

Entrepreneurship Development: A Case Study of Cooperative Cashew Processing Unit**Dr. Parashram Jakappa Patil****Post Doctorate Applicant at ICSSR**

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Abstract

This study is exploring that small and poor cashew farmers getting benefit of business enterprises by forming cooperative cashew processing unit. This entrepreneurial process brings positive changes in local place. It focused on all entrepreneurship development and training activities of this unit.

World Bank and IMF have considered cashew-nut industry is one of the poverty eradication tools at global level. It shows relevance of cashew-nut industry at global platform and India is the global leader of cashew business it shows its relevance in Indian context. Cooperative form of business has got tremendous success in India. It is unique form of business which enables to small farmers to participate in the big business enterprises. This form of business has its own philosophy to make business. The business policies and strategies are adopted by this form of business may be different from other form of business.

This paper is explored that by using cooperative form of business entrepreneurship development could taking place in remote area. It shows there is potential in cooperative format to promote entrepreneurship.

This study is analyze different aspects of cooperative cashew processing unit which is situated remote hilly area which may be role model for other processing unit which are working in rural areas. It will also explain that this kind of unit promote sustainable development of rural part of country.

Key Words: Cashew, cooperative unit, sustainable development, poor farmers, World Bank and IMF.

Entrepreneurship Development: A Case Study of Cooperative Cashew Processing Unit

1.1 Introduction: World Bank and IMF have considered cashew-nut industry is one of the poverty eradication tools at global level. It shows relevance of cashew-nut industry at global platform. India is the global leader of cashew business. Indian cashew-nut industry particularly positively influenced at rural area. In India cooperative movement had brought positive changes at rural area, it was successful in the past; though presently cooperative business form is struggling but it has strong potential. In India history of cooperative movement has long back ago. Cooperative form of business has got tremendous success in India. It is unique form of business which enables to small farmers to participate in the big business enterprises. This form of business has its own philosophy to make business. The business policies and strategies are adopted by this form of business may be different from other form of business. This paper is explored that by using cooperative form of business entrepreneurship development could taking place in remote area. It shows there is potential in cooperative format to promote entrepreneurship.

1.2 Cooperative Form of Business helping to formation of cashew processing unit:

There are different form of business such as Sole Proprietorship, Partnership, Cooperative, Joint Stock Company and HUF etc. However for poor cashew farmers cooperative form of business is more suitable. Here it has been described that cooperative form of business helping in many ways to formation and running of cashew processing units. Cooperative form of business giving an opportunity to poor cashew farmers to form cashew processing units collectively which is otherwise not possible for poor and illiterate cashew farmers. For individual cashew farmers it is very difficult to establish and run processing unit hence if they come together they can do so because cooperative form of business is based on cooperative principle which give them strength to start cashew processing unit.

- (1) **Collection of Capital:** Basic input to form any business is that availability of sufficient capital which individual farmer cannot bring. In cooperative form of business every member contributes in form of share capital which brings availability of sufficient capital. Cooperative format of business bringing together more farmer and they will contribute in capital. Thus this cashew processing unit collects required capital from members of cooperative society.
- (2) **Collection of Raw Material:** Availability of good quality material is most important aspects of any cashew processing unit because they are not able to get there different reasons for that

such as improper harvesting practices, malpractices and role of market intermediaries. However, cashew farmers are members of this unit they are running this unit hence they are bring their cashew directly to factory because they feel that this is their unit. And they are adopting proper harvesting practices and unit is guiding about it regularly. Thus unit is having good raw material from their members which save huge processing loss.

