CHAPTER -II

CO-OPERATIVE MOVEMENT IN INDIA
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India is basically an agricultural country and a country with large number of villages. More than 70% of the Indian population live in villages and their main source of living is agriculture. Agriculture is the backbone of the Indian Economy. It supplies raw material for industrial development. Sugar cane, jute, cotton for the development of sugar factories, jute industry and cotton factories. It has also immense employment potential and it subscribes a good share of national income. Despite the industrial development agriculture holds a key position in the development of Indian Economy.

Indian agriculture has gone through a wide change agricultural which was once a subsistence farming is now commercialized. It is recognized as an Industry it is therefore quite natural that corresponding changes must take place in the operation and method of cultivation. In other words, mechanization of agriculture has become important and necessary to-day. To achieve the above said development there is a need for an organized system. This is nothing but co-operatives.

A brief discussion of the development of agriculture and co-operatives will highlight the relevance of co-operatives in agricultural development in particular and rural economy in general. The Indian farmer was very poor and backward and agriculture was not at all taken care of properly.

They were not sound financially and their conditions were really deplorable. Their indebtedness condition was so worst that they could not fully attend to their occupations effectively. This may be the reason that the study
The Co-operative movement was launched in India in the year 1904 to provide credit to agriculture. Later it took different forms and to-day no activity is outside the purview of co-operation. Its basic philosophy is to protect weaker section from exploitation. In rural credit, money lenders possess due place in India. Still their share to the total rural credit is significant. The money lenders role is strongly protested and condemned for the unhealthy practices such as charging highest rate of interest, malpractices in the preparation of agreement and execution of documents. The net result is that the farmers become permanent debtors. Instances such as breakdown of joint family system, increase in population had resulted in high pressure on land, subsequently the farmers become poor. The problem was so aggravated that it drew the attention of the Government to find solution through legislative measures and otherwise.

The co-operative philosophy is not new to India’s it was well practiced, of course, not as a registered co-operative society. Joint Family System, chit fund practice are some of the examples. Credit goes to SIR FREDERICK NICHOLSON who made a through study of co-operation abroad and recommended to promote “Reiffeisin” model rural co-operatives. Later MR.DUPERNEX and SRI EDWARD-LAW had also a strong belief that co-operatives could do good to the people) The Government initiated the move and the first Co-operative Societies Act was passed in the year 1904 to provide credit to agriculture. Today, different types of societies have promoted both credit and non-credit societies in larger number to cater to the needs of the weak. The co-operative movement has gone through changes at different stages which can be discussed in the subsequent paragraphs.
1904 – 1911 the period between 1904 to 1911 is the period when the attempt to venture co-operative was made. The first Act was passed in 1904 empowering the Co-operative societies to advance short and medium term loans for agricultural purposes only. The main object was to promote thrift, self-help and co-operation among co-operatives, artisans etc. The essential feature of the Act were.

1. A Society should be formed by a minimum of ten persons living in the same village or town.
2. The Co-operative societies were classified as rural and urban.
3. The rural co-operative societies were bound to have unlimited liability.
4. The Act provided for the formation of credit societies.
5. The area was restricted usually to one village.
6. The societies could advance loans only on personal security.
7. The Societies were exempted from the payment of income-tax Stamp duties, registration fees etc.

A review of the working of the societies was made by the Maclogan committee. The Committee, had a feeling that the 1901 Act was not sufficient to meet the needs of the concerned for the limited purpose of the society. Accordingly changes in the Act was made in 1912.

1912-1918 : The 1904 Act was amended and the Act of 1912 was passed which had a wide scope than the 1904 act. The main stress was on a) setting up of a federal structure with a central bank. b) introducing limited liability society, c) Societies right to charge on shares, deposited in case of debt, d) Apportionment of certain percentage of profit to reserve fund. e) Relevance of annual audit etc. the progress of the co-operatives under the amended Act was reviewed by the Government through the appointment of a committee under the chairmanship of Maclogan. The committee was of the view that Government was in a hurry in starting co-operative societies. On the other
hand it should study the prospects of the society, the knowledge of the members in their duties towards the bank before registration of the society. Accordingly, the committee felt the following conditions were necessary to make a society co-operative. a) Knowledge of member society co-operative; a) Knowledge of member about the principles of co-operation, b) Service only to members, c) Loans only to productive purpose, d) Follow-up by the societies and e) Promotion of thrift among members.

