से कम दो वर्ष जमा करने का प्रावधान ।

इस प्रकार उक्त सहायता समितियों को प्राप्त हुई उसके बाद अनेको योजनाएँ यथा - ऋण माफी/राहत एकमुश्त सहायता आयोजना आदि के उपरांत समाधान योजना राज्य सरकार द्वारा प्रतिपादित की गई । जिसके परिणाम स्पष्ट है ।

शोध प्रविधि/आकडो का स्रोत एंव प्रकार :

किसी भी समस्या/प्रभाव का अध्ययन का आधार समंक होते है । प्रस्तुत शोध-प्रबंध में त्रिस्तरीय संरचना में प्रयुक्त/प्रेषित यथा उपलब्ध कराए गए प्राथमिक डाटा/आँकडो का आधार बनाया गया है विशेषकर जमीनी आधार हेतु मध्यप्रदेश के तीन जिले-बालाघाट तथा आदिवासी जिला मंडला एवं डिंडोरी जिले की पैक्स समितियों का अध्ययन शामिल किया गया है जिसमें आयोजना से संबधित कमियों/विशेषता को समाविष्ट किया गया है द्वितीयक आँकडे अनुसंधान रीति अर्न्तगत सहकारी संस्थाओं की शीर्ष संस्थाएँ यथा नाबार्ड बैंक, नेफ्सकॉब मुंबई, अपेक्स बैंक भोपाल, जिला बैंक बालाघाट, समितियाँ कायदी भजियादण्ड एंव रामपायली तथा जिला बैंक मंडला समिति ककैया हिरदेनगर एंव डिंडोरी का समाधान

योजना के अध्ययन एंव कमियों/प्रभाव का विश्लेषण उपलब्ध कराए गए आकडो के आधार पर ही प्रतिपादित है विशेषकर इन सहयोगी अधि./कर्म. का भी सराहनीय प्रयास ही सफलता से क्रियान्वयन में मील का पत्थर है ।

डॉटा एकत्र करने के साधन तथा प्रतिदर्श चयन :

मध्यप्रदेश में 38 जिला सहकारी बैंक तथा 4524 सहकारी समितियाँ होने से विशाल नेटवर्क के माध्यम से प्राथमिक डॉटा का चयन पर्पसिव सेम्पलिंग विधि से किया गया जिसमें क्र. 1 से 6 तक की समिति का अध्ययन किय गया तथा यूटिलिटी पोर्टल का एकजाईकरण शीर्ष बैंक भोपाल स्तर से लिया गया एंव दि 24.5.18 से 26.5.18 तक तीन जिलो को मध्यप्रदेश शासन के पत्र क्र./2980/दि. 17.10.16 अनुरूप भेट दी गई तथा आकडो का संकलन जिसमें वस्तु स्थिति की समीक्षा निम्नवत की गई :

दिनांक 24.5.18 एंव 25.5.18 पर. राशि : लाखों में/संख्या (वास्तविक स्थिति)

एकमुश्त सहायता योजना (O.T.S.)

	समिति का नाम	मुख्यमंत्री ऋण समाधान योजना अंगीकार समिति की प्रस्ताव/ ठहराव दिनांक	योजना का प्रचार प्रसार की सामग्री	सहमति पत्र प्राप्त किए कृषकों की संख्या	योजनांतर्गत कुल कृषकों की		साख सीमा स्वीकृति का स्थिति विवरण	साख सीमा अंतर्गत ५०: जमा करने वाले कृषकों को वितरित नवीन ऋण स्वीकृत		प्रगति की प्रतिदिन रिपोर्टिंग की स्थिति	रिमांक
					संख्या	राशि		संख्या	राशि		
1	2	3	4	5	6	7	8	9	10	11	12
1	रामपायली	11.4.18	पोस्टर आटो से डौडी ..	72	433	203.55	हाँ	nil	nil	प्रतिदिन/ पोर्टल पर हों	
2	भजियादण्ड	10.4.18	पोस्टर आटो से डौडी ..	135	345	80.59	हाँ	nil	nil	प्रति दिन/ पोर्टल पर हों	
3	कयदी	18.4.18	पोस्टर आटो से डौडी / जीवंत संपर्क	221	348	100.18	हाँ	nil	nil	प्रति दिन/ पोर्टल पर हों	
4	हिरदेनगर	10.4.18	पोस्टर आटो से डौडी ..	154	1030	138.12	नही	nil	nil	प्रति दिन/ पोर्टल पर हों	
5	ककैया	11.4.18	पोस्टर आटो से कोटवार डौडी / सतत संपर्क	550	880	149.65	हाँ	nil	nil	प्रति दिन/ पोर्टल पर हों	
6	डिंडोरी समिति	10.4.18	पोस्टर आटो से डौडी ..	29	643	21.57	नही	nil	nil	विलंब से	

