

**SIXTEENTH
INTER-UNIVERSITY NATIONAL DEBATE
ON COOPERATION**

*“Cooperatives can play a pivotal role in the
National strategy for speedy removal of mass poverty”*

HELD AT
UTKAL UNIVERSITY, BHUBNESWAR
ON
FEBRUARY 17 & 18, 1976

NATIONAL COUNCIL FOR COOPERATIVE TRAINING
(National Cooperative Union of India)
34, SOUTH PATEL NAGAR, NEW DELHI-110008.

Printed at Printways Press, 127/2, Bhagat Singh Market, New Delhi.
(Phone : 343159)

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Messages



PRESIDENT
RASHTRAPATI BHAWAN,
NEW DELHI-110004.

I am glad to know that the National Cooperative Union of India will organise an Inter-University National Debating Competition in collaboration with Utkal University from the 17th February, 1976. I offer my greetings to the organisers and participants and send my best wishes for the success of the Competition.

F.A. AHMED

**VICE-PRESIDENT
INDIA
NEW DELHI
January 17, 1976.**

I am glad to know that the Committee for Cooperative Training, Delhi, will organise the 16th National Debating Competition on Cooperation at Bhubaneswar from the 17th February in collaboration with the Utkal University. Cooperation being a vital sector in the economy of the country calls for the services of dedicated workers for the future and I hope the Competition will kindle the interest of the youth in the study of Cooperation. I wish the Competition success.

B.D. JATTI

**PRIME MINISTER'S SECRETARIAT
NEW DELHI-110011.
January 22, 1976.**

I send my good wishes for the success of the 16th Inter-University National Debating Competition on Cooperation which is being organised by the Committee for Cooperative Training, New Delhi, in collaboration with the Utkal University in Bhubaneswar next month.

INDIRA GANDHI

GOVERNOR, ORISSA

RAJ BHAWAN,
BHUBANESWAR
23rd January, 1976

I am glad to learn that the National Cooperative Union has organised training programme and is holding debating competition as well as reading of thoughtful papers on the different aspects of the Cooperative Movement. As one, who was intimately connected for several years with the Cooperative Movement in the old State of Hyderabad and as an ex-member of the National Cooperative Union, I very much appreciate the efforts of the Union and express my sincere thanks to all concerned.

It is hardly necessary to repeat that the Cooperative Movement is of great importance and has been universally accepted as an instrument of economic planning and development. In the context of the 20-point Economic Programme, the Cooperative Movement has assumed even greater importance. It has a very crucial role in accomplishing the new tasks of increasing production and ensuring equitable distribution particularly to the weaker sections of the society.

The participation of youth in the cooperative programme is a sine qua non for the success of the cooperative ideology. I am, therefore, happy that the Committee for Cooperative Training has been over the years, making efforts for educating the younger generation on the various aspects of cooperative movement through holding National debates in which students participate. I am all the more happy that this year, the Committee is holding its National Debate on Cooperation in the Utkal University on February 17 and 18, 1976.

I send my best wishes for the success of the Debate to both the sponsors and the participants of the debate and welcome them to my State.

AKBAR ALI KHAN

I am glad to know that the Committee for Cooperative Training is holding an Inter-University National Debating Competition on Cooperation, in collaboration with Utkal University at Bhubaneswar.

Cooperative movement has come to be recognised as an effective media for controlling spiralling prices, speculation and the activities of anti-social elements.

I wish the debating competition all success.

KRISHAN CHAND



**MINISTER OF INDUSTRY
& CIVIL SUPPLIES, INDIA**
New Delhi, January 28, 1976.

I am glad that the 16th Inter-University National Debating Competition on Cooperation is being organised by the Committee for Cooperative Training in collaboration with Utkal University, Orissa, on the 17th and 18th February, 1976 for propagating the principles of cooperation amongst the youth in the country. The conduct of essay and debating competitions at various levels is one of the important channels through which the youth can be made to know usefulness of the cooperative enterprise and extend spontaneous support for the development of the movement.

It is gratifying to note that the response to the programme is forthcoming on a large scale. We have today a growing and diversified cooperative sector which is bound to grow further in strength. The success of the movement depends, among other things, on a proper understanding of the philosophy and principles of cooperation by the vast sections of the masses and leaders of cooperatives. Educational programmes like essay and debating competitions will help the youth who will be the future leaders of the movement, to equip themselves for the task.

I wish the sponsors and the participants of the competition all success.

T.A. PAI

**MINISTER OF EXTERNAL
AFFAIRS INDIA**
New Delhi,
January 24, 1976



Cooperation creates confidence in the people by providing them with better means to work for mutual good and to assist in the national economic development. I am glad to know that an Inter-University National Debating competition on Cooperation is being organised on the 17th and 18th February at Bhubaneswar in collaboration with Utkal University, preceded by a symposium on 16th February on a cooperative subject. I hope that these discussions will be useful to promote new thinking which is vital for the continuing progress of the cooperative movement.

