

Om Shri Mathrenamah!



H.No. 8-6-363/87/14P, "Sahakara Nilayamu" Manikanta Colony, Old Bowenpally,
Secunderabad, Hyderabad 500011, Telangana. E mail ; coop.welfarecouncil@gmail.com Cell; 8247816648

Cooperative Awareness Program

A Year Long, 14th Nov. 2020 to 20th Nov. 2021

67th to 68th All India Cooperative Week Celebrations

Along with the guide lines issued by the Indian Cooperative Movement Leader the NCUI, New Delhi, be consider the following;

Agenda for the Nation

1. Restore the Fundamental Right to Profession of doing Cooperative Banking business to the User Members; the Small & Marginal farmers rural artisans, Agriculture laborers.
2. Bring an Act for the "Cooperatives Development & Regulatory Authority".
3. All the State Govt. should bring the Scheme "Cooperative Deposit Guarantee Scheme" for PACS in line with the Kerala Govt.
4. Promote the Agriculture Produces Processing and Marketing Cooperative Society for each Mandal/Block.
5. Let us adhere to the Cooperative Principles and Values.
6. Cooperative Subject be a syllabus from Primary School to Post Graduate.

Sahakara Dharma Peetam is planning to conduct the Meets with the following dignitaries in every State;

1. The Cooperator.
2. Bar Associations and Eminent Lawyers.
3. Political Parties .
4. Farmers Assns.
5. Economists.
6. Intellectual Forums
7. Youth Organizations.
8. Students Organizations.

The week days and after, the Cooperatives, Cooperators may conduct the Round Table Meets or interactions with the above, on the theme of "Agenda for the Nation" for the larger interests of the Indian Economy and the People.

SAHAKARA DHARMA PEETAM

Sahakara Dharma Peetam is the pious dharmika Samstha. It believes that, Sahakara Dharma is the goal of the Human being. Sahakara Dharma makes the man a Human being. It serves the human kind in maintaining the peace and harmony among the people and promotes them to lead the ethical life. Since, the Cooperative system itself is an embodiment of Dharma. It will not allow itself to be exploited nor, it will exploit others. It protects the User Members from the exploitation of the Private sector.

Sahakara Dharma Peetam adds further to the Religious Peetam's aims, the economic theory, where by the Man's material arrangement are addressed to, through which He is satisfied and lives ethically and peacefully. This is the process of "Each for all - all for each," there by the Man becomes a Social being and acts as Human being.

Sahakara Dharma Peetam is aimed at propagation of the Cooperative Principles, values and ethics, along with motivating the public in organizing the Cooperatives.

Aims of the Year long "Cooperative Awareness Program" of the "Sahakara Dharma Peetam";

1. To impress the People of all walks of life about the Cooperative Sector that, it is not only an Economic System providing the Services but also, making the User member self reliant in economically and socially.
2. To impress the Members of the Societies; the Collection of "Thrift Deposit" from the Member, the services, he gets from the Society, which is the main essence of the Cooperative system and the concept along with the collection of the "Share Capital".
3. To impress the Cooperative Societies; the payment of 6% of minimum interest on "Thrift Deposit" and "Share Capital" irrespective of the Society gets profit. It is a charge to the "P & L A/c/". It will motivate the Member awareness, to actively participate in affairs of the Society.
4. To impress the Public representatives; to take necessary steps and actions to; To restore the Fundamental Right to Profession of doing Cooperative Banking business to the User Members; the Small & Marginal farmers rural artisans, Agriculture laborers.
5. To impress the State Governments to bring a **"Cooperative Deposit Guarantee Scheme" for the PACS in line with the Kerala Govt.**
6. To impress the Public representatives; to bring an Act for the **"Cooperatives Development & Regulatory Authority"**
7. To impress the Governments and University Academicians to bring Cooperative Subject be a syllabus from the Primary School to Post Graduate.
8. To impress the State Governments and Farmers Associations to Promote the Agriculture Produces Processing and Marketing Cooperative Society for each Mandal/Block.