टीप : इस प्रकार समितियों के अध्ययन से स्पष्ट है कि योजना का क्रियान्वयन अपेक्षित स्तर से कम रहा विशेषकर आयुक्त पंजीयक के पत्र क्र. साख/योजना/2018/

1925/दिनांक 13/7/18 द्वारा उत्कृष्ट कार्य करने वाली समिति तथा कर्मचारियों के प्रदर्शन को पुरुस्कृत करने के निर्देश के तारतम्य में प्रगति प्रगतिशील रही ।

शोधप्रॉक्कलपनाँए : कृषक सहकारी ऋण समाधान योजना अर्न्तगत. त्रिस्तरीय अल्पकालीन सहकारी साख संरचना अर्न्तगत पर प्रभाव का अध्ययन, विशेष संदर्भ, सहयोजना को आगे बढ़ाया जावे आदि उक्त आधार पर विकास की गाथा का समावेशन हो सके ।

अध्ययन का क्षेत्र : मध्यप्रदेश राज्य सहकारी बैंक मर्या. भोपाल 'अपेक्स बैंक' के अर्न्तगत 38 जिला सहकारी केन्द्रीय बैंक मर्या. और उनकी 826 शाखाए तथा 4524 पैक्स संस्थाओं के माध्यम से शीर्ष बैंक स्तर पर यूटिलिटी पोर्टल, पर समाधान योजना का एकजाईकरण कर मानिट्रिंग की जा रही है जिसकी समीक्षा सहित तीन जिलों एंव 5 समितियों की फिल्ड समीक्षा उपरांत आकडों का संकलन कर अध्ययन को मूर्त स्वरूप देकर शोध कार्य को समाप्त किया गया ।

निष्कर्ष एवं सुझाव :

समाधान योजना के प्रभाव में सुम्जाव यह है कि योजना पर और अधिक कार्य समन्वय से किया जाये तो ताकि और अच्छे परिणाम आ सके है क्योंकि इससे कालातीत सदस्य, अकालातीत होकर मुख्य धारा से जुडकर जो परिणाम आए वह आकडो से भी स्पष्ट है । सहकारिता के लगभग संख्या 1652656 लाख कालातीत सदस्यों से ऋण वसूली जो एनपीए की श्रेणी मे श्रेणीगत थे और समाधान योजना के क्रियान्वयन उपरांत जिनकी कुल वसूली, मूलधन 170362.94 (राशि लाखों मे) एंव ब्याज 102324.58 लाख लगभग रही तथा किसान मुख्य धारा से जुड सका है । सुझाव यह है कि उक्त योजना को और आगे बढ़ाया जाना समिति / सदस्य हित में हो सकता है ।

कमिया :

उक्त योजना का प्रचार प्रसार अपेक्षित स्तर तक ना होने से युक्तिसंगत निपटारा नहीं हो सका तथा पैक्स संस्थाओ द्वारा कालातीत ऋण के 50 प्रतिशत भुगतान के विरुद्ध ऋण में अनावश्यक विलम्ब की स्थिति से कालातीत सदस्य योजना से वंचित हो गए तथा समिति / बैंक में मानव-संसाधन की कमी भी अपेक्षित प्रभाव नहीं ला सकी तथा योजना को समाप्त करने से भी शेष बचे कालातीत सदस्य योजना का लाभ प्राप्त नहीं कर सके ।

राष्ट्रीय कार्यक्रम के तहत कृषि को लाभ का व्यवसाय बनाने तथा आय को दोगुना वर्ष 2022 तक किए जाने के लक्ष्य को प्राप्त करने में भी उक्त योजना उपयोगी हो सकती है । प्रचार-प्रसार से वित्तीय लक्ष्य मिशन, ऋण-विवधिकरण जैसे कार्यक्रमों से अपेक्षित प्रगति को प्राप्त हो सकेंगे । साथ ही मार्केटिंग / प्रोसेसिंग यूनिट पर कार्य करने से भी अपेक्षित प्रगति संभव है ।

इस प्रकार आकड़ों पर जाए तो प्रदेश में पैक्स की वित्त भागीदारी 33.5 प्रतिशत ही रही । सफलता की कहानी अर्न्तगत समाधान योजना कृषको को ँव समिति दोनों ही स्तर पर फलीभूत रही ।

संदर्भ ँव संदर्भ ग्रंथ की सूची वेबसाइटे :

- 1 राज्य फोकस पेपर वर्ष 2017-18 ँव 2018-19 ।
- 2 यूनियन बजट वर्ष 2017-18 एवं 2018-19 ।
- 3 म. प्र. आयुक्त ँव पंजी. सह. संस्थाए भोपाल के योजना के संबंधित परिपत्र/ वेबसाइटें ।
- 4 नैफ्सकॉब मुंबई की 55 वी वार्षिक रिपोर्ट ।
- 5 सहकारी प्रबंध संस्थान भोपाल की रिपोर्ट ।
- 6 वेबसाइट रिजर्व / नाबार्ड बैंक तथा आरसीएसएम. पी. गव्हर्मेंट ँव अपेक्स बैंक की वेब से संकलन ।
- 7 अन्य पत्र / पत्रिकाँए जर्नल आदि.



