*THINK INDIA JOURNAL*

ISSN:0971-1260
Vol-22- Issue-14-December-2019

# A Study of Performance of Women Credit Cooperative Societies in Khandesh Region

**Dr Shyam Jivan Salunkhe**
Associate Professor & Head,
Faculty of Commerce and Management
A R B Garud College, Shendurni
Dist. Jalgaon MS

**Abstract**

Nowadays everyone talking about women empowerment and also act with this direction, in the Maharashtra the role of women is very important, basically in cooperative sector women playing a vital role in cooperative development, after the independence of India, this factor gain importance in domestically, culturally economically, educationally, politically, etc. and being a women, they performed very well in every sector of economy and they proved theyare good administrator and under her administration every business running successfully. With this they also performed very well in cooperative finance sector, in cooperative sector they formed cooperative credit society for socially and economically development of women, with the help of cooperative credit societies they are became financially empowered and improve their standard of living with this they also improve their social and financial status in the society and being an administrator of these societies they proved that they are good administrator, because of these credit societies women improve their performance. So, in this paper I studied a performance of select credit cooperative societies belongs to Khandesh region of Khandesh region of Maharashtra State.

**Keywords: Credit Societies, women empowerment, cooperative societies, etc.**

## A Study of Performance of Women Credit Cooperative Societies in Khandesh Region

## Introduction:

India is the agro based country and more than 60% of population in dwells in rural India and cooperative is the base of Indian rural and agro based business. In Maharashtra number of cooperative societies working for financing the agriculture sector as well as small and tiny business or agro based business, almost 70 to 80% finance avail for cooperative sector, in these cooperative credit societies, especially women credit cooperative societies playing very vital role to provide basic financial services to women from different stages of society to improve their standard of living as well as to improve financial status in the society.

## Cooperative Highlights of Khandesh Region:

The Khandesh region which covers 3 districts and 25 Tehsils has good spread of cooperative movement. It includes cooperative banks and societies.

The Region cooperative bank, Janta Sahakari Bank, The Shirpur Peoples Cooperative Banks and The Hasti Cooperative Bank have put their mark on the public at large. So also majority of population particularly from middle class and lower class still depends largely on cooperative societies in the region.

Even though women banks which made mark on women development Indira Mahila banks and Pratibha Mahila Banks are not functioning due to financial troubles, Khandesh regions have 124 women cooperative societies, these women cooperative societies are doing the job of financially empowering women in the region.

 

ISSN:0971-1260
Vol-22- Issue-14-December-2019

**Review of Literature:**
**eSakal**, in article „Administrator will be appointed on Closed Societies" states that , on 6 closed cooperative societies administrator will be appointed so that non recovered loan may be recovered and deposits will be returned to investors.
**eSakal** , in article „Recovery of Loan from Salaries of borrower and guarantor" state that, cooperative department has now decided to recover loan from defaulters and guarantors from their salaries directly so that from such initiative sure recovery be ensured. The crores of rupees of hundreds of depositors are in trouble due to non-recovery of loan.
**eSakal,** in article "Cooperative Societies has to face 600 marks Camel Ranking" states that, from the year 2010-11, 600 points camel ranking has to be faced by cooperative societies. The few societies in „A" grade are likely to downgrade to "B" and "B" to "C" in this new assessment model.
**eSakal** , in article „Cooperative Societies in Bhadgaon Taluka are in Trouble" states that , out of 29, 12 cooperative societies will be closed due to bad financial health. The investors who were earlier investing in these societies due to high interest rates are now turning to gold and land investments.

**Importance of study:**
In India, Khandesh region covers 3 districts viz. Jalgaon Dhule and Nandurbar of Maharashtra, this study focus on women empowerment and performance of the select women credit cooperative societies in financial growth in Khandesh region. Women credit cooperative societies running under the administration or management of women and these institutions also perform well under her guidance. This institutions also contribute for women socially and economically development. This study focus on performance of women credit cooperative societies and social and economically empowerment of women in this area.
**Scope of the Study:**
For the purpose of data collection and study, the data has been collected from the present managers and members of select women cooperative credit societies. The purpose of the study is to go in depth for various factors associated with performance of cooperative credit societies including financial performance, customer satisfaction, services performance, computerization, use of information communication technology, loans and deposits and performance criteria of women credit societies are used. Geographical scope is considered for Khandesh region only.