AGENDA NO.I

Restore the Fundamental Right to Profession of doing Cooperative Banking business to the User Members; the Small & Marginal farmers rural artisans, Agriculture laborers;

Common man assumption about the basic concept of our Constitution;

As common man, we are of the opinion that our Indian Constitution had given the Fundamental Right to every man, whether he is a ‘have” or ‘have not”, to do the business for his economic self reliant. And as a Citizen, we felt that by the activities of Governments, the social and economic justice is done. Further we felt that the democracy is the soul of our Constitution.

But the Banking Regulation (Amendment) Bill, 2020; Section 12(1) is proved the concept was wrong.

Prior to this Bill;

The farmers, the rural artisans and agriculture laborers were, who had a common necessities of “Credit” used to associate themselves as a User Members of Primary Agriculture Cooperative Society (PACS) and federating these PACS as the District Cooperative Central Banks (DCCB) at district level and federating these DCCBs as State Cooperative Bank (SCB) as apex Bank at State level. These SCB/DCCBs gets the refinance from the National Agriculture Bank for Rural Development (NABARD) and distributes the Agriculture loan (necessities) to the User Member of the PACS. It is the system of the Cooperatives that, 10% of his necessities he gets, be kept as Share Capital (and 2% as a Thrift Deposit, which is now discontinued since 1977) in the PACS. The PACS, DCCBs and SCB are run and controlled, managed by the democratically elected Committee of the User Members. So, the member is the User, is the Owner and the Benefiter. A minimum interest is paid on Members Share Capital. The profit is distributed in accordance with the business, the User member done with the Society, it is called patronage dividend.

Through this Cooperative system the User Member is;

- Taking the services from his owned Bank.
- He is inculcated with the values, the ethics and the social responsibility and stands for other members.
- He is trained in democratic functioning.
- The Share Capital which was pooled from his necessities (Loan) is became the main Capital for the Cooperative Bank.
- The Share Capital gets only the minimum interest not dividend.
- The Cooperative Bank is of the User Member and User Member is the benefiter and controller. It is called Users economy.

After this Bill;

- The User Members; the Small & Marginal farmers, Rural artisans and the Agriculture laborers who had mere resources at their end, for that matter all the Indian Citizens had lost their fundamental right to do the business of Cooperative Banking services (Protective Measure from Private exploitation).
- The Cooperative Bank Share Capital is pooled from selling the Shares to non members who reside in the area of operation of the Bank (Section 12(1)).
- The Cooperative Bank becomes Private Bank, but uses the Cooperative word, it may mislead the Depositors and the Public.
- The Share holder is the Investor not the User member.

After this Bill, the Small & Marginal farmers, Rural artisans and the Agriculture laborers are deprived of;

- The Reserves, all these 75 years saved and protected, becomes the assets of the Investors. It was ought to belongs to all the members of the PACS and even the old withdrawn members.
- They have no fundamental right to run the Cooperative Bank to protect themselves from the exploitation, he has to get the required loans from the so called Cooperative Bank (Investors Bank).

The Depositors and the Public;

- Since the word “Cooperative” is not removed, the Depositors and the Public is being misleded.

The Cooperative Banks are not of the Governments or Public Sector, they are like Private Banks but of the User Members, who had less resources at their end. Could the Government have the power to snatch them away from the User Members and hand over them to the Investors? Could do the Governments snatch the Private Banks and handover them to other Investors?

Is it not an attempt to change the basic structure and the Preamble concept of our Constitution?

It is common to bring amendments to the Banking Act. But this is not it. An attempt is being made to change the basic structure, concept, and principles of the Constitution of India.

The whole thing can be understood by examining the following points.

1. Our Constitution is allowing mixed economic system in India. Accordingly the Five Year Plans incorporated the 1. Private Sector, 2. Public sector and 3. Cooperative Sector in its Plan documents and allotted budgets.
2. The Constitution of India; Preamble; WE, THE PEOPLE OF INDIA, having solemnly resolved to constitute India into a Sovereign Socialist Secular Democratic Republic and to secure to all its citizens : JUSTICE, social, economic...
- 3 Fundamental Right to practice profession..
- 4 The Legal Right to Property.
- 5 Article 39(c): The state shall, in particular, direct its policy towards securing that the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment.
- 6 Article 43: Directs the Governments to follow the Cooperative policy in the Indian rural economy.
- 7 Cooperation is a State Subject; Article 246(3), Schedule VII, List-2, Sl. No.32
- 8 Private Sector is regulated by the Companies Act of 1956 and the Partner Ship Act. Mode of raising the Share Capital is dealt in these Acts.
- 9 Cooperative Sector is regulated by the Multi State Cooperatives Act-2002 and the every State had its State Cooperative Act. Mode of raising the Share Capital is dealt in these Acts.
- 10 Banking Regulation Act-1949 deals with the Reserve Bank of India's regulating the Banks in India.

