

CHAPTER - I

CHAPTE R- I

CO-OPERATION IN CHANGING SCENARIO

- 1.1 Definition of co-operation
- 1.2 Principles of co-operation
- 1.3 New co-operative principles
- 1.4 Genesis of the co-operative movement
- 1.5 co-operative movement in India
- 1.6 New Economic policy
- 1.7 Vaidyanathan Committee
- 1.8 A Brief History of Women co-operative
- 1.9 Women Emporment: A Global perspective
- 1.10 Role of women in co-operatives

CHAPTER I

CO-OPERATION IN CHANGING SCENARIO

INTRODUCTION

The co-operative movement in India has been acknowledged as an instrument of socio-economic development. The word 'Co-operation' is derived from the Latin word, 'Co-operari' "Co" means with and "Operari" means to work. In simple words, co-operation means working together with other for a common purpose. Co-operation is a powerful instrument for socio-Economic Justice. It is the noblest ideal which transforms human life from conflict of classes, struggling for divisive interests to a friendly rivalry in the pursuit of the common good for all. It is an autonomous association of persons united together voluntarily to meet their common needs. Co-operation is golden mean between capitalism & socialism. The Late Prime Minister Mrs. Indira Gandhi once said, "I know no other instrument so potentially powerful & full of social purpose as the co-operatives. There could be no other movement embracing all fields, of economic movement activating & walk of social life except co-operation".¹

Co-operation means working together. The principle of co-operation is as old as human society. It is truly the basis of domestic and social life. What is known as co-operative effort is ultimately the group instinct in man which enables him to live together. Work together and help each other in times of stress and strain. Unconsciously, the principle has always penetrated the life of human race. The history of modern civilization is, in fact, the history of co-operation, for without it social and economic progress would have been impossible.

Man's evolution has not been competitive in terms of aggression as his been supposed by Drawin and his followers. It has been competitive in terms of co-operation. Man is now considered to be

essentially co-operative rather than aggressive "Nature", says H.G. wells, "is a great friend of co-operation; it is a gross libel upon her to say that she is always red in tooth and claw." It is difficult to presume that nature loves contradictions or as Nietzsche believed that there is "antagonism at the heart of the world".

In the primitive societies the grams of co-operation could be observed in religious institutions and traditional customs. The working of these customs and institutions throw light on the instinct and tradition of mutual assistance, joint action, joint possession and joint management which are found in the thinking and in the life of the people in all ages and all countries.² In India, for instance, the principle of co-operation has been practiced from times immemorial. The spirit of village communities of India was almost entirely co-operative. The villages have throughout the ages worked together on an informal corporate basis with regard to their religious, social and cultural life. The corporate element in the community life in India was represented by the joint family system.

In the modern technical sense the genesis of co-operative movement and its applications in the economic field can be traced after the Industrial Revolution which took place in England during the second half of the eighteenth and the first half of the nineteenth century. Co-operation as is understood today as an economic system was born as a peaceful reaction against the mercantile economy and Industrial Revolution which had resulted in the concentration of wealth, was poverty and degradation in a word decay of men.

Co-operation as a new philosophy, therefore developed as a result against capitalism and irrational inequality the bane of capitalism. Edwin G Nourse has stated "The movement grew out of the circumstances on the Industrial Revolution and was a reaction against early abuses or at least, rigorous of the capitalistic industrial system"³ Co-operation was conceived as the answer to the injustice of capitalism

and was developed as its antidote. Poorer men saw in it a price advantage, economists a new incentive to efficiency, and the utopian socialists as a method of developing a completely new society. "The herd found that by showing a common front they were a match for the economic carnivores"⁴

Although the ideas of the co-operative movement are basically the same all over the world its forms and content varies from country to country. Co-operation took birth of different countries among people with different economic interests and for performing different economic functions. Everywhere, however it originated as a defensive bulwark against exploitation on the weak by those in a stronger economic position.

1.1 Definitions of Co-operation:

The term Co-operation as generally understood today is a term which like philosophy and religion defies exact definition and description. Almost every writer has tried to define this term in his own way. No two definitions are identical and no single definition has so far succeeded in including within a single unassailable formula all the ingredients of co-operative ideology.

