

**Annotated Bibliography  
of  
Cooperative Management  
Cases**

**VOLUME-II**



**CEMAS Unit**

**INTERNATIONAL COOPERATIVE ALLIANCE**

**REGIONAL OFFICE & EDUCATION CENTRE FOR SOUTH-EAST ASIA**

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20th August 1984

Dear Cooperator :

Annotated Bibliography of Cooperative Management Cases

We are glad to bring out Volume-II of the Bibliography containing information on sixty cases. Most of these cases are available with the CEMAS Unit at ICA ROEC, New Delhi. Those who plan to use any of the cases for cooperative education and training can get one copy each free of charge on request. The copies of cases sent by us can be duplicated for use in training sessions with acknowledgement to ICA-CEMAS.

We would also request our users to send us information about the management cases they have found useful for their cooperative education and training programmes. Specimen copies of such cases will be most welcome. Comments and suggestions on this bibliography will also be appreciated.

With cooperative greetings,

Yours sincerely,

Dharm Vir  
Joint Director (Education)

Encl : 1

ANNOTATED BIBLIOGRAPHY  
OF  
COOPERATIVE MANAGEMENT CASES  
VOLUME-II.

Compiled by

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# ANNOTATED BIBLIOGRAPHY OF COOPERATIVE MANAGEMENT CASES

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## P R E F A C E

CEMAS, comes to you with the second volume of an Annotated Bibliography of Cooperative Management Cases. The cases contained in this volume have been prepared by participants of various courses organised by the ICA ROEC. It also contains the cases prepared by the resource persons as teaching and training material. The salient feature of the cases contained in this book are based on real life situation, tested under class room situation and used for training purposes. The cases contained in this volume relate to 1979-83 period.

Each case study has been listed in the following categories :

- (a) by title of case studies.
- (b) by author's name.
- (c) by functional sectors of cooperatives, and
- (d) by management functions.

The items in each list have been put in alphabetical order. In the list arranged according to the titles of cases, a brief summary on the contents, its utility for different level of target group, and the sources of its procurement has been given. I am sure, this volume will be of considerable value to the cooperative trainers who are always on look out for appropriate materials as required for adopting participative methods, particularly the management case method.

New Delhi  
July 1984

Dr. G. DJHA

BIBLIOGRAPHY BY TITLE OF CASE STUDIES

1. A COUNTY PRIMARY AGRICULTURAL CREDIT SOCIETY  
Salcedo, A.M. (Philippines) and Ryon, J.C. (Republic of Korea), mimeographed, 1982, pp.16 (available at Cemas Unit, ICA ROEC, New Delhi).

The case deals with the financial problem faced by a primary agricultural credit society due to scarcity of loanable funds with the society. Why such a situation was created? There were several inter-related factors like overdues with members, lack of supervision on the utilisation of loan, etc.

The case could be used in class room training situation to teach the concept of financial planning and control measures. The case is suitable for middle and lower level managerial staff.

2. ADARSH CONSUMER COOPERATIVE SOCIETY  
Rao, S.B. (India), mimeographed, (with teacher's analysis), 1980, pp.8 (available at Cemas Unit, ICA ROEC, New Delhi).

In case of consumers cooperatives it is often suggested that to increase their profitability they should resort to bulk purchase. This means larger amount of money which could possibly come through external borrowings. Exploring and identifying proper source of borrowings for business operation is one of the important financial decisions that a manager of a consumer society has to make.

The Adarsh Consumer Cooperative Society was faced with the problem of lifting 700 bags of wheat valued at Rs.42,000/- and the cash balance available with it was only Rs.5,000/-.

The case is a good training material for middle level managers in dealing with the issues of raising of funds and mobilisation of resources in a consumer cooperative store.

3. ADITYAPUR MULTIPURPOSE COOPERATIVE SOCIETY  
Thakur, Laxman (Nepal), Abekoon, Karuna (Sri Lanka), mimeographed, (with teacher's notes), 1983, pp.10 (available at Cemas Unit, ICA ROEC, New Delhi).

The Managing Committee of Adityapur Multipurpose Cooperative Society was facing a serious problem of deterioration in financial position of the society similar to that it had experienced before its reorganisation in 1975. The major portion of the lending of the society was turning into overduos gradually bringing it nearer to a state of dormancy. The society was reorganised through the process of amalgamation.

The case of Adityapur Multipurpose Cooperative Society shows that the amalgamation itself is no solution to the problem of viability of cooperative society working at primary level. Proper training of personnel and supervised credit is essential for successful business operation.

The case highlights the various issues relating to the problem of viability of society with specific emphasis on the issues involved with the problem of overdue. It is a good case on financial management of primary level agricultural cooperative credit society and is a useful training material for managers working at primary and intermediate level.

4. AMARD FARMERS SERVICE COOPERATIVE SOCIETY  
Manila, Anselma C. (Philippines), and Ariyadasa, RMG. (Sri Lanka), mimeographed, 1983, pp.8 (available at Cemas Unit, ICA ROEC, New Delhi).

Location of the organisation's headquarters needs long term planning and perspective. Short term consideration may create unsurmountable problems in future.

AMARD Farmers Service Cooperative Society was established in 1978 after amalgamating four primary agricultural cooperative societies. In the first general body of the society which met in 1978, 90 per cent of the members decided to locate the office near a place which was only 12 kms. away from the main city. Within the next five years the whole area got urbanised and the economic and social composition of the society changed. One of the alternatives that was suggested before the Board was to shift the headquarters of the society in an interior area and expanding its area of operation by amalgamating more societies. But the solution which looked to the Managing Director so simple created considerable concern among the Board Members. The implementation of the scheme raised serious doubts about its success.

This is a good case involving management decision regarding planning & reorganisation of the society. It also focusses on the various problems relating to amalgamation. The case is suitable for middle level managers and cooperative officials as training material.

5. BAGAYATDARS COOPERATIVE FRUIT PROCESSING UNIT  
Kamat, G.S.(India), mimeographed, 1980, pp.7 (available at Cemas Unit, ICA ROEC, New Delhi).

The Pahelgaon District Cooperative Marketing Society established in 1944, decided to establish a Banana Powder Plant at one of its adjuncts at Pahelgaon. The Marketing Society after great deal of difficulty got the final clearance on the feasibility report from the government in 1961 and went ahead with the establishment of the unit named Bagayatdars Cooperative Fruit Processing Unit. During the phase of erection of the plant and machinery itself the society experienced a number of difficulties. The teething trouble continued and by 1967 the unit became a dead weight on the marketing society and a constant headache for the management.

The case analyses the different causes responsible for the failure of a processing unit. It is a good case on planning, organising, and management aspect of cooperative processing unit. The case is suitable for training of executives of marketing and processing cooperatives.

6. BATTLE OF THE GIANTS  
Santos, Rosalina, G., Ty. Barrios, Matilde B., Cueno, C.Kiaki., William F and Leon, Angolo Y. De (all from Philippines), mimeographed, 1982, pp.3 (available at Cemas Unit, ICA ROEC, New Delhi).

Sto. Domingo Credit Union was formed on 28th July 1961 with 28 members and Pesos 380 as owned funds. By 1982 its membership increased to 4212 and a total net worth of Pesos 3.5 million. The fast increase in membership was attributed to a continuous pre-membership education programme which was undertaken by the training and education committee. However, the general assembly, due to the increasing number of members had serious problems in raising quorum and finding a place spacious enough to accommodate all the members. Apart from this it started facing problems in its business operation particularly recoveries, etc.



