

Leveraging Inclusive Opportunities for Inclusive Development - A Case Study of Atma Shakthi Multipurpose Cooperative Society Ltd. in Dakshina Kannada District

Dr. Sudha Kornginnaya*

Abstract:

Inclusive development has meaning only when it happens from “within” dynamism and bottom up approach with social concern (Sudha, 2003; Kornginnaya, 2013). It is a discernible fact that the cooperatives, being the people driven organizations have proved that they are inclusive organizations much before the word inclusive is coined by the economic intelligentsia. In view of this backdrop, this paper delineates how AtmaShakthi Multipurpose Cooperative Society Ltd., in Dakshina Kannada District leverage the inclusive opportunities for inclusive development and create cooperative advantage and gives the policy implications towards this end. The study is descriptive and exploratory in nature and is based on the empirical survey done in Dakshina Kannada District. Purposive sampling technique is used for the selection of a cooperative and snowball technique is used for the selection of the respondents. Both the primary and secondary sources of data are used. The primary data are collected from the organization through focused group approach by administering semi structured interview schedule. The secondary data are collected from the journals, magazines, books and

* Associate Professor, Department of Commerce, Besant Women’s College, Mangaluru.

mass dailies. This paper besides helping to develop the knowledge base, it also promotes the critique of the chosen theme.

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1. Introduction: India is one of the fastest growing economies in the world and in the top six in terms of GDP. However, India is ranked 60th among 79 developing countries in World Economic Forum's 2017 Inclusive Development Index that is based on three pillars - Growth and Development, Inclusion and Intergenerational Equity and Sustainability (Bali and Khan, 2017; World Economic Forum, 2017). It is a discernible fact that the cooperatives, which are integral sector of our economy, being the people driven organizations have proved that they are inclusive organizations much before the word inclusive is coined by the economic intelligentsia.

Though their achievements neither documented nor accounted, cooperatives have contributed immensely towards the inclusive development of the poor and the marginalized who are left behind socially and economically due to vicissitudes of the market. Inclusive development has meaning only when it happens from "within" dynamism and bottom up approach with social concern (Sudha, 2003; Kornginnaya, 2013). If cooperatives hold their fundamentals strong by reflecting their meaning and principles in their action, uphold member centrality and remain relevant to the societal concerns they can vouch for their credibility and identity at all times.

2. Objectives: In view of the above backdrop, this paper delineates how AtmaShakthi Multipurpose Cooperative Society Ltd.(AMCS) in Dakshina Kannada District leverage the inclusive opportunities for inclusive development and create cooperative advantage and gives the policy implications towards this end.

The rest of the paper is organized as follows: Section 3 provides literature review. Section 4 explains the research method. Section 5 discusses the various inclusive opportunities provided by AtmaShakthi Multipurpose Cooperative Society Ltd. in Dakshina Kannada District for inclusive development that create cooperative advantage. Section 6 outlines the policy implications and section 7 concludes the paper.

3. Literature Review: Numerous studies both conceptual and empirical, were undertaken explaining how cooperatives have played their vital role in inclusive development of India in different dimensions, strategies, elements and methods. Although the buzz word 'inclusive' is added to the cooperative lexicon recently, the cooperatives right from their inception have strived towards the cause underlying the objectives of inclusive development.

Cooperatives as democratic institutions are formed mainly for the socio-economic amelioration of the poor members, contributing to the development of the Nation (Coady, 1945; Cole, 1944; Fauquet, 1951; Hajela, 1976; ICA, 1966; Krishnaswami, 1976;. Puri, 1979; Saxena, 1974; Sinha, 1968; Taimni, 1989). Development of the members collectively to their full social life is possible in a realistic sense through their effective participation in all the cooperative activities. Democracy, education and participation helps them acquire knowledge, skill and experience, which itself is a source of education, a base for empowerment and an input to develop their inclusive personalities (Bogardus, 1952; Böök, 1989; Bonow, 1960; Dubhashi, 1970; Dwivedi, 1982; Herath, 1991; Hutchinson, 1965; Machima, 1986; Prakash, 1986; Prakash, 1988; Rana, 1965; Warbasse, 1942).

