

International Journal of Advance and Applied Research

www.ijaar.co.in

ISSN - 2347-7075 Peer Reviewed Vol. 6 No. 22 Impact Factor - 8.141
Bi-Monthly
March - April - 2025



Cooperative Sector Impact on Agriculture, Cooperative Banks and Human

Resource Management

Dr. Balu Amabadas Shelar¹ & Mr. Sopan Daulat Watpade²

¹Ph.D. Guide, K.R.T Arts, Commerce & Science College, Vani Savitribai Phule Pune University (SPPU) ²Research Scholar, K.R.T Arts, Commerce & Science College, Vani Savitribai Phule Pune University (SPPU)

Corresponding Author – Dr. Balu Amabadas Shelar

DOI - 10.5281/zenodo.15645875

Abstract:

Cooperative sector is the main link between Agricultural and human resource management. Without cooperative sector both others are alone. Agricultural sector, Cooperative Banks depends upon Human Recourses and Combination of all these depends upon Cooperative sector. The national development depends upon the production. The production depends upon human resource and row material. The agricultural production is the main source of raw and also final products. To use the material and energy properly, the proper cooperation is essential which depends upon proper management.

Considering these links the cooperative sector is most important sector. Hence we have to study the cooperative sector in the view of Agriculture, Banks and Human Recourse Management.

Human Power is tremendous power. Which can be utilized in Production Management, Mechanism, and Research distribution etc. Agriculture Sector requires huge human power which can be obtained from Cooperative sector? Hence to study these sectors is most important.

Cooperation in Agriculture, Cooperation in Cooperative Banks, and Cooperation in Human resources is the special subject to deeply study and we have to see the same subject in detail.

The finance is the base of each and every transaction. The currency is the medium of finance and banking is the authentic way of finance or transaction. Hence we have to study of banking Cooperative sector is also main part in banking. Our subject is relative to Cooperative banking hence we have to see the cooperative banking also.

Introduction:

Every object has its own impact on other subjects and have is most important subject i.e. Cooperative Subjects. it has Vast impact on other subject such as agriculture banking, human resources management, processing, Production processing, production distribution, service sector etc. we have to see these impacts on agriculture and human resource, management sector only for our study.

Agricultural sector is the main or basic sector in India and HR sector is also important subject in India due to its population hence we will study these subjects in the view of Cooperation sector.

Review:

For this Study there is a vast literature of these subjects and also many institutions are working in the same subject showing progressive results we will study this subject within Maharashtra state.

Mainly cooperative banks in banking sector, and other manufacturing industries in production sector, petrol or fuel pumps in service sector. Agricultural Societies in agricultural sector etc.

Need of this Subject:

The study has no end. The man has unlimited curio city due to which he has tried to search new and new ways things thoughts objects facts etc. Hence the human being is developed in evaluation from past to today.

Objects of Study:

We have some objects for this study as under.

- To search some suitable formula or some particular system in Agriculture through the Cooperative subject.
- 2) To see how will be increased the rate of agricultural production by using proper cooperation in management. How can be reduced the production cost by using proper system.
- How sufficient finance will be provided at proper time to the farmers for field activities.
- 4) To study proper storage of agricultural product through cooperative system etc.
- 5) We have to think on some time bound plan to active the object properly.

For this study we have to go step by step Hence we will think first on Cooperative sector.

Cooperative Sector:

This is no one man show sector. The group of properly trained persons can do the job properly and economically with in particular time to achieve the target properly. Hence Cooperative sector is most important in each and every sector.

Cooperative sector has the vast energy or capacity to do the any productive work. in the Maharashtra state this Cooperative sector widely spread up in banking filed and sugar production industries as well as agricultural societies. We have to study more fields of Cooperation in Agriculture and human recourses.

The cooperative sector should be the base of agricultural life as under.

