



Role of Cooperatives in The Development of the Sectors of India

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Abstract

Cooperatives are necessary to get the unitary benefits. The history of cooperatives in India is more than a hundred years old. Cooperatives developed very rapidly after Indian independence. Cooperatives are the group of people will come together and form a common union and try to fulfill economic, social and cultural needs. These are called as cooperative societies. The members in the society enjoy ownership rights and profits for their participation. Cooperative societies boost the equitable and sustainable development and common welfare to the producer and consumer. This system promotes fairness and ensures that those who actively engage in the cooperative's activities reap the benefits. The importance of cooperative society has been increasing rapidly. The cooperative moment in India has been playing a crucial role in agriculture, banking and housing sectors. According to an estimate, more than half a million cooperative societies are active in the country. Cooperatives exist in sectors such as retail, banking, housing, marketing, agriculture, manufacturing, purchasing society like consumer cooperative society, producer cooperative society, cooperative credit societies, housing cooperative society, and cooperative farming society.

Introduction

Cooperative societies are voluntary organizations which where individuals with shared needs come together to achieve common economic goals. These societies were founded on principles of self-help and mutual cooperation, aiming primarily to serve the interests of disadvantaged sections of society rather than to generate profits. The members in the society pool their resources and utilize them collectively to derive shared benefits, making the cooperative structure distinct in its emphasis on community welfare. The cooperative movement has been started in India from the Pre-Independence. The present inspiration Vasudhaiva Kutumbakam gives a motivation for the cooperation, which translates to "the world is one family." The concept unity and mutual support can focus the growth of the cooperatives as vital institutions that empower local communities and drive grassroots development. According to the International Cooperative Alliance (ICA), cooperatives are member-owned enterprises that prioritize shared economic, social, and cultural objectives, placing people for profit. Cooperatives can boost the livelihoods of all people in different sectors of the economy. The Ministry of Cooperation in India has established on 6th July, 2021, underscored India's commitment to enhance the cooperative sector. The Ministry objective is to cooperate the people engaged in various sectors to strengthen the socio-economic bonds across the regions.

Definition:

“Cooperative societies can be thought of as unique entities where members are also the owners, and profits are typically distributed based on usage or participation. This cooperative model fosters equitable and sustainable development.

Review of Literature:

The author **Rochdale** focused on the food supply chain. The author was discussed about the functions of cooperatives and proper way of distribution. His Discussion was on how co-operatives can present rural communities with development opportunities by counteracting the consolidation. The cooperative societies should help the primary producer to reduce the cost of production. This examination of the functionality of co-operatives will look to the original Rochdale Principles to see how market pressures have forced co-operatives to adapt these initial principles to the current marketplace. A review of the literature around short food supply chains (SFSC) will help to determine if co-operatives can adapt to a new food supply role through these SFSC. According to **Saskatchewan**, primary producers faced with increased input costs, due to lack of competition, formed a co-operative to distribute fertilizers, machinery, and seed to members at decreased costs (Foulton and Ketilson, 1992). **Karpyn** in 2010, article entitled, "Policy Solutions to the 'Grocery Gap'" presents a recommendation to the problem of disparities in the location of supermarkets based on income and race. They are 1) Prepare and Inform, 2) Empower, 3) Strategize, 4) Change Policy and 5) Implement, Monitor and Evaluate. An example of Karpyn's work shows these specific criteria being utilized by the Food Trust, a non-profit group, to determine what states and areas needed assistance in food access issues. **Panzar and Willig** (1981) presents a model for economies of scope in multiproduct firms. The model outlines the nature of the inputs as quasi-public, meaning that the inputs are shared between product lines. **Van der Ploeg and Frouws** (1999) in "On Power and Weakness, Capacity and Impotence: Rigidity and Flexibility in Food Chains", discusses the difficulties experienced in transitioning from conventional supply chains to organic supply chains in the Netherlands. **Saccomandi** (1998) is cited, outlining how the transaction costs of multiple suppliers and lorries (trucks) required to deliver small scale organic products is a major concern and would push logistics costs too high for economical distribution. **Krouse and Galluzzo** (2007) outline the shift of food system to the conventional commodity system. The shift to commodity systems decreased the diversity in crops/livestock and affected the economic potential and viability of Iowa's food system. Krouse and Galluzzo (2007) indicate that the monoculture production systems preferred by IOF models does allow for high production levels, **Kirshenmann** et al. (2004) provide a disturbing picture of the diversity of the turkey breeding flocks indicating that ninety percent of all commercially produced turkeys in the world come from three breeding flocks.