Cooperatives enjoy broad support as they have generated modest development gains and accommodate diverse ideological perspectives that grants them a special position in a context in which a participatory and inclusive development process is valued as much as measurable development outcomes (Burke, 2010). Cooperatives will be operating as a sustainable business when they support and grow with the community they serve including the population that are excluded encompassing women, youth, new immigrants, the disabled and other ethnic groups (Ferguson, 2012). Cooperatives contribute to fair globalisation as they create opportunities for all and their working process and outcomes are fundamentally inclusive, people centred and sustainable (ILO, 2010; UN, 2004). Thus plethora of studies are documented explaining how cooperatives play their vital role in inclusive growth across different sectors (Anandaram and Dubhashi, 1999; Bowman, 2011; Sapovadia, 2016; Staber, 1993; Victoria and Ingale, 2016).

Some studies have reported on the role of cooperatives in financial inclusion (Abifarin and Bello, 2015; Andotra, and Lal, 2016; Korbu, 2016; Nishan and Tinsy, 2015; Raj, 2016; Pandian and Mishra, 2015; Pradeepa, 2015; Shrivastava and Satam, 2015); and Social inclusion (Balasubramanian,

2014; Ohja, 2014; Silva et al, 2016; Shetty and Shetty, 2015; Shilpashri and Shreedhara, 2015; Kornginnaya, 2013; Rwekaza, and Bikolimana, 2016; Verhofstadt and Maertens, 2015).

In the research study by Rodriguez et al (2015) inclusive development is conceptualized into two broad perspectives: one that is policy-oriented directed at the redistribution of benefits, the other focusing on poor and low income people's voice and agency. Adopting the second perspectives, the study examined the empirical data on two co-operative unions in Malawi- one involved in the smallholder marketing of coffee and the other in savings and credit respectively. The study discerned the important role of cooperatives in promoting the inclusive development based on economic control, benefits and voice reflecting on fostering cooperative member agency and also uncovered the challenges and contradictions in the process.

A few empirical studies are also conducted to review the inclusive strategies for the member participation that unfolds the fact given the opportunities for member participation in terms of education, training and support services, particularly deprived women would leverage their potential to get organized, employed and empowered leading to their self- management and self-reliance (Bhatt, 1994; Kornginnaya, 2014). Congruent studies are also documented who have demonstrated many inclusive initiatives for the member participation and analyzed the causes and the extent of participation of members in some cooperatives of a specific sub sector (Agvekar and Borude, 1992; Choudhary, 1998; Ganesan, 1969; Krishnaswami, 1976; Macdonald, 1995; Nomura, 1993; Prakash, 1988; Rao, 2000).

Thus many studies, both theoretical and empirical, are documented on the said theme in a particular sector or region in different dimensions. However, empirical studies demonstrating the inclusive opportunities provided by the primary cooperatives for their members are wanting. The current study enables to synthesize knowledge from the literature into a significant, value added insights to a new knowledge, contributing to the literature continuum in the subject domain. Besides helping to develop the knowledge base, it also promotes the critique of the chosen theme.

4. Methodology: The study is descriptive and exploratory in nature and is based on the empirical survey done in Dakshina Kannada District. The study is a part of minor research conducted during a span of 2015-16. Purposive

sampling technique is used for the selection of an organization and a snowball technique is adopted for the selection of the respondents. Both the primary and secondary sources of data are used. The primary data are collected from the management and employees of the organization through focused group approach by administering semi-structured interview schedule. Observation technique is also used based on the contextual necessity. The secondary data are collected from the journals, magazines, books and the mass dailies.

