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Opinion regarding services of co-operative societies by sapota growers of Navsari district of Gujarat state

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ABSTRACT : This study aim to analyze the role of leading co-operative societies and their services with respect to supply of agricultural inputs, finance, marketing of produce etc. by the sapota growers of Navsari district of Gujarat state. Out of ten co-operatives working in sapota crops only four were selected for study based on their performance in procuring and marketing of sapota fruits during last three years. Respondents *viz.*, members of the selected co-operative societies 120 farmers were selected proportionately. Thus the total sample for the study comprised of 120 farmers. The results on services of agricultural inputs indicate that majority of the respondents satisfied with timely, adequate and qualitative supply of fertilizers, insecticides / pesticides and agricultural implements, respectively. The opinion regarding price of inputs indicate that 54.17, 62.50 and 63.33 per cent respondents agree with that the price was reasonable for fertilizers, insecticides/pesticides and agricultural implements, respectively. More than three fourth of respondents believe that the price for their produce paid by co-operative was reasonable. It is also seen that requirement of finance from the members was partially fulfilled by co-operative societies.

KEY WORDS : Co-operative societies, Services of co-operatives, Sapota growers

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Fruit crops are the important horticultural crops grown in Gujarat state. The major fruit crops grown in Gujarat are mango, banana, citrus and sapota. Gujarat produces 20% of sapota production at national level. In Gujarat sapota crop grown mainly in districts of south Gujarat (Navsari, Valsad) and Junagadh.

Sapota grows well in warm and moist climate. Costal climate is best suited for sapota cultivation. There are two main peak seasons. In South Gujarat, the two peak seasons are between September to November and February to March.

The co-operative sector in Gujarat has emerged as one of the largest in India with 58459 societies of various sectors. South Gujarat is the mother land of co-operative sectors with 17 societies in sugar sector and 2278 societies in dairy sector, 271 societies in agricultural sector and out of them 59 societies are working in fruits and vegetable production and marketing. Mahalingam (1990) reported that co-operatives have to play an important role in the economy of the country to ensure fair treatment to our farmers in the

market . A large majority of small and marginal farmers meet unfair treatment in the market while procuring inputs and marketing their produce. The market is uncertain and several times the farmers are not able to meet even the variable cost of production of their produce. Hence, the only way out is that farmers get organized and form co-operatives to solve their marketing problems.

The direct and indirect purpose of a co-operative enterprise is to reduce the cost of living or raise the income of the member by bringing the benefits and gains to him from production and distribution of commodities, otherwise enjoyed by traders or middleman (Gurumoorthy, 1995 and Raghuvanshi, 2009). So far as Gujarat state is concerned agricultural co operatives have covered about 60 per cent of about 23 lakh land holders.

Objectives:

Co-operative societies of Navsari district, specially working in sapota are providing variety of services such as

supply of agricultural inputs, post harvest handling and marketing of perishable sapota fruits, credit facilities, and extension and welfare services to the members. This study aimed to analyze the role of promising co-operative societies in relation to their services.

RESEARCH METHODS

The study was conducted in Navsari district of South Gujarat region in the year of 2011-12, which was selected purposively owing to the following reasons. The co-operatives had developed well infrastructure in South Gujarat. Navsari is one of the leading sapota growing district of Gujarat and is also one of the leading regions in co-operative network in the country. Ex-post-facto research design was used for this study.

Co-operative sectors are dominated in the procuring and marketing of sapota in Navsari district of Gujarat. So co-operative sectors were selected purposively for the study. Total sixteen co-operatives are working, out of them ten societies were working in the production and marketing of sapota in Navsari district. From this ten, four co-operative societies were having more than 75% of market share in the marketing of sapota fruits and based on the performance these were selected for the study. The members of the selected co-operative societies who had completed the five years of membership and selected proportionately. Total 120 member respondents were selected.

RESEARCH FINDINGS AND DISCUSSION

The results obtained from the present investigation as well as relevant discussion have been summarised under following heads:

Services of the co operative societies:

In agriculture the individual farmers were unable to make arrangements for labour, credit, improved seeds, fertilizers and insecticides on their farms, as a result they had to think of cooperatives. To fulfill these needs the co-operative societies came into existence. These cooperative societies were to serve as a store, a bank, a distribution agent, a supply and marketing unit for the farmers in rural areas. Timeliness in disbursement of loan would encourage productive efforts and untimely supply leads to its misuse and vicious cycle of unproductively and slow recovery position (Nauyen, 2011).

