

YOUTH AND COOPERATIVES IN INDIA



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REGIONAL INSTITUTE OF COOPERATIVE MANAGEMENT

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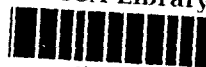
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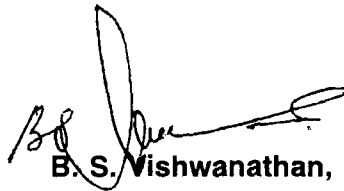
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FOREWORD

The Cooperative movement originated mainly to put an end to exploitation. However after liberalization the cooperatives have to survive under competition. If the cooperatives are to compete and survive their image needs to be strengthened and the public should have faith over the cooperatives. Cooperatives have to bring the people into the Cooperative fold. In this respect Women and Youth are to be attracted and roped into the functioning of the Cooperatives. The International Cooperative Alliance has been making efforts in this direction and advocating for empowerment of women and youth in Cooperatives. The National Cooperative Union of India, which is the apex body of the cooperative movement in India, has been formulating various activities on empowerment of women and youth in cooperatives. A number of conferences, seminars and workshops were organized for women empowerment. However only after 1999, activities to empower youth in cooperatives were initiated through the Institutes of Cooperative Management and Universities in India. The Regional Institute of Cooperative Management (RICM), Bangalore organized a National Seminar collaborating with International Cooperative Alliance (ICA) Regional Office, New Delhi, National Cooperative Union of India, New Delhi and Karnataka State Cooperative Federation, Bangalore. The papers presented in the Seminar and a few articles relating to youth are brought

out as a publication jointly by RICM, Bangalore and ICA, New Delhi. I am happy to say that this is the first in the series of publications to be brought out by the Institute. I appreciate the efforts of the concerned and hope that this publication will be of use to all those engaged with the task of empowering youth in Cooperatives.



B. S. Vishwanathan,

Chairman,

Regional Institute of Cooperative Management,

Bangalore-70.

PREFACE

It is obvious that a socio-economic movement like cooperation can sustain itself and continue to help the populace only when the younger population gets attracted to the movement. There exists a symbiotic relationship between youth and cooperatives. Cooperative movement will gain if young blood gets infused in the movement. Similarly the youth would find a right avenue in cooperatives for putting their energy to proper use. The International Cooperative Alliance (ICA) Asia Pacific Region has evinced special interest and undertaken special programmes to equip the youth and bring them into cooperative fold. ICA (ROAP) is well supported by the National Federation of University Cooperative Associations (NFUCA).

In Japan the University Cooperatives constitute an important segment of cooperative sector. In fact, they are the backbone of the Consumer Cooperative movement of that country. NFUCA always stood for youth development and facilitating better livelihood in the university campuses. Based on its experience, NFUCA wanted to spread the youth agenda throughout Asia and the Pacific. So, ICA (ROAP) and NFUCA together launched in the early 90s series of national level seminars in many countries. The ICA (ROAP) launched the ICA Consumer Sub-Committee of Student / University Cooperatives in Asia and the Pacific in 1994.

In India the first seminar was held in 1990 and this gave a lot of exposure to many Indian Universities to organize cooperatives. After that a number of workshops and seminars have been organized in different parts of the country. The National Cooperative Union of India as well as

National Council for Cooperative Training, New Delhi have taken initiative to support these activities. It was in 1998 that the Forum for Cooperatives in Educational Institutions (FCEI) was set up with the active support of the Tamilnadu Cooperative Union after the organization of second national seminar at Chennai. The third seminar was organized at Regional Institute of Cooperative Management, Bangalore in 2004.

The seminar could be organized due to the wholehearted support and guidance of Sri B S Vishwanathan, Chairman of Management Committee, Regional Institute of Cooperative Management, Bangalore. We express our heart-felt gratitude to him. The following organizations provided financial assistance for the organization of this seminar.

1. International Cooperative Alliance, Regional Office, New Delhi.
2. National Cooperative Union of India, New Delhi.
3. Forum for Cooperatives in Educational Institutions, Chennai.
4. Karnataka State Cooperative Federation, Bangalore.
5. Karnataka State Cooperative Apex Bank, Bangalore.
6. The Bangalore City Cooperative Bank, Bangalore.

We thank the above organizations for the financial support provided, without which it would not have been possible for us to organize the seminar.

We express our sincere thanks to Sri K K Mishra, Chief Secretary, Government of Karnataka for inaugurating the Seminar. We record our sincere gratitude to Sri Bhagwati Prasad, Chief Executive, National Cooperative Union of India, New Delhi for the encouragement given to us in organizing

the National Seminar and also delivering the key note address during the inaugural session.

We are grateful to Mr. Kiyotaka Ohno, Chairperson, NFUCA, Japan, Mr. Naoki Semboku, NFUCA, Japan and Mr. Jiro Ito, Consumer Advisor, ICA – ROAP, Singapore, Mr. P Nair, Communication Officer, International Cooperative Alliance, Resource persons, Faculty and Staff of Regional Institute of Cooperative Management for the support provided in organizing the seminar.

It is our duty to thank all those who have contributed papers for the seminar and the students from various educational institutions who participated in the seminar.

Dr. T. PARANJOTHI
Dr. Y. DONGRE

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SECTION A
YOUTH AND COOPERATIVES

VALUE SYSTEM IN COOPERATIVES – A PERSPECTIVE

Dr. V. KULANDAISWAMY

THE SIGNIFICANCE

'VALUE' is identified with broad fundamental norms which are generally shared by the members of a society or sub-group and which serve to integrate as well as guide and channel the organized activities of members in part by giving rise to complexes of derivative norms. The term denotes a shared cultural standard, with an element of normativeness.

Cooperation is a value-laden concept; and as such it has developed a value system unique to itself. As a business system it offers a non-exploitative method based on justice in business and economic relation between men and seeks to establish an egalitarian social order by means of an evolutionary process. It places equal emphasis on material and normal aspects of development. In the opinion of Prof. Gadgil "Cooperation insists on incorporating the concepts of justice and social obligations into the structure of economic society and recognizing moral values as being a non-separable part of the operations of economic life and activity". Being reformist in outlook cooperation seeks to refine the human behavior and establish social harmony.

One of the basic values in a cooperative system is non-profit service motive. According to Prof. Gadgil, there should be a constant reorientation of selfless service and a stern discouragement of unsocial, selfish behaviour of any one at the expense of another. Cooperative values on the operational side would, in relation to incentives, be a

recognition of group and social obligations, readiness to accept voluntary limitation of expectation and rewards and deliberately placing a limit on the economic incentives.

Another vital aspect of the cooperative values is the ideas of democracy and equality. Cooperation is an economic democracy, which serves as a tool for decentralization of economic planning and democratic reconstruction of production relation. The decentralization requires appropriate institutional framework, which the cooperatives readily offer with scope for diffusion of ownership of resources and de-linking power with ownership. The village cooperatives are expected to emerge ultimately as little republics and serve as building blocks of economic edifice and instruments of grass root planning. Cooperatives also serve as means for participative development process, wherein there is ample opportunity for the members to take part in the institutional process in every conceivable manner. Thus, the cooperative values are indissolubly linked up with cooperative theory, principles and ideologies.

The system features

The cooperative values outlined hitherto, are interwoven throughout the ends and means scheme of cooperative organization and as such can be analyzed in a system perspective. The value system inherent to the cooperative organization may be classified into four sub-systems pertaining to the four components of the organizational system, namely: Input, Transportation Process, Output and Environment.

The input sub-system of the cooperative organization includes tangible resources like money, material and human resources. Unlike in other business systems, the human resources get a precedence over money and material

resources in a cooperative system. It aims at extending the economic opportunity to all those who can make use of the association, keeps the organization voluntary and open and places premium on self-help and thrift. The principle of limited interest on capital is an essential feature of the value system, which aims at discouraging acquisitive tendencies and restraining the influence of money over man. Besides, cognitive and ideological resources and rules and regulations corresponding to the above resources form an essential component of the input sub-system.

The transformation process comprises the mechanics of the system, which transforms input into output. The values germane to the transformation process are, in the essence, internal and include: mutual help, group solidarity, dedicated leadership, development oriented communication, education and training, economic patronage, thrift and resource conservation.

The goal sub-system of a cooperative organization incorporates both proximate as well as ultimate goals on the cooperative system. A set of values can be identified with the goal system of cooperatives, which incorporate, economic security achieved by means of equality, non-profit service aimed at economic and social uplift of members and fulfilling the social responsibility to the community immediately surrounding the organization.

The interface between the endogenous values of cooperatives and the exogenous ones prevalent in the environment leads to mutual adjustments between the two. The cooperative system often rests on socio-economic environment, which cherishes values contrary to its own. In such situations, there is always a risk of contamination of values alien to cooperation. For instance the degradation of

values in the Indian cooperatives is largely attributed to the degeneration of socio-political system and the moral nausea in the society at large. At times the environmental influence may contribute to the reinforcement of cooperative values. The Indian Independence movement is a case in point.

In the reverse process, the cooperative values have the potentiality to influence the larger socio-economic system and to shape the future world by making cooperative approach an universal phenomenon. This is possible by increasing cooperativisation of the economy, “both by extending cooperative forms of work and by raising the quality of the cooperative endeavor”. This will result in the ascendance of cooperative values in the non-cooperative sectors of the economy. The two-way flow of values will result in the mutual influence of these two sets of values namely internal and environmental.

The strategy

In order to evolve and foster appropriate values compatible to cooperative philosophy, certain strategies are called for:

By adopting an evolutionary pedagogic model of development instead of the more prevalent ‘prescriptive model’, the cooperatives can bring about a qualitative change in the level of cognition and perception of members, so that the cooperative system is embedded on right values.

Extension of cooperative approach to hitherto neglected areas of economic activity is another aspect of the strategy. “To the extent the cooperative sector is extended, it will strengthen the ethical forces in the economy and help to restore the value system in the country’s entire range of activity”. The cooperative values will thus permeate the

economic structure by means of continuous expansion of the cooperative sector.

Integration and cross-fertilization of internal values of cooperatives such as egalitarianism, democracy and participation that are largely imported, with the indigenous values prevalent in the socio-economic milieu of the society concerned will enrich the cooperative values. This sort of hybridization process will result in the emergence of a new set of values, more pertinent to cooperatives.

MAINSTREAMING YOUTH IN COOPERATIVES

YASHAVANTHA DONGRE

T.PARANJOTHI

Let us begin with two observations with two of the eminent cooperators of our time. First, by DR. Vergese Kurian, the Deon of dairy cooperatives in India, who while making concluding remarks in one of the international seminars, back in 1999, observed that “a committee on cooperatives has some time ago observed that cooperation in India has failed, it must succeed. I would go a step further and say that India needs cooperatives but we do not have cooperatives in India”. The second is by Mr. Okayasu Kisaburo, formerly Managing Director of National Federation of University Cooperative Associations Japan and the Founder Chairperson of the ICA Consumer Sub Committee on University/Youth Cooperatives in Asia and the Pacific, who at the time of the launching of the sub committee said “any movement that fails to attract young people to its fold, is bound to decline soon”. These two statements were made in different contexts. Nonetheless, together they are highly relevant for India, in the context of the theme of this book.

Mr. Okayasu was primarily referring to the need to infuse fresh blood in to the cooperative movement. He was essentially driving home the point that unless we mainstream the youth in cooperatives, the cooperative movement will not have a future. In fact, this issue has been a major problem in countries like India, as referred to in the subsequent chapters. Mr. Kurian on the other hand was referring to the current state of affairs in the cooperatives in India. The big

deviation from the cooperative values and the consequent loss of credibility of the sector was what worried Dr. Kurien. Indeed, this is also in part due to the failure of the movement to mainstream youth and rope in fresh blood in to the movement. So these initial statements give us adequate footing in arguing case of mainstreaming youth in Indian cooperatives.

Indian cooperative movement is certainly world's largest in terms of number of cooperatives (over half a million) and number of members (over twenty million). However, the extent of participation of youth in the movement is not a matter of significance. In a country, which is soon going to have half the population that can be considered young, it is indeed a matter of concern that the cooperatives are not found to be attractive by young people. This is amply demonstrated in terms of the knowledge about cooperatives among average young people, the choice of organizations among youth while seeking jobs and the ranking of choice by the new recruits at civil service. At a time when the cooperative movement in the country needs better strength and vision to survive in the globalized economy, it is necessary that the movement draws this strength by getting more and more young people in to its fold

THE MUTUALITY OF BENEFIT

To be fair to the strength and character of cooperative movement, we need to emphasize that it is as much a need for the young people to get in to the cooperative movement, as it is for the movement to get youth in to its fold. It is essentially a win-win situation where the youth as well as the cooperative movement would gain. While cooperative movement in India needs young blood to shoulder new responsibility and to give new direction to the movement, the

youth of the country are looking for right platforms to demonstrate their talent and to earn their livelihood. Cooperatives provide such an opportunity.

India is undergoing the pains and pleasures of globalization simultaneously. The speedy expansion of service sector, boom in IT and BT related business and the mushrooming of BPOs have all opened new employment opportunities and better means of living for larger urban young people. However, who are not equipped to taken up such opportunities, especially the rural youth including those involved agricultural activities seem to be getting fast disillusioned about the new economy structures. The urban-rural divide as well as the gender inequity among youth is quite telling. Young people are looking for avenues to utilize their innate talent and also to earn a decent living for them and their families. This situation very clearly indicate that some organizational forms that can be humane and appreciate the needs of the very common people are needed today. Youth of this segment can not look for an answer either with the state undertakings or with the private sector. It looks that cooperatives are the only structures that such youth can depend on.

Changing educational environment, higher education in particular which is becoming both competitive and expensive, also calls for instruments that can attend to the quality of life of young people in educational institutions. It is here that the examples of countries like Japan stand out. The university cooperative system of that country is single handedly trying to make the life of students more comfortable and relaxing. In Indian situation too young students studying in colleges and universities need support from their own cooperatives.

Large scale displacement is another feature of globalization. Closures, mergers and acquisitions, retrenchment and hiring workforce for short period on contract have all been creating uncertainty to young and middle aged people. There is a need for them to come together and carve out a living for themselves and on their own. Many new generation workers cooperatives are coming up in the country and these are spearheaded by much younger groups of people. So even they seem to be realizing that cooperatives are the only answer to their problems.

At the same time cooperatives are facing not only a threat of competition and reduction of patronage but are also getting new opportunities. They can now enter business areas which were hitherto restricted by state. New legislations on cooperatives have come and they are providing larger space and flexibility for cooperative operations. With the withdrawal of State from many sectors, there is a need for constructive competitors to private sector. Cooperatives will have to do all this. But then, they need dynamic leaders, workers and members to make this happen. Obviously the cooperative movement will have to rope in the young men and women.

It is thus clear that there exists a mutuality of benefits for the cooperatives as well as the young people getting involved in cooperatives. A conscious effort is therefore required to facilitate such mobility.

FACILITATING YOUTH INTEGRATION

It is time to think of concrete efforts towards mainstreaming youth in cooperatives. It is a huge and laborious task. There is a need to create an entire new generation of young cooperators, since the young people as

at present have not much exposure to cooperative movement. Cooperation need to be taught as well as practiced with the young people. Bringing elements of cooperative movement in to common curriculum at least beginning from the post high school level and starting and strengthening student cooperatives in all colleges and universities would go a long way in preparing the new generation of cooperators. Here again Japan stands out as an inspiration. A good number of young people in that country come forward to work with cooperatives, not just because the salaries are not much less than the other sectors, but also because they would have studied about and participated in cooperative activities in their campuses. This knowledge and experience at the educational institutions is the great asset and hence investment in such asset creation should start at the right earnest in India.

Needless to say that there will have to be a supporting policy environment to make all this happen. The National Cooperative Policy released a couple of years ago, is rather surprisingly silent about this domain of cooperatives. The National Youth Policy too has not made any exclusive reference to the cooperative possibilities. The National Educational Policy however, makes at least indirect mention that all institutional endeavours of improving the skill, character and personality of young people need to be encouraged. It is necessary that we have an integrated policy to support activities of bringing young people in to the fold of cooperative movement.