My good wishes.

Y.B. CHAVAN

**FINANCE MINISTER
I N D I A
New Delhi-110001
January 22, 1976**

I am glad to know that the 16th Inter-University National Debating Competition on Cooperation is being organised under the auspices of the Committee for Cooperative Training in collaboration with Utkal University on the 17th and 18th of February, 1976 at Bhubaneswar and that a Souvenir is also being brought out.

I wish the competition all success and send my best wishes to all the participants.

C. SUBRAMANIAM

I welcome the initiative taken by the Committee for Cooperative Training to organise the Inter-University National Debating Competition on Cooperation. This debate coupled with the symposium, which is also being held is aimed at creating a greater awareness among our student community of the cooperative way of thinking and living. Given the urgent need for channelising the diversity and vigour available in this great country of ours into one concerted united purposeful programme of action, the importance of cooperative thinking amongst the Indian youth cannot be overstressed. I am sure that the efforts of the Committee for Cooperative Training will meet with success they deserve.

S. NURUL HASAN

MINISTER OF STATE FOR
AGRICULTURE AND IRRIGATION,
NEW DELHI,
23rd January, 1976

With a view to inculcate the spirit of cooperation, the committee for Cooperative Training organises, every year, Essay and Debating Competition on Cooperation open to college students. A number of students from various Universities all over the country partake in these and carry the message of cooperation down to their institutes and homes.

This year the Inter-University National Debating Competition will be held at Bhubaneswar on February 17 & 18, 1976 in collaboration with Utkal University. A symposium is also being held on this occasion. The Orissa State Cooperative Union will also bring out a Souvenir which will contain educative articles on the philosophy and mechanics of Cooperation.

This will be the 16th venture of the Committee for Cooperative Training to harness the strength of the student community in furtherance of the cooperative cause. I send my best wishes to the organisers with the hope that, as in past year, this year also the programmes will be successful.

ANNASAHEB P. SHINDE

मुझे यह जानकर अत्यन्त प्रसन्नता हुई कि सहकारी प्रशिक्षण समिति उत्कल विश्वविद्यालय के सहयोग से भुवनेश्वर में देश में सहकारी आन्दोलन पर एक अन्तर्विश्वविद्यालय राष्ट्रीय वाद-विवाद प्रतियोगिता का आयोजन कर रही है। इस अवसर पर उड़ीसा राज्य सहकारी संघ द्वारा स्मारिका के प्रकाशन का निर्णय एक सराहनीय पग है।

सहकारिता देश के सामाजिक और आर्थिक विकास में एक महत्वपूर्ण भूमिका निभाती है। लोकतन्त्रीय समाजवाद व्यवस्था में तो इसका महत्व और भी ज्यादा बढ़ जाता है। किन्तु आज जहूरत इस बात की है कि इसमें जो कमियाँ हैं उसे दूर करके राष्ट्रीय लक्ष्यों को प्राप्त करने के लिए इसे नया मोड़ दिया जाए।

प्रधान मन्त्री श्रीमती इन्दिरा गांधी ने देश को जो नए आर्थिक कार्यक्रम दिए हैं उनका उद्देश्य कमजोर, पिछड़े और दलित वर्गों की रहन-सहन की दशाओं को सुधारकर समूचे तौर पर देश की अर्थ-व्यवस्था को मजबूत बनाना है। इसमें सहकारिता ही सफलता का मार्ग प्रशस्त करती है।

मुझे आशा है कि इस प्रतियोगिता में स्वस्थ एवं रचनात्मक दृष्टिकोण अपनाकर सहकारी आन्दोलन को आगे बढ़ाने के मार्ग ढूँढ़े जाएंगे।

शुभ कामनाओं सहित,

बनारसीदास गुप्त

CHIEF MINISTER,
KERALA
TRIVANDRUM
27th January, 1976

I am happy to note that the 16th Inter-University National Competition on Cooperation is being organised in collaboration with Utkal University at Bhubaneswar on 17th and 18th February, 1976.

I send my good wishes.

C. ACHUTHA MENON

**MINISTER
WORKS & TRANSPORT AND
AGRICULTURE & COOPERATION
BHUBANESWAR**

I am very happy to learn that the Committee for Cooperative Training has decided to conduct the Inter-University National Debating competition on Cooperation at the Utkal University, Bhubaneswar this year. With the announcement of the 20-Point Economic Programme of the Prime Minister, the cooperatives have assumed considerable importance. It is one of the important means through which rural poverty and disparity between the rich and the poor could be reduced and production increased. The cooperatives are increasingly being called upon to involve themselves more and more in providing credit and services for agricultural production, developing ground water, assisting rural artisans, raising subsidiary income, distributing essential consumer goods. This requires development of proper expertise and techniques and professionalisation of the system. The young intellectuals who would be participating in the National Debate and the Symposium would, I am sure, find time to ponder over these issues and lend a helping hand to the system. The country is in need of a band of dedicated cooperators who would go all out to ameliorate the living conditions of a vast section of our people through cooperatives.

