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INDEX

Sr. No.	Title	Author	Subject	Page No.
1	Vat And Accounting and Emerging Financial Services	Dr.Kishor V. Bhesaniya	Accountancy	1-2
2	Regulations for Alternative Investment Funds – A Primer	Dr. Bheemanagouda	Commerce	3-4
3	Financial Inclusion in India: A Real Effort for Growth	Dr. Jyotindra M. Jani, Manish B. Raval	Commerce	5-6
4	Tourism Industry and Medical Tourism in India – An Analysis	Dr. M. K. Maru	Commerce	7-8
5	Enhancing Supply Chain Performance through Effective Transportation	Dr. Vipul Chalotra	Commerce	9-10
6	Growth of Consumer Co-Operatives in J&K- A Study	Tarsem Lal	Commerce	11-12
7	Uses of College Funds in Assam-With Reference to Lakhimpur District	Dr. Niranjan Kakati	Commerce	13-14
8	LIC –A Modle Employer	Dr.J.K.Sehgal	Commerce	15-16
9	A study of the use of Information technology enabled banking services by Indian Customers	Dr Sunny Thomas, MsWaheeda Sheikh	Economics	17-18
10	The Role of Women Entrepreneurs in The Emerging Economic Force	Dr.Sangappa.V. Mamanshetty	Economics	19-21
11	Trade-off Between Inflation and Unemployment for BRICS Countries – Dead or Alive?	Krunal K Bhuva, Ashok R. Bantwa	Economics	22-23
12	Urbanisation and its Impact on Poverty	Dr. K.J. Thankachan, Mrs. Nazia Ansari	Economics	24-25
13	Food Security- Issues and Concerns	Munisha Gaur	Economics	26-27
14	Teaching Strategies : A Model Approach	Dr. Mujibul Hasan Siddiqui	Education	28-29
15	School Curriculum in Terms of Life Skills and its Implications for Teacher Education	Ramesh B. Sakhiya	Education	30-31
16	Edge Detection using live video acquisition	Patel Janakkumar Baldevbhai, R.S. Anand, Patel Nilam J.	Engineering	32-34
17	Topological Characteristics of Dynamics of Heart in Various Pathological Cases using Lyapunov Exponent and RBF Network	Abinash Dahal, Deepashree Devaraj, Dr. N. Pradhan	Engineering	35-37
18	Implementation of Digital Logic Method for Selection of Material of Automotive Brake Disc	Mr. Keval J. patel, Tushar M. Patel, Ankit A. Darji	Engineering	38-40
19	Initial and after Market Performance of Indian IPOs	Dr. Ashvin H. Solanki	Finance	41-43
20	Facilitation of Collateral Free Loan to Improve Financial Linkages For Start Up & Growth – A Case Study	D M Parikh	Finance	44-46
21	Impact of Maternal Nutrition Education Module on Nutritional Knowledge And Status in Rural Pregnant Women	Dr. Anjali A. Rajwade	Home Science	47-49
22	Trends and Challenges in Indian Insurance Industry	Dr Mahalaxmi Krishnan	Insurance	50-51
23	(Raksha Patrakarita : Dayra Badhae Media Sansthan)	Dr. Subodh Kumar	Journalism	52-53
24	NATIONAL WAGE POLICY VIZ-A-VIZ CORRELATION BETWEEN WAGES, PRICE AND TAX	Manish Parshuram Pawar, Dr. Ashok Shankarrao Pawar	Law	54-55

