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**Inclusive Development Through Cooperative Society, Special Reference to Godda District of Jharkhand**

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**ABSTRACT**

Today every nation of the world is constantly trying to accelerate inclusive development. To further enhance this effort, cooperatives have been the oldest and the only agency in the upliftment of the farmers and the weaker sections. With the help of the co-operatives diary, poultry, fishery, sheep keeping, pig rearing, handicraft, handloom, Khadi village industries, poppadum industries, house, consumer, weavers committee and industrial production committees are playing important role in India's inclusive development. In order to understand these regional and regional disparities, this paper has selected Godda district of tribal and weaker sections of Jharkhand, a small and backward state of India. Jharkhand was partitioned from Bihar on November 15, 2000. It was a subdivision of Santhal Pargana district before it became a district on 25th of May, 1983 from undivided Bihar, in 1855. It is one of the most backward district of Jharkhand. According to the 2011 census, the total population of this district is 13, 13,551 and its area is 2110 square kms. The average tribal population of this district is 22 to 23 %. Their living standards are very low. They benefit very little from governmental facilities and schemes. The main occupation of the people of this area is farming. Farming is dependent on rain. Literacy rate is about 44-45%. The literacy rate is less than 25% of the total SC and ST population which comprises of 30% of the total population of the district and the status of women is also not good. Therefore there is a lack of awareness in this class. Even though being rich in minerals, this district has not been industrialized. As a result, except the Lalmatiya coal fields, workers do not have any other source of employment besides agriculture. The area being backward by all vision, there is a less ability of branch exploitation. More than half of the weaker sections do not have knowledge about cooperatives. By the government efforts, they are made a member but then also they remain indifferent and sad by the co-operative help and activities. All 9 blocks of the districts has a total of 202 packs/lamps. Number of total farming families or agriculture based families are 111239. The total number of members is 101227 which is approximately 10% of the total population. Total share capital is 343.09 lakhs, in which the members share is 41.53 lakhs which is about 12% and that of government share is 301.56 lakhs which is 88% of the total capital. The average share of the members is only 40 rupees, which is less than half of the required 100 rupees. In 2015-16, out of 202 only 37 primary agricultural credit co-operative societies purchased paddy. Out of total 1, 01,227 farmer members of the society, only the paddy crop of 4.228 farmers was purchased which is only 4% of the total members. In the year 2015-16, a total of 3,945 farmers insured their crop of 808.57 hectare area which increased in the year 2016-17 by 13,261 farmers to 2979.83 hectare area. Government institution are the basis of rural development. Government institutions provide a strong basis for democracy. The greatest success of the co-operative movement is the development of cooperation spirit which is very much important in the progress of a country.

**Keywords:** Cognitive Styles; Achievement; Retention; Physics.

**1.0 Introduction**

Today every nation of the world is constantly trying to accelerate inclusive development. The main objective of capitalist and socialist economies is to make the economy prosperous. Where less developed

and developing countries are wanting to get rid of their general poverty, unemployment, economic inequality and backwardness and maximizing the usage of their available resources and increasing product and productivity. The developing countries want to keep their development continuously

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motivated. Inclusive development is the process under which human beings, by eliminating poverty and economic inequality in the country and making efforts to improve the living standards of citizen by increasing their per capita income by increasing product and productivity in all the areas of economy.

To further enhance this effort, cooperatives have been the oldest and the only agency in the upliftment of the farmers and the weaker sections. With the help of the co-operatives dairy, poultry, fishery, sheep keeping, pig rearing, handicraft, handloom, Khadi village industries, poppadum industries, house, consumer, weavers committee and industrial production committees are playing important role in India's inclusive development.

In most developing countries, including India, co-operatives has been promoting their work for rural development works.

The Indian co-operative movement is the largest in the world. There are more than 6 lakhs co-operative societies ranging from village to national level and these co-operative societies are handled by 25 crore people who cover different areas like loan, banking, fertilizers, sugar, animal husbandry, marketing, consumer products, handloom etc., handicrafts, fisheries, tribal development, labor housing etc.