1919 – 1929: Co-operation was the central subject although since the inception and it was in 1919 it was transferred to the respective province and it was put under the charge of a provincial Minister. During the period different types of societies such as supply societies” Farming societies, Mortgaging banks were promoted; department of co-operation was established in many provinces. The problem, then was that staffing the department were not well equipped with the co-operative ideology and they did not have adequate training in administering the department. The result was that the societies grew in number, number of members etc. But the actual performance was poor. To review the working, various committees and commissions were appointed both at all India and provincial levels, Royal Commission on Agriculture was one such commission appointed. After a very careful study the commission had referred to co-operatives as “the hope of rural India”.

1929 – 1939: Was a period of consolidation and reorganization. 1930’s had faced economic depression. It brought down the prices of commodities including agricultural prices to the low level. The mounting of over dues was a problem faced by cooperatives on a large scale. A work mentioning event was the promotion of agricultural credit department with Reserve Bank of India.

1939 – 1945: The Second world war took place only during this period. Attempts were made in this period to recover the economy. Co-operation was considered an important tool to promote the economy. Non-credit co-
operatives received much importance, particularly the consumer co-operative societies. The function of credit co-operatives were broadened to embrace the life of the farmer.

The above discussion revealed that co-operatives had received very little attention and its growth was no commendable. It might have been due to the fact that the co-operatives did not receive any support from the Government. The first task of the Government of India, immediately after independence was to revamp the whole co-operative movement. The records reveal that there were only 1.39 lakhs societies with a membership of 91 lakhs and working capital of Rs. 1.56 crore. Some of the worth mentioning features of co-operation were; a) Societies were confined mainly to credit, b) State aid was not given and c) Uneven growth and unplanned expansion. The 40 years of cooperation before independence had little impact on agriculture. The period was not very short and for some reason it could not make a mark in the contribution to rural sector. Some of the reasons attributed were a) lack of knowledge about co-operative principles b) Absence of Loyal members, c) Poor Supervision, d) Inefficient management, e) Absence of voluntarism, f) Absence of education and training, and high rate of overdue etc.

CO-OPERATIVE MOVEMENT SINCE INDEPENDENCE

The co-operatives have been given due importance since independence, particularly in the planning period. It is very aptly stated by the co-operative planning committee that “the co-operative society has an important role to play as the most suitable medium for the democrat decision of economic planning. It provides the local unit which can fulfill the dual function of educating public opinion in favour of a plan and of executing” co-operatives receive a significant role in the Five year Plans. The first five year plans had stated that
the co-operative movement is an indispensable instrument for planned action. Some of the salient features of the first plan were the following;

a) Co-operatives as an instrument of democratic planning combining initiative, mutual benefit and social purpose.

b) Co-operatives and panchayat relationship.

c) Target to cover at least 50% of India's village by the end of First Plan.

d) Increase in agricultural credit to Rs. 130 crore per annum.

e) Need for promoting co-operative marketing societies per annum.

f) Promote trained personnel.

An historical event in the Indian co-operative movement was the appointment of the All India Rural Credit Survey Committee by the Reserve Bank of India in the year 1951. The object of the committee was to study the existing agencies of rural credit and their problems. The committee had made a deep study in all perspectives and suggested various recommendations. Most of them were considered by the Government and were implemented since 1956. It was the turning point to co-operatives. All side development in co-operatives took place only then.