This is a good case involving the working of primary level organisation and deals with various problems such as member education - board members relationship and board employees relationship. It is a good training material for junior level executives of primary level organisations.

7. COOPERATIVE FARM FINANCING & EMERGENCE OF FARM MANAGEMENT  
 Ram, D.N. (India), mimeographed, 1982, pp.6 (available at Cemas Unit, ICA ROEC, New Delhi).

Distribution of inputs and supply of credit are important functions of primary agricultural credit society. Over a period of time, the method of granting crop loan in India has become more complex in operation because of several regulatory provisions in the Cooperative Societies Act.

The case provides an understanding in method of loaning, implications of the maximum credit limit, the role of farm financing agency and the need and importance of cooperative finance on developing agriculture on the one hand and elimination of the moneylender on the other.

The case could be used as training material for junior level personnel working at primary level.

8. DECLINING MEMBERSHIP  
 Paratkar, S.D. (India), and Paonil, Thawil (Thailand), mimeographed, (with teacher's notes), 1983, pp.5 (available at Cemas Unit, ICA ROEC, New Delhi).

The Secretary of the Mukund Multipurpose Cooperative Society was busy in preparing a feasibility document for starting an addition rice processing unit. In the process he found that the main disturbing factor was that a sizeable number of old members were resigning every year as a result of which the society had to refund considerable amount by way of refund of share capital and members deposit as per provision of the bye-laws.

The old members of the Society felt that though the society was providing additional services it was not giving proper return on their deposits. In many cases the amount credit by the old members was nearly equal to their credit needs and hence they felt that the interest charged by the society was a burden on them.

The case highlights the problems relating to deposit mobilisation, funds utilisation and need for proper member education. The case could be used for training of secretaries/managers of multipurpose cooperative societies.

9. DELEGATION OF AUTHORITY IN THE MANAGEMENT OF A COOPERATIVE  
Oza, D.R. (India), mimeographed, 1983, pp.5 (available  
at Cemas Unit, ICA ROEC, New Delhi).

Business success needs quick decisions. Delegation of authority helps in achieving this end. However, delegation of authority has its implication and limitations which may sometime lead to serious adverse business situation for the organisation.

Arunachal Cooperative Marketing Society was a district level marketing cooperative - a federal organisation of 6 primary marketing cooperatives and 40 primary multi-purpose cooperatives. The apex marketing organisation decided to enter into the business of procurement of wheat to increase the income of the society. Procurement was affected by the Assistant Manager working in the Procurement Section. Soon after the procurement in bulk, the prices of wheat slumped down and the organisation faced a situation of serious loss in wheat procurement. The board took the matter seriously and took up the issue for discussion and fixation of responsibility about improper procurement. However, it proved to be a difficult task to pinpoint the responsibility.

This is a good case for teaching the concept, principles and issues involved in delegation of authority in business decision. The material is suitable for trainers/managers of marketing society/multipurpose society.

10. DIVIDEND IN PROPORTION TO THE AMOUNT OF BUSINESS  
Jeon, Hee Seon (Republic of Korea), mimeographed,  
1981, pp.24 (available at Cemas Unit, ICA ROEC,  
New Delhi).

Most of the cooperative business organisations suffer from management problem. Lack of professionalisation in approach to business administration and management often leads to poor performance of such organisations.

The teaching objectives of this case is to make the executives of cooperative organisations understand the needs of the integrated system approach for solving problems of cooperative management. It also aims at conveying some of the basic principles of cooperation which need to be translated into management of cooperative organisation.

This is a good case which could also be used for providing technical skills in the techniques of dividend calculation on purchasing, techniques of departmental cost accounting and emphasises the need for self-supporting accounting system.

11. DIWELA PALLEGAMA COOPERATIVE THRIFT & CREDIT SOCIETY LIMITED  
Mudiyanee, E.T. (Sri Lanka), mimeographed, 1981,  
pp.8 (with teachers notes), ( available at Cemas Unit,  
ICA ROEC, New Delhi).

The case of Diwela Pallegama Cooperative Thrift and Credit Society in Sri Lanka brings out some of the implications of the principle of open membership in a cooperative society. Besides this it brings out some of the operational problems of primary level thrift and credit society particularly those relating to the demarcation of area of its operation and proper procedure for the sanction of loans to the members.

The case could be used as training material for junior level personnel working at the primary level thrift and credit societies.

12. FADELITY WHOLESALE CONSUMERS COOPERATIVE  
Rao, S.B.(India), mimeographed, 1980, pp.7 (available  
at Cemas Unit, ICA ROEC, New Delhi).

The case deals with the issue of godown management in a wholesale consumer store and fixing up of the responsibility for leakages and shortages, etc.

The physical stocks verification of the Fidelity Wholesale Consumers Cooperative on 30th June 1974 revealed shortages in godown No.2 of the society. The godown keeper, Mr. Mittal, was dismissed and one Mr. Kapoor who was an Accounts Clerk was asked to take charge of godown No.2. The physical stocks verification on 30th June 1975 again showed a shortage of Rs.9,500/- and the services of Mr.Kapoor and a rickshaw puller used for transporting goods from the godown, were terminated. The society not only faced the problem of recovering the amount of shortages but was also faced with the problem of finding out a suitable man. Did the problem exclusively involve the man or the system? The case discusses these aspects. It is a good training material for godown managers and executives concerned with the godown management.

## 13. FARM-CUM FINANCIAL MANAGEMENT

Ram, D.N. (India), mimeographed, 1982, pp.5 (available at Comas Unit, ICA RDEC, New Delhi).

In the Indian context, the primary agricultural credit societies are supposed to give preferential treatment to the small and marginal farmers in their loaning policy. However, there are many operational problems at the field level as a result of which the small and marginal farmers do not get the support in proportion to the provisions made for them.

The case of Raniganj Cooperative Credit Society provides problem situation faced by its Secretary, Mr. Rattan, in this regard.

The case could be used as training material for junior level personnel working at the primary agricultural credit societies.

## 14. FUNDS FLOW IN THE IDEAL COOPERATIVE SUGAR MILL LIMITED

Choubey, B.N. (India), mimeographed, 1978, pp.18 (available at Comas Unit, ICA RDEC, New Delhi).

The funds flow analysis is an important tool for analysing the policy and methods of financing adopted by any business enterprise, distribution of profits, the trend of internal generation of funds and provides important basis for projecting the funds requirements for future.

The case on the Ideal Cooperative Sugar Mill Limited provides sufficient materials to discuss the various issues relating to financial management stated earlier.

The case is a good training material for middle and senior level personnel in financial management of large size cooperative enterprise.

## 15. HOUSING COOPERATIVES IN THAILAND

Thongdoug, Somjit (Thailand), mimeographed, 1981, pp.16 (with teachers notes), (available at Comas Unit, ICA ROEC, New Delhi).

Among the service aspects of cooperative, the cooperative housing society has a special place. The housing cooperatives in particular have developed fast after the world war-II. This trend is quite visible in the development of housing cooperatives in Thailand.