Co-operative movement started to eradicate poverty in rural areas due to the various practices of money lenders, the entire debt tolerance of the farmers was growing steadily. Credit Co-operative societies are leading the co-operative movement from co-operative perspective against discrimination with farmers for more than 100 years. Co-operatives is a union of individuals who voluntarily unite their economic needs and aspirations jointly and democratically by controlling self-help, soul responsibility, equality and ethical principles.

The movement gradually increased and it was divided into several categories. In the case of diary-cooperative, more than 45,000 co-operative societies and about 60 lakhs members have been able to get lakhs of poor farmers out of poverty through the help of "Operation Flood". Similarly, in the textile industry, cooperative spinning mills and weaver's cooperatives helped prevent millions of weaker sections from exploitation. Many ground level co-operatives including credit co-operative societies are facing critical situation. Although, it is not that the relevance of co-operatives is declining. In fact,

cooperatives business organizations have attracted people's attention in both form of policy and operation.

Dynamic models such as construction companies, manufacturing organization, farmers association, which are essentially living in the role of cooperative but are trying to exclude it by market orientation.

This means that the co-operative firm business is still maintaining its position throughout the world. Intellectual appeal for cooperatives is universal and for all the time to come. The UN general assembly has announced the year 2012 as Co-operative Appeal International Year.

The contribution of Co-operative societies, especially the eradication of poverty for social economic development, is clearly visible on employment generation and its impact on social integration

It has been said by the UN general secretary that cooperatives always keep reminding the international community to meet both economic behavior and social responsibility.

Co-operatives have started disappearing away from agricultural debt and their institutional credit share capital is also declining. In 1992, the share of the total agricultural credit of these committees was 62% which had decreased to 34% in 2003 and its loss increased to 10,000 Crore rupees in the comparable period. In 2003, the number of farmers' accounts in public sector banks was 164. The average loan amount was INR 31,585 per account.

The number of accounts of co-operatives institutions was 640 lakhs but the average loan amount per account was only Rs 6,637.

The management of cooperatives was unskilled and the maintenance of book-keeping was irregular, not suitable for debt-policy members. There was no guarantee of adequacy and timely.

There was no better system of recovery. As a result, given the relevance of the most suitable institution of agriculture and agricultural credit, the Pacts and Lamps, the Vaidyanathan committee reviewed the recommendations of the earlier related committees in the current perspective and prepared the basic promotions by discussing it with the top executives of RBI, Co-operative banks, NABARD experts and benefitted customers, which was related to regarding the resurgence of the PACS/LAMPS that provided emergency credit.

## **2.0 Importance of Co-operatives in Inclusive Development**

One of the serious problems of Indian farmers is their poverty and indentation, and they are always trapped in the clutches of money lenders and Mahajan's who besides charging higher interest rates from them, also exploit them by using them as forced labor. If cooperative credit societies are to be developed on the basis of cooperative acts and provide cheap and adequate loan facilities, then the farmers can avoid their exploitation and while living peacefully in their life, they can improve their living conditions. Agricultural credit cooperative society's supplies raw materials to various industries, if co-operative societies are lagged then adequate supply of industrial raw material cannot be made by which the development of industries will remain slow and economic development will remain low.

There is a lack of capital and foreign exchange in developing countries. Therefore, the country cannot import industrial raw materials in adequate quantities with their limited resources, which as a result, remains backward from the industrial point of view. In this way, agricultural credit co-operatives are required to develop for economic and social development. There is a shortage of capital in the under developed countries, whereas these countries require capital investment in the development of infrastructure and establishment of manufacturing industries. In such a situation, resources can be obtained by co-operative societies by creating a sense of savings in their members, Co-operatives provide the market for goods issued by the industrial sector. When co-operative societies develop, then the farmers agricultural production increases, due to which the income of farmer increases. Increasing income of the rural population increases the demand for industrial goods, which leads to the expansion of the industrial sector. In this way cooperatives accelerates inclusive development while accelerating development of agricultural development and industrial sector.

Co-operatives also create employment opportunities' for most of the population, directly or indirectly, while playing a key role in the economic development .In order to create employment opportunities in industries and service sector, more capital is required which is not accessible to developing economies .Conversely, in the

cooperative sector, there is a need for less capital to create developmental jobs and employment opportunities.