It was in the Second Plan period, the recommendations of the All India Rural Credit Survey Committee were actually implemented. Organization of large size credit societies, rationalization of co-operative banking structure, organization of marketing societies, development of land, development bank, promotion of processing units, establishing warehouses were some of the areas where attention was paid. The National Development Council (NDC) had considered the role of co-operation in improving agriculture and the council had recommended various measures. Some of them were: a) Representation of each family in a society. b) Supply of seeds, fertilizers, c) Federation of societies of unions, d) Linking of credit and marketing, e) Marketing and processing f) Training and education and g) Promote non-official workers.
Various committees and working groups were appointed and the committee on Co-operatives Credit headed by Sri V.L. Metha had made valid suggestions relation to the development of Co-operative credit.

During the Third Plan period the co-operatives have taken different activities under its fold. Working Group on Industrial Co-operatives, working Group on Housing Co-operatives, study Group on Transport Co-operatives, Working group on Fisheries, Working Group on Dairy and Animal Husbandry Co-operatives and study team on general insurance made studies on aspects relation to various non credit co-operative societies under their purview the co-operative marketing societies drew the attention during the Third Plan Period. A special committee was appointed under the chairmanship of prof. M.L. Dantwala. The committee, referred to marketing of agricultural produce, distribution, supply of consumer articles and recommenced the need to affiliate the primary. Societies to an apex society. The Mirdha Committee was appointed by the Government in 1961 to lay down standards and criteria by which the geniuses co-operative societies of various types can be judged and to review the existing laws, rules etc.,

The Fourth Plan and laid more emphasis, on the provision of credit to small and marginal cultivators, non-credit co-operatives such as marketing, processing, and consumer co-operatives were given due place in this plan. The All India Rural Credit Review Committee (1969) under the Chairmanship of Sri.B. Venkatappiah was appointed to review the supply of rural credit. The study revealed that the problem of credit is not the same for all farmers and only big and influential and land owners could enjoy the co-operative credit and the benefits did not reach the small farmers. The committee, therefore, recommended the need to classify the farmers such as small farmers, marginal farmers and landless agricultural laborers. According to the committee, a small farmer is one whose land holding is between 2.5 acres to 5 acres. The holding of marginal farmer is less 2.5 acres. To study the problems of each class of
farmers and assist them, separate institutions were set up. Small Farmer Development Agency (SFDA), Agency For Marginal Farmers And Landless Laborers (AFAL) were established to promote the interest, of the small farmers, marginal farmers and landless agricultural laborers, schemes suitable to these class of people such as dairying, poultry, pisciculture, etc., were recommended by these agencies to promote employment and improve their income. Co-operative Societies for rural electrification were also promoted during this plan period.

The Fifth Year Plan considered co-operatives as an instrument to face socioeconomic challenges. The plan has set the objectives for co-operative development. They were a) to strengthen the network of agricultural co-operation so as to serve as the principal institutional under planning for a process of sustained agricultural development. b) To build up a viable consumer co-operatives to enable it to functions as an important element in a consumer oriented distribution system, c) To make efforts towards the correction of regional imbalances in the level of co-operative development particularly in the sphere of agricultural credit and d) To take efforts towards restructuring and reorienting the co-operatives so as to shift the focus on their activities increasingly in favour of small and marginal farmers and other under privileged section of the people. It was in the Fifth Five Year Plan, the co-operative societies had attempted to promote professional management. Rules and procedures were framed to build up a cadre of co-operative managers. An attempt was also made during this plan period to promote a link between, nationalized commercial bank and co-operative credit societies.

The Sixth Plan had concentrated more on the consolidation or the efforts of co-operation through extending the single purpose to multipurpose co-operative societies, re-examining the existing, co-operative policy and procedures, consolidation of the role of co-operative federal organizations and development of professional cadres to managerial positions.
Programmes promoted during Sixth Plan were. a) Promotion of voluntary Schemes and social action programme. It is a centrally sponsored scheme promoted with the primary object of encouraging voluntary action in rural development through strengthening local organizations.

a) Promotion and strengthening of Mahila / Yuvak Mandals – the scheme is to train women workers.
b) Pilor project of public co-operation implemented by the state Government and 
c) Research studies.