The Bangkok Cooperative Housing Society was registered on June 1966 with 192 members which went up to over 4000 members by 1980. In 1980 it had an asset of 300 million Baht and a revolving fund of nearly 400 million Baht. The different housing projects of the society helped in securing suitable houses for its members. However, all was not well with the society. Even after 14 years of its existence it continued to face serious financial problems and shortage of funds. Though it received short term financial assistance from the Bank of Agriculture and Agricultural Cooperatives and other commercial banks, it had not been possible to secure long term financial accommodation from any source which is a must for a successful housing cooperative society.

The case provides a good information and facts about the operational aspects of housing cooperatives in Thailand. The case could be used as useful training material for the executives in housing cooperatives in analysing various operational problems.

## 16. JAINSON'S DILEMMA

Taimni, K.K.(India), mimeographed, 1979, pp.5 (available at Comas Unit, ICA ROEC, New Delhi).

This is a case on procurement of godown management by agricultural producers' marketing society. It throws light on implementing effective control at the warehouse, the introduction of effective procedures for receipt and marketing of produce.

Mr. Jainson, the Managing Director of the Agricultural Producers Cooperative Limited, was informed by the Manager of the Central Cooperative Bank which was the financing agency, about the shortage of stock in godown No.III discovered by the Inspecting Officer of the bank. The Bank Manager was worried because the bank had advanced a sum of Rs.4 lakhs as loan to the society against the hypothecation of produce stored in this particular warehouse.

The case is a good training material on warehouse management for the executives of medium and large size cooperative marketing organisations.

17. JANAKPUR MULTIPURPOSE COOPERATIVE SOCIETY

Srivastava, B.L. (India) and Sopapun, Pramul (Thailand), mimeographed, 1983, pp.9 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

Janakpur Multipurpose Cooperative Society came into existence as a result of the amalgamation of 4 primary agricultural credit societies in 1975. Of late, the society had been facing serious problems relating to the release of short term finance by its financing bank. This also affected the recovery situation. The trouble started with the decision of the board of management of the society to deduct 5% extra money out of the loan to be given to its members till additional share capital through this method reached the level of 20 percent of borrowings. The money so collected, instead of being deposited with the financing bank, was invested in starting retail trading business in fertilisers. The action of the society was objected to by the Bank which delayed the release of short-term finance to the society.

The case is a good training material for primary level managers/branch managers of banks on the aspect of financial relations between the primary institution and the financing bank. The material could be used to analyse the various implications of methods followed for building up its own funds and investment policy followed by a cooperative. The case could also be used effectively in explaining the need for maintaining certain financial discipline within the organisation.

18. KERALA AREA VEGETABLE MARKETING COOPERATIVE SOCIETY (KAVMCS)

Salleh H.J.Md, Morni (Malaysia), Nawabi, Abdul Shekur (Afghanistan), and Sang-Kise, M. (Rep. of Korea), mimeographed, 1982, pp.33 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

The case provides a situation faced by primary level vegetable marketing society in the operation of its business. It deals with the problems arising out of the resource constraints on the one hand and financial losses being incurred as a result of under utilisation of existing resources because of lack of proper resource management on the other.

The case could be used in class room situation to explain funds flow analysis as well as marketing problems relating to perishable commodities like vegetables. It is a suitable training material for middle and lower level managerial personnel handling marketing operations.

19. MANAGEMENT OF A MULTIPURPOSE COOPERATIVE BY ITS OBJECTIVES  
Dza, D.R. (India), mimeographed, 1983, pp.5,  
(available at Cemas Unit, ICA ROEC, New Delhi).

The case deals with the concept of management by objectives. Amarpur Multipurpose Cooperative Society was registered in the year 1962 with six main objectives provided in the bye-laws, i.e. (a) provision of credit, (b) supply of inputs, (c) marketing of produce, (d) distribution of consumer goods, (e) provision of other services, and (f) undertaking such activities which may improve the socio-economic welfare of the members.

However, during the course of its operation over a period of time it was observed that the activities of the society was lop-sided and did not cover such services which were either less profitable or involved risks. There was discontent among the members as some of its services benefited a small section of the members only while the needs of other members did not receive attention.

This is a management case dealing with the issues related to the concept of management by objective. A good training material for all concerned who need orientation in basic concepts of management.

20. MAN-POWER PLANNING : A CASE OF DISTRICT CENTRAL COOP BANK  
Dza, D.R. (India), mimeographed, 1980, pp.5,  
(available at Cemas Unit, ICA ROEC, New Delhi).

Diversification of business activities and operations are often suggested for cooperatives. However, in practice the suggestions are not easy to implement because of the involvement of more than one critical issues. Such issues pose more problems in the democratic set up of a cooperative business organisation.

The Board of Management of a District Central Cooperative Bank was considering the recruitment of some 30 bank inspectors to implement its policy of branch expansion and intensification of the activities of the existing branches. The post of Branch Manager and Inspector was interchangeable. It took a decision

to advertise the post and recruit personnel from open market. The response was 2000 applications for 30 posts. Even after screening and adopting the process of elimination some 1000 candidates remained and further short list could not be prepared because of pressure from interested persons. However, the Manager was faced with the difficult task of programming interviews, structuring actual conduct of interview to ensure the selection of right type of personnel.

The case, thus, provides an interesting situation in Man-power planning in cooperative organisations and is a good training material for participants of personnel management programmes in cooperatives.

21. MEDICAL COLLEGE CONSUMER STORE

Pathinathan, M. (Sri Lanka), Aryal, J.P. (Nepal), and Nelole, Mien M. (Indonesia), mimeographed, 1981, pp.8 (available at Cemas Unit, ICA ROEC, New Delhi).

A sinking cooperative was handed over to an administrator for its revitalisation. Mr. Sukumar, an energetic Assistant Registrar, took over as Administrator of the Medical College Consumer Store under such situation. He faced the immediate problem of its reorganisation and financial stability. But the task was not easy.

The issues relating to organisational development, such as, planning, control and supervision have nicely been brought out in this case. The case is suitable for teaching these concepts to the managers of medium size and small size consumer cooperative stores.

22. MEMBER AND THE COOPERATIVE

Bedi, R.D. and Rana, J.M. (India), mimeographed, 1983, pp.5, (available at Cemas Unit, ICA ROEC, New Delhi).

The case deals with certain legal issues relating to admission of members to a cooperative. The issues arises in the context of the provisions made under the Maharashtra Cooperative Society Act (India) and the bye-laws of a Cooperative Credit Society formed by teachers of a school.

Mr. Santos, the new Headmaster of the school applied for membership of the Credit Society which was, after great deal of discussion at the Managing Committee and even at the general body was denied to him. He appealed to the District Deputy Registrar that the decision of the management of the society was illegal



as it violated the principle of 'open membership'.

It is a good case for teaching cooperative principles vice versa cooperative law at basic levels.

23. CHANGE IN MEMBERSHIP

Bedi, R.D. and Vir, D. (India), mimeographed, 1983, pp.1 (available at Comas Unit, ICA ROEC, New Delhi).

The case deals with the composition of membership in a consumer cooperative organised in a college. How change in membership affects the management and its efficiency is effectively shown in this brief case.

It is a suitable case for teaching democratic management in a primary cooperative.

24. MID-COUNTRY MULTIPURPOSE COOPERATIVE SOCIETY LTD.

Banda, A.M. Madduma (Sri Lanka), mimeographed, 1982, pp.20 (available at Comas Unit, ICA ROEC, New Delhi).