Sr. No.	Title	Author	Subject	Page No.
25	Shobha De's treatment of sex in Starry Nights	Chetan J. Marakana	Literature	56
26	A Catalyst to Promote Teaching and Learning English Grammar	Elsamma Sebastian	Literature	57-58
27	A Study on Effectiveness of Employee Training in Health Care Industry in a Private Multi-Speciality Organization	Dr C Swarnalatha, TS Prasanna	Management	59-61
28	Insights in to the Tomorrow Retailing in India: A Point of View and Method	Anuradha Averineni	Management	62-63
29	A Study on the Excellence of Worklife Among the Employees of it Sector in Coimbatore	G. Murali Manokari, R.Kanaka Rathinam	Management	64-65
30	Socio Cultural Issues in Marketing	Kavita A. Trivedi	Management	66-67
31	Organised Multi Brand Retailing: Opportunity For Sustainable Development	Rachita Sambyal	Management	68-69
32	Investors Perception for Mutual Fund Investment in 21st Century	Dr. Deepak H. Tekwani	Management	70-71
33	FDI in India	Dr. M Venkata Subba Reddy, Mr.udaya Banu	Management	72-73
34	Global Crisis and Indian Economy, A Comparative Analysis with World Economy	Dr. Pankaj K. Trivedi	Management	74-76
35	Practical Utility of Intellectual Capital Approach-A Critical Analysis	Dr. Shilpa Trivedi	Management	77-78
36	An In-depth study of Consumer Preference towards Personal Care Products	Dr.Sharif Memon	Management	79-81
37	Consumer Awareness and Preferences towards Ayurvedic Cosmetic Products in Coimbatore City	Mrs. B. Menaka, Dr. T. Ramasamy, Dr. R. Ganapathi	Management	82-90
38	Miracle combination of five herbs Methi, Kalongi, saunf, jeera and Rai	Dr. Sneh Harshendra Sharma	Management	91-93
39	Social Marketing: Towards a new horizon	Dr Partha Sarkar	Marketing	94-95
40	Epidemiological Transition and Emerging Conflicts in Health Care	Dr. Pawan Kumar, Dr. Abdul Majeed Khan	Public Health	96-97
41	Knowledge, Attitude and Practice of Reproductive Health Care Services among the Members and Non-members of Self Help Groups (SHGs)	Dr.K.Jothy	Social Sciences	98-100

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Research Paper Commerce

Growth of Consumer Co-Operatives in J&K- A Study

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ABSTRACT

Unfortunately many trade practices today are centered around profit maximization and consumer legislations by and large have failed to offer speedy and reasonable consumer protection in the market place against monopolistic and restrictive trade practices. To prevent this ruthless exploitation by unscrupulous businessmen, need was felt for evolving self sustaining institution which could invoke Govt. assistance and patronage in the form of special legislation and simultaneously fulfill genuine and diverse needs of consumers. Consumer cooperatives play an important role in the public distribution of essential commodities to the consumers and exercise a check on adulteration, hoarding and profiteering practices by the traders. In the present study an attempt has been made to highlight the growth of consumer cooperatives in J&K.

KEYWORDS: consumer legislations, adulteration, hoarding, profiteering practices, Consumer cooperatives.

INTRODUCTION

The growth of co-operatives in J&K may be divided in to four phases to know their chronological growth each indicating important developments and characteristics of its own. These phases are:

Phase—I Revival of agricultural marketing (1 91 2—191 6).

Phase—II Period of depression and efforts for revival (1 91 7—1 947).

Phase-III Period of re-organization of co-operative functions; single purposeto multipurpose societies.

Phase—IV Era of planned rapid development (1953—2001). The brief description of each phase is as follows.

Phase-1 Revival of Agricultural Marketing (912—1916)

Co-operative movement in Jammu arid Kashmir was started in 1912-1913, by Maharaja PartapSingh to protect the poor farmers from the village money lenders and provide them with better financial facilities which may help in increasing the agricultural production of Jammu and Kashmir State. During the year 1913- 14, 93 Agricultural Cooperatives Societies were organized in different parts of Jammu Province with a Central Bank at Jammu. In 191 5-16, the number of Agricultural Societies increased to 338 with a working capital of Rs.2,46,487 out of which Rs.2,38,842 were advanced by the Central Bank.

On the advise of the Cooperatives Councils, consumer storecame in into existence under the centrally sponsored scheme of Consumer co-operation for ensuring steady supply and to stable the prices of consumer products.