11. Differences between the Cooperative Sector and the Private Sector

Private Sector	Cooperative Sector
1. Association of Capital.	1. Association of Users.
2. Share Capital is an investment from the income of an individual (Investor).	2. Share Capital is the portion set aside from the User (member) necessities, not an investment from the income of the member.
3. Investor's economy.	3. User's economy.
4. Joint Stock Company form of business is its main tool.	4. Federation of Primary Cooperatives is the main tool and it is a backbone.
5. Regulated by the Company Act and Partnership Act.	5. Regulated by the Cooperatives Acts.
6. Profit distribution is in the ratio of their share capital.	6. Surplus distribution; it is patronage dividend.

7. Control vests in accordance with the size of the share holding.	7. Control vests in the members equally and democratically controlled.
8. Centralizes the 'Production', 'Marketing' and the 'Wealth'.	8. Decentralizes the 'Production', 'Marketing' and the 'Wealth'.
9. Exploitation is in its nature.	9. Principle action is to eliminate the exploitation.
10. Economic rights of the people are suppressed.	10. Promotes the economic rights of the people.
11. Curtails the peoples economic democracy.	11. Seeks to establish the economic democracy.
12. The fittest only survives	12. Makes all user members economically self-reliant

Cooperatives Concept and its Noble ideals and its Status;

Shri Narendra Modi, Prime Minister ; - “Cooperative Movement is an alternative to Capitalism, Socialism.”

Smt. Indira Gandhi ; “I know of no other instrument so potentially powerful and full of social purpose as the cooperative movement. ...”

Pt. Jawaharlal Nehru; “My outlook is to convulse India with the Cooperative Movement, or rather with cooperation; to make it, broadly speaking, the basic activity of India, in every village as well as elsewhere; and finally, indeed, to make the cooperative approach the common thinking of India.”

United Nations Organization UNO;

“The United Nations support Cooperatives. There is a growing consensus among international agencies about their importance. The World Bank recognizes the role of Cooperatives in revitalizing the agriculture sector and the rural economy. In addition, an IMF survey in 2007 showed that “Cooperative Banks have become important part of many financial systems, with attendant potential financial stability”

“Cooperatives, as economic enterprises and as self-help organization, play a meaningful role in uplifting the socio-economic conditions of their members and their local communities... With their concern for their members and communities, they represent a model of economic enterprise that places high regard for democratic and human values and respect for the environment. .. it is increasingly compelling to consider the model of economic enterprise that Cooperatives offer.”

Threats and challenges faced by Cooperatives in developed Countries

“One of the biggest challenges to Cooperatives is lack of awareness of their business potential among governments and the general Public. It also often leads to mischaracterization of their interests.”

Cooperatives in transitional and developing Countries

“In the developing Countries, the international efforts by ICA, ILO and the UN, have been instrumental in the formation of new cooperatives that are independent of their Governments. The ICA Identity Statement and Cooperative Principles, the United Nations Guidelines of 2001 and the ILO Recommendation No. 193 on the promotion of Cooperatives have served to guide Cooperative formation, as well as limit the role of Governments to one of providing an enabling environment and level-playing field so Cooperatives can operate on a sustainable basis alongside other types of business. These mechanisms recommend that there should be an ‘early and complete disengagement of Governments from the internal affairs of Cooperatives.”

USA Govt. constituted a Panel Group of six panels, each having prominent members of the Cooperative community across the Country. The Panel Group recommended as;

1. 'Cooperatives have also played an important role in rural communities, where they are an integral part of the social fabric. They encourage democratic decision making processes, leadership development and education...
2. The core Cooperative Principles enunciated in the 1987 report (user-ownership, user-control and user-benefit) are still valid and are likely to remain so in the 21st century. This makes the Cooperative a unique form of organization with distinct characteristics, strengths and difficulties.

