

WORKSHOP OF WORKSHOP
...
WORKSHOP REPORT
GANDHINAGAR
(NOVEMBER 29 & 30, 1993)

ICA Library
334(547.2) ICA-D
ICA 00513

ICA 00513

**DEVELOPMENT OF CONSUMER COOPERATIVE
MOVEMENT IN GUJARAT (INDIA)**

**WORKSHOP REPORT
GANDHINAGAR
(NOVEMBER 29 & 30, 1953)**

Jointly Organised by :

The ICA, NCCT, GSCU & GSCC Fedn., A'bad.

334(547-2)
ICA-D

ICA Library



ICA 00513

CONTENTS

1. PROLOGUE
2. OBJECTIVES
3. METHODOLOGY
4. INAUGURATION
5. PROCEEDINGS OF WORKSHOP
 - Pratip Machima's address
 - Presentation of Papers
 - Presentation of Case Studies
 - Topics for Group Discussions
 - The Gist of Group Reports
 - Discussions with Shri S.C. Mishra
Sr. Consultant, NCCF, Dr. D.P. Garg, Secretary, NCCT
and Mr. Pratip Machima, Consumer Advisor, ICA.
 - Plannery Session
 - Speech of Shri G.M. Shah, Executive Officer, GSCU.
 - Vote of Thanks
6. RESOURCE DOCUMENTS
 - (a) Papers -
 - (i) Management of Funds & Stock in
Consumer Coops. By Shri S.O. Junare,
UICM Faculty.
 - (ii) Modern Methods of Coop. Retailing - By
Shri S.C. Mishra, Sr. Consultant, NCCF, Bombay.
 - (iii) A Profile of Consumer Coops. in Gujarat -
By Raghuvir, Branch Manager, NCCF, Ahmedabad.
 - (b) Case Studies -
 - (i) Shreyas Coop. Society Ltd., Ahmedabad -
By Shri N. Pasricha, UICM Faculty.
 - (ii) Sarabhai Chemicals Employees Society -
By Dr. T.D. Tiwari, UICM Faculty
 - (iii) Unjha Consumer Coop. Store Ltd., -
By Shri S.Y. Deshpande, UICM Faculty.
 - (iv) Cooperatives in Phuket (Thailand) -
By P. Machima, ICA.
7. GROUPS AND GROUP REPORTS
8. LIST OF PARTICIPANTS
9. WORKSHOP PROGRAMME

REPORT OF THE WORKSHOP ON DEVELOPMENT OF CONSUMER COOPERATIVE MOVEMENT IN GUJARAT ORGANISED JOINTLY BY THE ICA, NCCT, STATE FEDERATION, GUJARAT STATE COOP. UNION AND THE UDAYBHANSINHJI INSTITUTE OF COOP. MANAGEMENT, GANDHINAGAR ON 29TH & 30TH NOVEMBER, 1993.

PROLOGUE :

Gujarat which is a cooperatively progressive State has ushered in white revolution in the country through its dairy cooperatives which is now acclaimed as a model to be emulated and multiplied in other parts of the country. Its Urban Coop. Banks, Marketing Societies, have also success stories to tell. Some say in Gujarat, Producer's Cooperatives have been successful, but success of Consumer Cooperatives has hitherto been elusive. Whatever may be the case, the bitter truth is that in Consumer Coop. Sector, Gujarat is lagging behind Maharashtra and Tamil Nadu. Gujarat is an affluent State with a higher per capita income and the people has an international outlook which inter alia speaks of the huge potentiality for development of consumer coops.

In this background, ICA, NCUI, NCCT, GSCU, considered to organise a Workshop so that the problems can be identified and a development strategy can be formulated with the necessary input and the active participation of the members. Accordingly the workshop was organised at the Udaybhansinhji Institute of Coop. Management, Gandhinagar and as many as 75 cooperators representing number of distributive cooperatives including officers of the Coop. Department and Instructors of the Coop. Movement, participated in the programme.

OBJECTIVE :

The objectives of the workshop were as follows ;

1. Assess the present status of the consumer Cooperative Movement in the State.
2. Identify problems and issues hindering the growth of consumer cooperatives in the State and
3. Identify and suggest an appropriate strategy for the sound and effective development of consumer cooperative movement in the State.

METHODOLOGY :

The Methodology of the Workshop comprised of the following ;

1. Presentation of paper/study on current situation of consumer cooperative movement in the State as well as problem faced.
2. Presentation of paper/study on Government policy in relation to consumer cooperative in the State and problems in its implementation.
3. Presentation of case studies on
 - a) Successful consumer cooperative stores
 - b) Unsuccessful consumer cooperative stores.
4. Visit to successful consumer cooperative store in the vicinity.
5. Question Answer sessions and appraising the participants with some of the latest techniques of consumer cooperative management.
6. Group discussion.

7. Plannery session - Presentation of the action plan on evolving appropriate strategy for the development of a sound and effective consumer cooperative movement in the State.

A copy of the day to-day programme including the various sessions is enclosed.

INAUGURATION :

The Workshop was inaugurated by the Hon'ble Minister for Cooperation, Govt. of Gujarat Mr Thakorebhai Nayak. In his Inaugural address Mr. Nayak said that though Gujarat is comparatively a progressive State and its producers cooperative societies have developed necessary image, impact and coverage, its consumer cooperatives are lagging far behind. He urged upon the participants to take the opportunity of the workshop and find out the real problems and recommend necessary wage and means to overcome the problems. He wished with the affluence of Gujarat, a network of good consumer cooperatives can come up in the best interest of the common man. He also promised all help, assistance and cooperation from his Government and Ministry. Before inaugural address, Dr. D.P. Garg, Secretary, NCCT and Mr. H.N. Dubey, Principal, UICM, Gandhinagar, welcomed the Minister and Guests. Dr. Garg appraised the minister and participants with the objective methodology and action plan of the Workshop. Mr Ghanshyambhai M. Shah, who is the Executive Officer of Gujarat State and also the Chairman of Shreyas Coop. Credit Society laid stressed on professionalisation of management and human resource development for the development of consumer cooperatives. He also quoted some of the customers service activities and the steady growth of Shreyas Coop. Society which now one of the best Consumer Store of the State.

PROCEEDINGS OF THE WORKSHOP

The Proceedings of the Workshop began with an address of Mr. Machima, Consumer Advisor, ICA. He said, the teachings of Mahatma Gandhi which from this holy State of Gujarat is very much similar to the basic concept of cooperation. His teachings were not only valid in the past but have also relevance in the present and the coming future. He gave a brief outline about, the development of consumer cooperatives in South East Asia with a special reference to the working of some good consumer stores in Maharashtra. He was of the opinion that the official and non-official cooperators of Gujarat can very well share the experience and expertise of the successful consumer cooperatives of Maharashtra and repeat the process in Gujarat.

PRESENTATION OF PAPERS :

Shri S.C. Misra, Sr. Consultant of NCCF presented his paper on the Consumer Coop. Movement in Gujarat and made some sort of SWOT Analysis of the Consumer Coop. Movement and raised various questions to seek necessary remedies to the maladies. This was followed by the presentation of case studies and a paper on 'Funds Management' and 'Stock Management' prepared by the Faculty Members of the Institute. The presentation of the papers were followed up with an informal question answer sessions and clarification of relevant doubts of participants. The day's programme ended with a visit to the local "Kalpatharu" Super Market of the Civil Supplies Corporation, which is having a monthly sale of nearly a couple of million. Needless to say, this is the biggest retailer of the town. (The copies of the back-ground papers and case studies are enclosed herewith).

TOPICS FOR GROUP DISCUSSIONS :

The participants were divided into 5 groups to discuss the following topics and to submit their recommendations.

1. Identification of problems of Consumer Cooperatives in Gujarat and to suggest the remedies for the solution.
2. Need and present position of rural consumer cooperatives in Gujarat State and to suggest strategies for its speedy development.
3. Constraint in adopting modern retailing methods by Consumer Cooperatives of Gujarat State and to suggest measures for its adoption.
4. Assessing the position of members participation and Customer satisfaction in Consumer Cooperatives in Gujarat State and to suggest measures for earning their royalty and goodwill.
5. The existing arrangements for human resource development and professionalisation of Consumer Cooperatives in Gujarat State and suggest roles which the institution should play in the field of framing research and guidance.

GROUP REPORT :

The recommendation group No.1 on the subject "Identification of problems of Consumer Cooperatives in Gujarat and to suggest the remedies for their solution" was presented by Mr. M. Ramanujam, General Manager, Shreyas Cooperative Credit Society. The gist of the recommendations are as follows ;

- a) The existing three tier structure of the consumer cooperative movement initiated in the early sixties has literally collapsed. The wholesale structure has failed to ensure supply support to the retailing cooperatives and both the tertiaries complain of lack of loyalty and involvement.
- b) Aberration in professionalisation galore. Success becomes a chance product. Lapses in purchase, inventory, personal and finance management become a common feature on account of a lack of relevant knowledge, experience and professionalisation. Periodical survey of the clientele, pricing product and market, which are essential in cooperative retailing is never conducted. Lack of involvement of members and strategy for consumer satisfaction further aggravate the problem.
- c) Seeking government assistance appears to be an epidemic. For every small little matters they seek government support and assistance and in turn complaint about government interference.
- d) The training of the non-officials is either non existed or ineffective. More often than not they think and comprehend things in the background of small little outdated consumer cooperatives. They feel to think of large super market departmental stores which are synonymous with modern methods of retailing.

The recommendation of the group highlighted self help, large membership base, professionalisation of management, human resource development, better service conditions and last but not the least active involvement of the members and customer satisfaction.

The Observations and recommendations of Group No.2 relating to the topic "Need and present position of rural consumer cooperatives in Gujarat State and to suggest strategies for its speedy development".

Group No.2 highlighted the need of development of cooperative retailing in the villages of Gujarat on account of growing rural affluence which is the byproduct of agricultural development and dairy development. They however, added that the rural distribution scheme of NCDC (Lead Link Schemes) has miserably failed because the financial assistance provided by NCDC was not adequate to meet the requirement of modern methods of training nor was it supported with necessary technical guidance and member education.

They also said that the retail business of the village societies and marketing societies except a couple of large marketing societies, is in a very very small scale. They are seems to be a half hearted attempt. Inadequate demand, high cost of transport, irregular timing of the shop and lack of retail management knowledge further aggravate the problem.

To overcome all the above problems, the group recommended development of warna model rural network of consumer cooperatives which is reported to be instant success. They also suggested that as dairy cooperatives have been successful in the rural sector, they should be inspired to sponsor consumer cooperatives in the interest of the motitude of rural people.

Group No. 3 which discussed the subject "Constraint in adopting modern retailing methods by Consumer Cooperatives of Gujarat State and to suggest measures for its adoption" said that the official and non-official cooperators of Gujarat are skeptical

about modern methods of cooperative retailing. They have a lot of misgivings about self-service system. They think, it involves huge floor area, highly professional management, increased pre-packing cost, increase price marking cost and last but not the least they fear of pilferage and shop lifting. They also think it involves huge capital involvement.

After the detailed deliberations in the group and clarifications made by some of the members, who have visited some of the self-service shops of Maharashtra and studied them in detail, the group came out with the following recommendation.

- a) Self-service system saves the customer from the vagaries of indifferent and aggressive salesman .
- b) It saves buying time and service become quicker.
- c) It protects rights of the consumers like excess to goods, right to choose and right to information and eudcation.
- d) It provides privacy of shoping and shoping freedom
- e) It list to impulse buying and increased sale. Increased sale meets the marginally higher cost and results in higher profits.

The group concluded that if the system can succeed in Maharashtra and other parts of India, there is no reason why it should not be successful in Gujarat.

Group No.4 which discussed the subject "Assessing the position of members participation and customer satisfaction in Consumer Cooperatives in Gujarat State and to suggest measures for earning their royalty and goodwill" observed that though cooperatives are members organisation, the member is forgotten and the management does not take care to involve the members. Customers on whose patronise the success of the stores depends, is also not attracted. The system of credit purchase, unfair trade practices resorted by the private traders, they are

hoodwinking schemes also put consumer cooperatives in an unequal competition.

To overcome these problems, the group recommended a package of sales promotion techniques including credit cards, door delivery systems, discount to members, patronage rebate and active involvement of members through survey of their demand pattern, survey of the prices of leading items, association in decision making, which is being done by some of the good consumer stores.

Group No.5 which discussed the subject "The existing arrangements for human resource development and professionalisation of Consumer Cooperatives in Gujarat State and suggest roles which the institution should play in the field of framing research and guidance" observed that though there has been an established system for professionalisation of management and human resource development in the dairy cooperatives of Gujarat and to some extent in the Urban Banking Sector, in the Consumer Coop. Sector operating in the same area, these important things have not been recommended with. This is because of the fact that consumer cooperatives of Gujarat barring a couple of stores are practically in an infantile stage and they think they are far behind to think of these modern jargons.

After detailed deliberation of the problems and their casual observations in some of the successful stores of the countries, the group recommended that a few model consumer stores should be developed in identified areas with all the modern systems including professionalisation of management and inbuilt system of human resource development. Since training is a vital input in professionalisation of management as well as human resource

development, there should be some provision for regular training of the staff to shoulder the responsibility of customer oriented consumer cooperatives. The group also suggested that apart from using the services of Udaybhansinhji Institute of Coop.

Management, State Coop. Union and Dist. Cooperative Union, the services of C & P Cell of NCCF should be availed of both for external training as well as in-store training. There should be also some arrangement to depute core staff of new consumer stores and developing consumer stores to the successful consumer stores where they can be intensively trained on the job. This experience has shown some success in Gujarat itself and by following this strategy necessary professionalisation can be developed.

DISCUSSIONS WITH SHRI S.C. MISHRA, SR. CONSULTANT, NCCF :

Before the plannery session, on the demand of the participants, Shri S.C. Misra, Sr. Consultant, NCCF, who was one of the resource persons, explained in detail about market survey, sale estimation, cost structure calculation and profit planning of a new store in a practical manner quoting a real case situations. He also explained capital requirement and borrowing management to pull down interest cost which is often a vexing problem. He also answered to the questions raised by several participants in respect of their specific problems.

After the deliberation of the group reports in the plannery session and the approval of the reports, Dr. Garg, Secretary of the NCCT, explained the marketing approach and some of the key areas of consumer cooperative management with a functional touch. Mr. Machima, Consumer Advisor of ICA, exposed a series of

transperancies to show the international scenario in cooperative retailing, training and manpower management. The deliberations of the workshop ended with a brief speach by Shri Ghanshyambhai Shah, who appreciated the objective, methodology and treatment of the subject and asked the participants to develop a suitable strategy in collaboration with the Udaybhansinhji Institute of Coop. Management and the C&P Cell to develop a few resource persons, who can make survey in a couple of districts and make their endeavour to develop a few model stores which can be raplicated and multiply in due course. The deliberations of the workshop ended with a Vote of Thanks by Mr. H.N. Dubey, Principal, UICM, Gandhinagar.

**MANAGEMENT OF FUNDS & STOCK
IN CONSUMERS COOPERATIVE STORES**

PAPER PREPARATION

by

S.O. JUNARE
Faculty Member

**UDAYBHANSINHJI INSTITUTE OF COOP. MGT.
SECTOR-30, GANDHINAGAR-382030, GUJARAT.**

MANAGEMENT OF FUNDS AND STOCK IN CONSUMER COOP. STORES

Even though every consumer store is organised under almost identical circumstances and commences functioning with its limited resources, yet only few succeed and the rest have to close down. In the beginning of some stores do make a very fast progress but subsequently due to various reasons they are liquidated. Why it happens? In order to answer to this question we must know the management of the consumer business, particularly, the management of funds and stock of the consumer stores.

What is the Funds Management?

Management of funds means the problems of decision making regarding the sources of funds and uses of funds in a proper way with an objective of smooth running of the business.

What is the Stock Management?

Generally it is not possible to hold stocks completely in accordance with the requirements of customers. It is mainly due to scarcity of funds and other resources.

Therefore the limited resources are required to be managed carefully so that the requirement of members and consumer is met to the maximum extent.

The problems of the Management of funds and stock encompasses the following points.

To start any consumers cooperative stores, there is need of adequate funds/capital. This is important to understand that to commence sales, the management has to make a lot of preparations, i.e. space, furniture, other equipments and stock for sale etc. To perform all such functions adequate finance is absolutely necessary. Therefore, whenever a decision to start a Consumer Cooperative Stores is taken, the members must make arrangements to ensure adequate capitals. Before commencing the business, the members of consumer stores should decide the policy regarding the following ;

1. The Problem of estimation of requirement of Funds :

Before commencing the consumer stores, it is necessary to estimate the required funds, which will be got from different sources. But often the consumer stores commence its business without estimating the requirements of funds and become failure due to shortage of funds. For example ; a consumer store starts with Rs. 20,000/- as its own capital and it expects a monthly turnover of Rs.1,00,000/- but they don't estimate the total cost of goods, the cost of fix assets, like furniture, space, building and other equipments as well as the sources of funds which are available with them. After commencing the business, they need funds and due to shortage of funds they closed down the consumer stores.