- (3) **Availability of Workers:** Cashew-nut industry is labour oriented industry, 90% processing work is manual hence requirement of labour is more. However farmers are involve through their networking at local level unit is getting sufficient workforce otherwise it is very difficult because one of the main reason of closed cashew processing unit is lack of labour however this unit is not facing this kind of problem because of involvement of local farmers. And farmers family members are also especially ladies are working in factory because they feel that this is their business.
- (4) **Break through Monopoly:** Indian cashew market is unorganized market it has monopoly of some big merchants. It is very difficult for small unit with small amount of quantity to enter into cashew market. However because of cooperative form of business this unit is able to produce large amount of quantity of finished goods with which they can compete into market with big merchants. This unit is able to make strategic alliances with big unit and directly going into market.
- (5) **Synergy:** This cashew processing unit combined more than 1000 poor cashew farmers it is possible because cooperative form of business. It has made direct relationship between gross route farmers to market. Cooperative form of business create synergy between different stakeholders and resources which empower cashew farmer and result of it they are running cashew processing unit successfully
- (6) **Benefits of Domestic Structure:** Cooperative form of business has some unique features such as collective decisions, demographic nature of formations and equality etc. These all help to run cashew processing unit successfully because farmer are participated in decision making process they can oppose if something is wrong which help in smooth conducting of business.

- (7) **Pulling of Resources:** There is requirement of different resources such as men, money and material which is very difficult to manage individually however as cooperative processing unit is able to pool such resources easily because they are worked combine.

Thus cooperative form business is helping this cashew cooperative cashew processing unit hence this unit is able to create its own identity and it is motivating factor to other processing units.

1.3 Advantages of cooperative form of business for cashew processing unit:

Indian cashew-nut industry is belonging to rural area majority constituents of it from here only hence development of this industry is having some problem however cooperative form of business is providing different advantages to Indian cashew-nut industry such as following.

- (1) Cooperative form of business is giving opportunity to small poor farmers to form cooperative cashew processing unit.
- (2) Cooperative form of business increase involvement of more cashew farmers in processing.
- (3) It will help to reduce market intermediaries by forming cooperative processing unit because it will create direct link.
- (4) It will promote entrepreneurship development at remote area which motivates other cashew farmers to start their own business enterprises.
- (5) Indian cashew-nut industry can promote cashew business by establishing cashew processing unit.
- (6) Indian cashew-nut industry could play active role in rural development.

1.4 Impact of Cooperative Form of Business by Forming Cashew Processing Unit on Local Community:

(1) Employment Generations: This unit is directly giving employment to more than 400 workers out of which 95% are poor hilly women. It also created indirect employment such as opening of hotel in factory location and travelling arrangement etc. The local people hardly having any other employment opportunities apart from farming hence existing of this unit in such place have strong relevance in their life.

(2) Removing market intermediaries: This unit has been started by poor cashew farmers on cooperative basis hence it is working between farmers to processing units to customers. In this process role of

marketing intermediaries is become minimize which saves margin which goes to farmers and reduce price of product which beneficial to customer.

(3) Income to poor cashew farmers: It is increase income of poor cashew farmers because instead of only selling their cashew to agent they processed it.

(4) More cashew production: This unit is promoting more cashew production by giving training to farmers making aware about cashew cultivation practices. This unit is itself role model to farmers which motivate them to go for cashew farming.

(5) Waste Land utilization: This unit making cashew cultivation on local waste land with help of local cashew farmers which make appropriate use of waste land.

(6) Help to stop migration: Young farmers are migrated from villages to urban areas for employment opportunities, but this unit shows opportunities to young farmers that they can start their own processing unit. This motivation will boost young farmers to make different experiments.

(7) Entrepreneurship Development: This unit is started by small cashew farmers; they have come together and start. It means it is an opportunity of poor farmers to participate into big business. They are getting benefits of big enterprises. This cycle induce entrepreneurship development process in rural area.

(8) Hilly region development: This unit is established in hilly area, where it is creating employment generations, giving more income to cashew farmers, waste and slope land utilization. It means it is helping in hilly region development processes which challenge policy makers.

(9) Women Empowerment: Cashew workers are 95% women who are belong to social and economic backward class hardly they have any other employment opportunities. This unit is bringing them and make employable.

(10) Environment protection: Cashew-nut industry is environmental friendly industry, it does not create environment pollution impact protect environment in the form cultivating more cashew trees which has multiple uses which reduce burden from other resources.