The Banking Regulation (Amendment) Ordinance, 2020

Issue and regulation of Paid-up Share Capital and Securities by Cooperative Banks.

For Section 12, the following Section shall be substituted namely;-

"12. (1) A co-operative bank may , with the prior approval of the Reserve Bank, issue, by way of public issue or private placement,---

- (i) Equity shares or preference shares or special shares, on face value or at premium; and
- (ii) Unsecured debentures or bonds or other like securities with initial or original maturity of not less than ten years,

To any member of such co-operative bank or any other person residing within its area of operation, subject to such conditions and ceiling, limit or restriction on its issue or subscription or transfer, as may be specified by the Reserve Bank in this behalf.

How the amendments of the B.R. Act changes the basic structure of the Constitution....

India is following the mixed economic system, apart from the Public sector, the Private Sector and the Cooperative Sector and plying their role in strengthening the Indian economy.

1. Cooperative system is an Economic system;

- Article 43 of our Constitution directs the Governments to follow the Cooperative policy in rural India.
- Article 39(c) is the **embodiment** of the Cooperative system's results.
- Prime Minister Shri Narendra Modi jee statement "Cooperative Movement is an alternative to Capitalism, Socialism."
- "The United Nations support Cooperatives."
- The World Bank recognizes the role of Cooperatives in revitalizing the agriculture sector and the rural economy.
- IMF survey in 2007 showed that "Cooperative Banks have become important part of many financial systems, with attendant potential financial stability"

- USA Govt. Panel Group of six panels recommends; The core Cooperative Principles enunciated in the 1987 report (user-ownership, user-control and user-benefit) are still valid and are likely to remain so in the 21st century.

2. Cooperatives Banks are independent business organizations

- Constitution provided the Acts, on which the Private Sector and the Cooperative Sector had to ply. For the Private Sector, the Companies Act of 1956 and the Partnership Act. For the Cooperative Sector, the Multi State Cooperative Act and the concerned State Cooperative Act. So, it is clear that Cooperative Sector vis-à-vis the Cooperatives Banks are independent business organizations as like that of Private Banks(It is more clear in the above Table chart; Differences between the Cooperative Sector and the Private Sector).

3. Cooperatives Shares are not Sold and Transferable

- The Share of a Cooperative Society or Cooperative Bank can't be sold or transferred as per the Multi states cooperative Act and the State Cooperative Acts.

Ignoring the above three ground realities, the amendment to BR Act section 12 (1) provides for selling of Shares/debenture to non-members who resides in the area operation of the Bank.

By these amendments;

The Cooperative Banks in practical becomes as Private Bank (Companies);

The Amendment is un-Constitutional. The Cooperative Banks are not Public sector Banks to make them private. The owners are farmers, artisans, agriculture laborers and the Urban middle class user members. The Governments assisted share capital, if at all it does not want to follow the Constitutional obligations, it is a different issue. It can with draw the share capital but it can't make them private. Even the members had no power to make them private, they can dissolve it, it is a lengthy procedure, the common good fund and some reserve funds had to be transferred to concerned State Cooperative Unions or National Cooperative union of India as per the provisions of the State Cooperative Acts.

- The Constitution of India; Preamble; to secure to all its citizens; JUSTICE, social, economic... is defeated.
- Since because, erstwhile the user member Farmer, rural artisan and the agriculture laborers used to get their common needs through Cooperative system had been lost, rather it is snatched away.
- His fundamental right to practice profession is foregone.
- Further his fundamental legal right to have asset or property in Cooperative Bank is lost.

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AGENDA NO.II

Bring an Act for the “Cooperative Development and Regulatory Authority”

Cooperative movement is facing a serious challenge from the misconceived Policy makers of India in the present liberalised economic policies. Why because, they are not taking into consideration of the Constitutional provisions and univocal support of the Indian Political authority to the Cooperative movement.