The concept and meaning of co-operation has been given by utopian socialists, religious thinkers, sociologists, economists and reformists in their own way in the context of the circumstances prevalent in their respective countries. Some of the definitions of co-operation and their critical analysis are given below.

1.1.1 Mr. C.R. Fay:

"A co-operative society is an association for the purpose of joint trading, originating among the weak, and conducted always in an unselfish spirit, on such terms that all who are prepared to assume the

duties of membership way share in its rewards, in proportion to the degree in which they make use of their association."⁵

This definition shows that a co-operative society is an association, it originates among the weak, its aim is joint trading its business is conducted in an unselfish spirit, and the rewards are shared by members in proportion to the degree in which the association is used.

1.1.2 H Calvert:

"Co-operation as a form of organization, wherein persons voluntarily associate together as human beings, on a basis of equality, for the promotion of the economic interest of themselves."⁶

Calvert's Definition is most widely quoted and is generally accepted as the best definition of the co-operation but its main weakness is that it does not recognize co-operative organizations for the promotion of interests other than economic. Again, a co-operative society is not entirely formed for the promotion of the economic interest of its members only. It has a social philosophy of serving the interest of the community which is conspicuous by its absence in this definition.

1.1.3 Dr. R. Phillips:

"The Co-operative association is an association of firms or households for business purposes and an economic institution through which economic activity is conducted in the pursuit of economic objectives."⁷

This definition is not an acceptable one, for it does not say anything about the way of functioning of a co-operative society. It also does not show as to how a co-operative society is to be treated as something different from other business organization.

1.1.4 Mr. W.P. Watkins:

"Co-operation as a system of social organization based on the principle of unity, economy, democracy, equality and liberty."⁸

1.1.5 V.L. Mehta:

"Co-operation is a vast movement which promotes voluntary associations of individuals having common needs who combine towards the achievement of common economic end."⁹

1.1.6 Maclagan Committee (1950) :

"Co-operation as the theory which maintains that an isolated and powerless man can, by association with others and by moral development and mutual support, obtain to that extent the material advantage available to the wealthy and powerful person and there by develop himself to the fullest extent of his natural ability."¹⁰

1.1.7 The International Labour Organization:

"A co-operative society is an association of persons, varying in number, who are grappling with the same economic difficulties and who voluntarily, associate on a basis of equal rights and obligations, endeavour to solve those difficulties mainly by conducting at their own risk an undertaking to which they have transferred one or more of such of their economic functions as correspond to their common needs and by utilizing this undertaking in joint co-operation for their common material and moral benefits."¹¹

In this definition, there is a clear description of the basic cause that results in the establishment of a co-operative society. This is considered to be the most comprehensive definition of co-operation, for it contains most of the principle of co-operation.

To sum up, It is a association of common interested people. They come together under a single umbrella basically for enjoying economic

benefits. Unselfishness, voluntary and democratic nature these are special attributes of this association. Their togetherness acquire strength in the society.

1.2 Principles of co-operation:

The principles of co-operation may be considered as broad guidelines for co-operative societies in the conduct of their various activities. They direct the movement at present and indicate the follow-up action to be pursued by the society in future. They determine the mode and manner of co-operative action for the attainment of per-determined goals. Prof. D.G. Karve views the co-operative principles as "the way of organizing and conducting co-operative activities which are an inherent and independent corollary of the ideal or the objective of the co-operative movement."¹² The principles of co-operation have changed from time to time to suit the changing environment and situations so that the co-operative movement may become more meaningful and purposeful.

The principles of the Rochdale pioneers are not restricted in their applicability to any specific locality but to different parts of the world. The principles of Rochdale system are:

- i) Open membership :
- ii) Democratic control :
- iii) Limited interest on capital :
- iv) Patronge dividend :
- v) Cash trading :
- vi) Political and religious neutrality :
- vii) Promotion of education :

These are principles of Rochdale system but over a period of time new principles are invited in co-operation. The ICA so far has made three times formal statement of the co-operative principles, in i.e. 1937, 1966 and 1995. The statement of Identity defines a co-operative as "An

autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise."