## Statement of the Problem
The present paper tries to evaluate the performance of women cooperative credit societies in the Khandesh regions. The assessment of performance of women cooperative credit societies for efficiency, effectiveness, social reach, customer satisfaction, women management and technology use is necessary was not carried out and whether these societies and contributing towards empowering women in the region for financial needs is not known. Just setting up women cooperative credit societies does not mean that the objective of making women financially empowered is achieved. It has to be accessed. Also the effectiveness, efficiency, management and technology use of Women cooperative credit societies need to be known and appropriate measures needs to be taken for making Women cooperative credit societies more effective, efficient, techno savvy, customer centric, financially strong and working towards making women financially more and empowered.
Thus the exact problem of study is –

ISSN:0971-1260
Vol-22- Issue-14-December-2019

**'A Study of Performance of Women Credit Co-Operative Societies in Khandesh Region'**

**Objectives of the study:**

1. To study of historical background of women credit cooperative societies.
2. To study of performance of select women credit cooperative societies.

**Hypothesis of the Study:**

Following Alternative Hypothesis set for assessment of the data.

1. Women credit cooperative societies perform well under the administration of women.
2. Financial Performance of women credit cooperative societies has been improved.

## Research Methodology

- This study is analytical and descriptive in nature.
- The Primary data was collected from following two types of respondents –

Managers of Women Cooperative Credit Society – Simple Random Sampling
Members (Customers) of Women Cooperative Credit Society – Two Stage Random Sampling

**Population: All Women Cooperative Credit Societies in Khandesh region, which includes 03 districts (Total 124 Women Cooperative Credit Societies) -**

**SimpleRandom sampling for selecting Managers of Women Cooperative Credit Society and as first stage for selecting Members (Customers) of Women Cooperative Credit Society:**

**Two Stage Random samplingfor data collection from Members (Customers) of Women Cooperative Credit Society:**

**Sampling details according to Khandesh regions:**

| Region | No. of Women cooperative credit Societies | 20% Sampled Societies | 5Members from each sampled society |
|---|---|---|---|
| **Khandesh Region** | 124 | 27 | 135 |
| **TOTAL** | **124** | **27** | **135** |

In the present paper, while drawing the samples and deciding the percentage of population , efforts are made for true representative sample, relatively small sampling error , controlling systematic bias and financial viability of research study. Also researcher tried to ensure that, the results of sample study can be applied in general for the universe with reasonable level of confidence.

## Data Collection

### Primary Data

In the present paper, the researcher has collected primary data from –
Managers of Women Cooperative Credit Society&Members (Customers) of Women Cooperative Credit Society by the sampling method as stated above.
Due to financial crises few women cooperative society are having government administrator.

### Secondary Data:

The major sources of secondary data for present study are –

- Annual Reports of Cooperative Societies.

ISSN:0971-1260
Vol-22- Issue-14-December-2019

- Government of India reports.
- Financial Institutions and Economic institutions Reports
- Newspapers, Magazines and periodicals
- Internet, Websites, e-literature
- Books

The secondary data adopted gets duly recorded in the end of Review of literature and in Bibliography.

## Data Analysis

**Data Processing** constituted of recording, editing, classification and tabulation of data.

**Statistical Methods** used for data analysis and testing of hypothesis consists of Quantitative and Qualitative Analysis and statistical tools like percentage, etc. used for statistical analysis depending upon need of the study.

We can say that the Khandesh region has adopted cooperative movement from the state developments time to time. The financial progress of women is targeted by 36 cooperative women societies in Khandesh region.

✓ The women cooperative credit societies in Khandesh region takes initiative for following activities for women development – organization of competitions, fellowships, get-togethers, medical camps, promoting for saving, free water tankers, cultural activities, financial support to needy women etc.

✓ Societies also introduce attractive saving or loan scheme for home construction, education of child, marriage of daughter, business development etc.