I congratulate the organisers of the National Debate and the Symposium for their laudable efforts in this direction and wish the function all success.

LAKSHMAN MALLICK

**MINISTER OF STATE (Coop.)
GOVERNMENT OF HIMACHAL PRADESH
SIMLA-2
January 29, 1976**

It is heartening to note that the Committee for Cooperative Training (NCUI) is holding the 16th Inter-University National Debating Competition on cooperation on the 17th and 18th February, 1976. Such competition go a long way in educating the students in cooperative thinking and kindle the interest of the youth in the study of cooperation. I hereby send my good wishes to the organisers and my blessings to the young participating students and pray for the success of the competition.

MANSA RAM

I am happy to know that the Committee for Cooperative Training is organising an Inter-University National Debating Competition on Cooperation in collaboration with the Utkal University at Bhubaneswar on Feb, 17.

The Cooperative movement holds a key to the achievement of progress in a developing country like ours. The progress ushering in the country side in the wake of a number of cooperative institutions, including the cooperative sugar factories, bears testimony to this. There is, therefore, the need to spread and strengthen the cooperative movement in further more sectors of our economy.

I am glad to learn that the committee has been conducting annually essay and debating competitions on cooperation at the Inter-collegiate & University levels. Apart from stimulating the interest of the students in the ideology of and practice of cooperation, such competitions imbibe in them the spirit of cooperation mutual understanding and self-help.

The 20-point economic programme announced by our Prime Minister, Smt. Indira Gandhi, is a progressive programme, successful implementation of which would help make our country a strong and prosperous nation.

The highest importance is attached in the Programme to the betterment of the weaker sections of our society. The workers in the cooperative field have a special role to play in the implementation of this programme.

I am sure that the programme will highlight the duties and responsibilities of the students in implementation of the 20-point programme.

I send my greetings and good wishes.

Y. J. MOHITE

सहकारिता मंत्री
जयपुर
राजस्थान
दिनांक ३१.१.७६

हमारे देश को प्रधान मंत्री ने जो नवीन आर्थिक कार्यक्रम की नवीन शिक्षा दी है उसमें सहकारिता का अपना महत्वपूर्ण स्थान है। उत्कल विश्वविद्यालय के सहयोग द्वारा भुवनेश्वर में जो वाद-विवाद प्रतियोगिता आयोजित की जा रही है वह चिन्तन की दिशा में एक महत्वपूर्ण कदम है। मैं आशा करता हूँ कि वाद विवाद में उन सभी पहलुओं पर विचार किया जाएगा जो नवीन आर्थिक कार्यक्रम की पृष्ठभूमि में सहकारिता में सम्बन्ध है।

मैं इस स्वस्थ परम्परा का स्वागत करते हुए सफलता के लिए अपनी शुभ कामनायें भेज रहा हूँ।

रामनारायण चौधरी

MINISTER
DEPARTMENT OF PUBLIC UNDER-
TAKINGS, COOPERATION AND COTTAGE
AND SMALL SCALE INDUSTRIES
GOVERNMENT OF WEST BENGAL

Dated, Calcutta the 24th Jan. 1976

It gives me pleasure to learn that the Sixteenth Inter-University National Debating Competition on Cooperation, being organised by the Committee for Cooperative Training (National Cooperative Union of India) in collaboration with the Utkal University at Bhubaneswar, will be held on the 17th-18th February, 1976. I am also glad to know that a symposium on a Cooperative subject is also being organised in February 1976 for inculcation of Cooperative thinking in the Student Community.

India is wedded to a socialist pattern of society. To achieve this goal, the youth of the country have a vital role to play since they are the vanguard on whom the task of nation building rests.

Since the Cooperative Movement is a handy tool for economic rejuvenation as well as achieving the goal of a socialist society, the youth should progressively establish intimate relation with the Cooperative Movement, take part in it and give it dynamic lead.

Cooperation is not only an economic organisation, it is a way of life and hence not isolated from the main stream of social and cultural life of the nation. Its success, therefore, depends on the total and active participation of the Youth and the Women. The movement should, therefore, bear the responsibility of involving the Youth and the Women.

The annual fair of holding Inter-University debates and symposium is a significant step towards achieving this object inasmuch as it stimulates in the youth an interest in the ideals of Cooperative Movement.

I wish all success to the Committee for Cooperative Training in organising the 16th Inter-University National Debating Competition on Cooperation.

ZAINAL ABEDIN

VICE-CHANCELOER

**ANDHRA UNIVERSITY
WALTAIR
VISHAKHAPATNAM-530003
(A.P.)
February 2, 1976**

I am happy to note that the Sixteenth Inter-University National Debating Competition on Cooperation is going to be organised by the Committee for Cooperative Training in collaboration with the Utkal University at Bhubaneswar on 17th and 18th February, 1976.