1.3 The new co-operative principles are as below :

1.3.1 Voluntary and open Membership:

This principle has changed little from 1966 version. Basically the co-operatives do not discriminate against potential members based on their inherent characteristics (Social, racial, political, religious or gender). Particularly important is the addition of gender as a category in the 1995 principles. It implies that individuals must be corrected into co-operative membership. It is expected that their participation should be as active and responsible members and should be based on a clear understanding of the values. At some time, while membership is open, the principle assumes the member is able to use the services provided and is willing to take on the responsibilities of membership.

1.3.2 Democratic Member control:

The principle of democratic member control defines the way in which members will make decision. It assumes that members will participate in setting policy and giving broad direction to co-operative in a way in which no members has no greater "voice" than any other member. This principle is basely related to the "one members, one vote" principle of the 1966 revision.

1.3.3 Member Economic participation:

This principle deals directly with the very difficult problem of capital acquisition by co-operatives in amounts large enough to compete effectively with vast global industries. Throughout this history, co-operatives have been built on the premise that capital is a servant of the

enterprise, rather than the master co-operative activities are organized to meet members needs, not to accumulate capital in the hands, not to accumulate capital in the hands of investors. In the past, the principle of capital as servant led a belief that resources generated by preferable co-operative enterprises should be returned to labour, rather than concentrated in the hands of owners of capital, by strictly limiting returns to invested funds.

1.3.4 Autonomy and Independence:

The new principle of autonomy and independence emphasizes that co-operatives must be free of intervention from governments or other sources so that the members will be able to control their own destiny.

1.3.5 Education, Training and Information:

Education continues to be a priority of the co-operative movement in the new statement of Identity. It is critical to the effective and informed participation of members which lies at the core of the co-operative definition. "It means engaging the minds of members, elected leaders, managers and employees to comprehend fully the complexity and richness of co-operative thought and action." The rewritten principle also highlights the importance of educating the young and opinion leaders about the nature and benefits of co-operation. If co-operatives are to be part of the solution to many of the world's problem, then the people must not only be aware of the concept, but they must appreciate it and be willing to participate in it. Such active involvement will not occur if people do not understand co-operative enterprise.

1.3.6 Co-operation Among Co-operatives:

This principle is virtually unchanged from the 1966 principle. In this principle, the vertical and horizontal integration of co-operatives is expected at all the levels.

1.3.7 Concern for community:

Grounded in the values of social responsibility and caring for other, this new principle gives articulation to the co-operative interest in making contributions to a better society at large. By taking ownership over portions of the economy, co-operative members are saying, in effect we can meet our needs and the needs of other better than they are currently being met. The co-operatives not only care for their members, but also the non-members including women, old, children, etc.

Co-operative movement is a spontaneous movement. Over a period of time its principles become more comprehensive voluntary organization, Democratic control these are central principle of this movement where as new principles considers social responsibility, interrogation of society, Education, & How this movement become self reliant, self sustained (self sufficient)

1.4 Genesis of the co-operative Movement:

The co-operative movement, which saw the light of the day in Europe, has spread through out the world co-operation. Dr. Fauquet writes, "It perhaps more widely distributed geographically than any other modern form of organization." In 1937, there were 8,10,000 co-operative societies of various types in 103 countries of the world. These societies had a membership of more than 143 million. If this membership represented a like number of families it would correspond to something like 30% of all families in the world ¹³ since 1937, the co-operative movement has grown by leaps and bounds, throughout the world.

Today, co-operatives are the most important types of voluntary organization throughout the world. In some countries, they are the principal form of organization in agriculture, Marketing and supply provision of credit and distribution of consumer goods.

An idea of the all-pervasive nature of co-operation and its influence into the very life of the Britishers can be had from the following quotation.