(11) Sustainable Development: This unit contributing long term development of poor cashew farmers, women empowerment, inclusion of social and economic backward class people, stopping migration,

creating employment at remote area, very less environment pollution, promote to cultivate more cashew trees which has life 20-25 years which increase forest and infrastructure development in rural area etc. It means this unit contributing in rural sustainable development at large extent.

1.5 Entrepreneurship Training and Development of Cooperative Cashew Processing Unit:

This processing unit is very keen about entrepreneurship training and development it takes active participation in entrepreneurship training programmed organized by different authority.

- (a) Department of Agriculture:** At District level and Tahasil level agricultural department is organizing different training programme to farmers and processors and giving subsidies and grants to start cashew processing units. Here they come to know how to start cashew processing units and its all allied activities.
- (b) The District Rural Development Agency:** It is promoting Self Help Group in district at remote place. State government is taken different initiatives to open micro cashew processing units through Self Help Groups. Under Horticulture Development Programme, state government launch "Employment Guarantee Scheme" which helps to formation of cashew processing units. National Programme for Rural Industrialization through Cluster Development Programme large number of cashew processing units have been started, it gives also training in production processing technology to farmers and processors.
- (c) The District Industrial Center:** It is mainly associated with SSI units and to sponsor and forwarding application to banks for financial assistance under Prime Minister Rojgar Yojana (PMRY). It assists new cashew processing units to run processing units successfully.
- (d) Food and Drug Administration:** Its main function to assess quality of finished goods all processing units can have inspection through this authority of their product which help them in quality control.
- (e) Khadi Village Industrial Board:** KVIB has scheme name called Margin Money Assistance Scheme cashew processing units are eligible for this scheme under which they can get sales tax exemption.

This unit himself organizes training programme to other small cashew processors and workers and different aspects of industry. It is taking lead to give training to cashew farmers, processor and workers

so that they can run smoothly. Thus along with all above mentioned authorities this unit is getting entrepreneurship training and also giving entrepreneurship training and development to all other small cashew processing units so that they can start their business.

1.6 Profile of Cashew Processing Unit: Shri Chhtrapathi Shahu Maharaj Agriculture Processing Cooperatives Society Ltd. It is situated at Satwane, Tal-Chndagad, Dist-Kolhapur, State-Maharashtra, India. It was established in the year of 2001. The processing capacity of the unit is 1200 tones. It is cooperative unit working full 12 months of the year.

1.7 Features of Shri Chhtrapathi Shahu Maharaj Agriculture Processing Cooperatives Society Ltd: This unit has specific features hence it has been selected for the present study. These are as follows.

- (1) It is situated in remote areas.
- (2) It is agro-based industry.
- (3) It is situated at cashew farm.
- (4) Its members are all poor cashew farmers.
- (5) Its workers are belonging to local places of the factory especially poor women.
- (6) It is cooperative cashew processing unit.
- (7) It is successfully running in last decade.
- (8) It is playing leading role in region.

1.8 Application of Cooperative Principles by Shri Chhtrapathi Shahu Maharaj Agriculture Processing Cooperative Society Ltd: The cooperative organization is the unique form of business; it has its own philosophy, methodology, rules and regulations and which cooperative unit is working. The unit has implementing cooperative principles into cashew business; it is unique and successful experience to apply these principles into business. The following are the cooperative principles which are universally accepted and applied by this unit.

- (1) **Voluntary and open membership:** The membership of unit is open and voluntarily for any cashew farmers. Any cashew farmers will join and leave cashew processing unit as per its wish.
- (2) **Democratic member control:** The unit has adopted cooperative principle of democratic member control by adopting collective management and collective decisions. Management of unit is determined by all members they have selected able person from themselves to control business as chairman. All the decision of unit is taking due consideration of all members.