2. Raising the funds from various sources -

After estimating the required funds for the consumer stores, the management should decide suitable sources of funds and they should also decide that the funds which should be deployed in working capital and which should be invested in fix capital. In the matter of raising the funds priority should be given to own funds to invest in the whole business. Because it is not obligatory to pay any interest on them. Therefore it is necessary to select the sources of funds in consideration of their cost of raising and other terms. The sources of funds are shown below.

a1. SHARE CAPITAL

According to Cooperative Law every member of a cooperative store must purchase atleast one share, the value of which is prescribed in the byelaws of the consumer store. Share capital is an important source of capital for the following reasons;

a) It is obligatory on the store to pay dividend or interest on share capital of a member.

b) In case of profit, the dividend is payable to the members only, if the board decides and declares to pay it in certain rate.

b]. DEPOSITS FROM MEMBERS

The next important source of capital is deposits from its members. This is considered as important source because the store is required to pay comparatively less interest to members on their deposits as against interest payable on borrowings from outside sources. Such deposits of members also increase their stake in the store and consequently they are tempted to participate more actively in its affairs so as to make it efficient and successful.

c]. LOAN FROM EXTERNAL SOURCES

A cooperative consumer store can mainly borrow from Cooperative Bank and the Government. It is significant to note that whereas the loans obtained from the Government carry concessional rate of interest, the loans from Cooperative banks are also available at reasonable rate of interest. In consideration of the fact the share capital and deposit from the members can be raised only to a limited extent, the loans from external sources become almost necessity for every consumer cooperative store. But no consumer stores should depend upon borrowing from outside.

No any non cooperative organisation or company give a permission to borrowing the loans more than twice of its current assets(working capital). But our cooperative law gives one kind of licence to borrow 10/15 times loan of its working capital. This limit can be applicable for banking institution, but not for the non-banking cooperative business firm. And it is the main reason of failure often cooperative societies facing due to huge payment of interest.

To purchase the fix assets like premises ,furniture,fixtures etc. such fixed assets do not earn any revenue directly but it is not possible to run the store without it.But no consumer store should borrow from outside to purchase fix assets.

WORKING CAPITAL

Working capital is the blood of every business.Without working capital no business can run hence every consumer stores should have its own optimum working capital. To purchase and hold stock for sale ,maintain receivable and meet directly expences towards transports,loading/unloading of goods,administrative expences like salary and overhead costs called working capital. Working capital consists of cash, stock, receivable and prepaid expenses. Cooperative Consumers Stores should retain the cash with it, equal to its sale of one day. And the consumer store should avoid the advance payment as far as possible.

STOCK MANAGEMENT;-

Stock is the heart of the Consumer Stores.Generally every consumer stores should stock with them the goods commensurate with the sales potential of the month. The consumer store should lay down its own basic policy so as to determine the type and quantity of goods to be kept in stock.

Instead of considering about keeping of hundreds of different types of goods in the store, it will be more practical to decide to what group of commodities should be kept .But every consumers store, sufficient range of the each item.

It is necessary to consider the "lines of goods" to be sold in the cooperative consumer store. The stock policy should indicate as how large of selection of goods there should be within each line.

d) CREDIT FROM SUPPLIERS;-

It is the important source of getting the funds indirectly from the trade creditors. This practice is very useful and cheaper source of funds. Because the store is not required to pay any interest on the amount of the credit purchase. Generally the limit for the trade credit should be minimum 60% of its closing stock but it may be preferable to extent up to 100% of the closing stock of the store. The consumer store may use its goodwill and credit in the market to purchase the stock on credit. In this way the consumer store can manage its funds in proper way.

e) USE OF SURPLUS

In addition to the above sources, it is also important to retain surplus funds for very effective source of development and diversification of business. Instead of earning high profit the main objective of the consumer store is to supply goods of high quality in time at reasonable price in accordance with the needs of members but it does not mean that the store can afford to incur losses continuously to satisfy the members. On the contrary the store must earn reasonable surplus. The consumer store may increase its net surplus by way of I. Increasing the

sale and reducing the price. II. Reducing the expenditure and making economic purchases. But every cooperative store should take necessary steps carefully because it affects directly to the business operation of the consumer store.

f) CONTROL ON THE RESOURCES:

As it is important to raise the funds from various sources, there should be control in minimising the cost of the funds. Every consumer stores should raise the funds from those sources on which the cost is comparatively less. The consumer stores should deploy the funds on the business only for the productivity purpose. Otherwise, the cost of the funds will increase. For controlling the funds, the consumer stores should have fixed the norms and policy before selecting the source of funds. Often, the consumer stores do not decide/fix the norms or policy for raising the funds and try to control the sources of funds. It effects directly on the resources and business. It is one of the main reason of shortage of funds and the failure of consumer stores in the beginning itself.

Generally, for controlling the funds and stock, following norms will be beneficial to maintain the adequate funds and stock with consumer stores.

- 1) The total payable interest to outside creditors should not more than 15% of gross profit and 1% of total sale of the stores.

- 2) The value of fixed assets of the consumer stores should not more than the own funds of the store and term loan, if any.
- 3) The maximum borrowing from outside should not be morethan twice of stores own funds.
- 4) Rotation/turnover of working capital of the consumer stores should be equal number of present rate of interest.

MODERN METHODS OF COOPERATIVE RETAILING

INTRODUCTION :

S.C. MISHRA
SENIOR CONSULTANT

For people connected with retail management, modern methods of retailing comprise of super market, hyper market, mega market and department store. Until the IIInd World War there were practically commodity marketing and multiple brands of the same items were unheard of. In such a scenario modern methods were obviously ~~were~~ not necessary. For example till the forties there were just one variety of toothpaste, two varieties of soap and two varieties of face creams and hair oil. But now about 200 varieties of toilet soaps, washing soaps and detergents are in the market. Even agricultural commodities like rice and pulses are now being marketed under different brands. By this process while before the forties a grocery shop used to sell only hundred items now it sells about three thousand items.

SUPER MARKETS :

Though the first department store was set up in the middle of the last century in France and the first self-service shop was set up in 1929 by Mr Michel Curran in U S A, super market was set up all over the world after the IIInd World War and took roots in the sixties. It did come to India in the sixties and Delhi Super Bazar has the solitary distinction to set up the first self-service shop on 2nd October 1966 with the technical guidance of CLUSA (Cooperative League of USA). Till 1977 there were just 10 self-service shops in the country i. e., in Delhi 3, Bombay 3, Pune 1, Madras 1, Coimbatore 1 and in Karnataka 1. During the early eighties when C & P Cell of N C C F organised a series of seminars in Bombay and Madras and exposed this system to the official and non-official cooperators, the system was appreciated and gradually implemented. Now more than 600 self-service shops have come up in different parts of the country. But most of them are in Maharashtra, Delhi, Tamilnadu, West Bengal, Kerala, Karnataka and Goa. Success of this self-service system inspired the private retailers and several private self-service shops have come up during the last 5 years in different parts of Maharashtra, Gujarat, Tamilnadu, Karnataka and Goa. Some of them are also doing very well.

Notwithstanding, the success of the self-service system, it is yet to go to the Hindi Belt. In Punjab, Haryana, U.P. there is not a single self-service shop. In Bihar there is just one self-service shop in Feroke. In Madhya Pradesh there are 3 by the state federation and 2 by the Pshopal Wholesale Stores and in Rajasthan there are just 2 by the State Fedn.

WHY SUPER MARKET

Before knowing the need of a super market one should have a clear perception about it. According to International Self Service Organisation, a super market means a large food store of atleast 2000 sq.ft (2000 sq.mtrs - now revised to 4000 sq.ft - 400 sq.mtrs) where bulk of the sale is under self-service system. Though it is basically a food store it usually sells full range of grocery, toiletries, cosmetics and cleaning materials. Some super markets also sell hardware, plastic goods, sports goods and toys, which inter-alia indicates selling of mixed assortment. In foreign countries the Super Markets have substantial sale in wet groceries like meat, beef, fish, eggs, fruits and vegetables. But in India super markets have a bitter experience in this line of commodities.

Notwithstanding the definition of the super market and its floor area, a number of small self-service shops have come up ^{as} mini super markets and they have all been successful.

Sample survey reveals that woman income is the biggest customer puller. A house-wife normally does not like to move from shop to shop to purchase her monthly requirement of assorted items. A family usually purchases grocery, provisions, toilet rice, cosmetics, cleaning materials from a wide variety of about 2000 items every month. Such a wide range of items cannot be handled by a few salesman and even if the stock is there, they may not be able to trace it and give it to the customer. As in the traditional methods a salesman moves around the shop to collect numerous items for every customer and takes a lot of time which is often irritating to the customers. Customers often complain of indifferent salesman, aggressive salesman, misbehaviour, slow service, lack of display etc. Self-service system solves these conflicting problems. The entire assortment is displayed scientifically, customers can move round the shop, take their own time for selection of their goods, get all items of their

choice, pay the bill and check-out. The physical labour of the salesman is completely saved. He may sit peacefully and just make the bill and collect the money. The obnoxious work of cleaning, polishing and shining is done in the no-man's-land. When the customer moves round the shop he is subject to impulse buying. He makes purchases of goods for which he has not visited the shop. By this process a loss is made up. Thus self-service system is beneficial to the customer, the floor staff and to the management.

CONSUMER PROTECTION :

Of late there has been a growing consciousness about the consumers' rights. According to the Consumer Protection Act of 1986, consumers have the right to access, information, education, redressal, protection against spurious goods and right to be heard. Of these 6 rights, 3 are automatically protected in self-service system. In a self-service shop he has free access to the goods, he stands educated and informed about the quality, quantity, price, make and maker, of a wide range of goods from which he can choose. This is a very important benefit of self-service system. In fact it provides the buying freedom and assures the consumers emancipation. It partially makes the consumer the king.

SELF-SERVICE EXPERIENCE :

In the 120 sq. ft. ^{shop} self-service of Ushbbat Consumer Store of Bombay, monthly sales improved from less than Rs.10,000 to nearly Rs.2 lacs after introduction of self-service. Similarly in 150 sq. ft. small shop of S. Icutta North Suburban Store at Viradi, monthly sale improved from Rs.35,000 to Rs.5.5 lacs after introduction of self-service. In the Pralim Department Store of Co. Federation monthly sale of Rs.30 lacs increased to nearly Rs.2 cr. after introduction of self-service. The newly opened super market of CP Federation is having a monthly sale of Rs.35 lacs with self-service system. Such examples galore. The success of this system in different parts of India speaks of its universality. So it is wrong to say that what has been possible in Bombay, S. Icutta, Delhi, Madras and Kolhapur and Shalpur are not replicable in UP, Punjab, Mysore and Gujarat.

COOPERATIVE SECTOR IN INDIA

In India co-operatives are the pioneers and trend setters in self-service, price control and self-service system. When in the early thirties number of self-service shops were set up in the co-operative sector with visible success, some private super markets have also come up. They are the Foodlands, KDs, Carneros, and SLS in Bombay, TVS in Madras and a few minor ones in other cities.

TVS and Carneros Super Markets have however failed. But the recent development of Private Super Markets like the Nanz at Delhi and Jijivis and Puchra Shoppa in Madras have been quite successful. These stores have ambitious plans to set up all India network.

Some co-operatives like the Gujarat Civil Supplies Corporation and the Tamil Nadu Civil Supplies Corporation have set up a few self-service shops and they have mixed success.

As on today, while there are more than 600 self-service shops in the co-operative sector and almost all of them are successful, in the private sector there ^{are less} than hundred self-service shops.

GUJARAT SCENARIO

Though Gujarat is a cooperatively developed state and its Dairy Cooperatives, Urban Bank and Marketing Societies have created tremendous impact, in consumer co-operative sector it is lagging behind. While in all other states the first self-service shop were set up by the co-operatives, Kds started the first self-service ^{shop} at Alkapuri, Baroda followed by the Kalsinhru Super Market of Gujarat Civil Supplies Corporation. Cf Ite, Alambic Employees Co-operative Store have set up 3 self-service shops at Baroda with quite encouraging result. Sona Bazar, Ahmedabad have also set up a few self-service shops in crude form. But Gujarat is yet to develop a super market like the ones of Sona Bazar, Sankari Bazar, Panch Bazar, Shri Ram Bazar, Janata Bazar and Sona Bazar of other states, which are house-hold names.

C O N C L U S I O N

It is high time that cooperators of Gujarat visit some of the successful stores of the other parts of the country and try to emulate and implement the concept in the best interest of the consumer cooperatives as well as the common man. As Gujarat is comparatively prosperous state of India with a comparatively higher per capita income, the super markets of Gujarat can have easier success.

In Maharashtra some of the super cooperatives have taken the leadership to set up rural super markets / department stores ^{and} they have all been successful. Similarly, if the co-operators connected with the dairy cooperatives of Gujarat take the initiative, they can develop a network of rural super markets in Gujarat and provide distributive justice in the country side.

1

TEN COMMANDMENTS FOR
CONSUMER COOPERATIVES

- 1) Sell atleast Rs.5.00 lacs in retailing and Rs.50.00 lakhs in wholeselling per em loyee per year.
- 2) Achieve an annual Gross Profit of atleast 80 to 100% of the closing stock.
- 3) Restrict investment in Fixed Assets within the limits of Owned Fund PLUS Term Loan, if any.
- 4) Never keep a stock holding of more than one months' sale. (better to have 50-75% of monthly sale).
- 5) Never borrow more than 60% of (Cash balance plus bank balance plus stock holding minus Trade Creditors).
- 6) Pay as much as possible to the Staff within the limit of 50% of the Gross Profit.
- 7) Restrict Interest, Insurance, Bank Charges within the limit of 1% of sales or 15% of Gross Profit, whichever is less.
- 8) Keep your rent and depreciation cost within the limit of 1% of sales and 15% of the Gross Profit.
- 9) Restrict all other costs within the limit of 1% of the sales and 15% of the Gross Profit.
- 10) Sell full range of Grocery, Provision, Toiletries, cosmetics (2000 items, if not more) under active price with good behaviour.

AND
+++

MAKE YOUR SHOP A TALK OF THE TOWN

SALIENT FEATURES OF SELF-SERVICE
SYSTEM IN RETAIL SHOPS

ADVANTAGE

TO CONSUMER/ CUSTOMER	TO THE MANAGEMENT	TO THE SALESMAN
- Quick service	- Silent Salesmanship	- Quicker handling of customers.
- Freedom from aggressive/Indifferent salesmanship	- Consumer Satisfaction	- Weighing and pre-packing labour is saved/even.
- Little scope of complaints	- Effective Cash/stock control	- Little complaint of Customers.
- Right to and freedom of selection, education (Consumer protection Measures).	- Lesser cost of salary, rent, interest (in ratio).	- No physical labour
- Helps price comparison	- Higher productivity and better profitability	- No labour/time for cash summary
- All monthly requirements from one counter	- Good Image	- No mistake/labour in calculation of tax etc and summary
- Buying thrill/freedom	- Sale Booster	- No searching of good
- Consumer emancipation		- No problem from difficult/VIP customers
- Lesser shopping time		- Selling with dignity
		- Daily report available in the evening

111

PRE-REQUISITES

CARE & CAUTION

- | | |
|---|---|
| 1. Cleaning & fire-packing | 1. Discourage personal bag inside Self-service. |
| 2. Pricing, price marking and price display | 2. If somebody takes personal baggage, introduce a system of check. |
| 3. Rack space allocation | 3. Exit through entry not allowed - No harm if a customer enters through CHECK-OUT. |
| 4. Customer flow regulation (CHECK-IN-CHECK-OUT). | 4. Width of check-out (going out point)- 18" only - No overtaking |
| 5. Shopping Baskets/Trolleys | 5. Height of Gandola - 4' or 4' to 6' |
| 6. Customer/Sale Oriented Lay-out | 6. No breakable items on the Gandolas |
| 7. Full range of Grocery, Provision, Toiletries, Cosmetics and select range of plastic goods and utensils | 7. Minimise shadow areas - use mirrors { frame-less } |
| 8. Standard furnitures | 8. Keep small items near the check-out |
| 9. Ventilation, Air Circulation - Exhaust Fans. | 9. Develop a policy for handling shop lifter. |
| 10. Light arrangement to make all items visible. | 10. Follow vertical display. |
| 11. Effective Replenishment | 11. assign a man inside self-service to avoid stock-out, missing inventory and to ensure replenishment. |
| 12. Scientific Display/Merchandising (For details see separate hand-out) | 12. Competitive price. |
| 13. Cash Register, Paper Roll | 13. Keep arrogant staff out of sale - public contact. |
| 14. alternative arrangement for power failures | |
| 15. Baggage Stand. | |
| 16. Joint/Group Liability. | |
| 17. Make the entire shop/assortment visible from the road. | |
| 18. Trained personnel | |

SALES PROMOTION PACKAGES FOR CONSUMERS
COOPERATIVES

1. GIFT SCHEME:
Give a gift (like tooth brush or a spoon or a washing brush or a dot pen) costing not more than Rs.2.50 to the customer on all purchases of non-scarce items for Rs.100/- and above.
Change the gift item from month to month.
2. USE OF EMPTIES:
Empty Bags (1 quintal bag) of NIKMA, SUKF and JUMLIGHT Detergent powder can be made into shopping bags with minor expenditure. Such shopping bags may be given to the Customers for all purchases exceeding Rs.150/- to Rs.200/-
3. LUCKY DRAW:
All Cash Memos may be treated as Lottery Tickets. At the end of every month, there may be a draw by any lady customer and lucky customers' name may be written in a Black Board and awarded a price, say Rs.100/- not in cash, but in kind.
4. USE OF GIFTS RECEIVED.
Most suppliers give gifts like wall Clock, Table Clock, Wrist watch, Dot pens and number of other items including two wheelers and television to the stores from time to time for achieving a particular level of sale from them. Such items may be utilised for sales promotion programme and may be distributed to customers for a purchase exceeding a particular amount. Alternatively, lucky draw may be introduced. Here, however, Cash Memos with a purchase of more than 100/- may only be taken into consideration.
5. LEADERSHIP PRICE:
Some mass consumption goods with repeat demand nature may be selected to be sold with a low mark-up or even no mark-up. Such items may be changed from year to year.
6. Cash discounts:
Cash discount ranging from 1 to 5% may be allowed for bulk purchase by customers provided such purchase exceeds Rs.1000/-.
7. Kind DISCOUNT
Most suppliers give from gift for selling particular quantity of their items, i.g. a free spoon for two packets of Brooke Bond Tea. Such schemes should be conveyed to the Customers by a Black Board outside the shop.