The major problems relating to the milk business or organisation of a dairy cooperative society relate to collection and sale of the milk as the product is highly perishable. On the business side, the cooperatives have to face the competition from the established traders.

A milk collecting section was opened by the Mid-Country Multipurpose Cooperative Society Limited with a view to pay remunerative price of milk to the farmers and also to improve the quality of milch animals in the area. It started the operation through 44 branches on two milk routes. But soon a number of problems came up, the major being the misunderstanding between the producers and the society.

The teaching objectives of the case is to impart knowledge on collection and marketing management of milk and milk product.

The case is suitable as training material for the managers of primary milk society in marketing management.

## 25. MILK UNION AND PRIMARY SOCIETY

Djha, G. (India), mimeographed, 1983, pp.3 (available at Cemas Unit, ICA ROEC, New Delhi).

The case of Krishna Cooperative Milk Union and Amrit Primary Milk Producers Society is a case which deals with the principle of 'cooperation among cooperatives'. Shri Krishna Cooperative Milk Union contributed a lot in the successful operation of the Amrit Primary Milk Producers Society. However, since last few years, the business relations between the Union and Primary got strained. The society was very critical of the Union as the Union was deducting 15 to 20 per cent of the price against the short supply of milk claimed by them. For the primary the margin was already very low and this deduction virtually put them into trouble.

The case is a good training material for teaching the concept of cooperation among cooperatives and its implications in practical operation. The material is suitable for trainers teaching cooperative principles and managers of primary milk producers society, etc.

## 26. MOBILISATION AND ORGANISATION OF SAMAHANG NAYONG

Tucay, V. Esterlita (Philippines), mimeographed, 1981, pp.14 (available at Cemas Unit, ICA ROEC, New Delhi).

This is a case on member education and training. Though cooperatives are democratic organisation, it had been observed that at the primary level there is lack of involvement of the board members and other officers in decision making. The President generally decides important matters affecting the organisation without even the knowledge of the board members. On many occasions there is a tendency to assume even the functions of the secretary/manager.

The case is suitable for training of field officers, chairman and board members.

## 27. MONOPOLY PROCUREMENT OF COTTON

Raja Rao (India), mimeographed, 1982, pp.5,  
(available at Comas Unit, ICA RDEC, New Delhi).

The Apex Marketing Cooperative Society was acting as Chief Agent for monopoly procurement of cotton in the State. It was receiving 2.25% of the sales as chief agent's commission from the government. During the year 1974-75 the procurement scheme suffered a serious set back and sustained a loss of Rs.233 million. The Government resorted to a heavy cut in the chief agent's commission to the extent of Rs.3 million on an adhoc basis from the total commission earned by the society of Rs.7.2 million. This was resented to by the Board Members. However, during the course of discussion it was found that all was not well with the management of procurement scheme at the society level. The losses were partly the result of lack of proper supervision over the field activities at the procurement and processing stage. Lack of proper checks, grading only further added to the problem.

It is a good case on the economics of procurement management by the cooperatives and could be used as good training material for executives handling procurements in cooperative marketing organisations.

## 28. MUANG RAYONG AGRICULTURAL COOPERATIVE LIMITED

Voralard, Kamthorn (Thailand), mimeographed, 1981,  
pp.17 (with teachers notes), (available at Comas Unit,  
ICA RDEC, New Delhi).

Agricultural Cooperatives in Thailand are responsible for the supply of production inputs, marketing and processing of agricultural produce, distribution of essential commodities and provision of social services. Muang Rayong Agricultural Cooperative was organised with a view to perform these functions in 1972. It was one of the successful agricultural cooperatives. However, it had its own problems which related to large coverage of membership and building up its own funds. All the essential services required by the members such as provision of irrigation facilities and systematic extension services were yet to be provided by the society.

This is a case of good primary agricultural society which could be used as training material for the training of junior level personnel and field officers.

29.

## NAYA BAZAR - KISHANPUR

Lal, V.B., Khalaf, A.R., and Sankeo, Surapong, mimeographed, 1980, pp.22, (available at Cemas Unit, ICA ROEC, New Delhi).

Consumers cooperative stores have generally problems in the areas of purchasing and shortages. Naya Bazar Kishanpur (NBK) was one of the six operating units of the State Consumer Cooperative Federation which was considered to be one of the best run stores in the town. However, in the Annual Report of the Federation, the Board of Management showed their concern at the existing financial position of the Store. Although Federation and Naya Bazar retained a surplus totalling of Rs.0.22 million, the overall consolidated position showed a net loss of Rs.0.44 million. 'Shortages' was identified as the main reason for the losses.

The Board of Management of NBK decided to recruit a qualified man to streamline the things and appointed Mr. Dutta, Deputy Registrar of Cooperative Societies on deputation to join as Manager of NBK. Apart from the normal functions of a Manager, the Board asked Mr. Dutta to furnish a scheme to streamline the functioning of the Store. The case deals with various problem areas in the management of a consumer store particularly in the field of control, supervision and shortages.

It is a good case material for middle level management personnel/managers of consumers store.

30.

## NETPUR COOPERATIVE SUPER BAZAR

Mehta, S.C. (India), mimeographed, 1980, pp.5, (available at Cemas Unit, ICA ROEC, New Delhi).

Netpur Super Bazar was established in 1967. Over a period of time the turnover of the store was declining. By 30th June the accumulated loss rose to Rs.7.90 lakhs. Ultimately the government had to intervene by providing a rehabilitation grant. However, the management of the store wanted the government to provide managerial subsidy for at least two years so that the store could overcome its problem. Some of the directors felt that the problem was rather more deep rooted and mere financial support was not going to make long term improvement on its business performance. Right from the inception the store never had its own man or a professional as its Manager. The position was always held by a nominated official from the government.

The case provides an analysis of various situations which adversely affects the business operations of a super bazar and questions the rational for taking people on deputation. The case could be used as training material in training programmes of middle level executives of consumer stores.

## 31. NEVER EVER SAY GOODBYE

Esquerra, F. Lantaca., E. Mayahud, Sr. Raquel, Daquiory, F., Polenio, F. (all from Philippines), mimeographed, 1982, pp.3 (available at Gemas Unit, ICA ROEC, New Delhi).

The Chairman of a consumer cooperative, Mr. Polerio, was suddenly hospitalised for an operation. He was advised to take proper rest for a couple of weeks in the interest of his health. The first Vice-President of the society, Ms. Dra, Raquel Ferriol, took over the chairmanship of the consumer cooperative. Though Ms. Ferriol was Dean of College of Arts and Sciences and the Dean of Students Affairs in the University, she did not possess business experience in running a consumer store. However, on assuming charge of the Chairman she started taking independent decisions. This not only resulted in loss to the store on certain items but also created resentment among the employees.

This is a case on delegation of power and authority in a cooperative business organisation. The absence of clear out provision regarding the powers and authority to be used by the second man in administration often creates problems both for the persons involved as well as for the organisation.

The case could be used as a good material for explaining board members/managers relationship in a cooperative.

## 32. PALM GROVE FARMERS SERVICE COOPERATIVE SOCIETY

Misra, V.S. (India), and Dbehwal, A.K. (Afghanistan), mimeographed, 1983, pp.5 (available at Gemas Unit, ICA ROEC, New Delhi).