- (3) **Member's economic participation:** Poor cashew farmers are member of unit they have their own stake in it. They get chance to participate in such big enterprises. Involvement of small farmers is the unique feature of this unit. They contributed required capital for business from themselves and available profit getting distributed among member in the form of dividend.
- (4) **Cooperation among cooperatives:** This unit is plying leading role in region, it is helping and giving guidance to other small cashew processing units.
- (5) **Concerns to community:** It has concerns to community by generating employment at remote area, removing market intermediaries, helping farmers to get right price of their product, helping to small cashew processing units etc.

This unit is unique because they have applied all above mentioned principles and working successfully for last 15 years. It has come out as role model for all other cashew processing units. Hence it is interesting to explore its all components.

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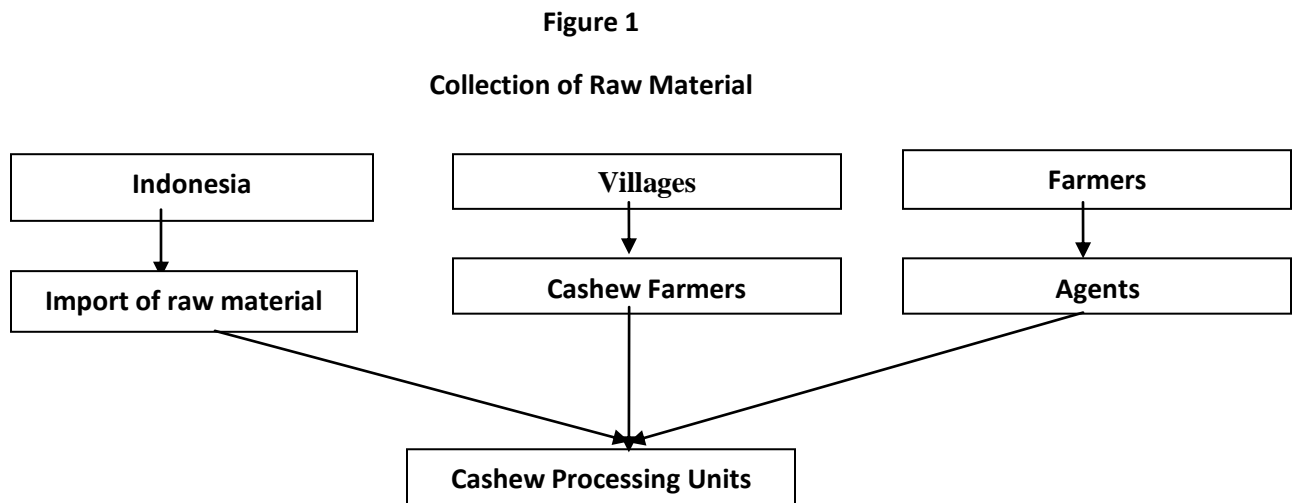
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1.10 Functional Areas of Shri Chhtrapathi Shahu Maharaj Agriculture Processing Cooperatives Society Ltd:

(A) **Production Management:** In production process getting sufficient raw material is top most challenge faced by any unit because it is available only season time. The raw material requirement of this unit is more due its large processing capacity. It is applying different practices to get raw material for processing.



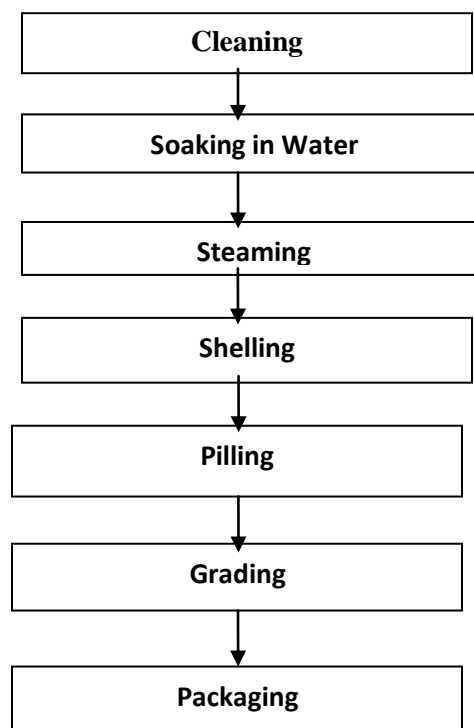
Above figure shows that units is collecting raw material from different sources. It directly approach to villages and get cashew directly from cashew farmers when there is season in India for next six months.