The role of the Cooperative in balancing the Public and Private sectors is well-known. Besides, Cooperatives are the only way for bringing about all-round development in our villages. Hence it is that we, as a nation, are committed to the ideology and practice of Cooperation. Our colleges and universities are the right places where this great idea should take its roots, because our youth generation must imbibe faith in it. Competitions like the one you have been organising serve this important purpose and also bring out the leadership qualities of our student community.

I wish the Committee success in its endeavours.

M.R APPAROW

VICE-CHANCELLOR

UNIVERSITY OF MADRAS

January, 1976

The Cooperative movement has an important role to play in the national reconstruction of our Country. It could be regarded as a sine qua non for the transformation of the rural and urban society in our Country. The leadership potential already available among the people can be activated by the Cooperative movement. To build a good edifice in this field, the youth of the country should be mobilised. If our educated young men and women take up the cause of Cooperation and propagate its message, I am certain that the economic condition of the weaker sections of the people, in particular, can be improved fairly speedily. The social purpose of cooperation in keeping prices under check and ensuring equitable distribution of essential commodities in recent months has served to re-emphasise the truth that cooperation is for us an imperative.

I wish the Inter-University programme organised by the Committee for Cooperative Training all success.

MALCOLM S. ADISESHIAH

VICE-CHANCELLOR
THE MAHARAJA SAYAJIRAO
UNIVERSITY OF BARODA
BARODA-2

I am glad to learn that the 16th Inter-University National Debating Competition on Cooperation is being organised in collaboration with Utkal University at Bhubaneswar on the 17th and 18th February, 1976 and that a Symposium on a Cooperative subject is also being held on the 16th February for educating the students in Cooperative thinking. The Committee for Cooperative Training has been conducting annually Essay and Debating Competitions on Cooperation in the Universities and Colleges in order to stimulate the interest of the students in the subject of cooperation. The Committee deserves to be complimented and felicitated for the services rendered by it in arousing the interest of students in cooperation.

I wish this National Debate a great success.

P.J. MADAN

VICE-CHANCELLOR
NAGPUR UNIVERSITY

27th Jan., 1976

I am glad to learn that your Committee is working untiringly to spread the ideology and practice of Cooperation among the youths of Colleges by organising the Inter-Collegiate Debating and Essay Competitions on "Cooperation" for the last many years. I am happy that a National Debate is being organised this year in collaboration with Utkal University at Bhubaneswar on 17th and 18th Feb' 1976 and that a Souvenir is being brought out on this occasion. I am confident that your attempt will imbibe the spirit of Cooperation in the younger generation.

I wish your venture all success.

D.Y. GOHAKAR

**VICE-CHANCELLOR
UNIVERSITY OF POONA
Ganeshkhind, Poona
January 28, 1976**

I am very happy to learn that the Inter-University National Debating Competition on Cooperation which will be the 16th in the series is being organised in collaboration with Utkal University at Bhubaneswar on 17th and 18th February, 1976.

I welcome this debating competition and wish it all success.

D.A. DABHOLKAR

VICE-CHANCELLOR
VIKRAM UNIVERSITY
UJJAIN

28th Jan. 1976

I feel very happy to learn that the Inter-University Debate Competition (16th series) is being organised at Utkal University, Bhubaneswar, on 17th and 18th February 1976. As I have myself witnessed these debates during its session in my University, I can well vouchsafe for the high standard and general awakening of the students about the cooperative movement. With the 20-Point Economic Programme sponsored by our beloved Prime Minister, the cooperative movement seems to be need of the hour. I hope the session at the Utkal University will be able to make some mark in the progressive march of this Movement. I send my hearty greetings to all the participants and the organisers of this Debate.

S.M. SINGH 'SUMAN'

INTRODUCTORY

The National Council for Cooperative Training is set-up by the National Cooperative Union of India, an apex organisation of the Indian cooperative movement, to be incharge of cooperative training programmes in the country. The Council, which has come in-to being w.e.f. 1st July, 1976, has replaced the erstwhile Committee for Cooperative Training.

2. Cent percent aided by the Government of India, the Council directly runs Vaikunth Mehta National Institute of Cooperative Management, Poona, for training senior and key cooperative personnel and 15 Cooperative Training Colleges catering to the needs of the Intermediate cooperative personnel in the country. The Council also provides academic support to the 66 Cooperative Training Centres run for the junior personnel by the State Cooperative Unions/Government.