- 1) The cooperative institutions should be farmed for some agricultural product for some particular agricultural region for vast production for example Cooperative societies in onion production in Nashik region.
- 2) The cooperative storages distribution systems should be farmed in required regions. If the market rate is down then the product should be stored safely at near go downs. Meanwhile finance should be provided to the concerning farmers to pull on the situation.
- 3) For the local and the international trading and distribution, cooperative sector should be developed. Through this proper trading and exporting the profit should be gained and dividend should be distributed to the farmers.
- 4) In the natural bad calamities like insufficient or more heavy rains, floods weather effects, crop disease etc. cooperative sector should be ready to face the facts and define the farmers.
- 5) Cooperative sector should work like a tonic to the farmers in bad patch of agricultural life.

This shorts that cooperative sector has more utility value in agricultural sector and hence it has more impact on agricultural field.

Now we will see the impact of cooperative sector on human recourses management.

For every action there is some reaction or result on the concerning situation. In this point of view late we see. The impact of cooperative sector on human resources management.

Human resource means the human power for working thinking, managing, production etc. and cooperation means helping to each other In some particular job. Management means to utility the energy or material by proper way for perfect result. in this point of view we will see the relation between cooperative sector and human resources management.

- 1) Cooperative sector depends upon perfect cooperation between human beings for perfect result.
- Human resources depend upon perfect cooperation between human beings for perfect result.
- 3) The proper output depends upon perfect cooperation between proper human resources that is called proper management.

Now we will see first the cooperation between human resources.

- 1) The every human being should clearly understand to each other including others capacity.
- 2) The person should think on the job to be done and available manpower, raw material, period for job etc.
- 3) Then the job should be started and done within the stipulated time having required quality and quantity.
- 4) Cooperation is also required between manufacturer and supplier or customer as well as transport and storage agencies.
- 5) Financial transaction should be done promptly and perfectly through proper cooperative banking system without any fraud.
- 6) We are thinking here mainly on agricultural sector and cooperative banking report on cooperative systems belonging agriculture.

7) Cooperative banking provides the finance power to develop the agriculture and human resource in the same sector. This thing is very important and essential also.

Banking sector is divided between rural and urban sectors. The banking in rural sector has some different situation and surroundings particularly in agricultural region due to the requirements of farmers. And banking in urban sector is somewhat differant than rural area. Cooperative banking is most useful in rural areas; due to its type of working.

Urban Cooperative Banking:

Urban cooperative banking is somewhat differant form rural cooperative banking according to the type of work. Rural banking depends upon the agricultural seasons, natural conditions. Of weather, rainfall, temperature, crop deceases, high floods etc.the urban banking has no any particular season.

The urban cooperative banks have to do the banking. as per banking methods but also to follow the rules of cooperative system. Urban cooperative banks are purely business banks working in the interest of its own members. The capital is supplied by the members and Govt. as per proportion or rules to the banks.

The urban banks are particularly formed for the groups of businessman of some member. The loan is available easily to the bank. The members are responsible to each other or as a guarantor. Income of the bank is distributed between all members as dividend. The members are refunding the loan by daily collection receipt which is made help full in business.

The members can also deposit the amount through daily collection systems. The monthly decisions are taken in the bank administration through monthly meeting between members. any new rule can be made or may be changed through this

meetings. This is the main factor of cooperative system.

Impact of Cooperative Sector in Rural or Agricultural Sector:

Cooperative sector is more use full or collective in rural sector due to sufficient land & human power is available there. There is also abundant range of productions of food grains, fruits, vegetables medicine plants etc. sometime agriproductions becomes more than requirements and hence the cell of the same affected the farmer can't keep these perishable product in godown etc. such as green vegetables, delicate fruits etc.such a time processing unit is more use full to save such products processing unit can purchases such agricultural product at average market rate from members of cooperative societies. This material can be dehydrated & stored. Then it can be cell in the market in off season or at the somewhat higher rate or can be exported.

Hence every village of group of some villages should from cooperative societies for such type of work. The purchasing, processing, storaging, transporting etc. can be done by this firms or institutes. The market can be search in available time. The proper price of the same material can be gained back.