PERSPECTIVE

Involvement of Youth and Women in Cooperatives

Anil Kumar Tiwary ¹

Cooperation has been accepted as an instrument of democratic planning and an important medium for the regeneration of the country's socio-economic life. The main purpose of the cooperation in India is to help the helpless and the weak. According to Dr. William King, "Let those who cannot see any further, look to cooperative as protection for themselves and their families." It was always treated as an instrument of economic change with social justice.

Cooperative for Women

The struggle of women to achieve equality with men in social, political and economic field is now nearly worldwide. Women constitute two third to three fourth of the agricultural labour force in much of the world and a vital part of economic life everywhere, although their contribution are rarely recognized and the return they get is almost negligible compared to their male counter parts.

While in theory the cooperatives are open to one and all, one man one vote is a fundamental principle of cooperation often this principle has been applied literally with women being excluded from meaningful participation alongside men in cooperatives.

Even if, there is a high percentage of female members their representation in administration, Board of Management and Management Committee is negligible. With the intention of involving women in the present cooperative movement, educating them, widening their mental horizon and giving them equal status in the society, the following types of cooperatives are the area where involvement of women is sought to be made like Dairy Cooperatives, Household Cooperatives, Oil Seed Cooperatives, Education Cooperatives, Housing Cooperatives, Weavers Cooperatives etc. About 85% women are employed in dairy sector. Women handle most of the productive aspects of animal care like watering, cleaning, milking and collecting of fodder and feeding.

Youth and Cooperatives

The subject of youth and cooperatives is one that is off and on referred to, sometimes with anxiety and concern, sometimes with complacency or indifference, in various cooperatives and other forum. We always heard that youth are not interested in cooperatives, there should be more youth in our cooperatives both as members and as policy makers. Infact, activities based on cooperatives are a good source of employment for youth both men and women.

¹ Faculty Member, Vaikunth Mehta National Institute of Cooperative Management, Pune-7

Hence, the need of the hour is to introduce cooperatives in school and university curriculum. Cooperatives are voluntary organisations and the youth are free to join if they are really interested. According to U.N. projections in relation to youth, it has been shown that within the next 25 years the world youth population will increase by an average of 60% with the increase in the developing countries approximately 80%. That is why U. N. had declared 1985 as the “International year of youth” to focus attention on the need for priority action in this sector. Hence, Cooperatives who generally play an important role in the process of national development must take into notice these development and evolve strategies which will enable them to harness the resources available through youth and to provide cooperative solutions to the problems faced by youth both men and women.

Such attempt will come up with following objectives

- i) To examine the problems of youth and to exchange experience in regard to various efforts made to find solution to the problems.
- ii) To examine the role of cooperative in respect to youth participation.
- iii) To identify strategies which will facilitate an integrated cooperative approach to the problems of youth and to work out guidelines to support cooperatives for finding solution.

Hence, undoubtedly, cooperatives are considered an important vehicle for youth development in all over the world. There is a need to intensify efforts to communicate the benefits of cooperatives to young people. It is high time to include cooperative education in both formal and non formal education programmes.

I) Involvement of Youth in Cooperatives

Too many young people are experiencing a dangerous mix of high unemployment, increased inactivity and precarious work, as well as persistently high working poverty. The cooperative form of enterprise provides young people a means to create their own employment, find jobs with enterprises that often align themselves with their own values, and participate as member owners of enterprises where their voice is heard.

II) Youth Employment Crisis

In 2020, the estimated youth unemployment rate in India was at 23.75 percent. From last 12 years every year it has been increasing. This decent work deficit not only put young people at risk, but entire societies are at risk of seeing increasingly social conflicts and political unrest due to the lack of job

opportunities. Not only do underutilized young people incur significant losses by not fulfilling their potential, but this underutilization of young people in the labour market can trigger a vicious circle of intergenerational poverty and social exclusion.

Young people face specific challenges in entering the work force. Their lack of professional experience may plunge them into the “experience trap”. They are unable to get a job, and so they are unable to gain professional experience that would allow to get a job. During economic downturns, young people can be the last to be hired (due to lack of experience) and the first to be dismissed (due to lack of tenure), on the basis of the ‘last in, first out’ principle.