Objectives

1. To review the historical development of the cooperatives in India.
2. To know the national initiatives to promote the cooperatives in India.
3. To discuss about the types of cooperatives working in India.
4. To analyze the role of cooperatives in the Development of the sectors of India.

Methodology

The present study is a descriptive in approach.

Data Source

The secondary data is used to trace the origin, growth and functioning of cooperatives in India. In the present study, secondary data have been made use of. The secondary data is collected from the publications of Government of India, NABARD, National Cooperative Database, Five year plan documents, Reports of government agencies and Cooperative institutions.

The Historical Development of the Cooperatives in India

1. Cooperative movement in the Pre Independence-Era

The Cooperatives got a legal entity in India in the year 1904. It has introduced the cooperative credit society's act which outlined principles of constituting cooperative societies, membership, registration, liabilities of members, disposal of profits, rulemaking power and dissolution. These are restricted to non-profit and equal social justice. Later this scope expanded to marketing societies, handloom weavers and other artisan societies. In 1914, the Maclagan Committee recommended reforms for credit societies, proposing three tier cooperative banking system at the centre, province and district levels. The Government of India Act 1919, empowered provinces in enact laws for cooperatives, leading to the passage of Bombay cooperative society act of 1925, the first cooperative legislation by a provincial government. 1942, the government of India enacted the Multi-Unit cooperative societies act to regulate cooperative with membership from multiple provinces and delegated the power of the central registrant of cooperatives to state registrar for practical purpose.

2. Cooperative movement in the Post Independence-Era

After Independence, the new government system aimed to decentralize economic power and promote people's participation in planning and implementing an economic development programs, with a focus on social justice. Cooperatives became an integral part of India's Five-Year Plans, starting with the First Plan, which emphasized their coordination with village panchyats. The milestones in the rural credit cooperation are establishment of the National Cooperative Development Corporation (NCDC) in 1963, and the National Bank for Agricultural Rural Development (NABARD) in 1982. In 1984, the Indian Parliament passed the Multi-State Cooperative organizations act to streamline laws governing cooperatives across state. Further consolidation occurred with the introduction of the National Policy on cooperatives in 2002. The MSCS Amendment Act 2023 enhanced governance, increased transparency and implemented structural changes within Multi-State Cooperative Societies empowering cooperatives with greater independence.

National Initiatives to Promote the Cooperatives in India.

1. Ministry of Cooperation

Ministry of Cooperation was created by transferring the existing entries related to cooperation and cooperative in the business of the erstwhile Ministry of Agriculture, Cooperation and Farmers Welfare vide Cabinet Secretariat's Gazette Notification dated 6th July, 2021. The Ministry is headed by Hon'ble Minister for Cooperation and is assisted by Hon'ble Minister of State for Cooperation. Secretary, Cooperation is the administrative head of the Ministry. Secretary, Cooperation is assisted by one Additional Secretary, two Joint Secretaries and one Central Registrar of Cooperative Societies. The Ministry is responsible for provide a separate administrative, legal and policy framework for strengthening the cooperative movement in country. Its aims to deepen co-operatives as a true people-based movement reaching up to the grassroots and develop a cooperative based economic model where each member works with a spirit to responsibility. The principal activities of the Ministry include streamlining processes for 'Ease of doing businesses for co-operatives and enabling development of Multi-State Co-operative Societies. It lays emphasis on strengthening, bringing transparency, modernization, computerization, creating competitive cooperatives, working constantly to meet the challenge of accessibility to development for every underprivileged in rural areas and on connecting every village with cooperatives, making every village prosperous with the mantra of "Sahakar se Samridhhi" and through this making the country prosperous.