The Seventh Plan had the following main tasks:

a) Comprehensive development of primary agriculture credit societies to function as multi-purpose viable units.
b) Realignment of the policies and procedures of co-operatives to expand the flow of credit and ensure supply of inputs and services particularly to the weaker sections.
c) Taking up of special co-operative programme for implementation in under developed States especially in the North Eastern Region.
d) Strengthening the consumer co-operative movement in the urban as well as rural areas so that it can play a vital role in the public distribution system.
e) Promoting professional management and strengthening of effective training facilities for improving the operational efficiency.

TYPES OF RURAL CREDIT

Credit requirement of the farmers is not same. It is different. The credit is classified according to time of repayment and the purpose. The credit can be
short term, medium term and long term. Credit can be either for farm expenditure or non-farm expenditure. It can also be secured (Mortgage) and personal credit (Loan on personal surety). A brief discussion on these types of credit can be found in the following paragraphs.

TERM CREDIT

Period or duration of the loan is the criteria for prescribing the type of loan. Short term loan is available for a period of 6 months to one year. Some times it may be extended to even 15 months. The period of repayment is connected with the purposes of loan. The short term loan is borrowed to meet out the expenses incurred to raise a single crop i.e., loan for the purchase of seeds, fertilizers, manures, irrigation expenses, operating expenses etc., In other words the short-term loan can be repaid from out the sale proceed of the respective harvest. The loan for short period is given against the personal surety. If the amount is higher than the prescribed ceiling, the loan is given against the security of crop, it is called as crop loan.

Medium Term Loan is available for a period of one year to three years. It may also be extended to five years. Such a loan is given to make temporary improvement on land such as facing renovation of well canal etc., medium term loan is also given for the purchase of cattle, agricultural implements etc. To promote dairying, pig rearing. Sheep and goat rearing the loan is given. Loans are given on personal surety to a maximum limit on personal surety to a maximum limit and for loan more than the limit security is insisted. The maximum limit on personal surety varies from state to state and it is controlled by the respective state Co-operative Societies Act.
Long Term Loan is for a period of 5 years to 15 years. It may be extended to 20 years in some cases. Agriculture just like any other industry requires capital for permanent improvement, such as land improvement, sinking of well. Purchase of land, setting motor set, long-term loan is also given to liquidate ancestral debt as it is an obstacle to attend to agriculture seriously; co-operative society exclusively to advance long-term loan was first started in 1920. Loans are given against the mortgage of land. It is so because the amount of loan is big and it is for a longer period.

Various agencies supply rural credit such as money lenders, relatives, commission agents. Governments Co-operatives and the commercial banks. Money lenders role is major compared to the other agencies. The study conducted by the all India Rural Credit Survey Committee of 1954 revealed that the co-operatives could lend only 3% of the total borrowing by farmers. The commercial banks share was less than 1%. The money lenders accounted for 96% 50 years of co-operation in India could satisfy only 3% of rural credit.

The main problem of rural credit is rural indebtedness. Royal Commission on Agriculture had aptly Commented "An Indian farmer is born in debt, lives in debt and dies in debt". To redeem these debts the farmers borrow. They borrow mainly from money lenders. Rural indebtedness is the permanent feature of an Indian farmer. As the French proverb says ‘the rural credit helps the Indian farmers as the hangman’s rope helps the hanged’. Various causes were attributed to the cause of heavy debts. They are the ancestral debt subdivision and fragmentation of land, vagaries of climate and other natural calamities, ignorance and illiteracy of the cultivator, low income irregular and uncertain income defective lending, highest rate of interest, litigation high land and irrigation tax poor marketing arrangements etc.
The seriousness of such indebtedness was studied by the Agricultural Finance Sub-Committee. The Committee found out from the study that large volume of rural indebtedness was not the result of any single factor but has been brought about by a variety of causes. At the root of the evil is the uneconomic and unproductive borrowing often a made inescapable by the absence of adequate institutional credit”.