3. Post-graduate Diploma Course in Cooperative Business Management is a core course run at the National Institute. The course is recognised by the Central/State Government for employment in the cooperative sector. The Institute also conducts several sectoral, inter-sectoral, functional, multi-functional courses, seminars etc. The Cooperative Training Colleges provide as many as 99 type of courses. These Colleges offer, on regular basis, a foundation course called Higher Diploma Course in Cooperation, Condensed Higher Diploma Course in Cooperation; Sectoral Diploma Courses in Cooperative Marketing, Banking, Land Development Banking, Consumer Cooperation, Industrial Cooperation, Cooperative Audit; and several short-term orientation functional and refresher courses to meet the urgent and specific needs of the movement.

4. The National Council, apart from conducting training activities, also operates upon programmes of research, publication of text-books etc. etc. The National Institute of Cooperative Manage-

ment, Poona is a premier centre of research in operational and fundamental aspects of Cooperation.

5. An important function also discharged by the National Council is to promote the study of cooperation in the Universities, Schools and Colleges. The Council has set-up an Expert Group to prepare a standard note on the Syllabi of Cooperation for the guidance of Universities, Colleges and Higher Secondary Schools for teaching the subject. The National Institute, working under the Council, periodically conducts short-term programmes for University teachers in Cooperation, which help exchange of views, apart from upgrading the knowledge of the University teachers on the various theoretical and practical aspects of cooperative development.

ESSA AND DEBATING COMPETITIONS

6. The scheme of Essay and Debating Competition on Cooperation, sponsored by the erstwhile Committee for Cooperative Training, now the National Council, aims at creating awareness amongst the students in the ideology and practice of cooperation as also to inculcate in the youth the spirit of cooperative leadership. The scheme is in operation ever since 1960-61.

7. The Debate is organised at two levels i.e. Inter-Collegiate Debate conducted at the University level, followed by Inter-University Debate held at the National level ; while essay competitions are conducted at the University level only. A symposium is also held on the eve of the National Debate for educating the students in the principles and practice of cooperation in which eminent cooperators and academicians, apart from the students, participate.

8. The Council awards National Scroll to the best teams in the National Debate. The National Agricultural Cooperative Marketing federation has instituted a running shield for the best team and Maharashtra Rajya Sahakari Sangh a runners cup for the runners up. A special shield has also been instituted by the M.P. State Cooperative Bank for the best Hindi team and a special cup by the Vaikunth Mehta National Institute of Cooperative Management Poona for the best composite team comprising of Hindi-cum-English debators. The University Scroll is awarded to the best team in the debates held at the University level.

9. Prizes are also awarded in these competitions for individual merit. These prizes of the value of Rs.250/-, Rs. 200/- and Rs. 150/- are awarded in the National Debate to the three best students debators in each of the two languages i.e. English and Hindi. Some special prizes are also awarded in this competition on the recommendation of judges. Similarly, the Council also awards suitable prizes in the essay and debating competitions conducted at the University level, besides meeting expenditure on travelling of the students for the debates both at the University and National Level.

NATIONAL DEBATE

10. The National Debate, during the year, which was 16th in the series, was organised at Bhubaneswar on 17th and 18th Feb, 1976, in collaboration with Utkal University and Orissa Cooperative Movement. The subject of the Debate was **Cooperative can play a pivotal role in the National strategy for speedy removal of mass poverty**. The venue at Bhubaneswar was deliberately chosen to focus the attention of students to the developing state of cooperative movement in the Eastern State.

11. The Debate was inaugurated on 17th by Hon'ble Shri Akbar Ali Khan, the then Governor of Orissa, in a function that was presided over by Shri R G. Tiwari, President, National Cooperative Union of India and Chairman, National Council for Cooperative Training. Shri Gian Chand, Administrator, Utkal University welcomed the students participants and distinguished guests and Shri S.K. Sahu, Chairman, Orissa State Cooperative Union proposed the vote of thanks.

12. The Governor, in his inaugural speech, called upon the participants to dedicate themselves to the upliftment of the poorer sections through cooperative effort. He said that if the movement could get the dedicated support of the young debators, the entire complexion of the movement would change. The Governor said that the major emphasis of 20-point economic programme related to economic upliftment of the poorer section. He felt that the Debate will bring-forth a new line of thought and will show new light for the cooperatives to come out for the help of the weaker sections.

13. Sixty three students from 32 Universities from all over the country took part in the Debate. The participants, who were winners in the inter-collegiate debates, represented various disciplines in the University curricula. The debate, as usual, was of a very high order and reflected the keen studies of the students in the cooperative ideology and the activities of the cooperatives.

14. The performance of the debators was evaluated by a panel of judges comprising of Shri G. B. Kulkarni, Director, Vaikunth Mehta National Institute of Cooperative Management, Poona; Dr. A. Kumar, Professor, Utkal University; and Shri P. C. Panda, Principal, Cooperative Training College, Bhubaneswar. Dr. B. Misra, Head of the Department of Analytical and Applied Economics, Utkal University, presided over the Debate.

15. The team from Bangalore University was adjudged the best in the National Debate and was awarded the Running Shield; Madras University got the Runners Cup; Vikram University the best Hindi Shield; and Magadh University the best Composite Team Prize.

