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A Study on Performance of Cooperative Societies of Assam

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Abstract

Cooperative Society consists of members, who are voluntarily united and form an organization with common goal of improving their economic status and standard of living. It is indispensable in a democracy for its planned economic action. It helps in development of rural areas, creates employment opportunities, helps in reduction of poverty, encourages the saving habit of people and investment, and improves the standard of living. In Assam, Co-operative society was started in Assam in 1904. Presently, 13722 different Co-operative Societies are operating in the state in almost all economic sectors like agriculture, dairy, fishery, pisciculture, primary housing, consumer, processing and marketing, banking, healthcare, education, other agricultural and allied sectors. The study attempts to evaluate the performances of Co-operative Societies of Assam, using secondary data that are collected from the Statistical Handbook, Assam and Economic Survey, Assam.

Keywords: Cooperative Societies, performances, etc.

1. Introduction:

Cooperatives are autonomous associations of individuals who unite voluntarily to meet their common needs like economic, social and cultural needs and aspirations. Cooperatives are owned jointly and democratically controlled enterprises. In a democracy, cooperatives are very important for executing its planned economic action. Cooperatives contribute in development of rural areas, create employment opportunities, help in the reduction of poverty, encourages the saving habit of people and investment, and improves standard of living. In 1904, cooperative society was started in Assam. The Assam Co-operative Societies Act, 1949, regulates the cooperative societies of Assam; later on the Act was replaced by the Assam Cooperative Societies Act, 2007. Cooperation Department of the state takes the responsibility of registration, supervision, assistance, counseling and audit of cooperative societies of the State. Presently, 13722 different Cooperative Societies are operating in the state in almost all economic sectors like agriculture, dairy, fishery, pisciculture, primary housing, consumer, processing and marketing, banking, healthcare, education and other agricultural and allied sectors. These 13722 Co-operative Societies include:

- 1898 numbers of Gaon Panchayat Samabai Samities(GPSS)/Large Area Multipurpose Societies(LAMPS),

- 2867 numbers of Gaon Panchayat Bahumukhi Mahila Samabai Samities (GPMBSS)
- 01 State Level Apex Bank for short- term Agricultural Cooperative Credit,
- 01 State Agricultural and Rural Development Bank (ASCARD Bank) for long- and medium-term agricultural credit,
- 01 State Level Housing Federation (HOUHEFED),
- 01 State Level Fishery Co-operative Federation (FISHFED)
- 01 State Level Co-operative Jute Mill (Assam Cooperative Jute Mill Ltd., Silghat),
- 08 numbers of Urban Cooperative Banks and various types of other Cooperative Societies.

2. Objectives:

The objective of the study is to evaluate the performance of Cooperative Societies of Assam.

3. Methodology:

The study is based on secondary data only. Secondary data is collected from the Statistical Handbook, Assam and the Economic Survey, Assam.

4. Discussion:

Mahatma Gandhi said, 'The future of India lies in its villages'. Economy of Assam is based on mostly rural areas and 70% of the populations of the state live in villages, depend on mostly agriculture and allied activities like fishery, dairy, and processing. Co-operative Societies can play vital role for socio-economic development of the rural economy of Assam, share a major credit in the growth of the rural sector. The state has two types of Co-operative Societies; credit and non-credit societies. Credit societies are jointly owned and democratically controlled; provide credit to local entrepreneurs to undertake various types of business activities. Such type of Societies works through the mutual co-operation of members. In 1904, Shillong Co-operative Town Bank, the first Credit Co-operative Society in Assam was formed. The state has non-credit Societies like farming societies, weaving societies, fishermen's societies, marketing societies, warehouse societies; which contribute to improve economic conditions of the rural people of the state. Moreover, the state has experienced the growth of some primary housing societies, contract and construction societies.

4.1 Primary Agricultural Cooperative Societies (PACS):

Primary Agricultural Cooperative Societies consists of Gaon Panchayat Samabai Samities (GPSS) and large size multipurpose societies. These societies ensure the flow of Cooperative agricultural credit to the farmer members. Presently, 1898 PACS are operating in Assam, work as handling agents of the Public Distribution System (PDS) under the poverty alleviation scheme of the Government of India and the Mid-Day Meal Scheme. Primary Agricultural Cooperative Societies plays vital role for dealing with fertilizer, pesticides, farm machinery, agricultural credit through the Kishan Credit Card (KCC), supply of quality seeds.