The Palm Grove Farmers Service Cooperative Society was registered in 1977 with an area of operation spread over a cluster of 20 villages. A few years back the society entered into an agreement with Export Trading Agency (ETA) for supply of vegetables for export. After a year, the ETA abandoned the scheme due to public pressure as the export of vegetables sharply increased the vegetable prices in the domestic market. As a result of this the farmers and the society suffered. In 1982 ETA came with a fresh proposal for export agreement of vegetables with the society. Though the profitability was 15%, the management faced the problem of taking a favourable decision in view of its previous experience.

The main objective of the case is to make the manager understand and realise the various issues involved in the marketing and export of perishable commodities. It also provides excellent example of various lacune in planning and organising the marketing and export of perishable commodities by a multipurpose cooperative. The material is suitable for senior/middle level managers as training material in business planning and organisation.

## PEOPLES URBAN COOPERATIVE BANK

Mehta, S.C. (India), mimeographed, 1980, pp.18 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

Most of the problems of cooperative organisations are in the area of financial management. The Peoples Cooperative Bank was established in the year 1947 with the objective to alleviate the hardship of middle class and economically weaker section of the society. The management felt that the bank had done good job in the field of Urban Cooperative Banking. However, the Department of Cooperatives and Reserve Bank of India, not much satisfied of its performance, advised the bank to increase membership and share capital and also bring down the size of nominal membership and improve the deployment of funds.

The teaching objective of the case is to give the executives of Urban Cooperative Banks an orientation in the working of an urban cooperative bank and develop the decision making skills. The problems posed in it relate to profitability of bank's operation, support to weaker section and the level of democratic management desired in decision making in a cooperative institution.

POOL MANAGEMENT SCHEME OF AYODHAY STATE COOPERATIVE BANK  
Sethi, R.C. (India) and Thongdoug, Somjit (Thailand),  
mimeographed, 1980, pp.28, (available at Cemas Unit,  
ICA ROEC, New Delhi).

The Ayodhya State Cooperative Bank (ASCB) on the directive of the government introduced a scheme of "Pool of Officers" for the primary cooperative banks (PCB). The main idea behind the scheme was to provide PCB with trained and technically competent personnel. The pool was also to include senior personnel of the ASC Bank. A Pool Committee was formed which conducted the interview and selection for pool officers from amongst the existing employees of the PCBs. The selected people were placed in the pool. However, it took almost six years to frame the service rules. Though the pay scales of the 'Pool Officers' were brought at par with the ASC Bank Officers but all the other service facilities of ASC Bank were not extended to the Pool Officers. This created serious discontent among the Pool Officers leading to many personnel problem in the Bank.

This is a case on personnel management. The case highlights many problems relating to 'Pool' schemes and 'cadre' schemes. A useful material for training of intermediate and senior level managers and policy makers on personnel management and personnel development problems.

## 35. PROCESSING FACILITIES IN A MULTIPURPOSE COOPERATIVE

Yang, Jung-Ki (Rep. of Korea), and Hetteraichohi, Ranjith (Sri Lanka), mimeographed, 1983, pp.10, (available at Cemas Unit, ICA ROEC, New Delhi).

Diversification of activities are often suggested as a measure to strengthen the economic base of a cooperative organisation. Some times the choice has to be made between new activities vs. expansion of business covering the existing business operation.

The Moon Cooperative Society, a multipurpose agricultural cooperative, registered in 1956 was operating very successfully. One of the factors for the financial success of this society had been its rice mill. It contributed considerable surplus to the society over the last 16 years. Looking to the success of its operation, the secretary of the society put before the Board a proposal to establish a new unit costing about Rs.0.85 million. The Board examined the matter in detail and raised various questions about the under utilisation of the present plant, the inadequate storage facility and the sources of raising funds for other expansion proposal.

The case is a good training material on business planning and working out feasibility report. It is a good management case for training of middle level managers of large size and medium size agricultural cooperative.

## 36. PUBLIC RELATIONS DECISION MAKING

Kamat, G.S. (India), mimeographed, 1979, pp.5, (available at Cemas Unit, ICA ROEC, New Delhi).

It is common experience that the role of propaganda and publicity is not generally properly appreciated in cooperative business. The public relations aspect is all the more neglected.

The case presents a situation in which a federal organisation which wants to bring out a souvenir publication asked its affiliated organisations to send advertisement for publications. The Chairman of the Kisan Sahakari Sangh, a State level marketing organisation, did not feel convinced about the benefits from such advertisement.

The case provides good training material for discussing various issues relating to propaganda, publicity and public relation. It is suitable for training of public relation officers and middle level managerial personnel/ chief executives of cooperatives.

37. PURBANCHAL COOPERATIVE BANK  
Singh, R.C. (India), and Garcia, Servando (Philippines), mimeographed, 1982, pp.9, (available at Cemas Unit, ICA ROEC, New Delhi).

To achieve business viability it is often suggested that cooperatives should diversify its activities. Diversification of activities needs careful consideration and requires certain amount of planning and reorganisation of the working system. So long this is done carefully the problems are few and the feasibility is established. However, sometimes diversification of activities are forced upon a cooperative from above and they have little choice but to carry out.

The Purbanchal Cooperative Bank, the State level apex organisation was called upon by the government to undertake financing for the construction of godown by the primary agricultural credit cooperatives and thus to help ultimately the members in the marketing of its produce.

This is a case on planning and organising business activities and could be used as training material for middle level executives of cooperative banks.

38. PURCHASING  
Rao, S.B. (India), mimeographed, 1979, pp.10, (available at Cemas Unit, ICA ROEC, New Delhi).

Scientific purchasing policy is a must for a cooperative super bazar. A proper purchase system is also required to reduce malpractices related to it. Often joint purchase committees are constituted to regulate purchases. But does this solve the problems?

In a meeting of the Advisory Committee of the Bees Sal Cooperative Consumer Society one of the members, Mr. Ramasamy, charged the Purchase Committee for bungling. In the support of his contention he produced the press report which said that while goods sold at Bees Sal Cooperative Society were poor in quality and it was higher in price.

It is a good case which deals with the problems of purchase management in a consumer cooperative store. The case could be used for training of managers of consumer cooperative stores.



## 39. RAFFLE DEPOSIT DRIVE

George, R., Manila, Elma, Alfredo, F., and Alberto, D.,  
(all from Philippines), mimeographed, 1982, pp.3,  
(available at Cemas Unit, ICA ROEC, New Delhi).

A group of 150 school teachers headed by Mr. A. Emilio, the supervisor of the District, voluntarily associated themselves together and formed the District Mutual Aid Credit Union (DMACU) in 1950 as an answer to the crying need of the school teachers for finances. By 1960 the Credit Union expanded its activities. In 1976 the Government under its reorganisation programme, registered the Credit Union under a new name DISCO Credit Cooperative. So long the Credit Union was following the principle of voluntary membership, but due to financial problems it started a capital build up drive and introduced a scheme to induce the non-teachers to join and deposit in the credit cooperative. It started a programme called 'Raffle Deposit Drive'. At the end of the third draw it was able to generate Pesos 315,000 on the fixed deposit. The management of the scheme created serious problems and strained relationship between the Manager and the Chairman.

The President, Mrs. Lurel, suspended Mrs. Yasam, the Manager, indefinitely. On subsequent day the President received a petition from a member requesting not to suspend the Manager failing which he will bring the matter to the high court.

