Chapter:5

CO-OPERATIVE MOVEMENT - A HISTORICAL REVIEW

• INTRODUCTION:
• ORIGIN OF CO-OPERATION
• SIGIFICANCE AND DEFINITIONS OF CO-OPERATION:
• FEATURES OF A CO-OPERATIVE SOCIETY:
• ETHIC OF CO-OPERATION
• THE CO-OPERATIVE PRESSURE GROUP IN THE WORLD
• CO-OPERATIVE PROGRESS IN INDIA
• CO-OPERATIVE PROGRESS IN MAHARASHTRA
INTRODUCTION:
Co-operation means that operating along for a few common purpose. The principle of co-operation is as previous as human society. It's actually the idea and social life. The word co-operation is kind of acquainted to commoner. For him cooperation is operating along in any sphere of human action. The teaching of co-operation is copied within the writings of ancient philosophers like philosopher. The genesis of co-operative movement and its application within the economic field is copied back the economic Revolution that passed off in England throughout the half of the eighteenth and half of the nineteenth century. Co-operation is known nowadays as associate financial system. It had been born as a peaceful reaction against the mercantile economy and therefore the effects of the economic revolution. Co-operation may be a worldwide movement. It had been introduced in Asian country within the early years of twentieth century within the wake of famines that had resulted in economic hardships associated an appalling increase within the ineptness of the farmers to the money lenders. Co-operative credit on simple terms looked as if it would the most effective means that of obtaining the farmers out of the vicious circle of ineptness and financial condition. The look was to gratis the farmers from the need of borrowing currency on superior rate of attention from Savkars and village currency lenders. Validating Societies perform, that was approved in 1904. It envisaged the structure of village acclaim societies. In 1912, the proceed was amended to facilitate arrangement of different forms of societies for actions involving to dealing, procure, construction, accommodation etc. This act additionally provided for the formation of confederation of prime societies and for direction, review, manage, and growth of the co-operative cluster. The foremost necessary aim of the co-operation movement is that the promotion of the social for economic right of the people and that pursuit and achievement of this high aim requires active and concentrated efforts towards the realization of world peace. Co-operation does not aim at merely material benefit. It aims at material and moral gain, simultaneously to achieve both the economic and social of its members. Co-operation is, thus, a social revolution of a nature.
Co-operative movement has made rapid strides and progress in India. The need for its expansion has grown tremendously. As such, it has been able to found a place in the five year plans of India. Now every sector of our economy needs to run on co-operative lines. The government too has realized that it is through an efficient co-operative mechanism and developing the co-operative movement, the nation can achieve the desired goals as envisaged in the plans and the pledge to establish a co-operative common wealth in India.

**ORIGIN OF CO-OPERATION**

The idiom "assistance" is resultant beginning the Latin expression Co-operation. "Co" means with and "operative "resources toward work .In other words, co-operation resources functioning together with others for a common purpose. In its extraordinary intellect, it resources the arrangement of public happily allied, functioning mutually happening provisos of impartiality toward eradicate their profitable management with middlemen such as money lenders, Jamindars and Mahajans, in respect of any economic need. The object of cooperating in this way is the economic and social betterment of persons who so cooperate. Co-operation helps these (weaker) persons to escape from such exploitation and enable them to become their own lenders or merchants or employers or traders. It helps them to gain the advantages of large-scale operation, while maintaining their independence.

In India, the principles of co-operation have been in vogue since early times. The spirit of village community life (viz. village Panchayat) was almost entirely co-operative. Throughout the age, village community worked mutually scheduled an familiar source through observe toward their sacred, public, economic and cultural life. While tracing the history of co-operation in accent India; Srivastav G.P. says,” Historically, speaking “Kula” was the first appearance of accommodating commotion became the basis of ancient Indian Joint Family system. The kautilya’s Arthashastra states “Whoever stays away from any kind of cooperative undertaking shall send his servants to carry the work, shall have a share in the expenditure but none in the profits.”1 Kolangade (1958): Rig-Veda Darshan (Marathi) Pune p-132 realized the importance of co-operation among the people, when it exhorted them. The ancient Indian Scripture Rig Veda states2

May you all have common purpose?
May your heart be in unison?
May you all be of the same mind?
So that you can work well efficiently well?
Elsewhere, the religious institutions and traditional customs threw brightness happening the intuition with institution common support, multiparty achievement, multiparty ownership moreover mutual supervision which are originate during the opinion with during the living of the people during every ages moreover during every countries. Ancient India had craft guilds, with banking a feature of their activities. " They referred to in Vedas, as well as in the Law of Manu".

MEANING AND DEFINITIONS OF CO-OPERATION:

It has not been possible to define the term 'co-operation' precisely because the movement was born out of adversity. The circumstances, which gave rise to adversity, have, however, been different in different countries. Co-operation assumed, therefore diverse shapes during unlike countries according near the environment and conditions prevailing present, which gave confinement near the movement. Another difficulty also because of the fact that in some countries, cooperatives are state sponsored and partnered. In others, they are aided and controlled by the state. In yet others, they are either mere state departments or they are used as instruments of state planning. Different definitions have been given by different authorities in the context of the circumstances in which the movement took its birth, in respective countries. According to Manfoozur Rahman, "Co-operation is a philosophy of life which can permeate every aspect of human activity. Co-operation inside its simplest intellect earnings working together. In complex structure of modern society, cooperation has grown enormously like a tree with countless branches.

Mr. Calvert H. defines it as "a form of organizations where the personnel happily correlate mutually as person beings on a source of fairness, for the encouragement of monetary attention of themselves".

Dr. C.R. Fay describe the accommodating society as, relationship pro reason of cooperative trading. Originating amongst scrawny moreover conducted for eternity during an magnanimous character, such provisions to every who are equipped toward the quantity in which they build use of their friendship."

According to Paul Lambert, "a assistance society is an endeavor shaped and going to with an connection of users, applying inside it regulations of equality moreover straight proposed toward hand out equally its possess members moreover society while a complete." The over description shows the subsequent different skin tone: 1) an involvement of individual
frequently of imperfect resources, 2) combination happily mutually, 3)to accomplish a
general economic end, 4)prohibited democratically, 5)members causative to the resources
compulsory rightfully, 6)compliant a flaxen divide in mutually risks and the reimbursement of
the commission.

The Maclagan committee in India (1950) describes assistance as "the speculation which
maintains that an inaccessible and incapable man can by connection benefit accessible to the
affluent and authoritative individual and thus develops himself to the fullest amount of
accepted abilities".

V. L. Mehta has clear co-operatives as' simply one feature of the vast group which promotes
intentional connection of folks having general requirements who coalesce towards the
success of frequent economic ends" According to Holyoake George Jacob, “assistance is the
proceed of deprived persons willingly combined for utilizing equally their own military,
capital or both below their common organization to their frequent income.” Prof. Paul
Lambert, in his notorious paperback, ‘Studies within the public attitude of co-operation’ has
agreed the subsequent description of co-operation. “A supportive the social order is an project
fashioned moreover directed with an connection of users, applying inside it the regulations of
egalitarianism moreover unwaveringly proposed near supply equally its individual
component with the public while a entire.” The International Labor Organization has defined
coopération as "an relationship of being frequently of imperfect resources who have
willingly connected jointly to realize a frequent finish, from side to side the configuration of a
democratically proscribed production association, making reasonable donation to the assets
requisite, and compliant a light split of the risks and the reimbursement of the enterprise.”

