

A study of the evolution of cooperative societies in India and its effect on the socio-economic development of members.

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Abstract:

In India, cooperatives have a history that spans more than a century. The idea of collaboration and cooperative activity were common in various regions of our country even before formal cooperative institutions were created through the passage of legislation. Village organisations frequently collaborated to build enduring assets like community tanks or village woodlands. There have been examples of groups combining their resources, such as food grains after a harvest to lend to less fortunate group members before the next harvest, or periodically collecting modest monetary contributions to give to group members, i.e., Chit Funds, This paper explores the emergence of cooperative organisations in India as well as their contribution to economic growth. This study analyses the phenomenal rise of cooperatives in India. The assertion that "the country progresses with the growth of the cooperatives" is attempted to be justified. The first part of the paper defines cooperative concepts and their evolution. The second section lists numerous cooperative benefits and discusses how these benefits contribute to the uplift of the population who are socially and economically disadvantaged. In the third section of the paper, some well-known cooperative movements in India are discussed. A few problems faced by cooperative groups are described in the fourth part.

Keywords: *Cooperative Society, Socio-economics, Development*

Introduction:

“A cooperative is an independent group of people who have come together voluntarily to work for the same economic, social, and cultural goals through a jointly owned and democratically run business” (Bello & Dogarawa, 2005). The cooperative movement is credited with having its roots in Robert Owen (1771–1858). Welshman Owen, who amassed

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wealth in the cotton industry, was a believer in providing his employees with a good atmosphere and access to education for both themselves and their offspring (Altman, 2009). The Cooperative Credit Societies Act, which allowed for the creation of Primary Cooperative Credit Societies, was introduced in 1904 following the proposal of a committee appointed by the government of India and headed by Sir Edward Law. The Cooperative Movement in India gained impetus as a result of this action. In October 1904, Kanjivaram in the Madras Presidency saw the registration of India's first "Urban Cooperative Credit Society." (Alderman, 1987) Cooperatives were then registered practically everywhere in India. After a few years, the nation understood the importance of cooperatives to its social and economic development. This paper highlights the function and obligation of cooperatives in uplifting the indigenous populace.

Concept of Cooperative Societies:

"A voluntary organisation of people who have agreed to pool their resources together to undertake an economic enterprise to meet their common needs and which they democratically manage and control, and share the economic benefits based on participation and patronage, is what is meant by a cooperative" (Deshpande, n.d.), according to the Cooperative Development Authority (CDA), the government agency responsible for the development and monitoring of cooperatives in the nation. Cooperative societies have significantly increased in India since independence, particularly in the banking, housing, agriculture, sugar, and dairy industries. The cooperative planning committee was established by the government in 1945 to create a national cooperative growth strategy. The committee, led by R.G. Saraiya, set a broad goal of bringing 30% of rural residents and 50% of villages within the movement's reach over a ten-ten years function of cooperatives underwent a significant transformation with the declaration of independence and the beginning of planning. Cooperation was now recognised as an organisation that could "play a very constructive role in the fostering of economic and social democracy and the execution of democratic planning in the country," rather than just referring to "a series of activities organised on cooperative lines." Regarding its organisation and structure, a long-term policy was developed (Ministry of Agriculture, GoI, 2009). The cooperative movement specifically and the nation as a whole advanced quickly throughout three plans (1951–1965). The total number of societies climbed from 1.8 to 3.47 lakh, their membership rose from 137 to 503 lakh, and their working capital increased from 276 to 2800 crores of rupees. Nearly two times as many organisations were formed,

membership increased by more than three and a half times, and working capital increased by more than 10 times (*Co-Operative Movement In India, 2007*).