The key performance parameters considered for study of women cooperative credit societies are as follows –

- Objectives of society
- Financial Progress
- Loans distributed
- Recovery
- Following norms for elections
- Managerial aspects
- Services Provided
- Computerization of Society
- Use of ICT
- Member (Customer) satisfaction
- Effectiveness

### Results & Discussion

Analytical Study of Financial Performance of Women Credit Cooperative Societies ( Jalgaon District) (Performance Increased/Decreased in Percentage (%)

| Particulars | DhanshriWCSBodwad | Rani Laxmibai WCS Shendurni | Devi Padmawati WCS Parola | Vanita WCS Chahardi | Laxmi WCS Chopda | Vidya WCS Chinawal | SmtVenutai WCS Pachora | Unnati WCS Pachora | Shree Mahalaxmi WCS Pachora |
|---|---|---|---|---|---|---|---|---|---|
| No. of Members | 115 | 317 | 83 | 53 | 15 | 27 | 11 | 47 | 178 |
| Share Capital | 555 | 934 | 42 | 252 | 54 | 27 | 59 | 2155 | 1712 |
| Working Capital | | 1722 | 292 | 400 | 177 | | 279 | | 891 |
| Deposit | 2586 | 1746 | 296 | 384 | 188 | -58 | 344 | 535 | 737 |
| Loan | 2059 | 1237 | 153 | 361 | 166 | -43 | 222 | 225 | 550 |
| Investment | 2433 | 3615 | | | | -44 | 410 | 30 | 45 |
| Reserve fund | 9394 | 634 | 939 | 821 | 210 | 25 | 214 | 4745 | 3021 |
| Profit | 1414 | 314 | -37 | 29 | -88 | 71 | -59 | 60 | 974 |
| Audit Class | A | A | C | B | A | C | A | A | C |

*THINK INDIA JOURNAL*

ISSN:0971-1260
Vol-22- Issue-14-December-2019

| Analytical Study of Financial Performance of Women Credit Cooperative Societies ( Jalgaon District) (Perfomance Increased/Decreased in Percentage (%) | | | | | | | |
|---|---|---|---|---|---|---|---|
| Particulars | St Muktai WCS Pahur | Jagruti WCS Jalgaon | Manasi WCS Erandol | Vimaltai WCS Kasoda | PadmataiParatne WCS Bhalod | Varadlaxmi WCS Amalner | Priyadarshini WCS Jalgaon |
| No. of Members | 61 | 20 | 38 | 34 | 170 | 30 | 06 |
| Share Capital | 473 | 292 | 746 | 505 | 2083 | 29 | 124 |
| Working Capital | | 1715 | | 665 | 108 | 06 | |
| Deposit | 626 | 3610 | 672 | 496 | 6078 | -07 | -19 |
| Loan | 770 | 564 | 1995 | 772 | 3269 | 51 | -18 |
| Investment | 14833 | 2153 | | -25 | 2341586 | 05 | 67 |
| Reserve fund | 63 | 11007 | 14996 | 8894 | 72766 | -0.03 | 163 |
| Profit | 2487 | 486 | 115 | 10 | -161 | -08 | -73 |
| Audit Class | | B | B | A | A | A | |

| Analytical Study of Financial Performance of Women Credit Cooperative Societies ( Dhule District) (Perfomance Increased/Decreased in Percentage (%) | | | | | | | |
|---|---|---|---|---|---|---|---|
| Particulars | GuruniKanchan WCS Dhule | Dhanlaxmi New Boradi | Ekveera WCS Nizampur | SeetaSundar Tribal WCS Kudasi | Priyadarshini WCS Shindkheda | Saubhagya WCS Songir | Devi Padamavati WCS Dhule |
| No. of Members | 47 | 23 | 46 | 39 | -0.6 | 12 | 51 |
| Share Capital | 114 | 70 | 43 | 42 | -04 | 15 | 981 |
| Working Capital | 24 | 71 | -03 | 213 | 7 | 8 | 59 |
| Deposit | 86 | 12 | -0.96 | 455 | -44 | 15 | 50 |
| Loan | 105 | 143 | 35 | | -34 | 29 | 165 |
| Investment | -10 | -92 | 13 | | | 16 | 690 |
| Reserve fund | 173 | 60 | 31 | | -5858 | 90 | 571 |
| Profit | -93 | 51 | 88 | -217 | -5523 | 727 | 6532 |
| Audit Class | A | C | B | B | | B | A |