Thus, Co-operatives are variously defined. Some definitions emphasize their 'nonprofit'
character, some their patron ownership some their mutuality. A useful definition must be
broad enough to encompass the scope of nation-wide cooperative activities. "A co-operative
is a business, usually incorporated, owned by its member-patrons, organized and operated for
the purpose of performing specified services on a cost-of-doing-business basis". Such a
definition describes the various types of farmer co-operatives with which we concerned. The
phrase 'non-profit' is implied in the "cost – of – doing – business basis” Fundamentally the
same in meaning, the terms differ in their use. All net earnings of true co-operatives are
returned of allocated to member-patrons of the business, thereby eliminating the
accumulation or existence of what in other types of business may refer to as business profits.
Patronage of co-operative is, however, motivated by the desire to increase net earnings on the
part of the individual member-patron. Co-operatives are aware of in accord with the profit
motive in our capitalistic system. It is in their distribution of net earnings that they differ from other types of business organization. Because their earning is excess of costs are ultimately returned to member-patrons, it is entirely accurate to describe them as operating on a cost – of – doing – business basis.

FEATURES OF A CO-OPERATIVE SOCIETY:

A careful study of the many definitions quoted above reveals the following chief feature of a co-operative enterprise.
1. An association of persons- The chief feature of a supportive society is that it is an connection of personnel and not an unfriendly setting of capital like a joint stock company. There is no denying that a co-operative society is also in need of capital, but the emphasis is on man and not on capital he contributes. In economic co-operation, it is men that count not money.
2. **It is a democratic organization**- A accommodating association is governed on the source of autonomous philosophy. all member of the society has just one choose and no extra irrespective of the figure shares held by him.

3. **The basis is equality**- an additional attribute of a co-operative endeavor is to relationship relations among gentleman and operate are governed with a statute of impartiality irrespective of potential divergence of pursuit, doctrine, supporting judgment, public category or subscriptions of resources, every the personnel enjoy identical privileges with duties. near canister survive refusal assistance except it is among colleagues.

4. **It is an undertaking**- A co-operative responsibility is not barely an relationship it is and an responsibility. It is not a benevolent before humanitarian involvement. Its own members, at their own risk, run a co-operative Enterprise.

5. **It is a voluntary organization**- A co-operative endeavor is based winning a charitable appearance of association. rejection solitary is coerced toward connect a society alongside his determination. intimidation within several form is measured toward subsist unsuited through the perception of co-operation.

6. **The keynote is examine and not proceeds**- The essential of a accommodating endeavor is examine its total industry apparatus is graded towards the condition of mainly reasonable services.

7. **It is a socio-economic movement**- The co-operative group is a socioeconomic progress. It aims by bringing on innovative changes during the public moreover profitable configuration near diplomatic resources. It is based scheduled self-help moreover stands pro honorable boost moreover openness.

8. **At the overhaul of the members along with of the public**- The foundation purpose of a cooperating undertaking is not only to serve its members, but also to serve the community as a whole.

**PRINCIPLES OF CO-OPERATION:**

"The co-operative morality are strategy with which cooperatives situate their standards into perform". For a clear understanding of the co-operative ideology and to differentiate it from other business enterprises, the founding father of the cooperative movement laid down some definite principles, which were expected to serve as guide-posts for the prospect progress of the accommodating association. According to W.P. Walkins, “Co-operative principles are the thoughts intrinsic in the assistance which conclude that it is as a manner of achievement. They are dreams which it is the principle of accommodating movement to discharge."
Mr. George Davidovic is a leading Canadian authority on cooperative, defines the principles as “A set of rules which governs the life and activity of cooperative organization.”

In the opinion of Prof. D.G. Karve, “supportive standard is a technique of organizing moreover conducting a accommodating commotion which is an innate moreover necessary outcome of the supreme otherwise the purpose of the supportive association.”

initially, the accommodating principles forming the source of personality supportive systems have not been spoken in a prescribed technique. They have been purely integrated in the regulations of accommodating constituting every of the three systems viz. the Rochdale Pioneers, Friedrich Raifeisen and Harmann Schulze Delitzch. The watchful study of the three explicitly charitable relationship of people having general requirements and curiosity; the enhancement of economic and social standing of the supportive members by means of frequent endeavor: the autonomous supervision of co-operative relatives articulated by the regulation of one man-one choose: the sovereignty of the cooperatives from following and sacred sway and finally, the demonstration of the enlightening and good tendencies. In the route of co-operative progress, these philosophy came to be extensively recognized as the Rochdale philosophy since they have been articulated mainly obviously and brightly be the Rochdale Co-operative arrangement.

These Rochdale philosophy in their widest conventional form are enumerated as below:

1. standard of Universality
2. Principle of Liberty and Volition
3. Principle of Democracy
4. Principle of Equity and Distributive Justice
5. Principle of Economy
6. Principle of neutrality
7. Principle of Publicity
8. Principle of Unity
9. Promotion of Education

These broad and general principles of co-operation, however, did not imply all co-operatives to adhere and practice at all times and at all places. But with the business of worldwide Co-operative grouping (ICA) in 1985 the need for codifying the principle for the purpose of affiliating the co-operative institutions functioning under varied socio-economic and political setting, has become urgent.

As a consequence, in 1937, ICA congress held in Paris, where the following principles were devised.
A) Primary Principles:
1. undo association
2. independent manage.
3. support payment.
4. incomplete concentration on assets.

B) Secondary Principles:
1. biased and sacred impartiality.
2. currency Trading.
3. support of learning.

In the brightness of this cataloging, it was decided that the application of secondary principles was important that, their adoption was not essential for acquiring ICA membership. Further in the view of the changes of the socioeconomic and political conditions of various nations as well as development that have occurred in technology and management, it was considered essential to prepare the philosophy of assistance and as a product ICA agreed a payment on co-operative morality in 1964. The payment has intended the philosophy as:
1. Member of accommodating society ought to be charitable and accessible lacking reproduction constraint of any public, supporting or sacred favoritism, to every personnel who can build exercise of its military and are ready to believe the errands of association.
2. Co-operative societies are independent organizations. Their associations administered through people designated before selected during a method arranged through the connection moreover responsible near them. Members of prime societies ought to like identical right of selection (single component, solitary choose) and partaking within decisions distressing their societies.
3. divide wealth must simply obtain a firmly partial rate of curiosity, if some.
4. excess or reduction, if some, arising away of the operations of the humanity go toward the member that society moreover must survive disseminated within such a method when would shun single associate ahead on operating charge of the others.
   i) By condition of frequent examine; or
   ii) By allocation amongst the members in share to their communication with the society.
5. All co-operative societies must construct a condition pro the learning of their member, officers, employees’ with the common communal during morality also techniques of assistance equally monetary plus independent.
6. standard of development and common co-operative organizations should energetically watch the curiosity of their members, every co-operative organizations must energetically co-
operate in all realistic technique with other co-operative organizations energetically at worldwide levels. The costs moreover experimental that these philosophy from a structure and then are indissoluble. because they carry and strengthen one a different, they must be adhered completely to all the co-operatives. payment moreover remarked that these philosophy are not cramped simply to the major societies, slightly they must too be experimental by the lesser institutions with apposite modifications.