"In most towns the housewives and for that matter the whole family buy every single one of their many needs from the co-operative society whether it be food, clothes, fuel, perfumes, lingers, chemists goods, cigarettes, household furnishings of every kind in fact all the tremendous range of goods which even the smallest household needs. The family can have its hair attended to in the co-operative shop, it can make theatre reservations, book train tickets or arrange a holiday through the society." ¹⁴

In Scandinavian countries, virtually all milk and livestock for slaughter are market through farmer's co-operatives. In Finland, admittedly a co-operative country par excellence, the total volume of business transacted in local co-operative of all kinds, rural & urban, exceeds 30% of the net national income. "The central fact of the story of Scandinavian co-operation is that the northern people have learnt to live together, to work, to play, to sing, to consume and even to think together." In many other countries co-operative also plays a vital role in of all sector e.g. milk, vegetable marketing, fruits production of wool seeds & fertilizer etc.

In Israel, economic enterprises run by the co-operatives. It is estimated that nearly 28% of the national economy is organized co-operatively. This percentage is much higher.

Co-operative movement has also made significant progress in some of the Asian countries. In Japan, for instance, virtually every farmer is a member of a local multi-purpose co-operative. At least half

of all the agricultural production is marketed through the co-operative network and 30 percent of total saving deposits from agriculture are placed in co-operative institutions.

Thus, it should be quite patent that co-operation, how occupies a position of cardinal importance as a form of business organization in almost all the countries of the world, whether they are smaller big whether they are capitalist or socialist, whether they follow one religion or the other. The caste, colour religion etc. have not been any bar for the development of the co-operative movement. The working of the co-operative movement all over the world clearly demonstrates that there is hardly any economic need that cannot be met by organizing co-operative societies and hardly any form of social or political organization with which they cannot be reconciled or integrated.

As institutions for technical, economic and social progress, voluntary co-operative have shown their possibilities and practical benefits in a wide variety of circumstances and these have been increasingly recognized by many government co-operative societies have helped to improve security of tenure of land, to consolidate holdings, to promote conservation of natural resources to facilitate land settlement to foster the all important growth and speed of technical knowledge for better farming to secure saving and administer credit to reduce the charges made for production requisites and use of the larger capital items for farm and small scale industrial production, to reduce charges for consumer goods and services, including housing, to improve the marketing to farm products to minimize risks and to lower the costs of insurance. They have promoted education both general and vocational they have provided effective training in democracy and self-government. They have been neither class-bound not state-bound. They have maintained or increased that sense of inter-dependence so important for the social progress¹⁵. Yet co-operation is in the words of Dr. Smith, "one of the least noticed economic miracles of the last century."

1.5 Co-operative Movement in India:

Co-operation is not, in any way, new to India. It has been known and practiced in this country since time immemorial. In ancient India it took four principle forms: Kula, grama, sarni and Jati. ¹⁶

An old system of raising money in south India is known as chit funds and midhis, the bunda system in vidarbha, the phad system in Kolhapur and Gonchi system in Andhra are other systems of organized efforts at mutual-help and co-operation. ¹⁷

In India, formal beginning of co-operative started with the enactment of 1904 co-operative credit societies Act. Whose objective was to provide relief to the farmers and needy persons from the exploitative money lenders. This Act of 1904 was later on modified by the Acts of 1912 and 1925. Co-operatives became a provincial subject under the Act of 1919. Highlighting the importance of co-operatives, the report of Royal commission on Agriculture (1928) sounded a note of warning by stating that if the co-operatives fail, this will be a failure for the best hope of rural India.

In the wake of independence and with the adoption of policy of planned economic development, the Government decided to extend state assistance and guidance including state partnership in co-operative Institutions. At that stage, the government decided to establish self-reliant and decentralized economic system through co-operatives. The highest policy-making body viz. National Development council recommended in its resolution on co-operative policy in 1958 that the responsibility and initiative for socio-economic development at the village level should be placed fully on village co-operatives and village panchayats. The then prime Minister of India, Shri. Jawaharlal Nehru, wanted India to be convulsed with co-operatives faced with the various restrictive provisions in central and State co-operative Legislation, the government of India appointed in March 1990 an Expert Group to

recommend various ingredients of Model co-operative Law. This Expert group recommended salient features of a model co-operative Law. The thrust of this law was:

- i) To facilitate building up of integrated co-operative structure.
- ii) To make the co-operative federation, organizations responsive towards their members.
- iii) To minimize government interference and control in the functioning of co-operatives.
- iv) To eliminate politicisation.

