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COOPERATIVE MOVEMENT IN THE STATE OF GOA: DIFFERENT CO-OPERATIVES AND
MEMBERSHIP STRENGTH ANALYSIS

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BACKGROUND TO CO-OPERATIVES

Co-operation means working together. The principle of Co-operation is as old as human society. It is truly basic of domestic and social life. What is known as Co-operative effort is ultimately the group instinct in which enables him/her to have together, Work together and Help each other in times of stress and strain. Unconsciously, the Principle has always penetrated the Life of human race. The history of modern civilization is, in fact, the history of co-operation for without it social and economic progress would have been impossible. Today, cooperatives are the most important type of voluntary organizations throughout the world. In some countries, they are the principal form of organizations in agriculture, marketing and supply, provision of credit and distribution of consumer goods. In India, the development of the cooperative movement has been spectacular. The movement now covers about 98 percent of the villages and 62 percent of the total population. The cooperative credit institutions now meet as much as 56 percent of the total agricultural credit requirements of the farmers in the country.

As institutions for technical, economic and social progress, voluntary cooperatives have shown many possibilities and practical benefits in a wide variety of circumstances and these have been increasingly recognized by many governments. Cooperative societies help to improve security of tenure of land, to consolidate holdings; to promote conservation of natural resources, to facilitate land settlement; to foster the important growth and speed of technical knowledge for better farming to secure Savings and administer credit; to reduce the charges made for production requisites and use of the larger capital items for farm and small scale industrial production to reduce charges for consumer goods and services including housing to improve marketing of farm products; to minimize risks and to lower the cost of provided effective training in democracy and self-government. They have been neither class-bound nor state-bound. They have maintained or increased that sense of inter-dependent so important for social progress.

FEATURES OF CO-OPERATIVE MOVEMENT

A careful study of the many definitions quoted above reveals the following main characteristics of a cooperative enterprise.

• *It is an association of persons*

The key feature of co-operative society is that it is an association of persons and not an impersonal grouping of capital like a joint stock company. It is no denying that a co-operative society is also in need of capital, but the emphasis is on man and not on capital he contributes. "In economic co-operation, it is men that counts money."

• *It is an undertaking*

A co-operative undertaking is not only an association; it is also an undertaking. It is not a charitable or philanthropic association. A co-operative enterprise is run by members themselves at their own expense and at their own risk.

• *It is a voluntary organization*

A co-operative enterprise is based upon a voluntary form of organization. No one is coerced to join a society against his will. Coercion in any form is considered to be incompatible with the concept of co-operation.

• *It is a democratic organization*

A co-operative organization is governed on the basis of democratic principles. Every member of the society has only one vote and no more irrespective of the number of shares held by him.

• *The keynote is service and not profit*

The keynote of a co-operative enterprise is service and not profit. A co-operative enterprise is motivated by the spirit of service; its whole business mechanism is geared towards the provision of most economical service.

• *The basis is equality*

Another feature of a co-operative enterprise is that within its membership relations between man and man are governed by a rule of equality. Irrespective of possible differences of race, creed, political opinion, social

or subscription of capital, all the persons possess equal rights and duties. "There can be no co-operation unless it is between equals." (Edgard Milhaud)

- *It is based on proportionality or equity*

The distinctive feature of co-operative social economy is in the method of distributing the social product. The surplus is distributed not according to shareholdings but according to the proportion of business operation a member has effected with the society.

- *It is a socio-economic movement*

The co-operative movement is a socio-economic movement. It aims at bringing about revolutionary changes in the social and economic structure by peaceful means. It is based on self- help and stands for moral uplift and honesty.

- *At the service of both of the members and of the community*

The basic objective of a co-operative undertaking is not only to serve its members but also to serve the community as a whole.

CO-OPERATIVE MOVEMENT IN GOA

The cooperative movement in the state of Goa was launched in the erstwhile union territory of Goa, Daman and Diu way back in the year 1962. Initially, the cooperative societies were governed by Maharashtra state co-operative societies Act 1960 and the Rules made for it. The Govt of Goa then enacted its own Act - the Goa Co-Operative Societies Act 2001. The functioning of different types of co-operative societies is controlled and monitored by the office of the Registrar of co-operative societies, Panaji through its four Zonal offices set up at Mapusa, Panaji, Margao and Ponda. There are all together 4805 different class of functional co-operative societies and 1142936 membership strength in the state of Goa as on 31st March 2018.