4.2 Gaon Panchayat Level Women Multipurpose Cooperative Society:

Gaon Panchayat Level Women Multipurpose Cooperative Society wants up gradation of Self-Help Group (SHG) under the National Rural Livelihoods Mission (NRLM), thereby through SHG, the society attempts to improve the socio-economic condition of rural

women of Assam. Presently, the state has 2867 Gaon Panchayat Level Women Multipurpose Cooperative Societies, members of these societies are engaged in different activities like handloom, knitting, embroidery, and pickle making and thereby the societies have helped to improve the economic conditions of women members. Some such societies are engaged in Public Distribution System (PDS) business as an agent of Gaon Panchayat Samabai Samities of their respective area of operation. In 2017-18 and 2018-19, to empower the women community, the Government of Assam has adopted two schemes, namely, Samannita Mahila Samabai Sabalikaran and Samabai Biponi.

4.3 Assam State Co-operative Apex Bank Limited:

Assam State Cooperative Apex Bank Limited undertakes the responsibility of supplying mainly agricultural credit. Presently the bank is engaged in implementation of the package of Short-Term Cooperative Credit Structure. An elected Board of Directors and a professional Chief Executive takes the responsibility of managing the bank. The bank has 67 branches and implements core banking solutions. The bank has also operated RTGS/NEFT and provides ATM facilities.

Table 1:
Performance of Assam State Cooperative Apex Bank Limited

Items	2020-21	2021-22	2022-23	2023-24	2024-25
Bank Branches (in Numbers)	67	67	67	67	67
Paid of share capital (in crore)	16.71	17.08	19.15	20.3071	23.13
Reserved (Rs. in crore)	109.69	47.55	126.13	148.76	179.87
Dposits (Rs. in crore)	3275.56	3406.84	3521.65	3527.45	3536.84
Working Capital (Rs. in lakh)	3811.09	3.94	385751.76	38.94	4122.25
Borrowing Outstanding (Rs. in Crore)	34.62	37.07	33.89	31.32	42.45
Investment (Rs. in Crore)	1668.57	186.03	1942.99	1968.75	2046.57
Loan Advances (Rs. in Crore)	1427.59	1419.87	226.43	1481.69	1528.09
Loan Outstanding (Rs. in Crore)	NA	37.07	1443.09	1481.71	1528.90
Loan in overdue (Rs. in Crore)	105.81	NA	110.36	136.18	142.36

Source: Economic Survey, Assam, 2025-26

It is reflected in Table 1 that deposits of Assam State Co-operative Apex Bank Limited have increased from Rs.3275.56 crore in 2020-21 to Rs. 3536.84 crore in 2025-26. It proves that the confidence of people towards Assam State Co-operative Apex Bank Limited has increased

considerably, and it helps in the expansion of the co-operative movement. Similarly, in this period, the amount of investment of the bank has also increased.

4.4 Assam Apex Cooperative Fish Marketing and Processing Federation Ltd. (FISHFED):

FISHFED, Assam, is a State Level Cooperative Federation of Primary Fishery Cooperatives of Assam. FISHFED is registered under the Assam Cooperative Societies Act, 2007. The institution aims to improve the socio-economic condition of fishermen' community through the primary fishery cooperative societies. FISHFED takes the necessary actions to increase the production of fish through member societies and its own projects and also promotes sale of fish through various markets and sales booths of FISHFED. In other words, FISHFED tries to eliminate the role of middle men so that they can't take away the lion share of profit and the real fishermen get a better price of their product and they can capture the market. However, the Cabinet has handed over the Assam Apex Cooperative Fish Marketing and Processing Federation Ltd. to the Fishery Department, Government of Assam.