India is following the mixed economic Policy. The Cooperative Sector is one of them. The Cooperative Sector is an economic system just like the Private sector. The Cooperative Sector materializes the end result of the Article 39(c) of our Constitution. Article 43 directs the Governments to implement the Cooperative Policy in rural India. None of the Political Party in India had disowned or pronounced against the Cooperative system, because Cooperation is not a Political issue. It is the aspiration of the Indian People. These ground realities were being ignored by the Policy makers, as a result the Section 12(1) in the Banking Regulation Amendment Bill-2020 was came in, which is violated the Fundamental right of the User members of the Cooperative Banks.

Further, in applying the NPAs concept to the Cooperative Banks, the Experts recommendations were ignored.

1. The expert committee on Rural Credit headed by V.S.Vyas, recommended as follows;
The Banking Regulation (BR Act.1949) giving RBI/NABARD powers of supervision should apply to Cooperatives, with appropriate modifications to maintain their Cooperative character and this should have overriding status over other acts.
2. The Narasimham Committee examined all aspects relating to the structure, organization, function and procedures of the financial system of the Commercial Banks and Private Banks only. He did not examined or study the Cooperative Banks. Therefore in the Second recommendation Report in 1998, he recommends vide Recommendation no. : “ 6.6 The Committee also recommends that a distinction be made between NPAs arising out of client specific and institution specific reasons and general (agro climatic and environmental issues) factors. ...”

Prime Ministers pronouncements were ignored;

- **Shri Narendra Modi**, Prime Minister ; - “Cooperative Movement is an alternative to Capitalism, Socialism.”

- **Smt. Indira Gandhi** ; “I know of no other instrument so potentially powerful and full of social purpose as the cooperative movement. ...”

The Cooperative sector denotes the “Inclusive Growth Strategy”, which brings the sustainable development of the People in socially and economically.

The above narration proves that, the concerning regulatory bodies are not patronizing the Cooperatives, but they are being used to down fall the Cooperative Banking sector. The down fall of the Cooperative sector is not good for the Indian economy. It has to be averted for the healthy economic development. It can be done by bringing an Act to look after the Cooperative concept, its Principles, the development of different types of Cooperatives and the proper regulation.

“Cooperative Development and Regulatory Authority”;

At the larger interests of rural economy, there is an urgent need to bring an Act “Cooperative Development and Regulatory Authority”, since because the Banking regulation Act deals with the Private sector protection and its development. It did not recognizing the Cooperative sector as an economic sector. If the Cooperative Banking regulation is further allowed under this regulation act, it is bound to close the entire Cooperative Banking sector or made to hand over to Private sector. Which would bring disharmony in villages among the communities and economic, social tension becomes order of the day.

And on the part of the Cooperative movement, we had to re introduce the “Thrift Deposit” from every user member and maintaining the statutory required percentage of Share Capital from every user member/lonee. Let us reassess the Member and lonee. We have to protect the Cooperative movement for justifiable society and the Sahakara Dharma.

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AGENDA NO.III

All the State Govt. consider to bring the Scheme “Cooperative Deposit Guarantee Scheme” for PACS in line with the Kerala Govt.

_All the State Governments should consider to bring a Scheme called the “Cooperative Deposit Guarantee Scheme” for the Primary Agriculture Cooperative Societies-PACS, which enables the confidence in the Members to make Deposit in the PACS.

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AGENDA NO.IV

Promote the Agriculture Produces Processing and Marketing Cooperative Society for each Mandal/Block.

Promote the Agri. Processing and Marketing Cooperative Society (APMCS) in every Block/Mandal with the Farmers of that area and assist the Share Capital. It is the Primary Cooperative Society. The Govt. of India and the State Govt. jointly had to provide infrastructure facilities like; Land, Godowns and also knowhow.

The Agriculture Produce Processing and Marketing Cooperative Society (APMCS) may be federating in to the District Agri. Processing and Marketing Coop. Society Ltd (DAPMCS). And assist the Share Capital.

The Primary (APMCS) Cooperative Society will pool the agriculture produces of the member farmers and process it and packs them. Sells them at their Primary Coop. Society outlet and sends to its District Federation (DAPMCS) for marketing, who in turn, will market them Nationally.

Benefits;

- Farmer can get more price than the Govt. fixed rate, in due course of time the Farmer can decide the rate of his Agriculture produce.