ECONOMIC IMPORTANCE OF COOPERATIVES

From the economic standpoint, cooperative is engaged in securing for their member's services of various kinds at low costs. These may include service of various socioeconomic activities in the consolidation of holding, the establishment of irrigation schemes and procurement of technical knowledge, the administration of credit, the buying of fertilizer pesticides, seeds and machines and services of consumer's goods and services, the processing and marketing of produce, the provision of insurance, health and medical care or education. Cooperation has also played an important role in checking monopolistic tendencies. In the USA, the House Committee on small Business reported. "There is a substantial evidence to show that the cooperative movement operates as a very successful means of combating mono concentration, and as such is a very healthy addition to the American economy the following are the economic advantages of cooperative organization.

- The substitution of the profits incentives in business by that of service to humanity or production for consumption. In other words, priority is given to the satisfaction of human needs instead of greed of profit.
- A more equitable distribution of wealth.
- The breaking up of monopolistic and trusts which operate at the expense of the consumer
- The increase of the workman's purchasing power and real wages by giving him/her more and better good for his/her money.
- The reduction in cost of distributive of services
- Elimination of unnecessary middlemen
- Removal of useless duplication of services
- The elimination of fraudulent practice like adulteration, short weight etc.
- The rejection of accounting inaccuracies by encouraging frankness in business
- The more accurate correlation of demand and supply as a result of the greater certainty and regularity of the consumer market.
- Stabilization of employment which will result from the regularity of demand and the absence of speculation.
- The fair treatment of all labour and general improvements in employer employee relations.
- The training of people to spend wisely.

SOCIAL BENEFITS

- Cooperation offers not only economic benefits to members but also confers a number of benefit society. This is so because the object of cooperation is to transform the member condition in such a way that he makes his social life richer and happier. The well-known authority on cooperation.
- Modern life is full of social tensions urban vs rural, consumer, producer's etc. There are tensions regards to religion, caste, language, state race and occupation. Cooperatives tend to lesson these tensions and show all people how they can work together on common group.
- Cooperative living brings out the best that is in man and lifts him to a higher plane of life.
- The cooperative movement frees its members not only from users and profit fiers, but also from the and their bad habits. It teaches them virtues which are not always natural to them, such as, order, foresight, and a strict respect for engagement entered into.
- The establishment of cooperative order will put an end to the very unbalanced pattern of distribution of income.
- A cooperative order returns ownership of the means of production, in an indirect form to the workers and the class struggle is resolved.
- The social purpose of cooperation is more diverse than economic purposes. They may be to provide a education in democracy, responsibility and toleration, to train for political power, to evolve an in relationship in which the elements of authority is much more evenly distributed than in private busi preserve a strong friendly or family spirit and a sense of pride and power which is impersonal, to enc a general advance rather than the advance of particular individuals, to secure rational, constructi unifying approaches to social and economic problems,
- To prevent underemployment, to secure the moral, fair dealing in trade, or to achieve better physi mental health.
- The distinguishing characteristics and social features of cooperative societies may in many circum make these essential to the achievement of their purpose.
- Cooperation teaches that man is his brother's keeper and that he can best lighten his own bur lightening the burden of others, that he can achieve his own happiness only by including within happiness of others.
- The cooperative movement is an exercise in fellowship, which seeks to end the exploitation of man by The movement teaches man and women to rise above their own interest and think to terms of the g good.

NEED FOR THE STUDY

The cooperative sector is an another most important segment that promotes welfare and wellbeing members and non-members at large. It is an accepted fact that the cooperatives play a key role in bring substantial change in the social and economic life of people and therefore, a healthy growth of coop movement really assumes a paramount importance. Keeping this in mind, an attempt is made to stu growth of cooperative movement in the state of Goa with particular reference to members of differe operative societies and the membership strength of the cooperative movement in the state of Goa.

OBJECTIVE OF THE STUDY

The broader objective of the study is to examine the growth and progress of different co-operatives and membership strength of different cooperatives in the State

DATA AND METHODOLOGY

The necessary data pertaining to different cooperatives and membership is collected from the yearly r from the Office of the Registrar of Cooperative Societies, Panaji, Goa. The data is collected for a period years from 2006-07 to 2017-18. The study of cooperative movement with special reference to the grow different cooperative societies and membership strength of the movement is purposely selected. The coll data is analyzed with the help of percentages and simple average. The study is limited only to grow societies and membership strength and this study has not covered other financial parameters of the coope societies.

