



ROLE OF CO OPERATION IN RURAL DEVELOPMENT IN INDIA

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Introduction:

Rural development has always been a priority. Rural areas are now developing at a tremendous rate in almost every aspect. Collaborative organizations play an equally important role. To support rural development, a cooperative community in a rural area follows the concept of helping and helping one another. Each member joins an alliance to help others rather than make a profit. The role of co-operatives in rural development will be discussed in this article. Now, let's take a moment to find out how co-operative society actually works. In India co-operation is expected as a development mantra in the early 20's. Since then a large number of co-operative institutions have emerged and changed the socio-economic dimensions of the development process. The development of the Cooperative movement is so amazing that it has always been emerged as the largest sector in India's contributing economy the development of this country.

Research Objectives:

1. Studying Cooperative movements in India
2. Studying the Indian Rural Economy
3. Learning the Role of Working Together in Rural Development in India

Research Method: The second data method used in this research paper. Data Collected From Various Research Books, Research Journal, Economic Reports, and Website etc.

Types of Cooperative Organizations:

1. Co-operative Credit Society: These communities are designed to provide financial assistance to members. The community accepts deposits from members and gives them loans accordingly interest rates at times of need. Village Service Co-operative Society and Urban Co-operative banks are examples of co-operative debt.

2. Co-operative Marketing Society: These communities are designed to protect the interests of small producers by making materials available for their production need such as immature items, tools and equipment, machinery, etc. Handloom communities such as APPCO, Bayanika, Haryana Handloom, Boyanika, Cuttak Odisha Handloom etc., are examples of producer'co-operative society.

3. Producers 'Co-operative Society: These communities are made up of small producers and producers who find it difficult to sell their products individually. The community collects products from each member and takes responsibility for selling those products in the market.

4. Consumers 'Co-operative Society: These communities are designed to protect the interests of ordinary consumers by making consumer goods available at a reasonable price. They buy goods directly from manufacturers or producers and thus eliminate those in the distribution system. Kendriya Bhandar, Apna Bazar and Sahkari Bhandar are examples of consumer cooperation

5. Co-operative Farming Society: These communities are made up of smallholder farmers so that they can work together again enjoy the benefits of farming on a large scale. Co-operatives Lift-irrigation and Pani Panchayats are some examples of the farming community in partnership.

The Role of Co-Operatives in the Rural Economy of India:

1. Credit in agriculture: Credit Cooperative organizations provide loans to farmers, workers. Get such Help to protect farmers from the hands of the landlord. Credit unions provide security.

2. Industrial development: There are small businesses in rural areas. These small businesses can be funded by co-operatives. It helps to create jobs and improve the quality of life of rural people.

3. Small Industrial Assistance : Can be established factories based on agricultural product which is a sugar factory, Paper Mill, Rice Mill, Dairy Business, etc. A business can be started because the raw material needed is readily available.

4. Job opportunities: In India we are facing a serious problem of unemployment. Co-

operatives formed in various districts help to eradicate unemployment by creating jobs in rural areas.

5. Savings practices: The fragile segment of the community with the low incomes often utilizes the full without the provision of a future. Credit union collectively, focusing on savings practices among the masses.

6. Participation in foreign trade: The economy of any country is healthier if you have more exports and Less Exports. The Co-operative sector has really helped to produce more and export abroad especially in the agricultural, dairy, etc. sector.

7. Source of rural development: Most people in India live in rural areas. Most Indians from rural areas are still retreating. Rural development is important.

8. Protection from Income Inequality: After independence the gap between rich and poor has widened. They are not rich the rich and the poor are poorer. There is even regional inequality, leading to financial inequality. Collaborative organizations support these poor categories and oppose the Income Equity inequality.

9. Weak category protection: The weaker part of society is heavily exploited by moneylenders and traders. Although the Government has taken strong action to protect the weak side Exploitation to this day. They have become victims of moneylenders and traders Co-operative communities are protecting the weaker part.

Defects in Co-operative Movements:

1. Lack of motivation: There is a very negative reaction from people.

2. Unequal development: Although the movement started in almost every province, some regions have failed. There have been positive reactions from provinces such as Maharashtra, Punjab, Uttar Pradesh, Tamil Nadu, etc. but the response from provinces such as Assam, Bihar, and west Bengal is unsatisfactory.

3. Lack of management skills: The co-operatives sector is untrained, untrained knowledgeable staff.

4. Lack of funding: There was a lack of daily funding required operation of a credit union.

5. Neglect of members: Discrimination has taken root in the organization. Wealthy people like big farmers and home owners were heavily neglected and ordinary people and poor farmers were neglected.

6. Co-operative debt policy: There is a disruption of local politicians in day-to-day operations. Most directors have a political

background. The purpose of the partnership is therefore ignored.

7. Corrupt Practice: It is the corrupt practices of employees who are managers of credit unions that have led to its failure.

Measures:

1. Co-operatives need to make a profit in order to serve their members. There is an urgent need for better employee practices and better response from the people.

2. Adequate compensation should be paid to elected leaders for their co-op protection activities. in the case of financial mismanagement, regular audits by an independent and respected authority are required.

3. Co-operatives need to train their employees to work better. An administrative center at the national level such as the Vaikuntha lal Mehta Institute of co-op. managers, Pune can help develop an appropriate curriculum for the purpose of training.

Conclusion: Collaboration contributes to rural development in many different ways including the provision of products and services, job opportunities etc. Collaborative institutions and organizations can play an important role in rural development.

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