Government took relief measures through legislative measures. The Deccan Agricultural Act 1930. Licensing and Registration of Money lenders, Amended Act 1956 are some of the legislative measures taken to provide protection and relief to borrowers. In spite of series of measures taken to protect the exploitation of farmer by money lenders, they relief continue to dominate in total rural credit. Latest to the relief measure was the debt relief under the 20 point programme 1975.

VARYING AGENCIES SUPPLYING CREDIT — MONEY LENDERS

Money lenders occupy significant share in rural finance. The rural money lenders can be either professional money, lenders or non professional money lenders are generally the big and owners and will to — do agriculturists. Money lenders are preferred to others agencies for the reason that they are easily accessible at anytime, even in night time. They do not follow a lengthy and ling some formalities. As the money lenders have intimate knowledge of the village and inmates of the village know their credit worthiness intimately, the money lenders can easily advance loan. They need not wait for any higher authority to get the approval or the sanction of the loan which will very after consume much time ordinarily. The villager, can therefore, get loans at their ease with no difficulty. But there are many evils in the money lender at the time of practices some of them are a) Deduction of interest even at the time of
COOPERATIVE MOVEMENT IN 21ST CENTURY
CHALLENGES

Cooperative movement has considerably succeeded in rendering social justice along with growth and has shown a new direction. However, with all the success stories, several vices have also made inroads into the movement and weakened its foundation. Draconian Laws and interference at various levels have affected the very democratic spirit of the cooperative movement. To protect the noble principles of the movement is a challenge which the leadership must come forward to meet.

The cooperative movement shall soon be entering into the 21st Century with several challenges. The movement established by Statute 1904, will also be completing 100 years in the year 2004. During the last 96 years, the cooperatives, spread in sectors have made significant impact on our economic and social life.

The movement has reached virtually all parts of the country through its 17 crore members and occupies a top most position in the world. It is because of a large network of cooperatives that India ranks first in the production of milk and user in the whole world. Credit cooperatives and cooperative banks have been instrumental in breaking the shackles of money lenders in many areas in the country.

Every cooperative society stands for certain basic principles. It basically belongs to its members, sharing equal rights and democratically operates to serve the interest of the members along with the society at large.

Draconian laws and repeated interference both by the bureaucracy and political leaders have virtually taken away the soul and the spirit of the
democratic cooperative movement. Political leaders have been using the cooperatives as instruments to occupy the seats of power. The shrewd bureaucrats have been taking undue advantages of such political weaknesses and both have encouraged rampant corruption in the movement at the cost of the interest of members. Cooperatives are being abused to earn money and to run politics and even to control cooperatives. Many of the big cooperative societies are now controlled by the leaders in power.

While there is a constant cry and demand to delink cooperatives from politics, in some states even ministers continue as the Chairman of some cooperative factories. Under such circumstances, it is impossible to protect the democratic movement and the noble principles. Most of the cooperatives which were once led by eminent leaders having faith in values and morality are now replaced by self interested leaders, who never bother for such principles or values. Along with other reasons, the denigration of values and character have endangered the existence of the movement itself.

Cooperation has to be the way of our life. It is therefore imperative to have firm faith in the cooperative movement. A national resolve to strengthen the same with determination, dedication and courage is also a must to successfully face the challenges of the 21st century.

OVERCOMING CHALLENGES

To overcome the massive challenges before the country, the cooperative movement will have to play a positive and dynamic role in the 21st Century. Even after 53 years of independence nearly 50 per cent of our people are poor or below poverty line. Out of nearly 329 million hectares of our total geographical area, nearly 175 million hectares are degraded or waste lands, with scientific water shed development, it is possible to make most of these
lands productive, create huge assets and generate employment opportunities for millions of our people.