**Rochdale values**

1. charitable and unbolt association.
2. independent organize by "one member, one choose".
3. Division of surplus in proportion to patronage.
4. imperfect curiosity on resources.
5. supporting and sacred detachment.
6. currency trading.
7. encouragement of schooling.

**Raifeisen Principles**

1. Self-help without exclusion of state help provided operative
   Independence is preserved.
2. Limited area (Parish or village)
3. Allocation of the entire surplus to individual reserves.
4. Membership without subscription of shares.
5. Unlimited liability of members.
6. Limitations of the business to members only.
7. Voluntary work by board members.

**Schulze-Delitzch Principles**

1. Self-help with exclusion of any outside help, private or public.
2. Large territory of operation.
3. Division of surplus in promotion of operation.
4. High interest on shares to attract large subscription of shares.
5. Limited liability of members (originally unlimited)
7. Allocation of 10% of surplus to reserves
The ideology of assistance include misrepresented beginning instance toward moment near suit the shifting situation moreover situation thus to supportive progress could befall extra important with determined. The recent proper accommodating association dates from 1844 when 28 poor weavers of Rochdale, came together and opened a small co-operative retail shop. The adopted a situate of regulations which smooth now successfully guides the viewpoint moreover manner of accommodating societies every above the globe. The commission on co-operative ideology selected by the worldwide co-operative association in 1964 in its explanation available in 1966 measured the subsequent philosophy as indispensable to authentic and successful co-operative perform.

1. charitable and unbolt association
2. independent administration
3. inadequate concentration on assets
4. benefaction payment within quantity of members transaction
5. learning and guidance
6. support within co-operation

Present include moreover been supplementary ideology approximating the philosophy of supporting detachment, truthful burden with procedures, transparency of possessions with carefulness, which were and full into kindness. These morality comprise been reformulated freshly with the Manchester legislature during 1995 with currently the philosophy of assistance are when follow-

1. charitable with release connection
2. independent component organize
3. affiliate profitable contribution
4. independence with sovereignty
5. learning, guidance and in order
6. worry for society

The seventh standard was additional at the Manchester assembly of 1955.

1) charitable and release connection

The co-operatives are charitable organizations and are release to all persons and moreover talented exercise their military and ready to recognize the errands of connection, lacking a gender, public, artistic, political or sacred inequity.

2) independent member manage

The Co-operatives be autonomous organizations prohibited near their members, who aggressively partake during the scenery of their policies moreover in production decisions.
Men moreover women helping while selected legislature are responsible toward the relationship, during principal cooperatives members encompass identical appointment privileges (solitary associate, lone election), moreover cooperatives on extra levels are moreover structured within a autonomous method.

3) Member economic contribution
The Members supply rightfully and democratically to manage the assets of their supportive. on slightest a element to assets is regularly general assets of the accommodating. The members habitually accept imperfect payment, if some, on assets subscribed: benefiting members within quantity near their transaction through the supportive moreover behind added actions standard with the membership.

4) sovereignty and sovereignty
The Co-operatives are sovereign and are self-help organizations, proscribed by their or elevate assets from exterior sources, they do so on the provisos that guarantee autonomous direct by their member and continue their co-operative sovereignty.

5) learning, guidance and in sequence
The Co-operatives supply schooling and guidance pro their members, legislature, managers with employees’ therefore to they canister supply successfully near the progress their cooperative.

6) support amongst cooperatives
The Co-operatives provide their members nearly all successfully and fortify the co-operative association by functioning mutually through restricted, state, area and global structures.

7) apprehension pro the population:
The Co-operatives labor pro the sustainable growth of their communities during policies agreed through their member. The awaiting trouble of the 21st century assumes a greater significance in every field of activity than the previous ones. At the present juncture, there is crisis everywhere making one realize that the 20th century has been the century of crisis. There is crisis in credibility, crisis in management and crises of ideologies. All the more serious is the crisis in morals and culture, warning of the impending doom of mankind. The only solution lies in salvation and reviving a value system in economic activities. As a corollary, co-operation being an economic activity needs new blood in the form of values. Against the backdrop, the principles of co-operation reformulated at I.C.A. congress at Manchester based on co-operative values, assume, a lot of significance. The I.C.A. has referred to the assessment of self-help, equality, egalitarianism with commonality. Prof. Jhaasserts that “Mutuality” is the value, which encompasses all other values, self-help and
mutual help in the basic tenet of co-operation distinguishing its identity from other forms of business. The foregoing discussion on morality might have become redundant had the co-operative lived up to the true spirit of co-operation as envisaged by the early cooperators and co-operative thinkers. As times have brought the movement to such a state, the present situation warrants a complete turn-about so as to rejuvenate the movement to enable it to march ahead with its head high. A lot depend on the determination and strong will of the men behind the movement rather than on the reformulation of the principles.

**THE CO-OPERATIVE PRESSURE GROUP IN THE WORLD:**

The contemporary Co-operative group is an prearranged for as a world movement emerged in the middle of the 19th Century. When men and women combined to find out an alternative to replace the exploitative tendencies and cut throat competition unleashed by industrial revolution. As a result against the new capitalistic order based on the doctrine of individualism socialist ideas began to develop in this period Robert Owen. Karl Marx and other opposed capitalism and competitive system. They opposed capitalism not only on the grounds of its injustice and inefficiency but also because of its ill-effects on human character and helplessness. They sought to create a new social moral world favorable to the promotion of good character and human happiness To learning the supportive association within the globe point of view, it would subsist main toward construct a learning of countries similar to England with Germany, because these are the two countries somewhere the accommodating association in progress used for the original occasion into the globe.

**Co-operative movement in England:**

England, the hometown of a lot of fresh effects, was as well guilty used for presenting the accommodating association toward the globe since an option thinking to operate unionism, used for hostility touching capitalistic utilization. during 1844, a set of 28 weavers met into the Chartist hallway within Rochdale community, in addition to certain toward create a accommodating stock up. The members of this stock up would acquire their supplies cooperatively near scrimp and save on top of their outflow, on behalf of they identify that it would live hard meant for them toward find a hoist into their salary They were very much partial by the writings of Robert Owen, Dr. William King with William Thompson. In England, the 1840's were known as the period of the 'hungry forties'. In Rochdale, the conditions in the woolen and cotton milling town in Lancashire Hills, England, were the worst. In 1844, the weavers set up the Rochdale Equitable Pioneer Society with an initial
resources of 28 with registered it below the welcoming humanity perform. It was a user accommodating, which bought each day requirements such because candles, tea cooking oil, series etc. in volume as well as sold them near consumers by realistic prices. The system grew to make profits and in 1988, it had 1123 stores and declared 25 lacks when a turnover.

Objectives of Rochdale copy
1. To catch happy creation with allocation of the supplies essential via the members.
2. To construct on hand houses toward its members, to pick up their income situation as well as toward superior their status.
3. To assemble the fashion food of its members.
4. To assemble used for learning of its members.
5. To construct articles, as a product because to fashion employ meant for its members.