2. National Cooperation Policy

Ministry has taken up formulation of New National Cooperation Policy to help in realizing the vision of 'Sahakar se Samridhhi', promoting the cooperative based economic development model, strengthening the cooperative movement in the country and deepening its reach up to the grassroots. In this regard, consultations were earlier held with stakeholders and suggestions for formulating the new Policy were invited from the Central Ministries/ Departments, States/UTs, National Cooperative Federations, Institutions and also from the general public.

A National level committee has been constituted on 2nd September 2022 under the chairmanship of Shri Suresh Prabhakar Prabhu, consisting of experts of the cooperative sector, representatives from National/ State/ District/ Primary level cooperative societies, Secretaries (Cooperation) and RCSs from States/UTs, officers from Central Ministries/ Departments to analyse the collated feedback, policy suggestions & recommendations to formulate the draft of the new Policy. To view a background note on National Cooperation Policy Computerization of Primary Agricultural Credit Societies (PACS) A Centrally Sponsored Project on 'Computerization of PACS' has been approved by the Cabinet Committee on Economic Affairs (CCEA) 29th June, 2022. This project envisages computerization of about 63,000 functional PACS over a period of 5 years with a total budget outlay of Rs. 2516 Cr with a central share of Rs. 1528 Cr. Out of the total budget for the project, the shares of Government of India, State Governments and NABARD are Rs. 1528 crore, Rs. 736 crore and Rs. 252 crore respectively. Computerization of PACS, besides serving the purpose of financial inclusion and strengthening service delivery to farmers especially Small & Marginal Farmers, will bring transparency, efficiency, enhance trustworthiness in the working of PACS among farmers. Single ERP based software will be developed at National level which will enable PACS to digitize its services and link them with DCCBs and STCBs. It will ensure speedy disposal of loans, lower transition cost, faster audit and reduction in imbalances in payments and accounting with State Cooperative Banks and District Central Cooperative Banks. Model byelaws for PACS Model byelaws prepared and circulated for their adoption as per the respective State Cooperatives Act to enable PACS to undertake more than 25 business activities like dairy, fishery, setting up of godowns, LPG/ Petrol/ Green energy distribution agency, banking correspondents, CSC, etc. PACS as Common Service Centres (CSC) MoU signed between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC - SPV to facilitate functioning of PACS as

CSCs to improve their viability, provide e-services at village level and generate employment. National Cooperative Database Preparation of an authentic and updated data repository of cooperatives in the country started to facilitate stakeholders in policy making and implementation.

Overview of the Cooperative Sector in India

S.No	Cooperative Sector Name	Total No.	S.No	Cooperative Sector Name	Total No.
1	Agriculture and Allied Cooperatives	27296	16	Livestock & Poultry Cooperative	16785
2	Agro Processing/Industrial Cooperative	22965	17	Marketing Cooperative Society	9250
3	Bee farming Cooperative	337	18	Miscellaneous Credit Cooperative Society	5870
4	Consumer Cooperative	21903	19	Miscellaneous Non Credit	30977
5	Credit and Thrift Society	80995	20	Multipurpose Cooperative	20480
6	Dairy Cooperative	143867	21	Primary Agricultural Credit Societies	99931
7	Educational & Training Cooperative	463	22	Sericulture Cooperative	500
8	Farmers Service Societies	752	23	Social welfare and cultural cooperative	2080
9	Fishery Cooperative	25733	24	Sugar Mills Cooperative	286
10	Handcraft Cooperative	5187	25	Tourism Cooperative	485
11	Handloom Texttile & Weavers Cooperative	19666	26	Transport Cooperative	4180
12	Housing Corporative Society	192472	27	Tribal Cooperative	1553
13	Jute and Coir Corporative	63	28	Urban Cooperative Bank	1411
14	Labour Corporative	44673	29	Women Welfare Cooperative Society	25256
15	Large Area Multi Purpose Society	5561	Total		810977

Source: National Cooperative Data Base (Nov-2024)

Types of cooperatives in India

There are many types of cooperatives. The following are the some types of cooperatives.