V

The writing for such scheme should be as follows:

=====

FREE	FREE	FREE
	ONE SPOON	
	ON PURCHASE OF TWO PACKETS OF	
	BROOKLE BOND TEA OF 100 GRAMS	

=====

8. SALES :
 When there is a wrong purchase or over-stocking of any item, discount varying from 10 to 20% should be declared. This may help in disposal of such stocks and to improve sale.
 Whenever the nearby competitors allow discount, it has to be repeated in the store.
9. DAMAGE DISCOUNT :
 Certain items may get damaged in the Store. If such items are not disposed off immediately, they get further damaged. Such items may be sold at a bargain price.
10. SURPLUS SALE:
 Now-a-days people get a lot of gifts on birth days, marriages and various other functions. Most of the items received by them in the function may not be required by them. Consumer stores may have a scheme to receive such items and sell it to the people at a cheaper rate. The money is payable to the party only after sale by the Stores.
11. INTRODUCTORY SALE:
 When companies come out with new products, they demonstrate their products and distribute samples free of cost at the shops of others. They even ^{pay} some rent and their sales is deemed to be the sale of the shop. This should be taken advantage of.
12. SEASONAL SALE:
 To take advantage of seasonal demand like Umbrella, Rain-Coats, Blankets, Readymade garments, Consumer Store should introduce sale of such items on a consignment basis for a short duration. After the season, the balance stock should be returned to the Supplier. There should be price advantage in such sale.
13. HIRE PURCHASE:
 By entering into an agreement with a Banker, hire purchase scheme can be introduced for consumer durables. This benefit should be open only to members of the Stores.

14. ANNUAL GIFT:

On specific days like Consumers Day (15th March), annual day of the stores or Cooperative Week, small gifts like a key-chain, or a dot-pen should be given to all the effective customers.

15. BONUS STAMP:

Bonus Stamp of Rs.0,50 to Rs.1.00 may be issued to the Customers for all purchases exceeding Rs.50/-. Such stamp should be encashable in the shape of purchase when it is worth Rs.20/-.

16. BONUS COUPON:

Once in a year preferably in the General Body Meeting, all members could be given Bonus Coupon (of one Rupee denomination) to the extent of 12% of their share holding which can be encashed by them provided they make purchases to the extent of 10 times of the Coupons.

N.B. 1. Field experiment shows that Techniques No.1,3,5, bring quickest result.

TECHNICALITIES OF PRE-PACKING

1. LEGAL REQUIREMENT
 - Put a packing slip and indicate
 - (a) Name of the Organisation _____
 - _____
 - (b) Name of the item _____
 - (c) Qty packed
(when packed) _____
 - (d) Date of
Packing _____

2. ITEMS TO BE PACKED
 - Food-grains, Pulses, Suji, Maida, Whole spices, Chilly, Sugar, Gnd, Copra, Garlic, Poha, Poha(Chide), Saboodana, Ground-nut, Aresanut, Besan.

3. SIZE OF THE PACKETS
 - (Dry fruits should be purchased in pre-packed form-packing in the store should be avoided).

<u>Packing Quantity</u>	<u>Size of the packet in inches</u>
10 gms	3 x 4
20 "	4 x 4
25 "	4 x 5
50 "	4 x 5
100 "	4 x 6
250 "	5 x 7
500 "	6 x 8
1 kilo	8 x 9 or 7 x 11
2 "	9 x 12 or 8 x 13
3 "	9 x 15
5 "	13 x 16

4. PACKING MATERIALS :
 - a) Polythene
 - b) Poly proplene (it is cheaper) (but not recommended for heavy packing).

5. GAUGE OF THE PACKETS
 - For costly items & 3kgs and 5 kgs pkts 200 - 250 guage - For other packets 150 guages.

6. EQUIPMENTS :
 - a) Weighing Scale - Flat Table Scale, preferably meter-type VERY for perfection.
 - b) Sealing - Sealing rod, sealing iron (spoodier), Rubber band packing inviting repeat customers under various schemes).

7. WAGE ADMINISTRATION:
 - a) Contract system on piece rate basis is preferable and advisable.
 - b) Time rate system is costlier.

8. INDIVIDUAL GROUP PACKER
Packing by a group of 3 people (Packing, cleaning and weighing) is more productive than by individual packer.
9. MALE/ FEMALE:
(a) Males are allergic to this work.
(b) Females are more suitable for cleaning and packing. It goes with the tradition.
10. COST OF PACKING
(a) It varies from 25 to 40 paise per packet of one kilo.
(b) Cost will go up with price escalation.
11. CHARGING PACKAGING COST
(a) Charging entire packing cost not advisable.
(b) Flat rate (10 paise to 30 paise) per packet is advisable. For packets of $\frac{1}{2}$ kg. 10 paise and for 1 kg to 3 kgs. packets, charging of 20 to 30 paise is profitable. preferable.
12. PACKING WASTE OF GROCERIES
(a) Should not be thrown.
(b) Should be sold as poultry feed. It fetches 50 paise to Re.1 per kilo.

PRE PACKING ACCOUNTING

A REGISTER WITH THE FOLLOWING COLUMNS SHOULD BE MAINTAINED DEVOTING A FEW PAGES FOR EACH ITEM PACKED

DATE	QUANTITY ISSUED FOR PACKING	QUANTITY RECEIVED	SHORTAGE IF ANY	PACKERS NAME	REMARKS
1	2	3	4	5	6

BENEFITS OF THIS REGISTER

1. Monthly summary will tell the demand pattern.
2. Packing shortage can be known in value and in percentage.
3. Purchase/transport shortage, if any, can be detected.
4. Efficiency/Honesty of the packers can be known.
5. Purchase can be rationalised according to the demand.
6. Objective analysis of quality can be made at the time of purchase.
7. By identifying the problems, remedial action can be taken.

PRICE MARKING AND PRICE DISPLAY

Why

- Provides right to information, comparison selection and decision to consumers/customers.
- Answers to the most often asked questions of the customer.
- Helps in image building to the management.
- Provides ready reference to the sales staff.
- Helps in cash control/stock control.

EQUIPMENTS:

- Flight pen/markings pencil
- Rubber stamp
- Price-labels - sticker
- Price sign board
- Price tags
- Price Flaps (for loose items)

WHERE TO PUT THE PRICE

- On top of items (in case of bottles)
- On the bottom (Glassware, Crockeries)
- Stamp rule (Right hand top)
- Special Place.

PRICE MARKING PROCEDURE

- In the godown mark the price on the bulk package/box/carton
- Mark price of individual item on the shop floor while re-stocking the stock.
- For items pre-packed, price marking has to be done at pre-packing stage.
- For items like snaps sold in large quantity everyday. Do not mark price marking (Price display will do).
- If price on the wrapper and price to be marked are same, no price marking (a tick or a mark will do).

PRICE DISPLAY :

- By price flap for loose item.
- By labels on packs containing the item.
- By a board outside the shop for items with leadership price.
- By a chart for varieties of same item.
- By a price chart for legal requirement.

XII

PRICING

- IMPORTANCE :**
- (1) Pricing is an important policy matter/decision area in retail management.
 - (2) Some people are very sensitive to price.
 - (3) Some mass consumption items are very sensitive to price. (Rice, Dal, Oil, Sugar).
 - (4) Management cannot charge whatever price it likes.
 - (5) If we charge 5% on purchase cost, we do not get 5% on sale. what we charge/add is called mark-up, what we get is 'margin' (See mark-up margin chart).

MARKING

- TECHNIQUE :**
- (1) Mark Price (Ruling price in the market).
 - (2) Active Price (Selling a little cheaper than the market price).
 - (3) Leadership price (Selling ^{as} cheap as possible).
 - (4) Loss leader price (Bargain purchase to sell cheaper during short period).
 - (5) Odd price/Bata price (using odd figures like Rs.85.95) psychological price
 - (6) Discount price/sale (Selling at a discount - usually to clear the old stock.
 - (7) Bargain price (Can be used to sell damaged stock)
 - (8) Discriminatory price (Can be used for different volume of sale).
 - (9) Strategic price (used to face competition).

All these techniques are useful in consumer stores. The first three are most useful, leadership price should be followed only in mass consumption and price sensitive items like Sugar, edible oil and dal.

- ENSURE:**
- Price of the items sold in the store is not higher than the ruling market price.
 - Prices charged are according to the policy and not otherwise.
 - There is no price manipulation.
 - Comparison with the market price of atleast core commodities once in a quarter.
 - Handy margin chart is used (enclosed).
 - An average margin of 5% in Grocery stocks and 7 to 8% in Deptt. stores.

A P.P. FILE OF THE CONSUMER CO-OPERATIVES OF GUJARAT

* RAGHUVIRAN

PROLOGUE : Just like other states Gujarat has also all types of co-operative societies. But the success of its Dairy Co-operatives is now a legend. It ushered in white revolution not only in Gujarat but in almost the entire country. The success of Dairy Co-operatives can be imagined from the fact that India which is a milk-product importing country a couple of decades back, is now an exporter of milk products worth 4 million dollars. The export is expected to increase to 10 million dollars in the current year. Its urban banking and agricultural marketing in the co-operative sector have also considerable success and they are much better than other states. In the consumer co-operative sector however, success seems to be elusive. There are just two consumer stores i.e., Shreyas Co-operative Society of Ahmedabad and Alembic Employees Co-operative Society of Baroda, where success is visible. There are a few other consumer stores like Anna Bazar and Gun House Consumer Store, Ahmedabad and Anna Bazar, Baroda which have substantial profit. But bulk of their profit comes from sale of cooking gas, which can be treated as a collateral business. On the whole consumer co-operatives of Gujarat have not created the necessary imagination and coverage, which has been done in Maharashtra and Tamil Nadu.

STATISTICS OF CONSUMER CO-OPERATIVES :

Like most of the states except Tamil Nadu and Maharashtra, where consumer co-operatives have been functioning successfully, prior to the sixties, most of the consumer stores of Gujarat started with the sanctioning of the Central Sector Scheme during the sixties with government assistance in the form of loan, equity and subsidy. Government assistance did help to set-up a network of consumer stores in all the districts of Gujarat. But in how far or the other, their growth has not been impressive.

The statistical data of the primary and wholesale stores of Gujarat can be seen from the following Table:

Branch Manager, N.C.C.F., Ahmedabad.

Sr No	Particulars	Primary Cons Stores	Wholesale Cons Stores
01	Number of Stores	1,638	28
02	Membership	5,63,751	1,07,466
03	Number of Branches	98	45
04	Share Capital (Rs.lacs)	320.35	69.83
05	of which Government	20.31	11.69
06	Working Capital	1,985.61	696.53
07	Purchase	6,921.55	2,913.67
08	Sales	7,616.67	2,984.03
09	Gross Profit	N.A.	N.A.
10	No. of Stores in Profit	966	19
11	Amount of Profit	84.90	15.52
12	No. of Stores in Loss	517	8
13	Amount of Loss	40.61	16.15
14	No. of Village Societies with consumer business & their sale	N.A.	N.A.
15	No. of Marketing Societies with consumer business & their sale	N.A.	N.A.

From the above Table it may be observed that the total amount of annual sale of 28 wholesale stores and 1638 Primary Stores is only Rs.106 crores, which is equivalent to the sale of just one store of Maharashtra, i.e., Tata Bazar, Bombay.

It may also be observed that the average sale of one wholesale store is little over a crore of rupees and average annual sale of a primary store is less than Rs.5 lacs. With such a ~~under low~~ ^{level of} ~~developed~~ sales performance it is obvious that a great majority of these stores are in loss.

The number of village societies and marketing societies doing consumer business and their annual sales turnover could not be made available for preparing this paper. There are however some marketing societies and village societies doing consumer business. However, their sales in this line of business is nominal and they have not made any profit. Maharashtra Marketing Society at Pimpri Nagar is the only marketing society with an annual consumer business of more than Rs.5 crores. Here again, bulk of their sale is in wholesaling.

POTENTIALITY : Until recently, in per capita income Gujarat occupied 3rd position, first and second being Punjab & Madhya Pradesh. During the last two years however, it has come down to the 4th position, and Madhya Pradesh occupies the 3rd position. Of course, in this regard also, West Bengal, Madhya Pradesh & Orissa, which actually occupy the first, second and the third position have been excluded on account of their limited population and other logistic factors.

If the annual sale of the consumer cooperatives of Tamil Nadu with a much lower per capita income can be more than Rs.400 crores, there is no reason why the sale of the consumer cooperatives of Gujarat should lag behind. Their higher rate of per capita income, better standard of living and growing industrialisation inter-alia in ~~the~~ ^{vast} ~~the~~ ^{the} vast potentiality of consumer cooperatives. Again the development of Co-operative Dairy and their even growth in all the districts summing up to the country side everyday ushering in rural prosperity. However, unlike Larna Bazar of Maharashtra, the cooperatives of the Dairy Cooperatives of Gujarat have not yet thought of developing rural department stores.

SILVER-LINING : The C & P Cell of NCCF has been instrumental in introducing modern methods of co-operative retailing and with their co-operation a network of super markets/department stores have come up in different parts of the country. Some of them are not only the largest retailers in their respective towns and cities, but in the entire country. The ^{efficiency} ~~effectiveness~~ of this service can be appreciated from the fact that in Orissa, which is a late starter in consumer co-operatives, in all their six towns like Puri, Cuttack, Bhubaneswar, Balasore, Bargarh and Sambalpur, co-operative super markets are the biggest retailers with the desired income, impact and coverage.

C & P Cell has been providing the consumer cooperatives of Gujarat to introduce modern methods of co-operative retailing. However, progress in this regard has been extremely slow. While in all the states of India, cooperatives are the pioneers in price marking and self-service system, in Gujarat credit in this regard goes to 'Kd' Super Mart of Baramulla, Madurai and Kalyaneshwar Super Mart of Gujarat Civil Supplies Corporation at Gandhinagar and Ahmedabad. Co-operative ^{retail} ~~retail~~ ^{super} ~~super~~ ^{markets} like Rasoi, Rajkot, Rajahmundry, etc. have come up in various parts of

Ahmedabad. Except the two super markets of ~~Shivanech~~, all these units have not succeeded. If these private super markets can be successful, then why not the Cooperatives?

With the Consultancy support of C & P Cell, Shreyas Coop Society, Alembic Employees Coop Society, Mahsana W/s Stores and a Primary store of Himmatnagar have received financial assistance from Govt of India for the development of cooperative super markets/departamental stores. But except Alembic Stores, none of these stores have set up any Super Markets.

Alembic Employees Consumer Stores, has renovated 2 of its existing shops with self-service system and has set up a new small self-service shop. All three units are doing very well. With an annual sale of about Rs. 2.5 crores, its main department store in the Alembic Colony is now the biggest retail shop in whole of Gujarat. If this can be successful, why not others?

Apna Bazar, Ahmedabad has introduced self-service in 3 of its retail outlets in Gandhinagar and 1 of its retail outlets in Ahmedabad in a crude form without standard furniture and check-out counter etc. They are also doing better than their other retail outlets.