It is a good case on Board Manager relationship and is useful training material for middle level executives of cooperative credit organisation.

## 40. RAMPUR FARMERS SERVICE COOPERATIVE SOCIETY LIMITED

Mali, V.S. (India), mimeographed, 1981, pp.15 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

In Indian context, farmers service societies were organised to provide special attention to the needs of the small and marginal farmers and other weaker sections. The area of operation of these societies are generally larger than a primary credit society and is financially supported by a nationalised bank. However, building of the organisation through reorganisation did not solve many problems faced by such societies and this was atleast not the situation in case of Rampur Farmers Service Cooperative Society.

The teaching objectives of the case is to develop the analytical skills of the participants in identifying and analysing operational problems of a typical Farmers Service Cooperative Society.

The case is suitable as training material for the managers of the Farmers Service Societies and those of large size multipurpose agricultural credit societies.

41. SAMAHANG NAYON COOPERATIVE RURAL BANK OF SAN ANTORIO  
 Sevela, M. Vesasoo., C. Gayaso, Climacosa., Malla, G.S.  
 (all from Philippines), mimeographed, 1982, pp.19,  
 (available at Cemas Unit, ICA ROEC, New Delhi).

Samahang Nayon Cooperative Rural Bank of San Antonio Inc. (SNCRBSAI) in Philippines was registered as a full fledged cooperative in the year 1979 with the purpose of giving financial assistance to members of Samahang Nayon affiliated with it.

In one of the Board meeting one of the directors suggested that the agenda on the reorganisation of the personnel section as well as job chart be presented before the Board by the manager. This was found essential as there were occasions when the manager and other concerned staff got into heated arguments with regard to mounting overdue and poor recovery of loans. On one pretext or the other the manager who was acting only did not present the information to the Board.

This is a case which deals with the question of job description and personal policies in a cooperative credit institution. It is useful case material dealing with Philippines situation and could be used for training of middle level executives of Samahang Nayon.

42. SAMPAGITA INDUSTRIAL COOPERATIVE SOCIETY  
 Tuoy, Ester. V., (Philippines), Medina, Winnie. D.  
 (Philippines) and Cheepsomsong, Wirat (Thailand),  
 mimeographed, 1980, pp.10, (available at Cemas Unit,  
 ICA ROEC, New Delhi).

The Managing Committee or Board of Cooperative Society is supposed to be an elected body which functions on behalf of the members in running the organisation. The 'Board' is supposed to look after the interest of its members. However, we find instances where the members are not adequately represented on the Board due to several reasons. This results in clash of interest.

The Sampagita Industrial Cooperative Society Limited was registered in 1960 as an ancillary unit to National Telephone (a public sector undertaking). A social worker, Mrs. Kamath had to face a lot of problems to register this society with the main purpose of helping the widows of the ex-service men who laid their lives for the country. A majority of the 138 members were uneducated. Mrs. Kamath's major problem was how to constitute a Board of Management which could run the

affairs of the society as a large majority of the membership was illiterate. She in consultation with various parties concerned evolved a formula under which a Managing Committee consisting of 10 members was formed of which 5 were elected and 5 were nominated. Among the five elected members, 3 were sympathiser members (viz. President, Secretary and Treasurer - all honorary) and only two represented the worker members. The society started functioning making good progress.

At the last general body meeting the workers demanded that atleast 6 of their members be taken on the planning committee but only two who were educated enough were taken. This created a lot of resentment among the worker members who protested to the Registrar.

This is a good case for explaining various aspects of board member relationship at primary level. It could also be used as a good training material in member education programmes.

#### 43. STRONG CLERICAL OFFICER

Herath, W.U. (Sri Lanka), mimeographed, 1981, pp.7, (available at Cemas Unit, ICA ROEC, New Delhi).

This case illustrates the problems created in a cooperative organisation due to bad correspondence. The business organisations, loose business to a large extent due to improper communications. Letter writing demands effective skills in communication. At the primary level cooperatives, this is hardly considered as an issue of management and cause for the success or failures of business.

The manager of the Pilawala Multipurpose Cooperative Society, assigned the job of correspondence work in consumer commodity section to a newly appointed clerk, Mr. Banduseva. He was allowed to draft the letters and post them under the signature on behalf of the manager once the orders were approved by the manager. However, it soon created serious problems for the society.

The case could be used for developing correspondence skills among junior level clerks working in large size multipurpose cooperatives.

**SUDARSHAN WHOLESALE COOPERATIVE SOCIETY**

Rao, S.B. (India), mimeographed, 1980, pp.9 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

The wholesale cooperative stores have often been found in expanding their business profitability through opening retail outlets. However, the opening of the retail outlets itself is not an easy task and certain errors could result in financial losses.

The general body meeting of Sudarshan Wholesale Cooperative Store took a decision to open a retail medical shop to serve the people living in the area of operation of the society. The matter was discussed in the Board meeting which constituted a sub-committee to advise the society with regard to the economic feasibility of opening a retail shop for medicine.

The case provides skills in working out financial feasibility of opening retail medical shop. Though the case deals with opening of a medical shop, the general principles of calculating financial feasibility can be demonstrated with the case. The case is a good training material for training of executives of not only consumer stores but it is suitable for the executives of other type of business cooperatives.

**45. TASGAON DISTRICT CENTRAL COOPERATIVE BANK**

Quasem, Abul (Bangladesh), Ali, Md.Adam (Bangladesh), and Jadhav, J.H. (India), mimeographed, 1982, pp.19 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

The cooperatives have often been blamed for not adopting scientific staffing pattern and personnel policy as a result of which the performance of the organisation suffers in the long run.

The Tasgaon District Central Cooperative Bank was facing staff unrest. The problem faced by it covered

the issue of regularising irregular appointment to the problem of meeting with the demands of the employees union for better service conditions.

The main educational objectives of the case is to expose the managers/chief executives of the cooperative banks to the problems in the area of personnel management.

46. THE ALAUN COOPERATIVE SOCIETY  
Shakya, Surya Ratna (Nepal), mimeographed, 1979, pp.16,  
(available at Cemas Unit, ICA ROEC, New Delhi).

At the primary level the manager of a cooperative society has to perform multifarious activities. Apart from carrying out the normal business function he has also to perform as a link between the members and the Board. In case of most of the societies he is one man executive and once he is not in the office the work generally get struck up.

The manager of the Alaun Cooperative Society who was on deputation from the department of cooperation went on long leave without properly getting his leave sanctioned and making alternative arrangements. The society suffered heavy losses in the consumer section. The management did not really take any action for two months and when it did take some action, it blamed the manager for the losses.

The training objective of the case is to create awareness among participants about the responsibility of the manager as well as that of the members of the managing committee.

It is a good case suitable for member education programmes and training of managers of primary level and board members.

47. THE ANAD FARMERS SERVICE COOPERATIVE BANK  
AND ITS RURAL CONSUMER SCHEME  
Kaur, Inder (Malaysia) and Caballero, C.G. (Philippines),  
mimeographed, 1982, pp.10, (available at Cemas Unit,  
ICA ROEC, New Delhi).