## **3.0 Co-operation Expansion in Different Credit Areas**

The program of diary development in the country is being run through cooperatives in terms of providing employment. The rural and especially the landless, small and marginal farmers and women, and to increase family income and provide cheaper nutrition to lakhs of people. Under this program, a coordinated approach is being adopted for improving the breed of breed sources, and effective health management extension services and marketing services .Co-operative societies are playing an important role in increasing the production of milk effectively in the development schemes. The coordinated effort of various schemes was that the production of milk in the country, which was 17 million tons in 1950-51 increased to 121 million tons in the year 2010-11.

Poultry is an important source of providing additional income to the weaker sections of the rural and semi-urban areas. Due to the research and developmental efforts of the government and cooperative sector, poultry farming has increased rapidly. During the year 2010-11, the total production of eggs in the country has reached about 63,024 millions .Production of poultry meat in the year 2012 is about 250 million tons.

Fisheries play an important role in socio-economic development of the country by the help of cooperative societies It is today recognized as an important income and employment generation area. This area is an important economic instrument of the country's economically weak majority of the population, especially for the coastal areas. Fisheries play a major role in increasing the supply of food, raising the nutritional level, generating employment and earning foreign currency Fisheries occupation plays an important role in the sustenance of a large part of the population settled near 8118 km long coastal border area .In the year 1950-51, total fish production in the country was 7 lakh tons, which increased to 83 lakh tons by 2010-11.

A strong and dynamic food processing cooperative society plays an important role in diversification and commercialization of agriculture

by increasing the value of agricultural produce to generate employment opportunities' and generating income for farmers and generating surplus for export in agricultural accounts.

Apart from all these, cooperatives also works in the field of sheep development, pig rearing, handicrafts, Khadi village industries ,poppadum industry, housing cooperatives, consumer co-operative societies, weavers committee, industrial production etc.; different credit committees are playing an important role in India's inclusive development.

#### **4.0 Regional and Sectorial Inequality in Co-operative Development**

The development of the agricultural cooperative credit movement has not been done in the whole of the country in general .Its regional development appears to be unequal and unplanned one. It is evident from the fact that the ratio of rural population served by agricultural credit societies is 86% in Karnataka, 69% in Tamil Nadu, and 52% in Maharashtra, while in Assam, West Bengal and Bihar it was 15, 23 and 28% respectively .Participation in the membership of farmer families was more than 83% in Tamil Nadu and Punjab. In Maharashtra, Karnataka, Gujarat and Jammu & Kashmir the percentage was between 52 to 66%, but in Assam, Bihar, and West Bengal the percentage of participation was less than 25%.

Within the same state there are inter-regional disparities. Like in Andhra Pradesh, such abnormalities can be seen between Rayal seema and other coastal places. In June 1980, there were 544887 villages in the executive committees, which constituted 93% of the total villages.

The highest number of committees amongst all the states in Maharashtra that is 19502.After this, Uttar Pradesh (8857), West Bengal (7574), Gujarat (7473), Andhra Pradesh (7238) and Bihar (6757) respectively.

Thus, there are 57401 committees in Maharashtra ,UP, Andhra Pradesh, Gujarat, West Bengal and Bihar, which is 62% of the total committees.

Thus, despite the rapid increase in the past two - three decades, a large portion of the rural population is left out of the periphery of the cooperative movement and the aim of bringing all the rural families to their service sector was put forward by the

cooperative movement, it was far away from the fulfillment.

In the field of cooperatives, the major development occurred by the establishment of most cooperative sugar mills. The reason of the increasing number of cooperative sugar mills at a much faster rate is due to the priority in licensed sugar production in the government sector.

It is worth noting that most of the sugar mills are working in Maharashtra, Uttar Pradesh, Andhra Pradesh, Gujarat, Karnataka and Tamil Nadu. By the end of the fourth plan, 80 cooperatives cold storage have been constructed to store 1.17 lakh tons capacity .Most cold storage are located in five states- Uttar Pradesh, West Bengal, Odisha, Punjab and Bihar. Most cold storage are used to store potatoes, whereas in Maharashtra, Odisha and Uttar Pradesh it has been established as the subsidiary and supplementary units of fruit and vegetable processing committees. Co-operative units of horticulture crops have been setup in Kerela, Karnataka, AP and Odisha. These committees have special committees for cashews, cardamom and tea.