It is paradoxical that Shreyas Coop Society, which is actually a credit society and Alembic Society which is a primary store are the biggest retailers of the State and not any of the Wholesale Stores.

E-P-I-LOGUE

In Gujarat several Wholesale Stores like the Wholesale store at Boroda Anand, Porbandar and few primary stores of Ahmedabad, have well located, owned or ~~hired~~ ^{hired} buildings. They have huge potentialities. It is high time they visit some of the successful stores of Maharashtra and emulate their success.

WORKSHOP ON DEVELOPMENT OF
CONSUMER COOPERATIVES IN GUJARAT STATE
(NOVEMBER 29 - 30, 1993)

CASE STUDIES

Prepared by

N. PASRICHA, Faculty Member
Dr. T.D. Tiwari, Faculty Member
Sudhir Deshpande, Faculty Member

UDAYBHANSINHJI INSTITUTE OF COOP. MGT.
SECTOR-30, GANDHINAGAR-382030, GUJARAT.

SHREYAS COOPERATIVE
CREDIT SOCIETY LTD.
AHMEDABAD.

A

CASE STUDY

Prepared by

N. PASRICHA
Faculty Member

UDAYBHANSINHJI INSTITUTE OF COOP. MGT.
SECTOR-30, GANDHINAGAR-382030, GUJARAT.

A Case Study of
SHREYAS COOPERATIVE CREDIT SOCIETY LTD.
AHMEDABAD.

Niraj Pasricha
Faculty Member
ICM, Gandhinagar.

HISTORY :

Shreyas Coop. Credit Society Ltd., came into existence in the year 1955 when large number of Consumer Cooperatives were pulling down their shutters and undergoing some kind of merger and amalgamation due to decontrol. It was organised by a group of eminent social workers of the time. It was registered as a Credit Society on 8.7.1955 vide registration number 19641 with initial 41 members and share capital of just Rs. 1000/-. The original idea of organising the society was to provide cheeper credit to mill workers of the city and hence registered as a Credit Society. The Management wanted to provide more and more services to its members and in this process it entered into Consumer business in the second year of its operation. The thrift deposit of the members which was converted into share capital provided the seed capital.

In 1982-83, the management bifurcated its credit business and developed an exclusive sister organisation "Shreyas Coop. Bank". But for the Consumer business, they continued the old name and got it registered on 25.3.1983.

OBJECTIVES :

- The main objectives of this institution are ;
1. To provide needed goods and services to consumers and members at reasonable rate.
 2. To provide genuine medicines to the patients in the hospital at proper rate.
 3. To provide economic and social well being to Cooperative members and their families.
 4. To promote self help and mutual help among members and Cooperatives.
 5. To project the image of 'Shreyas' as a model Cooperative institution.

MANAGEMENT :

The Society has 1075 members who constitute the General Body. The Managing Committee of the Society comprises of eight elected members and one third retire every year by rotation. This helps in continuity of management. Election has been invariably unanimous since formation of the society. The general body elects Managing Committee Members who are responsible for the formation of policy and decision making as well as selection and appointment of managerial functionaries. Managing Committee Meetings are held very regularly monthly or bimonthly.

The office bearers of Managing Committee who are unanimously elected reciprocate the love and goodwill in ample measure and demonstrate the trust reposed on them. For more than a decade, the Managing Committee Meetings used to be held in the house of one or the other members on a rotation basis and host member used to entertain his colleagues at his own cost. Again, inspite of legal provisions, the office bearers never draw any sitting fee or conveyance allowance. While guarding the overall interests of the society, the management as well as members are equally concerned about organisation.

GENERAL PERFORMANCE OF THE SOCIETY :

The head office is located at Kankaria near old Pitor Dairy. It has about a dozen shops in the vicinity of the Ahmedabad city dealing in grocery provision, textiles, crockery, utencils, tyres and tubes, watches, custom confiscated goods, medical store, books depot, cement sales depot, oxygen cylinder. It also collects bills on behalf of the Ahmedabad Electricity Company for which it gets a commission 10 paise per bill which has been revised now. The sales figures, however, not include the gas business. The Commission earned out of the gas business and electricity bill collection business is not included in the gross profit and is treated as miscellaneous income. Though management has found the gas business not a profitable activity, on account of being a sub-dealer, still in view of the service motive and to create healthy Consumer relation, the finance conscious management is continuing this loosing business. Milk distribution is yet another business which is again not shown in sales turnover, only commission earned is accounted for. During previous year ending March 93, the turnover of the society touched the height of Rs. 57988079.88 ps. which will certainly cross six crores in this year.

There is no formal pricing policy. However, the society has developed the healthy practice of charging market price for branded consumer goods which have a squeezed margin and active price for food grains, pulses, sugar, oil, etc. Such items are cheaper than the ruling market price. This appears to be the most effective sales promotion policy. The purchase mechanism is so efficient and effective that words like old, absolute and damaged stock have no meaning in Shreyas.

DEVELOPMENTAL PLANS AND ACHIEVEMENTS :

1. The society has already provided quality steel furniture of ISI mark to ICDP project at about 60% price as compared to that of Godrej. It contemplated to angement this activity in high scale.
2. Society has been providing gift articles to other societies and institutions at much lower rates for distribution to the members.
3. There is a proposal to start a self-service departmental store on modern lines.
4. It also has plan to export Alphanso Mango Pulp to gulf countries in collaboration with Gujarat Agro Industries for which they have sent samples and got approval.
5. Society also wishes to market rice of verygood quality from Panchmahal to the public in near future.

COMPONENTS OF FUNDS (In Rupees)

	90-91	91-92	92-93	% increase 90-91 to 91-92	% increase 91-92 to 92-93
Share Capital (Own)	230740	235260	235630	1.96	0.16
Govt. Share Capital	900000	900000	900000	-	-
Other funds	3103220	3782193	4325545	21.88	14.37
Reserve funds	729945	859436	971373	17.74	13.02
Members Deposits	3253832	2928389	2234527	-10.00	-23.69
Investments	114925	114925	154425	Nil	34.37
Dividend	5%	12%	12%	140	Nil
Audit Classification	A	A	A	-	-

There is increase in investments in last year and society has given dividend of 12% in two consecutive years. Apart from Govt. share capital of 9,00,000 society has increased own share capital considerably to be on sound footing.

BUSINESS OPERATIONS

	90-91	%	91-92	%	92-93	%
Sales	53238192	100	45017602	100	57980000	100
Cost of Sales	50962539	95.73	42756150	94.89	55594375	95.89
Gross Profit	2275653	4.27	2261452	5.2	2385705	4.11
Other Income	695290	1.31	720127	1.62	775567	1.34
Net Profit	517821	0.97	447718	0.99	378550	0.65
Expenses	2457122	4.61	2541861	5.65	2782722	4.80
% Increase/ Decrease of Sales from previous year	19.53 (Increase)		15.44 (Decrease)		28.92 (Increase)	

There is good increase in sales in three years and society has reduced the % of profit earned because of change in volume of sales of custom confiscated goods.

SERVICE MOTTO AND COOPERATIVE VALUES

The society is very particular in boosting its image by providing maximum services and goods to consumers. In recent Dussehra, society sold pure desi ghee jalebis @ Rs.130/- per kg against market price of Rs.200/-. Such steps of society builds confidence of consumers in the management of society.

The credit for success of this institution can be attributed to following factors,

- 1) Very strong Leadership
- 2) Strict Cooperative Principles observance
- 3) Honest and sincere operation.

PERFORMANCE OF SARABHAI CHEMICALS

EMPLOYEES COOPERATIVE SUPPLY STORE LTD

A

CASE STUDY

Prepared by

**Dr. T.D. Tiwari
Faculty Member**

**UDAYBHANSINHJI INSTITUTE OF COOP. MGT.
SECTOR-30, GANDHINAGAR-382030, GUJARAT**

1.1 Introduction :

The Consumers' Cooperative Stores is to serve their members customers with goods required by them for household consumption. They are expected to provide goods at reasonable prices to protect the interest of the members, these stores are also expected to stabilize and check the exploitation of the customers by the private traders.

These Consumers' Cooperative Stores are considered as the effective instrument in curbing undesirable price escalations. They may also prove to be most successful in (i) controlling the price (ii) making distribution of essential commodities more fair and (iii) diminishing the possibilities of exploitation by the intermediaries.

It is a matter of serious concern that a number of Cooperative Stores suffers from lack of proper management, discriminative purchases, unsettled accounts, lack of inventory control and lack of efficient salesmanship. In many cases timely effective action has not been taken to avert the undesirable trends by enforcing appropriate remedial measures, such as, reduction in the administrative and other expenditures, streamlining of purchases, diversification of business operations, provisions of financial assistance, etc.

Since the Gujarat is progressive State in Cooperative Movement in the Country. It has more consumers store as compared to other part of India. The Baroda District in the State is well known place both for Cooperative and non-Cooperative Sector. A study of the particular store may be fruitful to the participants of the Workshop and other readers. The case study of Sarabhai

Chemicals Employees Cooperative Supply Stores Ltd., Baroda also seems to be manageable task as it is one of the biggest store in Baroda City, easily accessible and near to Gandhinagar.

1.2 Profile of Baroda District :

VADODARA (Baroda) District of Gujarat State covers an area of about 7778 Sq. Mtrs. and the same is comprise of 12 Taluka With headquarter at Baroda. It is situated in Southern region of the Gujarat peninsula between 21-49 degree and 22-19 degree north latitude and 72 degree - 49 east latitude. It is bounded on West by Khera and Bharuch districts and north by Nadiyad and Panchmahal districts and South by Surat district of Gujarat State. According to 1991 census its total population is about 11.58 lakhs, of which 52.88 percent represent male and remaining females.

There are 4068 all type of Cooperative Societies. So far as Cooperative movement is concerned, there has been considerable development in credit, banking, marketing and dairy activities. But in the Consumer Cooperative Sector the development is not upto the expectation. There are three district level wholesale consumers' store and seven primary level consumers' store are working in urban area, i.e. in Baroda City. The position of Consumer Cooperatives in Baroda district is as follows :

Sl. No.	No. of Consumer Stores	Type of Store	Area of Operation
1.	03	Wholesale Consumer Cooperative Store	Baroda District/ City
2.	01	Departmental Cons. Cooperative Store	Baroda City
3.	05	Primary Consumer	Taluka/Village

Out of three wholesale Consumer Cooperative Store one is Alembic Employees Consumers' Cooperative Store, another is Apna Bazar and third one is Sarabhai Chemicals Employees Cooperative Supply Store. Sarabhai Chemical Employees' Cooperative Supply Store is perhaps the second biggest store in the district working over 15 years. Other seven primary stores are ;

(i) Gujarat Pustakalaya Sahayak Sahakari Mandali Ltd., (ii) Uma Consumers Cooperative Society Ltd., (iii) Gujarat State Fertilizer Company Employees Consumers Cooperative Society Ltd., (iv) Government Servant Cooperative Society Ltd., (v) Narmada Grahak Sahakari Bhandar Ltd., (vi) I.P.C.L. Consumers Cooperative Society Ltd., (vii) Baroda Marshling Yard Consumers' Cooperative Society Ltd.

1.3 Profile of the Sarabhai Chemicals Employees Cooperative Supply Store Ltd :

The Sarabhai Chemicals Employees Cooperative Supply Store Ltd., was registered in 1977. It is located at Wadi near Sarabhai Chemical Company Ltd. It is one of the biggest Consumer Store among three in the Baroda City. The membership of the store is open only for the employees of the Sarabhai Chemical Company working in different category.

The general performance of the Sarabhai Chemical Employees Cooperative Store is shown in the following table.

Table

General Performance of Sarabhai Chemical Store Ltd., Baroda.

(Rs. in lakhs)

Sl. Particulars No.	Y E A R S					%age inc- rease
	1981-82	1983-84	1985-86	1987-88	1992-93	
1. Membership	1481	1822	2049	2421	2424	+63.67
2. Share Capital	1.14	2.75	3.32	3.38	3.77	+230.70
3. Reserves & other funds	0.03	0.50	0.78	0.93	1.47	+4800.00
4. Working Capital	2.57	0.59	20.93	32.05	62.38	+2327.23
5. Sales Turn- over	8.42	38.79	43.69	73.09	138.46	+544.42
6. Net Profit	0.37	0.59	0.64	0.69	1.23	+232.43
NP WC Ratio	14.40					
7. Divident(in %) Distributed	9	9	9	12	12	+33.34

Source : Data compiled from the official records of the Store.

The above table indicates that there is an steady progress in overall performance of the store. The membership increased by 63.67 percent during 1992-93 over the period of 1981 - 92. The Share capital also increased by 230.70 percent during the same period. The sales turnover increased by 1544.42 percent during 1992-93 over 1981-82. The net profit also increased by 234.43 percent during the same period.

1.4 Management :

The Sarabhai Chemical Store Ltd., has an elected Management Committee since inception. There are 13 members in the Board of Director. Out of 13, 9 were elected from members and remaining 4 are nominated from the Sarabhai Chemical Company. The last election was held on 18.8.93.

The professional management of the Sarabhai Chemical Store Ltd., plays an important role both for the development of store and welfare implication of the customers within its area of operation.

There are 12 staff members in Sarabhai Store. The store is headed by experienced and qualified Manager. He is supported by Accountant, Bill Clerks, Salesmen, Store Keeper and helper. None of the staff members have got any Cooperative Management Training. The accounting system, stock maintenance and book keeping were found in a systematic way.

1.5 Infrastructural Facility :

The Sarabhai Chemicals Employees Cooperative Store has sufficient infrastructural facility. The store has good compound with an area of about 5000 Sq. Ft. The entire compound was divided into four parts. Ist part is Godown and storage of consumable items, second part is cloth and cosmetic items, third part for goodgrain items and forth part for office purpose. It has good space about 2276 Sq. Ft. for proposed self service departmental store.

1.6 Business Activities :

Business Activity is one of the major part of the bye-laws of the Cooperative Store. The Sarabhai Chemical Employees Cooperative Store is engaging mainly consumer business for the welfare of its customers. The store have three main branch in its headquarter of the store (i) Cosmetic section, cloth section and foodgrain section. The store have 3615 Sq. Ft. area. It is doing both cash and credit sale of consumer items. Credit facility is made only for members. The cash sales for both member customers as well as non-member customers.

1.7 System of Purchase :

The Sarabhai Chemical Employees Cooperative Store Ltd., has constituted three main committees, i.e. Purchase Committee, Stock Committee and Control Committee. All Committee consists with 3 electoral members and one nominated member. The purchase committee makes purchases directly from manufacturers or open markets and the entire items handed over to the stock committee. The stock committee received all items and entered in the ledger and supply for retail sale. The control committee check the stock, quality and price once in a month.

The purchase of Sarabhai Chemical Employees Store Ltd., is shown by the following table.

Table

Purchase of Consumer Items made by S.C.Emp. Store.
(Rs. in lakhs).

Year	Cosmetic items	Food grains	Clotha	Total Purchase
1984-85	5.01	31.56	4.71	41.28
1987-88	3.52	57.13	9.32	69.97
1989-90	5.41	76.47	11.39	93.27
1990-91	7.41	101.09	13.26	121.76
1991-92	6.49	109.41	10.18	217.76
1992-93	7.12	110.20	11.72	234.55
Percentage Increased over 1993-85	+42.12	+249.17	+148.83	+468.19

Source : Data compiled from official records of Sarabhai Store.

The above table indicates that there is a steady progress in purchases of Consumer items. Out of the total purchase major portion was covered by foodgrain items. The total purchase increased by 468.19 percent during 1992-93 over a period of 1984-85. The purchase of cloth business and foodgrain items goes to 148.83 and 249.17 percent respective during same period. The major reason of the increased purchase seems to be high demand of items packed foodgrains and clothe which attract to the customers due to timely supply, quality and maintenance of price as compared to open market.

1.8 Sales Procedure :

To increase the sales turnover, the Sarabhai Chemical Employees Cooperative Store has open two sales counter for foodgrain items, one for cloth and Cosmetic items. Out of two foodgrain counter, one is exclusively for credit sale and another for cash sale. The credit sale is made through customers pass book in which the entire amount is incorporated. They have introduced pass book, ledger and account number system. Every month, the credit is debited from the employees salary and credited to the store account between 1st to 16th day. They have started credit as well as cash sales cash memo. The customers passon cashmemo to the counter and receive the items as per memo. Under foodgrain, some items like pulsus, spices, sugar and rice, they have started packing system which increased the sales turnover of the store. The following table indicates the sales of consumable items undertaken by Sarabhai Chemical Employees Consumers' Cooperative Store Ltd., during 1985-86 to 1992-93.

Table

Sales of Consumer Items made by Sarabhai Chemicals
Employees Cooperative Store Ltd.

