CONCLUSION

Cooperation is an ideal economic system with social outlook. It is a combination of weak to grow strong by practicing self-help through mutual help. It makes revolutionary changes in the socio-economic structure through evolutionary means. Democracy is its management, justice is its policy, service is its motto therefore, and there is no wondering that it has been a way of life for economically weaker and socially deplorable sections. Cooperation has been a golden means which sets-off the socio-economic imbalances of the two extreme economic systems-namely capitalism and socialism.

Cooperation in India was introduced by the government, as a policy, which later turned into movement, mainly to combat rural indebtedness of the downtrodden. Cooperation has been identified as a panacea to alleviate the economic ills of people at grass-root levels and thereby ameliorate their socio-economic status. Therefore, to strengthen the cooperative movement in all possible respects so as to serve the purpose for which it emerged, the state started providing various forms of assistance.
As per the recommendations of Famine Commission (1880), Government of India passed two Acts namely: Land Improvement Act of 1883 and Agriculturist's Loan Act of 1884 for providing long term and short term loans respectively.

Sir Frederick Nicholson was deputed by Madras Province in 1892 to study the cooperatives in European countries especially Germany to find out the possibility of introducing agricultural banks in Madras. Mr. Depernix, the then Collector of Uttar Pradesh submitted an interesting report based on his experiment, entitled "People's Bank for Northern India". On the basis of these two reports, a committee was constituted under the chairmanship of Sir Edward Law in 1901 to make proposals for the consideration of the Government. Cooperative Credit Societies Act- 1904 was the first Cooperative Societies Act passed in India. Cooperative Societies Act-1912 came into existence to overcome the defects of 1904 Act. The prominent features, interlay, were that only society with the object of promoting economic interests of its members on a cooperative basis could be established.

With the introduction of Montagu Chelmsford Reforms Act in 1919, the Maclagan Committee recommended cooperation as a provincial subject. Provincial governments were allowed to pass their own acts to administer the cooperatives in their respective provinces. Royal Commission on Agriculture (1926-28) was constituted under the chairmanship of H. Calvert to examine the working of agricultural cooperatives. Shri R.G. Saraiya headed cooperative Planning Committee (1945-46) and it dealt with the aspect of drawing up a plan of cooperative development.
Cooperation in National Five Year Plans:

The main thrust of national five-year plans was on economic growth with social justice. Planning visualizes the establishment of an egalitarian socialistic pattern of society based on moral values with economic equality. Voluntarism and democracy along with its federal character of cooperative movement have not been consistent with planning process. The ubiquitous ethos of cooperation has warranted the government to bestow importance on cooperation and has considered it as the best tool in promoting the conditions of people grass roots to better off.

All India Rural Credit Survey Committee (1951-54)

The most importance milestone in the history of cooperative movement was the publication of the report of All India Rural Credit Survey Committee. It conducted a vast survey covering about 75 districts, 600 villages and 1,27,343 heads of families. It found out that only 3.1 percent of the total credit requirements were supplied by cooperatives with 50 years of their existence.

National Development Council adopts a policy resolution on the cooperative legislative framework. It had observed, "Many of the existing procedures impede the development of cooperation as a popular movement in which small groups and communities can function freely and organise their activities along the cooperative lines without excessive official interference". Therefore, the restrictive features of existing cooperative legislation should be removed and both the presents cooperative laws and model legislation and rules, which have been under consideration of the states, should be modified in accordance with the approach outlined in this resolution.
This committee was constituted by the Reserve Bank of India under the chairmanship of Shri B. Venkatappaiah. Adoption of multi-agency approach in the field of agricultural credit; creation of Rural Electrification Corporation; setting up of small farmers development agency; streamlining the credit policies and procedures; emphasizing the need for establishing viable cooperatives; and formation of Agricultural Refinance Corporation were the highlights of the recommendations. Reserve Bank of India appointed a committee under the chairmanship of Dr. R.K. Hazari, for studying the possibility of integrating the two wings (ST and LT) of cooperative credit structure of the country. It recommended "single window approach", under which the two credit structures were to be merged into a single structure. The Reserve Bank of India appointed a committee on March 30th, 1979 headed by Shri B. Sivaraman, to review the arrangements for institutional credit for agriculture and rural development (CRAFICARD). Its main recommendations were the setting up of the National Bank for Agriculture and Rural Development; professionalisation of cooperative management in central cooperative banks; and setting up of "Evaluation and Monitoring Cell" and "Recovery Cell" in each state land development bank.