16. On individual performance, Kumari Uma Neelakantan of Madras University won the first prize and was awarded a 'Silver Deer' Shri N.V.H. Krishnan and Shri R. Srinivas, both of Bangalore University, got 2nd and 3rd prizes and were awarded 'Silver Eagle' and 'Silver Wheel' respectively. These three debators also secured the first three prizes instituted for the English Debators.

17. The first Hindi Prize was won by Shri Suresh Joshi of Rajasthan University, 2nd Hindi prize by Shri Pankaj Sharma of Vikram University; while the 3rd Hindi prize was shared between Kum. Indirani Ramalingam of Ravi Shankar University, Raipur and Shri Purshotam Agarwala of Jiwaji University, Gwalior. The five special prizes were awarded to Shri Dilip Saran (Magadh University), Shri Ganesh Shamik Bhai Divetia and Shri Mayank V. Patel (Gujarat University), Shri Subroto Bagchi (Utkal University) and Shri C. R. Shankar Kumar (Madras University.)

18. The Debate came to a close with a valedictory function arranged on the evening of 18th February, 1976. Hon'ble Shri Lakshman Mallick, Minister for Agriculture, Cooperation, Works and Rural Development, Orissa delivered the valedictory address

and distributed the prizes. Shri S. K. Sahu, President, Orissa State Cooperative Union presided over the valedictory function. Shri Gian Chand, Administrator, Utkal University and Shri M.M.K. Wali, Chief Executive, National Cooperative Union of India welcomed the guests; while Shri V. K. Balakrishnan, Secretary, National Council for Cooperative Training and Dr. S. Sahu, Registrar, Utkal University proposed the vote of thanks. The result was announced by Prof. G. B. Kulkarni, Director, Vaikunth Mehta National Institute of Cooperative Management, Poona, who had acted as one of the judges for the Debate.

19. The following were some of the other high-lights of the National Debate.

- i) The participants, as usual, had come from different parts of the country. They represented Jammu University in the North to Tamil Nadu Agricultural University at Coimbatore in the South; Assam Agricultural University, Jorhat in the East and Gujarat University, Ahmedabad in the west.
- ii) In all, 32 Universities participated in the National Debate, of which 7 were Agricultural Universities. The Universities in Southern and Eastern Zones deputed as may 9 teams each for the Debate, followed by Western Zone (7 teams), Central Zone (4 teams) and Northern Zone (3 teams.)
- iii) The debate was conducted jointly in English and Hindi. Twenty teams in the Debate spoke in English and Eight in Hindi. Four Universities were represented by composite teams comprising of a Hindi and an English Debator. Of the total 63 participants, 44 spoke in English and 19 in Hindi. 56 of the participants were boys and 7 girls.
- iv) The Debate continued to attract students from different branches of study. In the Debate held, during the current year, the maximum of 9 participants were pursuing studies in Agriculture; 7 in Commerce; 5 in Veterinary Science; 4 each in Economics; Political Science, Law and Mathematics; 3 each in Education and Engineering; 2 in English and one each in Chemistry, Botany, Zoology, Medicine and Journalism. Of the remaining, 7 were doing graduation in Arts and 6 in Science. There were 36 post-graduate students and 27 students from the

Under-graduate level, including those from Commerce, Agriculture, Veterinary Science and Engineering.

- v) The composition of the prize winners in the debate show a different picture altogether. Of the total 11 prize winners, in the Debate, 7 were drawn from the under graduate classes, 2 were post-graduate students in Political Science and one student each from Law and Journalism. Amongst the 7 under graduate students, 4 were drawn from the faculty of Commerce, 2 from Arts and one from Science.

- vi) The Utkal University, which hosted the Debate, provided all the facilities and had made elaborate arrangements to accord a red carpet welcome to the participants and other visiting invitees. The State Cooperative Bank, State Cooperative Land Development Bank, State Cooperative Marketing Federation, State Cooperative Union and other Cooperative Institutions in the State liberally contributed to provide hospitalities, which was a unique feature of the function. The Administrator, Utkal University gave an 'At Home' to the students participants.

- vii) The local Cooperative Institutions also had come out in a big way, to institute additional prizes for individual performances and for the first time in the history of the debate also provided gifts/souvenir to all individual participants. The Orissa State Handloom Workers Cooperative Society had instituted a 'Silver Deer' for the first prize winner on combined merit of English and Hindi Debators; the Orissa State Powerloom Service Society a 'Silver Eagle' for the 2nd prizes winner; and the Orissa Cooperative Spinning Mills, a 'Silver Wheel' for the 3rd prize winner. Five special prizes of Rs. 100/- each were also provided by the Orissa State Cooperative Bank, Orissa State Housing Cooperation, Orissa State Cooperative Marketing Federation, Orissa State Cooperative Union and the Cooperative Training College, Bhubaneswar respectively. The seventeen central cooperative banks in the State contributed to provide gifts i.e. An 'Applique Umbrella' to each lady participant and a 'Stone Replica' to each of the boy participants in the National Debate.