(Rs.in lakhs)				
Years	Cosmetic Items	Food Grains	Clothes	Total Sales
1984-85	5.38	32.82	5.47	43.67
1987-88	3.24	59.99	9.86	73.08
1989-90	5.20	80.60	11.83	97.63
1990-91	6.39	105.52	15.12	127.03
1991-92	7.08	115.96	12.11	135.15
1992-93	7.08	117.61	13.09	138.46
Percentage Increased over 93-85	+44.24	+258.35	+139.31	+217.27

The above table indicates that there is a good progress in the sale of consumtable items made by Sarabhai Chemicals Employees Cooperative Store Ltd. Out of the total sale of consumable items, the highest sale seems to be on foodgrain items, i.e. 258.35 percent during 1992-93 over a period of 1984-85. However, the sale of clothes also increased by 139.31 percent during the same period.

It was reported from the customers, at the time of visit to the store that there were few main reasons behind the increased sale such as the members are getting credit facility, packed items increased cash sale of non-members and quality branch name, display of articles, availability of articles and prices attracted to the non-members whose number is increasing day- by day.

1.9 Further Plan :

To give better service and welfare implication of their customers can be achieved to chalkout future plan as per requirement and emand of the users. The Sarabhai Chemicals Employees have sufficient infrastructural facility to develop the Consumer Store. It has submitted a Project for setting up of a 3615 Sq.Ft. modern departmental store at its present premises. The proposal has been submitted to Ministry of Agricultural Department of Cooperation, New Delhi. The main focus of that proposal was to provide self service departmental store in which atleast all necessary items should be included so that customers can feed all demand under one roof system. Similarly, the sale of store will also increased by way of providing packed items. Generally today, customers prefer ppacking system so that the plastic bag they can use in another job and packed items seems to be found good quality and fair price.

**THE UNJHA CONSUMER COOPERATIVE
STORES LTD., UNJHA.**

A

CASE STUDY

Prepared by

**S.Y. DESHPANDE
Faculty Member**

**UDAYBHANSINHJI INSTITUTE OF COOP. MGT.
SECTOR-30, GANDHINAGAR-382030, GUJARAT**

THE UNJHA CONSUMER COOPERATIVE STORES LTD., UNJHA.

A Cash Study

Sudhir Deshpande
Lecturer

INTRODUCTION

During mid fifties, the period when on account of decontrol large number of consumer cooperatives were pulling down their shutters and undergoing some kind of merger and amalgamation, the Unjha Consumers Cooperative Stores Ltd. undertook consumer business and got registered through registration No.C/1884 dated 29/6/1954.

The head office of the Unjha Consumers Coop. Stores is housed in a rented building at Gandhi Chowk, Unjha. It has telegraphic address "Consumers" and its phone number 3660.

The area of operation of the society extends to the major pockets of the Unjha town. Though there are other private and cooperative consumer stores none of the other cooperative consumer store have any image, impact and coverage the one Unjha Consumers possesses.

MEMBERSHIP & SHARE CAPITAL

The management of the society believed in Self reliance and they occasionally sought the financial assistance from Apex institution and banks. It has only individual members and the position of membership and share capital during last three years is as follows;

<u>YEAR</u>	<u>MEMBERSHIP</u>	<u>SHARE CAPITAL</u>
1992-93	7568	4,88,888
1991-92	7547	4,88,888
1990-91	7416	4,88,888

It is to mention here that share capital of the society comprises of 14,888 shares of Rs.25/- each.

MANAGING COMMITTEE

The managing Committee of the society comprises of 12 elected members and one third retires every year by rotation. Managing Committee meetings are held monthly or bimonthly. As the store has not availed any assistance from the Govt. or the Bank, it has no representative of the Govt. or the Bank in the Managing Committee.

PERSONNEL PROFILE

The society has 87 employees on its payroll, drawing monthly salary of Rs.878/- to Rs.1588/- maximum. Out of 7 staff members 86 are involved in operational type of work headed by a single person as a manager. The supervisory arrangements are lacking hence operational staff directly reports to the manager.

Following table throws light on the present manpower position of the society.

Designation	Type of Work	Experience ranged in years	Qualifications	Present salary (Rs.)	Professional Training
Manager-cum Cashier (01)	Supervisory/ Managerial, Cash handling	14 Years	SSC	1500/-	Diploma in Cons. Coop.
Bill Clerk cum Shop Incharge (05)	To manage the shop, selling, bill collection, inventory management etc	1 to 7	2 SSC 1 HSC 2 B.Com	870/-	Nil
Peon (01)	Supportive work at HO	1 year	S.S.C.	870/-	Nil

The Society follows contributory provident fund and yearly Bonus, however no other benefits are given such as Gratuity, Interest free loans, Leave Travel Concession, Incidental advances, etc. which seems to be a common practice in Primary Cooperatives. Society has no structured payscale for its employee nor time bound increments are given to the staff. Considering the type and quantum of work handled by the employees and the responsibility associated with it, society might be paying at par with payscale offered by the private traders or to say industry. It appears, society follows minimum wages fixed by the State Government.

PROGRESS AT A GLANCE

The steady progress of the society can be seen from the following table. (annexure)

During the period 1990-91 to 1992-93 annual sales shows

increasing trend however during the period 1981-82 to 1989-90 sales fluctuations are frequent showing ununiform growth in the annual sales. The year 1985-86 witnessed sudden rise in the membership (2 times) however subsequent year shows uniform growth in the membership development process. More than 100% growth is achieved in share capital during the year 1985-86. During last three years i.e. from 1990-91 to 1992-93 annual sales fluctuates in between Rs.75,00,000 to 1,25,000,00 however highest sales is recorded in the year 1982-83. Fluctuations in annual sales was mainly due to undertaking of commission agency in marketing of agri. produce coupled with Wholesale business of non-controlled item particularly "Rice". Society is not incurring losses except in the year 1974-75, 1975-76 & 1978-79, the years in which annual sales is below 42 lakhs. During the period 1971-72 till 1992-93 society has declared dividend only for 7 years. On the contrary society distributes gifts to the members which in moneters terms will be more than 12% of the share value. Society has obtained "A" Grade audit since 1982-83 however previously its audit grade was "B".

PRESENT INFRASTRUCTURE

The details of the presently available infrastructure of the society are as follows:

Particulars	Owned/ Rented	Area in Sq.ft	Location	Yearly Rent (Rs)	Assortment
HO & Shop cum Godown	Rented	Office 240 Shop 360 Godown 390	Market Area Unjha	12,000	Retail Gro- cery and Textiles & Wholesale business.
Shop	Rented	84	APMC Unjha	1,500	Grocery & Textiles.
Shop	Rented	150	Semi Comm. Area Unjha	2,400	Controlled Retail.
Shop cum Godown	Owned but Rented out	780	APMC, Unjha	-	Nil
Godown	Owned	780	Residential Area Unjha	-	Godown & Packaging Unit.

Societies business Transactions takes place in rented accommodation and owned accommodation is either rented out or used for godown purpose.

BUSINESS PROFILE

The Unjha Cooperative Consumer Stores business can broadly be divided into following segmentation.

1. Non-controlled items Wholesale business
2. Non-controlled items Retail business
3. Controlled items Wholesale business
4. Controlled items Retail business
5. Input items Retail business.

Other supplementary activities includes Light bill collection and commission agency business for purchase and sales of agricultural produce on behalf of the Gujarat State Coop. Marketing Federation Ltd.

In order to understand the business segment wise contribution to the total annual sales, let us study the following table.

Business segment wise contribution to the total annual sales

Business segment & Major product assortment	1992-93	1991-92	1990-91
1) Non-control items Wholesale business(Rice)	3,56,873 (4.80%)	13,22,249 (10.58%)	31,23,235 (27.39%)
2) Non-control items Retail business(Grocery Provision & Customers' goods)	12,23,547 (22.61%)	18,17,039 (14.59%)	15,59,664 (30.67%)
3) Control items Wholesale business(Sugar)	28,68,835 (37.60)	24,93,201 (19.96%)	35,01,105 (30.71%)
4) Control Retail (Rationing Shop)	06,68,725 (8.78%)	11,19,269 (8.96%)	6,89,296 (6.08%)
5) Retail Agri. Input Items (Fertilizer, Seeds, Pesticides)	5,79,257 (7.60%)	6,35,709 (5.05%)	8,63,299 (7.57%)
6) Commission agency business for Sale & Purchase of Agri. Produce on behalf State Marketing Fedn.	14,17,624 (18.61%)	50,98,831 (40.82%)	16,62,714 (14.58%)

From the above table among other things it may be observed that-

1. The society is operating a network of 2 retail outlets and one wholesale cum retail point. Two electricity bill collection centres.
2. All the sales counters are Non Self Services shops.

3. Society's commission agency business is in the area of sale and purchase of agri. produce and also through the collection of bimonthly domestic electric bills.

4. Society generates substantial amount of earning through rental income.

5. For the retail outlets the society incurs less rental expenses compared with present market rate. Prime locations of the retail outlets is an added advantage to the society. areas.

6. The society has custom goods business which is of irregular nature and promises rare developmental chances in the changing economic scenerio.

7. The top management believes in service approach for all of its business activities.

8. Society mainly deals in cash. All the staff members who are directly involved in business tranjections have to deposit the cash with the manager.

9. Management of the society believes in self sufficiency. Inspite of the availability of external financial sources, society has mainly dependent on internal financial sources so far it has not sought major finance from the external agencies except the cash credit facility which is used for the working capital needs.

PERSONNEL VIS A VIS BUSINESS PERFORMANCE

The related data of personnel vis a vis business are as follows;

Sl.No.	Particulars	1992-93	1991-92	1990-91
1)	Staff Strength	7	6	5
2)	Sales	1,13,99,305	1,24,86,298	76,14,861
3)	Sales per Employee	16,28,472	20,81,049	15,22,972
4)	GP per Employee	79,930	55,861	45,612
5)	NP per employee	24,854	19,934	17,070
6)	Cost per employee	16,148	12,288	9,015

MEMBER INVOLVEMENT

Even though the society does not maintain continuous practice of declaring dividend with uniform rate it distributes gifts worth Rs.50/- to Rs.70/- per member.

Further, the society deals heavily in wholesale business of ^{rice} ~~rice~~ and makes it available to the members at the reasonable prices. This is performed with an intention to provide services to the members.

FIXED ASSETS

Fixed assets of the store comprises of the following;

PARTICULARS	1992-93
Building	1,48,565
Furniture-Fixtures	43,488

The Society earns rental income to the tune of Rs.52,974/- from the owned buildings.

WORKING CAPITAL

If the total current assets are taken into consideration as gross working capital then it can be observed from the following table that with a share capital base of just Rs.04 lakhs, the society has been able to maintain a gross working capital of Rs.10 lakhs.

This too indicates that the stock turns 07 times to 10 times during last three years.

	1990-91	1991-92	1992-93
Gross working capital	10,07,397	10,87,052	10,29,635

BUSINESS DEVELOPMENT PROGRAMME

Besides wholeselling and retailing of the controlled and non-controlled consumer items coupled with retailing of agri.input items and commission agency business, the society has recently introduced pre-pack items exclusively for retailing. All the prepacked items bear the society's own brand "UNJHA CONSUMERS".

The items that are prepacked & marketed are Jeera, Souff, Methi, Rai & Tilly. All the prepacked items bear the brand name Unjha Consumers. All above referred items are packed in 200 gm., 500 gm., and 1 kg. packages.

During an informal discussion with the chairman Shri Amratbhai Karsandas Patel, it is learnt that the society proposes to undertake a departmental store with its location near to APMC Unjha. This departmental store will also be having home delivery system. This way the society wishes to expand its non-controlled items retail business.

ANNEXURE

: X :

श्री ठंका संस्थान डी-ओपरेटिव स्टोर्स लि. ठंका:

दिसा २२ वर्ष दरमान स्टोर्स डरेल प्रगल्मी विगतो

वर्ष	संसाध संख्या	शेर भंडीत	रोज्झ	वेयास	नई	रुखान	दिविस	आउट का
१९९१-९२	१५५५	१००२२५-००	३५३५४-२९	१८३०९५-०२	११२९१-०९	-	-	५
१९९२-९३	१५५६	१००९००-००	३५३८१-९९	२५९२२४-३०	५३४५४४	-	९-२५१	५
१९९३-९४	१५५७	१०१५२५-००	४५३-९३५४	२३३५०४-३८	२३९६२	-	९-२५१	५
१९९४-९५	२००५	१२८१००-००	५००९५-२५	२३५६२३३-८५	-	५४४५३	-	५
१९९५-९६	२००६	१३००२५-००	५०१४९-२५	३९८२२३-५०	-	८५६७९-२५	-	५
१९९६-९७	२००७	१३०२५०-००	५०१९५-२५	९९३८२०-१९	३९३४-८०	-	-	५
१९९७-९८	२००८	१३०२५०-००	५०१९५-२५	९९३८२०-१९	५५३५	-	-	५
१९९८-९९	२००९	१३०३००-००	५०२००-२५	४११५४११-५०	-	३१८११	-	५
१९९९-००	२०१०	१३०३००-००	५०२१९-२५	९२९४५३३-९४	२८२२२-८०	-	-	५
१९९९-०१	२०११	१३०३००-००	५०२५९-००	५५५३९५१-००	१६३३९१	-	-	५
१९९९-०२	२०१२	१३०३००-००	५०२५९-००	५५५३९५१-००	११५००-००	-	-	५
१९९९-०३	२०१३	१३०३००-००	५०२५९-००	५५५३९५१-००	२३२००-००	-	-	५
१९९९-०४	२०१४	१३०३००-००	५०२५९-००	५५५३९५१-००	२३२००-००	-	-	५
१९९९-०५	२०१५	१३०३००-००	५०२५९-००	५५५३९५१-००	१०५५२-००	-	१२-२५१	५
१९९९-०६	२०१६	१५००५५-००	५३५१८-३५	६६०१५-५३	५८२३२-०३	-	११-२५१	५
१९९९-०७	२०१७	३९१२९५-००	२३६००-००	१२०८१४५-१७	९४५५	-	९-२५१	५
१९९९-०८	२०१८	३९९५५०-००	३०३५५-००	२१०८१३-००	५५५५	-	-	५
१९९९-०९	२०१९	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१०	२०२०	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	९-२५१	५
१९९९-११	२०२१	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१२	२०२२	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१३	२०२३	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१४	२०२४	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१५	२०२५	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१६	२०२६	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१७	२०२७	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१८	२०२८	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-१९	२०२९	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२०	२०३०	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२१	२०३१	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२२	२०३२	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२३	२०३३	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२४	२०३४	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२५	२०३५	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२६	२०३६	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२७	२०३७	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२८	२०३८	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-२९	२०३९	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-३०	२०४०	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-३१	२०४१	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-३२	२०४२	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५
१९९९-३३	२०४३	३९९५५०-००	३०३५५-००	२१०८१३-००	४१४१४	-	-	५

Cooperation in Phuket

THAILAND

- Pradit Machima

1. Background

Phuket is the smallest province of Thailand. Its total area is 543 sq.km. with the total population of approximately 200,000. Although the area is very small but the business is quite big and flourishing. Main business activities are agriculture, commercial and tourism.

2. Cooperative Organizations

There are four types of cooperatives registered in Phuket. They are:

Type	No. of societies	Members	Working capital	Vol. of business	Net profit
Agriculture	5	2,103	12.67 m.	13.37 m.	0.50 m.
Consumer	4	1,455	4.52 m.	51.76 m.	0.57 m.
Thrift & Loans	8	4,444	216.89 m.	229.46 m.	17.83 m.
Services	1	226	0.51 m.	0.69 m.	0.05 m.
Total	18	8,228	234.59 m.	295.28 m.	18.95 m.

IN Baht

* 25 Baht = \$1

3. Consumer Cooperatives

In 1993, there are four consumer cooperatives operating in Phuket. All of them are rather small and ineffective except the Vajira Phuket-Hospital Coop. Store. The membership and results of their operations are shown in table 1 on next page.

Table 1

Results of 4 Consumer Coop. Operations in 1991

Name of Coops	Membership	Paid Up Share Capital	Reserves	Other Funds	Working Capital	Volume of Business	Net Profit
Phuket Coop. Store	1,237	169,800	1,507,156	355,478	2,736,008	45.8 m.	144,750
Teachers' Training College Coop.	139	25,500	127,448	37,167	733,455	1.7 m.	120,905
Technical College Coop.	154	223,400	256,243	77,242	897,696	2.8 m.	216,767
Vajira Hospital Coop.	155	95,500	20,267	7,300	274,152	1.5 m.	91,407
Total	1,485	514,600	1,913,134	487,187	4,521,511	51.8 m.	573,849

Table 2
Coop. Own-funds in 1991 and 1992 in Baht

Particulars	Coop. Own Funds 1991	1992	% increased, over 1991
Paid up share capital	99,500	109,600	10.2
Reserves	20,207	30,420	50.3
Other funds	7,300	13,300	82.2
Undistributed profit	91,407	172,796	89.4
Coop. own funds	218,494	326,116	49.5
Others	55,658	229,838	312.9
Working capital	274,152	555,954	102.8

4.5 Business Operations

The coop. society has been operating at a very small scale since its membership is very small - only 155 in 1991 and 203 in 1992. The total sales turnover of business in 1991 was 1,437,683 Baht and in 1992, it was 2,347,667 baht. And net profit was 91,407 and 172,796 baht in 1991 and 1992 respectively. Sales per member in 1991 was 9,275 baht and in 1992 it was 11,565 baht and profit made per member was 590 and 851 baht in 1991 and 1992 respectively. A good performance.