Phase-II: Period of Depression and Efforts for Revival

The depression during the thirties paralyzed the co--operative movement. To pull co-operatives From downward swings and linking credit with production and marketing of agricultural produce at the village level, the idea of setting up Multipurpose cooperative society came in to the forefront in 1947. The Govt. also encouraged the selling up of Industrial Co-operative Societies for Carpet Weaving, Pashmina weaving, Embroidery, Chain stitch, Tapestry, Wood carving, Papiermachie and Gabba.

Phase-III: Period of Re-organtsation of Cooperative functions : Single purpose to Multipurpose Cooperative Societies.

In 1948, the first Co-operative Farming Society was set up at Gopalpura in Srinagar and then at Agra Chak and Gagrial in Jammu Province .The number of Multipurpose Co-operative Societies roseto 370 in 1949-195() with a membership 0156,499. The total paid up share capital of these societies was Rs.2,14,998 arid Rs.34,358 in Kaslimir and Jammu regions respectively. Table 1 shows the business handled by these societies during I 949-1950.

TABLE- 1

BUSINESS HANDLED BY MULTIPURPOSE CO-OPERATIVE SOCIETIES IN JAMMU AND KASHMIR DURING I9491950

Name of commodity	Population catered Nos.	Lifted quota	Value Rs.	Distributed quantity (yards)	Value Rs
Cloth	15,55,970	89,52,742(yards)	8,61,454	89,31,973	66,99,979
Edible oil	2,13,659	9192 (Mds)	7,38,431	9,192	7,38,431
Kerosene	5,45,1 48	52,526(Tins)	23,37, 191	49,714	23,36,047
Sugar	1,66,477	44,996(Mds.)	23,37,191	44,924	23,36,047
Salt	1,45,118	2,46,141(Mds.)	36,92,562	2,46,144	30,82,549

Source: 'The Annual Administrative Report of Jammu and Kashmir', 1949-1950, The Government of Jammu and Kashmir, Srinagar, P.142.

Thus, The multipurpose co-operative societies play a significant role in rehabilitating the displaced people during 1 949-1950. Out of the total population of 32,53,852 15,55,917 people were provided with cloth, 2,13,659 with edible oil, 5,45,148 with Kerosene I ,66,477 with sugar and 1 .45,118 with salt.

Phase-IV: Era of Planned Rapid Development (1953—2001)

The year 1953 marked the beginning of a planned economic development. During this period different types of co-operatives which were started earlier were strengthened, while some new activities were added to the co-operative field. The consumer co-operatives played an important role in stabilizing the prices of basic consumer goods such as salt, sugar, kerosene and cloth in rural areas alter the tribal raids on the state in 1947. The working of multipurpose societies during this period is indicated in Table 2

TABLE 2

WORKING OF CO-OPERATIVE MARKETING SOCIETIES DURING 19531956

Year	Membership (Nos.)	Loans advanced (Rs.)	Loans repaid (Rs.)	Value of goods marketed (Rs)	Value of commodities supplied (Rs.)
1953-54	1.11,423	13,70,000	12,50,000	--	70,98,000
1954-55	121935	2173063	1997000	967000	4668000
1955-56	137821	2963034	2429935	1603000	4530000

Source: - By courtesy of Mr. P.C Rao, Ex-Registrar, The Jammu and Kashmir Co-operative Societies, Srinagar.

Thus, the membership of the societies witnessed an increase along with the advances made by the societies. The repayment of loan increased to 1.21 percent in 1955-56. The marketing business of the societies rose to 1. 67 percent from Rs. 16,03,000 in the year 1955-56. The supply of the commodities decreased From Rs.70, 98,000 in the year 1953-54 to Rs.46, 68,000 in the year 1954-55 to Rs.45, 30,000 in the year 1955-56. During the year 1953-54 the Multipurpose Co-operative Societies sold

goods worth Rs.70, 98,000.

The Co-operative marketing structure in the State comprises:

1. The Jammu and Kashmir Co-operative Supply and Marketing Federation Ltd; Jammu (Apex Level)
2. The Kashmir People's Co-operative Service Ltd. (KPCS), Srinagar (Regional level)
3. District Marketing Societies, Doda and .Jammu (District level); and
4. Primary level Co—operative Marketing Societies (usually at Block/ Tehsil level).