The Reserve Bank of India constituted on August 1st 1986, an expert committee under the Chairmanship of Prof. A.M. Khusro, to make a comprehensive review of the credit system in India. The highlights of the recommendations of the committee were-evolving business development plans for each and every primary cooperative bank; setting up of the National Cooperative Bank of India; stressing on development area approach; strengthening of short-term and long-term credit structure and strengthening of cooperative banks by evolving viability norms.
The approach of the Model Law is to give a genuine character to cooperatives, to facilitate building of an integrated cooperative structure so as to evolve a cooperative system, make the federal organisations at various levels more responsive and responsible towards their members; to minimise the government control and interference to enable cooperators and cooperatives to develop self-reliance and self-confidence with power of decision making and to eliminate politicization. The draft law meets the norms of governance of a democratic autonomous enterprise in the country so deeply committed to democratic values.

Governments, both central and state, have been extending their helping hands through various forms of assistance, from dawn of cooperation till today, for strengthening the cooperative movement so as to establish an egalitarian social order based on the eternal principles and philosophies of cooperation. As national five year planning envisages economic growth with social justice, cooperation has been the apt and main instrument in the government, hands to accomplish and stated task. The retrospective scenario of cooperative movement has proved that without the active and able support of government, an orderly growth and development can not be expected. Therefore, as things exist at present, we can not completely do away with state aid to cooperative movement. It will take some more time for the cooperative movement in India to function as an autonomous movement.

The growth in size and dimension of activities in the cooperative field in recent has led to the formation of big cooperatives in industry and trade. With the growth in size of any venture, problems of maintaining management efficiency and integrity assume importance. The basic problem facing the management of any large-
sized cooperative organisation is how to achieve the highest level of management efficiency and maintain the highest standards of management integrity.

NEED FOR EXPERTS IN MANAGEMENT

The organisational efficiency depends upon the 'men' the organisation selects and appoints. It is primarily the quality of 'men' that ensures efficiency in the functioning of an organisation. The tremendous growth in the size of modern business and the complexities of the large scale operations, whether in the field of processing, production, marketing or banking require experts to handle them. Therefore, in the modern competitive conditions, if cooperative organisation are to achieve and keep up the highest standards of efficiency, they must be manned with professional experts in various fields as department heads and at the top.

DELEGATION

The organisational efficiency will not be attained merely by engaging experts in various fields, but they will have to be given the necessary freedom in handling the affairs of the organisation and the day to day executive control will have to be left in their hands in an unfettered manner. Right from top to the line of junior officers, each should have adequate degree of freedom, within the ambit of his functions. This would lead to ensure responsible management. This is particularly necessary in co-operatives, since the elected representatives on the board of cooperatives can neither be expected to possess the required expertise and skill in management, nor they can be expected to reflect the same degree of personal interest in handing the affairs of cooperatives which is exercised by the controlling group in a private sector enterprise. Barring a very few exceptions, it is, indeed, futile to expect the same degree of keen
interest on the part of cooperative board member which one would have in managing the affairs of one's own enterprise where in one has his own substantial financial stake. It is, therefore, desirable that such board members interfere the least in the affairs of the organisation and leave the most to the professional management experts engaged. The board should meet at as short intervals as possible, but only to take policy decisions and to review the achievements of the goals and objectives set by the management for itself. Unfortunately, on impediment in achieving higher standards of managerial efficiency in large cooperatives is at times on account of attempts on part of certain interested board members to get in mediocre type of person and 'yes-men' in responsible posts. The cooperative leaders working in the best interests of the cooperative organisation will have to put a check to this tendency wherever it is noticed.