The National co-operative union of India as an apex body, is looking after promoting and strengthening the co-operatives in various sectors along with promoting co-operative Education and Training. The co-operative movement is functioning through important sectors like credit and Banking, fertilizers, sugar, Dairy, Marketing, consumer, Handloom, Handicraft, Tribal, fisheries, Labour and Housing etc. All these important sectors are represented in the governing council of National co-operative union of India which is responsible for all important policy decisions for the growth and development of co-operatives.

1.6 New Economic Policy:

The new economic policy is concerned with the restructuring of the Indian economy. Co-operation is an important sector of the Indian economy and yet it finds no place in the new economic policy. The new economic policy that has now been introduced seeks to move the economy in a different direction. The key note of the new economic policy is ushering in a competitive economy. It is only the competitive economy without any state interference and control which could ensure a rational allocation of resources based on the calculation of the cost, price & profits. The objectives of the new economic policy introduced in

1991, popularly known as Liberalization, privatization and Globalization.

1.6.1 Liberalization & Co-operatives:

The era of liberalistic trend started with the recommendation of Arthanareeswaran committee, which called for policy initiatives for professionalization and democratization of the co-operative system and the subsequent recommendation of Brahm prakash committee to adopt a liberalized model co-operative societies Act 1991, throughout the country. The challenge of liberalization in the co-operatives coincided with the new economic policy initiated in 1991. Deregulation of industrial licensing, liberalization of trade and removable of trade business are the core components of the policy package implemented since 1991.

The co-operative system has to build up its professional competence, strengthen its resource base and develop innovative technologies to improve the functioning in various segments of the co-operative sector. This system has to lay emphasis on cost effectiveness in operation and ensuring return from investment made in various economic activities.

1.6.2 Globalization and co-operatives:

Globalization has resulted in increased competition in every sphere of economic activity co-operatives is no exception to this matter. The biggest challenge before co-operations all over the world is to "both survive and thrive" in an era of economic reforms. New investment opportunities are being created. Old business models are under pressure. Increasingly, the goods and services produced by co-operatives have to compete with those coming from other sectors. Inputs of science and technology and information technology have to be used to the fullest to boost productivity in the co-operatives one of the major steps will be to

delink these from state control and regulations. In the light of the liberalization process initiated in the country, it is a necessary that the co-operatives be delinked from the state control and allowed to function freely based on their professional.

1.6.3 Challenges:

The co-operatives, in order to face these challenges, should reconstruct their business strategies to function efficiently and to improve their overall profitability.

1. They should develop cost consciousness and reduce the cost of their production.
2. They should minimize the wastage to ensure maximum efficiency in their operations.
3. They have to develop their own technology in order to compete in global market. In this context, it is essential to adopt the latest technology to improve their efficiency.
4. They can survive in the competitive business world only if they transact their business activities on more scientific lines.

In short country's economic structure is undergoing fundamental changes as a result of liberalization & deregulation present Co-operation system is totally on cross road of change. The co-operatives are to survive in the upon market economy they should develop the capacity to compete.

1.7 Vaidyanathan Committee:

Task force or Vaidyanathan committee has appointed by our govt. and in recently this has presented its report on 2004 for the revival of the co-operative sector.

This committee held various meeting with the field level experts in co-operative sector & went through the secondary data of reports on co-operative sector such as Capoor committee of 1999, Vayas

committee of 2001 & Vikhe Patil of 2001. The task force identified endogenous & exogenous causes for the failure of the co-operative sector.

1.7.1 Partners For Failure:

The failure of the co-operative sector is shared by all those who thought it should succeed. The main reasons are mentioned in the report are:

- 1) Poor financial Health of PACS :
- 2) Inappropriate Institutional Approach :
- 3) Financial Involvement of the state :
- 4) Loan Waivers by State Government :
- 5) Used as Channel of developmental schemes :

The task force listed in detail the impairments in the field of management governance and financial grounds.