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AGENDA NO.V

Let us adhere to the Cooperative Principles anShaAssd Values.

Cooperative Sector is one of the economic system in our Indian economy. We are following the mixed economy, i.e., the Public Sector, the Private Sector and the Cooperative Sector. Cooperatives are distinctive business organizations. Cooperatives are association of human beings (users), not of capital. It decentralizes the Production, the Marketing and the Wealth in tune with Indian Constitution Directive Principles of Article 39 (c). The Principle action of the cooperatives is to elimination of exploitation and to promote economic rights of the people. It seeks to establish the economic democracy.

Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. Ranging from small-scale to multi-million dollar businesses across the globe, co-operatives employ more than 100 million women and men and have more than 800 million individual members.

Values

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

P R I N C I P L E S

1. Voluntary And Open Membership;

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination

2. Democratic Member Control;

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner

3. Member Economic Participation;

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership

4. Autonomy And Independence;

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter to agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy

5. Education, Training And Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of co-operation

6. Co-Operation Among Co-Operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures

7. Concern For Community

Co-operatives work for the sustainable development of their communities through policies approved by their members

Characteristics of cooperative Society;

- Association of Persons having common economic needs or aspirations.
- Share Capital gets only limited interest.
- Dividend is in proportion to the Member transaction with the Cooperative Society.
- Thrift is inbuilt transaction in getting the Member self-reliant.

HENCE :

In the present competitive market oriented economy, to with stand the Cooperative sector, it has to be strong enough in Capital base. Therefore the Cooperative Society had to adopt the following amendments to its Bye-laws in its Annual General Meeting and get it ratified by the Registrar of Cooperative Societies.

Thrift Deposit;

- 1). Collection of “Thrift Deposit”; Every Member who gets services /the loan, 2% of loan disbursed to him, be kept as Thrift Deposit.
- 2). An interest of 6% p.a. the “Thrift Deposit” be charged to Profit and Loss Account.
- 3). The interest arrived at, to added to the Member Thrift Deposit amount on 31st March of the year.

Individual Member Barrowing Power(IMBP);

The present Individual Member Barrowing Power (IMBP) be raised to Rs. 5,00,000/- (Rupees five lakshs only)

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AGENDA NO.VI

Cooperative Subject be a syllabus from Primary School to Post Graduate

Cooperative Sector is an economic system. It denotes the “Inclusive Growth Strategy”. It studies the micro economics at Primary Society level and macro economics at Federated Society level. It is the User’s economy. It makes all user members self-reliant. Cooperative system decentralizes the Production, the Marketing and the Wealth. Its principle action is to eliminate the exploitation and promotes the economic rights of the People. It seeks to establish the economic democracy.

Cooperatives became a part our life, particularly in the Villages. Every Village had the following Cooperative Societies as per the different types of Artisans; Handloom weavers Coop. Society-HWCS.

Joint Farming Cooperative Society-JFCS.

1. Primary Agriculture Coop. Society –PACS.
2. Milk Producers & Processers Coop. society.

3. Handloom Weavers Coop. Society. HWCS
4. Nayee Brahman Coop. Society.
5. Labour Contract Coop. Society.
6. Sheep Breeding Coop. Society.
7. Thrift and Credit Coop. Society
8. Rajaka Coop. Society
9. Thrift and Credit Coop. Society
10. Consumers Coop. Society.
11. House Building Coop. Society.
12. SHG Coop. Society. etc.

Nearly 95 % of Villages and 98 % of house-holds in rural India are covered by the services of the Cooperative movement, in other words, Cooperative economy represents the rural economy.

Hence the knowledge of the Cooperative concept, Principles and the theory had to be in calculated in the rural masses, since because it is the part of their daily routine work. The Cooperative Sector is one of the, our Mixed economy, we are following. Article 43 of our Constitution directs Governments to implement the Cooperative Policy in rural India. It is the embodiment of the end result of the Articles 39(c). There for the Cooperative theory must be Subject of Education from Primary School to University level.

With Kind Greetings and Regards!

S. Bhoomai

(Sambharapu Bhoomaih)

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SAHAKARA DHARMA PEETAM