5. Discussion and Analysis:

5.1 Profile of the organization: The ideation of setting up of Athma Shakthi Multipurpose Cooperative Society Ltd. in Dakshina Kannada District took its genesis in the formation of Narayanaguru Swamy publication and charitable trust in the year 2003. The trust was registered with the social responsibility of reaching out to the deprived and disadvantaged section of the society. The trust envisaged to publish Atmashakthi quarterly magazine, to set up a cooperative bank, educational institution and health awareness camp for the benefit of the underprivileged.

In the year 2011, the Trust selected eleven members who mobilized other members and garnered the share capital within three months and pioneered to form Atmashakthi multipurpose cooperative society on 30-01-2012. Within a short span of five years the cooperative has opened fourteen branches across the District, which testify the reinforcement of faith and confidence reposed by the members and dedicated services of the staff. All the branches have financially surged ahead in terms of profits, performance and currently pay fourteen percent of dividend, which speaks volume of their financial prudence and managerial efficiency with the human touch. Their social concern and the implementation of member driven and community oriented activities have promoted them to realize their objectives.

5.2 Inclusive opportunities for inclusive development and cooperative advantage:

Growth has economic dimensions, but the development has social aims of reducing inequalities, poverty and unemployment of the marginalized segment. "Development cannot happen without growth, yet growth by itself does not warrant development" (Sachs, 2004, p 1802). The concept of development is not skewed only to financial gain or income but to other aspects of wellbeing that encompasses education and health to make the development inclusive

(Rauniyar and Kanbur, 2010). Discerning the importance of education that develop the skills and potential of the demographic dividend, every year AMCS has been providing the scholarships for forty PUC and degree students from the poor and meritorious background. This initiative has helped the poor students to access and pursue education that is vital to fulfill their dreams of self-reliance and lead a life of dignity. "Education is one of the most powerful ways to reduce poverty and improve health, gender equality, peace and stability"(Children International, 2017, p.1). The financial assistance to the underprivileged children, particularly girls who constitute ninety percent of the beneficiaries, has facilitated new possibilities and opportunities to scale up from the bottom of pyramid. Besides helping them to reap the benefits of quality education it has also defied the fallacy that educating girls is an unfeasible and unnecessary financial burden.

Irrespective of the socio-economic status of the families, majority of the youth segment in the study region pursue engineering or commerce programmes as they perceive them as a lucrative career. Due to lack of awareness, there is a dearth of students opting for career in civil service administration. AMCS by forging the linkage with career training institute namely Sarvajna IAS Academy conducts free orientation programme on the basics of Indian Administrative Service and free training on other career related competitive examinations such as IPS, KAS, as well as career in Banking and Insurance sectors. Lack of awareness and information among the poor widens the inequality and deepen the poverty. The exposure of the underprivileged youth to the training programmes not only serve as an equalizer, but also foster their cognitive performance, leading to the bridging of the achievement gap (ETS, 2013). It also gives deserving poor students equal footing in the quest for a better future. AMCS asserts that skill training is paramount for the disadvantaged students to realize the economic returns from their improved human capital. Thus AMCS has successfully accomplished the goal of reaching the skill based basic education to 250 students of whom eighty percent are girls. Office bearers opine that productive investment in soft skill oriented education advancement is vital for the poor to avail economic opportunity leading to their upward social mobility.

"Marginalized groups and vulnerable individuals are often worst affected, deprived of the information, money or access to health services"(Healthpovertyaction.org, 2016, p.1). To counter the health deficiency among the poor every year AMCS is organizing medical camps as well as

blood donation camps in rural settings benefitting more than thousand two hundred and fifty marginalized families. These camps are organized in association with non-governmental organizations, corporate, civic bodies, educational institutions, individual volunteers, trusts and hospitals. These camps provide integrated health care services of preventive, curative and referral nature encompassing investigative and surgical interventions. Their main objective is to enhance the awareness and provide accessibility to health care services. The eye check up camps are being organized for the past two years, which helped the underprivileged communities in getting the awareness on eye ailments, the early detection of refractive errors, availing spectacles and free cataract surgeries and need based follow up treatment. A total of six hundred beneficiaries have been screened for refractive errors, cataract and other treatable eye diseases. Twenty people are treated for cataract with free surgery services. Thirty free health cards were also issued that would benefit any of their family members. The benefits of medical camps reach out to the poor women, senior citizens, children and the needy population sans health care accessibility and health insurance.