The role of national level institutions such as the National Cooperative Union of India, National Council for Cooperative Training, Forum for Cooperatives in Educational Institutions etc., is of utmost significance here. There will have to be

series of programs and activities at varied levels. In order to appraise the youth, there is a need to educate the elders. For instance unless the college Management, the Principal and the Teachers are educated and enlightened on these lines, it is not possible to address the students. Similarly the policy makers at the State also need to be appraised about the need for mainstreaming the youth in cooperatives. All state level cooperative unions, the state department of cooperation and the various local training centres need to be brought together with a common agenda, to facilitate the youth mobility towards cooperative sector.

YOUTH INTEGRATION IN COOPERATIVES: POSITION AND PROSPECTS

Yashavantha Dongre

Youth constitute about 30 percent of the Indian population. Their number as per 2001 census is well over 300 million. The definition of youth is a difficult question in the Indian context. In its broadest sense people in the age group of 12 to 40 have been considered youth/adult by various users of the concept. Going by some of the government sources, an individual crossing the age of 12 ceases to be a child. The consideration of voting right and contractual right puts the starting age at 18 while there are also arguments that the age of youth starts at 21. In terms of the maximum age also there is enough variation from the age of 30 to 40. This article has therefore, tried to consider the productive capacities of the individual and the presence of the youth psyche in the individuals as the criteria for classification. Thus people in the age group of 15 to 35 are considered as youth for the purpose of analysis.

1. PROFILE OF YOUTH POPULATION IN INDIA

YOUTH POPULATION : The details of the size and composition of youth population as per the projections for 2001 was 312 million of which about 150 million were male. The youth population in India has almost equal share of male and female population. It is also important to note that the maximum share of youth population is in the age group of 15-19. This speaks of the potential of youth population to blossom in to more active citizens in the future.

LITERACY AMONG YOUTH : Literacy level is an important indicator of the strength and position of youth. We may expect better leaders and citizens in the future if the youth are better educated. Illiterate population among youth could pose serious problems for the future. The illiterate population among youth is still quite large. Indeed it has gone down drastically compared to an almost 50 percent as per the census of 1981. None the less, the size of illiterate population among youth is a matter of serious concern.

YOUTH UNEMPLOYMENT : A crucial issue about youth in India is their employability and employment opportunities. The data related to youth in the age group of 15 to 29 speaks a good deal about the grim situation prevalent in the country. It may be noted that 03.97 percent of illiterate people in this age group, 08.17 percent of those completing primary education, 21.05 percent of those having education up to secondary level and 26.97 percent of graduates falling in this age group are found to be unemployed.

2. PROBLEMS OF YOUTH IN INDIA

Illiteracy and Unemployment are the two dreaded problems of youth in India. Having already thrown light on these issues, it is pertinent to look at a few other problems which are either the off-shoots of illiteracy and unemployment or of other social and economic maladies.

The youth in the rural areas are clearly the greater sufferers. Lack of access to education and other social infrastructure is making these groups become a under performing group or part of the urban slums. The rural youth are increasingly losing direction because their native setup is breaking-up due to modernization but they are not equipped to live in the new setup.

The urban youth are distinctly of two categories. First, the upper middle and richer class who have access to all modern facilities and hence most likely turn out to be the most employable groups. Second, the impoverished – of this a large number live in slums and are very poor. They often end up less productive and even anti-social at times. The others are those having better living conditions, but are fast troubled by problems such as drug addiction, alcoholism etc., on the one hand and the uncertainty of future and indecisiveness on the other.

A distinct problem of youth in the country is the increased politicization of this constituency. Since the Indian citizen gets his electoral right at the age of 18, the youth have become a handy instrument in the hands of the politicians. So much so that political parties are actively involved even in the campus/student elections in the universities and colleges. We also notice a trend of youth being dragged by the fundamentalist forces and the constituency being nurtured to serve their vested interests. This indeed is a negative growth reaching to alarming heights in the past decade.

One may easily notice that the youth in the country are not properly directed and their energy not fully utilized. The political and social leadership in the country seem to have failed to motivate the youth and imbibe confidence in them. The seriousness of the issue is well appreciated by the government of India (GOI). In fact, the GOI has launched a good number of programs for youth development and welfare.

3. INSTITUTIONS DEALING WITH YOUTH ISSUES

Youth are considered to be the most vital human resource of the nation on whom the present and the future of

Delhi and National Foundation are the important institutes in this field. Under this scheme the National Adventure Award has been instituted

- d. Promotion of National Integration: Exchange of visits of young persons from one part of the country to the other is organized to help them familiarize with different environments, life styles and social customs etc., and to inculcate a feeling of basic oneness which would foster among participants a pride of being Indian. Besides, national integration camps for student and non-student youth are arranged through Nehru Yuvaka Kendras (NYK), voluntary agencies and educational institutions. During such camps they are exposed to inter-regional traditions, customs, literary and cultural heritage and are also made aware of matters of national importance. Such camps also help in inculcating nationally accepted values namely democracy, socialism, secularism etc.
- e. National Service Scheme (NSS): The NSS aims at involving the students of colleges and plus-two level schools, on a voluntary and selective basis, in the programs of social service and national development. Today, NSS has over 2 million student volunteers on the role, spread over 170 universities. Emphasis under the scheme has been on programs of rural and urban slums reconstruction and activities for improvement of conditions of economically and socially weaker sections. Besides undertaking programs like construction and repair of roads, school buildings, village ponds, tanks and tree plantation, NSS students participate in programs like environmental protection and conservation, health, family welfare and nutrition, improvement of status of women, social service in welfare institutions, education and recreation including adult and pre-school education programs and awareness campaign against AIDS and drug abuse.

the country depend. The Department of Youth Affairs and Sports, one of the four departments of the Ministry of HRD, is implementing a number of schemes for youth development. Some of these programs are discussed here.

- a. National Youth Policy: The GOI had adopted the National Youth Policy which was formulated in 1988. The policy is comprehensive and deals with a wide variety of programs of youth welfare and development and seeks to provide the youth with new opportunities to participate in nation building activities. Various schemes and organizational activities of youth development have been initiated under the framework of this youth policy.
- b. Committee for National Youth Programs: The GOI has constituted a committee for National Youth Programs as per the guidelines of National youth Policy in 1994. The committee has 50 members with the Prime Minister as its Chairman. The functions of the committee are to suggest policy measures and programs for the youth, to advise government on measures for implementation of the plans of action of the national youth policy, to review the coordination between various departments of the central/ state governments and voluntary organizations and other agencies involved therein and provide a feedback on the implementation of the national youth programs.
- c. Promotion of Adventure: Promotion of adventure aims at inculcating a spirit of risk-taking, team-work, ready and vital responses to challenging situations and endurance among the youth. Financial assistance is provided for undertaking activities like mountaineering, trekking, hiking, study of flora and fauna in mountains, forests, deserts and sea, coastal sailing, raft expeditions etc. Assistance is also provided for training as well as establishment and development of institutions to facilitate such activities. Indian Mountaineering Foundation, New

- f. National Service Volunteer Scheme (NSVS): The NSVS was started in 1977-78 with the objective of providing opportunity to youth, particularly those who completed their first degree course for full time involvement on voluntary basis, in nation building activities for a specified period. It seeks to provide the youth, avenues for creative and constructive work. Depending on their educational background and aptitude volunteers working in the field are attached to NYKs, NSS, Scouts and Guides, selected voluntary agencies and state governments.
- g. Training of Youth: Financial assistance is given to youth sponsored by states/union territories, NYKs, educational institutions and registered voluntary organizations for training in various fields such as animal husbandry, dairy/poultry farming, agriculture, cooperatives, health education, food and nutrition etc.
- h. Financial Assistance: Financial assistance is given under this scheme, to voluntary organizations for organizing programs of vocational training to help improve functional capabilities of young persons enabling them to take up self-employment or subsidiary employment. Such assistance is also provided for organizing camps for promoting national integration and also taking up social service activities, conducting surveys and research work, holding seminars etc.
- i. National Youth Awards: National Youth Awards are given annually by the Department of Youth Affairs and Sports as part of the observance of National Youth Week to persons in the age group of 15 to 35 years and voluntary organizations of youth.
- j. Special Schemes for Tribal Youth: This scheme was initiated in 1990-91 in order to give special attention to the tribal youth in the country. Under this scheme

financial assistance is given to the various voluntary organizations for conducting programs meant for the youth of indigenous communities in the field of vocational training, exhibitions, national integration and update their skills, so that they are in a position to seek self employment.

- k. **Rajiv Gandhi National Institute of Youth Development:** This institute, set up at Sriperambadur in Tamilnadu, functions as an apex body for coordinating and monitoring youth related activities throughout the country. It is also the nodal agency for training the youth.
- l. **Youth Development Centres:** These were envisaged to be the hub of all youth activities in the villages covered by them. Normally, one center may cover 10 villages. The primary objective of the center is to work as an intermediately between the youth clubs and district Yuva Kendras. The scheme is operated entirely through NYKs. GOI provides Rs. 30,000 for each center as one time assistance for its establishment.
- m. **Youth Hostels:** Youth Hostels are built to promote youth travel within the country. The construction of such hostels has been conceived as a joint-venture between the central and the state governments. While the central government bears the cost of construction, the state government provides fully developed land free of cost, with water and electricity, approach roads and staff quarters. They also bear the initial operational cost of the hostel. The completed hostels are handed over to the state governments for management on a token rent of Re. 1 per annum. Normal maintenance of these hostels is the responsibility of the state governments, but major and special repairs are carried out by the central government.
- n. **Nehru Yuvaka Kendra (NYK):** NYK which came into operation in 1972 aims at serving non-students and rural

youth to improve their personality and employment capability. From a modest beginning of 30 NYKs today their number has crossed about 500. They organize activities like youth leadership training, national integration camps and community singing. They also organize social services like work camps, setting up of biogas plants, vocational training centers, youth clubs and coaching camps and tournaments for rural and indigenous sports. They have trained youth in construction, maintenance and operation of bio-gas plants, bee-keeping, para military training, popularization and construction of smokeless chulhas in villages, construction of community assets like roads, community centers etc. At many places the scheme of Training Rural Youth for Self Employment (TRYSEM) is being implemented by them.

- o. Scouts and Guides: Scouts and Guides, an international movement, aims at character building of boys and girls. It inculcates in them a spirit of loyalty, patriotism and thoughtfulness for others. Bharath Scouts and Guides is the major organization in the country which promotes this activity, while All India Boy Scouts Association works largely among non-student youth.
- p. Sports: Sports is a state subject under the constitution of India. The role of central government is mainly promotional, which is sought to be achieved by laying down guidelines to national sport federation for their improved functioning, rendering financial assistance for organizing coaching camps and for participation of the teams in international tournaments, sanctioning grants to state sports etc. The University Grants Commission (UGC), Association of Indian Universities (AIU) and Netaji Subhash National Institute of Sports (NSNIS) promote sports and games in universities. The UGC

provides financial assistance for development of sports infrastructure in colleges and universities. AIU oversees organization of coaching camps and sports competitions among college and university students and preparation of Indian university contingents for international competitions. NSINS provides scholarships to outstanding college/university sportspersons.

- q. International Cooperation: The Department of Youth Affairs and Sports, GOI, has international cooperation in the field of physical education, sports and youth affairs through cultural exchange programs with 28 countries.
- r. SAARC Youth Policy: After the establishment of the South Asian Association for Regional Cooperation, youth issues are addressed at the regional level also. India has taken lead in formulating the SAARC Youth Policy. This policy aims at initiating comprehensive measures for the overall youth development in the region.

Youth in India, like any other country, are an active group in the population. There are a good number of concrete measures initiated for youth development in the country. However, the reality is that the youth as a social entity is not developed enough to blossom into ideal citizens and leaders for the future. The problems haunting them seem to degenerate their potential. Many of the trend setting movements in the country, could not reach their ultimate destination because the level of youth participation was not forthcoming to the desired levels. The cooperative movement is no exception to this. The situation of youth in India clearly establish the need for a comprehensive program of youth development leading to an effective Human Resource Development in the country.

4. YOUTH AND COOPERATIVE MOVEMENT IN INDIA

Indian cooperative movement is the largest in the world in terms of size. More than 500,000 cooperative organizations, over 200 million members and a member capital of above Rs, 4000 million, are some indicators of the size of Indian cooperative sector. However, there is a lot that is left desired in terms of quality, efficiency and productivity of this sector. Perhaps one of the factors contributing to this is the lack of youth involvement in the movement.

- a. **Youth in Cooperatives:** At the outset, it is important to mention that no ready data is available in India, on the extent of youth participation in cooperatives. Discussions with cooperative leaders, reveal that generally cooperatives are manned, managed and administered by elderly people. An impressionistic analysis reveals that youth are generally not attracted towards cooperatives, either in terms of taking up a job or in terms of becoming an active member. Perhaps one reason for this could be a total lack of Youth Cooperative Movement in India, although there are a fairly good number of student cooperatives. Although there is a good chunk of members in the cooperatives in general, there is no evidence to show that youth are choosing to be the members. The overall hypothesis could be that the youth are generally detached from the cooperatives and hence are losing an opportunity of democratic practice and participation in decision making. On the other hand, the cooperatives which remain detached from the youth and not making any conscious attempt to attract them, are losing membership which could add vigor and dynamism to the movement. Youth apathy towards cooperatives is both a loss to the youth as well as to the cooperative movement.
- b. **The Empirical Analysis:** Since there is no secondary or macro level data available on the extent of membership

and participation of youth in cooperatives in India, we have done a survey in South India, through a stratified purposive sample, to identify the nature and extent of youth participation. The sample included 22 cooperatives representing functional areas like Primary Agricultural Cooperative Societies, Consumer Cooperatives, Artisan (Worker) Cooperatives, Urban Cooperative Banks and Dairy Cooperatives drawn from the States of Goa, Kerala, Karnataka and Tamilnadu. The basic data gathered from these cooperatives was regarding the total size of the members, board of directors and the workers and the share of persons in the age group 18-38 among each of these categories. The 22 cooperatives had a total of about 53,220 members, 188 directors and 132 full time employees. The major findings of the study reveal the following trend;

- When all sample cooperatives are taken together about 26 percent of the Members, 12 percent of the Board of Director, and 34 percent of the Staff fall under the age group of 18 to 35.
- Youth members are the highest in the Consumer Cooperatives (38 percent) and the lowest in Artisan Cooperatives (8 percent)
- State wise analysis shows that youth membership is maximum in Kerala (32 percent) and the least in Karnataka (14 percent)
- It is significant that among the elected members of the Board only 10 percent are youth
- The youth composition in Board is the maximum (22 percent) in Dairy cooperatives and the least (Nil) in Artisan cooperatives.
- Among the 22 cooperatives only 19 had the elected board. Out of the 22 CEOs only three were within

the youth age. Among the 19 presidents no one was below the age of 35.

- Among the 'youth staff' maximum number (30 percent) are found in Urban Cooperative Banks and the least number (5 percent) are found in Artisan cooperatives

The above trend is indeed far from satisfactory. Even though the trend is not drawn from a comprehensive representative sample, there are enough strengths in the trends that have emerged. Considering that the sample trends represent some of the most literate, economically more developed regions with fairly vibrant cooperative movement, we may safely deduce that the national level trends may not be better than this.

In the process of this survey we have tried to discuss with many cooperative leaders, staff and members to find out the reasons for poor representation of youth in cooperatives. What emerged as reasons for this lack-luster participation of youth, are listed below.

- Socio Economic Problems: Since majority of the youth in the country are bogged down by their personal and family problems, mainly because of their rather low social and economic condition, they may not find energy to concentrate on activities such as cooperatives.
- Government Intervention: The cooperative movement in India is primarily a government sponsored movement. The youth in the country are generally of the view that the cooperative is part of the government machinery. They do not find any necessity of and/or meaning in participating in such forums. This could be the fate of any movement that fails to evolve as a peoples movement.