Inadequate quality and relevance of education and training can strongly affect the length and quality for school-to-work transition of young people. The lack of alignment between the education system and the needs of employers generate a mismatch between supply and demand of labour. Consequently, young people struggle to find a job that suits their qualifications, and employers fail to recruit the graduates with the right skills set. In developing economies where 87 per cent of the world’s youth live, often underemployed and working in the informal economy under poor conditions, the challenge is also to improve the quality of jobs available to them in addition to generating new employment opportunities. Girls and young women are often particularly disadvantaged, and although gender gaps in education are narrowing, in most regions these gains in educational attainment have not translated into equal opportunities in the labour market.

The Cooperative Option

Cooperatives are principle-based enterprises that put people, rather than the pursuit of profit at the centre of their business. Because of this they follow a broader set of values than those associated purely with making a profit—namely self-help, self-responsibility, democracy, equality, equity and solidarity. The democratic nature of the cooperative enterprise encourages participation, broadens ownership and fosters empowerment of youth. Indeed, young people often cite that it is the cooperative values and principles that make cooperatives attractive to them both a means to create their own enterprises or as a potential employer who will provide them “decent work”.

I) Employment Opportunities in Cooperatives Worldwide

It is estimated that cooperatives provide 100 million jobs world-wide. Although the exact proportion of youth in this total is difficult to determine, cooperatives are clearly a significant source of employment creation.

The cooperative model of enterprise contributes to youth employment not by only providing salaried employment, but also facilitating job creation through self-employment. The model lends itself to both rural and urban areas and for persons of all academic and skill levels including recent graduates who have limited prospects of finding jobs.

For those seeking salaried employment, it is particularly attractive in countries where young people entering the job market seek work that responds to both their economic needs, but also to their desire to work in business that are responsive to people's needs, embrace democratic practices in workplace and are responsible enterprises.

For those that are looking to start a business, cooperatives enable young people to pool often limited financial resources with knowledge in an enterprise that can respond to nearly every need and productive activity. The cooperative form of enterprise is an option for young people as it has low capital requirements, limited liability, and in cases where members are also employees, the flexibility of self-employment. This self-employment option is particularly important for young people to enter into the labour market when faced with problems of finding a first job due to lack of opportunities or lack of experience. Cooperatives also play a role in formalization of informal employment through collective voice and economies of scale and extension of social protection.

II) Accessible and affordable services

Cooperatives do not only provide jobs or entrepreneurship opportunities, but also essential services. Operating across the world in nearly all sectors of the economy, young people can benefit from accessible and affordable products and services that cooperatives offer for their members and the communities in which they operate, such as food and consumer retail, financial services, health and social care, housing, transport, communications, utilities, mobile phone and internet services. As members they also have the opportunity to influence the types of services available and terms on which they are offered.

One area of particular importance is access to finance for young people who wish to start their own business. In the Atmanirbhar Bharat Scheme recently floated by GOI, youth empowerment is the key to support the creation and growth of all forms of business by providing access to financial services including credit. Many have introduced specific services to cater to the needs of young people and young entrepreneurs to allow them to start, maintain and grow their enterprises-cooperative as well as other forms of business.

III) The way forward

The scale and impact of the current youth employment crisis on the future of young people and societies is a call for immediate action. While cooperatives are already playing a role in helping young people take their lives into own hands, there is great potential for further development. Jobs, affordable products and services, opportunities to start a business and the ability to have a voice in how enterprise not only perform economically, but also act within their communities, are possible through cooperative enterprises.

To enable young people to fully take advantage of the cooperative enterprise option, a number of challenges need to be addressed. In many countries cooperatives are not included in school curricula, and so young people do not have the opportunity to learn about the form of enterprise during their studies. Existing mainstream entrepreneurship education and business support services also neglect the cooperative model. Even when the cooperative form of business is introduced to potential members, promoters often underestimate the need for capacity building, business management skills, and specific training in cooperative governance. On the enabling environment front, existing policy and legislation continues to limit the formation and growth of cooperative enterprises. In the case of youth cooperatives, for example, the formation of school cooperatives can pose particular challenges when minimum age requirements to the formation of cooperatives are fixed.

Finally, cooperatives and cooperative promotional intuitions around the world run specific youth promotion programmes including summer camps and activities that introduce the concept of cooperation and cooperatives in an activity based setting. They are also working with ministries in charge of education to include the teaching of cooperatives in schools so that young people are aware of the different enterprise models that are available to them.

Women & Cooperatives

Cooperatives being driven by women are often an ideal model and most suitable to be practiced. Development has to achieve what women themselves perceive to be of their interest. In the process people's empowerment and enrichment, cooperatives enable women to realize their potential, build self-confidence and lead lives of dignity and fulfilment are attained. It has been proved that cooperatives are the effective's tool to attain collective goal, women come together for a common cause to raise and manage resource for the benefit of the lives-both economically, socially and for the welfare of their family.