4.5 Assam Cooperative Jute Mill Limited:

Assam Cooperative Jute Mill Limited was established in 1959 in Nagaon district. Among the Cooperative Industries in Assam, Assam Cooperative Jute Mill Limited has earned success and has been able to earn profit. It has obtained ISO certificate also. It has provided employment to more than thousands of persons. The Society has expanded one unit of Assam Cooperative Jute Mill Limited at Bihdubi with Rs 47 crore from the National Cooperative Development Corporation (NCDC) in 2017-18. The Mill has passed through a continuous struggle of financial crisis and other infrastructural problems for years and at last started to improve its economy from 1992-93 with its continuous effort and financial support from the Central Government and subsidies from the State Government.

Table 2:
Performance of Assam Cooperative Jute Mill Limited

Year	No. of Societies	No. of members	Paid up share capital	Paid up working capital	Value of sales
			Rs. in lakh		
2020-21	1	659	323.86	392.73	4954.03
2021-22	1	659	3992.68	2849.05	3728.78
2022-23	1	658	3238.63	4640.83	5721.06
2023-24	1	658	4594.933	4679.70	5801.07
2024-25	1	654	4594.933	1427.53	9404.60

Source: Economic Survey, Assam, 2025-26

Table 2 states that the value of sales of Assam Cooperative Jute Mill Limited has increased from Rs. 4954.03 lakh to Rs. 9404.60 lakh in 2024-25, indicating an improved economic condition of the mill.

4.6 Urban Cooperative Bank:

Presently, the state has 7 functioning Urban Cooperative Banks with 25 branches. Kanaklata Mahila Cooperative Bank Ltd. is the only women cooperative bank in the state registered in 1998, organized, managed, and services rendered by women only, has played a very important role in empowering women through co-operative.

Table 3:
Performance of Urban Cooperative Banks

Particulars	2020-21	2021-22	2022-23	2023-24	2024-25
Bank Branches (in Numbers)	25	25	25	25	23
Members (in Numbers)	93000	96000	8341	78386	28556
Paid of share capital (in crore)	22.50	101.23	119.85	105.82	867.12
Working capital (Rs. in lakh)	834.19	114.85	867.689	645.08	1807.49
Deposits (Rs. in lakh)	769.98	460.12	768.227	633.67	3394.8
Loan advances (Rs. in lakh)	412.70	471.4	516.725	346.22	1481.36
Loan Outstanding (Rs. in lakh)	394.51	8.85	15.10	310.70	8630.9
Loan overdue (Rs. in lakh)	50.28	8.85	2.41	176.99	473.88

Source: Economic Survey, Assam, 2025-26

Table 3 states that total membership in Urban Cooperative Banks of the state has declined from 93000 in 2020-21 to 28556 in 2024-25. But paid-up share capital has increased from Rs. 22.50 crore in 2020-21 to Rs. 867.12 crore in 2024-25. In this period, working capital has also increased to Rs. 1807.49 lakh. The deposit of Urban Cooperative Banks has increased from Rs. 769.98 in 2020-21 to Rs. 3394.8 lakh in 2024-25. Similarly, in this period, loan advances, loans outstanding and loans overdue of Urban Cooperative Banks have increased.

4.7 Dairy Cooperatives:

Primary Dairy Cooperatives are village level cooperatives, presently, the state has 880 primary dairy cooperative societies and 3 regional-level milk union, namely West Assam Milk Producers Ltd.(WAMUL), East Assam Milk Producers Cooperative Union (EAMUL), and Cachar and Karimganj District Milk Producer Cooperative Union Ltd.(CAMUL).The performance of dairy cooperatives of Assam are not so satisfactory; still few societies like Sitajakhala Dugdha Samabai Samiti Ltd. (SJDUSS), Kamdhenu Dairy Cooperative Society, Sundarpukhuri Dairy Cooperative Society etc. have attained success to some extent. After handing over the management of WAMUL, EAMUL and CAMUL to National Dairy Development Board (NDDB), New Delhi, WAMUL has taken the brand name PURABI and has attained popularity among the household customers. WAMUL supplies paneer, curd, ghee, lassi and cream to its customers and has been able to extend its area of market, has attracted customers and has increased its sales. The Government has provided financial assistance to these societies for their development in a phased manner.