- Politicization: Cooperatives are undoubtedly one of the highly politicized segments of the Indian economy. A large number of youth whom we questioned during the course of this study, felt that cooperatives are meant only for the budding politicians. There is a mixed feeling that the cooperatives are, either for those who wish to become politicians or for those who do not have better things to do! Such perception indeed speaks of the extent of unwanted politicization of the movement.
- Lack of awareness: It is important to note that a good number of youth are not aware of the process and potential of cooperatives. They will always have a cooperative next door, but are not curious to know about it. This is partly because the cooperatives have failed to attract public attention through their services.
- Lack of attraction: Cooperatives in India have taken a backseat amidst the dominant public sector and a competitive private sector. They are generally not considered mainstream organizations. Identifying oneself with cooperatives is not seen to be much rewarding. It is very common among the staff of the cooperatives to say that they have joined these organizations, because they failed to get a job either in the government or in the private sector.
- Status of Cooperatives in Educational Institutions: A very important reason for lack of participation by the youth is that they have not been getting adequate exposure to cooperative possibilities either through their general curriculum or through the cooperatives in schools and colleges. Though India can boast of largest number of student cooperatives in the region, they are too small and loosely organized to make any

serious impact. These cooperatives are run on a matter of fact basis and are not perceived to be learning centers for the students. This seems to be the most serious lacuna in the cooperative promotion in India.

5. SUGGESTIONS:

It is obvious that facilitating greater participation of youth in cooperatives would go a long way both in terms of better harnessing the youth energy and developing their capabilities and in terms of the betterment of cooperative movement in India. This calls for a conscious and sustained effort spread over a fairly long period of time. The following suggestions, used as a package, may help realize this most important need.

- a. **Strengthening Cooperatives in Educational Institutions:** Schools and colleges are the places of learning. There is no better way of learning than learning through practice. This was well understood by the leaders of freedom struggle in India, and hence they had encouraged the establishment of cooperatives with student members, in all schools and colleges. Cooperatives in schools and colleges should be strengthened both vertically and horizontally. There should be a National Policy on such cooperatives and all the cooperatives will have to be networked with FCEI. It is not only that the cooperatives should exist in all schools and colleges, but that the students should be taught to participate in running such cooperatives.
- b. **Youth Policy and Cooperatives:** The national youth policy should specifically consider cooperatives as one of the thrust areas. In fact, the government policy on youth development makes a mention of cooperatives also, but higher emphasis is not given to this segment. If the national youth policy recognizes cooperatives as one of the instruments of youth development, there would be a

lot of impetus for the youth to participate in the cooperatives. The youth clubs and youth forums are given many incentives from the government. Since cooperatives undertake business activities they do not get such incentives. It is important that the policy makers perceive cooperatives as self help and community help organizations in the first instance and business entities only later. This approach will facilitate a lot of support to cooperatives and would particularly help the student cooperatives to get the benefits and grow faster.

- c. Upgrading the socio economic status of youth: It has been a fact that the ideas of self-help and democracy survive and thrive only when the basic necessities of the people are properly met. A hungry youth can not be a vibrant member of the cooperative. Along with better socio economic status, there would be higher possibilities of higher participation of youth. In fact, cooperatives themselves should take up the activity of facilitating better socio economic status to the youth. If the cooperatives start catering to the social and economic needs of the youth, they would be automatically attracted to be more active in the cooperative movement.
- d. Curriculum Development: There is a need for appropriate curriculum at the school/college level, to introduce to the youth, various dimensions of cooperative movement. What we need is a curriculum where all the students, irrespective of their areas of study, will become familiar with the cooperative movement. The ideal thing in India situation will be to introduce elements of cooperative movement as part reference of some of the compulsory papers beginning from the plus II level.
- e. Enrollment of more women members in cooperatives in educational institutions: The literacy rate and the potential to participate in the democratic platforms is

steadily increasing among the women students in India. If they are involved in the campus to a greater extent, they would be the right kind of cooperators when they move out of the colleges. Involving more women members is a necessity considering the factors such as the present state of their membership in cooperatives and the size of their population in the total youth population in the country.

- f. Exchange of ideas and persons: Youth in India have not been exposed to the cooperative movement, where the younger groups are more active. It is necessary to keep them abreast with the situation in other countries by bringing the youth of other countries to India and similarly creating opportunities to Indian youth to visit and study youth cooperatives in other countries. There is a need for a mechanism which makes this process of learning possible. It is ideal that FCEI initiates bilateral agreements with the national level student/youth cooperative organizations of other countries, to facilitate exchange of persons and training.

Youth integration in cooperatives is the need of the day, for the cooperative movement in India. Youth as a segment of Human Resource is considered the most significant, the world over. India is in dire need of effective development of this resource, which no doubt would be facilitated by the voluntary and democratic institutions like cooperatives. On the other hand, the cooperatives stand to gain substantially, if more youth move in to them. They get cleansed, de-politicized and strengthened. At a time when world is discussing the new cooperative possibilities and at a time when the Indian cooperative movement is looking for rejuvenation, youth could add vitality to the move

HOW ICMs CAN CONTRIBUTE FOR YOUTH INTEGRATION IN COOPERATIVES

L.D.Ahuja,

PREAMBLE

There is no denying the fact that Cooperative Movement in India is the largest in the world. It permeates all sections of the society and there is hardly any economic activity, which is not covered by cooperatives. In the last few years, there has been unprecedented change in economic scenario all over the world. India has also been touched to the core by liberalisation of economies. Cooperatives today stand on cross roads. Many challenges are before them. In this highly competitive world, Cooperative Movement in India has to fight for its very survival. Several steps have been taken not only to refurbish the image of cooperatives but also to make them vibrant, autonomous, self-reliant and efficient to enable them to compete with market forces and attain new heights.

In the development process, wisdom is increasingly being dawned that economies can flourish and thrive in good measure with the active and meaningful involvement of the youth. After partition of India, a new brand of youth has germinated. We need to harness their energies and create income and employment opportunities for them.

The Cooperative Movement in India covers 100 percent villages and boasts of about 25 crore members. According to rough estimates, there are 400 million youth in the age group of 15 to 35. This is travesty of the situation that precise data about their involvement with cooperatives both direct and indirect is not readily available.

Such a strong and huge work force simply cannot be fed on principles and ideologies of Cooperation. But still there is definitely a need to enthuse them with the principles and working of cooperatives and how these cooperatives have transformed the economic scenario and become instruments and carriers of change of the socio-economic condition of the people on a large scale. In the prevailing competent environment, cooperatives should exhibit their relevance and potential to serve the common people particularly young generation and motivate them to contribute significantly to the process of economic development of the country. When we talk of youth involvement, we not only talk of educated youth, but all classes of youth.

INVOLVEMENT OF YOUTH

There is tremendous scope for the involvement of youth in cooperatives not only in conventional areas, but also in new areas, which have come up in the last few years. These areas open vast vistas for entry of youth in cooperatives. They are (i) agriculture sector (ii) supply of inputs (iii) extension services (iv) farmers' service centers (v) bio-technology (vi) non-farm sector like poultry, fishery, dairy, handloom, sericulture, handicrafts (vii) information technology including cyber cafes (viii) water harvesting and water shed management (ix) labour cooperatives (x) rural sanitation (xi) rural health (xii) formation of self- help groups (xiii) area based integrated cooperative development projects (xiv) tourism (xv) exports and (xvi) service sector. The list is illustrative and not exhaustive.

Basic question before us is how to involve youth in the development process and also form cooperatives of youth. Unless, as earlier stated, we are able to demonstrate to them the avenues of gainful employment, their active involvement

would continue to remain a distant dream. The youth can be involved by enrolling them as members of the cooperatives thereby ensuring their participation in the management of cooperatives or cultivating them as leaders in the movement. The other way is to involve youth in the actual working of cooperatives as personnel or as a work force.

ROLE OF ICMs

Training and Education has been assumed as an integral part of the concept of Integrated Cooperative Development in India. Therefore, all units of National Cooperative Union of India/National Council for Cooperative Training have to function as a hub or nerve centre of the activities of cooperatives. The involvement of youth in Cooperatives is an important area towards which their energies should be directed in an increasing manner. National Cooperative Union of India, being the Chief Spokesman of Cooperatives should take a lead and orient its policies and initiatives in a manner that youth of the country find Cooperatives a safe sanctuary for gainful employment. Thus, Institutes of Cooperative Management (ICMs) can play a pivotal role for integration of youth in Cooperatives.

All ICMs should work towards building up of a database about the involvement of youth in the cooperative network. This information is absolutely essential for planning programmes for them. The date base can be built with the help of NABARD and other developmental agencies of State Government, Cooperation and other Departments, etc.

ICMs should also work towards identification of activities where youth have been participating or which hold promise for their entry into cooperatives.

If youth have to be involved in greater measure in cooperatives, policy support of Government of India would be

very necessary, apart from legal support in the form of developing model bye-laws or making a case for reservation of their participation in the Board of Directors of Cooperatives. Such an effort would also require financial support in the form of introduction of Central Sector Schemes by Government of India. National Council for Cooperative Training (NCCT) could work in this direction at the Central level and ICMs can co-ordinate this work at state levels.

To begin with, a modest budget could be allocated for organization of youth cooperatives and rendering promotional and developmental services to them by all the ICMs from the year 2004 -05 onwards. Expenditure incurred on this work would have to be found from additional paid programmes in the initial stages and when this activity gets momentum, specific budget allocation can be made by NCCT.

All ICMs should work towards developing special package for training and human resource development component of cooperatives where youth participation exists and would be ensured in future. Training can be imparted in two ways: (a) motivational and leadership development and (b) to create core competence. The institutions should work towards building second line of leadership in cooperatives and for this purpose bank upon the youth force.

ICM, Trivandrum has developed software for Primary Agricultural Cooperative Banks in Kerala State. This software has been successfully implemented in about 70 banks. There are 1000 Cooperative Banks in Kerala alone. There is tremendous potential to proliferate this software in other societies in Kerala and all over the country. The software developed by ICM, Trivandrum has given employment to 20 to 30 Programmers over a period of five years. If this software is deployed in cooperatives of other states, it would

not only generate resources for NCCT but at the same time offer employment opportunities to young IT professionals. ICMs should get in touch with their counterpart in Thiruvananthapuram and try to find customers in their area of operation.

NCCT is also in touch with NCUI to float a company on IT as a subsidiary of NCUI either under Indian Companies Act or Producers' Companies Act. This Company is likely to be registered very shortly. It will give opportunity to all ICMs to participate in the activities of the Company. This Company would require good number of IT professionals and thus a new chapter would be opened for entry of cooperatives in the IT Sector.

All ICMs should work towards organisation of self-help groups. These self-help groups are a preliminary step towards cooperativisation of activities. Self-Help Groups can be organized by motivating the people particularly the youth by providing them necessary training.

All ICMs should go in for introduction of MBA and other professional programmes. This would involve youth and create managerial competence for cooperatives. During summer and other vacations, camps on IT can be organised by all ICMs. ICMs should also ensure that these MBA and other professional graduates find employment avenues through campus interviews, etc.

Integrated Cooperation Development Projects (ICDP) of NCDC holds good promise for induction of youth in development activities of cooperatives. There is a good scope to create employment opportunities for youth through these projects. In each ICDP, a package for formation of youth cooperatives can also be included. This can be taken care of by all ICMs while formulating Detailed Project

Reports in consultation with area offices of NCDC.

All ICMs should approach MANAGE, Hyderabad and SFAC to initiate programmes on agri-business or agri-clinics for creating self-employment opportunities for young graduates. A tie up can also be made with financial institutions so that after the training is organized, these young graduates can be motivated to start their own business.

Wherever youth cooperatives have been organized, ICMs can think of adopting a model youth cooperative for replication.

All ICMs should work towards involvement of various developmental agencies at one place under a 'single window approach' and wherever camps for youth are organized, these developmental agencies which include NABARD, NCDC, banks, various youth departments and other organizations linked to youth development should be associated. ICMs should also work for simplification of forms/procedures so that the youth are not discouraged while going in for start of an economic activity.

Frequency of organization of such seminars should be stepped up and these seminars should be organized state wise. The recommendations of such seminars should be implemented in letter and spirit. Each ICMs should fix up a target for active involvement of youth in cooperatives.

Employment generation programmes for youth have been very successful in Northeastern states thanks to efforts made by ICMs Guwahati and Imphal. These employment generation programmes can be taken up by other ICMs also.

Each ICMs should develop and project success stories of cooperatives and they should be given wide publicity so that youth can be encouraged to form cooperatives.

NCCT would take all the interest to dovetail youth development programmes with various ministries of Government of India and the benefits of such dovetailing will be passed on to all the ICMs.

NCUI is implementing large number of education projects. These projects should be attached to ICMs. This will offer opportunity to ICMs to integrate youth participation in cooperatives, organize self-help groups, accelerate the process of development and provide necessary training facilities to upgrade the skills of functionaries and members of such groups.

If India is shining and shining it is for sure, then it would be fallacy of an idea to imagine shining of India without the involvement of youth. One example of this shining could be found in IT Industry, which employs large number of youth as work force. It is an example as to how youth participation can shape the destiny of an industry. The shining of India would be real if youth would be on the forefront, and that too in Cooperatives, of this campaign.

ROLE OF FORUM FOR COOPERATIVES IN EDUCATIONAL INSTITUTIONS IN PROMOTING YOUTH COOPERATIVES IN INDIA

RAMESH RAM MISHRA, IAS

Decades back in 1945, the Cooperative Planning Committee of India recognized the importance of students/youths involvement in Cooperatives and recommended the need to supplement education on Cooperation with a number of activities in Schools/Colleges like Consumer Stores, Canteens, Farming and Handicrafts on a cooperative basis. The Twenty Point Programme of Government of India laid stress on catering to the needs of the student community and the National Cooperative Development Corporation (NCDC) readily came forward with financial assistance to promote campus cooperatives. Much water has flowed since then. The blurred focus and fuzzy vision about students' Cooperatives still remain.

Students/Youth involvement in development through cooperatives has become a vision after the ICA Manchester Centennial Congress in 1995. The 1990s coincided with the new realization of the economic situation with liberalised/globalised environment in the era of reforms. Cooperative reforms aimed at the need to focus on the competitiveness of cooperatives by realigning to market forces as also on the imperative need to make cooperatives as viable entities, through effective management and good governance.

Against this backdrop, ICA Sub Committee on Consumer Cooperatives recommended formation of Forum for Cooperatives in Educational Institutions (FCEIs) as

instruments to invigorate students/youths to reinvent the cooperatives; to integrate students/youths with mainstream cooperative movement; to integrate education and development; to inculcate a value-based leadership mind-set among the New generation cooperators and to ignite new leadership skills among them for the development of entrepreneurial instincts. As you know, at National level the FCEI was established in 1998 under the auspices of Natesan Institute of Cooperative Management.

Management (NICM), Chennai with a corpus fund of Rs.5 lakhs contributed by the Tamil Nadu Cooperative Union. So far 12 member institutions have been enrolled from four States. The main objective of organizing FCEI is to inculcate the cooperative principles, philosophy and ideology in the minds of students community. In doing so, we could establish a selfless, dedicated and service minded youth force to nurture the future requirements of our country on cooperative basis, A democratic Country like ours definitely needs good Cooperators to lead the societies in a proper perspective. So far, the activities of the Forum were largely confined to the conduct of National and State level Seminars / Workshops.

As a Forum for a Continuum of experiences, I must confess, the results are fairly mixed. The conceptual framework of FCEI demands a shift in perspectives and making it proactive in an enabling environment initiated by the Government through its National Cooperative policy, Cooperative Reforms, Model Cooperative law, Multi-State Cooperative Act of 2002 and the recent amendments to NCDC Act to enable it to expand its activities.

Friends, as matters stand, FCEI has a dual focus. The Cooperatives are to realign to market forces, to improve competitive ability and to fine tune their core competence

towards achieving viability, they are at the same time to be sensitized for the infusion of norms and values for bridging them towards a mission. FCEI, has therefore, to launch the value adoption as well to business ethics while grooming the new generation cooperative leadership.

Friends, FCEI is now on the crossroads of Students/Youths Cooperative development. The Youth population of India is around 340 million. As on 2000-2001, there are about 6.43 lakh primary schools, 1.98 lakh middle schools, 1.17 lakh Higher Secondary Schools and 10179 Colleges/Universities/Professional Institutions spread over the length and breadth of the country, with a student population of 182 million. Of this, student youths in high schools, colleges, Universities and professional institutions constitute around 34 million. So far, we have in India hardly 8000 Campus Cooperatives covering about two million students. It would be a Herculean task to bring the entire student community into the cooperative fold.