ACHIEVEMENTS - CONSCIOUSNESS IN MANAGEMENT

Even though the cooperatives may not be primarily working for profit, the professional management experts even in cooperatives will have to be result oriented. The member cooperators, whether as producers or as consumer, come together for certain economic benefits. Therefore, a modern cooperative will have to function with almost the same efficiency, as any other private sector enterprise, the only major difference being that it will function in the interest of the cooperative members, instead of the limited controlling group as in the case of any private sector organisation. The profits/benefits generated by a cooperative will be passed on to all the cooperating user members in the manner most beneficial to them as rebates, bonuses or dividends.
In large scale cooperatives today, there appears a tendency to build huge modern buildings with all amenities and facilities, to equip the large plants with the latest machinery and to adopt latest production techniques. But we are not matching this with the latest management techniques, particularly in marketing and financial management and accounting. By the latest in accounting techniques, I do not mean Mechanized Accounting, or use of 'Electronic Computers' which in reality is nothing but a way of keeping accounts or processing figures. We must adopt latest techniques such as planning of product-mix based on sales forecasts, capital budgeting and profit planning budgetary controls, costing and management information system for decision making, project evaluation, tax planning, management performance appraisal, etc.

NEED FOR FINANCIAL AND ACCOUNTING DATA FOR DECISION MAKING

For correct managerial decision the accounts department should provide continuously-up to date and reliable data to the top management and the Board. Thus it will aid to improve the quality of decision-making ultimately leading to better organisational efficiency for the cooperatives.

MANAGEMENT INTEGRITY

To serve truly and adequately the interest of the ultimate beneficiaries, a cooperative has to take due care to ensure highest standards of management integrity, too for the efficiency and integrity do not necessarily go together. Quite often we find a wide gulf between the two. Therefore every large cooperative will have to provide an efficient system of management audit. Management audit,
does not mean continues internal audit (of the type of government audit which can only detect and prevent the book keeping errors or frauds that are committed through accounts). By management audit, it must be understood that it is a system of continuous appraisal of performance at all levels of management including the top management by independent experts.

**NEED FOR MANAGEMENT AUDIT**

As you all know all frauds and forms of abuse of power by people at the top for private personal benefit are not always directly reflected in accounts, though, of course, every fraud or misappropriation has definite impact upon the working results of the organisation. In fact, today we hear of large scale corruption everywhere and all over India.

Manipulation of purchases by value or quantity and other expenses relating to manufacturing, marketing and administration also push up the costs or reduce sales revenue. Ultimately, this definitely affects the profitability of the organisation and it is reflected in poorer ratios of gross profit as well as net profit. It is not enough to say that a cooperative organisation does not work with the objective or profit making. It functions with a service motive. Yet the management must convince the board and the co-operating members that the results achieved are really nothing short of the best possible under the circumstances and in the best interest of ultimate beneficiaries.

Here again, the elected board members cannot be expected to possess the required competence to evaluate and judge by themselves the performance of the professional management. Hence, the need for Management Audit.
While handing over the reins of controls to the professional top management, we must take care to provide the organisation with an equally powerful and highly responsible system of internal audit or management audit headed by an equally capable person. This can be either as a part of the organisation or by a detailed arrangement with an outside professional firm.

Just as top management is to have maximum necessary freedom from interference by the board members in their day-to-day functioning, management audit, to be effective, has to be given maximum independence and authority to make objective appraisal of managerial decisions from down below right to the top.