ANALYSIS AND DISCUSSION

TABLE-1: GROWTH ANALYSIS OF DIFFERENT CO-OPERATIVES IN THE STATE OF GOA DURING 2006-07 TO 2017-18

| Sr. No. | Type of Society/Bank | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 |
|---------|---------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | Goa State Co-op Bank | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 | Urban Co-op Bank | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 6 |
| 3 | Urban Co-op Credit Societies | 113 | 118 | 118 | 119 | 119 | 122 | 123 | 126 | 127 | 128 | 130 | 130 |
| 4 | Salary Earners Co-op Credit Societies | 252 | 250 | 251 | 255 | 256 | 255 | 261 | 262 | 263 | 264 | 268 | 268 |
| 5 | Consumers Co-op Societies | 71 | 70 | 70 | 67 | 69 | 71 | 71 | 72 | 70 | 70 | 86 | 86 |
| 6 | Dairy Co-op Societies | 167 | 169 | 172 | 173 | 174 | 171 | 174 | 173 | 173 | 176 | 179 | 180 |
| 7 | Farming Co-op Societies | 5 | 6 | 6 | 6 | 6 | 7 | 12 | 13 | 14 | 15 | 15 | 15 |
| 8 | Fisheries Co-op Societies | 14 | 11 | 12 | 14 | 13 | 13 | 14 | 14 | 14 | 16 | 21 | 22 |
| 9 | Housing Co-op Societies | 1516 | 1596 | 1655 | 1720 | 1785 | 1846 | 1928 | 2001 | 2059 | 2227 | 2317 | 2408 |
| 10 | Industrial Co-op Societies | 22 | 26 | 16 | 25 | 25 | 24 | 22 | 22 | 22 | 21 | 28 | 28 |

Source: Year-wise Statistics obtained from the office of the Registrar of Co-operation Societies, Govt. Of Goa, panjim-Goa.

It can be witnessed from the table 1 that the growth of different co-operative societies in the state of Goa for the period from 2006-07 to 2017-18. There is no significant growth in case of apex co-operative banks and urban co-operative banks during the study period. Both remained the same during the whole period of 12 years. With regard to urban credit societies, there is a marginal growth i.e. for 113 societies, only 17 societies are added during the study period representing 15.04 percent growth. In case of salary earners credit societies, it is seen that the number has been increased from 252 during 2006-07 to 268 during 2017-18 representing 6.3% growth during the study period. The consumers co-operative societies have gone up to 86 societies during 2017-18 from 71 societies during 2006-07 showing a marginal increase of 21% during the study period. The milk co-operative societies have gone up to 180 from 167 during the whole 12 years period revealing a negligible hike in the growth. The number of farming co-operative societies have gone up from mere 5 societies during 2006-07 to 15 during 2017-18 recording a three time growth during the study period. Fisheries co-operatives register the growth of 57% during the study period. The housing cooperatives have registered the growth of 58.83% during the study period. The industrial cooperatives have recorded 27% growth during the study period. On the whole, the growth of these cooperatives have not shown a remarkable growth and the year-wise growth is very negligible during the whole period.

TABLE-2: GROWTH ANALYSIS OF DIFFERENT CO-OPERATIVES IN THE STATE OF GOA DURING 2006-07 TO 2017-18

| Sr. No. | Type of society/Bank | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 |
|---------|-----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | Marketing Co-op Societies | 9 | 11 | 11 | 8 | 10 | 10 | 10 | 10 | 10 | 10 | 19 | 10 |
| 2 | Poultry Co-op Societies | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 3 | Processing Co-op Societies | 7 | 8 | 6 | 6 | 7 | 7 | 6 | 6 | 6 | 6 | 7 | 7 |
| 4 | Service Co-op Societies | 77 | 75 | 75 | 79 | 82 | 85 | 86 | 78 | 79 | 79 | 81 | 89 |
| 5 | Transport Co-op Societies | 2 | 3 | 2 | 2 | 2 | 3 | 3 | 2 | 2 | 2 | 4 | 3 |
| 6 | Labour Co-op Societies | 12 | 12 | 5 | 9 | 11 | 10 | 10 | 11 | 10 | 10 | 11 | 11 |
| 7 | Panivatap of agri Co-op Societies | 58 | 65 | 70 | 73 | 77 | 82 | 86 | 89 | 89 | 91 | 92 | 92 |
| 8 | Sangh & Union Federation | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 |

| | | | | | | | | | | | | |
|----|---------------------------|----|----|----|----|----|----|----|----|----|----|----|
| 9 | General Co-op Societies | 23 | 34 | 30 | 33 | 46 | 49 | 57 | 65 | 95 | 30 | 30 |
| 10 | Producers Co-op Societies | 7 | 5 | 8 | 10 | 9 | 9 | 10 | 10 | 9 | 9 | 10 |

Source: Year-wise Statistics obtained from the office of the Registrar of Co-operation Societies, Govt. Of Goa, Panjim-Goa.