Any action programme has to be formulated in phases, in view of the enormity of the dimensions of the issues involved in establishing FCEI's, funding the activities, and in effectively executing and achieving the goals. I am sure, this august gathering will deliberate the issues threadbare and chalk out a workable programme, if not an agenda or Blue print for Action for the first phase covering (2004-2007), which will co-terminate with the end of the Tenth Plan (2002-2007). The issues to be covered in a nutshell are:

- i) Registration of the FCEI before 31.3.2004. Under Multi State Coop. Societies Act.
- ii) Establishing branches of FCEI in 31 States and 7 Union territories of India to be affiliated to the National level Federation;

- iii) Designing a Model Bye-law for the students/ youth cooperatives;
- iv) Horizontal linkage of FCEIs with NCCF and State level Consumer Cooperative Federations to ensure supplies to student /youth cooperatives. Similar linkages of students stores with District level Consumer Cooperative Federations, should be forged;
- v) Establishing around 3000 student/youth cooperatives during the first phase (2004-2007) from among Residential Universities/Colleges/IITs/IIMs Engineering Colleges on a priority basis.
- vi) Self Help Groups (SHGs) may be formed as a wing of Campus Cooperatives in Women Educational Institutions.
- vii) Membership of all Students immediately after the Registration of a campus cooperative.
- viii) Collection of corpus fund by branch FCEIs from respective State Government/Cooperative Unions with a floor level of Rs.3 lakhs.
- ix) Exploring funding possibilities from willing cooperative institutions in Donor countries specifically from developed Nations and Japan with the help of ICA as also from International Institutions like International Fund for Agricultural Development (IFAD), International Bank for Reconstruction and Development (IBRD), Canadian International Development Agency (CIDA) etc.
- x) Identifying employment and income generating projects for students/youths/SHGs in the following broad areas.
 - a) Traditional Business like distribution of Text Books, Stationeries, home needs, Cosmetics etc.
 - b) Patronage Business like Laboratory equipments,

sport goods, requirements of canteens, Office stationeries etc.

- c) Works that could be assigned to Cooperative Societies by Departments both Central and State, Municipalities, Town Panchayats , Panchayati Raj Institutions, Large corproates etc
- d) Small Scale Industrial (SSI) projects and service sector projects, and later in:
- e) High-Tech Projects covering Information Technology (IT) Communication Technology (CT), Bio-Technology etc.

Infrastructure Development projects covering Irrigation, Wasteland Development, Forest-based, Roads, ports, Railways, Electricity etc. Insurance

In this context, I would like to recall the model of the “University Cooperative” of Japan which is worthy of replication in India. Its vision for the twenty first century include:

Conducting invaluable business for College life and education to enable them adopt life-styles significant both for members and society, economically, culturally, socially to realise a humane, fulfilling life and an environment-friendly society;

Demonstrating the strength of a nation-wide network in tune with the era of information society Making campuses into places for learning and exchanges, benefiting international exchanges and peace.

Promoting cooperative activities for individual self-reliance, self-discipline, self-development.

Fostering collective identity, inspiration, intellectual stimulation and Youth empowerment.

Providing employment Support, career guidance

Developing goals for college life.

Acquiring foreign language skills, opportunities for foreign language training abroad.

Caring mental and physical health of students

Developing Cooperative business management and marketing

Linking consumers and producers

Providing livelihood and entrepreneurship training

Effecting linkages with other types of cooperatives to promote better community.

Friends, I have only indicated the broad directions in which FCEI can proceed. It is for you to explore innovative and unconventional solutions for the growth of Students/ Youth Cooperatives facilitated by FCEI. "Lead , follow, or get out of the Way" is the current trend in the corporate. But cooperatives have a different road to traverse. They can do so only if they reinvent themselves radically. Hopefully, the Forum would lay the foundation for turning ideals into reality by igniting new leadership qualities among the new generation cooperators for their empowerment. They will lead the new century, orchestrating the transformation envisaged.

SECTION B
STATUS OF STUDENT/YOUTH
COOPERATIVES

STUDENT/YOUTH COOPERATIVES IN INDIA: AN INTROSPECTION

- T Paranjothi

The Cooperative Movement, apart from covering various sectors of the economy is supposed to empower the women as well as youth in the Cooperative Movement. This is because the youth can play a more meaningful role in managing the Cooperative Movement in future. It was with this about the objective, the National Federation of University Cooperative Association (NFUCA) and International Cooperative Alliance (ICA) organized a National Seminar at Vaikunth Mehta National Institute of Cooperative Management (VMNICM), Pune in November 1990. Mostly teachers attended this Seminar and not even a single student participated in this Seminar. The reason being the concept of youth involvement in Cooperatives was at its infant stage. It is interesting to note that most of the participants of the Seminar were teachers. This Seminar was organized with the full financial support of ICA and NFUCA. However, some of the participants were very much motivated out of the deliberations in the Seminar and started carrying out the extension activities in promoting the stores in Educational Institutions in India. A few volunteers in the States of Karnataka, Kerala and Tamilnadu carried out the extension work. State level Workshops were organized in Karnataka, Kerala, Tamilnadu, Goa, Gujarat and Maharashtra during the period 1994-1997. Follow up Workshops of College Principals and Schools Head Masters was held in Tamilnadu with a view to involve the Heads of the Institutions in building up the Cooperative Stores in Educational Institutions.

The National Council for Cooperative Training (NCCT) has conducted a number of training programmes for the Student Cooperatives in various States. The Action Plan for the development of the Student Cooperatives was also formulated state wise. Having made all these attempts, a National Seminar on Cooperatives in Educational Institutions was organized in Chennai in 1997. One of the Resolutions in the National Seminar on Cooperatives in Educational Institutions was "A National Forum shall be established at the earliest, so as to enable the faster development of these Cooperatives". The International Cooperative Alliance, Regional Office for Asia & Pacific requested the Tamilnadu Cooperative Union to take the lead in organizing this network of Student Cooperatives. The Tamilnadu Cooperative Union contributed Rs. 5.00 lakhs as corpus and an informal body under the nomenclature "Forum for Cooperatives in Educational Institutions (FCEI)" was established in 1998. There after, the FCEI has taken the lead to organize Regional Youth Workshops. The National Cooperative Union of India (NCUI), which is the spokesman of the Cooperative Movement in the country, has also taken keen interest in involving the youth in the Cooperative Movement. National Cooperative Union of India (NCUI) organized a National Youth Seminar in April, 1999 and a number of Regional Workshops were in 2003.

The growth and development of Cooperatives in educational institutions is not uniform throughout the country. In fact, two states Kerala and Tamilnadu in the southern part of India account for more than 75% of these cooperatives and four southern states put together account for more than 80% of the national total. The question is how to spread these Cooperatives in other parts of the country. The idea

that was mooted at that point of time was to have a Volunteer for each State who will promote these Cooperatives in the respective States. Though the sensitization process took place in States like Karnataka, Kerala, Tamilnadu, Maharashtra, Gujarat and Goa, the result has not been very encouraging. Further no impact has been made in States such as Uttar Pradesh, Bihar, Orissa, West Bengal, North-eastern states Rajasthan, Punjab, Haryana and Himachal Pradesh. The areas of concern are

1. How to expand the activities of the Forum for Cooperatives in Educational Institutions
2. How to organize the Youth Cooperatives in the uncovered States
3. How to integrate the Youth with the Cooperatives

An Action Plan at the national level is to be drawn up to ensure that the Youth Cooperatives function in an effective way by giving serious thought to the points raised.

Consumer Cooperatives in Educational Institutions in Tamil Nadu

Dr. S. Vadivelu

GENESIS

Tamil Nadu has the distinction of pioneering the Consumer Cooperative Movement not only in India but over the whole of South-East Asia. The Triplicane Urban Cooperative Societies (TUCS) registered as far back as in 1904, heralded the Growth of Consumer Cooperatives. After the dawn of the twentieth century the National Movement intensified the freedom struggle and the Youth of India became its torch-bearers. The Nationalist leaders imbibed the cooperative spirit and the principles of self-help and mutual help among students /Youths. Cooperative movement groomed them as future leaders of the country, focusing on cooperative philosophy and its value system. This orientation triggered the formation of Campus Cooperatives. The Allahabad Hindu Boarding House Store marked the beginning of the first campus cooperative in India during 1915. This triggered the growth of Student stores all over the country.

Progress of Campus Cooperatives in Tamilnadu

During the first phase upto Indian Independence, as the Youths energy was directed primarily against the alien rule, they could not focus their attention on the formation and running of the campus cooperatives. As such, during this phase the growth of Campus stores was only symbolic. After Independence, during Phase – II (1947-1991) with the initiation of a Planned era, the policy strands of the Government were directed towards Democratic Socialism. Wide spectrum of economic activities were dominated by the

public sector. Alongside, Cooperative institutions also grew largely under the patronage of the Government. The State Government was providing a share capital assistance ranging from Rs.1000 to Rs.2000 per store. A subsidy of Rs.600 was provided towards the cost of establishment. The National Cooperative Development Corporation formulated a pattern of assistance, for eligible stores. The share capital contribution was limited to Rs.10000 and for purchase of furniture Rs.20,000. However, campus cooperatives progressed on their own without the formal cooperative structures, neither vertically nor horizontally. Their financial resources were also limited and the institutional heads evinced not much interest in their growth. As such, the management case of the Campus cooperatives has been very thin, allowing the seasonal character of their business to continue without due planning for resource mobilization.

Growth Phase – III of the campus cooperatives, witnessed the era of Reforms. The structural reforms initiated during 1990-1991 towards liberalisation, privatisation and globalisation (LPG) began to focus on the restructuring process with realignment of market forces and competitive ability. The National Cooperative Policy, Cooperative reforms have necessarily to turn their attention to viability of cooperatives, developing core competence, managerial excellence and competitive abilities of cooperatives.

There were 38328 schools, 215 colleges and 83 professional institutions and 12 Universities in Tamil Nadu at the beginning of the reforms in 1990-91. The progress of campus cooperatives during the decade 1990-91 – 2000-01 is set forth in the following table.

S.No.	Items	1990-91	2000-2001
1	No.of Students Cooperative	3177	2955
2	No. of Stores functioning	2883	2386
3	Percentage of stores functioning (%)	90.71	80.74
4	No.of stores dormant	295	569
5	Percentage of dormant stores	9.29	19.26
6	Total No. of students/youths	519000	787920
7	Total share capital (Rs. Lakhs)	106.78	87.00
8	Volume of Business turnover (Rs.lakhs)	505.10	833.10
9	No. of stores working on profit	1620	1218
10	% of Stores Working on profit	50.99	51.04
11	No. of stores working on Loss	1020	970
12	% of Stores working on loss	32.11	40.65
13	No profit /No loss societies	153	198
14	% of No profit/No loss	16.90	8.31

The decade (1991-2001) thus witnessed marginal declines in terms of the total number of working campus cooperatives in the State. In all other respects, there had been positive growth. Membership had gone up from 5.19 lakhs to 7.88 lakhs, the volume and value of turnover rose from Rs.505 lakhs to Rs.833 lakhs, percentage of Societies working on profit marginally increased from 50.99 percent to 51.04 per cent; number of Societies Working on loss declined from 1020 in 1991 to 970 in 2001.

The growth status of campus cooperatives in Tamilnadu vis-à-vis All India is briefly summed up below:

Sl. No.	Particulars	All India (1999-2000)	Tamil Nadu (2000-2001)
1.	Number of Campus Cooperatives	7645	2955
2.	Percentage of campus cooperatives to All India	100.00	30.65
3.	Membership (LaKHS)	19.8	7.88
4.	% of Members to All India	100.00	39.80
5.	Share capital (Rs.lakhs)	1571.00	87.00
6.	% of share capital to All India	100.00	5.54
7.	Total turnover Rs. (lakhs)	7084.00	833.00
8.	% turnover to All India	100.00	11.76
9.	% of stores in profit	42.60	51.04

It may be noted that Tamil Nadu covers about one-third of the total number of societies at the All India level. So, also its membership coverage. Though this coverage is apparently significant, the share capital contribution of the campus cooperatives as against all India figure was just around six percent, the share in business turnover was about 12 per cent. The percentage of societies in profit was 51.04 for Tamilnadu as against the All India average of 42.60 per cent. Thus, the key indicators pointed to a relatively better performance by campus cooperatives in Tamilnadu.

Constraints

Despite, the good showing by the campus cooperatives in Tamil Nadu, they face certain internal and external constraints that need to be attended to for further growth. They are broadly listed below:

- Cooperatives at the campus level are yet to have a formal horizontal and vertical structure as that in other types of cooperatives
- Leadership vacuum is largely visible as these stores have either part time or honorary staff who have no stakes or commitment. Besides, the school/College/ Institutional level Management have their own vested interests and neglect the efficient management of the stores, resulting in poor record keeping and proper monitoring.
- Campus cooperatives have meager financial resources. With meager share capital and insignificant assets, their working capital position is precarious as neither the District Central Cooperative Banks take interest in them nor the management is inclined to improve the working capital status by other means.
- Infrastructure inadequacies: More than 40 per cent of the Stores faces problems of inadequate business/office space, furniture and equipments for the stores.
- Seasonal nature of the business prevents them from well equipping the stores. Round the year business requires diversification of activities for which the management is not prepared except few.
- Stores have not been used to design a workable Business Development Plan (BDP) Budget – both Revenue and capital and the mode of funding.
- Lack of students participation in operational/ management part of the society; nor were they motivated to be innovative.
- Absence of net working.

- Little attention to training, orientation, motivation for professionalisation in the management of campus cooperatives.

Role of Forum for Cooperatives in Educational Institutions (FCEI) (Organised at Natesan Institute of Coop. Management, Chennai – Tamilnadu)

The evaluation of Super Markets/Departmental stores revolutionize the concept of retail consumer stores. The fair moving Consumer Goods (FMCG) sector has become vibrant with rapid improvements in the disposable incomes of families in Urban and Rural areas. Consumer market is so flooded with a variety of goods that students/youths are willing to try out newer options. A diversified growth of consumer stores becomes imperative. Such a fast track growth in campus stores is possible only by member-driven stores.

FCEI has the vision of a member-driven campus store by igniting new leadership qualities among the new generation cooperators. FCEI is a landmark for innovative and unconventional solution for a paradigm shift in the evolution of campus cooperatives. It purports to integrate the student community effectively with their campus stores, through intellectual stimulation and value-based leadership. FCEI proposes to transform the campus stores into places for learning and exchanges; to realize a human and environment friendly society to develop a nation-wide network to make campuses an avenue for employment support; to foster collective identity; to realize youth empowerment. FCEI will, indeed, bridge youths to a mission; will help campus cooperatives to reinvent themselves.

Students Cooperatives – A Nursery for Cooperative Movement

**Dr. C. Pitchai
Dr. R. Gopalsamy**

*(Experiences from Students Cooperative Stores in the
City of Madurai, Tamil Nadu)*

In India, formal beginning of cooperative started with the enactment of 1904 Cooperative Credit Societies Act whose objective was to provide relief to the farmers and needy persons from the exploitative moneylenders. Almost 100 years is going to be over and the cooperative movement is waiting to witness the centenary celebration this year.

Through vigorous efforts of cooperative leaders, over a period cooperative societies have established themselves in various segments of Indian economy. During 2001, there are 545,000 cooperative societies with a share capital of Rs.198, 542.50 million contributed by a membership of 236 million. The flow of rural credit through cooperative channels was 46%, the cooperatives are distributing fertilizers to the extent of 36% of total consumption and are producing 59% of total sugar output in the country. The handlooms in cooperatives account for 55% of the total and branded edible oils marketed through cooperative channels account for 50%. They are playing a significant role in improving socio-economic condition of weaker sections of society as reflected by fishermen cooperatives, labour cooperatives, handloom and handicraft cooperatives etc. The cooperative have covered 100% of villages i.e., 6, 83,000 villages and 75% of rural households.

Student Co-operatives in India

The beginning of student co-operatives in India may be dated back to the nationalist movement and freedom struggle. Earliest of such co-operatives was formed in 1915 at Allahabad Hindu Boarding House Store and by 1930's it was common to find co-operative stores in schools. The nationalist leaders advocated starting of such co-operatives so as to build a self-help mentality and imbibe co-operative spirit among the students. These values can equip our youth with a reliable bearing and help them tackle various challenges and problems when they become leaders of tomorrow. As members of the co-operative movement, students have a role to play in transforming society by upholding certain values.