The Development of Cooperatives in India:

The Cooperative Credit Societies Act, 1904:

The government delegated the job of analysing the situation, suggesting a plan of action in response to the expansion of cooperatives, and creating a legal framework for cooperative organisations to the Edward Law Committee, which included Mr. Nicholson as one of its members. The following list includes the initial five or six cooperative societies that were registered in India under the 1904 Act: Rajahauli Village Bank, Jorhat, Jorhat Cooperative Town Bank and Charigaon Village Bank, Jorhat, Assam (1904), Tirur Primary Agricultural Cooperative Bank Ltd., Tamil Nadu (1904), Agriculture Service Cooperative Society Ltd., Devgaon, Piparia, MP (1905), Bains Cooperative Thrift & Credit Society Ltd., Punjab (1905), Bilipada Service Cooperative Society Ltd., Orissa (1905), Government of India, Sectt. Cooperative Thrift & Credit Society (1905), Kanginhal Vyvasaya Seva Sahakari Bank Ltd., Karnataka (1905), Kasabe Tadvale Cooperative Multi-Purpose Society, Maharashtra (1905), Premier Urban Credit Society of Calcutta, West Bengal (1905), Andhra Pradesh (1907), Rohika Union of Cooperative Credit Societies Ltd., Chittoor Cooperative Town Bank, Bihar (1909). Numerous non-credit initiatives also emerged as a result of this Act, like the weaver credit unions in Dharwar and Hubli, which offered credit in the form of yarn, the Triplicane society in Madras, which ran a retail store, etc. On the other hand, these were listed as Urban Credit Societies. cooperative societies' guidelines and sample bylaws. "The Cooperative Societies Act of 1904 led to the formation of the Registrar, which was envisioned as a specific official mechanism to be handled by personnel with particular training and appropriate attitudinal features to stimulate and accelerate cooperative development" (*Reserve Bank of India, n.d.*).

The Cooperative Societies Act (1912):

The Cooperative Societies Act of 1912 was necessary due to the developments in the growth of cooperatives, which far outpaced expectations. "Under this Act, cooperatives could be

established to provide non-credit services to their members. The Act also included provisions for cooperative Federations” (*The Co-Operative Societies Act, 1912*, n.d.).

Maclagen Committee on Cooperation (1914):

Cooperative development was impacted by both the First World War and the Banking Crisis. Despite the fact that cooperative member deposits significantly increased, the war had a detrimental influence on the export and price of cash crops at the time, which increased the amount of past-due debt held by primary agricultural societies. The Government created a Committee on Cooperation in October 1914 to examine the situation and provide suggestions for the cooperative movement's future. Sir Edward Maclagen served as the committee's chairman.

The 1912 Act led to the establishment of the first cooperative housing association, “the Madras Cooperative Union in 1914, the Bombay Central Cooperative Institute in 1918”, as well as other such organisations in Bengal, Bihar, Orissa, and Punjab, among others. Other non-agricultural credit cooperatives, excluding consumer and weaver's cooperatives, typically fared well and expanded their operations and membership during this time (Maclagan, n.d.).

Government of India Act, 1919

With the passage of the Government of India Act in 1919, the topic of cooperation was given to the provinces. One-man, one vote was initially established by The first provincial law was established in 1925 with the Bombay Cooperative Societies Act. Several committees investigated the problems with cooperative banks in various regions at the time because there was worry about the state of the agricultural credit situation. The Royal Commission on Agriculture looked at the cooperative sector in 1928 as well. A notable achievement at this period was the founding of the All India Association of Cooperative Institutes in 1929. The establishment of the Reserve Bank of India (RBI) in 1934 marked a significant development in the campaign for agricultural financing. The Reserve Bank of India Act of 1934 mandated that an Agricultural Credit Department be established by the RBI. The Mehta Committee, which was established in 1937, particularly suggested that cooperative credit societies be reorganised as multipurpose cooperatives. The Second World War improved the prices of agricultural products, which enhanced farmer returns and, as a result, decreased cooperative

overdue. The government resorted to buying goods directly from producers and restricting them for use in cooperatives to address shortages of both domestically used essentials and raw materials. This gave the development of multipurpose cooperatives a boost. A major impetus for the expansion of the Urban Cooperative Credit system came from 1939 to 1945. Even though their activities were varied, many organisations had begun performing banking duties and had expanded in size and operations over time (Tiwari & Ahirwar, 2017).

Multi-Unit Cooperative Societies Act, 1942:

The emergence of cooperatives having membership from more than one state, such the Central Government-sponsored pay earners credit societies, led to a need for an enabling cooperative legislation for such multi-unit or multi-state cooperatives. The Multi-Unit Cooperative Societies Act, which was enacted in 1942 as a consequence, effectively gave the State Registrars control over cooperatives in place of the Central Registrar of Cooperatives. The Gadgil Committee advocated creating agricultural credit corporations and mandating debt adjustments in 1944 (*Multi-Unit Co-Operative Societies Act, 1942*, n.d.).