It also collects raw material through cashew agents. When there is off season in Indian it import from Indonesia for next six months. This practice helps unit to collect sufficient raw material and with minimum blockage of working capital in storage of raw material for processing it leads reduction of cost of production.

(B) Cashew Processing Management: This unit is adopting modern cashew processing methodology which comprises appropriate technology with skilled manpower. This modern method of cashew processing is more productive compare to traditional method. The cashew processing capacity of this unit is 1200 tones p.a. and 400 cashew workers are required to perform the job of processing. It is adopting following processing methodology which in producing best result in the form of quality cashew kernel.

Figure 2

Modern Processing Methodology



This processing methodology protect cashew kernel from hazardous process while processing. It produce good quality cashew kernel which has good demand in market. It is good for cashew workers while performing processing jobs because they can use different safety measures such as hand gloves.

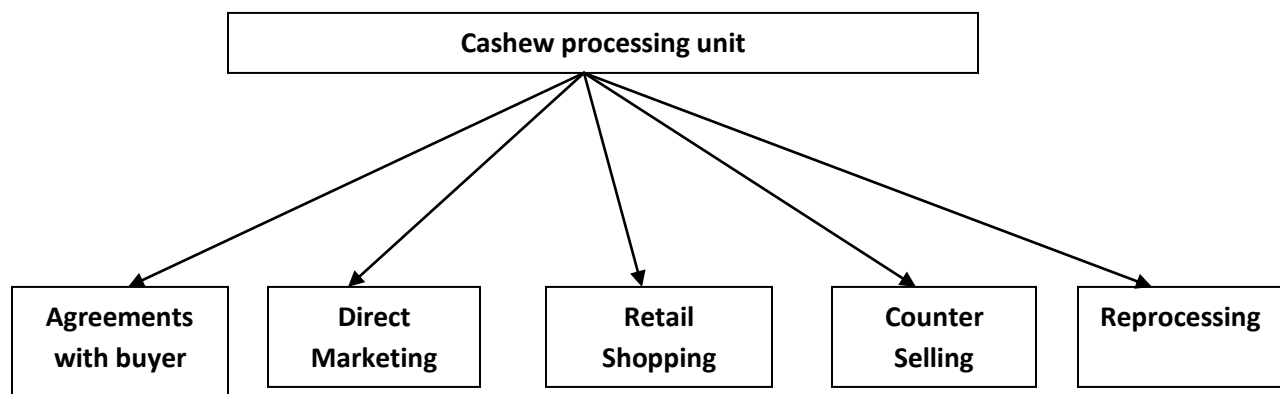
(C) Financial Management: This unit is adopting proper financial management practices. It is collecting sufficient funds through raising share capital, taking loan from bank and utilizing subsidies and grants which is giving by government. It has been appointed technical person to look over accounting and financial issues. It is preparing all the financial records and get audited annually. It is earning very good net profit every year. The available profit is utilized for the giving dividend to its members and remaining reinvest into the business for further expansion.

(D) Human Resources Management: The cashew-nut industry is labour intensive industry, here workers are providing very important role in manufacturing process. Generally all cashew processing units are facing problem of availability of workers. This unit is adopting different strategies to manage its human resources such as pick up and drop facilities, labour taken from outside places, giving them advance payments and different incentives. It is providing sufficient training to cashew workers about processing work thus they created sufficient skill personnel.

(E)Marketing Management: Indian cashew-nut industry is facing deep problems of cashew kernel marketing because it is in unorganized format. However this unit is successful to manage its marketing effectively by using different practices.

Figure 3

Cashew Kernel Marketing



While doing marketing unit is doing advanced agreement with buyer about certain quality and quantity which help to unit to get firm demand for their product. It also go to wholesale market and sale directly to different merchants. Unit has opened its own retail Shoppe at different places. At factory itself unit is selling cashew kernel to customers. It produces also value added product by making reprocessing on

cashew kernel such as salt cashew, sweet cashew, modak and cashew berfi etc which has good demand in market.