India spent 4.02% of its GDP on education during 2001-2002 but about 44% of its adult population still remains to be made literate. There are about 888 thousands educational institutions in the country with an enrolment of about 179 millions.

The number of student co-operative stores in India is 7645 (out of one million educational institutions) Membership is 1.98 millions. The share capital of these stores is Rs.157.10 million (in which Govt. contribution is 68.5%) and working capital is Rs.521.40 millions in the year 2000. The turn over of the stores is Rs.708.40 million. Around 43 per cent of the stores are under profit.

Student Co-operatives in Tamil Nadu

In India, Tamilnadu is the pioneering State in the introduction of Cooperative Movement. The Cooperative movement in Tamilnadu has been playing a commendable role in the economic uplift of the people particularly those

belonging to weaker section in rural areas. The different types of cooperatives in the State serve the people in their diverse economic activities.

Tamilnadu has the privilege of being the first State to register a cooperative society under the (Central) Cooperative Societies Act of 1904. The Chengalput District has this privilege of igniting a new trail in cooperative movement in India. The first society was registered on August 30th 1904 in Thirur village (then Chengai District) which is not far away from the city of Chennai, has enlisted a large number of villagers. It continued to make significant progress in various sectors. There are roughly around 32,000 cooperative Institutions of different kind functioning in the State. Starting with the supply of agricultural inputs, the movement has shown substantial progress in other fields also, such as, processing, marketing, distribution, handlooms textiles, sugars etc.,

There was a great spurt in the number of students' cooperative stores in the State from 434 students' co-operative stores in the year 1965-66 to 2971 Students Cooperative Stores in the year 2000. The National Co-operative Development Corporation and Government of Tamil Nadu are providing the financial assistance to operate the student co-operative stores. In this connection two students cooperative stores were taken for a case study and furnished below.

Performance of the selected Students Cooperative Stores in the city of Madurai. Madurai is in the southern part of the Tamil Nadu State. It is known by temple city. It is the market centre for the people of the near by districts and the villagers of that district. The shops are opened round the clock and commented as "Sleepless City". Like wise, it is an

educational centre where in it has got very good education institutions to fulfill the needs of different types of pupils, right from primary to higher education, Arts & Science, law, professional educations etc. There are 1450 schools, one university, 33 arts & science colleges, one agricultural college, one law college, two medical colleges (one allopathy & one homeopathy), three colleges for special education and four teacher training institutes in the district. In this district there are 96 students' cooperatives functioning during the year 2002-03. To know the performance of the students' cooperatives in the district two stores were selected i.e., Tamil Nadu Polytechnic Staff and Student Cooperative Stores and American College Cooperative Stores, Madurai.

Registration

The Tamil Nadu Polytechnic Staff and Student Cooperative Stores Ltd. (TNPCSSCS) was registered on 30th January 1982 and commenced its business on 5th April 1982. It is the only Government polytechnic stores in the district. The American College Cooperative Stores (ACCS) started functioning from 28th February 1940.

Objectives

The principal objectives of these stores are the purchase and supply of books, stationery and other articles required by the members.

Membership and Share Capital

Student, both teaching and non-teaching staff members are the members of the stores. Entrance fee of Rs.10/- is collected from all members and Rs.200/- and Rs.100/- from teaching and non-teaching staff members are collected as share capital respectively. All the students of the Tamil Nadu

Polytechnic College, and 190 staff members are members of the stores. The details of the membership and share capital is furnished in the following table.

Table-1
Details of Membership and Share Capital of the Stores

Year	TNPCSSCS				ACCS			
	Mem-ber-ship	Share Capital (Amount in Rs.)			Mem-ber-ship	Share Capital (Amount in Rs.)		
		Individual	Govt.	Total		Individual	Govt.	Total
1998-1999	1722	22230	10000	32230	5358	73038	41000	114038
1999-2000	1721	22180	10000	32180	5958	81912	41000	122912
2000-2001	1721	22180	10000	32180	5958	81912	41000	122912
2001-2002	1733	22810	10000	32810	5963	81962	41000	122962
2002-2003	1733	22850	10000	32850	5964	81972	41000	122972

Source: Records of the respective stores from the year 1998-99 to 2002-03.

It is clear from the above table that there is a straight increases both in membership and share capital position of the stores over a period of five years. The polytechnic stores membership was 1722 in the year 1998-199 and that increased to 1733 in the years 2002-03. The membership in the American College Stores was 5358 in the year 1998-99 and that increased to 5964 in the year 2002-03. Accordingly the share capital also increased from Rs.32230 to Rs.32850 in the year 2002-03. The Government has contributed Rs. 10000 towards share capital. The increase is due to the admission of members in the stores. The share capital of the American College Stores was increased from Rs.114038 to Rs.122972 in the year 2002-03. The Government has contributed Rs. 41000 towards share capital.

The membership in American College stores is not showing any appreciable increase and it is learnt that the management has informally decided not to enroll the students as associate members since the refund of share capital at the time of the students leaving the college is required cumbersome accounting procedure. By means of this decision the society is defeating the basic purpose of cultivating the cooperative culture among the students. The total share capital also reflects the same. So it is suggested that this store should encourage and enroll the students as associate members since the stores is meant for them only.

Management and Administration

The stores are governed by elected board of management. But the general body are the ultimate authority in all matters. As far as the Tamil Nadu Polytechnic Stores is concerned there are seven members in the board of management but there no students representatives as they are minors whose are fall below 18 years. A Special Officer in the cadre of Cooperative Sub-registrar manages the American College Stores. There is no elected board in the American College stores. Only a salesman cum clerk is looking after the day-to-day activities of the Tamil Nadu Polytechnic Stores. The establishment cost is around Rs.40000 per year. In case of American College a store is managed by two staff members and the establishment cost is around Rs.1 lakh per year. Business performance of the selected stores the stores cater to the primary needs of the students and staff of the college. The stores supply notebooks, books, stationery, cloth to students, staff members and to the office of the college. More importantly the stores supplies groceries to the hostel mess and also runs a PDS shop. The details of the purchase and sales of the selected stores as presented.

**DETAILS OF THE PURCHASE AND SALES OF THE SE-
LECTED STORES**

(Amount in Rs.)

Year	TNPCSSCS		ACCS	
	Purchase	Sales	Purchase	Sales
1998-1999	703574	720815	2567881	2709812
1999-2000	565371	575112	2525513	2661722
2000-2001	552020	576187	2630527	2653158
2001-2002	549745	610310	2319815	2414178
2002-2003	968387	999619	2646931	3154352

Source: Records of the respective stores from the year 1998-99 to 2002-03.

Purchase Policy

The stores as per the byelaws should buy its requirements from cooperative stores. The Tamil Nadu Polytechnic Stores and American College Cooperative Stores purchase from Madura Coats Primary Employees Consumer Stores, PRC Consumer Cooperative Stores. In case of the requisite products are not available with cooperative stores, the stores collect quotations and scrutinize the same and place the orders to private stores and manufacturers according to its order of merit. For this committees have been constituted and it meets once in 20 days and finalizes the purchases.

Margin

The stores keep very low margin and pass on the maximum benefits to its members. The margin of the stores is presented below.

Items		TNPCSSCS	ACCS
Rice	-	4%	4%
Measurable Groceries	-	10%	10%
Books	-	7.5%	10%
Stationery	-	5%	10%
Consumable	-	3%	-
Cloth	-	10%	-
Countable	-	-	4%

Sales

The stores sell both for cash and credit. On cash sales the stores offers three percent cash discount. The Tamil Nadu Polytechnic Stores sells books to all the students. The stores also supply the office stationery.

The Tamil Nadu Polytechnic College purchased to the tune of Rs.703574 in the year 1998-99 that reduced to Rs.549745 during 2001-02. The purchases increased to Rs.968387 in the year 2002-03. The sale of the stores also has decreased from Rs.720815 in the year 1998-99 to Rs.575112 in the year 1999-2000. Then from next year it increased to Rs.999619 in the year 2002-03. The decrease in purchase and sales was due to low demand from the students. As per the purchase policy, the stores purchased from cooperative stores for which it paid a higher rate and hence the sale price was also high which was higher then the market rate.

The purchases of American College Stores show the fluctuating trend. It increases in the year 2000-01 and decreases in the following year and again it increased by Rs.3 lakhs in the next year. The sale of the stores is also fluctuating as in the case of the purchases. In the year 2002-03 the stores has a highest sales of Rs.3154352.

Working Results

The stores profit and loss position for the last five years is presented in the following table.

Table-3
Details of Profit and Loss position of the stores
(Amount in Rs.)

Year	TNPCSSCS	ACCS
1998-1999	5118	143626
1999-2000	8281	135658
2000-2001	(-) 6796	145378
2001-2002	(-) 5862	138306
2002-2003	33513	141459

Source: Records of the respective stores from the year 1998-99 to 2002-03.

It is understood from Table 3 that the Tamil Nadu Polytechnic Stores have incurred loss for two years and earned profit for three years. The loss during the year 2000-01 and 2001-02 to the tune of Rs.6796 and Rs.5862 respectively was due to poor sales and low students members turn out. The stores managed to earn profit in the year 2002-03 to the time of Rs.33513.

The American College Stores recorded profit throughout the study period of five years from 1998-99 to 2002-03. The total profit over the five years is around Rs.140000. There is no much fluctuation in the profit that tells the steady performance of the stores.

Findings of the Study

Lack of participation of the students in the working and management of the stores.

Lack of coordination among the students since there is no network.

The stores are small in size and having limited area of operation.

Inadequate support from the institution and its management.

Lack of awareness about the cooperatives among the teachers and students.

No separate cell for monitoring the progress and development of students' cooperative stores.

Audit fees charged by the Directorate are at the higher side.

Suggestions

The following are the suggestions to surmount the problems confronted and for the better functioning of the Students' Cooperatives.

The College Administration should make it mandatory that all the new entrants must become members of the stores so that the share capital base will improve and students will try to understand why they have become members and the sequels. The students cooperative society must be considered as learning centre for student-members to practice a cooperative way of life.

The College administration shall make it a point to draw its requirements like stationery only from the stores. The Hostel Mess shall buy provisions only from the stores, the library requirements too shall be purchased through the stores.

The store can go for business diversification. The stores must also fulfil the students and staff requirements. Instead of concentrating only on note books, books, stationery, the

students cooperative stores should concentrate also on toiletries & cosmetics, textiles etc. The cooperative wholesale stores should also help them to grow by supplying quality products, right quantity, at the optimum price and at the right time. Canteen to supply coffee, cool drinks & snacks is another area where the stores can enter into.

Each student cooperative should undertake Sales Promotion Activities to generate interest and create awareness among the students at periodical intervals, which will keep up the image of the stores. Arranging special sales during festivals and lucky Dips, special sales by manufacturers, gifts, discounts for bulk purchase, once in a way selling one product for cost price are certain other ways for the promotion of sales.

Each store should have a paid employee at least on ad hoc basis. The students cooperative stores should collect some advance amount from the students and deduct at every purchase made by them, as followed by some stores. This will enhance the working capital base of the stores.

Controlling the establishment charges and staff salary can increase the profit margin.

The Audit fees charged by the Audit Department may be eliminated since their business is very small.

The store may expand their area of operation whereby the public may also utilize the services of the stores which leads to increase in turnover and profit.

The Colleges, which do not have college cooperatives, may be asked to start so as to supply required articles and to inculcate the cooperative spirit in the students community. The Directorate of Collegiate Education can take steps in this regard.

Cooperative culture must be imparted among the teaching and non-teaching community because, it is found that the staff are not interested to look after the stores. Motivating the staff will trigger the dynamics of motivation and on percolation the students community as a whole, will be motivated.

The stores are not having adequate capital. The Government support, particularly NCDC assistance, in the form of share capital and margin money for the purchase of furniture and fixtures are not availed. No stores selected for the study is aware of these assistances.

To encourage the members, the profit shall be shared as purchase bonus, providing some gift articles etc.

Making cooperation as a subject in the schools and college curriculum will help.

There should be national level cooperative planning and policy programme for the active involvement of students in the colleges with the help of campus cooperatives networking both country and region wide.

The State Cooperative Department should have a separate cell for monitoring and developing the students' cooperatives, since there is a mushroom growth of education institutions in the state.

Awareness campaign about the cooperatives should be organized by the TNCU.

Conclusion

As we are going to celebrate the cooperative movements centenary (1904–2004) year, the performance of the cooperatives in all respect are not encouraging. One way to rejuvenate the cooperatives is to change the mindset of the

people by making aware of the benefits and the impact of cooperatives. The Cooperatives should also change according to the changes happening around. The need of the hour is good cooperative leaders with a vision and missions to metamorphosis the cooperatives. Students' cooperative is one such a place where the seeds of cooperation can be sown to develop the spirit of cooperation among the students.

STATUS OF STUDENTS COOPERATIVES IN KARNATAKA

K Ravichandran

B Vasantha Naik

The students cooperatives are formed in Schools and College levels mainly to meet their different requirements. It is a democratic form of organization and the students in the cooperative society are well trained about the managing of economic enterprise in a more effective and efficient manner. The students cooperatives in Universities and Colleges are formed either with the initiative of the students or with the initiative of the staff and faculty members with the objectives of inculcating the cooperative spirit among the students, because, the future of the cooperatives are in the hands of the youth / students. It is very difficult to improve the performance of the cooperatives without involving the youth and they are the future leaders of the cooperatives. The students' cooperative helps the students to improve their leadership qualities.

The students studying the subject cooperation as a subject in the Colleges and the Universities are much benefited because of the students cooperatives, because it is an opportunity for them to implement the cooperative concepts in a more practical manner and to test to what extent theory of cooperation can effectively be practiced. The problems involved in implementing the cooperative concepts and the method of solving the problems enables the students to become a good cooperative leader in future.

The Students Cooperative also provides part time employment opportunity to the students and the work experience gained during the student life will certainly help them to get full time permanent employment after the completion of the study and it also paves way for improving the managerial efficiency. When compared to the other cooperatives in India, the students' cooperatives are having some special feature such as educated membership, no political interference and to certain extent it is also free from competition and it also avails free consultancy from the faculty members. The students cooperative are having a very wide scope and opportunities for further growth and developments and along with this special feature and opportunities, it also has certain limitation, which hinders the growth of the students cooperatives. Hence, this paper makes an attempt to assess the performance of the Students' cooperatives in Karnataka and it also attempts to identify the major issues, which hinders the growth of Students Cooperatives in the State.

STUDENTS COOPERATIVES IN KARNATAKA

The Students Cooperatives in Karnataka are formed as a employees consumer cooperatives and admits the students as a member. It undertakes the business activities like consumer activities, credit activities and supplies necessary items needed by the students. On the other hand, the students' cooperatives are formed only by the students and they undertake different activities like distribution of the items needed by the students, distribution of students identity card on behalf of the college, getting bus pass, railway pass, typing of students project report, photo copying, binding and displaying the advertisement of employment opportunities in the notice board etc. Informally, the students cooperatives

act as center for preliminary discussion for taking decision like conduct of seminars, workshop, sports day, welcoming the juniors, send-off to the seniors and in some times it also act as a rest house for the students who not attend the class regularly.

SPREAD AND MEMBERSHIP

In the schools, those who have not completed 18 years of age are admitted as an associate member and in the colleges the students voluntarily become the members of the students cooperatives and in some cases the colleges collect membership fees of the students along with the admission fees. In this case, whether the student is willing to become the member of the students cooperatives or not, it is compulsory on the part of the students to become the member. The membership in this case is compulsory rather than voluntary. The spread of students cooperatives and membership position is given in table No. 1.

**TABLE NO. 1
NUMBER AND MEMBERSHIP**

Year	No. of Societies	Percentage of increase or decrease	Membership	Percentage of increase or decrease
1997-1998	139	—	3,01,339	—
1998-1999	115	- 17.26	1,22,983	- 59.18
1999-2000	113	- 1.73	1,15,360	- 6.19
2000-2001	113	—	1,10,613	- 4.11
2001-2002	109	- 3.5	1,06,994	- 3.2

The above table reveals both the spread and the membership in the students cooperatives and it is declining every year. The number of societies and membership has

declined during the year 1998-1999, because of students cooperatives like Bangalore University Students Cooperative and others are liquidated and some are closed.