Cooperative Planning Committee (1945):

In 1945, the Cooperative Planning Committee was established, with Shri R.G. Saraiya serving as its chairman. Cooperative societies were determined by the Committee to be the best model for democratising economic planning (*History of Co-Operative Credit Society in India*, n.d.).

Development Before Independence:

In 1946, Sardar Vallabh Bhai Patel inspired the milk farmers of Gujarat's Khera District to go on a fifteen-day strike, which was led by Shri Morarji Desai and Shri Tribhuvan Das Patel. The Bombay Government was forced to cancel the decree that granted Polson, a commercial dairy, monopoly procurement rights due to their refusal to supply milk. In October 1946, history was made when two Primary Village Milk Producer Societies were registered. (Tiwari & Ahirwar, 2017).

What Has Changed Since Independence?

Cooperatives were given a crucial part in the various plans of our country following the declaration of independence in 1947, which gave the development of cooperatives a boost.

The First Five Year Plan (1951–1956) provided a thorough explanation of the goals of the Indian cooperative movement as well as the justification for stressing cooperatives and panchayats as the preferable institutions for achieving political and economic development (Sarma, 1958). One of the main objectives of National Policy, according to *The Second Five-Year Plan (1956–1961)*, was to "build up a cooperative sector as part of a scheme of planned development." Its goal was to make cooperatives more and more the main organising principle for economic activity. According to the All India Rural Credit Survey (AIRCS) Committee's recommendations, the Plan developed cooperative development programmes (Sarma, 1958).

The Third Five Year Plan (1961-1969) emphasised that "Cooperation should gradually become the principal basis of organisation in branches of economic life, particularly agriculture, minor irrigation, small industries and processing, marketing, distribution, rural electrification, housing and construction, and provision of essential amenities for local communities. An expanding range of operations can be carried out on a cooperative basis in the transport sector as well as in medium and large industries" (Narasimham, 1962).

Reorganising cooperatives to make their short- and medium-term structures viable was given top emphasis in *the Fourth Five-Year Plan (1969–1974)*. Additionally, it created the appropriate arrangements for the management subsidy, share capital contribution, and rehabilitation of Central Cooperative Banks for cooperatives (*4th Five Year Plan*, n.d.).

The high number of past dues was noted in *the Fifth Five-Year Plan (1974–1979)*. Correction of regional disparities and reorienting cooperatives towards the underprivileged were to receive special focus in its suggested strategy for cooperative growth (Tiwari & Ahirwar, 2017). The need for cooperative efforts to be more systematically aimed toward improving the economic circumstances of the rural poor was again underlined in *the Sixth Five-Year Plan (1979–1985)*. The Plan suggested actions for transforming Primary Agricultural Credit Societies into powerful, successful, multifunctional entities (Planning Commission, 1980).

While there had been overall progress in credit, *the Seventh Five-Year Plan (1985–1990)* noted that poor loan recovery and a large level of past dues were topics of concern (Planning Commission, 1985). By providing it more autonomy and democratising the movement, *the Eighth Five Year Plan (1992-1997)* placed focus on strengthening the cooperative movement as a self-managed, self-regulated, and self-reliant institutional setup. Additionally, it discussed boosting cooperatives' capacity to boost economic activity and produce jobs for women, scheduled castes, scheduled tribes, and small farmers, and placed a focus on the professional development of cooperative functionaries (Planning Commission, 1992).

From *the Ninth Plan (1997-2002)* onward, cooperatives have not been specifically mentioned as a part of the Plan. Given that cooperation is a state responsibility and in light of the challenges involved in amending the current State Cooperative Acts to more closely resemble the Model Cooperatives Act, a group of cooperators and members of civil society took the initiative to create parallel cooperative legislation for self-sufficient cooperatives (Planning Commission, 1997).

National Cooperative Policy (2002):

In 2002, the Indian government announced its National Cooperative Policy. The Policy's goal is to encourage the nation's cooperative sector to grow in all directions. The programme states that cooperatives will have the assistance, encouragement, and support they require to function as autonomous, self-sufficient, democratically managed businesses that are answerable to their members and significantly boost the national economy (Tiwari & Ahirwar, 2017).