As soon as the farmers decided to adopt improved practices, he should be ensured an adequate and a timely supply of the needed inputs by the agencies, if that is not done, naturally his enthusiasm to adopt the practices cools down. The farmers generally entertain an opinion that lack of prompt supply of inputs is one of the main stumbling blocks in their adoption.

Coverage of member by co-operative societies through their services:

The average data of last three years on coverage of different services to the member growers by the co-operative society were collected from the record of the co-operative society. The data (Table 1) indicated that all four co-operative societies had covered more than four fifth (87.56 %) of the members growers under different services. The same trend also observed in each of the society.

Timeliness, adequacy, quality and price if inputs supplied through services of co operative societies:

As all the co operative societies distributed more quantity of fertilizers, implements and insecticides-

Sr. No.	Name of the co-operative society	Total no. of member	Total no. of members covered	Percentage of coverage
1.	Amalsad co-operative	2967	2510	84.6
2.	Gadat co-operative	2916	2618	89.78
3.	Ajarai co-operative	350	301	86.00
4.	Navsari co-operative	2210	1986	89.86
	Average	2110.75	1853.75	87.56

Sr. No.	Name of the co-operative society	Timeliness				Adequacy				Quality				Price			
		Timely		Not timely		Adequate		Not adequate		Good		Bad		Reasonable		High	
		Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%
1	Amalsad co-operative	32	66.67	16	33.33	33	68.75	15	31.25	45	93.75	3	6.25	25	52.08	23	47.92
2	Gadat co-operative	24	63.16	14	36.84	26	68.42	12	31.58	34	89.47	4	10.53	22	57.89	16	42.11
3	Ajarai co-operative	9	52.94	8	47.06	8	47.06	9	52.94	14	82.35	3	17.65	8	47.06	9	52.94
4	Navsari co-operative	10	58.82	7	41.18	8	47.06	9	52.94	15	88.24	2	11.76	10	58.82	7	41.18
	Total (pooled)	75	62.50	45	37.50	75	62.50	45	37.50	108	90.00	12	10.00	65	54.17	55	45.83

pesticides. Close study regarding the level of use of these inputs by respondents was taken up. In order to increase sapota production per unit of time, much reliable is placed on the fertilizers, insecticides- pesticides and diesel, petrol and oil as well.

Timeliness, adequacy, quality and price of fertilizers supplied through cooperative societies:

Timely and adequate supply of fertilizers would encourage productive efforts and untimely supply leads to its misuse and drastic reduction in the production.

Especially, small farmers are unable to obtain adequate fertilizers from the cooperative societies as felt by them. The respondents were requested to provide information on various part of service aspects like timeliness, adequacy, quality and price of fertilizers.

The data regarding the services of fertilizer distribution (Table 2) showed that 62.50 per cent of respondents were satisfied with timely and adequacy supply of fertilizers distribution. 90.00 per cent of respondents were satisfied with good quality and 54.17 per cent reported that the fertilizer price was reasonable. The fertilizer price was not in control of co-operative society. The same trend was observed in each of co-operative society. The three societies *i.e.* Amalsad, Gadat and Ajarai also provided credit for 30 days without interest to the members on purchase of fertilizers.

Timeliness, adequacy, quality and price of insecticides-pesticides supplied through cooperative societies:

Timely and adequate supply of insecticides/ pesticides would encourage productive efforts. The respondents were

requested to provide information on various part of service aspects like timeliness, adequacy, quality and price of insecticides/ pesticides.

The data regarding the services of insecticides/ pesticides distribution are presented in Table 3. Result data showed that 79.19 and 70.00 per cent of respondent were satisfied with timely and adequacy supply of insecticides/ pesticides distribution, respectively. 81.67 per cent of respondents were satisfied with good quality and 62.50 per cent reported that the insecticides/ pesticides price was reasonable. The insecticides/ pesticides price was not in control of co-operative society. The same trend was observed in each of co-operative society. Out of four societies, three of them *i.e.* Amalsad, Gadat and Ajarai also provided credit for 30 days without interest to the members on purchase of insecticides/ pesticides.

Timeliness, adequacy, quality and price of agricultural implements supplied through cooperative societies:

Timely and adequate supply of agricultural implements would encourage productive efforts. The respondents were requested to provide information on various part of service aspects like timeliness, adequacy, quality and price of agricultural implements.