WORKING CAPITAL

The day-to-day financial transaction of the students cooperatives depends on the working capital position. The working capital position of the students cooperatives consists of paid up share capital, deposits and borrowings. The working capital of the students cooperatives is presented in table No. 2.

TABLE NO. 2
WORKING CAPITAL

(Amount Rs. in lakhs)

Year	Share Capital	Deposits	Borrowings	Total
1997-1998	37.24	6.57	1.82	45.63
1998-1999	33.38	1.16	1.26	35.8
1999-2000	28.54	3.34	5.23	37.13
2000-2001	45.88	1.45	2.47	49.80
2001-2002	26.76	3.09	2.41	32.26

The composition of the working capital reveals that owned fund (share capital) constitutes more than the borrowed funds. As per the Cooperative Societies Act, a cooperative society can borrow 10times of it is owned funds, but the amount borrowed by the students cooperatives is very marginal. Hence, it has good scope for development by raising the borrowed funds position and there by increase its business activities. The working capital of the stores varied from Rs. 32.26 lakhs to Rs. 49.80and milk fluctuation is noticed.

BUSINESS ACTIVITY

The economic viability depends upon the income generated by the students cooperatives by making more sales. The students cooperatives in Karnataka are not considered as a more economic business unit, because it is basically unable to generate more income by way of improving its sales position. This is because it deals with limited number of items for sale and the potential buyer of the product or goods is also limited. The sales turnover made by students cooperatives is furnished in table No. 3.

TABLE No. 3
SALES TURNOVER

(Amount Rs. in lakhs)

Year	Sales	Percentage of increase or decrease
1997-1998	NA	—
1998-1999	61.89	—
1999-2000	42.89	- 30.69
2000-2001	44.10	2.82
2001-2002	53.24	20.72

The above table makes it clear that sales turnover of the students cooperatives has recorded a positive growth in the year 2000-01 and 2001-02. It shows the importance and the need for the students cooperatives in the educational institutions.

PROFIT AND LOSS POSITION

The profit and loss is a yardstick to measure the efficiency and inefficiency of the students cooperatives. The profit earned and the loss incurred by the students cooperatives is given in table No. 4.

TABLE NO. 4
PROFIT AND LOSS POSITION

Year	No. of societies on profit	Profit earned (Rs. in lakhs)	Average profit (amount in Rs.)	No. of societies on loss	Loss incurred (Rs. in lakhs)	Average loss (amount in Rs.)	Percentage of total No. of societies in	
							Profit	Loss
1997- 1998	103	4.93	4,786	36	4.78	13,278	74.1	25.90
1998-1999	80	6.75	8,438	35	0.82	2,343	69.56	30.44
1999-2000	80	6.03	7,538	33	1.91	5,788	70.79	29.21
2000-2001	75	6.84	9,120	38	5.07	13,342	66.37	33.63
2001-2002	66	9.55	14,470	43	10.81	25,140	60.55	39.45

The above table highlights that the number of students cooperatives functioning under profit is decreasing and the profit earned and an average profit per societies is in the increasing order. The number of students cooperatives incurring loss, the loss incurred and the average loss per society are fluctuates from one period to another and it is not a healthy trend for the further growth and development of the students cooperatives in Karnataka. The table further highlights that on an average 60 to 70% of the students cooperatives are functioning under profit and 30 to 40% of the societies are functioning under loss.

PROBLEMS OF STUDENTS COOPERATIVES

1. The name of the students cooperatives is "Students Consumer Cooperatives", but it is not coming under the control of the consumer cooperatives in Karnataka.
2. Either the students or the teaching and non-teaching staff purchase the materials or the goods from the students cooperatives. The make purchases of materials or the goods in the students cooperatives only if the products are not available in the open market.

3. The membership in the students cooperatives are heterogeneous in nature like students, faculty members, non-teaching staff, class IV etc. The needs and the wants of the heterogeneous groups are entirely different from the homogeneous groups. Since, the students cooperatives are heterogeneous in nature, they are unable to fulfill the different needs of the different groups of people.
4. There is no full time employee in the students consumer cooperatives, except the salesmen and the salesmen is also acting as a Secretary and the Chief Executive Officer of the students cooperatives. Hence, the students cooperatives lacks professionalism.
5. The students cooperatives are formed with initiative of the teaching / non-teaching. However, they have difficulty in convincing the management to purchase the stationery, hostel requirements from the students cooperative stores.
6. At present the bye-law used by the students cooperatives are very old and they are out dated and it is not certainly meeting present requirements of the students.
7. The tenure of the Board is five years, but students completes the course within the period of three year. Hence, the Board is not functioning in an effective manner.
8. The students are admitted as a member of the students cooperatives without their knowledge, because the membership fees are collected along with the admission fees and whether they are willing to become a member or not they have to pay membership fees compulsorily.

In this case, the membership in the students cooperatives is compulsory rather voluntary and it is against the cooperative principles of 'Open and Voluntary Membership'.

9. Though there are students directors their involvement in the decision making process is not encouraging.
10. The business hour of the students cooperatives is very limited. In most of the cases it starts just one hour before the commencement of the class and two hours after completion of the class in the evening.
11. The reason for the continuous loss of the students cooperative is low turnover and fewer profit margins.
12. The vertical and horizontal integration is absent in student cooperatives and they are functioning in an isolated manner.

SUGGESTIONS FOR IMPROVEMENT

1. There are different types of cooperative societies are functioning in the educational institutions such as employees credit cooperatives, employees housing cooperatives and the students consumer cooperatives and to make the cooperatives viable it should be integrated and function as a multipurpose society involving the youth.
2. The students cooperatives should necessarily diversify its business activities and supply material required by the members in a more qualitative manner.
3. The bye-law of the students cooperatives needs to be amended mainly to meet the present requirements.
4. The students Directors of the students lack leadership

quality. Hence, there is a need for conducting a separate leadership development programme exclusively for the benefit of the students Directors.

5. There is a need for vertical and horizontal integration.
6. It should prepare business development plan and it should be implemented in a more effective and efficient manner.
7. The teaching staff should enable the students to take right decision. Further, they should act as an enabler and as an executor.

Progress of Student cooperatives in Kerala

M. Boolhalingam

The challenge of cooperative movement world over is to attract and involve the youth in cooperatives. Organizing school and college cooperatives and involving them in running and managing the cooperatives is a must to educate them on the importance of cooperatives as an economic organization. The cooperatives are facing many challenges in the 21st century. One way of facing the challenge is organizing youth cooperatives. In India the youth constitute about 35 to 40 percent of the population. They have to be brought into the cooperative movement. This should be the mission of the NCUI and other cooperatives.

The growth of student cooperatives in Kerala shows an improvement in the number and its activities. The Govt. of Kerala encourage the school and college authorities to organize cooperatives and enroll the students as members. In the state cooperative Act and rules, one has to attain 18 years to become a member of a cooperative society, but the Govt. has exempted the school cooperatives where all students irrespective of their age can become members.

Further, the Govt. while implementing Integrated cooperative Development Projects (ICDP) with financial assistance of National Cooperative development Corporation (NCDC), in all the 14 districts, have included the school and college cooperatives for getting financial assistance in the form of margin money assistance, loan for purchasing furniture and share capital assistance. Many school and college cooperatives benefited from this assistance.

The details of number and their business activities of the college and school cooperatives are given in Table no 1 and table no 2. It is seen from the table no purchase but the sales and I that the number, membership reserves, deposits etc have increased have come down very much. The stores have to take measures to increase the activities. For this, the stores board should talk to the students and purchase the things required by them. This would increase the business and increase the profit. The profit making stores have come down and the average profit as well as loss per society have gone up during this period. The stores should take steps to reduce the cost of management both in salaries and other expenses have increased.

The table No 2 shows that the school cooperatives have performed well. The Governments' share capital and the borrowing by the stores have gone up. The business transactions of these stores have also increased. Though the salaries have increased very much, other expenses have come down. The number of societies earned profit have come down but the profit per society have increased and the loss per society has come down.

The authorities have to take following steps to improve the working of school and college cooperatives.

1. The student representatives should be allowed to attend the board meetings and they should be encouraged to tell other students what transpired in the meetings.
2. The students should be told that this stores is working for their benefit and they should be encouraged to participate in the business activities of the stores as many students don't know it is their stores and they are members.

3. The bigger school cooperatives may act as a lead society and purchase in bulk or resort to consortium purchase so that they can buy from the dealer directly with a higher margin and they can sell to the students at a cheaper rate.
4. The teachers or staff manning the cooperatives should be given training in accounts keeping and on cooperative law etc.
5. The govt. should give managerial subsidy for 10 years to the school and college cooperatives
6. The govt. should give the school and college cooperatives interest subsidy whenever they borrow from NCDC as the interest charged by NCDC is higher than that of commercial banks.

Table No. 1
Details of working of college cooperatives

Amount in lakhs

Details	1997-98	1999-2000
Number of Societies	153	157
Number of branches	26	47
Membership in 000	1294	1400
Total Share Capital	113.59	139.31
Govt. Share capital	15.97	21.16
Reserves	104.07	100.77
Deposits	227.31	245.04
Borrowings	21.13	94.32
Working Capital	1216.92	1089.61
Purchase	924.23	684.37
Sales Turnover	858.91	684.20
Cost of Management		
Salaries	34.01	44.90
Other expenses	28.11	68.44
Profit		
Number	87	79
Amount	40.96	27.96
Loss		
Number	52	53
Amount	48.35	40.08
Number without profit or loss	14	25

Table No. 2
Details of working of school cooperatives

Details	1997-98	1999-2000
Number of Societies	3646	3692
Number of branches	830	308
Membership in 000	109245	12035
Total Share Capital	450.6	2311.17
Govt. Share capital	155.6	96.12
Reserves	1054.6	4405.86
Deposits	6.9	5.21
Borrowings	6.5	106.14
Working Capital	3544.60	3275.02
Purchase	2028.50	2780.7
Sales Turnover	2200.80	3041.08
Cost of Management Salaries	3.7	19.44
Other expenses	139.79	86.69
Profit Number	2200	2159
Amount	183.5	306.8
Loss Number	1433	1032
Amount	140.80	62.57
Number without profit or loss	11	501

STUDENTS CONSUMER COOPERATIVES IN ORISSA – AN OVERVIEW

**Dr. P.C. Samantaray
& Dr. A.K. Roy**

INTRODUCTION

It is well known that England is the homeland of consumer's cooperatives. It is oldest, and in some respects the strongest in the world. During the Industrial Revolution, the working class was affected by the exploitation of unscrupulous private traders. It was this exploitation of the consumers prompted Robert Owen, the father of the consumer cooperative movement to initiate the movement. As a result in the year 1844 a batch of 28 weavers in Rochdale formed a society that shot into world fame as the "Rochdale Society of Equitable pioneers". Ever since, consumers' cooperation has grown and is still growing like a banyan tree in England.

The period that England passed through (during the Industrial Revolution) when the Rochdale Equitable pioneers society, had been found was popularly known as "hungry forties". The aim of the society was people the way to new and better social order. In absence of this idea, the consumer cooperative movement in England, nay, in the world would have never existed.

The introduction of the Cooperative Credit Societies Act, 1904 marked the beginning of the Cooperative Movement in India. But the Consumers' Stores movement started in 1912 with the passing of Cooperative Societies Act of 1912. But

the movement gain its importance during Chinese invasion in 1962 which created an added awareness for developing and revitalizing the consumer movement in the country.

Cooperative movement in India comprises of about 5 lakh Cooperative Societies having a membership of more than 22 crores and working capital of about Rs.170,000 crores, Cooperatives account for 46% of total agricultural credit, 31% of fertilizer, 60% of sugar, 55% of handloom and so on Cooperatives have 30% of rural fair price shops and thus are playing a very important role in public distribution system for the weaker section of the community.

The consumer cooperatives have been playing an important role in the distribution of various items of essential consumer goods both in the urban as well as rural through their 3 tier Institutional network consisting of State level Consumers Federation (27); Central District Wholesale Consumers Cooperative Stores (26,469). At the National Level National Consumer's Cooperative Federation of India is an Apex consumer promotion institution working in the country. Besides there are 94,222 fair price shops in the cooperatives out of which 19,327 are operating in the rural areas. In addition, there are 94,000 primary agricultural cooperative societies operating in the rural areas which are undertaking the activity of functioning as distribution channel for consumer goods. At the university and school level as many as 3948 stores are working for distribution of stationary items managed and controlled by the students themselves.

POSITION OF THE STATE

In Orissa the celebrated Madhusudan Das, the maker of Modern Orissa and the fore runner in the Swadeshi Industrial Movement in the country had acclaimed as the pioneer in

establishing the first Cooperative Society named as "The Cuttack Cooperative Store" was organized in the year 1898 soon after completion of his highly rewarding memorable trip to European countries. Subsequently, the movement covering various fields like Credit, Non-Credit, Marketing, Housing etc. have made significant progress in the state. As per statistics on Cooperative Movement in Orissa 2001-02, there is 4948 numbers of societies with a membership of 56.60 lakh and Working Capital of Rs.5783 crores are functioning under the Administrative control of Registrar of Cooperative Society, Orissa. The Orissa Cooperative Societies Act 1962 regulates the functioning of cooperative societies in the state. Recently, a new Act namely Orissa Self Help Cooperative Act 2001 has been introduced in the state to make the cooperatives truly member driven.

In Orissa, the consumer cooperative structure is also a 3 tier one. The Orissa Consumer Cooperative Federation is the Apex organization with 25 numbers of wholesale consumer stores at the intermediary level, 300 nos. of primary consumer cooperative societies and 88 nos. of student consumer stores are functioning in Urban/Semi-Urban and Academic institution respectively.

The Orissa Consumers Cooperative Federation Ltd. deals with General Merchandise, textile and stationeries. It also deals with order supply to Government other organizations and caters to the consumer needs of Urban areas through self service counters. Most of the whole sale Consumer Cooperative Store of our State are carrying on business under Public Distribution System and some of them are dealing with L.P.G. and Petroleum products.

STUDENTS CONSUMERS COOPERATIVES: AN OVERVIEW

The importance of students involvement in cooperatives was emphasized by the Cooperative Planning Committee 1945. The committee recommended the inclusion of lessons on cooperation in the series for readers in regional language and also emphasized on supplementing such lessons by a number of activities in schools such as stores, canteens, gardens or farms and even handicrafts being organized on cooperative lines so that the students can learn cooperation through the process of education.

Cooperative movement has been world wide recognized as an effective instrument for imparting and training to the member on the line of self-help, team work, decision-making skills and organization of socio-economic activities. Cooperative societies are member-centered organization for the fulfillment of social, economic and cultural needs based on the demand of individual as well as organization. The movement, therefore, has potentiality to prepare the student members in educational institutions for a better value based professional life. It inculcate team spirit, develop the habit of self-help and mutual help also reduce educational expenses. Campus Cooperatives do play a social role in the community by providing members such as students, teachers and staff of the educational institutions an opportunity to feel and get involved in self-management, cooperation and peace efforts through cooperation. These Cooperatives are identified as micro level learning centers. As such consumer cooperatives in educational Institutions need to be strengthened both in terms of their business operation and in using them as a learning platform for the youth. As 'schools of democracy', cooperative enterprises also contribute for the promotion of social stability by mainstreaming youth in cooperatives and as such, cooperatives is an alternative strategy to involve youth.

**Status of Student Consumers Cooperative Stores (SCCS)
in Orissa: A macro analysis**

As a segment of consumer cooperative sector, student consumers cooperative are formed to benefit the students as its beneficiary by becoming members. Although this is a decades old concept, its practices has not become that responsive to be demanded by the member-users. An analysis of the status of student consumer's cooperative stores (SCCS) in the State of Orissa is being discussed below and the comparative statistical figures for the year 2001-2002 and 1998-99 are given in Table-1.