| Analytical Study of Financial Performance of Women Credit Cooperative Societies (Nandurbar District) (Performance Increased/Decreased in Percentage (%) | | | | |
|---|---|---|---|---|
| Particulars | Ratnaprabha WCS Shahada | Hinglaj WCS Shahada | Narmadabai WCS Taloda | Nivedita WCS Nandurbar |
| No. of Members | 58 | 60 | 12 | 39 |
| Share Capital | 95 | 91 | 5 | 656 |
| Working Capital | -76 | 14 | 18 | 1052 |
| Deposit | 136 | -9 | 11 | 944 |
| Loan | 353 | 144 | 10 | 762 |
| Investment | 30 | 1 | 141 | 8848 |
| Reserve fund | -44 | 1771 | 92 | 13105 |
| Profit | -43 | -1319 | 104550 | 1814S |
| Audit Class | B | B | C | |

**Findings from annual reports of select indicative Women Credit Societies in Khandesh region showing Progress or Downfall of society.**

**Progressive Societies**

1. **DhanashriMahila Rural Non Agriculture Cooperative Credit Society Limited, Bodwad, Dist. Jalgaon**

- No. of Members: Continuously increasing since 1995, it increase by more than 100% up to 2008
- Share Capital: Since 1995, it is increase by more than 700% up to 2008.
- Deposits: Since 1995, it is increase from Rs. 1416353 to Rs. 41770995 up to 2007 in 2008 deposit slightly down up to Rs. 38041458
- Loan : Continuously increased since 1995 to 2008 from 14 lac to 3 crore plus.
- Investment: Investment shows fluctuation but there is also increasing trend.

 

ISSN:0971-1260
Vol-22- Issue-14-December-2019

- Profit: Profit also shown increasing trend, it is increase from Rs 14000 to Rs 483000.
- Reserve Fund: it is also increased by almost 100%

2. **Manasi Women Urban Cooperative Credit Society Limited, Erandol**

- No. of Members: Continuously progressive 281 to 389
- Share Capital: Continuously progressive Rs. 67000 to 566950
- Deposit: it is also progressive Rs. 730131 to Rs. 5641395
- Loan: Continuously progressive Rs. 242552 to Rs 4354041
- Profit: Profit also increasing. Rs. 40506 To 87293.

3. **GuruniKanchan Women Urban Cooperative Credit Society Limited, Subhashnagar, Dhule**

- No. of Members: From establishment to 2008 it is increased by almost 33%.
- Share Capital: Share Capital increased by more than 100%.
- Deposit: increasing from Rs. 2.23 crore to 4.16 crore (approx.)
- Loan: increasing from Rs. 2.18 Crore to 4.49 Crore (approx.)
- Investment: Slightly decreasing Rs. 8 lac to 7.2 lac (approx.)
- Profit: increasing from Rs. 9 lac to 16 lac up to 2004 but it decrease on large scale due to NPA Provision, it is decrease up to Rs. Rs. 59358.

4. **Ratnaprabha Women Urban Cooperative Credit Society Limited, Shahada, Dist. Nandurbar.**

- No. of Members: increased from 545 to 862.
- Share Capital: increased from Rs. 14.91 lac to Rs. 29.09 lac (approx.)
- Deposits: Increased from Rs. 39.58 lac to Rs. 93.48 lac (approx.)
- Loan: increased from Rs. 21.06 lac to Rs. 95.57 lac (approx.)
- Investments: increased from Rs. 43.58 to Rs. 56.79 lac (approx.)
- Profit: it is increased by almost 100% up to 2004 but, here is also reduction in profit due to NPA provision.

**<u>Societies in Trouble:</u>**

1. **Narmadabai Women Rural Non Agriculture Cooperative Credit Society Limited, Taloda, Dist. Nandurbar**

- No. of Members: There is no progress From 1999 to 2008 only 32 members increased.
- Share Capital: it is also not progressive from Rs. 1.32 lac to 1.39 lac
- Deposit: in 1999 Rs.141258 in 2007 Rs. 84750 there is reduction in deposit and 2008 it increased in 2008 by Rs. 72000 (approx.)
- Loan: There in progress 1999 Rs. 2.35 lac to Rs. 2.60 lac up to 2008
- Loss: Continuously suffering in loss except 3 years. But there is also insufficient profit.