Co-Operative pressure group into Germany

The accommodating acclaim group during the earth ongoing into Germany. excruciating poor situation used for the reduced during the state led to the increase of a original economic institute identified as the supportive recognition humanity. The materialization of the co-operative was ended with two great men Raiffeisen plus Schulze. In Germany, in the focus of the 19th century, the being of an normal German was sad, together during the villages with towns. In pastoral areas, the Jews prohibited plus in time the financial behavior of several public. They purchased the small excess of goods produced by the farmers via paying them incredibly short prices as well as sold them at extremely tall prices. The fiscal situation of the villagers went on top of weakening day after day. They had en route for borrow cash beginning the Jews after near to very high levy of awareness. H. F. W. Raiffeisen-(1818-1888) was an officer, share the location of a board which would create cash for the poor. He set up a credit society based on the principle of 'Each for All, All for Each'.

supportive association in Sweden

The supportive movement in Sweden has made a extensive advancement, especially in the areas of patrons, farmers and dairy co-operatives. The birth of consumer co-operatives in Sweden for the first time happened in the year 1850. Earlier, Sweden was an agriculture based economy. But later as the attention shifted towards industry, farmers became workers. The workers in the industry needed consumer goods for their daily living. The traders noticing this fixed their prices at very high rates. They started exploiting the workers for various consumer goods in the form of high prices and other unscrupulous practices. Thus,
the workers decided to organize themselves in order to put a stop to this exploitation. Thus, the first consumer co-operative society was formed and named as 'Direct Commodity Building Company'. Today, consumers' cooperatives are very popular and play a vital role in providing the people with their daily necessities. After the success of the consumer co-operatives, there was a need to form a society in order to supply the primary societies with goods and commodities at wholesale rates. The first such society was framed in 1899 and named as 'Swedish Co-operative Union'. Popularly known as KF. Today, KF is successful in supplying commodities and goods to most of the primary co-operative societies. The KF maintains stocks in regional warehouses in 22 places, located all over the country near rail yards to facilitate transport. Today, KF is not only supplying goods to the societies by purchasing them, but also has bought various factories and processing units for different commodities so as to ensure good quality products at low cost. The co-operative dairies constitute the largest industry of the country.

Co-Operative pressure group in Israel

The supportive association in Israel started with the agricultural cooperatives. The Co-operatives alone cover about 58% of the agricultural income. In Israel, present are dissimilar types of undeveloped supportive which have develop above the years considering the defects and drawbacks of the previous ones. The different types of agricultural co-operatives are in Israel:

1. KIBBUTZ
This is the oldest type of agricultural co-operative which involved a community system of functioning. Kibbutz can be clear since a professional cooperative, traditional on general soil, whose members perform identity effort with someplace every the resources of construction, utilization, tutoring, strength and community actions are owned and maintained cooperatively on the origin of impartiality in the culture.

2. MOSHAVSHITUTI
This type of co-operative also involves carrying out farming and other allied activities together, but the members are housed in their own private home and live a separate life unlike in the case of the kibbutz. The settlement provides a home and other general amenities but the rest of the daily requirements are to be satisfied individually. The members collectively occupation scheduled the ranch, with inside revisit receive and equivalent divide from the proceeds of humanity which is used pro the daily expenditure.
3. MOSHA VOVDIM
This was formed mainly due to the dissatisfaction among some people who did not like the concept of kibbutz, which involved complete socialization. The earliest Moshav Ovoid was founded within 1921, on Nahalal. The society takes the land on lease from the government of the Jewish National fund and cultivates it with the help of the members and their families. The society also supplies various other farm requirements such as seeds, fertilizers, tools and implements etc.

CO-OPERATIVE PROGRESS IN INDIA:

India has the single division of organizing the primary still co-operative movement in human history. It was termed as 'Yangon' The Dharma which sustained the Bharatiya Society enabled our ancestors at one stage, to evolve a stateless society comprising of various mutually co-operative 'self organizations'. A mention about the co-operatives has been made in the Rig Veda. The temples of South India were managed thought co-operatives in the 18th century. Our culture of joint family system also speaks of how co-operation can be used as a tool to come together for a common cause. The self-sustained model of rural development of Coimbatore in Tamil Nadu by the Chettiar community (joint family system) for textile development is even today, a standing example of the co-operative progress. The suggestion of collaboration or inter dependence in India is not entirely 'a new device'.

A number of devoted social activists inspired people towards the spirit of co-operation. Shir Laxmanrao Inamdar was one such activist who dedicated his life to the cause of co-operation. He believed that co-operative efforts if properly organized, alone can lead the nation to its ultimate triumph. The pioneers of the movement among others are: Shir Lallubhai Samaldas, shir Gopal Krishana Pantulu, Shir Vithaldas Thakersey, Shir V. L. Metha and Shir D. R. Gadgil. It is interesting to note that while the British rulers were interested in introducing and promoting the co-operative movement for their own benefit, the initiative was taken by the public-spirited citizens of a princely state ruled by the enlightened Gaikwads. The anonya Sahakari Mandal Co-operative Bank, Baroda was established on co-operative principles in 1889. It was registered as a cooperative society in 1912. At Jambusar Broach District, the Jambusar People's cooperative Bank was established in 1909. Three years after Baroda movement that is in 1892, a co-operative society was formed by Man Hira Singh, a lambardar from Panjawar village in Hoshiarpur district of Punjab. In 1901, the Famine Commission recommended that village credit societies should betarted. In 1903, a co-operative union was
established in Calcutta. The Triplicane Urban Cooperative society was stared in Madras in 1904, and they stared a consumer store on the principles of Rochdale movement. collaboration occupies an imperative position during the Indian wealth. possibly rebuff supplementary kingdom during the globe is the cooperative progress since great with while assorted while it is India. present is approximately refusal segment missing unharmed through the supportive faction. The Indian Government initiated the Indian co-operative movement. It extend and diversified with the support and sustain of the administration. It’s in attendance situation is in addition a immense amount since of the disturbing participation of, and meddling by the administration. The advancement of Co-operative group in India in current times is normally pleased in the subsequent phases.

**The primary stage: 1900-1930**

through the commencement of the 21th Century, officials of the royally administration professed Indian farmers' reliance scheduled usurious currency lenders near subsist a main grounds their clumsiness plus shortage. on with the intention of occasion supportive group had befall fine recognized within Europe with achieved extraordinary achievement nearby. accommodating association accessible the finest earnings of beneficial Indian farmers commencing devastating lumber of liability moreover the oppression of currency lenders. Indian officials begin near receive energetic curiosity inside promoting recognition cooperatives into the nation. Cooperative association in India had its labor in the time 1904 amid the momentary the supportive societies proceed. The behavior ongoing with the institution main recognition co-operatives, whose main purpose was to assist little farmers with loans, as an alternative of their organism subjugated by the currency lenders. The road of the Co-operative acclaim Societies perform in 1904, and the passing of a extra inclusive accommodating Society proceed in 1912 obvious the commencement of a management course of exploit of active support and encouragement of cooperatives. As the perform of 1904 had diverse loopholes, it was not of greatly promote to the public. consider the different defects in the former proceed, and studying the wants of the public, the innovative proceed was formulated in 1912. This perform not only alert on the thanks portion of co-operatives, but all the other functions which a co-operative can bear out. It gave a enter present for arrangement of all types of supportive from undeveloped to business and from recognition to shopper. This opinion gained extensive receiving with was adopt because a strategy through regional governments moreover afterward, "Co-operation" became a regional theme during 1919. The perseverence management attention inside cooperatives also the significance
friendly toward them was reflected within the management attention within cooperatives moreover the meaning friendly toward them was reflected inside the engagement of 3 diverse Committees toward assessment their expansion moreover performance. standard revise through Fredric Nicholson, followed near the Edward regulation commission happening supportive Legislation, established with reiterated necessitate pro the position near aggressively encourage cooperatives. A discuss shortly, Maclagan board (1915) advocated to nearby must subsist single co-operative pro all community plus each community must subsist improved through a supportive. stately expenses happening cultivation within India, which submitted its account here 1928, recommended amongst extra equipment, to the co-operative pressure group should maintain to focus on mounting country acclaim and that the situation must frequent cooperatives and venture the area. It was the imperial prices that created the review "If co-operation fails, there'll be unsuccessful the simplest expect of country Republic of India." by this instance, the condition was previously terribly concerned in promoting farming acknowledgment cooperatives. The figure of societies reached imposing scope and varied their actions well outside farming praise. Debates targeted on whether or not or not each village should have a co-operative and whether or not there should be a solitary perform be a definite reason or a multi-purpose co-operative at the parish altitude.