TABLE - 1
**STATUS OF STUDENTS CONSUMERS
COOPERATIVESTORES IN ORISSA**

SI.No. PARTICULAR	1998-1999	2001-2002	INCR/DECR
1. No. of Cooperative Societies	83	88	+5 (6%)
2. Membership	126625	146904	+20279(16%)
3. Share Capital	2611	3358	+1097(42%)
4. Borrowings	139	106	-33(-33.13%)
5. Working Capital	10373	11723	+1350(13%)
6. Total Sales	3701	3214	-487(15.15%)
7. Profit No.	22(30.68%)	27(26.59)	5(22.72%)
Amt	200	337	137(68.51%)
8. Loss No.	19(22.89)	23(26.14)	4(21%)
Amt	57	132	75(131.57%)
9. No profit & No Loss	42(50.62%)	38(43.18)	-4(10.52%)

Source: Cooperative Movement in Orissa: A profile: Registrar of Cooperative Societies, Orissa.

Observations

- (i) **Registration:** The number of SCCS functioning in the State of Orissa stood at 77 by 31.3.2003 in comparison to 83 numbers by 31.3.1999 and thus showing an increase by 6% over the period. It is also being revealed that amongst the 88 SCCS the number of dormant comes to 38 (43.18% of the total by 31.3.2002). As such, the formation of SCCS is in its low eff a slow over the years in the state.
- (ii) **Membership:** The membership of SCCS in total has scored around 1.47 lakhs by 31.3.02 in comparison to 1.27 lakhs by 31.3.1999 and which has shown an increase of 16% over the period.
- (iii) **Capital Formation:** The capital base is the key of financial structure of any economic organization. It not only defines the organization but also limits the index of the development of the organization. In Orissa as stated in the table-1 the share capital position of SCCS has figured at Rs.34 lakhs (approx) in comparison to Rs.26.11 lakhs during 2001-2002 and 98-99 respectively showing a growth of 42% over the period.
- (iv) **Borrowings:** The borrowing of SCCS has shown a decline growth of 33.13% over the period, i.e., Rs.1.39 lakh (98-99) and Rs.1.06 lakhs 2001-2002 and which is indicative about the trading on equity by these SCCS.
- (v) **Profitability :**The profit making no of SCCS have increased by 22.72% i.e. 22 numbers to 27 numbers during 98-99 to 2001-2002 with 68.21% enhancement in the amount of profit earned by SCCS i.e. Rs.3.37 lakhs (2001-2002) from Rs.2 lakhs 98-99. Moreover the number of units earning profit is 27 out of 88 as on 31.3.2003 with coverage of 26.51%.

(vi) Loss Making Units: The number of loss making units have increased by 21% that is from 19 units in 98-99 to 23 units in 2001-02 with its percentage of 46.14% out of total as on 31.3.2002. Moreover the amount of loss figured as Rs.1.32 lakhs as on 31.3.02 in comparison to Rs.57 lakhs by 1998-99 shows a negative growth of 131.57% over the period.

Thus units under no profit no-loss haven numbered to 38 out of 88 as on 31.3.2002 with a coverage of 43.18% with a decline by 10.52% over the year 1998-99.

DISTRICT WISE PERFORMANCE OF STUDENTS CONSUMERS COOPERATIVE STORES IN ORISSA – A COMPARATIVE ANALYSIS

The state of Orissa is having 30 Districts but, however due to the relevance data availability the status of district wise students consumers cooperative stores (SCCS) for 16 district reflected in table-2 covering the number of SCCS, its membership, share capital, borrowing, working capital, sales turnover, Profit and loss position as on 31.3.2002.

TABLE - 2
DISTRICT-WISE STUDENTS CONSUMERS COOPERATIVE STORES IN ORISSA AS
ON 31ST MARCH 2002

(Rs. in 000's)

Sl.No.	District	No. of CS	Membership	Share Capital	Borrowings	Working Capital	Total Sale	Profile		Loss	
								No.	Amount	No.	Amount
1.	Angul	3	3709	32	7	64	291	3	4	-	-
2.	Balasore	18	49395	960	10	3232	1725	5	199	9	58
3.	Bhadrak	2	1608	224	-	434	223	2	15	-	-
4.	Cuttack	6	2638	257	48	492	-	-	-	-	-
5.	Dhenkanal	5	3843	146	3	432	462	1	20	2	20
6.	Ganjam	5	12048	138	-	193	66	2	25	2	3
7.	Jagatsinghpur	6	1262	98	20	1210	-	-	-	-	-

8.	Jajpur	8	8399	400	-	620	14	1	1	-	-
9.	Kendrapara	2	9142	64	-	125	-	-	-	2	28
10.	Khurda	7	4012	295	-	1871	20	2	39	3	6
11.	Koraput	3	535	40	1	83	172	1	1	2	2
12.	Malkangiri	2	1498	18	-	24	-	1	-	-	-
13.	Mayurbhanj	14	35128	465	17	860	18	6	17	2	11
14.	Nawarangpur	1	53	1	-	2	-	-	-	-	-
15.	Rayagada	3	13501	210	-	394	277	2	13	1	4
16.	Sonepur	3	133	10	-	1687	144	1	3	-	-
Total		88	146904	3358	106	11723	3214	27	337	23	132

Source: Cooperative Movement in Orissa as on 31st March 2002

Notes: Out of 30 Districts, the Students Consumer's Cooperative Stores operating in 16 districts are given.

Observations on the District wise performance:

- (i) **Registration:** Out of the total students consumer cooperative stores (SCCS) working in the State on 31.3.2002 as a whole which number to 88, the highest no of SCCS are functions in the district of Balasore i.e. 18 and followed by Mayurbhanj (14) and lowest is the district of Nowarangpur – 1. Coincidentally, these two district have the distinction of opening two new Universities i.e. Fakir Mohan University (Balasore) and North Eastern Orissa University (Mayurbhanj). But the number of SCCS organized at Cuttack – the most populous and oldest city scores only 6 in numbers. It signifies that there is no concerted effort in the formation of SCCS by the promoting agencies for its growth.
- (ii) **Membership:** The membership enrolled was the highest in the district of Balasore i.e. 49395 and Mayurbhanj, being the next 35128 numbers out of total 1.47 lakhs in Orissa as on 31.3.02.
- (iii) **Share Capital:** Likewise, the share capital figure of Balasore district is Rs.9.60 lakhs and Rs.4.65 lakhs of Mayurbhanj district respectively out of total share capital of Rs.33.58 lakhs of Orissa State as on 31.3.02.
- (iv) **Borrowings:** With regards to the borrowers availed by SCCS, Cuttack District has the highest amount of Rs.48,000 out of total Rs.1.06 lakhs as on 31.3.02.
- (v) **Working Capital:** Out of the total working capital with the SCCS of Rs.117.23 lakhs in Orissa, the district of Balasore composition is Rs.32.32 lakhs and Mayurbhanj of Rs.8.60 lakhs as on 31.3.2003.
- (vi) **Sales turnover:** The highest sales turnover of SCCS has been contributed by Balasore District quantifying

Rs.17.25 lakhs out of total turnover of State of Rs.32.14 lakh as on 31.3.02.

(vii) Profitability: The highest no of profit making SCCS are scored by Mayurbhanj District i.e., 6 out of total 27 in the State but with regard to quantum of profit, the Balasore District records the highest i.e. Rs.1.99 lakhs out of total Rs.3.37 lakhs in the State as on 31.3.02. Moreover, the loss making units are also located at Balasore numbering to 9 out of 23 in the State as on 31.3.02.

(viii) Other Observations:

- (a) From the observation of the aforesaid district wise performance of SCCS in Orissa, it is traceable that all activities of SCCS are centered around two districts mainly in Balasore and Mayrubhanj.
- (b) Out of given data for 16 districts the number of SCCS are within the range of 1 to 3 in 8 district namely; Angul, Bhadrak, Kendrapara, Koraput, Nowarangpur, Rayagada, and Sonapur. Likewise, in the range of 5 to 8 the six Districts coming to the fold are Cuttack, Dhenkanal, Ganjam, Jagatsingpur, jajpur and Khurda.
- (c) The two districts namely Balasore and Mayurbhanj have the membership coverage of 85,000 out of the total 147,000 in Orissa as on 31.3.02. Less than 5,000 membership are being scored by 10 districts and from 5000 to 12000 there are two districts namely Jajpur and Kendrapara.

The macro and micro analysis of the functioning of SCCS at the State level and at various Districts level of Orissa brings out the following issues:

- i. The formation of SCCS are sporadic and there is no concerted efforts in this regard.

- ii. Members enrolled and member's participation is inadequate.
- iii. Capital adequacy and effective fund management is deficient in the functioning SCCS.

PROBLEMS OF STUDENTS COOPERATIVE IN ORISSA

The major problems of Student Cooperatives in Orissa comprises of the following:

- (i) Insufficient financial resources and its mobilization in limited sphere keep the organization grows with small size and scale of operator.
- (ii) Insufficient infrastructure
- (iii) Lack of Responsible full time cooperative employees.
- (iv) Inadequate support by those managing educational institutions
- (v) Lack of recognition
- (vi) Effective participation of student members in day to day operation of cooperatives.
- (vii) Lack of coordinated approach
- (viii) Business Development of consumer cooperative and its diversification.
- (ix) Lack of inter Organization relationship
- (x) Lack of Interest of Management committee of co-operative in cooperative business.

PROSPECTS: PROSPECTS OF STUDENT COOPERATIVES IN ORISSA

Looking to a good number of schools and colleges in Orissa, the student cooperative movement in the state is not flourishing to its potentiality. Though there is provision in the

OCS Act of 1962, that even students below the age group of 18 can join in the student cooperatives where as for organizing other types of societies the members should 18 old or more. The following steps are suggested for organizing more number of student cooperatives in the state.

- (i) Cooperative awareness programme should be conducted in the schools and colleges, so that the student mass can understand the utility of cooperatives.
- (ii) It can help the students to run a democratic self-reliant body corporate from the initial days.
- (iii) Students can take part in the decision making process.
- (iv) The basic needs of the students can be fulfilled by student's consumer cooperatives.
- (v) As per the law, if the society makes the profit the student of the society can share the dividend.
- (vi) Even student cooperatives can run hostel canteen on other hands the students can manage the hostel canteen and other ancillary activities commensurate with the local needs of the students.
- (vii) If proper guidance is given, then student cooperative movement will not only prosper in Orissa but also become a vibrant one.

SUMMING UP

The wheels of Cooperative Movement can be strengthened only by active involvement of youth in the process. 'Youth and Cooperation' are to be closely tied-up for building up 'NU-EDGE' Cooperatives as demanded by the changing environment of the 21st Century. Ethics and value-based management are the key words to be practiced by Cooperatives to safeguard the interest of the members and

community at large. In this perspective, it is the need of the hour to take initiatives for increasing in development of students Cooperatives by making them understand the Cooperative way of life at their young age. It is high time that the youth should galvanize the energies by associating themselves in Cooperatives so that their constructive zeal and enthusiasm gets a better direction in fulfilling the goals of Cooperatives.

UNIVERSITY COOPERATIVES IN JAPAN AND MEMBERS' ACTIVITIES (STUDENTS)

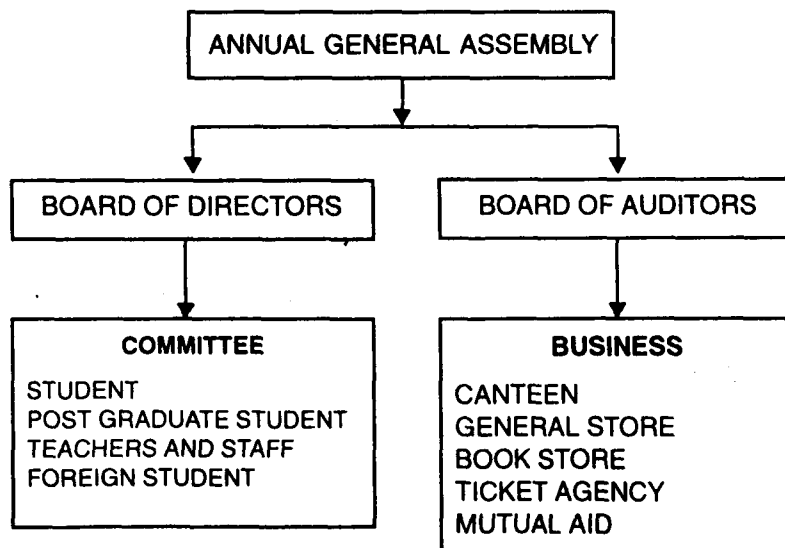
Naoki Semboku

Outline of University Co-operatives in Japan

The NFUCA was founded in 1947. As on October 2003, there are 226 university cooperatives with membership of 670 (29%) belonging to 4-year course and 550 (4%) belonging to 2-year course. There are about 1.41 million individual members consisting of students, post graduate students, teachers and staff (89%). The student membership ratio is 95% (Enrollment)

Structure of a university co-op (Model)

The student is concerned with many scene.



Major Businesses of university co-ops

- Study, Education & research
- Healthy & safe life
- Daily Lives
- Self-development

The services are based on members' needs and desires. The selection of items is made according to the proposals of students.

Members activities (Students)

The student's cooperatives help in Qualification acquisition support, Career development support and Vision Navigation Seminar. The services created are Opinion card, arrangement of lunch, arranging events related to new students welcome.

Mutual Help Activities like Mutual Benefit (KYOSAI), Prevention proposal activities, Concert of Scholarship are Rendered by students cooperatives. Also they play an important role in peace activities like helping the people who are suffering from historical events of Hiroshima, Nagasaki, Okinawa and UNICEF fund raising activities.

The students' cooperatives are engaged in Environmental Issues Activities like Store shelf arrangement with ECO stationary, Recycled lunchbox cases and ISO 14001 Certification.

The students cooperatives performs Solidarity Activities such as Exchanging / learning of successful experiences or worries through Various seminars, Learning together among many members through Peace Realizing better / more activities together through Joint buying businesses, training

programs Helping new university co-operative foundation. They are helping in taking Intense measures including Network construction for assistance at the time of a calamity and distributing the Teachings obtained from the earthquake calamity.

Conclusion:

The Benefits of university cooperatives are Considering with neighbor students on “How to make a better / joyful school life.

- Broader views and new ideas make individuals to develop themselves.

- University co-op is a community for members to learn and consider actively.

Major policies in 2004

- To provide more opportunities to members to participate in actively
- To develop co-op stores to be expected to visit again
- To create campuses with friends who help each other
- To put solidarity activities to practical use more
- To strengthen social publicity on whole of university. co-op
- To create and practice vision & action plans.

SECTION C
NATIONAL SEMINAR BACKGROUND,
INAUGURAL SESSION,
PROCEEDINGS, GROUP REPORT
AND RESOLUTIONS

BACKGROUND OF THE SEMINAR

It is obvious that a socio-economic movement like cooperation can sustain itself and continue to help the populace only when the younger population gets attracted to the movement. There exists a symbiotic relationship between youth and cooperatives. Cooperative movement will gain if young blood gets infused in the movement. Similarly the youth would find a right avenue in cooperatives for putting their energy to proper use. Many international organizations have understood the importance of focusing on the youth and ICA is no exception to this. Especially ICA (ROAP) has evinced special interest and undertaken special programs to equip the youth and bring them into the cooperative fold. ICA (ROAP) is well supported by the National Federation of University Cooperative Associations (NFUCA) of Japan.

In Japan the University Cooperatives constitute an important segment of cooperative sector. In fact, they are the backbone of the Consumer Cooperative movement of that country. NFUCA always stood for youth development and facilitating better livelihood in the university campuses. Based on its experience, NFUCA wanted to spread the youth agenda throughout Asia and the Pacific. So, ICA (ROAP) and NFUCA together launched in the early 90s series of national level seminars in many countries. The first of such seminars in India was held at the Vikunt Mehtha National Institute of Cooperative Management. This gave a lot of exposure to many Indian universities to organize cooperatives.

India always had a good number of student cooperatives. Such cooperatives were formed during the freedom movement time itself and many leaders including Mahatma Gandhi believed that they are the grass root democratic organizations to train the students in the cooperative way of life. Beginning from 1930s many such cooperatives were established in schools and colleges in India. After independence these types of institutions were not given adequate emphasis and hence they were pushed to the backdrop. However there are almost about 12000 such cooperatives working in the country. Kerala (about 2700) and Tamilnadu (about 2300) lead the states in terms of both number and quality of cooperative enterprise. In many states these cooperatives were considered one among the consumer cooperatives and hence we do not get clear data as to their number.