4.8 Housing Cooperatives (HOUSEFED):

The Assam Cooperative Housing Federation Ltd. (HOUSEFED) is the apex level society for housing cooperatives in Assam. It was registered on 27th March, 1978, its headquarter is situated in Guwahati. The state has more than 381 Primary Housing Cooperatives.

HOUSEFED provides housing facilities to the Government departments. It provides loan facilities to the low- and middle-income people living in both rural and urban areas for dwelling houses.

Table 4:
Performance of HOUSEFED

Years	Number of Societies	Number of members	Paid up share capital	Paid up working capital	Value of sales
			Rs. in lakh		
2017-18	1	412	1626.34	14023.12	N.A.
2018-19	1	419	1620.31	15926.45	N.A.
2019-20	1	419	1618.93	13752.68	N.A.
2020-21	1	419	1618.66	13658.26	N.A.
2021-22	1	419	1615.56	13358.03	N.A.

Source: Economic Survey, Assam, 2025-26

4.9 Processing Cooperatives:

The state has large number of processing units like rice and oil mill, spinning mill, Mustard Oil Mill, Jute Mill etc. under cooperative sector. Among the processing units of the state under cooperative sector, the Eastern Agro Processing and Tea Warehousing Cooperative Society Ltd. (EAPTWCs) and Assam Polyester Cooperative Society Ltd. (APOL) are the prestigious organizations. The Eastern Agro Processing and Tea Warehousing Cooperative Society Ltd. was registered in 1971. It is engaged in the business of tea warehousing, mustard oil packaging, grinding of spices, etc. EAPTWCs stores teas to sell in the Guwahati Tea Auction Centre. The Eastern Agro Processing and Tea Warehousing Cooperative Society Ltd. is working without any financial assistance from the Government and its performance is satisfactory, has earned profit. This society has earned net profit to tune of Rs. 281.19 lakh during the year 2019-20. The Assam Polyester Cooperative Society Ltd. (APOL) was registered in 1981. It is the only surviving cooperative spinning unit in Assam. The Assam Polyester Cooperative Society Ltd. aims to promote the economic interest of the members by under taking spinning, dyeing, weaving and manufacturing of textile (polyester) materials of all kinds and supplying of yarns of all types to the weavers and others. Production of APOL stopped for some time because of scarcity of capital but again it started its activity from 2006 and presently, it is running smoothly. The Government of Assam has provided financial support to revive the mill through budget allocation and also has helped to modernize the mill by replacing obsolete machinery with the help of funds from the North Eastern Council (NEC).

Table 5:

Performance of Eastern Agro Processing and Tea Warehousing Cooperative Society Ltd. (EAPTWCs)

Years	Number of Societies	Number of members	Paid up share capital	Paid up working capital	Value of sales
			Rs. in lakh		
2020-21	3	514	98.00	2009.00	1568.00
2021-22	3	520	98.00	2021.00	1579.00
2022-23	3	514	98.09	3506.00	1357.00
2023-24	3	514	99.01	3571.00	1389.00
2024-25	3	516	100.02	3583.00	1397.07

Source: Economic Survey, Assam, 2025-26

4.10 Consumer Cooperative:

Consumer cooperatives offer services to the urban people of the state. There are 38 types of Urban Consumer Store in the state and it has more than 372 affiliated Primary Consumer Store. The Wholesale Consumer Cooperative Societies purchase essential goods and sell them and other products at subsidized rate.

4.11 Other Cooperatives:

The state has other cooperatives like poultry, piggery, duckery, goatery, pisciculture, cane and bamboo industries, brick industry, transport and communication, rickshaw puller, beekeeping, blacksmith, bell metal, utensil manufacturing, tourism, etc. These cooperatives are making efforts to uplift the economic condition of weaker sections of the state.

5. Conclusion:

Cooperative Societies can contribute to the growth process of the state by providing the required fund for rural people who are deprived from the benefit of institutional finance. Along with the growth process, development of cooperative societies may promote feelings of brotherhood, and unity and the inculcation of humanity.

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