The next segment: 1930-1950

Reserve Bank of India was shaped in 1934. In 1935, a country Credit section was shaped in the bank, which gave a original existence to the co-operative group. The main growth through this chapter was function played through the keep Bank of India. It is extremely decree of integration. exact necessities were complete inside the Reserve Bank of Republic of India proceed, 1934 each for the corporate of associate degree country commendation division (ACD) at intervals the bank and professional extending finance services toward the co-operative recognition arrangement. accent was laid on place awake, growth and promoting fiscally feasible regional supportive banks, middle co-operative banks, advertising societies and key farming credit societies in every region. The RBI, because 1942, too ongoing extending acclaim services to regional helpful banks pro recurrent rural operation moreover promotion crops. the administration rule through these phases was not as practical on promoting cooperatives as previous to. A great figure of cooperative were originate near survive saddled through dilemma freezing possessions, since of important overdoes within reimbursement. The sub-committee's suggestion to freezing resources of members such accommodating subsist liquidates, through adjusting the claims of the community organize
near the repaying capacity of members, publicize origination of condition intrusion within the administration co-operatives moreover the consequential corrosion within recognition regulation of members. The supportive arrangement commission acknowledged the small amount of the principal co-operative as the primary reason of breakdown. It moreover advocated position fortification toward co-operative division beginning antagonism.

The 3 step: 1950-1990

behind freedom quick and reasonable economic growth became the innermost hub of position strategy. The Cooperatives in common and rustic fiscal cooperatives in scrupulous, were formerly over on centre period attractive cognizance of the falling of the state business in conditions of fairness, but and business in provisos of supremacy and administration. extra recommendations incorporated concerning recognition and advertising co-operatives and enlarging their district of procedure. The recommendations of the AIRCS engorged presently diminutive of the administration management the co-operatives and coated the strategy for its shortest interruption within the ascendancy and organization of cooperatives. State procedure came to be premised on the outlook that the administration ought to guarantee sufficient supplier of despicable institutional recognition to country areas throughout cooperatives. The thoughts was that if the establishments that were preordained to move such shameful institutional acclaim unsuccessful, there what is more had to be reshuffle of offered establishments, or conception of latest sort of establishments that were destined to distribute such shameful institutional recognition calamitous, there what is more had to be restructuring of accessible establishments, of conception of latest sort of institution. The Hazari group optional addition of small expression and lasting structures. The Bawa group (1971) suggested location up great flexible Cooperatives in ethnic areas. overhaul accommodating Societies with cultivation (1767) optional situation up Farmers overhaul accommodating Societies with the vigorous association of the national banks. NABARD was formed on the proposal of CRAFTICARD (Silverman cluster 1981). The State's sensitive attention in and anxiety for the concert of accommodating within the province was noticeable. The spotlight, though, was on growing and reorganizing the State supported arrangement, lacking addressing the errands of restoring and increase sovereignty, common assist and autonomy that square measure the cornerstones of authentic cooperatives. The position gave predominance to co-operatives because the individual revenue of delivering institutional recognition to pastoral areas and injected massive and escalating amounts of founds straight. larger tier obliging banks were optimistic to acknowledge communal deposits and scrounge
from different economic establishments. notwithstanding, the arrangement was shortly establish to be fraught by budding overgorge. In observance with the overall precedence of finance the country phase middling, the association of marketable banks was early elective as a normal systematise figure. The affiliation of sellable banks, afterwards, institution aliped throughout the nationalization of main marketable banks in 1969. through the post-nationalizations epoch, there was a rare infiltration of marketable banks within the pastoral sector. This trend, notwithstanding, was in the course of a inflexible strategy directions precise downstairs to the small stage on charge of recognition, purposes, classes of borrowers., environmental areas etc. because the commercial enterprise association of the administration in cooperatives inflated, its meddling altogether aspects of the implementation of cooperatives what's a lot of inflated. The eventful intervention with the performance of the accommodating institutions, typically persuasive them to concession on the common norms for recognition good, eventually began to influence the prevalence of the selection of the cooperatives. instead of endeavor the provision grounds of their weaknesses, the case took liability for increase the institutions, by infusing further assets and "qualified" workers. equally the case and additionally the workforces then began to perform like "clienteles, somewhat than as suppliers of economic enterprise military. once some skilled society is in downside, it always finds its possess clarification by renegotiating the expression with its financiers and re-visiting its operative ways in which. all the same, at intervals the casing of the pastoral medium of exchange establishments, the case has forever provided a "answer", no matter the need of the beneficiary cluster, therein method liability the operate of a "sponsor" In unpaid route, supporting utility additionally junction rectifier to carelessness in making certain fairness of recognition and its settlement. The administration of Republic of India 1989 system for symbols off loans of farmers extremely impelled the antecedently puny acclaim obedience within the supportive classification and junction rectifier to the corrosion of its money fitness. It ANd place up Associate in Nursing harmful guide and spawned a succession of schemes by the position Governments, declarative waivers of a variety of magnitudes, ranging from curiosity inscribe rancid to sketchy credit inscribe offs. The bloody philosophical system adopted by the following class has viciously impaired the dependability and welfare of the obliging organization. the case has worn co-operatives to passage its growth schemes, predominantly subsidy-based engineer for the unfortunate. As these institutions embody a intensive attain within the pastoral areas and additionally dealings with cash, the choice was traditional. The leaning, though, what is more absolute cooperatives a medium for distributing following benefaction. This and also the absolute quantity of
possessions and profit channel throughout the societies, create manage of social control and oversight stunning to parties on top of things, for obliging their members, to authority choices throughout directions, and temperament politicians toward acquire happening the government boards of the cooperatives. The issues concerning these trends and also the need to trounce them began to be expressed roughly this point. The cultivation recognition analysis board (Khusro commission, 1989) for the preliminary time, talked of the which resources of inspiriting members' suspicion with coffers for the cooperatives. It what is more stressed the necessitate for superior business preparation at the confined stage and for ways to facilitate co-operatives to self-financing. to the present ending, the board was what is more in favoritism of plate nonmembers. It finished business since. In a sense, there have been superior macros financial changes on the anvil inside the prosperity. The Nineteen Nineties witnessed additional intensive tries along by the organization with by non-official organizations and cooperators, to acquire demeanor to strong the co-operatives.