The different co-operative societies for the period from 2006-07 to 2017-18 are presented in table 2. It is seen from table 2 that there is no growth in case of marketing co-operative societies as during the whole the number is increased by one society only. The poultry societies showed a stagnant growth as the number of societies remained the same. The processing co-operative societies are also stagnated and they have not recorded any growth. The service co-operative societies have increased from 77 during 2006-07 to 89 during 2017-18, recording a 15.58 percent growth during the whole period. The transport co-operative societies registered no growth and they are remained the same during the whole period. In case of labour co-operative societies no growth is seen and remained the same. The panivatap and agri requisite societies have made considerable good growth as they have increased from 58 to 92 recording a 58% growth during the study period. In case of sangh and other union federation, the growth is stagnant. The general co-operation societies have recorded 30% growth during the study period and producer cooperative societies are increased from 7 to 10 recording a rise of 42% during the study period. The overall growth is not satisfactory.

TABLE-3: GROWTH ANALYSIS OF MEMBERSHIP OF DIFFERENT CO-OPERATIVES IN THE STATE OF GOA DURING 2006-07 TO 2017-18

| SN | Type of society/Bank | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|----|---------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | Goa State Co-op Bank | 12311 | 13601 | 15585 | 120874 | 20011 | 21992 | 24565 | 31576 | 36467 | 39488 | 41515 |
| 2 | Urban Co-op Bank | 295524 | 305679 | 301414 | 224438 | 337059 | 344837 | 353686 | 350561 | 363832 | 367962 | 367887 |
| 3 | Urban Co-op Credit Societies | 274812 | 290873 | 289002 | 278608 | 290242 | 337064 | 451519 | 360309 | 378027 | 404263 | 427250 |
| 4 | Salary Earners Co-op Credit Societies | 67767 | 62041 | 62477 | 59976 | 61027 | 39512 | 60420 | 60143 | 62447 | 63933 | 70831 |
| 5 | Consumers Co-op Societies | 47083 | 47766 | 47250 | 39739 | 40292 | 43085 | 43563 | 44208 | 44497 | 45188 | 45928 |
| 6 | Dairy Co-op Societies | 19720 | 21028 | 20585 | 19702 | 20603 | 14247 | 20835 | 22894 | 23160 | 24431 | 23032 |
| 7 | Farming Co-op Societies | 142 | 186 | 176 | 180 | 181 | 229 | 233 | 260 | 391 | 432 | 658 |
| 8 | Fisheries Co-op Societies | 1476 | 1498 | 1380 | 1434 | 1452 | 782 | 1700 | 1714 | 1709 | 1755 | 1800 |
| 9 | Housing Co-op Societies | 33157 | 34939 | 33992 | 34427 | 31873 | 29107 | 25441 | 27203 | 28939 | 31465 | 32716 |
| 10 | Industrial Co-op Societies | 3179 | 3972 | 2972 | 3237 | 3258 | 3376 | 3271 | 2722 | 3439 | 3485 | 3246 |

Source: Year-wise Statistics obtained from the office of the Registrar of Co-operation Societies, Govt. Of Goa, Panjim-Goa.

The membership strength is the most important in the life of the cooperative societies. The membership certainly strengthens the working and functioning of cooperative societies. An attempt is made to analyse and understand the membership strength of cooperative society. The total membership strength of different societies is displayed in table 3. It is learnt from the table that the Goa State Cooperative bank has registered an impressive membership strength i.e. 254% hike during the study period. The urban cooperative banks made a considerable growth in the total membership i.e. 25.43%. The urban credit co-operatives have recorded a 36.91% hike in membership strength which is really good growth. The salary earners societies have made a 7.46% rise in the membership. The consumers cooperatives have recorded a 20% hike during the study period. The dairy cooperatives showed a negative growth in the membership revealing a stagnation in the growth of dairy cooperatives. The farming cooperatives have made a remarkable growth in the membership. The members have been augmented from mere 162 during 2006-07 to 7992 during 2017-18 registering a 4884% increase.

growth. There is 27% growth in membership of fisheries cooperatives and the housing cooperatives made 100% growth recording less growth. The members of housing, cooperatives registered a significant growth in numbers of societies but membership showed insignificant growth just 7.66% and the industrial cooperatives have recorded just 19% growth in membership during the study period.