Forms of Women's Empowerment through Cooperatives

- A) Economic Empowerment :** Cooperatives facilitate economic empowerment through access to economic resources and opportunities including jobs, financial services such as credit, productive assets, development skills and market information. Due to economic empowerment women participate, contribute and benefit from development process which recognizes their contribution, respect their dignity and make it possible to negotiate a fair distribution of the benefits of development.
- B) Increased Well – Being :** Economic empowered women contribute to the well-being of their families and their husband and are in position to raise income through entrepreneurship. An increase in income is utilized towards improving the family wellbeing.
- C) Social and Political Empowerment :** As a consequence of economic empowerment women increase confidence and are be in a position to raise their voices, make choices and be able to contribute in social and political matters that affect their daily lives.

Involvement Strategy

- ☞ Sensitize cooperative leaders to grasp the complexity of women's issues.
- ☞ Mainstream gender analysis in all aspects of cooperatives.
- ☞ Establish “gender equality committees” or cells/units to identify gender-related problems, develop gender awareness trainings and capacity building.
- ☞ Increase the membership of women and youth in co-operatives particularly on the board.
- ☞ National census/organizations/networks to support in collecting gender disaggregated data .
- ☞ Partner with cooperatives for actualizing UN Sustainable Development Goals (SDGs).
- ☞ Track equality indicators such as women's participation in governance, management membership, asset ownership and income parity on an on-going basis to ensure accountability.
- ☞ Support cooperatives to face challenges of the open market economy, globalization and technological change.
- ☞ Recognize cooperatives as a legitimate form of business (e.g. include and cooperative model in educational curricula and entrepreneurship training programs.)

Bottlenecks and Challenges to Overcome

The response to the section on bottlenecks and challenges was quite relevant with respect to the insights into women's participation in cooperatives. The major obstacles to women's participation cited were:

- ☞ Limited access to education, technical skill, training etc.
- ☞ Socio-economic norms and domestic responsibility stereotype emerge as another major challenge.
- ☞ Other impediments raised were lack of emphasis on women's participation perse, lack of provisions in the bye-laws of cooperatives, cultural barriers, patriarchy, lack of confidence, etc.
- ☞ Some challenges for women's participation were lack of national organisations, full time staff, project funding, low emphasis on women's participation in development, motivating women to participate in decision making, breaking social by orthodox stereotypes and to compete with men for managerial positions in male dominated offices.
- ☞ Women were also not able to seize opportunities provided by cooperative structures due to their lack of access to certain types of resources, i.e. production inputs, credit, land or educational level often much less than men or awareness of cooperative structures and their activities.
- ☞ Often business experience is very limited for women and does not provide the background to participate in cooperatives.
- ☞ Often excluded by support structures that provide marketing technology and other productive resources.

Suggestions for involvement of youth and women in cooperatives:

- ☞ Activities based linkages of women dominated SHGs in different types of societies.
- ☞ Providing internship, opportunities to educating youth in cooperative Institutions, for their early orientation and understanding of cooperatives.
- ☞ Initiation for awareness and sensitization in rural households for gender equality and providing opportunities for economic participation to women as like male.
- ☞ Share Capital contribution through subsidy motivation by the Centre and State Govt. for women and youth to become members of different types of cooperative societies.

- ☞ Provisioning and highlighting of a credit portfolio exclusively maintained by credit for women and youth for Rural Start-up and Self-employment Institutions like cooperatives, DCCBs and PACS.
- ☞ Compulsory establishment of “Consumer Cooperative Stores” in Universities and Colleges to promote goodwill of cooperative in educating women and youth.
- ☞ “Cooperative Education Camp” may be organized at the block and village level through NCUI’s Field Projects to convulse rural women and youth in cooperative means of livelihood.

Conclusions :

Women and youth still to be focused for conceptualize them to play a significant role in the Indian economy through cooperative means of economic activities. Now, with formation of Ministry of Cooperation by GoI its high time to ensure outreach to the members and involve them positively in various types of cooperative institutions already formed and functioning for survival and progress of such institutions as well members. As we know, unemployment challenges are enormous for rural youth and women considering social and cultural impediment for women in rural India, Cooperatives can become crucial solution to address such challenges, through cooperative model of business activities.



Co-operative Hospitals For Universal Health Coverage

MP Sukumaran Nair¹

R. Jaya Lakshmi²

India's cooperative movement is the world's largest and covers almost 98 percent of rural India, with its over 8.50 lakh co-operative societies having cumulative membership of about 290 million. India currently is the fifth largest economy in the world with a GDP of 2.9 trillion USD and population of 1.4 billion people, 65 percent of which is in the working age (15 to 65) group. The national economy was growing at an annual rate of 7-8 percent before the onset of the pandemic Covid-19 in early 2020. The growth rate got drastically slowed down by mid-2020 and of late, along with the retreat of the disease, the economy is picking up. Around 55 percent the country's GDP comes from services which is also a major investment avenue especially after the globalization of the national economy.