1.11 Business Problems:

As like normal business this unit is also facing some problems while doing business. The following are problems faced by Shri Chhtrapathi Shahu Maharaj Agriculture Processing Cooperative Society Ltd.

- (1) Cooperative business form is successful in India though this form has some fundamental problems which this unit is also facing that it could not take right decision at the right time.
- (2) It is facing problems of political interferences.
- (3) Sometime farmers are having negative approach towards cooperative units.
- (4) It is under utilization of processing capacity due to unavailability of raw material and workers.
- (5) It is facing problem of shortage of capital especially working capital.

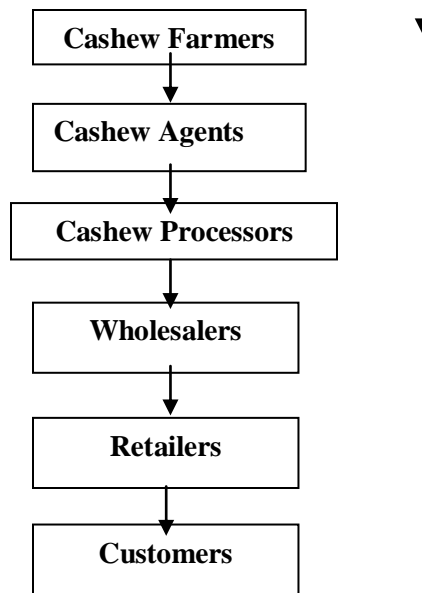
1.12 Business Strategies:

In order to run business successfully and tackle all the business problems unit is formulating and adopting different strategies which help unit to run smoothly. The following are the strategies which practices by unit.

- (1) **Evaluation of raw material:** Unit is making effective evaluation of raw material which they are getting from different sources. It helps unit to bad quality raw material, weight, color and size. It purchases raw material at bulk quantity on wholesale rate which save time. Good raw material is the basic input of producing good quality cashew kernel.
- (2) **Storage of raw material:** The raw material of cashew is available only in season i.e. March, April and May, for rest of time is not available in India. Shortage of raw material stop processing work hence this unit storage sufficient raw material by buying at time of when raw material is available in local market so does not face shortage of raw material.
- (3) **Import of raw material:** As raw material is available at season only hence there is problem of rest of time. Therefore unit import raw material from African countries it has been established good relationship with raw cashew agent in Africa. Before importing unit is checking quality of it

by making personal visit to local places in Africa. This practice help unit to get raw material when there is off season in India it means they need not store raw material for entire year they can use Indian cashew for six months and African cashew for 6 months. It helps to reduce working capital blockage.