Processing work of removing rice from whole paddy in small industries based on agriculture an important place or source of work. This industry is also making special progress in the cooperative sector .The plurality of these committees is higher in the state of Bihar ,Odisha, Rajasthan ,Uttar Pradesh and West Bengal as the paddy production is high in these states.

Initially industrial committees have been established in Madras and Bombay by weavers. Establishment of the provincial handloom weavers committee in Madras encouraged the weavers to develop cooperatives.Co-operative societies of weavers of cotton and woolen fabrics were established in Uttar Pradesh .In addition to weaver's cooperative societies, the artisans like leather makers, blacksmiths, inscription on woods, utensils and toy makers as well as apiarists, formed their cooperative societies. There is state inequality in the production and productivity of the cereal crops of agricultural credit committees in India. Uttar Pradesh, which has 16.5% of the agricultural area, contributed 21% to the national gross food production while Punjab has 4.6% of the total agricultural area, but it contributed 10% of the total food production.

The reason for the high productivity of cereal crops in Punjab is that 96% of the agricultural area is

irrigated there or have sources of irrigation.

With irrigation facilities being good, there is entity of agriculture and it attracts good seeds and high quantity of fertilizers.

In the country, there is inter-state inequality in production of other commodities other than cereal crops. In order to understand these regional disparities, this paper has selected district-Godda of tribal and weaker sections of Jharkhand, a small and backward state of India. In order to outline the problem of research and to identify its nature, the geographical, socio-economic, conditions under study has been briefly discussed because, these factors influence decisions on the performance of committees.

On November 15, 2000; Jharkhand was partitioned from Bihar. At that time, 18 districts were separated from Bihar, by this state. Godda is also a district of the state among these 18 districts. It was a subdivision of Santhal Pargana district, before it became a district itself on May 25, 1983; in undivided Bihar from 1855. This is the most backward district of Jharkhand. It has 9 blocks namely-Boarijor, Godda, Mahagama, Meharna, Pathargama, Poraiyahat, Sundarpahari, Thakurgangti, and Basantra. The only city amongst these 9 blocks is Godda. Recently Mahagama and Pathargama are considered as cities. According to the 2011 census, the total population of this district is 13,13,551 in which the men population is 6,77,927 and that of women is 6,35,624.

There are 2304 villages and 172 panchayats in the district among which 1622 villages are spot lighted while 632 villages are dimmed. There are 7 revenue villages in the Nagar Panchayat under the urban area and 1206 revenue villages under rural areas. Its area is 2110 square kms.

Its eastern part is surrounded by hills and forests from north to south. The area of this eastern part division is about 200 square kms. Its western part is plain/flat.

Boarijor and Sundarpahari blocks comes under DAMIN area. Both of these blocks are having major tribal population. The average tribal population in the district is 22-23%. The main occupation of these tribal are hunting, cultivation in the forest area, as a laborer in forests works, and selling the products of the forests secretly. Their living standards are very low. They benefit very little from governmental

also a practice of usage of high quality hybrid seeds and good quality fertilizers. Water is the basic schemes.

Farming is the main occupation of these district. Farming is dependent on rain. Climate in these area is changing from time to time, so the quantity and time of rainfall is uncertain. The irrigation facility is only one quarter out of the total area. Social status is unfavorable. Literacy rate is 44% in average. The literacy rate of scheduled caste and schedule tribes population which comprises of 30% of the total population of the district is less than 25%. The situation of women is not good. Therefore, there is a lack of awareness in this class. The so called high class people exploit them. Even though being rich in minerals, the districts has not been industrialized. As a result, except the Lalmatiya coalfields, workers have no other source of employment besides farming. Credit absorption capacity is very low because of backwardness of the region in all the spheres. More than half of the weaker sections do not have any knowledge about the Co-operative societies. With the government efforts, they are made a member of cooperative societies, even then they remain indifferent in the cooperative activity.

There is a total of 202 PACS/LAMPS in Godda district. From these, on the basis of the work editing standards, only one PACS/LAMPUS of the Pathargama comes under 5 star rated category, that is (0.5%). Four PACS/LAMPUS Chandana, Dhamin, Sundarpahari and Ghatiyari comes under 2 star rated category, which is 2% of the total 202 LAMPS. All other 197 Pacs/Lampus that is 97.5% of the 202 Lamps comes under 1 star rated category.