India's public spending on health as a percentage of GDP, at just 1.29 percent compares poorly with the 38 member Organisation for Economic Co-operation and Development (OECD) average of close to 9 percent. Govt of India in its 11th five-year plan introduced a seven year National Rural Health Mission (NHRM) with an objective to address the problems of rural primary health care. The government is also committed increase its healthcare spends to 2.5 percent of GDP by 2025. The pandemic exposed vulnerability of our healthcare systems in a big way. The Indian healthcare sector consists of institutions run by government, private, co-operative and charity/missions. Central and state governments, even though are the major stakeholders, are pressed hard for infrastructure, equipment and manpower. There are certain inherent bottlenecks associated with of each of the above sectors.

The wide gap existing between the supply and demand in the healthcare sector, offer the private sector a lucrative investment opportunity. The intent is to build star class facilities to woo the rich rather than playing a significant role in bridging the gap in healthcare availability. Therefore, the challenge of providing affordable care to a large section of the population, fall entirely on the government and co-operatives.

¹ FIE, *President, Thrikakkara Municipal Co-operative Hospital Society Ltd, Cochin & formerly Secretary to Chief Minister and Chairman, Public Sector Restructuring & Audit Board, Govt of Kerala.

² Assistant Professor (Retd.), (Contract), Vaikunth Mehta National Institute of Cooperative Management, Pune-7

Under the constitution, healthcare is a responsibility both of the Central and State Govts. In the matter of nationwide coverage of both hardware and software capabilities government hospitals are deficient in several areas. The private hospitals are unaffordable to the general public.

The segment of private corporate hospitals with state of art medical systems and capabilities are not within the reach of even 2 percent of the population. Charity or mission hospitals established by religious sects, industry houses, private trusts held by erstwhile local rulers etc. are a few compared to the demand of the people. Moreover, no such endeavours are forthcoming now-a- days. Here comes the role of co-operative institutions in the healthcare sector to augment govt facilities and widen its coverage. There are several such institutions already operating and new ones are also coming up especially after the incidence of the recent pandemic. At the national level, though there are world class co-operative institutions in the manufacturing, agriculture like IFFCO, KRIBHCO, AMUL, SEWA etc, the service sector is yet to capitalize the potential of the co-operatives.

Co-operatives are, generally set up to work for the welfare of its members. The group achieve a shared benefit which its members individually are not capable of accomplishing. Contrary to the above, healthcare co-operatives are set up specifically to increase the accessibility of health services to poor and marginal communities, thus significantly increasing access to health inequalities in the community. Thus, health co-operatives provide poorer stakeholders or the entire community with state of art medical support at affordable costs. The competitive advantage of the co-operative movement is that the primary goal is the security of its members rather than instant economic gains. In other words, healthcare cooperatives are formed and operated not to maximize profit for investors, but to address the healthcare needs of the community at large. They observe an open policy and ensure greater participation among members through medical camps and conducting awareness campaigns on disease prevention, practicing healthy life styles, nutrition and balanced diets, exercising and mental wellbeing. These cooperatives are often supported by the local community, local self-governments, public institutions and caring individuals.

Kerala has a distinct place in the co-operative movement of the country. The Decentralized People Planning Program (Janakeeyasuthranam) of the government instituted in 1996 gave a real boost to co-op ventures in the state. Hospital (Thrikakkara Municipal Co-operative Hospital Society Ltd) was established in 1999 as a part of the above program in Cochin and now

developed into a medium scale facility with all attendant facilities for an average intake of around 600 patients every day.

Taking a cue from Kerala's success with cooperative-run healthcare, the Union government announced the scheme under which the National Cooperative Development Corporation (NCDC) will extend term-loans to talling Rs 10,000 crore to cooperatives to set up healthcare infrastructure in rural areas. This scheme aligns itself with the focus of the National Health Policy 2017, covering the health systems in all their dimensions-investments in health, organization of healthcare services, access to technologies, development of human resources, encouragement of medical pluralism, affordable health care to farmers etc.

Our constitution does not explicitly guarantee a fundamental right to health for citizens. However, there are multiple references in the constitution to public health and on the role of the State in the provision of healthcare to citizens. The COVID-19 experience has also demonstrated the importance of a decentralized / polycentric response. India's co-operative federalism, therefore, must be strengthened. It is a time, the country declare the right to health a fundamental right. Strong health laws will help build societal resilience to future pandemics and public health emergencies.

As government hospitals will continue to be inadequate, the co-operatives are destined to play a much bigger role in extending medical services to the public. More such institutions are to be established to the extent of at least one in every Municipality or Panchayath. There shall be a standard design infrastructure, systems and practices in its working with referrals to district hospitals and other speciality centres. Centralized procurement and disposal, common service cadre for doctors, paramedical and staff training facilities and a professional management are also shall be thought of for their effective functioning.