Results of the operations in 1991 and 1992 are shown below:

Results	1991	%	1992	%
Sales	1,437,683	100.00	2,347,667	100.00
Cost of sales	1,317,457	91.64	2,179,942	92.86
Gross profit	120,226	8.36	167,725	7.14
Other Income	40,632	2.83	111,549	4.75
Total income	160,858	11.19	279,274	11.89
Expenses	69,451	4.83	106,478	4.53
Net profit	91,407	6.36	172,796	7.36

EVEN SMALL CAN GROW

By

AYUSH SINGH

Just after India got Independence, Shri Vaikunth Bhai Mehta an eminent Cooperator became the first Minister of Cooperation & Finance in the erstwhile State of Bombay. He used to address freedom fighters & social-workers and tell them, hitherto they were fighting against the British empire for Independence. But political Independence is not enough. It has to be supported now with Economic emancipation and hence the freedom fighters and social workers should fight for economic freedom & poverty alleviation. They should organise various kinds of cooperatives for the economic development of the country- "Economy". This 'Clarion call' inspired Cooperators and social workers to organise various kinds of Cooperatives. "Nanachowk" is one such store, which was commissioned just after Independence in August, 1947. This cooperative venture was launched to protect the consumer's at large from unscrupulous traders and also for making available the items of day to day need by avoiding shortage and overpricing.

With this objective in mind, a few social workers of Nanachowk area namely Dr.G.G. Parekh, Dr. Baba Kalgutkar, Mr. Narayan Kadam, Mr. Harishchandra Narvekar alongwith fellow Cooperators laid the foundations of Nanachowk Consumer's Cooperative Society Ltd., in South Bombay, in a small rented premises (450 sq.ft.) at Nanachowk Crossing.

With a capital base of hardly Rs.7000 (to be exact Rs.7,700), it achieved a sales turnover of Rs.33,184/-, in the first year of operation. From an humble beginning, gradually with the dedicated work during the last 7 years, it has made rapid stride and now it is a household name in its limited area of operation.

With great distinction & pride, the Society has come out to be the first primary consumer cooperative store in Maharashtra, to cross the "rupees 1 crore mark" in sales turnover and without any external finance.

HISTORICAL BACKGROUND

Initially there were two societies operating in the Nanachowk area, one was Nanachowk Consumers Cooperative Society Ltd., which started in August, 1947 and the other Gamdevi Consumers Cooperative Society Ltd., which came into being in June 1949. During the earlier days, they had restricted their business to Ration items as a hang over of war scarcity with limited sales potential and low-margin on sales. In the meantime, due to certain operational problems in Gamdevi Society, the Management

of both the Societies sat down for a revival formula and finally came out with a merger proposal, which was endorsed upon by the members and thus the two societies merged in 1983 to be later known as "Nanachowk Gamdevi Consumers Cooperative Society Ltd."

THE REVOLUTIONARY STEP

It was around 1963-64 under the able guidance of Mr. Gajanand Pansare and Mr. P. Parelkar that "Cloth business" was started and a step towards diversification and betterment of the society was initiated.

In early eighties, self-service system was gaining popularity in the Cooperative sector and more so in Bombay. Management of Nanachowk Store realised that they can serve the people better and more efficiently by disbanding the Cloth business and Fair-price shop (F.P.S.) and to set up a self service shop in its place. This was a turning point for the society in 1987. Foregoing the age-old sheltered business of F.P. shop and making a gaint leap into the competitive market of "Consumer-retailing" was a challenge. Subsequent developments in business proved the soundness of this revolutionary decision of the management.

PROGRESS AT A GLANCE

Before the introduction of "Self-service system" in 1987, the total annual sales used to be around Rs.30.00 lacs with provisions accounting for around Rs.4.00 lacs only. Contrary to this, the rapid increase in sales & profitability of the store can be visualised from the following table.

Year	Member-ship (No.)	Share	Sales	Purch-ase	Cl. stock	PROFITS		
						Gross	Net	Divi-dend
1986-87	3334	1.31	32.28	29.41	3.87	2.60	0.17	10%
1987-88	3511	1.51	40.52	37.60	4.54	2.86	0.25	10%
1988-89	3593	1.60	40.89	36.79	4.32	3.20	0.23	10%
1989-90*	3608	1.62	36.71	34.23	4.94	2.69	0.26	12%
1990-91	3972	1.82	60.01	57.59	7.35	4.30	0.37	12%
1991-92	4220	2.18	87.79	83.57	9.70	5.36	0.37	12%
1992-93	4471	2.57	126.03	116.69	10.74	8.68	0.62	12%

NB : * Sales for the year 1989-90 are for nine months (change in financial year)

Sales during 1992-93 shown is for both the shops. Nanachowk registered a sales turnover of Rs.101.01 lacs. As clear from the above, during the last 2 years, the society has been achieving a growth of 40% & above in sales.

EXPANSION

The above table clearly shows that from 1987-88 onwards after the introduction of Self-service system, the sales have been growing steadily by around 40%. Also by observing the growth in net profit which is also steady enough to offer the members of the Store, a maximum dividend of 12% for past 4 years. The above accompanied with an investment of Rs.1.75 Lacs (which has increased to Rs.2.75 Lacs as on 31.10.93) in Fixed Deposit during the year 1992-93 and with nil borrowings / loan to their account alongwith a cash surplus of Rs.0.85 Lacs reflects a sound financial position. This steady growth in sales resulted in the stability of the store in the true sense of term. The management therefore embarked on an expansion programme by coming up with one more retail outlet on 26th January, 1992. This new shop is about a kilometre away from the present one just behind the famous Babulnath Temple, and the results are quite encouraging. (for further details on the above two shops See BOX at the end).

Seeing both the shops making rapid progress in sales & profitability, the management is further planning to open one more shop.

RENOVATION

Introduction of self-service system inter-alia involves renovation of the shop with standard furniture & fixtures, proper rack-stacking, adequate light arrangement and standard check-outs. It now resembles a "Model store" with a wide range and proper display of items, cleanliness and a smiling and ready to help staff. Nanachowk Store has come up with a unique "Maxfo" check-out, through which Customers purchasing limited items (maximum of four items) can check-out separately during peak-hour rush without standing in the queue of big shoppers for a long time.

ASSORTMENT

Out of a total area of 450 sq.ft. actual selling space is only 350 sq.ft. Presently it is selling a wide assortment of 3250 items comprising of grocery items, edible oil, toiletries, cleaning powders, and a select range of plastic goods. The very fact that 12,500 - 13,000 people visit the shop every month, speaks of the acceptance, appreciation and affinity of the people towards the store.

PRICING POLICY

By and large the Management of the Store follows an active price policy in most of the goods and leadership price in a few of mass consumption items like, Rice, Sugar, Rawa, Besan, Maida, Edible oil, etc. Due to the above policy, it is earning a moderate margin of around 7% only. The Store has also a price verification committee, which verifies the market price of various commodities and provides regular feed-back on a continuous basis. On the basis of such feed-back, necessary action is taken.

SALES PROMOTION

The store has an ideal sales promotion policy. "Price-Off" scheme on mass consumption items are offered to the public during the festival season like Deepawali and Ganpati Festival every year. Apart from this, there is also a gift scheme during Deepawali on different slabs of purchases made. There are also other schemes like "Shelters & Dilasa", which contribute to the growth in business and popularity of Store. Shareholders of the Society are being regularly offered Purchase-Rebate of 2% on purchases worth Rs.100/- & above.

COMPETITION

Sometime back, a private Store under the name " Naik Supermarket" was set up just next-door. This new Store also came up with self-service system having all the standard furniture & fixtures with proper check-outs and an experienced hand from one of the consumer cooperative of Bombay. Initially it had a slight effect on the business performance, but now Nanachowk Store is performing well. This reflects that it could withstand the competition.

PURCHASE MANAGEMENT

Purchases are made by a purchase committee involving the Secretary, Managers & Godown Incharge. Based on the indents received by the Godown and on the basis of demand pattern and stock position, purchases are made. In mostly, all the items the Store is availing the " Credit facility" and if we go by its superb "Trade-creditor payable account" which stands close to 105% of the closing stock, it speaks by itself the efficient management of purchases, stock-holding and trade-creditors.

CONTRIBUTION TO THE ECONOMY

The Society has got a Share capital (members only) of only Rs.2.57 Lacs and is regularly paying dividend of 12%(max.) to its members. It has also created decent employment for 21 people, with an annual salary bill of the society coming to Rs.4.16 Lacs. Its other contributions to the State Exchequer during the year 1992-93 are as follows:-

a) Insurance Premium Payment	-	Rs. 8824-00
b) Sales Tax	-	Rs. 600-00

* The Store is poised for paying Income tax regularly on a continuous basis.

MANAGEMENT

Right from the beginning, the Society has elected the Management. The Managing Committee comprises of 13 members, including 2 lady members. Due to its sound working & healthy

financial position, Managing Committee has been declaring constantly a dividend of 12% for the past 4 years. There is active participation by the members in day to day working of the Society and a team-spirit is visible. Their efforts are complimentary in running the Organisation.

FINANCIAL MANAGEMENT

Due to the growth in business, there is a growing need for finance and the Society has been managing the same from right sources. The total subscribed Share Capital from the members as on date comes to Rs.2.57 Lacs. In the past, the Society had an equity participation from the state Govt. to the tune of Rs.0.10 Lacs which has been refunded way back in the year 1990-91. Against a total current liability of Rs.11.73 Lacs, the current assets work out to Rs.12.97 Lacs. Thus the Current Ratio works out to 1:1.

The Fixed Assets of the Society comprises of furniture, the ures & office equipments worth Rs.2.47 Lacs. This shows that the entire paid-up capital is invested in fixed assets and the business is being managed with the retained profits.

The Society has got a sanctioned cash-credit limit of Rs.3.50 Lacs to meet various costs. It used to avail this facility earlier. But during the last year (1992-93) the Society did not avail this c.c. facility and has no other form of borrowing/loan to its account as on 31.03.93. This speaks of the efficient system of working capital management.

The balance sheet reflects a sound financial position with fixed deposit of Rs.1.75 Lacs(which at present has gone up to Rs.2.75 Lacs) and reserve & other funds of more than Rs.3.50 Lacs, which is yet another source of fund built by the Society.

PERSONNEL MANAGEMENT

Nanachowk Store has a staff-strength of 21, out of which selling staff works out to about 60%, which is an ideal ratio in business. The Staff gets all allowances according to the State Govt., but the scale of pay is a little less than that of the Govt. The other staff benefits consist of bonus, gratuity, provident fund & leave facilities. The average age of the employee is around 30-35. Out of the total staff strength, females comprise almost 20% thereby showing active involvement of ladies in this Cooperative Store.

The Management is very much concerned about labour productivity. Its base of recruitment is annual sale of Rs.6.00 Lacs per employee per year, which is the normal productivity in retailing. The Management has also introduced a Staff-Welfare Fund with contribution coming from staff and the management respectively. Apart from the above, employees were also paid "Special working allowance" for risking their lives and reported for duty during the period of riots, in last December & January

1993 and also during transporters strike to make available the daily provisions & grocery to the public at large.

CONCLUSION

Nanachowk Gamdevi Consumers Cooperative Society Ltd., is an outstanding Primary Store in the State of Maharashtra. This can be considered as a "Model Store" worth following. Its various areas of Management are worth emulating by others. Its budgeting speaks of scientific planning of business. The variations vis-a-vis plans and actuals are hardly any. Even during the worst of the times like bandh, riots (December-January) and a week long strike by transporters, the Store remained open to serve its clientele with no report of shortages at all. This service of the Store was appreciated by the local press. This speaks of synergistic efforts of both employees & Management to achieve their common goal.

The success of the Society has contributed to the high morale of the Staff and their high productivity speaks of the efficiency of the leadership. It won't be out of place to mention here, the sincere efforts of Mr.G.G. Parekh, Dr. Baba Kalgutkar and Mr. S.G. Joshi (present secretary) who by their enlightened leadership, encouragement & inspiration have been successful in bringing the Store to its presents state. Mr. S.G. Joshi who is the Secretary of the Store for the last so many years, is practically the Managing Director of the Store. The rapid growth during the last 7 years has been possible due to his assimilation & implementation of new techniques and working systems. Perhaps as an appreciation of his devoted service, he was selected as a member of the Study Group from amongst the primary stores by the Director Marketing-Maharashtra. Shri Joshi for his own livelihood serves in the Civil Defence Department. Here also he has earned a name for himself. Recently he has been honoured by President's Medal for appreciation of his distinguished services.

This Society over a period of time has generated a visible image, impact, coverage & acceptance amongst the people. As it is well known that, Consumer experts and Cooperators all over the world have opined that Primary (small) Stores are not feasible under the present conditions, specially after the stopping of Government subsidy/financing, and various costs over-run. The age old obsession that 'small is beautiful', does not hold ground today. To tide over this situation, Primary (small) Stores have to grow and expand with the present infra-structure for their survival. In this direction, Nanachowk Store has taken a lead by showing that even "small can grow" and showed a path for others (Stores) to follow suit. It is a Store worth visiting by fellow cooperators specially of primary stores. There are quite a few things to learn from the store which may inspire, motivate and develop other primary stores.

With the commissioning of second Self-service shop at Babulnath (26.01.92), it has entered into the Consumer field in a big way. Still miles to go and lot more to achieve.

BOX

<u>PARTICULARS</u>	<u>NANACHOWK</u>	<u>GAMDEVI</u>
SALES(1992-93)	101.01 Lacs	25.01 Lacs
Area in sq.mt.	45	55
Staff No.s	8	6
Average daily sales	33,675	8,340
Sales per day per sq.ft.	74.63	15.16
Sales per man per day	4209	1390
Average customer flow	495	180

GROUP NO. 1

Subject : Identification of Problems of Consumer Cooperatives in Gujarat and to suggest the remedies for the solution.

GROUP LEADER Shri N.C. Ramanuj
 Shri G.G. Thakor
 Shri A.M. Suthar
 Shri D.N. Kureshi
 Shri S.A. Kureshi
 Shri S.H. Parmar
 Shri P.R. Patil
 Shri J.R. Patel
 Shri N.R. Patel
 Shri P.J. Jani
 Shri B.B. Chaudhari
 Shri R.M. Patel
 Shri C.N. Patel
 Shri I.D. Patel

The Group members of Group No.1 have identified following problems of Consumer Cooperatives in Gujarat.

1. Organisation & Registration :

The performance of Consumer Cooperative Stores is not up to the mark, moreover, the same can categorically be termed as weak performance. It is so because there is unwanted competition between consumer cooperative stores leading to wrong tactics practised by Consumer Cooperatives. Above situation is because of the following reasons.

(A) The location preference of Consumer Cooperative Stores and ~~should~~ its organisation must take in to account that it should have at least 1000 members ^{assuring} employed in monthly business transactions to the tune of Rs.500 to Rs. 1000 per member alongwith Rs.500 to Rs.1000 ^{per member} contribution towards share capital than only the Consumer Coop. can have viable business entity with self sufficiency as its motto.

However at present majority Coop. Consumer Stores operate as rationing shops mainly dealing in Controlled items, With little business development in customs goods. Further there is no proper justification of area of operation as many stores are located in close proximity to each other inviting unwanted competition amongst themselves.

~~The basis~~ Normally as one Primary Coop. Service Society serves to a village, Consumer Coop. should also be organised on the same line.

(B) Business :

In the present environment it realise that private consumer stores operates with a sole motto of profitability which the owners of these stores can achieve by following wrong trading practices such as ~~etc.~~ ^{etc.} However the same cant be followed by Coop. Consumer Stores. ^{One of the major handicap of the coop consumer stores is that} ~~is that~~ even though managing committee, chairman, etc are expected to look into business matters of Coop. Consumer Stores by providing proper guidance ^{regarding} ~~regarding~~ ^{following} etc. but in reality it is absent making it necessary for the employees to follow their own way which ultimately results in weak business performance of the Coop. Consumer stores. ~~The coop. consumer should follow following~~ practices in order to achieve better business results.

(i) Purchase :- (a) The purchase policy of consumer coop. store must take into account the local demand, purchasing capacity, preferences etc. of its members and other customers.

(b) Wrong purchases results in maintenance of unwanted inventory i.e. slow moving items, unsalable items etc. which also affects on blocking up of the working capital, hence the coop. consumer stores having close assess with the wholesale market should prefer to maintain short inventories. ^{Further the} Working capital should have maximum possible rotations. Coop. Consumers stores must take into ^{consideration} ~~account~~ the low demand and supply.