REPORTING LEVEL OF MANAGEMENT AUDITOR

For reasons mentioned earlier, the reporting level of Head of Management Audit should be nothing lower than the President/the Board. The duties of management auditor are delicate and often unpleasant. Therefore, as every one values his job security, we cannot expect and Internal management Auditor, however capable he may be, to report such matters to boards as may be expected to displease the professional managers. Therefore, even if he is not out side professional, he must be assured of the necessary security as to his job and placed completely out of the managerial line, to be able to report to the Board directly. However, he should, of course, provide the necessary and timely hints to the professional managers at the earliest whenever he comes across anything wrong in the line below and also offer his suggestions for the required corrective action., If called upon to do so by the professional departmental heads.
FREQUENCY AND CONTENTS OF REPORTS OF THE MANAGEMENT AUDITOR

The management auditor should be called upon to submit at least monthly report to the Board about the organisation as to whether it is functioning on sound business principles and ensure as to the correctness of the monthly profit and Loss Account as presented to the Board. He should be called upon to offer his suggestions pertaining to areas calling for improvements/ corrective steps to improve earning and reduce costs leading to improved organisational efficiency as a whole. He may also be required to be present at every board meeting if found necessary.

Such involvement in the affairs of the organisation and suggestions and guidance to the board, cannot be expected from government auditors and also normally from the formal professional auditors auditing the accounts annually, nor the same can be expected from a junior level internal auditor who may be entrusted with the limited field of arithmetical accuracy of accounts, purchase bills and vouchers for payment. Thus, it will be recognised that a continues appraisal of the performance of the management is the real function of management audit where it can aid the board to achieve highest standards management integrity and efficiency.

It must, however, be supported by: (i) Expert and right type of people in management capable of taking right decision in a given situation, (ii) Good system of financial management, aiding top management by providing required managerial information for right and timely decision-making. These two things will help us to achieve the necessary expertise and efficiency of these aspects of management working together can alone lead to the success of cooperatives capable of protecting and promoting interests of the ultimate co-operative community.
EFFECTIVE WORKING OF NCDB.

With the implementation of economic reforms, cooperatives, as business enterprises, have to be competitive and market driven. The conventional approach to the management of cooperatives therefore, would require drastic changes and reorientation calling for information based management processes at enterprise level. The cooperatives should create a vibrant information system/network within their organisational structure. Although in order to meet this objective the National Cooperative Union of India has setup a National Cooperative Data Bank (NCDB) to ensure flow of information and feedback to persons, particularly those, who are involved in the management of cooperative and policy formulation. This N.C.D.B is supported by state level cooperative date Banks created at the level of institutes of cooperative management, which requires to the more effective and vigilant.

INTER COOPERATIVE RELATIONSHIPS:

The cooperative sector has reflected its potentiality and strength to mobilise its internal resources and strength to serve the people of limited means by providing them organisational strength. While structural consolidation and adjustments at enterprise level are very important in a competitive economy, the inter-institutional coordination and collaboration both in vertical and horizontal structures in different sectors of cooperatives is equally important in the present times. The federal cooperatives, therefore, should assume greater role and responsibility in this regard. However, with the implementation of new economic policy aiming at the establishment of market oriented competitive economy, survival of cooperatives would depend on their efficiency and serviceability.
In order to ensure that co-operatives function as a comprehensive and closely inter-linked economic system and in the context of competitive situation created by the introduction of multi-agency approach, there should be active inter-cooperative relationships among various sectors of the movement, as also within various tiers of a sector.

In the field of co-operative credit the inter-cooperative relationships may be promoted by resorting to inter-bank investment by co-operative banks having surplus funds in other co-operative banks; promoting business links between land development banks and marketing co-operatives.

The marketing and consumer co-operatives may have a mutual arrangement through which the former may act as procurement agencies for agricultural commodities distributed by latter.

The NCCT may help the sectoral federations in preparing manpower development plan in the concerned sector.

The ideological and promotional institutions should be properly strengthened to undertake research and consultancy activity through the financial support of the cooperative institutions in various sectors.