2. **Seeta Sunder Tribal Women Rural Non Agriculture Cooperative Credit Society Limited, Kudasi, Tal Sakri. Dist. Dhule.**

- Slightly increased in no. of members, share capital, deposit, loans, but this society continuously suffering from loss since establishment.

3. **Priyadarshani Women Rural Non Agriculture Cooperative Credit society limited, Bhadgaon, Dist. Jalgaon**

- No. of Members and Share Capital Slightly increased but, Deposits and loan decreased. Profit increased up to 2004 but afterwards it decreased and covert in loss but in 2007-08 society recovered loss.

ISSN:0971-1260
Vol-22- Issue-14-December-2019

On the basis of information and statistics available we measures performance of the women credit cooperative societies belongs to Khandesh region. For this purpose to performance of these societies we consider progress in number of members, share capital, working capital, deposits accepted by the society, loan disbursed by the society, investment made by the society, profit earned or loss occurred, reserve fund, dividend declared, audit class given by the cooperative department, etc. the performance or increase or decrease in this figure shown performance of women credit cooperative societies. From the above table and graphs, it is observe that the financial performance of these women credit cooperative societies is improved and it is also observed that the financial growth rate slightly improved and women also financially and socially empowered. But the picture of some societies shows negative performance.

From the observation and information collected from societies through interview, it found that, due restriction of Reserve Bank of India regarding NPA provision profit of these societies showing decreasing trends since 2005-06. But financial performance of the these societies still improving and perform

## Findings

- Loan, fixed deposit and daily collection are the major business activities of the women cooperative credit societies in Dhule region 43.8% societies are involved in Loan, fixed deposit and 35% in Loan, fixed deposit and daily collection.
- Education support for child of member, loan to member with training is Major activities of Society for welfare of Women with 16% societies involved in all these activities.
- 96% managers say that elections are conducted regularly.80% say that elections are transparent, free and fair.
- The managers of 96% women cooperative credit societies in Dhule region claim that they provide regular loan to members as and when requested.
- There are 91% managers who say that regular board meetings are conducted and 61% managers regularly participate in board meetings.
- 80% managers say that, members do not complaint about society.
- 79% managers accept that, members have choice of vote in choosing auditor.
- 70% managers agree that, women cooperative credit society unify financially backward women and financially supports them.
- 70% managers say that loan at moderate rate is made available for member women.
- 90% managers agree that board of Management only consists of women is good initiative towards women empowerment
- The work nature of 31.6% members is worker or labour ,27% have small business , 21% involved in farming where as 17% have shops.
- 90% members have borrowed loan from society.
- Member Guarantor Loan is taken by majority 25% members followed by business loan by 20% members, loan against daily collection is least borrowed loan type.

- 41.6% members has taken loan between 50001-75000, only 2.5 loan takers are above 100000.

➢ 80% members agree that, they or their friends benefitted with loan for the purpose it was borrowed.

ISSN:0971-1260
Vol-22- Issue-14-December-2019

- 92% members do not help society in its working.
- The members are satisfied about meeting and elections.
- 68% members agree that DDR office and cooperative department regularly guide the women societies for members' progress. 90% are satisfied with working of employees.
- Education support for child of member, loan to member with training are key activities initialized by 16% societies according to its members.
- 70% members say that, they do not get dividend on regular basis.
- Only 10% members say that, their society has male employees.
- Only 60% members accept that their society progressed during 1995-2008 period. 37% rated financial progress as poor or very poor.
- 80% members say that their societies are partly and 10% fully computerized.
- 89% members say that ICT is not used by their societies, while 35% are using SMS facility.
- 65% member (Customers), are satisfied on overall performance rating to their credit society