To add a feather in the cap, AMCS has also envisioned to set up Athmashakthi Cooperative Hospital and Medical Science Institute in the rural area Thokkottu after undertaking intensive research and an in depth survey of cooperative hospitals in the neighbouring states. Schematic planning is underway for the proposed three hundred beds project requiring 150 crores of investment in the first phase. Though Dakshina Kannada District is the cradle of banking, education and healthcare institutions, it was devoid of cooperative hospital. If established, then it will be the first cooperative hospital that is ever set up in the region that provide equitable and accessible healthcare for all irrespective of socio-economic and spatial differences.

To mitigate health risks and cover health care services Yashaswini micro health insurance are provided to their members. Health micro insurance is important as they act as a hedge against costliest risks of all other socio-economic risks reducing the productivity, impacting the household expenditure and lessening the opportunity for growth (fundsforngos, 2009). As on February 2017 eighty members are enrolled for the Yashaswini scheme. Besides, every year the organization bears the medical expenses of two to four poor patients. Religare health insurance and LIC general insurance products are also provided to the members that satisfy diversified insurance needs. Members are regularly

informed of the programmes, products and services through mobile short message services, winning their perpetual satisfaction.

Empowerment of poor women through self-help groups has been one of the key initiatives promoted towards financial inclusion. It aims at promotion of thrift and credit leading to their financial independence and capacity building. The cooperative has taken keen interest to mobilize women into SHGs, motivate them to save, bank them in the organization and help them to meet their diverse financial needs and services through intra group loan approach and bank loan services. An individual member has a mandate of compulsory weekly savings and is advanced a collateral free short term loan of ₹ 1,00,000 with minimum documentation and at a reasonable rate of interest. Weekly meeting, active involvement in the training and capacity building programmes, book keeping, livelihood planning, productive credit management, collective responsibility and timely repayment- all these have reinforced the self-help and mutual help values, collective wisdom, strengthened their sense of solidarity and allegiance to the cooperative. As on date, AMCS has formed 64 Self Help Groups, encompassing seven thousand women with a collective saving base of ₹ 56,00,000 and advancement of credit to the tune of ₹ 23,75,000, complementing and supplementing the family incomes substantially.

Management opined that SHG not only empower women but also promotes economic and social equality underlying inclusive development. It provides the forum to articulate their views, helps them to enhance their participation in their own economic wellbeing and enhance the sense of governance and decision making. What poor women could not achieve individually, could be accomplished through their collective efforts strengthening the edifice of cooperation. They expressed the fact that the economic opportunities have helped them to tackle social problems such as social exclusion, gender disparity and domestic violence. Congruent studies on SHGs have reported the similar findings (Dash, 2013; Kornginnaya, 2015; Mochi, and Vahoniya, 2015; Singh and Singh, 2015).

Embarking on the social objectives, the society is surging ahead in the economic growth trajectory which is reflected in their startling performance and the overview of the same is given below in the tabular form:

Table 1 Overview of the performance of AMCS

Particulars	2012-13	2013-14	2014-15	2015-16
Membership	1876	2337	2774	3120
Share Capital	33,01,080	48,74,990	72,38,000	1,02,13,000
Deposits (in lakhs)	509.79	813.17	1735.29	3158.06
Loan & Advances (in lakhs)	389.20	669.23	1333.14	2391.18
Investments	17,84,27,155	87,24,549	2, 86,60,213	6,12,12,516
Turnover (in Crores)	51.87	116.27	198.75	356.24
Profit	6,761.16	15.43 (in lakhs)	26.61 (in lakhs)	41.39
Dividend	—	12%	13%	14%