1. **Consumers' Cooperative Society:** It is formed to provide consumer goods at reasonable prices, for eliminating middlemen and to make the contact directly from producers to consumers. Kendriya Bhandar and Apna Bazar are some of the examples. Consumer cooperative societies have a clear, primary mission: to provide essential goods and services to their members at prices that are not just reasonable but also highly competitive. When the consumers face the situation of fluctuating prices and market uncertainties, consumer cooperatives maintain the stability of prices. In consumer cooperatives, members serve both as customers and owners, ensuring goods and services are personalized to their needs. The consumers collective buying power allows for cost-effective access.

2.

2. **Producers' Cooperative Society:** It supports small producers by providing necessary raw materials and equipment. APPCO and Haryana Handloom are the examples. These types of cooperative societies empower individuals at the core of various industries, especially smaller producers who face challenges in larger, competitive markets. Cooperatives can provide a facility to join together; then these producers efficiently market their goods to reach wider consumers. In addition to this, they reduce production costs through shared resources, leading to increased profits and financial sustainability. Producer cooperative societies offer valuable support by promoting collaboration, cost reduction, expanded market access, and improved negotiation capabilities.

3. Cooperative Marketing Society: It formed to assist small producers to sell their products by collectively selling on their behalf. The Gujarat Cooperative Milk Marketing Federation (AMUL) is one of the prominent examples. Marketing cooperative societies have greater capability in supporting small-scale producers by providing them with a strategic advantage in competitive markets. The primary goal of marketing cooperative societies is to enhance the market to reach and access for their members. By pooling resources, products, and expertise, small-scale producers can overcome the hurdles of marketing, distribution, and accessing larger markets. This collective effort enables them to achieve economies of scale, making their products more cost-competitive and attractive to buyers. Marketing cooperatives empower small-scale producers by consolidating product offerings, securing better returns through collective negotiations, and sharing essential market insights. These cooperatives play a dominant role in fostering the prosperity and sustainability of small-scale producers, enabling them to compete effectively in challenging and competitive market environments.

4. Cooperative Credit Society: These societies provide financial assistance to members by accepting deposits and granting loans at reasonable interest rates. Examples include Village Service Cooperative Society and Urban Cooperative Banks. Cooperative credit societies, sometimes referred to as credit unions, are instrumental in addressing the credit needs of their members, particularly those hailing from low-income backgrounds or communities. These unique financial institutions prioritize accessibility, affordability, and inclusivity in their operations, aiming to bridge the gap in financial services and empower individuals who might otherwise struggle to access credit through traditional banking channels. Credit cooperatives serve as critical enablers of financial inclusion and economic empowerment, providing affordable and accessible credit to those who need it most. By bridging gaps in financial services and offering fair lending terms, they contribute to the financial well-being and stability of undeveloped individuals and communities, promoting a more inclusive and prosperous society.

5. Cooperative Farming Society: Small farmers form these societies to gain benefits of large-scale farming. Examples include lift-irrigation cooperatives and pani-panchayats. Cooperative farming societies are organized groups of farmers who come together with the aim of collectively addressing various challenges in agriculture. These societies are typically formed with the objective of promoting collaboration, resource-sharing, and knowledge exchange among individual farmers, ultimately leading to enhanced productivity and increased income in the agricultural sector. Cooperative farming societies secure better prices for their products when dealing with wholesalers and retailers, while also collectively marketing their goods to access broader consumer markets. Moreover, by working together, members gain financial benefits by cutting costs, accessing improved financing options, and sometimes receiving government incentives or grants available to organized agricultural groups.

6. Housing Cooperative Society: These societies offer affordable residential options by purchasing and developing land for members. Examples include Employees' Housing Societies and Metropolitan Housing Cooperative Society. These can represent an innovative solution to the ongoing issue of securing affordable and secure housing, particularly in densely populated urban areas. These cooperatives enable individuals to collectively own and manage residential properties, offering a distinct approach to address housing demands. By distributing costs across multiple members, housing cooperative societies can provide housing solutions at a lower cost compared to individual ownership, making homeownership a viable option for many who might not otherwise have the means to afford it. This cooperative approach to housing not only provides a practical response to the need for housing in densely populated areas but also promotes a sense of shared responsibility and community among its members.