The data regarding the services of agricultural implements distribution are presented in Table 4. The data regarding the over all response showed that 60.83 and 54.17 per cent of respondent were agreed with timely and adequacy supply of agricultural implements, respectively. 65.00 per cent of respondent were satisfied with good quality and 63.33 per cent reported that the price was reasonable. Two co-operative societies' *i.e.* Amalsad and Gadat had facilities to

Table 3 : Respondents opinion regarding timeliness, adequacy, quality and price of pesticides supplied through co-operative societies

Sr. No.	Name of the co-operative society	Timeliness				Adequacy				Quality				Price			
		Timely		Not timely		Adequate		Not adequate		Good		Bad		Reasonable		High	
		Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%
1.	Amalsad co-operative	36	75.00	12	25.00	28	58.33	20	41.67	41	85.42	7	14.58	31	64.58	17	35.42
2.	Gadat co-operative	32	84.21	6	15.79	30	78.95	8	21.05	32	84.21	6	15.79	22	57.89	16	42.11
3.	Ajarai co-operative	14	82.35	3	17.65	14	82.35	3	17.65	12	70.59	5	29.51	10	58.62	7	41.18
4.	Navsari co-operative	13	76.47	4	23.53	12	70.59	5	29.51	13	76.47	4	23.53	12	70.59	5	29.51
	Total (pooled)	95	79.17	25	20.83	84	70.00	36	30.00	98	81.67	22	18.33	75	62.50	45	37.50

Table 4 : Respondents opinion regarding timeliness, adequacy, quality and price of agricultural implements supplied through co-operative societies

Sr. No.	Name of the co-operative society	Timeliness				Adequacy				Quality				Price			
		Timely		Not timely		Adequate		Not adequate		Good		Bad		Reasonable		High	
		Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%
1.	Amalsad co-operative	33	68.75	15	31.25	24	50.00	24	50.00	28	58.33	20	41.67	32	66.67	16	33.33
2.	Gadat co-operative	22	57.89	16	42.11	20	52.63	18	47.37	25	65.79	13	34.21	24	63.16	14	36.84
3.	Ajarai co-operative	8	47.06	9	52.94	10	58.82	7	41.18	13	76.47	4	23.53	9	52.94	7	47.06
4.	Navsari co-operative	10	58.82	7	41.18	11	64.71	6	35.29	12	70.59	5	29.41	11	64.71	7	35.29
	Total (pooled)	73	60.83	47	39.17	65	54.17	55	45.83	78	65.00	42	35.00	76	63.33	44	36.67

provide hiring of tractor for agricultural operation. The same trend was observed in each of co-operative society. Loan should be provided to purchase of tractor and tractor drawn implements.

Timeliness, adequacy, quality and price of petrol/ diesel/ oil supplied through cooperative societies:

Timely and adequate supply of diesel and petrol for irrigation, transportation and for machinery in agricultural operation would encourage productive efforts. The respondents were requested to provide information on various part of service aspects like timeliness, adequacy, quality and price of diesel/petrol/oil.

Only two co-operative *i.e.* Amalsad and Gadat co-operative were providing this facility. The data regarding the services of diesel/petrol/oil distribution are reported in Table 5. The data regarding the over all response showed that 100 per cent of respondent utilized this service and satisfied with time, adequacy supply, quality and reasonable price. These co-operative societies have also started to provide credit facilities on purchase of diesel for irrigation and farm use purpose.

Data on service of finance facilities provided by cooperative societies :

The data (Table 6) of financial demand and supply were obtained from the official record from the co-operative societies. The over all demand of loan per member was Rs.0.48 lac, while co-operative societies provided only Rs 0.18 lac per member. The result indicated that requirement of finance from the member had been fulfilled only by 32.71 per cent in average of all co-operative societies. While in case of individual co-operative society, Ajarai co-operative society fulfilled 44.50 per cent, followed by Gadat Co-operative society 33.26 per cent, Amalsad co-operative society 29.05 per cent and Navsari co-operative 24.05 per cent. As per the opinion of officials of co-operative society, financial demand was decreased due to issuing of Kisan credit card (KCC) by the nationalized bank.

Opinion of the respondents regarding the realization of price for the sapota produce sold through co operative societies:

On enquiry with respondents and concerned authorities, it was ascertained that only sapota and mango produce was sold through co operative societies.