Source: Annual Report of AMCS

To promote the small businessmen and the entrepreneurs in the locale, AMCS has advanced the collateral free credit of Rs. 10,000 at a reasonable rate of interest to two hundred beneficiaries who need to pay Rs. 100 per day. The business linkages with the other banks, cooperatives and insurance companies have helped the AMCS to provide wide array of products and services to the members and customers. By entering into agreement with Axis Bank, IDBI Bank, and other schedule Banks, AMCS is capable of rendering Demand Draft, RTGS, NEFT services at very low rate as compared to their corporate counterparts. With the support of Stock Holding Corporation and in collaboration with the Federation of State Cooperative Credit Societies AMCS has been rendering E-Stamping services through ten of its branches, which has enormously helped the cooperative to scale in revenue spinning leading to its pinnacle of economic success. The cooperative has received coveted

awards twice for its stupendous marketing of E-stamping services at the state and district level from Karnataka State cooperative credit societies' Federation and South Canara District Central Cooperative Bank respectively. The astounding economic performance achieved in five years is mainly attributed to the symbiotic relationship between the financial and social goals and the consequent steadfast allegiance shown by the members in particular and the public in general.

It was found during the study that women constitute ninety percent of the total employment and ninety percent of women are also heading the branches in AMCS leading to the decrease in the gender gap. The employees are recognized and rewarded for their exemplary performances in the area of mobilizing deposits in terms of number and the amount, micro insurance, customer relationship management, best branch award for sanitation and performance. Every second Saturday staff meeting is arranged for the appraisal of staff performance and to address their needs and problems. Regular interaction of the employees with the management and annual staff picnics have paved the way for winning employee support and loyalty, which is paramount for the organizational success. Participatory and committed leadership, progressive management, the flexible rules and procedures, employee motivational strategies, concern towards human resources, regular member information, quick and efficient delivery of services, smiling and helping nature of employees, inward looking attitude, social innovations- all these have helped AMCS to leverage comparative and competitive advantage with inclusive paradigm in its business stride. The identity and the visibility of AMCS is vouched for their social interventions which testify that cooperative is an amalgam of economic enterprise and association of members. The primacy of association concept over the enterprise concept has made the organization bond with the community and trail blaze in the cooperative landscape in the locale.

6. Policy Implications:

The quest for inclusive development must be underpinned by the interdependent and mutually reinforcing objectives of achieving economic performance, social needs and environment protection at the grassroot level to make cooperatives relevant and inclusive as the peoples' organization. In view of the critical importance of ensuring inclusive development by the primary cooperatives, the National Cooperative Union of India should devise the

inclusive policy mandate for all the cooperatives. Socially responsible democratic governance with the focus on gender equality and social justice should be ensured in cooperative operations. Cooperative Department should provide level playing field for the primary cooperatives and ratify socio-cultural and community oriented activities underlying the definition and objectives of the cooperative. The principles and the values of cooperation that form the basis of inclusion and confer cooperative advantage should be mandatorily embedded in the cooperative functions. The office bearers and the members should be enlightened about the same through regular education and training initiatives at the grass root level through statutory measures.

Conclusion and Scope for further Research:

Using the framework of social objectives underlying the inclusive concept, this paper explains how AMCS provides the space for inclusive opportunities for achieving inclusive development and leveraging the cooperative advantage. It also provides an overview of the social initiatives in terms of education and health having a bearing on robust economic performance. The study shows that there is a need to emphasize both the business and social considerations in all the cooperative activities, if they have to be identified as cooperatives in a true sense.

The important implications for future research are to conduct empirical research: to analyze the quantitative impact of inclusive development strategies on the members and the cooperatives across different sectors and locations; to examine the problems and challenges faced by the cooperatives in ensuring inclusion in cooperative functions and governance; to assess the state of different practices and methods adopted by the cooperatives towards inclusive development in India; to analyze the role of cooperatives in inclusive development in India in different dimensions in varied sectors.

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