**REVIEW OF PROGRAMME FOR WEAKER SECTIONS AND FURTHER DIRECTIONS**

In order to ensure that the small farmer is in a position to secure better price for his produce, it is necessary that marketing structure at primary level is properly strengthened. Marketing cooperatives should properly identify the areas having preponderance of small cultivators and establish purchase centers at village level.
Handloom sector is another big sector which comprise, mostly the weaker section of the society. It is therefore, necessary that the weavers cooperatives should be adequately strengthened to meet the needs of their members. This would call for re-organisation and revitalization of dormant societies, better marketing facilities; increased flow of finance and effective technological support.

To provide effective technological assistance, the apex Handloom weavers cooperative societies should establish technical and design cell at their level.

To increase employment potential for weaker sections and providing them an increased income, dairy, poultry etc. should be promoted. However, the working of poultry cooperatives has been unsatisfactory on account of structural and managerial weaknesses. In view of this, the pattern of poultry cooperatives may be that of a "Collection-cum- marketing societies".

In case of Dairy cooperatives there is a felt need for giving consideration emphasis on organisations, financial and infrastructure aspects. In order to enable them to provide full services to the weaker of the country, it would be desirable if a phased programme of effective coordination between dairy plants run by Dairy Development Cooperation and Primary Milk collection societies is established.

Housing being the one of the basis necessities it is necessary that the cooperative institutions take necessary steps to provide better housing facilities to the weaker sections. Some of the steps taken such as increased loan assistance to weaker sections. Scheme of house building societies for land less agricultural labourers; scheme for building up hutments for weaker section etc. may also emulate the step. There is also a need for effective coordination between
the public sector agencies, which are implementing or assisting housing schemes in cooperative sector.

PROFESSIONALISATION OF MANAGEMENT OF COOPERATIVES:

In view of growing expansion and diversification of co-operative business, professionalisation of co-operative management to ensure the desired level of management efficiency in the cooperatives must be in consonance with the democratic and autonomous character of the institution at various levels. Consideration will also have to be given to the diverse pattern of growth of the co-operative institutions in various sectors of economy. While there are relatively big institutions at state and national level, bulk of the institutional population of cooperatives is formed by small units like village Agricultural Credit Societies, Industrial Cooperatives, Primary Consumer Co-operatives etc.

A well defined personnel management policies incorporating an system of man power forecasting and planning; involving recruitment policies: placement and career development programmes continuous and responsive management development programmes are yet to take shape in the co-operative movement.

Recruitment of competent employees is one of the essential pre-conditions for inculcating an element of professionalisation in the co-operative institutions.

In regards to the deputation of government officers to co-operatives may take specially qualified government officers on deputation if it so desires in the context of any special need, the present practice of appointment of government officers in co-operative institutions on a wide spread basis leaving little choice and discretion to the recipient co-operatives, is one single factor
coming in the way of the development of their own cadres of professional personnel.

Only experts should be nominated as government nominees on the Board of Management. With a view to ensuring an optimum level of operational efficiency, it is desirable that the powers and functions of the Chief Executives and Board of Management should be properly demarcated and mutually respected.

Service conditions of the co-operative institutions should compare favorably with the same in public or private sectors for similar jobs and responsibilities. Further full opportunities should be given to an individual to make use of his talents and skills through proper system of promotion and managerial mobility.

Training programmes and executive development programmes can best fructify only if the co-operative institutions understand the importance of training and create a built in mechanism within the service regulations providing necessary incentives and disincentives to the trained and un-trained managerial personnel.

LEADERSHIP DEVELOPMENT IN COOPERATIVE SECTOR :

Co-operation being a self-governing democratic system its development and growth will depend on the quality of its leadership. The Registrar has come to play in regard to the management and the conduct of business of co-operatives and the powers of control and interference enjoyed by him have considerably militated against the development of dynamic leadership.