The Role of Cooperatives in the Development of the Sectors of India

1. Cooperatives in Agriculture Sector:

A comprehensive National Cooperative Database (NCD) has been developed by Ministry of Cooperation, Government of India, with the support of State Governments. The data of all the Cooperative Societies from various sectors, including PACS, has been entered in the database by nodal officers appointed by the States /UTs for this purpose. As per data available on NCD, the details of number of cooperative societies operational in the agricultural sector across the country, State/UT-wise is placed at Annexure 'A'. The information related to procurement of fruits and vegetables received from Ministry of Consumer Affairs, Food & Public Distribution and National Agricultural Cooperative Marketing Federation (NAFED) are placed at Annexures 'B' and 'C' respectively. A 49-member National Level Committee was constituted under the chairmanship of Shri Suresh Prabhakar Prabhu, consisting of experts of the cooperative sector, representatives from National/State/District/Primary level cooperative societies, Secretaries (Cooperation) and RCSs from States/UTs, officers from Central Ministries /Departments to formulate the New National Cooperation Policy. In this regard, the National Level Committee held 17 meetings and 4 regional workshops throughout the

country to elicit suggestions/recommendations. Draft report on the New National Cooperation Policy, prepared by the expert committee has been received and the same is being considered.

The number of cooperative societies operational in the agricultural sector across the country, State/UT-

Sl No	State/UT Name	Agriculture & Allied Cooperative Societies (Non Credit)	Primary Agriculture Credit Societies (PACS)
1	ANDAMAN AND NICOBAR ICLANDS	11	45
2	ANDHRA PRADESH	515	2002
3	ARUNACHAL PRADESH	129	10
4	ASSAM	469	770
5	BIHAR	576	8307
6	CHANDIGARH	1	4
7	CHHATTISGARH	65	1563
8	DELHI	6	0
9	GOA	72	76
10	GUJARAT	6831	9630
11	HARYANA	273	778
12	HIMACHAL PRADESH	66	2085
13	JAMMU AND KASHMIR	442	438
14	JHARKHAND	313	2391
15	KARNATAKA	517	5883
16	KERALA	--	1594
17	LADAKH	2	113
18	LAKSHADWEEP	1	0
19	MADHYA PRADESH	1619	4073
20	MAHARASHTRA	4898	20844
21	MANIPUR	253	148
22	MEGHALAYA	137	506
23	MIZORAM	167	65
24	NAGALAND	796	800
25	ODISHA	93	2854
26	PUDUCHERRY	4	50
27	PUNJAB	208	3504
28	RAJASTHAN	310	6143
29	SIKKIM	24	170
30	TAMIL NADU	150	889
31	TELANGANA	563	9
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	13	
33	TRIPURA	129	214
34	UTTAR PRADESH	738	6722
35	UTTARAKHAND	189	669
36	WEST BENGAL	58	4701
	Total	20638	92516

Source: Information received from Ministry of Consumer Affairs, Food & Public Distribution

The other initiatives for the development of the Agriculture Sector are:

1.1 Cooperative Farming

When the majority members of a family own land and farming is the only source of their livelihood, many conflicts can arise, especially in terms of territory, income, and growth. Besides, since all the members farm on the same plot, it's hard to prosper and take their agricultural businesses to a new, improved level. This

became a huge concern post the independence because India was quite vulnerable at that time. In other words, the cooperative farming system symbolises:

1. Each farmer who is also a member will own a part of the plot individually.
2. Farming will be carried on in a collaborative manner where all the members will work on the same land but on their individual plots.
3. The wages are given to the members based on the total number of working days.
4. All the profits will be distributed amongst the members based on the ownership ratio on the total land.

2. Cooperatives in Industrial Sector:

Industries in the cooperative sector are run and controlled by a small group. The members generally are the ones who produce raw materials. Some examples of these industries include handloom, food processing, and dairy products. These industries are operated and owned by the suppliers or producers of raw materials, employees or both.

The Types of Cooperatives are:

- Producer Cooperatives.
- Worker Cooperatives.
- Consumer Cooperatives.
- Retail or Purchasing Cooperatives.
- Social Cooperatives.