In this way, the situation of primary committees at the base level in the district is worse. Therefore, in a tribal population majority backward region, the government of India needs to organize the revised package effectively to improve the status of primary Co-operative societies

Table 1 shows detailed information of Pacs/Lamps under the district in which there are 202 Pacs/Lamps in all nine blocks. In these 9 blocks there are 11017 Scheduled Castes, 18858 Scheduled tribes, 10197 females and 61,155 others. The total share capital is 343.09 lakhs, in which the members have 41.53 lakhs which is 12% of the total, while the government share is 301.56 lakhs rupees which is

88% of the total. This table shows that there is considerable apathy in the members. The average share capital of the members is only Rs 40 which is less than half of the required Rs 100. Continuous efforts are made by the governments to improve this. But the people remain unhappy due to poverty, illiteracy, and political issues. Members of the cooperatives need to be made aware by widespread efforts.

Table 2, shows the quantity of Kharif crop paddy purchased from farmers in 2015 by PACS/LAMPS under Godda district. From all the nine blocks in the district having 202 PACS/LAMPS,

only 37 primary agriculture credit cooperative society purchased paddy crops from farmers. Out of the total 1,01,227 farmer members, only the paddy crop of 4,288 farmers have been purchased, which is only 4% of the total members. It clearly shows that the fair value of procurement of paddy which the farmer should be given was taken away by some people with political access, middle man and businessman. It needs extensive reforms. The details of the land of the farmer members should be taken, at the time of purchase of paddy, so that the right farmers would be identified and be benefitted under the schemes.

**Table 1: Members @ Share Capital Growth**

S. No	Block	Total no. of pacs/lamps	No. of house hold farmer in pacs/lamps	No. of members					share capital		
				sssc	sst	Female	others	total	members	Govt.	Total
1	2	3	4	5	6	7	8	9	10	11	12
1	Poraiyahat	31	18876	1255	6090	1271	10092	18708	6.54	59.54	66.08
2	Sundarpahari	13	12015	1140	4147	1468	2216	8971	15.02	18.12	33.14
3	Godda	35	21361	2919	2777	2146	12323	20165	4.56	74.25	78.81
4	Pathargama	19	9229	1351	818	221	6617	9007	4.76	34.59	39.35
5	Basantra	14	6180	594	364	934	4293	6185	1.1	24.41	25.51
6	Mahagama	29	15561	1516	1594	1673	9447	14230	4.27	49.66	53.93
7	Boarijor	22	11456	525	1718	613	4273	7129	1.1	0	1.1
8	Meharma	23	9387	1122	883	1171	6396	9572	2.76	26.82	29.58
9	Thakurgangti	16	7174	595	467	700	5498	7260	1.42	14.17	15.59
TOTAL-		202	111239	11017	18858	10197	61155	101227	41.53	301.56	343.09

**Table 2: K.M.S 2015-16 Report of Paddy Procurement from Farmers under MSP, Name of District – Godda**

SNo.	Block	No. of Pacs	No. of Farmer	Quantity in Quintils	Amount (Rs in Lakhs)
1	Godda	9	1359	88943	1254.1
2	Poraiyahat	4	436	17473	246.37
3	Pathargama	5	975	54001	761.41
4	Mahagama	5	225	9136	128.81
5	Meharma	6	364	18269	257.59
6	Thakurgangti	4	551	24223	341.54
7	Basantra	1	196	10324	145.56
8	Boarijor	2	168	3575	50.41
9	Sundarpahari	1	14	398	5.61
TOTAL-		37	4288	226342	3191.4

Table 3, shows comparative study of crop insurance by district cooperative banks for the

financial year 2015-16 and 2016-17. In 2015-16, there was a total crop insurance by 3945 farmers in

808.57 hectare land, which increased to 2979.38 hectares by 13,261 farmer members in 2016-17. The main reason for this increase is the effort made by the government. Continuous efforts and inspection were carried out to make the PMFBY scheme successful from the government level.