## Conclusions

- Women cooperative credit societies in Khandesh region are having all women management as expected. While personally interacting with Managers- the management members, it is observed that, male life partner do interfere in working of societies with their life partner working on the board of management in some cases.
- Also only half society regularly distributes dividends to members.
- Managers say that, majority of members do not complaint about society.
- Members have choice of vote in choosing auditor for women cooperative credit societies in Khandesh region.
- Managers say that, women cooperative credit society unify financially backward women and financially supports them.
- Most of managers are of say that they provide loan at moderate rate for member women.
- The board of Management only consists of women is good initiative towards women empowerment
- The women having daily income base can save with society for best returns.
- The work nature of majority of member is worker or labor.
- The primary intension of members is borrowing loan from society.
- Member Guarantor Loan is most popular loan opted by members.
- Less than lakh is loan borrowed by members; very few take loan above that.
- Members or their friends benefitted with loan for the purpose it was borrowed.
- Members do not help society in its working.
- The members are satisfied about meeting and elections.
- Education support for child of member, loan to member with training are key activities initialized most of the societies according to its members.
- Members are not satisfied with dividend distribution on regular basis.
- Member (Customers), are satisfied on overall performance rating to their credit society

 

ISSN:0971-1260
Vol-22- Issue-14-December-2019

**The study has fulfilled all specified objectives.**

The hypotheses were tested by using quantitative methods such as ANOVA. SPSS 20.0 is used for analysis.

- **1st Research Hypothesis:** There is no association between location type of members data and their opinion about progress of financial performance of society between 1995-2008. The Hypothesis was tested and rejected by using on way ANOVA.
- **2nd Research Hypothesis:** There is no association between management use of computerization and its impact on administrative cost saving. The Hypothesis was tested and rejected by using on way ANOVA statistics.

## RECOMMENDATIONS

**From the present study we make following recommendations for improving performance of women cooperative credit societies in Khandesh region. –**

- As many men who do work and drink depend on earning of woman life partner , rehabilitation canters should be created for such men.
- Societies should regularly distribute dividends to members, it's their right.
- Societies should implement proper complaint mechanism and any one should be able to freely put their grievance.
- The loan rate should be moderate and attractive as compared to banks and should promote women who otherwise going to money lenders should turn to society for financial needs. Also the procedure of allotting loan should be as simplified as possible.
- The schemes of government should be reached to all members of society.
- The efforts should be made for societies to function in pure democratic way.
- The active participation of members in some or the other activity of society should be promoted.
- As per government of India policy for women, making them literate, education support for child of member, loan to member with supportive training, rehabilitation centers as per requirement, medical support to members should be initialized.
- There is high need to provide promotional and informational material of the society in local language Marathi, Hindi as well as Ahirani.

- ### Significant contribution of the study

- The study has significantly contributed in analyzing the growth or otherwise in the women cooperative credit societies in Khandesh region. The study has reviewed important literature on cooperative movement, services, governance, computerization, and management of societies.
- The important stakeholders of women cooperative credit societies, management members which are referred as managers here and members are evaluated for important performance aspects.
- The results of assessment for cost efficiency, time efficiency, reducing efforts of society administration and customer satisfaction, financial performance, governance are presented.

- ### Applications of study

- The study has application in deciding and amending policy, goals and objectives of the women cooperative credit societies. The study can help cooperative department and societies in preparing action plan for maintaining better financial health of the societies and use of ICT in society administration. Cooperative department of government of

 

ISSN:0971-1260
Vol-22- Issue-14-December-2019

Maharashtra can use results of this study for enhancing existing cooperative system. The results are also applicable in other type of cooperative societies than women societies.

- **Scope for further Research**
  Further study can be expanded for wider span covering all the women cooperative credit societies in the Maharashtra state. Also study can be conducted at National and further at International level. The study can include e-banking component in further study.
- **References of Annual Reports of the women cooperative credit societies:**
  Annual reports of women cooperative credit societies' visited as per sampling plan are used as source for analysis of financial data for knowing growth or other wise and the researcher is duly acknowledging all such annual reports of the women cooperative credit societies.