The NCUI, being a apex ideological federation of the cooperative movement, should formulate such code of conduct.
Leadership development courses should also be effectively organised at co-operative training centers which the leaders from district level institutions may take advantage of. The national co-operative Union of India should extend suitable advice and expert guidance in this regard.

**COOPERATIVES IN FREE ECONOMY**

The new economic policies were introduced with the objectives of making Indian economy a dynamic and vibrant one through liberalization of trade and industry, encouraging the flow of technology and investment into the country and reformation of financial sector. The new industrial policy is supposed to remove unnecessary controls, there by encouraging faster industrial growth and increased flow of foreign technology and capital. The cooperatives do not get any specific attention. Under the new trade policy a number of far reaching policy reforms have been introduced e.g. the system of convertibility of rupee, reduction of import tariff level, permission to export houses to import in order to increase their exports, 51% foreign equity allowed to trading houses etc. Fiscal and financial policies have been reshaped.

In the free economy whether we like it or not, only those who are strong, efficient and competent will survive. If cooperatives have to survive, then they also will have at least same level of efficiency and competence as the private sector and the relevance of the members will be their additional strength.

In the present situation to make the cooperatives viable the following aspects should be taken into consideration; There should be short term, medium term and long term plan for each cooperatives in consultation with federal structure. The plan should
be designed in such a way that it fulfills the members needs, priorities and potential of national economy.

- The management of the cooperatives should be in the hands of such persons who have a long term stake and are in a position to achieve these objective.

- Cooperatives shall be developed in rural areas as a strong and viable system to provide integrated services to people.

- Cooperative shall be given preference in agro-processing, cottage industries, marketing and export of agricultural commodities to emerge as principal source of income for the small farmers and artisans.

- Cooperatives shall be promoted to provide gainful employment and economic links between producers and consumers.

- Cooperatives shall be instrument of price stabilization, consumer protection and sound public distribution system.

- Cooperatives who have lost relevance to their members and have no potential to plan concrete actions in this regard should be either amalgamated or wound up.
Economically, Jhansi district is weak, looking to its poverty it was expected that the cooperative will grow rapidly in this area. In the beginning, especially after independence of India, weaver's cooperatives developed in the Ranipur area of Jhansi district. A number of cooperative weavers societies were organised by the weavers of Muanipur and Ranipur. But as soon the state aid and subsidiaries were stopped, most of the fake societies, which were organised only for government grants and aids, disappeared. The management of most of the defunct societies was superseded and thereby administrators were appointed. Other societies which are still in operation, the management is generally in the hands of few families, who actually organised the societies for the sake of their own benefits, a very few societies presents their account before auditors/inspectors. Most of the societies did never convene annual meetings.

The cooperative Bank having eighteen branches is functioning successfully. The management of the bank was duly elected and was functioning property, in accordance with the rules and bye-laws framed by the Reserve Bank of India. But recently Government of Uttar Pradesh curtailed the tenure of the management from five years to three years by an enactment, with the intention to ease out those personnel in the management belonged to the opposition parties and paved a way to put the party-men in the chair. This enactment too removed the duly elected management of the Cooperative Bank of Jhansi. It was observed that such type of act will ruined the cooperatives therefore such actions, especially on the part of the government should be checked.

The Cooperative Bank at Jhansi functioning properly but requires some modifications. The following suggestions are offered to improve the working of the cooperative Bank in Jhansi district:
1. The representatives of the affiliated societies should constitute the Board of Directors. There should not be more than one or two representatives of individual member.

2. The staff of the bank should be properly trained.

3. The board of directors should take more interest in the affairs of the bank.

4. There should not be any party politics in the affairs of the bank.

5. The management should initiate to open branches of the Bank at suitable places with a view to augmenting deposits.

6. Influential non-official chairman and directors should play a useful role in inducting the urban population with cooperative bank.