- viii) As usual, the participants in the National Debate were also distributed a set of literature on cooperation. The literature, apart from the publications of the NCCT, also included literature supplied by the Union Deptt. of Cooperation, ICA, NCDC, NAFED and IFFCO.
- ix) Complete radio coverage for the Symposium and the Debate; T.V., documentary and photo coverage for inaugural and valedictory functions were the other special features of the Debate. The AIR Station, Cuttack, also interviewed the winning participants in the National Debate and the Secretary, National Council for Cooperative Training for its 'Yuv Vani' programme.
- x) The cooperative institutions in Orissa arranged an excursion trip for the participants to Konark and Puri on 19th. The students were also taken round to the cultural exhibition, which was going on at Bhubaneswar at the time of Debate, to give them an insight into the cultural heritage of the eastern states. A cultural programme was arranged on the evening of 18th, in which apart from the local artists, student participants from some of the Universities also participated.

INTER-COLLEGIATE DEBATES

20. The Inter-Collegiate Debates on Cooperation, during the year, were conducted by as many as 49 Universities. Of these, reports had come in from 42 Universities indicating participation of 760 students. Last year 692 students had taken part in the competitions conducted by 39 Universities.

21. The reports show that in all 260 Colleges and 140 teaching faculties/departments of the Universities were involved in this activity. Of the total 18 Agricultural Universities in the Country, the debate was organised by 11, which was an improvement over last year when only 9 such Universities had conducted the Debate.

22. The Madras University kept the lead, recording the highest participation of 65 students from 34 Colleges in the Debate. The participation was also good at Nagpur University (48

students). Annamalai University (46 students) and Shri Venkateswara University (42 students). The Debate continues to be a very popular activity in the Southern Zone, with 322 students participating in the competition held by 13 Universities, followed by Western and Eastern Zones with 160 and 137 students respectively in 8 Universities each. The participation, however, continues to be poor in the Central and Northern Zones, where only 85 students from 6 Universities and 56 students from 7 Universities respectively took part.

23. Participants in the Inter Collegiate Debates, as usual were drawn from different branches of study. Larger participation however, continues to come from the humanities i.e. 243 students, followed by science (211) commerce (190), agriculture (84) and 42 others which included students from medical, veterinary science and engineering studies. Among these, 178 were girls. The under graduate students outnumbered the post-graduate students, accounting for nearly 67% of the total participation.

24. A total number of 110 prizes were awarded in these competitions, during the year. Most of these prizes i.e. 68 went to the under-graduate students. The girls got 25 of the total prizes. While the students from humanities had an edge over others, the analysis of prize winners show a composition of a mixed group. The maximum of 56 prizes were won by the students from humanities, followed by general science group (14), Commerce (13), Agriculture (10), Veterinary Science (8), Engineering (7), and medical group (2).

25. The National Council for Cooperative Training awards maximum of three prizes amounting to Rs.75/-, Rs.50/-, and Rs.30/- for each debate held at the University level. As a part of the prize money, some books on Cooperation are also awarded to the prize winners. The Council also awards merit certificates to the prize winners and participation certificates to the other participants in the Debate.

ESSAY COMPETITIONS

26. During 1975-76, as many as 34 Universities had agreed to conduct Essay Competitions on Cooperation. Of these, reports

were available from only 24 Universities, which indicated participation of 362 students. In the previous year, only 15 Universities had held this competition in which only 218 students participated.

27. Here too, the Universities in the South out numbered other Zones both in the number of Universities which conducted the competitions as also participation. A total number of 161 students participated in the competition held at 9 Universities in the Southern Zone, followed by 89 students at 5 Universities in the Western Zone, 47 students in 3 Universities in the Northern Zone; 38 students in the 4 Universities in the Eastern Zone; and 27 students in 3 Universities which held the competition in the Central Zone. The highest participation of 55 students, during the year, was achieved at Madras University, Madras, followed by Nagpur University (31). A total number of 96 Colleges 1 Teaching Deptts had been drawn for Essay Competition during the year 1975-76.

28. The girls showed better participation in the Essay Competition as compared to their participation in the debates, with 134 entries as against 228 entries submitted by the boys. While most of the participation came from the arts, commerce, and agricultural faculties as many as 95 entries had come from the science students and 6 from the engineering students.