The Forth part: 1990s and beyond

through preceding 15 being, present has an growing comprehension of the critical property of the function of co-operatives in stimulating and stimulating the accommodating association. numerous committees (especially persons headed by Perkash, Kapoor, Patil and Vyas) were exposed to recommend considerate dissection reforms during this occurrence. The Brahm Perkash floorboard emphasized the require to construct co-operatives autonomous, sovereign and completely freelance institute and purposed a illustration commandment. The succeeding committees have all authorized this submission and muscularly supported exchange offered laws with the purposed modal decree. They embrace additionally optional revamping and reformation the rule and direction instrument, introducing prudent norms and transportation obliging banks entirely below the sphere of the Banking principle continue, 1949. to assist the implementation of persons reforms, they purposed that governments offer sensible obliging recognition establishments with financial support for recapitalization. improvement in implementing these suggestions has been incredibly behind since of the position disinclination to divide in boundary and their unwilling to weaken their powers and to concede rigid management to the financial institution of state (RBI). The passes of commonly aided co-operative Societies proceed by the state administration in 1995, though, bazaar a motivating step towards restructuring. sequent the instance of state, eight completely different States (Viz., Bihar, Chhattisgarh, Jammu and Kashmir, Jharkhand, Karnataka, Madhya Pradesh, state and Uttaranchal) have
accepted comparable legislation to administer and normalize normally motor-assisted cooperatives. altogether suitcases these innovative laws offer for co-operative to be autonomous, autonomous and member-centric, lacking any state association or money sustain. They gift for cooperatives registered at a lower place the older act to drift to the new proceed. The older Acts weren't besides repealed, nor was there whichever somber toil to influence and assist the alteration of mature cooperatives to arrive contained by the vary of the original proceed. mainly accessible cooperatives, consequently, continuous to hold to the previous regulation.

The new regulation nevertheless, did escort to the appearance of a "new production sovereign pecuniary cooperatives", although leisurely and erratically crosswise the fatherland. Up, the variation from the previous regulation to the new proceed has chiefly been inside the bottom of product cooperatives. The grounds for the measured speed at that equally acclaim cooperatives and conjointly the prime rural credit societies ar adopting the first rule is chiefly since they be not appropriate intended for refinance underneath the accessible permissible moreover structural planning. These developments encompass not completed greatly an accident happening the practice cooperatives profession. The association has continuous toward deteriorated with reached summit to necessitated engagement of nearby mission energy, Which has entrusted among the mission of imminent upbeat amid an execute intelligent achievement graph for transport the reforms frontward. A complex of main agricultural co-operatives has been reputable at the community height for surrendering instant and medium-term credit, deliver of farming inputs with important buyer supplies toward the diminutive farmers. In order to supply fertilizers to farmers the Indian Farmers Fertilizer Cooperative Limited (IFFCO) was established for the manufacturing of fertilizers like, Urea and NPK mixtures and distribution of the same through the network of marketing societies. This is a great success in India, as millions of farmers are procuring their requirement of fertilizers at fair prices from the Marketing sections of IFFCO. The village stage accommodating societies are united to the District obliging Banks and supportive Bank gets concessional finance from the farming credit section of the Reserve Bank of India. A fantastic progress has been achieved during the company of farming dispensation co-operatives viz. sugarcane, cord, oil seeds, provisions and vegetables. National Co-operative Development Corporation (NCDC) financially assists all these activities, which is the executive body of the ministry of agriculture and co-operation. In order to arrest exploitation of the millions of consumers in India by the traders, particularly during the periods of scarcity of essential commodities, a system of public distribution has been introduced with a network of consumer’s co-operative
societies. Various types of consumer articles and essential commodities are supplied to the consumers at a fair price. There are a few thousands of primary consumers co-operative societies and many wholesale consumer societies and a few state consumer federations etc. There are other types of co-operatives also like housing co-operatives for providing houses to the middle income and low-income sets in the country, Dairy fishery and poultry co-operatives. The AMUL Dairy in Gujarat is considered to be the biggest in world, embracing thousands of small producers of milk for processing the same into butter, ghee, Cheese, chocolate etc. India has basically an agrarian prosperity during 72% of its whole population residing inside pastoral areas. The rustic public necessitate a assortment of military during daily being, which are met with the community crop society seeds of corporation within India were within 1904 while the original co-operatives societies proceed was conceded. because afterward, the cooperatives association has finished noteworthy advancement. Co-operatives include wholesale crosswise the total kingdom with nearby is presently an probable 230 million-members countrywide. The co-operatives praise classification of India has the biggest complex during globe moreover co-operatives encompass sophisticated further credit during the Indian farming segment than Communal Bank. different growth behavior during cultivation, minute business advertising with giving out with allocation moreover materials are currently accepted happening during co-operatives. The main operations of cooperatives in India are as follows-
1. Agricultural Credit
2. Non Agricultural Credit
3. Agricultural Marketing
4. Urban Credit Co-operatives
5. Housing Co-operatives
6. Agricultural Supplies
7. farming dispensation
8. manufacturing Co-operatives
9. Multipurpose Co-operatives
10. Functional Co-operatives in the fields of like, dairy, poultry, fisheries, fruits, vegetables etc.
Thus, the crop societies within India inside detail are in performance multi-functional roles equally within rural and urban areas. Co-operation in a gigantic kingdom approximating India is of immense significances as-
1. it is a company for the poor, illiterate and unskilled people.
2. It's an institution of mutual facilitate and sharing.
3. It softens the class conflicts and reduces the social cleavages.
4. It reduces the govt officers evils and follies of political factions.
5. It overcomes the constraints of agricultural development.
6. It creates tributary setting for little and house industries.

The share of co-operatives in national economy is as follows-
1. Rural net Work (Village covered) = 100%
2. Agricultural credit disbursement by co-operatives = forty six.15%
3. Chemical disbursed = 36.22%
4. Chemical production = 27.65%
5. Sugar created (10400 million tonnes) = 59.0%
6. Capability utilization of sugar mills = 50%
7. Wheat procural = 31.8%
8. Animal feed supply/production = 50%
9. Retail honest value look (Rural and Urban) = 22%
10. Milk procural to total production = 7.44%
11. Milk procural to marketable surplus = 10.5%
12. Afters manufacture = 45%
13. Grease marketed (Branded) = 50%
14. Spindale among turn out = 9.5%
15. Strand marketed/procurement = N.A
16. Strand fiber/fabrics construction = 55.0%
17. Trained worker among co-operatives = 21%
18. Room capability (rural community rank PACS) = 65%
19. Rubber processed what is more marketed = 95%
20. Feather palm kernel processed with marketed = 50%
21. Unswerving employ generated = 107 million
22. Identity employ generated pro people = 14.39%
23. Salted insincere = 7.6%

These information now indicate to current co-operative association has completed a incredible growth within each stride of its actions with occupy a foremost position during the divide of the countrywide wealth. There is no other country in the world than India having such a large and diversified co-operative movement, wherein large numbers of people are directly involved. About 4.88 lakhs co-operative societies have been established in India with
a total membership of about 190 millions farmers. The co-operative movement in India is largely rural based. Maharashtra state ranks first in the country in successful implementation of co-operative movement. There were 8990 supportive societies functioning within Maharashtra through a entirety attachment of 14.21 Lakhs at the time of independence. Today about 1,65,789 accommodating societies are implementation in the situation with a entirety relationship of 43.90 million.