This is an excellent case involving certain major financial decision in respect of a Farmers Service Cooperative Bank. The Anad Farmers Service Cooperative Society was converted into the Anad Farmers Service Cooperative Bank (AFSCB) in the year 1978 under the central government sponsored scheme in order to facilitate the delivery of all types of credit needs of farmers at one point of contact. From July 1979 the Bank expanded its activities by undertaking the distribution of consumer goods, again under the central government sponsored Rural Consumer Scheme. The AFSCB became the first lead society in the State of Kerala to carry out the various activities laid down in the Rural Consumer Scheme.

However, within six months of the operation of the consumer goods distributing wing, the AFSCB (lead society wing) showed a loss of Rs.11,399/-. The President, Mr. Nair, made a remark at one of its Board Meetings that "we will be soon eating up our capital". He was all the more upset as the consumer wing was not his idea but it was an idea of the central government under their social welfare obligations. Why the AFSCB members bear this loss was the question put forward by the President to the Managing Director.

What really went wrong with the consumer operation? What really was the problem area? These issues of management has nicely been put across in this case. The case is suitable for use as training material in programmes for senior and intermediate level management personnel to pin-point problem areas of an organisation. The case could also be used for senior and middle level participants of financial management course.

#### 48. THE BAGNI CONSUMER COOPERATIVE INC.

Caballero, Constanca. J (Philippines), mimeographed, 1981, pp.2 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

Financial statements are an effective guide to managers and serve as tools in taking financial decisions and exercising controls. This is true to all type of cooperative business enterprises and consumers cooperatives are no exception. However, it needs proper analysis and interpretation.

The Beguio Consumers Cooperative in Philippines was organised in 1970 with hundred members. For several years, the organisation continued its operation without sufficient growth. The situation improved during the later part of seventies and the manager of the store was really jubilant in presenting the annual statement of accounts for the year 1980. It showed a net profit of Pesos 70,798.06 over the total sale of Pesos 120,824.30. The Board applauded the performance of the manager. However, the accountant tactfully pointed out an item in the balance sheet under liability column. The Board meeting lost its glitter and the Chairman exclaimed 'How come that despite our income we accumulated so many unpaid accounts payable?'

It is a good case on financial management and also for developing analytical skills in the interpretation of financial statements. It is a suitable training material for middle level/senior level executives working in cooperative business organisations.

49. THE DAKSHINDESH STATE COOPERATIVE BANK  
 Mehta, S.C. (India), mimeographed, 1980, pp.13,  
 (available at Cemas Unit, ICA ROEC, New Delhi).

A meeting of the Board of Directors of Dakshindesh was in progress and there was a deadlock on one of the proposals mooted by the Managing Director of the Bank. It related to the establishment of a Public Relations Department in the Bank. On many previous occasions the matter was discussed in the Board meeting but the Managing Director failed to convince the Board about the utility of Public Relations Department in the Bank. Many members were of the view that the money spent on maintaining this department would be a waste because the particular three-tier set up of cooperative banking delineated the parameter of bank's operations and it dealt with non-members of cooperatives or non-cooperatives only in a limited way.

This is a good case which brings out the importance of public relations in cooperative enterprise. The democratic character of cooperative management sometimes needs a lot of patience on the part of professional managers in cooperative enterprise. The case is a good training material for executives of medium and large size cooperative enterprise.

50. THE FARMERS' SERVICE SOCIETY  
 Haji Zadah, A. Mohammed. (Afghanistan), Makkulan (Indonesia),  
 mimeographed, 1982, pp.15 (available at Cemas Unit,  
 ICA ROEC, New Delhi).

The sixth principle of cooperation provides for cooperation among cooperatives. However, in normal functioning this particular aspect is often forgotten by cooperatives working at various levels and engaged in different types of services. In practice each society has a tendency to concentrate on the economic benefit to its members and do not react favourably to the development needs of other cooperatives. They do not sometimes visualise the implications of their decisions on others. The case of a Farmers' Service Society, of which Mr. Mithun Das was the Managing Director, brings out these facts clearly. It soon became clear to Mr. Mithun Das that his own individual enthusiasm for the development of the Farmers' Society was of no use unless he received favourable response and support from other cooperatives functioning at various levels and for different purposes.

It is a good case which could be used for teaching the concept of cooperation among the cooperatives to personnel working at junior and intermediate level.

51. THE GREEN ONION PRIMARY AGRICULTURAL COOPERATIVE  
Woo, Choi Soon (Rep. of Korea), mimeographed, 1981,  
pp.20, (available at Cemas Unit, ICA ROEC, New Delhi).

This is a case on Planning and Organising the business function of a primary agricultural marketing society in Korea.

The green onion primary agricultural cooperative was facing certain business problems. The society was not self supporting and the main concern of the Chairman, Mr. Park and the Manager, Mr. Lee, was how to make the society self supporting. One of the issues that was under consideration was formation of new commodities for marketing which could fetch better return and ensure higher surplus to the society. One such commodity selected was the green onion. However, selection of commodity was not the only problem -it needed complete marketing feasibility right from assured supply to the question of viable marketing channels.

This is a good case on planning, organising and implementing commodity marketing in an agricultural cooperative marketing society. The case could be used as training material in training of managers of large size primary marketing society and also middle level executives of the big marketing federations.

52. THE HARDILAD AREA MARKETING COOPERATIVE INC.  
Cuaresma, Emmanuel T., Salcedo, Avelina M., Bonito,  
Felix L., Estioko, Pastor N., and Boado, Ernesto M.  
(all from Philippines), 1980, mimeographed, pp,12,  
(available at Cemas Unit, ICA ROEC, New Delhi).

The Hardilad Area Marketing Cooperative Inc. (HAMCI) located in the province of Hardilad was mostly engaged in the procurement and distribution of agricultural inputs such as animal feeds, fertilisers and chemicals. In the initial 2 years of its working after its establishment HAMCI carried out hectic and ambitious trading operations as a result of which in the subsequent year it found itself in dire need of additional working capital. In the meantime the planters product, who gave 5% rebates to HAMCI on its fertiliser and chemicals business with them, withdrew this concession due to failure on the part of HAMCI to meet minimum sales quotas.

In such a situation HAMCI approached the Ministry of Agriculture (MOA) for possible additional financial assistance. A team of cooperative experts from MOA was appointed to examine the ~~business operations~~

business operations



The case nicely brings out various problems and defects in the business operation of marketing cooperatives resulting from poor management. It also deals with problems related to diversification of business operations. The case is suitable for training management personnel from intermediate level.

53. THE MAJI JAYA COOPERATIVE INVESTMENT SOCIETY  
Kaur, Inder (Malaysia), mimeographed, 1981, pp.33 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

The case could be most effectively used when teaching the participants '4 Ps' of Marketing - Product, Price, Place and Promotion and the various alternative channels of distribution. The case aims at developing the analytical skills in identifying the various means of marketing one perishable product namely flowers.

The Maji Jaya Cooperative Investment Society a subsidiary of the Jaya Cooperative Society was set up in 1970 to undertake investments in viable and profitable projects. It decided to invest in floral industry in view of the government support and encouragement and acquired 22 hectares of land on 25 years lease at site about 35 kms. from the city and 42 kms. from the International Airport. The initial feasibility study conducted by Mr. Lingam, General Manager, projected that the orchid farm would break even in 1½ years after being fully operated. He went to Europe to promote the orchid and secure prospective buyers. However, even after three years of operation Mr. Lingam found that the project was still not paying back and this was seriously affecting the financial position.