For want of proper warehousing, cold storages, processing and marketing facilities, the producers are always deprived of remunerative prices and at the other end the consumers do not get food grains, pulses, fruits or vegetables, processed foods and basic articles at a reasonable price. While acceptance of free market economy has enriched a few several employed or self employed have been thrown on streets. Gaps between the rich and the poor has further widened and with ever rising prices, whole economy of the country has been destabilised. Want on imports of unwarranted edible oils, sugar, fruits cashew, rubber and many such goods or industrial products have not only endangered our agricultural and industrial sectors but posed a serious threat to the self-reliance achieved through great sacrifice and efforts.

Unplanned ugly urbanization has been constantly growing and simultaneously the rural life has been destroying, perhaps with an increased speed. The issue of reconstruction of our rural sector for reasonable living has never been addressed by our country. Reconstruction of rural areas with modern scientific approach for self reliance calls for a healthy cooperative movement and a network of cooperatives from village to state and national level in all sectors.

To begin with, the existing old Cooperative Laws have bureaucratic and political control, must be drastically changed. Unless the cooperative movement is freed their bondage and made a vibrant democratic movement to be managed and controlled by the members, this movement will not sustain for long.

Even under the international trade agreement, it is possible to provide due protection to our agriculture and industry for a few years. However, it has
to be recognized that India cannot remain immune from the global changes. Under the circumstances, we have no other choice but to be internationally competitive in our agricultural and industrial production. Quality, schedule maintenance and productivity per hectare or per industrial standard. Then alone we shall be competitive in the international market. This requires intensive research and development, extension programmes and modern training to all those engaged in agriculture, industrial or cooperative sector. All cooperators and their societies have to get well acquainted with these technologies and will have to effectively use them.

REORIENTATION OF COOPERATIVE MOVEMENT

The cooperative movement in India has to be reoriented to meet the challenges in the 21st Century. It has to be allowed to operate like companies with a specific provision of only one vote for every member and follow other democratic norms. Information Technology and Bio-technology are going to decide the destiny of tomorrow's India. These technologies will have to be adopted by all cooperative societies in the next century.

India cannot remain immune from the global changes. Under the circumstances, we have no other choice but to be internationally competitive in our agricultural and industrial production and cooperatives too have to fall in line.

Cooperative movement is based on certain basic philosophy and principles. The movement aims at rendering social justice to all while systems in all walks of life including political democratic system. Naturally, all responsible in reviewing the movement have to adhere to basic human values, principles of democracy and social justice. Without a cadre of dedicated
workers having faith in this philosophy and efficient managements, cooperative movement cannot sustain in future.

It has to be recognized that cooperative movement could be the only effective instrument which has the potential to make productive our degraded and waste lands, increase productivity per hectare and per animal, assure food and water security, generate employment opportunities and render social and economic justice. It has the strength to achieve must awaited socio-economic transformation and to attain the high objectives cherished by great martyrs freedom fighters, and the founding father of our Constitution. Decentralization of economy and power alone could ensure stability of democracy.

Cooperative movement is based on the principle of decentralization, democracy and production by masses. Directive principles in our constitution, insist on this direction. Besides being consistent with them, cooperative may is equally important for sustainable development to preserve and protect environment. Cooperation has to be the way of our life. It is therefore imperative to have firm faith in the cooperative movement. A national resolve to strengthen the same with determination, dedication and courage and to successfully face the challenges of the 21st Century is also a must.