Present Situation:

More than 8 lakh cooperative societies are officially recognised in India, with the majority operating in the financial, real estate, and agricultural sectors. To process and market the collective produce of the farmers, cooperative dairies, sugar mills, and other enterprises are developed in the agricultural sector. India has 330 cooperative sugar mills and 194,195 cooperative dairy cooperatives. Additionally, about 35% of the sugar produced in the nation is produced through cooperative sugar mills.

Cooperative institutions, which are present in both urban and rural parts of the banking and finance industry, contribute to the provision of loans that might not otherwise be available through the commercial banking sector. Farmers create primary agricultural credit societies (PACS) at the village level to advocate for credit demand at the local level. District Central Cooperative Banks (DCCBs) receive the demands from PACs and forward them to state-level cooperative banks (which are at the apex of the rural cooperative lending structure in India). According to NABARD's annual report for 2019–20, there are 33 state cooperative banks, 363 DCCBs, and 95,238 PACs across the nation.

Cooperative banks and cooperative credit societies in metropolitan regions concentrate on providing banking services to numerous businesses or people who find it challenging to obtain credit facilities from the general institutional credit structures. In India, there are also cooperative housing societies and cooperative marketing societies.

Cooperative societies are governed by the laws of their states, and their governing bodies are the Cooperation Commissioner and the Registrar of Societies. “The Multi-State Cooperative Societies Act, which permits the registration of cooperative societies with operations in many states, was passed by the Centre in 2020. Currently, these Multi-State Cooperative Societies (MSCs) are primarily banks, dairies, and sugar mills with operations spread across states. These MSCs are administered by the Central Registrar of Societies; however, the State Registrar governs them on the ground” (*India's New Ministry of Cooperation - Catalysing The Cooperative Movement*, 2021).

Benefits From Cooperative Societies:

Comradeship and Social Service:

The fundamental tenet of cooperatives is mutual and self-help. Therefore, cooperatives foster a sense of community among their members and develop moral ideals in them for a better quality of life.

Own Financial Resources:

It has a separate fund. To meet its future financial needs, it need not rely on outside financing. It may make use of the money in the general reserve.

Tax Advantages:

Up to a specific amount, a cooperative society is exempt from income tax and surcharge on its earnings. Additionally, it is exempt from registration fees and stamp duties.

Open Registration:

Cooperative societies allow anybody to join, regardless of caste, race, creed, or financial situation. The number of participants has no upper bound.

Limited Responsibilities:

Members' liability in cooperative organisations is capped at the amount of their capital, similar to business forms of ownership.

Uncomplicated Formation:

Building a cooperative society is simple. Any ten adults may voluntarily form an organisation and apply to have it registered with the Registrar of Cooperatives. Additionally, the establishment of a cooperative organisation does not involve extensive or challenging legal procedures.

Existence indefinitely:

It is a distinct legal entity. Therefore, the organisation cannot be shut down due to events like a member's death, retirement, mental illness, or bankruptcy.

Recipient of aid and assistance from the government:

Cooperatives have gained support from the government as a successful tool for socio-economic transformation. Therefore, to increase the effectiveness of the cooperative societies' operations, the government provides a variety of grants, loans, and financial support.

Democratic Leadership:

The governing committee, officially chosen by the members on the premise of "one member, one vote," is in charge of running the cooperative society, regardless of how many shares each member owns. Cooperative societies do not permit the use of proxies. Therefore, cooperative management is democratic.

Removing Middlemen:

Cooperative societies have open communication channels with both producers and final customers. As a result, they are independent of intermediaries and can retain their profits.

Convince thrift:

Savings and thrifty behaviour are encouraged by cooperative societies among their members. They only offer loans for practical needs, never for extravagant spending.

Just good value and price:

Cooperative societies do large-scale purchases and sales from producers or consumers directly. Before being sold, products are graded and processed. Bulk purchases and sales ensure reasonable costs and high standards.