At a time when the national government is targeting massive privatization of public assets built nationwide over the last seventy years and its monetization through private sector engagement, there shall be an alternative thinking on cooperatives through evidence-based advocacy and sensitization to cooperative values and principles as a counter strategy to maintain these assets in public interest for future generations. Therefore, those responsible for managing co-operative institutions shall ensure competitiveness of the sector through optimized working, management training, auditing and human resource development.



***BOOK
REVIEW***

Book Review**Managing Change A Critical Perspective 2nd Edition****Girish Mangleek¹****Author : Mark Hughes****Publisher : Viva Books Private Limited****ISBN : 978-93-85919-11-4****Year of Publication : 2016****Price : Rs. 795/-**

The first edition of this textbook was published early in 2006 titled as Change Management which depicted organisational change as a thing with a specified boundary. Since then a lot of changes have taken place continuously at a fast pace in all the spheres of life and keeping those changes in mind the author has come back with the second edition of the book titled managing change which depicts organisational change as an ongoing process without clear boundaries. So the changes happening continuously can be viewed in a new perspective.

The major high light of this new edition is probably the most tangible change is in terms of the title, changing from Change Management to Managing Change. The new title is believed to better indicate the dynamic and continuous nature of changing. The second edition is certainly an enhancement to the previous book ensuring a breadth of coverage of managing change.

The book has a total 366 pages out of which 295 pages are devoted to the text divided into 20 chapters and remaining pages are dedicated to Appendix, References and Index. The textbook is divided into five major parts: Introduction; External and Internal Change Contexts; Managing Change; Developments in Managing Change; and Conclusions.

Part 1 Introduction

Chapter 1 introduces the debates that make managing change so fascinating, yet simultaneously so contentious. In this chapter managing change conundrums are discussed which highlights the ongoing change process. Any serious study of managing change needs to clarify the subject of study and this is achieved through Chapter 2 on Organisational change classifications. The study of organisational change is necessary to clarify and classify organisational change. The Chapter on organisational change classification helps in understanding of

¹ Associate Professor, Vaikunth Mehta National Institute of Cooperative Management, Pune-7

organisational change in terms of what is known and what is unknown about a particular change. Managing change in an organisation can never be separated from the past of the organisation. Chapter 3 on History and organisational change focus upon the historical legacy that informs and misinforms understanding about organisational change. The readers of the book will get a fair understanding about organisational change and also about popular management ideas to familiarise understanding about organisational change.

Chapter 4 introduces and explains paradigms and perspective and theories which give a clear view of the theory and practice of managing organisational change.

Part 2 External and Internal Change Contexts

The unique nature of both external and internal organisational contexts is the focus of part 2. Chapter 5 with a heading on why organisation change explains the concept of why organisations change and why it is required. It highlights the concepts of triggers and drivers of organisational change and also explains the role of environment mainly economic environment which necessitates change in the organisation.

Chapter 6 of the book deals with organisational design and change and identifies major challenges that organisation design has to address and also discusses the development of organisational design theories and different organisational forms. The author has defined organisational design as the process by which managers select and manage aspects of structure and culture so that an organisation can control the activities necessary to achieve its goals.

The chapter 7 of the book focuses upon relationships between strategy and change. The study of strategic change raises challenges to the study of managing change. The chapter explains that there is neither consensus about how to effectively manage/explain change, nor there is consensus about manage/explain strategy to change.

Groups and teams play an important role in managing change. The chapter 8 of the book focuses upon groups and teams within the process of organisational change. It helps readers in understanding major organisational group and team theories and involvement of groups and teams in organisational change.

The chapter 9 discusses the involvement of individuals in processes of organisational change. It has been explained that organisations change are implemented through their members and even collective activities that take place in organisation are the result of an amalgamation of the activities of individuals. Change is an ongoing process and is relevant to everyone who is influenced by individual differences and perceptions.

Part 3 Managing Change

This part features the activities that have been considered integral to managing change. The chapter 10 of the book focuses upon the role of leaders and leadership with specific reference to organisational change. The book clearly differentiates between leading and managing change in organisational context and offers practitioners/managers an eight step process for creating major change. The author has specifically established that managing change in isolation may be insufficient, without considering leading change.

Chapter 11 of the book deals with how change messages are conveyed and helps in understanding the potential barriers and blockages and also availability of different options of the process of communicating change. The reader gets a fair idea about the concept of corporate communications and why, where, what, when and how to communicate change. The concept of change communications is very aptly discussed in this chapter.

Chapter 12 of the book titled "Resistance to Change" defined resistance and reasons for resistance. Occurring and manifestation of resistance and approaches to managing resistance are introduced and discussed in the chapter. It also explains how resistance to change initially appeared irrational and problematic and how to overcome resistance for achieving the goal.