TABLE-4: GROWTH ANALYSIS OF MEMBERSHIP OF DIFFERENT CO-OPERATIVES IN THE STATE OF GOA DURING 2006-07 TO 2017-18

| Type of society | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 |
|-----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Marketing Co-op Societies | 11369 | 11652 | 12728 | 12609 | 12677 | 13329 | 13622 | 14643 | 16976 | 17230 | 19121 | 21279 |
| Poultry Co-op Societies | 98 | 98 | 40 | 98 | 98 | 127 | 93 | 95 | 110 | 108 | 110 | 110 |
| Processing Co-op Societies | 4555 | 4683 | 5340 | 4734 | 5521 | 4938 | 4965 | 5010 | 6404 | 6663 | 5780 | 6336 |
| Service Co-op Societies | 80241 | 81095 | 81226 | 84355 | 81566 | 102268 | 101597 | 92878 | 95666 | 98692 | 98264 | 68749 |
| Transport Co-op Societies | 209 | 209 | 209 | 209 | 209 | 214 | 214 | 301 | 301 | 301 | 301 | 321 |
| Labour Co-op Societies | 262 | 216 | 150 | 150 | 150 | 177 | 195 | 449 | 449 | 449 | 451 | 510 |
| Panivatap of agri Co-op Societies | 2381 | 2799 | 2689 | 2771 | 3009 | 2797 | 3491 | 3559 | 3608 | 3702 | 3981 | 3977 |
| Sangh & Union Federation | 986 | 990 | 990 | 20103 | 1193 | 1193 | 1213 | 602 | 19659 | 19667 | 20115 | 20114 |
| General Co-op Societies | 3000 | 3475 | 3382 | 3447 | 3801 | 2602 | 4235 | 5172 | 4435 | 4528 | 4665 | 4740 |
| Producers Co-op Societies | 1380 | 2218 | 1595 | 2180 | 2178 | 1595 | 1169 | 1162 | 1167 | 1190 | 1785 | 534 |

Source: Year-wise Statistics obtained from the office of the Registrar of Co-operation Societies, Govt. Of Goa, Panjim-Goa.

The membership strength of different cooperatives during 2006-07 to 2017-18 is depicted in the table 4. It is witnessed from the table that the marketing cooperative societies have made a significant growth i.e. 87% during the study period showing an increasing trend of membership. Poultry societies have recorded 12% growth during the whole period. The processing cooperatives posted growth at 39% during the study period showing a better membership growth. The service cooperatives showed a negative growth in the membership indicating lack of members interest in the services of these societies. The transport cooperative societies membership is observed to have made a considerable growth in their membership. The labour cooperatives have registered a significant growth i.e. more than 94% during the study period. Similarly, panivatap cooperative societies have recorded 17 % growth in the membership which is reasonably good. It is interesting to note that sangh and union federations have made a remarkable growth in the membership denoting a strong presence of sangh and federations in the state of Goa (1940% average growth) The general cooperative societies have recorded more than 58% growth and the producers cooperative societies have registered 61% growth in the membership. Overall the membership strength is so encouraging in the state of Goa.

CONCLUSIONS

The undertaken study has introspected the growth of different cooperative societies and their membership strength in the state of Goa for the period from 2006-07 to 2017-18. The analysis and discussion reveals that on the whole, the growth of cooperative societies and their membership is not encouraging. There is no significant growth in case of Apex cooperative bank and urban cooperative banks during the study period. The fisheries and Housing co-operative societies have registered a good growth during the study period. The poultry cooperative societies showed a stagnant growth. The panivatap and agri requisite societies showed a good growth. As far as the membership strength is concerned, the Goa state cooperative and the urban cooperative banks have made considerably good growth. The dairy cooperative showed a negative growth in the membership. The farming cooperative societies have made an impressive growth in the membership. The housing cooperatives showed an impressive growth in number but very poor growth in membership. The

service cooperatives showed a negative growth. The marketing, labour, sangh and union federations, have in a remarkable growth in the membership. On the whole, the membership strength of different societies is impressive and represent 78.36% of the total population of Goa as per 2011 census.

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