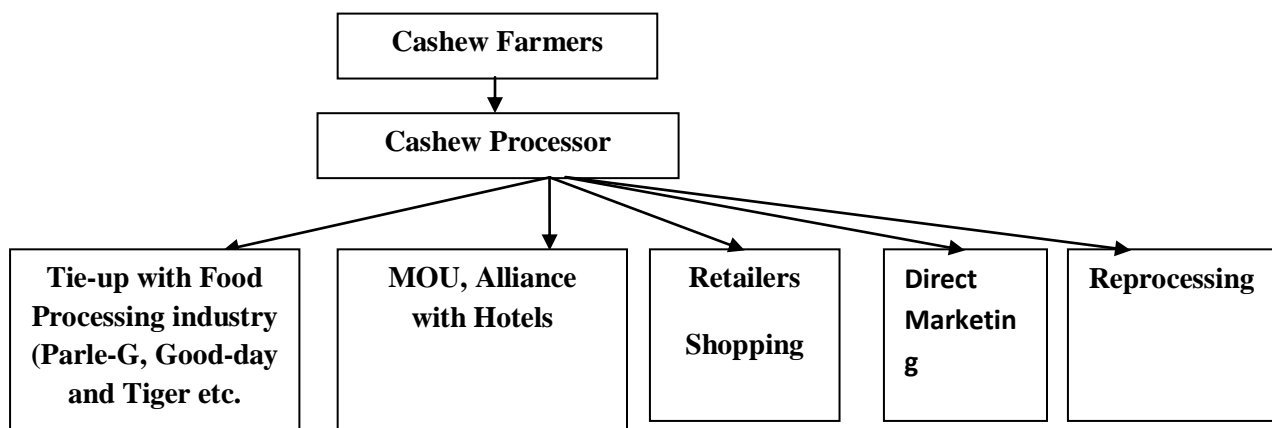
- (4) **Modern cashew processing method:** This process in combination of appropriate technology and skilled labour which more productive. It is always ready to make more investment to improve cashew processing. It has been adopted aulity control pratices different processing stages have monitor closely this started from getting good raw material up to packaging of cashew kernel. For this quality controller officer have been appointed which create impact on competitiveness of product.
- (5) **Training to workers:** Processing work required skilled workforce. Hence unit is constantly giving training to workers which give them basic input to them. Thus it helps to build skilled workers.
- (6) **Managing workers:** Cashew-nut industry is labour intensive hence availability of worker is basic requirement of it, however all the processing unit is facing problem of shortage of workers. Hence is trying to get labour from local as well as outside places, to attract labour given them different benefits such as travelling allowances, bonus, pick up drop facilities, extra wages and provident fund etc. It helps to retain workers for long time.
- (7) **Collection of fund:** Managing of financial resources is basic requirement of any business. This unit is collecting of fund from many ways such as share capital, bank loan and subsidies etc.
- (8) **Retail Shopping:** Unit is open retail shop where selling cashew kernel at retail quantity. It tries to cover retail customer.
- (9) **Agreement with buyer:** Unit is making agreement about certain quantity and quality with firm buyer such as big corporate, hotels and food processing industry which has big demand for cashew kernel. Thus unit is getting firm demand for their product.
- (10) **Supply chain Management:** Ineffective supply chain is cause of concern of Indian cashew-nut cashew industry because there is huge role of marketing intermediaries which hold large portion of customer price. This is the existing supply chain of cashew.

Figure 4**Existing Supply Chain of Indian Cashew-nut Industry****Table 1****Analysis of Price Spread in Supply Chain**

Particulars	Amount Rs. (100 k.g.)	Share in Customers price
Producers selling price	8000	43.95
Agents charges	300	1.64
Processors margin	2000	10.98
Wholesalers margin	3000	16.48
Retailers margin	1900	10.43
Miscellaneous charges	3000	16.48
Total	18200	100.00

Source: Field Work

This is the long existing supply chain of Indian cashew-nut industry which is ineffective because it increases customers' price and second, the cashew farmers who are producers of raw cashew-nut are only getting 43.95% share into the total price paid by customers, whereas wholesalers, retailers, and agents collectively get 28% of the total customers' price. It means there is a monopoly in the Indian cashew market, held by some big merchants. This needs to be tackled so that customers' price would reduce, leading to the price competitiveness of the cashew product. Thus, the unit is adopting following innovative practices to reduce the supply chain of the Indian cashew-nut industry.

Figure 5**Model on Supply Chain Management**

This model tries to reduce agents and wholesalers from supply chain because they take 20-25% price spread into total customer price. The elimination of those factors will reduce extra price burden from customers which stimulate trade. This particular supply chain management model save almost one third cost of customers for cashew product. Good supply chain management would reduce problems and increase prospects of Indian Cashew-nut Industry.

1.13 Conclusion: India needs transformation of agricultural resources into business enterprises by local people which connect local people to market. Optimum utilization of local resources for the benefit of local people is important steps towards sustainable development of rural India. This unit is shows ways to rural sustainable development. It would be guideline experience in Indian agricultural set-up for other commodities in different region. It is cooperative unit which started by small cashew farmers which combine synergies of many small farmers. They try to developed solution in existing system where it is very difficult to survive small farmers.

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