The bulk of Co-operative Societies in Kashmir Province were selling controlled commodities like sugar, tea, kerosene oil, edible oil, wheat and wheat products insecticides and Fertilizers. They were Fed by the Apex Store winch purchases commodities on the basis of indents of primaries from the open market. All transactionsbetween the co-operative societies at various levels were done on cash basis. The Jammu and Kashmir State Co-operative Bank Ltd. acted as the banker of the co-operative marketing societies and all payments to business houses from which commodities were purchased were made by cheques drawn on the bank. During I 957—59 co—operative plunged into financial difficulties and become insolvent. The flash floods of 1957 and 1959 washed fertilizers and salt stocked at the Anantnag Store and Qazigund Co-operative Societies valuing thousands of rupees and 20,000 eft. ofPulwama Marketing Society. In the Kralpura Marketing Society, stock valuing lakhs of rupees were gutted in a fire. In Jammu Province, several thousand rupees of a society which it had borrowed from shall collection was robbed while in transit. Therefore co-operative plunged in to financial difficulties as they could not bear these losses. To rehabilitate co-operative, the Union Co-operative Insurance Society I d. introduced their "Package Insurance Policy" for small sized CO-Operative societies with a view to cover risk involved in case of cash in transit, infidelity of staff and burglary of stocks or cash—in-safe. During the end of second five year plan, there were 29 marketing societies functioning in the state.

Of 1257 Functional co-operative societies, 765 were MPCS, 94 Co-op Marketing Societies, 56 Primary Co-op Consumer Store, 46 Forest Labour Societies, 39 Primary Milk Societies, 34 Women Consumer Store, 37 Sale and Service Societies, 24 Vegetable Societies, 20 labour co-operative societies, and co-opCredit Societies, 10 Medical Store, 7 Gujjar&Bakarwal Societies, 6 Distt. Wholesale Stores and Cooperatives School, 4 Fisheries Societies, 3 Central Co-op Bank, 2 Milk Fed. and One each JAKFED, CONFED, Co-op Housing Corpn, Co-op Union, State Co-op Bank, Land Dev. Bank, J&K Ex-Serviceman Store, Potters Co-op Societies, Sericulture Co-op Societies, Fruit Growers Societies, Tailoring Societies, and Ferro Cement. Table 3 shows year wise registration of cooperatives under J&K self reliant act 1999 from 2006-07 to 2010-11.

TABLE 3

Year-wise / Discipline-Wise Registration of Cooperatives Under J&K Self-Reliant Act 1999 From 2006-07 to 2010-11.

Year	Agriculture	Housing	Poultry	Dairy	Floriculture	Others	Total
2006-07	36	6	4	20	-	6	72
2007-08	62	9	5	2	1	38	117
2008-09	64	13	3	62	-	39	181
2009-10	63	2	-	64	-	38	167
2010-11	44	6	1	-	-	22	73

Source: Registrar Co-operatives Societies J&K

RESEARCH METHODOLOGY

In the present study, the data was collected with the help of a structured questionnaire and an interview schedule. The questionnaire for collecting information about the growth of consumer co-operatives movement in J&K.It was circulated among Managing Directors, Registrar co—operatives, Managers, Account Officers etc. Expert opinion of knowledgeable persons on co-operatives were also recorded. Secondary information was collectedFrom published sources concerning co-operatives from books, periodicals, files, cooperative bulletins, organizational reports, Annual Drafts of Planning and Statistical Department (Government of J&K) etc.

OBJECTIVES OF THE STUDY

The research study was undertaken with the following objectives in view.

1. To appraise the consumer co—operative movement in J&K.
2. To measure the perception of consumers towards the performanceof consumer co-operatives in Jammu district vis-a-vis private sector.

LIMITATIONS OF THE STUDY

The present study suffers from the following limitations.

1. The study is restricted to the functioning of cooperatives in J&K only.
2. In most of the cases the consumers were not enthusiastic in reporting. In these cases the accuracy of the data cannot be taken to core.
3. Though every care has been used to be objective yet the possibility of subjective interpretation in some areas cases cannot be ruled out.

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