Cooperative Movements:

Amul Cooperative, The Taste of India, is the largest food brand in India:

Amul was established in 1946 in Anand, Gujarat, to halt middlemen's exploitation of farmers. Farmers in Kaira, led by farmer leader Tribhuvandas K. Patel, addressed Sardar Vallabhbhai Patel out of resentment over unfair trading practices. Instead of supplying milk to Polson, he urged them to establish a cooperative (Kaira District Co-operative Milk Producers' Union) and provide milk directly to the Bombay Milk Scheme (then existing dairy). For every village, cooperatives were established. Dr Verghese Kurien and H.M. Dalaya furthered the development and management of the cooperative. The first modern dairy of the cooperative was built at Anand as a result of Dalaya's discovery of the first-ever commercial production of skim milk powder from buffalo milk with Kurien's help. This dairy would compete with other well-established players in the market. "Gujarat Co-operative Milk Marketing Federation Ltd. oversees the management of Amul. Dr Verghese Kurien, commonly referred to as the Father of the White Revolution in India, founded the Amul Corporation. The Anand Milk Union Limited is known as AMUL. India's "White Revolution," sparked by Amul, made it the world's top producer of milk and dairy products" (Jha & Gupta, 2020).

Sittilingi Organic Farmers Association (SOFA):

Four tribal farmers made up the original Sittilingi Organic Farmers Association (SOFA), which expanded to 57 members by 2008. In 2008, SOFA became a cooperative society to educate tribal farmers in organic farming and assist them in the marketing of their produce. The population of the community is currently around 15,000, of which 4,000 are farmers and 500 are involved in organic farming. In and around Sittilingi, ragi, bajra, tiny millet, foxtail, and pearl millet are farmed on 1,200 acres of land. Here, you can also cultivate vegetables, cotton, turmeric, sugarcane, groundnuts, and other crops. The group keeps track of the crops that its members grow and gives them recommendations based on market demand. Farmers receive the market rate per kg, plus 2 to 3 (US\$ 0.02 to US\$ 0.03), and the food is bought by the society. A different committee decides on the rate. One crore rupees were generated by SOFA in 2018, which is a substantial increase from the lakh rupees generated in 2008–2009. The farmers of Sittilingi were facing a panic sale since they were unable to access markets, consumers, or exports during COVID-19 lockdowns. However, SOFA intervened and assisted in obtaining interest-free loans from Rang De totalling Rs. 27 lakh (\$35,918) as well as started additional fund-raising initiatives that assisted farmers in obtaining prices that were 70–80% above market. The farmers were assisted by this project not just in getting through the crisis but also in building storage for extra harvest and obtaining additional certifications for organic farming to help with international sales (Indian Brand Equity Foundation, 2022).

Indian Farmers Fertiliser Cooperative Limited:

One of the biggest cooperatives in the world and the largest cooperative producing fertilisers is called Indian Farmers Fertilizer Cooperative Limited (IFFCO). Over 40,000 member cooperatives make up IFFCO, which is registered under the Multi-State Cooperative Societies Act of 2002. A cooperative society, IFFCO produces and distributes chemical fertilisers and markets goods associated with agriculture. In the 1960s, cooperatives distributed about 70% of the fertilisers used in India; yet, because they had their production facilities, they were reliant on numerous private enterprises to obtain these supplies. IFFCO was established in 1967 to resolve this problem. The establishment of this institution by the farmers as a new endeavour was done to protect their interests. In addition to its primary

business of producing and selling fertilisers, IFFCO, which was founded with just 57 cooperatives, now consists of over 36,000 Indian cooperatives and has a variety of business interests. These interests range from general insurance to rural telecom. More than 5.5 crore farmers were reached by its extensive network in every region of India and the world. It produced 89.6 MT of fertiliser during 2020–2021 and sold 136.6 lakh MT of fertiliser overall, generating revenue of 27,836.9 crores (US\$ 3.7 billion). Five production facilities are owned and run by IFFCO in India. Kalol, one of IFFCO's oldest operating ammonia-urea manufacturing facilities, was put into service in 1974. The facility's total output capacity is anticipated to multiply as a result of current development plans. The Kandla Plant was opened for business in 1975, and its current NPK/DAP production capacity is 2.42 MMTPA. In 1981, a new ammonia-urea complex was built in the state of Uttar Pradesh in Phulpur. The Aonla ammonia-urea unit was put into service in 1988. Additionally, in 2005, IFFCO purchased a fertiliser complex in Paradeep, Orissa, that can manufacture two million tonnes of NPK/DAP and phosphoric acid annually (Indian Brand Equity Foundation, 2022).