54. THE MANGAD MARKETING & PROCESSING COOPERATIVE SOCIETY LTD.  
Kim, Do Won (Rep. of Korea) and Ram, D.N. (India),  
mimeographed, 1982, pp.14, (available at Cemas Unit,  
ICA ROEC, New Delhi).

In a federal structure of cooperative organisation, there is need to maintain cordial relationship and coordination between a primary marketing society and its apex body. Failure to develop a system which could promote proper coordination and business relationship often results in avoidable wastage of resources and duplication of efforts. Various aspects of business relations between primary marketing and processing society and the apex marketing organisation has nicely been brought out in this case. The case could be used as good training material for teaching the concepts of cooperation among cooperatives and the aspects of coordinations between two cooperative organisations.

55. THE PROGRESSIVE WHOLESALE COOPERATIVE SOCIETY  
Rao, S.B. (India), mimeographed, 1980, pp.2 (with  
teachers notes), (available at Cemas Unit,  
ICA ROEC, New Delhi).

The case of Progressive Wholesale Cooperative Society brings in an interesting situation involving the basic principles of cooperation. In the Board Meeting of the Progressive Wholesale Cooperative Society, one of the members suggested that in view of the rising prices of certain commodities the society should make bulk purchases of such commodities because finance and storage was no problem. It amounted to buying for hoarding.

The case study is designed to teach the skills for assessing the demand for the product, deciding the time of purchase and designing proper information system for making purchase decisions.

The case could be used as training material for the executives incharge of purchasing and management information system.

## 56. THE PUZZLED MANAGER

Monteagudo, Frank Reyes., Manila, E.G. Dorriyo A. Ferriol (all from Philippines), mimeographed, 1982, pp.3, (available at Cemás Unit, ICA ROEC, New Delhi).

HIACOMA, a cooperative enterprise in Philippines came into being because of the desire of poultry raisers to avail themselves of quality feeds for their flocks, a price below the existing market price of commercial feeds the quality of which was never 100% satisfactory.

HIACOMA functioned nicely except in the year 1980 when certain errors in the feed formulation created problems for the poultry raisers as the birds stopped laying eggs. However, the error was rectified and the business picked up. In the year 1982 it incurred a net profit of 2.3 million.

Looking to the success of the operation the Board decided to expand its activities covering hatchery, processing and marketing of poultry products and cattle fattening. But it needed massive capital investment. One of the suggestion for raising funds made by the Manager was to increase the capital stock of the board of directors as well as that of members. Looking to the profitability of the business some of the board members started toying with the idea of establishing a corporation in order to put the hatchery and the processing plant.

This is a good case relating to the problem and issues involved in raising of funds for the business expansion of a cooperative. It also brings into lime light the need for members loyalty to the organisation.

The case is useful training material for training of managers of medium and large sized cooperative processing cooperatives.

## 57. THE SEVEN DAYS - WEEK PROBLEM

Taimini, K.K. (India), mimeographed, 1980, pp.8, (available at Cemás Unit, ICA ROEC, New Delhi).

The Seven Days - Week Problem is a case on Employer-Employee relationship. Mr. Balwant Singh, Managing Director of the National Cooperative Spinning Mills had tried his best to persuade workers of the mills to agree to work 7 days a week so that mills could run 360 days a year, and thereby its capacity utilisation could be improved. But the workers and their trade union were strongly opposed to the idea. To run the mills for 6 days a week or 300 days a year had proved suicidal, resulting as it had, in an accumulated loss of Rs.56 lakhs in the last 3 years.

It is a good case which brings out various issues that affects the employer-employee relationship. It is a good training material for middle level and senior level executives of cooperative production units.

58. THE THREE IN ONE SECRETARY

Rozaly, H.J.Manap (Malaysia), Sahrayee, Sher Afghan (Afghanistan), and Ameeri, Raj Mohammad (Afghanistan), mimeographed, 1983, pp.13 (available at Cemas Unit, ICA ROEC, New Delhi).

The Three in one Secretary is a case of a Secretary of the Regional Cooperative Marketing Society. Mr. P.C. Sharma was deputed by the Registrar of Cooperative Societies to take over the charge as Secretary of the Regional Cooperative Marketing Society (RCMS) on its supersession on 1st of October 1981. The superseded RCMS was handed over to the State Marketing Federation for management. Mr. Sharma was quite enthusiastic in his thinking and did initiate certain actions to improve the business management of RCMS. However, he soon realised that it was easy to work out a plan of development but difficult to implement. His own situation was very precarious. He had to perform three jobs for three different organisations for whom he was functioning, i.e. (1) as the Agent of the State Cooperative Marketing Federation; (2) as the Chief Officer of the RCMS; and (3) as the Officer of the Cooperative Department on deputation. On several occasions he felt that it was difficult to reconcile his responsibilities to respective organisations to the best of their satisfaction.

It is a good case analysing the day to day problems faced by a primary marketing society. Appointment of administrator following the supersession sometimes create more problems than to solve it.

The case could be used as training material for training junior and middle level managerial personnel.

## 59. UNSOLD STOCK OF DRY FISH

Gunasekara, Lalitha (Sri Lanka), mimeographed, 1981, pp.6 (with teachers notes), (available at Cemas Unit, ICA ROEC, New Delhi).

The Norwood Multipurpose Cooperative Society in Sri Lanka was formed as an organisation of up country farmers majority of whom were mainly paddy, maize, and vegetable growers. Earlier to reorganisation it was working only as an Agricultural Producers and Dealers Society.

The society, as a multipurpose cooperative, was also handling the consumer business, an area in which it was facing stiff competition from the private traders. During the national festival in 1980 the society anticipating good sales built up stock of textiles, food stuff (including dry fish) etc. However, the sale of existing stock did not proceed as expected and the society faced serious problem of unsold stocks and blockage of funds.

The teaching objective of the case is to educate the managers in taking appropriate business decisions relating to purchases. It is a suitable training material for junior level personnel working at primary level.

## 60. USHANAGAR GOVERNMENT EMPLOYEES CONSUMERS COOP SOCIETY LTD.

Deshpande, R.S. (India); Pannee, Wattanachongkon (Thailand); and Chomsup, Tedthum (Thailand), mimeographed, 1982, pp.17, (available at Cemas Unit, ICA ROEC, New Delhi).

Supervision of cooperatives by the government for various reasons have become a common feature. Every such incident invite adverse comments from the cooperators as they feel that such administrative and legislative action kills the democratic spirit inherent in cooperatives. However, the contrary view is that supersession sometime is extremely essential to save the organisation and the interest of the farmers.

The Ushanagar Government Employees Cooperative Consumers Society Limited is a case in which the members themselves approached the Registrar to take suitable action to improve the working of the Store or to ensure the refund of their share capital. They, in their memorandum, pointed out that the management had not convened the general body meeting since last two years.

An enquiry was instituted as per the requirements of law and the Board was superseded followed by the appointment of an Administrator. However, supersession and appointment of administrator was not an end in itself. The basic problem with regard to reorganise the functioning of the store to improve its economic performance continued to bother Mr. Arunachalam who assumed the charge of Administrator. Various issues relating to supersession of a cooperative store and planning for organisational development has nicely been brought out in this case.

The case could be used as training material for middle level managerial personnel and other senior officers.

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