The task force observed various reasons for losses such as disproportionately high management and administrative overheads, high cost of funds, arising from the captive deposit syndrome, entailing untenable interest rates on deposits and loans etc. The exogenous reasons like crop failure natural calamities also contributed for the losses.

The Task force has suggested remedial measures on the basis of these impairments. The Task force observes that the co-operative credit structure needs for its revival.

- 1) Special finance assistance to wipe out accumulated losses and strengthen its capital base
- 2) Institutional restructuring to make for democratic member driven, autonomous and self-reliant institutions.

- 3) Radical changes in the legal framework to empower the RBI to take action directly in matters and to the extent deemed appropriate for prudent financial management of banks.
- 4) Qualitative improvement in personnel in all tiers and at all levels through capacity building and other interventions, leading to an Restructuring package:

The Task force classified the PACS which can be revived and which needs closure. The viable and potentially viable PACS are entitled to get benefits of restructuring on the basis of pre determined eligibility criteria.

The criteria suggested by the Task force for classifying institutions in the CCS eligible for resource support.

Institution	Criteria
PACS	1) Gross Interest Margin \geq 50% of operating expenses and 2) Recovery \geq 50% of demand
DCCBs	Positive net worth and those with negative net worth with deposit erosion of less than 25%
SCBs	Positive net worth and those with negative net worth with deposit erosion of less than 25%

The Task force prepared a Restructuring package costing nearly Rs.10839 cr.

The sharing of the revival package as given by the task force is as below

- a) Government of India 53% through grant
- b) State government 31% through soft loans
- c) CCS 16% through soft loans

The Task force has made its recommendations to make the CCS structure to fall in line with recent trends in banking and suggested restructuring plan to bring about a big improvement in credit discipline

and financial management of the CCS. They seek to enable and induce rejuvenation of the co-operative credit structure constituted by voluntary, democratic suggested the necessity to shift the government's role radically from one of intrusive patronages to one of training up-gradation of personnel accounting and audit systems essential for good management, and limiting its role to registration and compliance with essential prudential norms. But while doing so it has sidetracked the issue of making co-operatives for the poor. The new structure as envisaged by the Task force may lead to a set up catering the non poor and the poor has to wait for alternative sources of fund as at present he is relying on private money lenders. It seems that the report takes more care of the institutional structure and its viability rather than the viability and sustainability of the poor.

1.8 A Brief History of Women Co-Operative:

The Indian women struggle for women liberation started quit some time back. They realized that women have an important role to play in social, political and economic development of the country. They realized that for the performance of the role expected by them, society should grant them an equal status with men.

In ancient India, women enjoyed a very high status in society which is evident of the fact that many religious ceremonies were not regarded as complete unless women have were present. The filled of education was also open to them. But with the change in social political and economic pattern of the country, the status of women witnessed a decline.

This situation continued for quite long period reformists like Raja-Ram Mohan Roy, Gopal Krishana Gokhale, Mahatma Jotiba Phule and other started a social movement for the improvement of women condition. Later the leadership of women movement was taken up by

such eminent women as Kamaladevi Chattopadhyay, Sorojini Naidu, Dr. Muthulaxmi Reddi and others.

If we speak about the co-operative movement, women are getting opportunities to some extent today. There are many small and big co-operative societies run by women successfully. But there is a great need for giving more opportunities to women in all the co-operative societies.

1.9 Women Empowerment: A Global perspective:

It is now two decades that the united Nations helped to focus public attention on the important role women can play in the socio-economic development. The issues relating to gender equality and gender equity. The International co-operative Alliance (ICA) conducted regional workshops in India and Lumpur on Gender Integration in co-operative.

The regional consultation of ICA office suggested some recommendation these are

Gender awareness of co-operative leaders:

Co-operative were established to help to bring about more just societies, both socially and economically. To be conceptually and spiritually prepared to work with women on gender related issues, gender awareness training must be given to all the leaders especially the make leaders of co-operatives at all levels.

Prepare women for leadership role:

Most women need to be prepared to develop the capabilities and competencies necessary for leadership. Affirmative action such as quotas, on Board level or managerial position will work effectively only when there are capable women to fill these positions.

Women groups and co-operatives must be supported and wherever possible integration must be aimed.