7. The management of the bank should take immediate and effective steps to recover the long overdue.

8. The management of the bank must not resort to book-adjustment and fictious repayment.

9. The bank should make adequate provision for bad and doubtful debts.

Consumers cooperative societies were organised in Jhansi district along with other societies. In most of the societies the management was found defunct and the administrators were appointed. The administrators being government officers find themselves unable to give sufficient time to look after the functioning of the societies, resulting dependence on the official staff of the societies. It is suggested that the elections of the societies should be conducted at the
earliest and the management should be handed over to the duly elected management.

The consumer's cooperatives formed under 20 point program, a number of consumer cooperative societies were organised in Jhansi district. A scheme for establishment of consumer cooperative stores in Universities and Colleges was launched as part of the accelerated programme of consumer cooperative stores in the wake of devaluation. It aimed to meet the requirements of essential consumer's items like text books, imported books, scientific instruments etc. and provide in addition such services as canteens for students and staff. Government agreed to provide working capital. Under this scheme consumers stores were organised in Bundelkhand degree college, Bipin Bihari degree college at degree college level, S.P.I., G.I.C., S.P.G.G.I.C., and many other schools and colleges also organised cooperative stores. In addition to these stores the Central government employees' such as Railway, M.E.S., B.H.E.L., and the state government employees such as ministerial staff of collectorate and commissionary, employees of Spinning Mill Jhansi etc. also organised such cooperative stores. But as soon as the subsidies and grants stopped from the government and controls scheme were also lifted by the state, most of the societies disappeared. These days only state employees cooperative society is at work. No Super Bazar was ever organised in Jhansi district. We can say that the store movement has not made any striking progress in Jhansi district. Their future, therefore, in the event of removal of controls is uncertain, narrow basis of operation of the societies, weak organisational structure, small and uneconomic size, inadequacy of funds, lack of efficient management, dishonesty of the employees and management, lack of inventory and verification of stock are some of the important factors which retarded the sound growth and working of the consumer's societies.

The following suggestions are offered to improve the working and healthy growth of the consumer's store movement in Jhansi district:

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1. The board of directors should consist of persons who have some business experience and who can inspire confidence in the public.

2. The board should not interfere in the day-to-day functioning.

3. A managerial cadre should be created and maintained by the stores.

4. Salesmen should be induced to promote sales by offering them on sales, exceeding a certain minimum limit.

5. A proper system of supervision and checking should be introduced.

6. Stress should be laid on the importance of prompt and correct maintenance of accounts and audit.

7. All the staff of the store should be properly trained.

During 70's a number of Cooperative Housing Societies were organised in Jhansi district. Most of the societies were organised only in urban areas. These societies were organised by the employee's of colleges, Bank, Central and State Governments. One Cooperative Housing Societies was also organised by the employee's of BHEL Jhansi. At present only 2 Housing Societies are at work. These societies convene regularly the annual meetings and get their accounts audited by the auditors/Inspectors. The management of other societies is defunct and the societies were disappeared.

Housing problem is a universal problem and almost all the cities of U.P. as well Jhansi are suffering from an acute housing shortage. A housing society is admittedly primary concerned with the common interest of its members. In Jhansi district 14 cooperative housing
societies were organised by the Employees of Central Government, State Government, Colleges, Municipal Board and B.H.E.L. Most successful housing society is ministerial housing society. 9 societies were organised by groups of individuals, out of which 8 societies disappeared. Only Bajrang Sahkari Awas Samittee is in existence. The cooperative housing societies has not been able to make headway in Jhansi district due to non-availability of land within residential area at reasonable rates. The district authorities have hardly given any preference to these societies in matter of allotment of land except ministerial housing society. The financial position of these societies was not such that they could purchase residential land within the city.

It is interesting to note that in Jhansi non of the housing society took the task of constructing the houses and building. They only demarcated the land into plots and transferred them to the members of the society. A few entrepreneurs organised housing cooperative society for their own advantages sold the plots at exorbitant rates to ordinary members. Some members purchased the plots in order to resell them to others at a large-profit.