100 COMMANDMENTS FOR UPLIFTING WEAK AND TO IMPROVE CO-OPERATIVE SOCIETIES

1. Maintenance of upto date records.
2. Provision of various loan facilities.
3. Construction of compound wall to the societies.
4. Linking of different Co-operatives.
7. Reducing poverty by raising of income.
8. Enlightenment of Rural masses on Co-operatives.
9. Training to the employees of Co-operatives.
10. Co-operatives are concern for villages.
12. Establishment of Co-operators club.
15. Free distribution of school items to the students of Co-operative members family.
16. Consultancy service to the weak and dormant Co-operatives.
17. Waste land development through Co-operative society.
18. Provide education on values of Co-operation.
19. Organize awareness campaign on Humanism for youth and women.
20. Arrange health on Co-operative members.
21. Setting up Co-operative advisory committee.
22. Stepping to get SHG loans through Co-operatives.
23. Cultivation of income generating crops.
24. Organize Co-operative leadership camps.
25. Organize camp on waiver of interest.
26. Life oriented course on Co-operatives.
27. Promotion of information, education & communication activities on Co-operatives.
29. Induce women to run fair price shops.
30. Promoting SHG on Co-operative families.
31. Soil testing camp for the members of Co-operatives.
32. Promoting SHG on Co-operative families.
33. Arrange exhibition for members and employees.
34. Promotion of Rural Economic Industries.
35. Organize women Co-operatives.
36. Provision of Co-operative play grounds for youth and women.
37. Arrange free marriage for the poor Co-operative member’s sons & daughters.

38. Provision of low cost latrine to the members.

39. Self employment on women Co-operatives.

40. Caring for careless Co-operative members.

41. Day and night care centre for the old age people through Co-operative homes.

42. Provide training on Computers operation.

43. Special coaching for the newly recruited employees in Co-operatives.

44. Economy drive in rural life style.

45. Film show on Co-operatives achievement.

46. Teaching Yoga and spirituality to the Co-operators.

47. Liaisoning activity on Government Programmes.


49. Motivate to produce garlands on waste of sericulture.

50. Encourage green manure to the farmer members.

51. Training on Co-operatives style of living.

52. Training on nutritious based food stuffs.

53. Formation for children counselling centres.

54. Training on cottage industries through Co-operation.

55. Conservation of rural environment by forest Co-operatives.

56. Provision of colour TV to the Co-operatives.

57. Repair of school building with the help of co-operatives.

58. Organizing Immunization Programme by Co-operative societies.

59. Improving socially depressed people.

60. Establishing Co-operative societies forum.


62. Provide Hybrid seeds to the members.

63. Raise funds through Co-operatives to protect the land from soil erosion.

64. Conflict resolutions course.
65. Installation of Hand Pumps by Co-operative development fund.

66. Promotion of ethical and moral activity.

67. Assisting the SJSGY Programme.

68. Assisting the EOC’s in promoting new Co-operatives.

69. Assistance of DRDA on Co-operatives Welfare scheme.

70. Provision of food for foodless people.

71. Arranging bus facility to the Co-operative families.

72. Least cost education to the deaf and dumb.

73. Rehabilitation of physically handicapped and mentally retarded people.

74. Periodic dental survey.

75. Organise Co-operative week celebration camps.

76. Supply of subsidized smokeless chulahs.

77. Free demonstration on energy devices.

78. Steps to control pollution at the respective Co-operatives.

79. Education on preservation of natural resources.

80. Control of soil erosion and conservation of crops.

81. Vigilance on Co-operatives loyalty and participation.

82. Arrange for the NIC – Net centers at the District Co-operatives.

83. Introduction of computer to the Villages.

84. Arrange for healthy baby shows through Nutritious Co-operatives.

85. Propaganda on information technology and Technopark.

86. Promotion of siddha and Ayurvedic.

87. Development of kitchen garden.

88. Promote medicinal plants in the villages.

89. Awareness on rural technology.

90. Promote Bee-keeping industrial Co-operatives societies.

91. Setting up of poultry and dairy farm.

92. Development of Fodder units to the Co-operatives.

93. Encourage women in participating Co-operative activities.

94. Staging street dramas on Co-operative advantages.
95. Preservation of cultural heritage by promoting folklore Co-operatives.
96. Employees of Co-operatives shirmadan on Gandhi Jayanti celebration.
97. Arrest the conversion of agricultural land in the house construction areas.
98. Setting up of Co-operative science clubs.
100. Achieve cent percent employment, cent percent literacy, cent percent povertyless society and zero percent population growth through Co-operatives ventures.