Industries in the cooperative sector are controlled and owned by a small group of people who are either the producers or the suppliers of materials. Examples include sugar production in Maharashtra and the industry for coir in Kerala. Anand Milk Union Limited and Sudha Dairy are two instances of cooperative sector industries. Cooperative sector companies are run and controlled by a group of individuals. In general, the members are the ones who produce raw materials. Some examples of these industries include handloom, food processing, and dairy products. Amul is a model of a cooperative sector society. They are operated and owned by the manufacturers or suppliers for raw materials, employees or both. The resources are shared among stakeholders, and profits and losses are divided equally. AMUL, which is a milk cooperative, is an excellent illustration. Sugar production located in Maharashtra is another instance. Cooperative sectors or industries are run by the owners or the suppliers of raw materials, employees or both. They share the resources and profits or losses according to a proportional basis, like that of the industry for sugar in Maharashtra and the coir industry in Kerala. Worker cooperatives are the businesses owned and managed by the people who work there. And purchasing cooperatives where members pool their purchasing power. Multi-stakeholder or hybrid cooperatives that share ownership between different stakeholder groups, for example, care cooperatives where ownership is shared between both care-givers and receivers. Stakeholders might also include non-profits or investors. Retail cooperative are retailers, such as grocery stores, owned by their customers. They should not be confused with retailers' cooperatives, whose members are retailers rather than consumers.

3. Cooperatives in Service Sector:

3.1 Credit unions, cooperative banking and cooperative insurance

Credit unions are cooperative financial institutions owned and controlled by their members. Credit unions provide can the same services to its customers as banks but are considered for non-profit organizations and adhere to competitive principles.

3.2 Financial cooperatives

Financial cooperatives hold a significant market share. There are many types of cooperative financial institutions with different names across the world, including financial cooperatives: cooperative banks, credit unions, and savings and credit cooperatives etc.

3.3 Business and employment cooperative

Business and employment cooperatives are a subset of worker cooperatives that represent a new approach to providing support to the creation of new businesses. Like other business creation support schemes, these are enable budding entrepreneurs to experiment with their business idea while benefiting from a secure income. The innovation BECs introduce is that once the businesses are established, the entrepreneurs are not forced to leave and set up independently, but can stay and become full members of the cooperative. The micro-enterprises then combine to form one multi-activity enterprise whose members provide a mutually supportive environment for each other. BECs thus provide budding business people with an easy transition from inactivity to self-employment, but in a collective framework. They open up new horizons for people who have ambition but who lack the skills or confidence needed to set off entirely on their own – or who simply want to carry on an independent economic activity but within a supportive group context.

3.4 Purchasing cooperative

A "purchasing cooperative" is a type of cooperative arrangement, often among businesses, to agree to aggregate demand to get lower prices from selected suppliers. Retailers' cooperatives are a form of purchasing cooperative.

3.5 Multi-stakeholding in retailing

Multi-stakeholder co-operatives also exist in the retail sector. An example is Färm, a Belgian wholefood retailing cooperative founded in 2015 which favours organic and local produce. It operates 16 shops, of which 11 are in Brussels.

3.6 Cooperative financing

The issue of finance in cooperativism is one of the most importance. Since the failure rates of cooperatives are lower than for conventional firms, the financing schemes used by them are at least as successful as for conventional firms.

Conclusion

This present paper evaluates the cooperatives societies in India and tries to analyze the growth of cooperatives and examines the impact of cooperatives on the development of the sectors of India. Cooperatives in India function in different sectors. As Cooperatives in India came into being as a result of the Government taking cognizance of the agricultural conditions that prevailed during the latter part of the nineteenth century and the absence of institutional arrangements for finance to agriculturists, which had resulted in mounting distress and discontent. Small, local, locally worked institutions, cooperative in form, which would satisfy the postulates of proximity, security and facility for providing credit, were seen as the answer to this situation. Cooperatives have a tremendous opportunity precisely because they have a special identity, because they have both social and economic objectives, because they are values and community based, because they are people oriented and because of their network of linkages through the cooperative movement. Therefore, cooperatives have a futuristic role of fostering collectivism and preserving the social capital base of the country. These are some of the reasons why so many reforms and acts have been passed in India for developing the concept of farming jointly. India's cooperative movement, deeply rooted in its cultural and socio-economic landscape, has evolved into a powerful vehicle for inclusive growth, community empowerment, and rural development.

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