The second reason is that in the year 2015-16, the premium amount of Kharif crop insurance was returned to the farmers even after the yield. Due to this reason, the farmers thought insurance to be a profit deal. Even after this increase, only about 13% of the total farmer members could get their crop insurance done. Not being able to provide the necessary information about insurance to the farmers is also a reason for this failure. There is a need to take further necessary steps to connect people for the crop insurance. For this the PACS/LAMPS must be given tasks for insurance, which is accountable and responsible for the government.

### 5.0 Co-operative Achievements in Inclusive Development of India

Co-operatives in India could not make desirable progress in its duly established 50 years since 1904, but after that the active effort by the government and the Reserve bank of India caught speed in this movement and since then most of the co-operatives have been supplying most of the needs of the farmers and weaker sections.

With the active participation of cooperatives in India, the monopoly of money lenders is being violated in the village. There was a time when 70% of the farmer's debt requirements were met by the money lenders, but now these debt fulfillment percentage by them has decreased to less than 15%. Co-operative societies have helped farmers in the use of advanced agricultural methods.

The farmer members of the cooperative societies have been provided advanced seeds, chemical fertilizers, agricultural machinery and equipment etc which has led to an increase in agricultural production.

Marketing and legislative committees have helped farmers to purchase their own goods in cheaper prices and sell agricultural produce at good prices. This has provided farmers with storage facilities.

Housing Co-operative societies, Consumer Co-operative societies, Weavers Co-operative societies

and industrial production committees, as well as various committees have helped in improving the economic condition of their members and saved them from the exploitation of the powerful sections. Government institutions are the basis of rural development.

At present there are 5.49 lakhs different committees in the country which have about 22.95 crore members and their working capital is Rs 3,82,74,96,000. More than 50% of the members of the cooperative societies are members of the primary agricultural improvement committees.

These credit committees are actively supporting the development of agriculture and the villages. Co-operatives provide strong support to democracy. At present, it has been emphasized that a democratic economic visionary and self-reliant cooperative movement should be developed in India. Agricultural credit provided by the cooperative institutions has steadily increased.

In the year 1991-92, Primary agricultural credit cooperative societies provided short-term loan of Rs 4403 crores, which increased to 70,105 crores in the year 2010. Today, the share of co-operative credit institutions in the total agricultural credit flow in the

Country is approximately 16%. The greatest success of cooperative movement is the development of cooperative spirit which is very helpful in the development of the country.

**Table 3: Crop Insurance by District Cooperative Banks for the Financial Year 2015-16 and 2016-17 (DCCB Godda Report)**

S.No.	Block	No. of Pacs	No. of Farmer	Quantity in Quintils	Amount (Rs in Lakhs)
1	Godda	9	1359	88943	1254.1
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7	Basantrai	1	196	10324	145.56
8	Boarijor	2	168	3575	50.41
9	Sundarpahari	1	14	398	5.61
	<b>TOTAL-</b>	<b>37</b>	<b>4288</b>	<b>226342</b>	<b>3191.4</b>

### **6.0 Conclusions for the Success of Co-operatives in Inclusive Development of India**

It is necessary to overcome the vulnerabilities in the co-operative movement in India to pave the way for its progress, because without the development of the cooperatives, it is difficult to realize the dream of the rise of rural India. The following suggestions may be given for the development of cooperatives in India.

- a) The primary co-operative societies should be re-organized and transformed into multi-purpose committees so that they can be financially
- b) capable for their smooth functioning.
- c) Agricultural loan should be coordinated with agricultural marketing so that the direct payment of loan from the sale of the goods produced by the farmers can be made directly and the increasing loan amount can be reduced.
- d) The scope of the primary co-operative societies should be expanded so that they can get an opportunity to become competent and successful.
- e) Branches of central and state co-operative banks and land development banks should be expanded.
- f) The assistance provided by the government should not be given directly to the farmers by giving those cash rather it should be given in the form of production through cooperative societies.
- g) Reserve fund should be established by Co-operative societies. Financial and weaker committees should be given financial assistance to make them successful.

- h) The task of collecting the amount of savings available in the village should be done by the cooperatives.
- i) To prevent discrimination and irregularities in the recovery of outstanding debt and the details of loans, the committees should be audited fairly and from time to time.
- j) Members should be aware of the spirit of co-operatives.

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