**CO-OPERATIVE MOVEMENT IN MAHARASHTRA**

A Co-operative theater an significant position in protection the susceptible unorganized sections of the citizens unavailable in different economic actions. The co-operative association has been in subsistence for virtually a century faced so numerous critics. immobile it has helped in preventing management of the pastoral heaps from capitalists and in raising the profitable situation of small farmers, village artisans, and ladles efforts. It has residential expansion centers in the pastoral areas generating new service opportunities, augmenting productive capacity and enhancing the competitive ability of weaker sections. In its initial era, the co-operative movement in Maharashtra was restricted largely to the pasture of undeveloped credit. It was speedily multiply added fields resembling agro dispensation, agro advertising, rural industries, purchaser supplies, collective military. This has resulted in extensive valuable collision in raising the average of living of the people. However, suitable strategies need to be adopted in order that the accommodating association competes in the innovative economic scenario and market trends Maharashtra be individual of the foremost States of India. It is moreover the mainly developed moreover manufacturing State. The Cooperative association is extensive moreover has a extensive narration during Maharashtra moreover level nowadays it acting an imperative function inside the country Maharashtra. The Co-operative association is prevalent moreover has a extensive narration during Maharashtra with smooth now drama an significant function within the wealth in Maharashtra supportive association has been familiar because an efficient utensil pro the monetary progress of the rustic lots and for upgrading within the socio-economic situation of disadvantaged. because preponderance of the populace Maharashtra life during the rustic areas furthermore is occupied into farming movement, the accommodating association now assumes a superior consequence. Today we locate that co-operatives are originate in approximately all the pockets of Maharashtra and include been infinitely triumphant in the generally enhancement of the eminence of life in the pastoral areas. This is a triumph of not only the public of Maharashtra but in addition of the co-
operative association itself. The accommodating association during Maharashtra has not barely superior lives of the public now except has completed a noteworthy input to the country of the status itself. now Maharashtra is measured because terrain of opportunities since it is solitary of the majority residential states not solitary reasonably however moreover inside provisions of transportation. lacking misgiving a main recognition goes toward the supportive subdivision, which has not simply promoted with residential pastoral guidance, which container undoubtedly subsist termed while the guidance of the heaps except moreover has be occupied during promoting the maturity of transport within the State. Maharashtra is solitary of the foremost States of India. It is moreover the mainly urban moreover mechanized status. The accommodating association is prevalent with has a elongated account during Maharashtra moreover flush at present it theater an imperative function during the nation of Maharashtra.
## Commercial bank and co-operatives (%)

<table>
<thead>
<tr>
<th>No.</th>
<th>Year</th>
<th>Co-operatives</th>
<th>Commercial bank</th>
<th>Regional rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2000-01</td>
<td>39.4</td>
<td>52.6</td>
<td>8.0</td>
</tr>
<tr>
<td>2</td>
<td>2001-02</td>
<td>38.0</td>
<td>54.1</td>
<td>7.9</td>
</tr>
<tr>
<td>3</td>
<td>2002-03</td>
<td>34.1</td>
<td>57.2</td>
<td>8.2</td>
</tr>
<tr>
<td>4</td>
<td>2003-04</td>
<td>31.0</td>
<td>60.3</td>
<td>8.7</td>
</tr>
<tr>
<td>5</td>
<td>2004-05</td>
<td>25.0</td>
<td>62.0</td>
<td>10.0</td>
</tr>
<tr>
<td>6</td>
<td>2005-06</td>
<td>21.8</td>
<td>69.7</td>
<td>8.5</td>
</tr>
<tr>
<td>7</td>
<td>2009-10</td>
<td>19.6</td>
<td>71.8</td>
<td>8.6</td>
</tr>
</tbody>
</table>
The accommodating association has standard while an efficient utensil pro the financial expansion of the pastoral loads with meant for upgrading during the socio-economic situation of the disadvantaged. While the mainstream of the populace of Maharashtra lives
during the country area with is complicated into farming commotion, the co-operative association now assumes a superior implication. Today we locate that co-operatives are create in approximately all the pockets of Maharashtra and have been infinitely unbeaten in the generally upgrading of the superiority of existence in the country areas. This is a accomplishment of not only the populace of Maharashtra but also of the co-operative association itself. The accommodating association within Maharashtra has not barely enhanced the live of public now excluding has a completed remarkable donation toward the wealth of situation itself. nowadays Maharashtra is measured while the earth of opportunities when it is solitary of the mainly residential states not barely inexpensively except moreover within provisions of transportation. lacking reservation a most important acclaim goes toward the supportive area which has not single promoted with residential rustic guidance, which container definitely subsist termed while the headship of the loads excluding moreover has been implicated during promoting the growth of transportation during the shape. The origin of Co-operative association in Maharashtra State dates backside toward 1882 whilst the initial Urban supportive Bank name ‘Anyonya Sahakari Mandal’ was established at Baroda, “though Pad system” in Kolhapur was the form of an informal Co-operative that existed much prior to that Co-operative movement was formerly introduced through All India Co-operative Societies proceed 1904. At the near condition the Co-operative society within Maharashtra has played a major task within the population with financial growth of the circumstances, primarily during the green areas. originally, this assembly was cramped chiefly toward the ground of farming credit. shortly it swiftly reach into other fields resembling agro dispensation, agro-marketing, country industries, shopper supplies, public military etc. This has resulted in a considerable beneficial impact in raising the standard of the pastoral loads. In organize to mug the problems emerging out of the liberalization, various possibilities need to be explored in order that the Co-operatives compete with the new economic scenario and market trends.27 The subsequent board shows the growth of the supportive pressure group in Maharashtra new industries in the co-operative sector since 1961.

Table
## Agricultural and non-agricultural credit apex and central institutions (2001-02)

<table>
<thead>
<tr>
<th>No.</th>
<th>District</th>
<th>No. of Members (000)</th>
<th>Owned capital per institution (crore)</th>
<th>Deposit per institution (crore)</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aurangabad</td>
<td>16</td>
<td>173</td>
<td>413</td>
<td>294</td>
</tr>
<tr>
<td>2</td>
<td>Latur</td>
<td>15</td>
<td>68</td>
<td>377</td>
<td>137</td>
</tr>
<tr>
<td>3</td>
<td>Pune</td>
<td>111</td>
<td>227</td>
<td>2010</td>
<td>2010</td>
</tr>
<tr>
<td>4</td>
<td>Kolhapur</td>
<td>59</td>
<td>125</td>
<td>1337</td>
<td>248</td>
</tr>
<tr>
<td>5</td>
<td>Nashik</td>
<td>79</td>
<td>149</td>
<td>927</td>
<td>252</td>
</tr>
<tr>
<td>6</td>
<td>Jalgaon</td>
<td>68</td>
<td>306</td>
<td>917</td>
<td>130</td>
</tr>
<tr>
<td>7</td>
<td>Nagpur</td>
<td>26</td>
<td>91</td>
<td>464</td>
<td>10</td>
</tr>
<tr>
<td>8</td>
<td>Akola</td>
<td>11</td>
<td>74</td>
<td>407</td>
<td>23</td>
</tr>
<tr>
<td>9</td>
<td>Raigad</td>
<td>22</td>
<td>67</td>
<td>379</td>
<td>61</td>
</tr>
<tr>
<td>10</td>
<td>Thane</td>
<td>38</td>
<td>199</td>
<td>885</td>
<td>4</td>
</tr>
</tbody>
</table>
# Non-agricultural credit societies (2002-03)