(ii) Sales : Pricing policy of a coop. consumer stores must take in to account the purchasing price, the pricing policy of the competitors, shop's establishment expenses, employees salary, insurance, etc. Considering these factors Coop. Consumers Stores can arrive at

the Sales price which must be attainable to the customers.

(B) Storage & stock arrangements, maintenance of stock, etc.

In order to offer better customer services, coop. consumer stores must be well maintained giving proper emphasis to cleanliness, light arrangement, interior arrangement of section and stock, etc. This also ensures good quality of the products, commodities which need proper maintenance before effecting its sales. In addition a list of available items should also be supplied to the customers which helps for their buying practices.

(C) Capital :

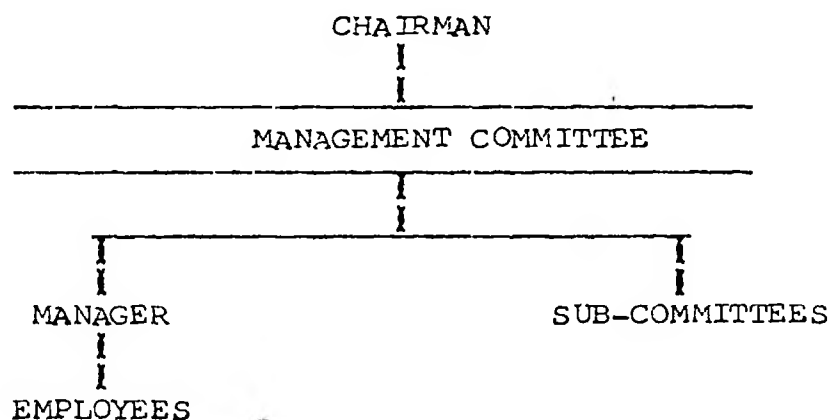
The State Govt. is not keen in providing package finance assistance to the cooperative consumer stores which is available for industrial cooperatives and other cooperative sector. If this is made available to consumer cooperatives then consumer cooperatives can operate on sound lines. However Govt. assistance invites trouble in the administration of Cooperative Consumer store such as -

- (i) Govt. imposes rigid control over the coop. consumer stores.
- (ii) Govt. officials, by the very nature of their job are not businessmen. This creates problem in development of Coop. Consumer stores.
- (iii) Govt. officials give more importance to Administration rather than business interest of the organisation.
- (iv) Ignorance of service aspect.
- (v) Mounting up of interest on loans creates threat to the very survival of the Coop. Consumer Stores. However in order to overcome this problem following remedial actions are proposed.
 - (a) Increase in the member's share capital & practice of paying regular dividend.
 - (b) Encouragement for savings and high interest rates to loans secured from the members.
 - (c) Credit worthiness of the society helps for credit availability in purchase of the products from Traders.

- (d) Good companies offers commission agency business.
- (e) Small internal finance is more meaningful & economical compared with sources of external finance.
- (f) Above actions are possible only when society earns faith of members and non-members by offering good services to them.

C. MANAGEMENT:

Organisation structure of a Consumers Coop. Stores remains as narrated below;



Management Committees must fulfill following responsibilities. This will ensure professional management in Cooperative Consumer Stores.

- (1) Policy decisions
- (2) Purchase Policy and Sales policy must take into account the area of operation, population, market trend and financial strengt
- (3) Market ~~on~~ trade demands fast decision making which needs to be followed.
- (4) Experts should have stake in management committee sub-committee.
- (5) Merit for becoming members of the Management Committee should not be by vote rather it should be on the basis of ^{member's} ~~his~~ ability/
Leadership traits.
- (6) Chairman & members of the Management Committee should prove as trustees ~~of the interest~~ of the members & organisation and its employees.

EMPLOYEES

- (1) Recruitment & selection of the employees should be on the basis of merit and ^{should also consider nature of} demands of the job.
- (2) Employee must be perfect in performing their duties.
- (3) Monitory benefit must be in proportion with the labour, time & ^{utilised} skill used by the employees.

- (4) Salesman should possess qualities of a good Salesman.
- (5) Uniformity in objectives of the employees and of the organisation.
- (6) If possible, employees should have promotional opportunities, provident fund facility, gratuity etc.
- (7) Alongwith member development fund ^{there} must be provision of employees welfare fund, training fund, etc.
- (8) ~~Provision of~~ ^{the} Incentives for hand work.

Policy implementation through employees and framing up of the policy ~~important~~ are equally important, ^{the} satisfied employees builds 'Profit' Unfortunately this has been ignored.

AUDIT

Auditing performed by the Govt. auditors is mainly of the statistical nature. In true sence the auditing should serve as a guide, philosopher and friend, which is absent in Govt. auditing procedure.

PUBLIC RELATION

Public relation is an important aspect of a Coop. Consumer store. In true sence public relation means relationship with the members and residents residing in the area of operation. Society can improve its public relation through following ways.

- Society can conduct occassional selling of sweets, clothes, etc particularly during festival season by adopting reasonable pricing.
- Society can organise sales exhibition, sports competition & Coop. Week celebration, etc.
- Consumer panels can be created for suggesting their needs & preferences.

SALES PROMOTION

- (1) Society should adopt own packaging whenever possible, branding could be an added advantage.
- (2) Incentives on purchases by the customers.
- (3) Latest selling techniques to be adopted.

INTER COOPERATIVE RELATIONSHIP/COOPERATION AMONG COOPERATIVES :

1. There is a four storied structure of the consumer cooperatives from the primary level to the National level, such as Primary Cooperative Consumers stores at Primary level, Dist. Central Coop.Consumer Society at the district level, State Cooperative Consumers Federation at the state level and at the National level operates National Coop.Consumer Federation. The upper structure of the Consumer Coop.Organisation is expected to provide technical guidance, help and to tackle developmental aspects of Primary Coop.Consumer Stores. But in reality upper structure is not justifying its role towards primary societies. Primary societies are facing the shortage of capital and products, to add this is the essential commodity act. Every entity associated with these factors tries to harass the primary societies. Structure at the upper level should have concrete approach to tackle these problems. At the federation level different sections should be in existence such as legal advice, business cell, public relation and research etc. which is absent today.

Availability of these [redacted] will ensure both functioning of the primary societies [redacted] also help [redacted] creating meaningful relationship between [redacted] primary coop. [redacted] and its federation.

2. The processing cooperatives must make available their products to the primary consumer societies. Some of the processing cooperative such as Coop.Rice Mill, Coop. Oil Mills, Coop.Flooring Mills, Coop. Sugar factories, ^{Coop Dairy Units} Coop. Fruits & Vegetables Societies, to name a few can play an important role in providing relevant products at whole ^{sale} price with adequate credit facilities, to the primary cons. stores. Processing Cooperatives should look forward to distribute their products mainly through primary coop.cons.societies. Above arrangement will ensure meaningful inter relationship amongst the cooperatives.

Govt. Policy :

Govt. regulates societies activity through Coop. Department. The Coop. law as applicable to consumer societies ~~may~~ possess some defects. Coop. Department should ~~not~~ play the role as a developmental agency with proper guiding spirit, instead, in reality it is observed that, it follows attitude by imposing penalties, punishment, etc.

Following reasons are responsible for creating above situation.

- 1) Cooperative departmental officials are not business experts. The lack businessmanship and it affects adversely on the development of consumer society. They are not sincere towards business aspects of the society.
- 2) Coop. Department fails in providing guidance and protection from other Govt. department if needed by the society.
- 3) State Govt. is not sincere in providing ^{the} for developmental aspects of a cooperative societies, in its budget formulation exercise. The provision in the state Govt. budget is mainly to meet the administrative expenses of the cooperative department. The professional management in consumer cooperatives demands provision of employees training, research, etc. but encouragement from the coop. department and management of society is absent, which is main hurdle in bringing professionalisation of management in consumer cooperatives.

CONCLUSION

The uniform development of the consumer cooperative movement demands development of every entity working for the movement. Development of one entity should not be at the cost of the others.

The white revolution through Operation flood programme has resulted in huge production of milk mainly benefiting to the milk producers & ignoring the interest of the consumers.

Cooperative institution/organisation should encourage purchases from the coop. consumer stores. On the one side Govt. agencies prefer purchases from Coop. Consumer stores but on the other coop. stores /instt., neglects the same, which should not be the case.

SUBJECT : NEED AND PRESENT POSITION OF RURAL CONSUMER COOPERATIVES
IN GUJARAT AND TO SUGGEST STRATEGIES FOR ITS SPEEDY
DEVELOPMENT.

GROUP LEADER : Shri Shrish S. Sheth
Shri A.M. Varia
Shri A.R. Mishra
Shri R.H. Patel
Shri H.Z. Zaveri
Shri M.D. Sheth
Shri G.D. Modi
Shri M.D. Raval
Shri D.J. Waghela
Shri R.H. Shah
Shri G.C. Desai
Shri B.A. Patel
Shri N.P. Modi
Shri G.R. Kanani
Shri M.C. Joshi

Following are the problems faced by the Rural Coop.Consumer Stores and suggestions to overcome the same.

1. The Rural Coop.Consumer Stores needs products in small quantity. Lack of transportation facility coupled with inconvenient locations adds to the transportation cost.
2. The shortage of professional^s trained employees.
3. The nature of business performed by the rural consumer stores is mainly of controlled items supplied by the Govt. This is not a profitable business.
4. Shop timings of the rural consumer stores are mostly in early morning hours ~~XXXXXXXX~~ & evening hours enabling employees to work in two shifts.
5. The Coop.Consumer Stores are incompetent to ^{compete} compete with the private traders operating in rural area. This has created such a situation where survival becomes first goal of the rural coop.^{Cons.} stores

~~Encourage rural people to organise a healthy Coop.~~

Consumer Stores, the State Federation should play the lead role by organising seminars, workshops, meetings in rural areas.

15. As a promotional strategy the rural cooperative consumer store should have seasonal sales counter particular during festival season and harvesting of the Kharif & Rabbi crops.
16. The licencing procedure of the rural cooperative consumer stores should be simplified.
17. The rural cooperative consumer stores should be encouraged to undertake sales of non-controlled items.

.....

SUBJECT : CONSTRAINT IN ADOPTING MODERN RETAILING METHODS BY CONSUMER COOPERATIVES OF GUJARAT STATE AND TO SUGGEST MEASURES FOR ITS ADOPTION.

GROUP LEADER : Shri Ayush Singh Coordinator
 Shri Shailesh Shah
 Shri J.A. Mehta
 Shri B.H. Mehta
 Shri G.R. Patel
 Shri DHulabhai Thaparbai
 Shri N.P. Modi
 Shri G.M. Joshi
 Shri J.P. Devda
 Shri A.B. Fasa
 Shri A.P. Patel
 Shri T.M. Bariya
 Shri R.C. Shah

The members of this group realises that problem for introducing "Self Service Concept" in Cooperative Consumer store is closely related with the organisational profile & business profile of the Cooperative Consumer Organisation they belongs to, hence, while discussing on the problems, alongwith group opinion due emphasis is also been given to the organisational profile & business profile of the individual group member cooperative consumer stores.

Ist part of the Group discussion highlights in brief the organisational and business profile of the selected cooperative consumer stores. In IInd part of the discussion the group member have identified General problems for introducing Self Service Concept and the last part of the discussion explains benefits of the Self Service Concept.

1. The Chikanwas Coop. Service Society undertakes credit business alongwith non-controlled cloth business. Due to shortage of staff society can not expand its consumer business and here no adoption of Self Service Concept.

2. Rupal Coop. Seva Sahakari Mandli deals in credit and controlled items supplied by the Govt. agency. Due to inadequate place available with the society, it can't go in for the Self Service Concept.
3. The Banas Dairy Staff Credit Society deals in milk and milk products. As the said society is located 5 to 6 kms. away from the city area hence society can't adopt Self Service Concept.
4. The Ahmedabad Electricity Employees Credit Society deals in Credit and also undertakes seasonal business of consumer items. Due to non-availability of sufficient place, hence, society can't undertake Self Service Concept for the consumer business.
5. The Shreyas Coop. Credit & Consumer Society operates four branches in Ahmedabad viz. Kankariya branch, Narayanpura branch, Paldi branch and Narayan Nagar branch ² deals in almost all types of daily needed consumer items. They [^] society undertakes wholesale and retail business of consumers items.

In order to start the self service store the society faces some problems as mentioned below;

- Shortage of space - - -
- Financial requirement for investment in fixed assets, current assets and computers, etc.
- Godown and also the space for packaging.
- For Self Service Stores professionally trained personnel are required.
- Illiterate customers ^{hesitate} ~~hesitate~~ to enter the Self Service Shop.
[^]

....3/-

Continue.

SUBJECT : CONSTRAINT IN ADOPTING MODERN RETAILING METHODS BY CONSUMER COOPERATIVES OF GUJARAT STATE AND TO SUGGEST MEASURES FOR ITS ADOPTION.

GROUP LEADER : Shri Ayush Singh Coordinator
Shri Shailesh Shah
Shri J.A. Mehta
Shri B.H. Mehta
Shri G.R. Patel
Shri DHulabhai Thaparbhai
Shri N.P. Modi
Shri G.M. Joshi
Shri J.P. Devda
Shri A.B. Fasa
Shri A.P. Patel
Shri T.M. Bariya
Shri R.C. Shah

The members of this group realises that problem for introducing "Self Service Concept" in Cooperative Consumer store is closely related with the organisational profile & business profile of the Cooperative Consumer Organisation they belongs to, hence, while discussing on the problems, alongwith group opinion due emphasis is also been given to the organisational profile & business profile of the individual group member cooperative consumer store.

Ist part of the Group discussion highlights in brief the organisational and business profile of the selected cooperative consumer stores. In IIInd part of the discussion the group member have identified General problems for introducing Self Service Concept and the last part of the discussion explains benefits of the Self Service Concept.

1. The Chikanwas Coop. Service Society undertakes credit business alongwith non-controlled cloth business. Due to shortage of staff society can not expand its consumer business and here no adoption of Self Service Concept.

2. Rupal Coop. Seva Sahakari Mandli deals in credit and controlled items supplied by the Govt. agency. Due to inadequate place available with the society, it can't go in for the Self Service Concept.
3. The Banas Dairy Staff Credit Society deals in milk and milk products. As the said society is located 5 to 6 kms. away from the city area hence society can't adopt Self Service Concept.
4. The Ahmedabad Electricity Employees Credit Society deals in Credit and also undertakes seasonal business of consumer items. Due to non availability of sufficient place, hence, society can't undertake Self Service Concept for the consumer business.
5. The Shreyas Coop. Credit & Consumer Society operates four branches in Ahmedabad viz. Kankariya branch, Narayanpura branch, Paldi branch and Narayan Nagar branch ² deals in almost all types of daily needed consumer items. They [^] society undertakes wholesale and retail business of consumers items.

In order to start the self service store the society faces some problems as mentioned below;

- - Shortage of space -
- Financial requirement for investment in fixed assets, current assets and computers, etc.
- Godown and also the space for packaging.
- For Self Service Stores professionally trained personnel are required.
- Illiterate customers ^{hesitate} ~~hesitate~~ to enter the Self Service Shop.
[^]

....3/-

Continue.

Despite above mentioned problem, Self Service Shop provides following benefits;

- 1) Increase in total sales and hence the profit.
- 2) A well thought pricing policy can be adopted.
- 3) Discounts availed from the supplier can be passed on to the customers.
- 4) Members can share the benefits in the form of increased dividend; efficient service, etc.
- 5) Customers can save the time.
- 6) Every item bears price hence no bargaining.

.....

7. Cooperative Consumers stores should adopt home delivery service.
8. Mobile store can be operated, where ever possible with an intention to serve the members/customers.
9. The nature of job, as a sales^{man} in consumer stores, demand polite attitude towards the consumers.
10. In order to ensure better members participation profit share in the form of dividend should not be restricted by law.
11. Cooperative Consumer stores, as a sales promotion strategy, should offer cash discount/~~quantity~~ quantity discounts to the members.
- ~~12.~~ To create awareness amongst the members, ~~propaganda~~ training programmes should be organised.
13. The management committee while deciding on policy decisions must protect members' interest and encourage better customer satisfaction.
14. The constitution of sub-committee must ensure proper representation of the members. This helps in better members participation.
15. Special sales for stock clearance should be offered only to the members at the concessional prices.
16. While deciding pricing policy fast moving items should have lower profit margin and slow moving items should have high profit margin.
17. On the special occasion society can distribute Gifts to its loyal customers and members.
18. All Cooperative Consumers stores should have complaint/suggestion box.
19. Members who wishes to sale their products through their coop. consumer stores should be encouraged to do so.
20. For creating internal source of finance members should be encouraged to offer deposits to the store.