1.10 Role of women in co-operatives:

If women potential is fully recognized and utilized, women can contribute to co-operative growth and effectiveness. The report of the National commission of self-employed women and women in the information sector expresses that "co-operative is an important instrument through which women can get access to credit, production inputs, marketing facilities and other forms of support."

Co-operatives provide a forum for women to come together and thereby acquire better bargaining power.

Women are active in many types of co-operatives such as Banks, dairies, consumers, fishing and allied activities, thrift and credit producer's societies and Industrial co-opratives.

Progress of women co-operative in India shown in following table

Table 1.1
Progress of Women co-operatives in India
(Rs. In Million)

	1998-99	1999-00	2000-01
No. of societies	8006	8393	11374
Membership	8,28,586	8,42,327	9,00,000
Share capital	Rs. 163.10	Rs. 160.41	Rs. 289.60
Working capital	Rs. 1167.90	Rs. 1160.38	Rs. 1357.23
Turnover	Rs. 922.00	Rs. 884.17	Rs. 1185.90

Source: National Co-operative Union of India-New Delhi. Indian co-operative movement A profile 2001. - P. 51

The above table No. 1.1 shows the progress of women co-operative in India. During the year 1998-99 Number of women co-op. societies was 8006 it has increased up to 8393 in the year 1999-2000 and 11374 in 2000-2001.

In case of membership member of women co-op. was 828586 in 1998-99. It has increase 842327 in 1999-2000 & it is 9,00,000 in the year 2000-2001.

Share capital was Rs. 163.10 million in the year 1998-99, it increased to Rs.160.41 million in the year 1999-2000 & which latter increased to Rs. 289.60 million in 2000-2001.

Working capital of women co-operative 1167.90 in 1998-99 it was decline to 1160.38 in 1999-2000. Latter increased to 1357.23 in the year 2000-2001.

Turnover of women co-operative was Rs. 922 million in the year 1998-99. But it decrease to Rs.884.17 million in the year 1999-2000 & Again increase to Rs. 1185.90 million in the year 2000-2001.

Women can play a valuable role in co-operatives. But at present their place and presence in co-operatives is marginal. This gap in deficiency would be obliterated with more affirmative action like adequate representation of women from the grassroots to the highest level of the movement, improved HRD strategy focused on women participation and commitment of top management such an approach would lead to a sustainable co-operative development.

To sum up co-operation is a spontaneous & an autonomous association of persons united together voluntarily to meet their common needs. Co-operation is primarily a sociological concept. It is also accepted on religious & cultural ground. In these initial period of co-op. movement, it was based on principle of theoretical co-operation but now a day it is welcome in way of life in all walk of common existence in glossing, business, commerce business & even in many a way in politics.

The real soul of co-operative movement is person voluntarily united to meet their common economic social and cultural needs and aspirations through a jointly owned & democratically controlled experiment.

Over a period of time principles of co-operative become more comprehensive, voluntary organization, democratic control these are central principle of this movement where as social responsibility, education, integration of society these are new principle's add to co-operation, it stressed on how this movement become self reliant & self sustained. In respect of development of co-operation it is seen that there is difference between country to country as well as contents also. In Europe there is stress on agricultural co-operation countries like Canada & U.S.A. concentrate on co-operative marketing & in our country we have developed co-operative credit.

Co-operative movement in India has been in vogue since early times. The spirit of village community life was almost co-operative. The Rig-veda relised the importance of co-operation among people. But formal begging of co-op. start from 1904. Different act, & commissions were enacted & appointed in this direction. But co-operation in India is not ever voluntary people's movement. It was fostered by the state govt. to give its benefits to the newly become independent countries.

New economic policy has created so many challengers before Indian economy. The wind of globalization, privatization liberalization blowing in very field of India, country's economic structure is undergoing fundamental change as a result of policy of liberalization & deregulation co-operatives is not excluded. In short co-operative in India has stood the test of time.

In the process, socio-economic development of country of women is significant. Lot of scope is given for increasing women participation. Women empowerment is a global agenda. In case of women participation in India's cooperative is significant but there place & presence in co-operative is marginal.

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