The following suggestions are offered to promote the housing cooperatives in the district:

1. More positive steps should be taken by the district authorities to assist the housing cooperatives in the acquisition of land at reasonable prices and in its development.

2. Suitable reliefs should be given in the local taxes in respect of housing cooperatives.

3. It should be accepted that housing societies are meant for benefiting the persons of small means. For this purpose, membership should be restricted to persons having income not exceeding certain ceilings to be prescribed.
4. Loan from the apex housing board should be available.

5. No member of a society should be allotted a plot if he has his own house in Jhansi or town like Babina, where the society is functioning.

6. Transfer of plot by way of sale should be prohibited except under certain circumstances such as death of the member or financial distress-necessitating sale of plot to meet unavoidable legal obligations.

There has been no significant increase in the number, membership and working capital of the housing cooperatives in the district during last two decades or so. In the field of construction of houses the progress has been nil. The cooperative housing has not made any progress in the rural area of the district not the same has benefited the poor sections of the district.

With regard to the fisheries cooperative it is noticeable that Jhansi district is surrounded by big and small dams like Matatila dam. Sunkua, Dhunkua, Parichha, Pahuj, Jamini, Gariya (Railway Dam) Garmau and big and small Tal (Ponds) like Laxi Tal, Antia tal, Jharna (Barwasagar) and many more, but only eleven cooperative fisheries societies were organised. The societies that are still existing are organisationally weak and lack financial and technical support. The poor turnover of these societies is indicative of the lack of proper cooperative organisation processing and marketing as well as the stronghold, which the middlemen financiers have on fishermen. It has also been observed that sizable proportion of membership comprises of non-working fishermen and the general public.

The incentive for organising fishermen’s cooperatives has so far been provided mainly by the availability of financial assistance in cash, kind or concession in leases from the state government. It has
been observed during survey that for organising these societies, the initiative came from either middlemen or officials of the cooperative department in the wake of target hunting rather than from the fishermen. Further, prominent member of the village or influential middlemen managed to get elected to the managing committees. In these circumstances, societies could not function as cooperative organisation in the real sense of the term. The societies were organised sporadically as and when requests for their formation were received. The societies were, therefore, widely dispersed and were situated in remote fishing villages lacking the minimum communication facilities. Most of the fisheries cooperative societies have not been able to function well because of lack of financial facilities. As soon as the financial assistance has been stopped, most of the societies disappeared. The management of most of the societies was found defunct.

The following measures may be suggested for the development and growth of fisheries cooperatives in the district:

1. The district administration should undertake a survey to identify viable and non-viable units and strengthen them financially and organisationally.

2. The membership of the societies should be of working fishermen.

3. The necessary equipment for fishing should be made available to the societies.

4. The state government should lease out available tanks/ponds or reservoirs for a minimum period of 5 years to the societies to enable them to develop and exploit the fisheries on scientific and economic basis.
5. The government for share capital and managerial subsidy to fisheries cooperatives should give financial assistance.

6. The annual meetings of the societies should be convening at regular interval and the accounts should audited by the auditor/Inspectors in due course of time.

It can be concluded that over all management of cooperatives in Jhansi district has not been successful. The official and non-official administration can be said to be total failure. Although the official administration of cooperatives, to some extent, can be said to be worthwhile. The cooperative inspectors occasionally visited societies. They tried to give a new life to cooperatives but the non-official management did not take interest and thereby seemed to be total failure. In most of the cooperative societies whether they are credit societies or non-credit societies only employees who were paid by the societies worked to some extent but the total non-official administration kept aloof from their working. As it has already been mentioned that no regular meetings were convened, maintenance of proper accounts was not made in cooperatives, the overall working is found to be almost disappeared. It may be suggested that the government officials (Official Administrators) should take proper steps to run the cooperatives properly. It can also be indicated that strong and proper steps should be taken to develop a healthy leadership in cooperatives, which will flourish the overall cooperative movement.