Problem Faced by Cooperative Societies:

Functional Issue

After the cooperative's original formation, it has frequently been noted that the members had conflicts of interest. It has an impact on how the cooperative operates. The team members lack sufficient training. Other flaws include the lack of consideration for the need of credit seekers or their ability to repay loans at the time of loan granting, inadequate provisions for loan repayment, poor record-keeping, politics in management, a lack of coordination between various cooperative structures divisions, excessive reliance on outside sources of funding, a lack of public relations strategy, inactive membership, a lack of elections, and a lack of adequate insurance. These flaws have prevented them from achieving success in a sound position.

Lack of Knowledge

People join communities out of convenience and leave them when their requirements are met. They are unaware of the goals, purposes, and guiding principles of such communities.

Corrupt and poor management

The issues that cooperative institutions faced, such as improper bookkeeping, irregular lending, and maintaining records, were primarily brought on by a lack of qualified staff. Only 14% of the societies employed full-time salaried secretary managers in 1965–1966.

Despite the start of the training programme, the cooperative institutions' workforce did not meet a high degree of productivity.

Instead of hiring on merit, employers looked upon a candidate's ability to persuade superiors. Because of this, there have been complaints about inefficiency, corruption, and the accumulation of past dues.

Limited Coverage

Not all businesses can support the creation of cooperative organisations. Their application is restricted to specific business ventures. Due to the limited funding, they are unable to conduct large-scale operations, and their use is inappropriate in sectors that demand significant investments.

Interference by the government and an absence of public interest

Low levels of public confidence exist in cooperative societies. The reason is that politics frequently meddle in and dominate cooperatives. The basis for cooperative formation has been destroyed because the ruling party's members set the terms.

Absence of Effective Leadership

Cooperative representation has been successful in India in several sectors, including credit, dairy, sugar, consumers, marketing, fishing, etc. The cooperative model has been successful in some industries, such as dairy and credit, but not so much in others. The requirement for strong leadership has been a major factor in cooperative ventures' success in particular fields. Therefore, when cooperatives are being launched in new areas or are redefining their field of activity, leadership and its quality become even more crucial. We have seen fewer instances of steadfast leaders and their immaculate leadership since Varghese Kourien. The cooperatives' limited goals and decentralised decision-making processes are some of their other drawbacks. Consensus is thus difficult to come by. Members can run a cooperative to handle only a certain type of farm supply or to market a single product. These restrictions may diminish the cooperative's capacity and opportunities to lower per-unit expenses or provide services to all local farmers or rural communities.

Conclusion

Cooperative organisations were established long ago to assist the fair-trade movement in helping workers improve their standard of living. India has seen a large increase in cooperative societies, which primarily serve the agricultural sector, since gaining independence from Britain in 1947.

The growth of society's weaker groups has been greatly aided by the cooperative movement. Cooperatives have expanded dramatically in India since their founding at the turn of the 20th century. More than 8 lakh cooperatives are registered in India. In the top 300 cooperatives list based on the ratio of turnover to GDP per capita and in the agriculture and food industries segment, IFFCO and AMUL are ranked well globally. Additionally, other cooperatives have expanded tremendously. Cooperatives have been successful because of things like expert management, a focus on innovation and branding, social significance, and more. Cooperatives are renowned for assisting their constituents, including members, suppliers, customers, and employees. Additionally, because cooperatives are so important in rural India, many villagers' quality of life has improved as a result of their success. Therefore, it is clear that the success of cooperatives in India is aiding the development of the Indian economy. Before fully opening up its economy to the competitive regime and addressing India's problems, meaningful reforms in the cooperative sector are required. This should ensure: an improvement in the villagers' level of living; and widespread production and consumption. Contrary to the step-motherly attitude of the past, cooperatives should be seen as a crucial part of progress. The cooperatives are in a unique position to tackle challenges like lowering poverty, providing food security, and generating employment. Cooperatives have a lot of promise when it comes to delivering goods and services in areas where the public and private sectors should work together more.

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