The existing arrangements for Human Resource Development and Professionalisation of Consumer Cooperatives in Gujarat State and suggest roles which the institution should play in the field of framing research and guidance.

GROUP LEADER Shri K.K. Patel
 Shri B.C. Patel
 Shri J.G. Desai
 Shri J.A. Patel
 Shri D.K. Diwan
 Shri T.P. Belim
 Shri C.N. Patel
 Mrs. Dhanluxmi Patel
 Shri R.F. Patel
 Shri S.S. Modi
 Shri S.V. Shah
 Dr. I.S. Patel
 Shri Parmar
 Shri N.K. Bhatt
 Shri M.T. Rana

In the present scinerios of the consumer coop.movement of the Gujarat it realises that the consumer cooperatives are not following professionalisation of management and Human Resources development to the ~~xxx~~ desired extent, however the same is practised by cooperative Dairy Units, Coop.Oilseeds processing unit and cooperative sugar factories, etc.

The human resources development in consumer cooperatives can categorically be stated as under;

- (a) Members - Poor member participation results in slow business development, Members do not fulfill their responsibility to attend the annual general meeting. This is main hurdel in development of Human resources as far as members are concern.

2. Rupal Coop. Seva Sahakari Mandli deals in credit and controlled items supplied by the Govt. agency. Due to inadequate place available with the society, it can't go in for the Self Service Concept.
3. The Banas Dairy Staff Credit Society deals in milk and milk products. As the said society is located 5 to 6 kms. away from the city area hence society can't adopt Self Service Concept.
4. The Ahmedabad Electricity Employees Credit Society deals in Credit and also undertakes seasonal business of consumer items. Due to non availability of sufficient place, hence, society can't undertake Self Service Concept for the consumer business.
5. The Shreyas Coop. Credit & Consumer Society operates four branches in Ahmedabad viz. Kankariya branch, Narayanpura branch, Paldi branch and Narayan Nagar branch ² deals in almost all types of daily needed consumer items. They [^] society undertakes wholesale and retail business of consumers items.

In order to start the self service store the society faces some problems as mentioned below;

- Shortage of space
- Financial requirement for investment in fixed assets, current assets and computers, etc.
- Godown and also the space for packaging.
- For Self Service Stores professionally trained personnel are required.
- Illiterate customers ^{hesitate} ~~hesitate~~ to enter the Self Service Shop.
[^]

....3/-

Continue.

9. Ladies participation in Management committee must be ensured.
10. Professionalisation of management in Consumer cooperatives is the need of the hours, particularly during the period of New economic policy which encourages competitive environment.

TRAINING FACILITIES

There is a three tier structure for the training facilities of the cooperative sector.

- 1) National Cooperative Union of India :- NCUI as a National level entity should prepare action plans for consumer cooperatives. Further it should publish books, video cassettes, audio-cassettes depicting current scenario of the consumer coop. movement.

NCUI should constitute statewise committees of the representatives of State Cooperative Union, Dist. Coop. Union and State federations which will be responsible for planning of the publication programme and its implementation.

- 2) State Cooperative Union :- State Cooperative union organises three days training programmes for the committee members of the management committee of the primary consumers coop. societies. ~~Instead state union should organise two days training programme preferably in two phases. State Coop. Union should also organise Workshops, Seminars and create study circles for imparting effective and meaningful training to the consumer cooperatives.~~

Member education should be dealt by the society itself. Training for secretaries of the primary consumer societies should be encouraged.

State Coop. Union should organise regular programme with proper emphasis on professional requirement of the job that the consumer coop. are to perform. Further all training institutes coming under ~~the~~ ^{the} hold of state cooperative union should be well equipped with the latest training facilities. State Coop. Union and Institutes Coop. Management should have strategic alliance for conduct of the training programmes for the consumer cooperatives. State ~~Union should also establish a research wing benefiting to~~

WORKSHOP ON DEVELOPMENT OF CONSUMER CO-OPERATIVE IN GUJARAT
[IN COLLABORATION WITH I.C.A./NCCT/GSCU & GUJARAT STATE
CO-OPERATIVE CONSUMER FEDERATION]
(NOVEMBER 29-30, 1993)

LIST OF DELEGATES & THEIR ADDRESSES:

FILE NAME: C:\LOTUS\CON_WS93.WK1

SL. No.	NAME	DESIGNATION	REPRESENTED INSTITUTION	ADDRESS
1	G.R.KANANI	HON. SECRETARY	Banas Dairy Staff Society	Palanpur
2	R.L.PEDA	CHAIRMAN	Bathiwada LAMPS	
3	D.T.BHAGORA	CHAIRMAN	Chikanvas LAMPS	Chikanvas
4	N.P.MODI	MANAGER	Chikanvas LAMPS	Chikanvas
5	R.H.PATEL	HON. SECRETARY	Dabhoi Cent.Co-op.Cons.	Stores, Dabhoi
6	S.S.SHETH	GEN.MANAGER	DAJPD SCH. KHARID VECHAN	SANGH
7	J.M.SHAH	ASST.GEN.SECRETA	Gujarat Ambuja Cement Empl.	Credit & Consumers Society
8	U.D.RAWAL	MANAGER	Gujarat Ambuja Cement Empl.	Credit & Consumers Society
9	B.C.PATEL	A.C.Edn.OFFICER	Gujarat State Co-op. Union	Ahmedabad
10	K.K.PATEL	C.Edn. OFFICER	Gujarat State Co-op. Union	Ahmedabad
11	K.P.SHAH	A.C.Edn.OFFICER	Gujarat State Co-op. Union	Ahmedabad
12	M.C.JOSHI	ASST.MANAGER	Gujarat State Co-op.Cons.	Federation, Ahmedabad
13	Dr. I.S.PATEL	CHAIRMAN	Guj. Agri. Univ. Empl's Credit	& Cons. Society, S.K. Nagar
14	A.M.VARIA	CHAIRMAN	Gurukrupa Sahkari Grahak	Bhandar, Fardo Dist, P. Mahal
15	M.D.SHETH	MANAGER	Jamnagar Cent. Co-op.	Society, Ahmedabad
16	D.R.DIWAN	PRESIDENT	Jeevandhara Cons. Co-op.	Stores
17	T.P.BELIM	MEMBER	Jeevandhara Cons. Co-op.	Stores
18	V.M.BHAVSAR	A.SECRETARY	Karcheliya Sah.Grahak	Bhandar, Dt. Surat
19	J.G.DESAI	PRESIDENT	Katargam Vibhag Grahak Sah.	Bhandar, Katargam, Dt. Surat
20	B.A.PATEL	MANAGER	Kheda Dt.Co-op.Purch & Sale	Union, Nadiad
21	B.S.PATE.	MANAGER	Krishna Sah. Grahak	Bhandar, Karamsad
22	M.I.VANAD	PRESIDENT	Krishna Sah. Grahak	Bhandar, Karamsad
23	R.S.SHAH	SECRETARY	Malana Sewa Sahkari	Mandali, Malana
24	M.T.RANA	SECRETARY	Manekshowk Co-op.Bank Empl's	Credit & Cons.Soc, A'bad
25	N.K.BHATT	VICE CHAIRMAN	Manekshowk Co-op.Bank Empl's	Credit & Cons.Soc, A'bad
26	G.S.BHAVSAR	Administrator	Mansa Farmers Gr.M.P.C.S	Gandhi Nagar
27	G.B.MODI	MANAGER	Modikhana Cons.Co-op.	Society, Ahmedabad
28	PATEL.J.ARVINDBHAI	PRESIDENT	Narmada proj.Main Canal-	Division No.5
29	A.M.SUTHAR	EXE. OFFICER	Panchmahal Dist. Co-op.	Union, Godra
30	M.J.ZALA	EXE.OFFICER	Porbandar Cent.Cons.	co-op.Store, Porbandar
31	K.R.SAVALIYA	ASST.MANAGER	Rajula tq. Co-op.Purch.	& Sales Union, Rajula
32	M.M.RAV	VICE PRESIDENT	Rajula tq. Co-op.Purch.	& Sales Union, Rajula
33	D.K.VALAD	MANAGER	Rajula tq. Co-op.Purch.	& Sales Union, Rajula
34	A.R.MISRA	CHAIRMAN	Raliyati Vibhagiy Sah.Grahak	Bhandar, Dahod
35	G.M.JOSHI	VICE CHAIRMAN	Ruparel Sewa Sahakari	Mandali, Ruparel
36	J.P.DEVIDA	ASST.SECRETARY	Ruparel Sewa Sahakari	Mandali, Ruparel
37	B.B.CHAUDHARI	CO-OP. OFFICER	R.C.S, GUJARAT	
38	G.C.DESAI	CO-OP. OFFICER	R.C.S, GUJARAT	
39	H.Z.ZAVERI	CO-OP. OFFICER	R.C.S, GUJARAT	
40	J.R.PATEL	CO-OP. OFFICER	R.C.S, GUJARAT	
41	P.D.PARMAR	CO-OP.OFFICER	R.C.S, GUJARAT	
42	P.J.JANI	CO-OP. OFFICER	R.C.S, GUJARAT	
43	P.R.PATIL	ASST.DISTRICT	R.C.S, GUJARAT	
44	S.H.PARMAR	CO-OP. OFFICER	R.C.S, GUJARAT	
45	RAMACHNADRA GODWAL	DIRECTOR	Sarabhai Chemicals Empl's	Co-op. Stores, Baroda
46	RAMSING S.BARIA	SECRETARY	Sarabhai Chemicals Empl's	Co-op. Stores, Baroda
47	IRANJITBHAI P.PATEL	L.P.P.O	Sarabhai Chemicals Empl's	Co-op. Stores, Baroda
48	SHAILESH V.SHAH	L.W.OFFICER	Sarabhai Chemicals Empl's	Co-op. Stores, Baroda
49	SJURESHBHAI S.MODI	CLERK	Sarabhai Chemicals Empl's	Co-op. Stores, Baroda
50	R.B.GADHVI	CHAIRMAN	Sardar Grahak Sah.Bhandar	Sardhav
51	CHANDRAKANT N.PATEL	CHAIRMAN	Sardar Patel Sah.Grahak	Bhandar Ltd., Baroda
52	Mrs.DHANLAXMI PATEL	MANAGER	Sardar Patel Sah.Grahak	Bhandar Ltd., Baroda
53	NAILESH R.PATEL	MANAGER	Sardar Patel Univ.Central	Co-op. Society
54	KUBERBHAI K	SECRETARY	Sayala Sah.Grahak Bhandar	Ltd.
55	A.B.KASA	ACCOUNTANT	Shreyas Co-op.Credit	Soceity, Ahmedabad
56	A.P.PATEL	CLERK	Shreyas Co-op.Credit	Soceity, Ahmedabad
57	N.C.RAMANUJ	GEN.MANAGER	Shreyas Co-op.Credit	Soceity, Ahmedabad
58	R.C.SHAH	CLERK	Shreyas Co-op.Credit	Soceity, Ahmedabad
59	T.M.BARAIYA	Assistant	Shreyas Co-op.Credit	Soceity, Ahmedabad
60	TAKATSINGH M JATOR	ACCOUNTANT	Shri Sewa Rurajna Karmachar	Vivith Lalshya Sah.Mandli,
61	C.N.PATEL	MANAGER	Shri.Narmada Staff Cons.&	Credit Society, Bharuch
62	H.D.PATEL	ACCOUNTANT	Shri.Narmada Staff Cons.&	Credit Society, Bharuch
63	R.M.PATEL	SECRETARY	Shri.Narmada Staff Cons.&	Credit Society, Bharuch
64	D.G.VAGHELA	CHAIRMAN	Shri.Sharada Grahak Sah.	Bhandar, Rajkot
65	S.M.SHAH	MANAGER	Suryas Credit Co-op. Societ	Ahmedabad
66	R.M.PANCHAL	SECRETARY	Taradiyabhau Grahak Sah.	Bandar, Rarwadiya
67	B.H.MEHTA	ASST.SECRETARY	The A'bad Elec.Co.Empl.	Co-op.vvd. karyakari mandli
68	J.A.MEHTA	CHAIRMAN	The A'bad Elec.Co.Empl.	Co-op.vvd. karyakari mandli
69	KANATILAL S GOHIL	MANAGER	The Batiwada Mota Ghatni	Vivith karyakara Sah.Mandli
70	G.G.THAKOR	PRESIDENT	The Cambay Hard-cock co-op.	Cons. Stores, Cambay
71	H.S.RANA	MANAGER	The Cambay Hard-cock co-op.	Cons. Stores, Cambay
72	D.J.SINDHAV	SECRETARY	The Munjapar Adarsh Gr.Co-o	Soc. Ltd.
73	N.S.VARMA	CHAIRMAN	The Munjapar Adarsh Gr.Co-o	Soc. Ltd.
74	M.D.RAWAL	MANAGER	Unjha Cons.Co-operative	Society, Unjha
75	B.N.KURESHI	CLERK	Vadgam Tq.Panch.Empl.Credit	& Cons. Co-op.Soc.Vadgam
76	S.A.KURESHI	MANAGER	Vadgam Tq.Panch.Empl.Credit	& Cons. Co-op.Soc.Vadgam

UDAYBHANSINHJI INSTITUTE OF COOPERATIVE MANAGEMENT
SECTOR-38, GANDHINAGAR - 382038, GUJARAT STATE.

.....

WORKSHOP ON DEVELOPMENT OF CONSUMER COOPERATIVES IN GUJARAT IN
COLLABORATION WITH ICA, NCCT, GUJARAT STATE COOP. UNION AND
GUJARAT STATE COOP. CONSUMERS FEDERATION (NOVEMBER 29 - 30, 1993)

Programme Schedule

29.11.93

Event	Faculty/Resource Person	Time
-----	-----	-----
Registration	Niraj Pasricha Programme Coordinator	10.00 a.m. to 11.00 A.M.
Welcome and Introduction	H.N. Dubey Principal	11.00 a.m. to 11.45 a.m.
	Dr. D.P. Garg Secretary, NCCT, N.Delhi.	
	P. Machima Consumer Advisor, ICA,	
	G.M. Shah, EO, GSCU,	
	N. Pasricha Programme Coordinator	
Tea		11.45 a.m. to 12.00 noon
Presentation of papers 'A Profile of Consumers Cooperatives in Gujarat' and 'Modern methods of Cooperative Retailing'.	S.C. Misra Senior Consultant NCCF, Bombay..	12.00 noon to 1.00 p.m.
Presentation of Case Study of "Shreyas Cooperative Credit Society, Ahmedabad.	N. Pasricha Faculty Member & Mr. Ramanuj General Manager 'Shreyas'	1.00 p.m. to 1.30 p.m.
Lunch		1.30 p.m. to 2.30 p.m.

Presentation of Case Study of Sarabhai Chemicals Coop. Supply Society, Baroda.	Jr. T.D. Tiwari Faculty Member and Manager, Sarabhai Store.	2.30 p.m. to 3.00 p.m.
Formal Inauguration	Shri G.M. Shah Executive Officer GSCU, Ahmedabad.	3.00 p.m. to 3.45 p.m.
	Dr. D.P. Garg Secretary, NCCT New Delhi.	
	P. Machima, Consumer Advisor, ICA.	
	THAKOREBHAI NAYAK Hon'ble Minister of Cooperation, Gujarat.	
	H.N. Dubey, Principal UICM.	
Tea		3.45 p.m. to 4.00 p.m.
Presentation of Case Study of 'The Unjha Cooperative Consumer Store, Ltd.	S.Y. Deshpande Faculty Member and Manager, Unjha Coop. Unjha.	4.00 p.m. to 4.30 p.m.
Presentation of Paper on 'Govt. Policy and Programmes for the Consumer Cooperatives in Gujarat State'.	An Officer from Coop. Department of Gujarat.	4.30 p.m. to 5.00 p.m.
Formation of Groups and Group Assignment.	Dr. D.P. Garg, Secretary, NCCT.	5.00 p.m. to 5.30 p.m.
	N. Pasricha Programme Coordinator.	
Visit to Kalpatharu Self Service Shop.	Pradit Machima & Dr. D.P. Garg.	6.00 p.m. to 7.30 p.m.

31.11.93

<u>Event</u>	<u>Faculty/Resource Person</u>	<u>Time</u>
Group Discussions	In 5 groups under UICM Faculty Members	9.00 a.m. to 11.00 a.m.
Tea Break		11.00 a.m. to 11.15 a.m.
Discussion with NCCF Expert	S.C. Mishra, Sr. Consultant	11.15 a.m. to 12.00 noon
Group Report Presentation	Group Leaders	12.00 noon to 1.00 p.m.
Coops. in Phuket (Thailand)	P. Machima ICA Cons. Advisor.	1.00 p.m. to 1.30 p.m.
Plannery Session & Closing	P. Machima G.M. Shah, EO, GSCU H.N. Dubey, Principal	1.30 p.m. to 2.30 p.m.
LUNCH		2.30 p.m. to 3.00 p.m.