## BIBLIOGRAPHY:


- *A Requirements Elicitation Framework and Tool for Sourcing Business-IT Aligned e-Services*. Soonhwa Lee-Klenz, Pedro Sampaio,Trevor Wood-Harper. Sierre, Switzerland : s.n., 2010. SAC'10 Conference Proceedings.
- Administrator will be appointed on Closed Socities. (2010, Oct 31). *eSakal*.
- Adik B.R., "A Study of Region Planning in Maharashtra with special reference to Ahmednagar Region". Ph.D Thesis, Guide- Dr.S.D.Tupe, Pune University. Economics Dept. August 2001.
- Bedi R. D., "Theory,History and Practice of Co-operation ", Loyal Book Depot, Meerut-1969 & 1971.
- Balasaheb Vikhe Patil (2008), "Agricultural Indebtedness: Crisis and Revival", Economic and Political Weekly, Vol.43, No.5, February 2-8, 2008, P.47-52.
- Bhuimali Anil, "Rural Co-operative & Economic Development", Sarup and Sons,New Delhi- 2003.
- Chinchankar P. V. & Namjoshi M. V., "Co-operation and dynamics of change", Somaiya
- Publishing House, Bombay-1975.
- Choubey B N, "Principles and Practice of Co-operative Banking In India", Asia Publishing House,
- Delhi- 1968.
- Chufrin G, "Economic Co-operation and Collective Security in Asia",
- Cooperative Socities has to face 600 mark Camel Ranking. (2011, July 20). *eSakal*.
- Cooperative Socities in Bhadgaon Taluka are in Trouble. (2011, Aug 24). *eSakal*.
- Dr.Smith; Quoted by Dr.B.B.Mathur, "Co-operatives in India", Shivala Agrawal & Co., Agra,1987,P.5.
- Datar D.R. (1969), "Place of Co-operation in India"s Economy", Paper presented at National Seminar at Vaikunth Mehta National Institute of Co-operative Management Approach".
- Dr. C. B. Mamoria and Dr. R. D. Saxena, "Co-operation in Foreign Lands",
- Kitab Mahal, Allahabad- 1972.
- *Evolution of Readiness Indicators*. Devendra Potnis, Theresa A. Pardo. Cairo, Egypt : s.n., 2008. ICEGOV2008.
- Government of India, "Report on the Committee on Cooperation"- 1960.


 

ISSN:0971-1260
Vol-22- Issue-14-December-2019


- Govt. of Maharashtra, "Co-operative Movement at a Glance in Maharashtra", Commissioner of Co-operation and Registrar of Cooperative Societies, Maharashtra State, Pune 2007

- Gill Anita (2004), "Interlinked Agrarian Credit Markets: Case Study of Panjab", Economic and Political Weekly, August 14, 2004. Vol., No., P. 3741-3751. (Shinde, 2007)
- Goel B.B. (2006), "Co-operative Legislation- Trends and Dimensions", Deep & Deep Publications Pvt. Ltd., New Delhi, 2006.
- GoI, Capoor Committee, 2000.
- GoI, Report of Task Force on Revival of Rural Cooperative Credit Institutions (Short Term Co-operative Credit Structure), Vaidyanathan Committee, 2004.
- Indian Co-operative movement a profile, National Resource Centre, National Cooperative Union of India, 2006,P101
- Shinde, D. (2007). *Role of Women Cooperative Bank in Social and Economic Development in North Maharshtra(1990-2000)*. Pune, Maharashtra: Pune University. BIBLIOGRAPHY \l 1033
- 2.Koli, D. (2008). Development,Problems and Future of Women Cooperative Society. Kolhapur.
- K.R.Kulkarni, "Theory and Practice of Co-operation in India and Abroad", Vol.I, 1960, p.11.)
- Mathur Archana S, Das Surajit and Sircar Subhalakshmi (2006), "Status of Agriculture in India; Trends and Prospects", Economic and Political Weekly, Dec. 30, 2006. P.5327.
- Ministry of Commerce and Industry, Working Group on Industrial Co-operatives, 1962.
- Mazwell Gezald, Schmitt David R. (1975), "Co-operation: An Experimental Analysis", Academic Press, London, 1975.
- Pagar Sudhakar K. (2007), "Impact of Sugar Co-operative Industry on Rural Development", Chandralok Prakashan, Kanpur, 2007.
- Ramesh D. (2007), "Rural Credit Delivery: Performance and Challenges Before MDCCB", Co-operative Perspective, Journal of Co-operative Management, Vaikunth Mehta National Institute of Co-op. Management, Pune, Vol.42, No.01, April-Sept., 2007.
- Recovery of Loan from Salaries of borrower and guarantor . (2010, Oct 18). *eSakal*.
- Role of co-operative movement in sustaining rural economy in the context of economic reforms: a case study of Ahmednagar region",Kadam Parag Pramod,Tilak Maharashtra Vidyapeeth,2010