Keeping in mind the situation in India, Dr. Yashavantha Dongre of Mangalore University (now in University of Mysore) and Dr. T. Paranjothi of Agricultural University, Trissur, Kerala (now in RICM Bangalore) – both participants in the first national seminar held by ICA and NFUCA – initiated series of district and state level programmes to promote and strengthen student cooperatives. These activities, held between 1994 and 1998 were supported by ICA. These activities have helped in generating basic national level data on student cooperatives and also created awareness among youth as well as the teachers regarding the importance of such cooperatives.

Mean while, ICA (ROAP) with support from NFUCA and youth/student cooperative networks of other Asia and Pacific countries started Regional Youth Seminars. This provided opportunity for many Indian youth to interact with cooperative

members of other countries and know about the movement in those countries. The district and state level programs held in India also helped many student cooperatives to know about the facilities available through NCDC and state governments. This has created some tangible impact on the overall enrollment of students in school/university cooperatives.

In 1998 ICA (ROAP) launched the ICA Consumer Sub-Committee on Student/University Cooperatives in Asia and the Pacific. This forum provided better impetus to the student/youth cooperative movement in India also. Dr. Yashavantha Dongre was given an opportunity to work as the founder Co-secretary of this sub committee. The subcommittee took the initiative to contact NCUI and NCCT and apprise them of the need for promoting student cooperatives. As a result of these efforts many ICMs conducted training programmes for the Teacher Secretaries of the student cooperatives. Recently NCUI too has accepted Youth Development as an important agenda and in the past one-year a few regional youth seminars have been held.

After the ICA sub committee was established, it was realized that there is a need for a separate national level organization to promote Student/Youth cooperatives in India. The First All India Seminar on Cooperatives in Educational Institutions was held at ICM Chennai during 1998 in which youth participants from 12 states took part in this seminar. It was unanimously decided in this seminar that a national level body is to be created for the purpose of promoting and strengthening the student cooperatives in India.

Both Dr. Dongre and Dr. Paranjothi stuck to this idea and went around many national level and state level organizations seeking their support for creating such a

platform. Finally the Tamilnadu Cooperative Union (TNCU) came forward to help such a venture. During late 1998 the TNCU provided a Corpus of Rs. 5 Lakh and the Forum For Cooperatives in Educational Institutions (FCEI) was launched. In the past few years FCEI has conducted half a dozen programmes in different parts of the country. It has also represented in the meetings of the ICA sub committee. Having got members from five states, FCEI has finalized its byelaws and is soon going to be registered under the Multi State Cooperative Act.

The present seminar, proposed to be held at RICM, Bangalore during the last week of February, is the second all India seminar (third if the ICA/NFUCA seminar is included). The concept paper of the seminar clearly explains the focus and purpose of this seminar. It is hoped that this initiative would catch up and India will move towards a strong youth/student cooperative movement, which would be the foundation for a strong citizen cooperative movement.

INAUGURAL SESSION

The Regional Institute of Cooperative Management, Bangalore in collaboration with International Cooperative Alliance, Regional Office for Asia-Pacific, New Delhi, National Cooperative Union of India, New Delhi, Forum for Cooperatives in Educational Institutions, Chennai and Karnataka State Cooperative Federation, Bangalore organized three Days National Seminar on Youth/Student Cooperatives in India from 26-28th February 2004.

The programme was started with the prayer song. The dignitaries lighted the lamp. Dr.T.Paranjothi, Regional Director, Regional Institute of Cooperative Management, Bangalore welcomed the dignitaries and narrated the importance of the National Seminar on Student/ Youth Cooperatives in India. Sri K.K.Mishra, IAS, Chief Secretary, Government of Karnataka delivered the Inaugural speech. He remembered the association of Sri B.S.Viswanathan with him. He also mentioned that it is because of Sri B.S.Viswanathan, the Institute came up in this location. In his speech he mentioned that the youths are bothered about their career particularly the villagers who are below the poverty line. There are ample opportunities for them to grow. He narrated that the micro credit has seen success in Karnataka through Sri Shakti Bank in Karnataka that has Rs.150 crores as saving and the Government have come forward to give Rs.60 crores to start Sri Shakti Bank after seeing the success. These are all not cooperative efforts. Likewise Lift Irrigation is an area where cooperatives can venture. Further he stressed that there is a dire need to

protect the environment. He felt that the cooperatives could play a role in this area, since it is for the weaker sections. He mentioned that cooperative leadership is lacking and it has to be developed. He observed an incident that in foreign countries if Company Law paper is taught, they will be asked to float a company by registering. And the same will be wound up when they finish their courses. The same can be replicated in cooperative also. Particularly this can be done with the youth cooperatives by including a subject in the curriculum of the schools and colleges. He concluded by saying that this is the best forum for the people to unite for these cooperatives.

Sri Ramesh Ram Mishra, IAS, Registrar of Cooperative Societies, Tamilnadu mentioned that the importance of student/youth involvement in cooperatives were recognised way back in 1945 by the Cooperatives Planning Committee of India. Student/youth Involvement in development through cooperatives has become a vision after the ICA Manchester Centennial Congress in 1995. Against this backdrop, ICA Sub Committee on Consumer Cooperatives recommended formation of **Forum for Cooperatives in Educational Institutions (FCEIs)**, as Instruments to invigorate students/youths to reinvent the cooperatives; to integrate students/youths with mainstream cooperative movement; to integrate education and development; to inculcate a value based leadership mind set among the new generation cooperators and to ignite new leadership skills among them for the development of entrepreneurial instincts. As you know at national level the FCEI was established in 1998 under the auspices of **Natesan Institute of Cooperative Management (NICM), Chennai** with a corpus fund of Rs.5 lakhs contributed by the Tamilnadu Cooperative Union. The

conceptual framework of FCEI demands a shift in perspectives and making it proactive in an enabling environment initiated by the Government through its National Cooperative policy, Cooperative Reforms, Model Cooperative Law, Multi-State Cooperative Act of 2002 and the recent amendments to NCDC Act to enable it to expand its activities. He also gave a blue print for Action for the first phase covering (2004-07), which will co-terminate with the end of the Tenth Plan (2002-07).

Sri K.R.Shashidhara, IAS, Registrar of Cooperative Societies, Karnataka recalled that the movement was started in the year 1904 and the Centenary Celebrations are nearing. He also mentioned that, out of the three sectors viz., Public, Private and Cooperative, Cooperatives fulfil the needs of the weaker sections and solve the specific problems. Problems deferred and there are 50 types of cooperatives to take care of and solve. Now we are under market economy, so cooperatives should rise to the changes happening around and create a good work culture. The need of the hour is good cooperative leadership who has visions and strategy for the development.

Sri Kiyotaka Ohno, Chairperson, ICA Consumer Sub-Committee on University/College Cooperative for Asia and the Pacific, Japan explained that the ICA Sub-Committee was constituted in the year 1994 with seven members for youth cooperatives and now this ten years old and made lot of strides in the development of youth cooperatives.

Sri Bhagwati Prasad, Chief Executive, National Cooperative Union of India in his Key Note Address mentioned that some cooperatives are good and some are not functioning upto the expectations. He drew a balance sheet to analyse the performance of the cooperative in the country.

In the assets, he narrated that there is 100 per cent coverage of villages with 75 per cent of households as members of cooperatives. There are 5.54 lakhs cooperative with 236 million members providing employment opportunities to 15.47 million and in which direct employment to 1.08 million. We have witnessed the green revolution wherein we have achieved self-sufficiency in food grain production. The cooperatives contribution in this regard is also noteworthy. The cooperatives have also contributed to the national economy viz., disbursement of agricultural credit 56 per cent, fertilizer distribution 36 per cent, fertilizer production 26 per cent, sugar production 59 per cent, and storage facilities at grass root level 65 per cent and there are successful cooperatives like IFFCO, KRIBHCO, AMUL, etc. In the liability, he mentioned that consumer and marketing cooperatives have failed. As far as credit sector is concerned, out of 30 Apex Cooperative Banks, 7 banks are under section 11(1) and out of 368 DCC Banks 140 are under Section 11(1). The Agricultural and Rural Development Banks are also not functioning viably. Then he drew a future plan for the present cooperatives. He mentioned that today's youths are the tomorrow future and they have to play a major role in the development of the cooperative movement. After 1990s we have witnessed the free economy where the role of public sector is diminishing, he further cautioned that the gap between the poor and rich are widening and in the WTO regime traditional agriculture will suffer.

The Chief Executive, National Cooperative Union of India insisted that the introduction of hi-tech agriculture is the need of the hour. The MNCs has also started entering into agriculture area. This will result in reduction in the employment opportunity. One area which is getting

momentum is service sector like IT, banking, environment, education, health, etc and provides lot of opportunities for the youths. He stressed the establishment of new generation cooperatives by involving youths and the training institutes like ICMs/ RICMs should play a vital role. He also reiterated that the cooperation subject should be incorporated in the curriculum of schools and colleges. He concluded his speech by saying that the existing cooperative law should be changed so as to allow the cooperatives to function freely and smoothly.

Sri B.S.Vishwanathan, Chairman, Cooperative Bank of India Ltd., delivered the presidential address. He mentioned that the consumer cooperative have failed in India but whereas it is successful in Japan and other countries. He narrated the successful students cooperatives of Malaysia and insisted that we have to learn lessons from Malaysian Student Cooperatives and replicate the same. He also insisted that both in colleges and professional institutions cooperation should be added as a subject in the curriculum like the Regional Institute of Cooperative management, Bangalore added in its MBA programme. The National Cooperative Union of India has also constituted a committee to celebrate the centenary year throughout India in which youth cooperatives is going to be the main focus.

Dr.S.Vadivelu Member Secretary, Forum for Cooperatives in Educational Institutions, Chennai thanked the dignitaries and the participants from various parts of the country.

PROCEEDINGS OF THE SEMINAR

After the inauguration of the seminar the technical session was devoted to discuss the role of ICA in the development of College/ University Cooperatives in Asia and Pacific Region. Sri. Jiro Ito Consumer Advisor explained the role of ICA and the effort made by them in Asia and Pacific Region. This was followed by the presentation of country paper of Japan, Indonesia and Sri Lanka.

On the second day of the seminar Dr.T.Paranjothi presented on Students Cooperatives in India – An Introspection. The scenario at macro level was discussed. This was followed by the presentation on Student Cooperatives in various States in India. Professor Y. Dongre discussed how youth can be integrated in cooperatives. Sri. L.D. Ahuja explained how the Institute of Cooperative Management can contribute for Youth Integration in Cooperatives. Sri. K. Shankar Rao spoke on the role of National Cooperative Development Corporation in Promoting Students/Youth cooperatives. He explained about the various schemes under NCDC for assisting the students' cooperatives. In the evening a cultural programme was organized by the participants and they exhibited their talents.

On the final day of the seminar the participants were taken for field visits to University Visweswaraiiah College of Engineering Students Cooperative Stores and Janatha Bazaar. After the field visit the participants were divided into four groups and they discussed the following topics.

1. Cooperatives and Corporate- to Confront or to Collaborative

2. How to Enhance Students Participants in Campus Cooperatives
3. Steps to be taken to Stabilize and expand students cooperatives in India
4. Redesigning the National Youth Policy and Developing a National Youth Cooperative policy.

The group presented the report in which innovative ideas came forth. The report of the group is presented separately. After the group discussion the plenary session was held and resolutions were passed.

GROUP REPORT

The following strategies for achieving collaborative competition was suggested.

Chairman: Mr. R Gopalsamy, Faculty, ICM, Madurai.

Rapporteur: Ms. P Lizzy Daniel, Vice-Principal, Peraringar Anna ICM, Kancheepuram.

1. Amendments of Cooperative Acts and Rules
2. Increasing Members stake in the cooperatives
3. Performance of the cooperatives should be satisfactory to its members / customers
4. Collaborative competition can be achieved in most of the areas, thereby increasing member / customer satisfaction

The second group suggested the following steps to enhance students participation in campus cooperatives.

Chairman: Dr. C Pitchai, Faculty, ICM, Madurai.

Rapporteur: Mr. T Ramesh, Faculty, Vellalar College for Women, Erode.

Introduction

Steps taken

- Finding a column in college prospectus
- Welcoming freshers by slogans and pamphlets
- Including the subject during orientation programmes
- Special talks
- Lucky draws, competition, In-house journal
- Selling products once in a month at cost price
- Assisting poor students
- Honouring regular customer

- Coop. Subject in schools
- Cultural programmes
- Coop. Week celebration
- Displaying coop. Prices with market price
- Opinion card

The second group had the following expectations from the management

- Concession during admission on special points
- Attendance
- Honouring
- Age restriction
- Remuneration
- Concession for student cooperators in higher education
- Adventure camps
- Training members
- Recruitment
- Boosting or energizing members
- Selecting representatives

The third group discussed on the steps to be taken to stabilize and expand cooperatives in India. The points put forth by them are

Chairman : Prof. K V Prabhakara, Faculty, SBRR Mahajana College, Mysore.

Repporteur: Mr. G Madhurai, Faculty, ICM, Pondicherry.

Points for stabilization

1. Creating awareness – students, teachers, management and parents
2. Joint purchases by various students cooperatives
3. Institutional purchases only through students cooperatives
4. Introduction of credit card system among the students
5. Attractive packages to frequent buyers
6. General body meetings to be conducted every quarterly, to make corrections and to find new ways

Points for expansion

1. Micro Credit facilities
 - accepting deposits from students
 - giving loans to students
2. Expansion to new areas
 - running cafeteria
 - running communication center
 - recreational activities for students
 - conducting summer camps to students
 - transport services
 - career guidance for students
 - running health center in the campus
 - language club to learn any new language
 - students welfare fund to be created
 - toppers to be awarded every year on behalf of the coops
 - to publish 'News Letter' among students members to aware of the activities
 - finding the best location

The fourth group deliberated on redesigning the National Youth Policy and developing a National Youth Cooperative Policy.

Chairman: Prof. S Chenniappan, Faculty, Bishop Thorp College, Dharapuram.

Rapporteur: P S P Swamy, Faculty, APS Evening College, Bangalore.

1. There should be one model bye-law for student cooperatives all over India
2. Minimum age for full time membership should be 15 years instead of 18 years
3. Cooperation should be introduced in the curriculum of schools / colleges. In addition, UGC will induct the subject of cooperation for eligibility test, such as National Eligibility Test (NET) or State Level Eligibility Test (SLET)
4. Government of India should introduce a separate Indian Cooperative Services (ICS) and also State Cooperative Recruitment Board in respective states
5. To face the LPG (Liberalisation – Privatisation – Globalisation) alongwith the higher education of youths in various fields, we should identify the potentialities of self-development and self-reliances through information technology with the help of ICMs / State Cooperative organisation / National level organizations
6. National Youth Award may be given for dedicated youth and active participation for development of cooperative movement

RESOLUTIONS

We the participants of the National Seminar on Youth and Cooperatives in India, after careful deliberations, unanimously resolve the following and appeal to the concerned to do the needful.

1. The existing cooperative Societies Act and Rules are not meeting the present requirements of youth cooperatives in India. Hence, there is a need for bringing necessary amendments in the existing Cooperative Societies Act and Rules to meet the present requirements.
2. To improve the active participation of youth in the Cooperative sector, the National Youth award be given for the dedicated youth.
3. The subject cooperation to be introduced in the curriculum of Schools and Colleges.
4. Youth cooperatives can also accept deposits and give loan to the students.
5. To make the Youth Cooperatives more viable all the institutional purchases should be made only through Students Cooperatives.
6. Government of India should introduce a separate Indian Cooperative Service (ICS) and also State Cooperative Recruitment Board in respective States.
7. The campus cooperatives should improve the financial health by exploring new business awareness.
8. To increase the members base the minimum age limit may fixed as 15 years instead of 18 years.
9. The RICMs / ICMs and the National level Federation should also take necessary initiative in strengthening the

performance of the Youth Cooperatives through its well established network.

10. There should be one model bye-law for the Students Cooperatives all over India.
11. The campus Cooperative should give award to the College / School toppers in every year.
12. To create more awareness about the cooperatives, the campus cooperative should arrange for special talks at periodical intervals.

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