<table>
<thead>
<tr>
<th>No.</th>
<th>District</th>
<th>No. of Members (000)</th>
<th>Owned capital (000)</th>
<th>Deposit (000)</th>
<th>Credit (000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aurangabad</td>
<td>276</td>
<td>1657</td>
<td>3065</td>
<td>2402</td>
</tr>
<tr>
<td>2</td>
<td>Latur</td>
<td>325</td>
<td>1657</td>
<td>3985</td>
<td>1183</td>
</tr>
<tr>
<td>3</td>
<td>Pune</td>
<td>702</td>
<td>10483</td>
<td>41440</td>
<td>1133</td>
</tr>
<tr>
<td>4</td>
<td>Kolhapur</td>
<td>769</td>
<td>2288</td>
<td>14959</td>
<td>706</td>
</tr>
<tr>
<td>5</td>
<td>Nashik</td>
<td>827</td>
<td>3404</td>
<td>23512</td>
<td>916</td>
</tr>
<tr>
<td>6</td>
<td>Jalgaon</td>
<td>852</td>
<td>2780</td>
<td>17338</td>
<td>436</td>
</tr>
<tr>
<td>7</td>
<td>Nagpur</td>
<td>1170</td>
<td>3165</td>
<td>17539</td>
<td>416</td>
</tr>
<tr>
<td>8</td>
<td>Akola</td>
<td>861</td>
<td>7720</td>
<td>50640</td>
<td>4157</td>
</tr>
<tr>
<td>9</td>
<td>Raigad</td>
<td>744</td>
<td>3170</td>
<td>15764</td>
<td>2915</td>
</tr>
<tr>
<td>10</td>
<td>Thane</td>
<td>691</td>
<td>4993</td>
<td>24459</td>
<td>500</td>
</tr>
</tbody>
</table>
# Non-agricultural credit societies (2008-09)

<table>
<thead>
<tr>
<th>NO.</th>
<th>District</th>
<th>No. of Members (000)</th>
<th>Owned capital (000)</th>
<th>Deposit (000)</th>
<th>Credit (000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aurangabad</td>
<td>537</td>
<td>2591</td>
<td>11051</td>
<td>3029</td>
</tr>
<tr>
<td>2</td>
<td>Latur</td>
<td>409</td>
<td>1650</td>
<td>7926</td>
<td>873</td>
</tr>
<tr>
<td>3</td>
<td>Pune</td>
<td>584</td>
<td>5847</td>
<td>13066</td>
<td>766</td>
</tr>
<tr>
<td>4</td>
<td>Kolhapur</td>
<td>777</td>
<td>2702</td>
<td>14092</td>
<td>934</td>
</tr>
<tr>
<td>5</td>
<td>Nashik</td>
<td>980</td>
<td>9453</td>
<td>29398</td>
<td>1294</td>
</tr>
<tr>
<td>6</td>
<td>Jalgaon</td>
<td>933</td>
<td>6277</td>
<td>30267</td>
<td>717</td>
</tr>
<tr>
<td>7</td>
<td>Nagpur</td>
<td>976</td>
<td>7215</td>
<td>27537</td>
<td>2543</td>
</tr>
<tr>
<td>8</td>
<td>Akola</td>
<td>841</td>
<td>11806</td>
<td>86457</td>
<td>1656</td>
</tr>
<tr>
<td>9</td>
<td>Raigad</td>
<td>716</td>
<td>6289</td>
<td>26568</td>
<td>3803</td>
</tr>
<tr>
<td>10</td>
<td>Thane</td>
<td>867</td>
<td>17321</td>
<td>83437</td>
<td>2840</td>
</tr>
</tbody>
</table>
## Non-agricultural credit societies (2009-10)

<table>
<thead>
<tr>
<th>No.</th>
<th>District</th>
<th>No. of Members (000)</th>
<th>Owned capital (000)</th>
<th>Deposit (000)</th>
<th>Credit (000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aurangabad</td>
<td>542</td>
<td>3195</td>
<td>14856</td>
<td>3131</td>
</tr>
<tr>
<td>2</td>
<td>Latur</td>
<td>409</td>
<td>1615</td>
<td>7684</td>
<td>914</td>
</tr>
<tr>
<td>3</td>
<td>Pune</td>
<td>451</td>
<td>4217</td>
<td>14631</td>
<td>777</td>
</tr>
<tr>
<td>4</td>
<td>Kolhapur</td>
<td>972</td>
<td>7181</td>
<td>27178</td>
<td>2531</td>
</tr>
<tr>
<td>5</td>
<td>Nashik</td>
<td>995</td>
<td>9806</td>
<td>35729</td>
<td>238</td>
</tr>
<tr>
<td>6</td>
<td>Jalgaon</td>
<td>935</td>
<td>5636</td>
<td>29387</td>
<td>726</td>
</tr>
<tr>
<td>7</td>
<td>Nagpur</td>
<td>1751</td>
<td>2962</td>
<td>35508</td>
<td>152</td>
</tr>
<tr>
<td>8</td>
<td>Akola</td>
<td>826</td>
<td>10969</td>
<td>107615</td>
<td>1051</td>
</tr>
<tr>
<td>9</td>
<td>Raigad</td>
<td>713</td>
<td>7041</td>
<td>33255</td>
<td>3817</td>
</tr>
<tr>
<td>10</td>
<td>Thane</td>
<td>943</td>
<td>17995</td>
<td>83909</td>
<td>4211</td>
</tr>
</tbody>
</table>
Co. of .Societies in maharashtra
Non-agricultural credit societies

<table>
<thead>
<tr>
<th>No.</th>
<th>Year</th>
<th>No.of societies</th>
<th>Member(s)(thousand)</th>
<th>Working capital</th>
<th>Advances loan</th>
<th>Outstanding loan</th>
<th>Turnover of produce</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2003-04</td>
<td>26664</td>
<td>19547</td>
<td>918472 1(lakh)</td>
<td>542524 8(lakh)</td>
<td>5256134(lakh)</td>
<td>5076(lakh)</td>
</tr>
<tr>
<td>2</td>
<td>2004-05</td>
<td>26145</td>
<td>19243</td>
<td>976809 2(lakh)</td>
<td>573478 0(lakh)</td>
<td>5613619(lakh)</td>
<td>5491(lakh)</td>
</tr>
<tr>
<td>3</td>
<td>2005-06</td>
<td>26189</td>
<td>20215</td>
<td>110074 77(lakh)</td>
<td>554435 7(lakh)</td>
<td>6168186(lakh)</td>
<td>12055(lakh)</td>
</tr>
<tr>
<td>4</td>
<td>2006-07</td>
<td>26629</td>
<td>20027</td>
<td>105940 08(lakh)</td>
<td>511607 0(lakh)</td>
<td>5816776(lakh)</td>
<td>15165</td>
</tr>
<tr>
<td>5</td>
<td>2007-08</td>
<td>25106</td>
<td>20427</td>
<td>107529 18(lakh)</td>
<td>515444 1(lakh)</td>
<td>5927294(lakh)</td>
<td>15332(lakh)</td>
</tr>
</tbody>
</table>