Chapter 13 focuses upon organisational culture sometimes also referred as corporate culture and practicalities of changing such culture. Cultural change attempts to change how employees think and feel about work, its purposes and priorities. The perceived benefits of cultural change include competitive advantage, conflict reduction, coordination and control. It apprised readers about national cultural differences, reasons for managerial interest in organisational culture, understanding different theories of organisational culture and manageability of cultural change.

Chapter 14 is about organisational learning and the aim of this chapter is to evaluate the contributions of organisational learning and learning organisations to manage change. Organisational learning and learning organisations are differentiated and discussed in terms of their implications for managing change. Learning and changing are closely related, with learning informing processes of changing and changing informing processes of learning. In spite of such close relations the organisations encounter difficulties in resolving issues arising due to organisational change.

Part 4 Development in Managing Change

Chapter 15 is about power, politics and organisational change, the author has explained the dynamic nature of power, politics and organisational change which are closely related. It has been expressed in the chapter that involvement in managerial work means being involved in power and politics, as the managerial role involves managing power both in terms of exercising it and in being subject to it. It is must for managers to understand the role of power and politics in achieving changes in the organisation.

Chapter 16 on "Ethics and Managing Change" states that changes introduced in the organisation in an ethical manner are easy to introduce and accepted by the people, which can benefit the individual, their organisation and largely to the society. Ethically managed change can be introduced by acknowledging employee expectations which will be having a longer lasting impact on the changes introduced.

Chapter 17 on change agents and agency is incorporated in the book by the author as the discussion of change agents and agency is an integral part of any book on managing change. Change agents play a number of different roles in the change process at different levels and the role of change agent is regarded as one of the most important factors in effecting change. Change agents are responsible for directing, organising and facilitating change in the organisation. The term change agency is often favored over change agent as it signifies a group rather than a single individual, overseeing the change process.

As a further extension to the above topics chapter 18 focus upon HR involvement in managing change. The author had discussed the rationales for HR involvement in managing change; various theories of HR involvement in managing change etc. This chapter very well signifies the role of HR in managing change in the organisations.

To understand managing change thoroughly we must take account of the ongoing technological changes taking place inside the organisation as well as the relationships between technological change and organisational change. Chapter 19 of the book deals this issue very well. The readers of the book gets a fair idea about the term technology, differentiate theories of technological change and understanding the concept of technological determinants and social determinants.

Part 5 Conclusions

Chapter 20 draws together many of the themes and debates featured in the book through a broad overview of managing change in terms of three

significant managing change themes: time dimensions, outcomes of managing change and the study of managing change. This chapter specifically concerned with the strengths and weaknesses of studying managing change, opportunities for development and threats to the continued study of managing change.

To sum up the above referred book develops an advance understanding about managing change from a critical perspective. Encourage an appreciation of managing change at different levels and Provoke debate in terms of understanding the past, the present and the future of managing change. This book facilitates in developing understanding about organisational change at different levels ranging from the individual, groups, teams and the whole organisation. The author has made an effort to establish that past and present have a profound influence upon organisational change.

Extensive literature review of managing change research gives an opportunity to the reader for exploring managing change in greater depth and develops deep understanding of the subject.

At the end each chapter defines key terms and the structure of the chapter which orients the reader about the learning outcome of the chapters read. Research cases of famous organisations that have been published in leading academic journals developed by undertaking original research guides the readers about how change is being managed in real. The concluding commentary draws together debates featured in the managerial approaches and critical perspectives sections.

The case studies which have been developed specifically for this textbook and given at the end of the chapter offer an opportunity to test the understanding and also ensure the potential application of theories to realistic change scenarios. The discussion questions offer an opportunity to discuss the contents of the chapters. The chapters conclude with key readings, suggesting books that are very relevant to the issues discussed in the chapter.

To sum up the textbook offers a detailed coverage of managing change topics and debates. It develops advance understanding about managing change at different levels with a critical perspective and develops understanding about the past, the present and the future of managing change. The book is must read for the practicing managers as well as for the management students.



GUIDELINES TO CONTRIBUTIONS

1. Two copies of the manuscript typed in double space and soft copy along with an abstract of 100 words should be sent to the Managing Editor, Co-operative Perspective, VAMNICOM, University Road, Pune 411 007.
2. The articles are sent for review to the Referees.
3. Name (s) and affiliation (s) of author (s) should be provided in a separate page along with title of the article.
4. Papers sent for publication should not have been published or sent for publication elsewhere.
5. Five off prints of the article and a copy of the journal are provided.
6. All remittances may be sent to Director, Vaikunth Mehta National Institute of Co-operative Management, University Road, Pune 411 007 or it can be transferred at Saraswat Cooperative Bank Ltd., VAMNICOM Branch, Pune 411007 A/c. No. 110200100001763 / IFSC Code SRCB0000110 and details sent by email.