Due to dehydration of fruits or vegetables the weight of the fruits or vegetables reduces life increases, the damages in transportation also reduce of such dry materials. Like grapes, dry fruits, like fig dehydrated lemon grass or herbal tea extract of the papayas powder form of bananas etc.

If possible various types of cooperative institutes may be formed for each purpose like

- 1) Dehydration
- 2) Transportation
- Special purpose processing and packaging

- 4) Powder making unit
- 5) Medicine extract making
- 6) Special marketing unit etc

Some Units for Study:

- Powder making: Bananas, onion, govrlic, ginger, termrik, potatos, chilipeper, Lamon etc. and also from milk. Popcorns from maize and other corns.
- 2) Extracts: Mangos guavas, Papoya, pine-apples, jack apples and so many fruits.
- 3) Milk Processing: Dehydration, powder making curd, cream, paneer, ghee, cosmetics.
- 4) Papad making from udid, Nagli, jwar, Rice etc.
- 5) Dehydration: grapes, onions, dry fruits like fig dehydrated lemon grass or herbal tea, various types of green vigitables like methi, gawar tomato etc.

Rural area in Maharashtra State:

- 1) The cooperative banks in rural sector must have some professional views in the interest of agricultural person, farmers, village industries etc.
- 2) There should be prompt management for prompt or instant decision to increase the output.
- 3) The cooperation is essential in the staff engaged in banking purpose for more and prompt output.
- 4) The moral and motivation among the members of institute should be developed through meetings, lectures, various functions, activities etc.
- 5) Proper counseling and mentoring for proper output should be developed among members and staff.
- 6) Perfect team work for perfect and prompt worker job.
- The special teams should be developed for various special jobs or special output in the process.

- 8) Creating effective human resources for special purpose separately for each special job.
- Effective training or education should be provided to the staff for better workmanship or increasing their efficiencies.

These are the requirements in rural cooperative banks or rural institutions. This is also a government duty to provide various trainings, skills, techniques, by various training centers at every district places or headquarters.

Cooperative department of govt. should take review of output in agricultural region by cooperative banks, society's etc. sometimes public lectures or panel discussion on cooperative issues, seminars, pilot and studies should be managed.

Conclusion:

There is no one's special impact on the other cooperative sector or agriculture sector or human recourses sectors but we can see the each sector has the impact on each other. These subjects are merged in each other and some special combination is developed homogeneously.

Due to this combination, physical mental and emotional capabilities individuals for productive work are developed in these sectors for sound development of the cooperative enterprises. The effective trainings are on investment in the human resource of the organizations. The cooperatives are value based as well as member based.

Suggestions:

Every suggestion is not final one for future; but it shows direction to see to

research to study etc. hence here are some suggestions for future study.

- 1) The human being have to study and study on each subject or each thing always. We think the cooperation is must in each other. It helps to take better output in the study, workmanship, to research something etc.
- 2) The human resource management should be always alert and should investigate new and new ways to do some new thing for human being.
- 3) Agricultural sector is evergreen subject to study for better. It is also human based subject. Hence it should be developed time to time as per need; considering cooperation sector and human recourse management.

References:

- 1) Schuler, R.S. and Jackson, S.E. (1987) "Linking competitive strategies with human resource management practices", Academy of Management Executive, Vol.1,No.3, pp. 207-19.
- 2) ZulfqarBowra and KabirNiazi (2011). "Impact of human resource practices on employee perceived performance in banking sector of India.
- 3) Trivedi Vikas (Dr), 'HR Perspectives in Indian Banking System,' The Indian Journal of Commerce, Vol 61, No 1, January-March 2008, Delhi, pp 68-73.
- 4) Chahal, H., Jyoti, J., & Rani, A. (2016). The effect of perceived high-performance human resource practices on business performance: Role of organizational learning. Global Business Review, 17(3S), 1S–132S.