Table 5 : Respondents opinion regarding timeliness, adequacy, quality and price of petrol/diesel supplied through co-operative societies

Sr. No.	Name of the co-operative society	Timeliness				Adequacy				Quality				Price			
		Timely		Not timely		Adequate		Not adequate		Good		Bad		Reasonable		High	
		Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%
1	Amalsad co-operative	48	100	0	0	42	87.5	6	12.5	46	95.83	2	4.17	46	95.83	2	4.17
2	Gadat co-operative	32	84.21	6	15.79	31	81.58	7	18.42	35	92.11	3	7.89	33	86.84	5	13.16
3*	Ajarai co-operative	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4*	Navsari co-operative	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (pooled)	80	66.67	6	5.00	73	60.83	13	10.83	81	67.50	5	4.17	79	65.83	7	5.83

* No 3 & 4 are not providing the Petrol / diesel / oil facilities to their members.

Table 6 : Information regarding finance facilities through cooperative societies

Sr. No.	Name of the co-operative society	Total demands (Rs. in lakh)	Average loan per member (Rs. in lakh)	Extent of supply of loan (Rs. in lakh)	Average supply of loan per member (Rs. in lakh)	% of av. supply per member to Av. demands per member (Rs. in lakh)
1.	Amalsad co-operative	1065	0.3579	308.45	0.1040	29.05
2.	Gadat co-operative	858.6	0.2944	285.54	0.0979	33.26
3.	Ajarai co-operative	352.5	1.0071	156.85	0.4481	44.50
4.	Navsari co-operative	584.25	0.2644	140.5	0.0636	24.05
	Average	715.09	0.48	222.84	0.18	32.71

Table 7 : Opinion regarding price realized through cooperative societies

Sr. No.	Name of the co-operative society	Low		Reasonable		High	
		Nos.	%	Nos.	%	Nos.	%
1.	Amalsad co-operative	11	22.92	32	66.67	5	10.42
2.	Gadat co-operative	6	15.79	25	65.79	7	18.42
3.	Ajarai co-operative	2	11.76	12	70.59	3	17.65
4.	Navsari co-operative	4	23.53	12	70.59	1	5.88
	Total (pooled)	23	19.17	81	67.50	16	13.33

The co-operative societies procured the produce (sapota) of their members, get it processed the produce by grading, packing and arranged for the sale at different distance market. They also encouraged production of good quality sapota. The members are generally paid average price for their produce on the basis of size of the sapota within two days. Remaining amount according to market rate will be paid as a difference amount after eight to ten days. From the total amount co-operative charges were 3% as an administrative cost. The method followed by the societies for sale of sapota is therefore, unique and truly cooperative, the present findings was supported the by the findings of Varshney (2005).

The presented data in Table 7 indicated that 67.50 per cent of the respondents believed that the price of their produce paid by co-operative was reasonable followed by 19.17 per cent believed that the price of their produce sold through co-operative was lower than market price. Sometimes they believe that price was low but whole produce quantity was sold, otherwise it was lost completely. Whereas 13.33 per cent of the respondent agreed that the prices of their produce was higher than the market price. More or less same trend was observed with all the four co-operatives.

It is seen that the member farmers were getting higher yield and income from the sapota production. This may be because of variety of services provided by co-operative society such as financial, technological, marketing, agricultural input supply etc by cooperatives. Therefore, the hypothesis is accepted that the co-operative societies provide varied types of services to the sapota member growers.

Conclusion:

Result data on timeliness, adequacy, quality and price of fertilizers, insecticides / pesticides and agricultural implements supplied through cooperative societies. The

results on timeliness indicate that 62.50, 79.19 and 60.83 per cent of respondent satisfied with timely supply of fertilizers, insecticides/pesticides and agricultural implements, respectively. Data on adequacy showed that 62.50, 70.00 and 54.17 per cent of respondents satisfied with adequate supply of fertilizers, insecticides / pesticides and agricultural implements, respectively. While in case of quality aspects, 90.00, 81.67 and 65.00 per cent of respondents satisfied with quality of fertilizers, insecticides / pesticides and agricultural implements, respectively. The opinion regarding price of inputs indicated that 54.17, 62.50 and 63.33 per cent respondents agreed with that the price was reasonable for fertilizers, insecticides/pesticides and agricultural implements, respectively. The results for price realization of produce indicate that 67.50 per cent of the respondent believed that the price of their produce paid by co-operative was reasonable. The result data on finance services indicated that requirement of finance from the member had been fulfilled only by 32.71 per cent in average of all co-operative societies.

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