

Chapter 1: Introduction to Study

1.1 Introduction:

When considering the concept of cooperation, it essentially means helping one another and working together. The concept of cooperation primarily emerged to uplift economically weaker sections of society. Hence, the cooperative sector in Maharashtra has seen significant growth.

Economically weaker individuals come together to establish cooperative institutions to achieve self-development. These institutions operate on various cooperative principles, such as cooperative dairy organizations, sugar factories, credit societies, and agriculture-related cooperative organizations.

In this project, we aim to study the _____
_____.

A. Definitions:

1. A cooperative institution is one established voluntarily by a group of individuals.
2. According to the Indian Cooperative Act, 1912 (Section 4C), "A cooperative institution is one that promotes the economic welfare of its members based on cooperative principles."

B. Features:

1. Voluntary Organization
2. Open Membership
3. Registration
4. Equal Voting Rights (One Person, One Vote)
5. Limited Liability
6. Democratic Management
7. Membership Size

1.2 Importance of the Study:

This study will examine the _____ and its contributions to rural credit, rural development, member welfare, financial services, and rural employment.

1.3 Statement of the Problem for Project Study:

As per the Maharashtra State Cooperation Department's official data from 2016, the state had 238,000 cooperative institutions, including:

- 35 apex institutions
- 21,062 primary agricultural credit societies
- 22,336 non-agricultural credit societies
- 1,518 marketing institutions
- 39,781 agricultural product processing organizations
- 140,997 other cooperative institutions

Maharashtra also has over 200 cooperative sugar factories, out of which 40 are operating at a loss. Additionally, there are 503 urban cooperative banks, 16,000 urban credit societies, and 7,276 employee organizations. There are 31,000 cooperative dairies, including 106 cooperative milk unions, 25-45% of which are operating at a loss. This data is accurate up to December 31, 2016.

The government has cancelled the registration of 72,000 fraudulent cooperative institutions and appointed administrators for several. Many cooperative institutions were registered during the Congress-NCP government's tenure to gain political advantages; however, several of these institutions never materialized beyond paper. Such bogus institutions had false postal addresses. The BJP government annulled the registrations of these institutions.

Through this project, an attempt will be made to review the performance of the _____ and conduct its statistical analysis.

1.4 Objectives of the Project Study:

1. To understand cooperation and its role in the rural economy.

2. To study the contribution of the _____
_____ in the cooperative sector.
3. To review the development and expansion of [institution name to be specified].

1.5 Research Methods:

A. Data Collection:

1. Primary Data Collection

- o Interviews were conducted with managers and staff of the _____ to gather information about its operations.

2. Secondary Data Collection

- o The annual reports of the _____ for the past five years were used as secondary resources.

B. Statistical Analysis Methods:

- Statistical tools like averages, range, standard deviation, coefficient of variation, and correlation were used for this project study.

1.6 Scope or Limitations of the Study:

A. Geographic Scope:

The geographic scope of the study is limited to the institution _____.

B. Component Scope:

The component scope of the study is limited to "Development and Expansion of Cooperation."

C. Functional Scope:

The functional scope is restricted to the predefined objectives.