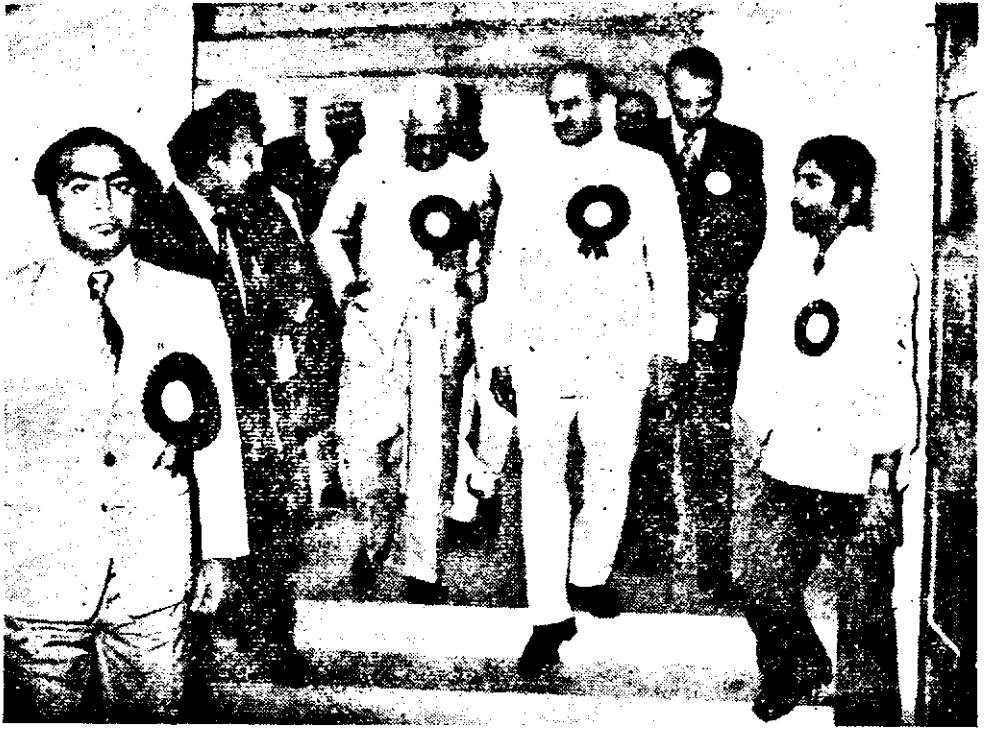
29. The under-graduate students, with 248 entries, far exceeded the post-graduate students, but the Post-graduate Students got more prizes i.e. 22 as against 15 prizes secured by the under-graduate students. The science students got only 2 prizes. Amongst the prize winners 14 were girls and 23 boys.

30. The Scheme of Essay Competition provides the award of a maximum of 3 prizes amounting to Rs. 100/-, Rs 75/-, and Rs. 50/- depending on the number of entries i.e. for 25 or more entries 1st, 2nd 3rd Prize; 15 or more but not exceeding 24, 2 prizes of the value of 2nd and 3rd Prizes; and for 10 and more but not exceeding 14, one prize of the value of 3rd prize only. In special cases, where number of entries fall below 10 but not 5, a consolation Prize of Rs. 30/- is also awarded. The winners of the essay competitions are awarded certificates of merit by the Council.

SYMPOSIUM

31. A symposium on the subject 'Multi Agency Approach in Credit, Supplies and Distribution and the Role of Cooperatives

Therein' preceded the National Debate and was held on 16th February, 1976 primarily to educate the students on cooperative policy and practices. Shri K. Ramamurthy, Agricultural Production Commissioner, Orissa, presided over the symposium, which was inaugurated by Shri Gian Chand, Administrator, Utkal University. Eminent speakers drawn from the academic field, Govt, officials and Cooperative Institutions such as Dr. B. Misra, Prof. and Head of Department of Analytical and Applied Economics, Dr. S. K. Das, Prof. of Commerce (Utkal University); Dr. B. Misra, Dean of Agriculture, Orissa University of Agriculture and Technology; Shri Bhupinder Singh, Secretary to Govt. Tribal and Rural Welfare Department; Shri R.N. Das, President, Berhampur Central Cooperative Bank and Shri G.B. Kulkarni, Director, Vaikunth Mehta National Instt. of Cooperative Management, elucidated their views on the subject.



Hon'ble Shri Akbar Ali Khan, Governor, Orissa, arriving for the Inaugural function. Accompanying him is Shri R. G. Tiwari, Chairman, National Council for Cooperative Training.



A view of Audience.



Hon'ble Governor addressing the participants. Others in the picture are : (L to R) Shri V. K. Balakrishnan, Secretary, Shri M. M. K. Wali, Executive Vice-Chairman, N.C.C.T., and Shri Gian Chand, Administrator, Utkal University.

The Debate
Arguments in Favour

Cooperatives are meant for service not profit, cooperation not competition, self-help not dependance on profit hungry businessman, moral solidarity and not unscrupulous under-cutting.

R.S. Lakshmi
Andhra University,
Waltair.

Cooperation which only a few years ago was reported to be like a plant held in a position with both hands by the Government, since its roots refused to enter the soil, is now showing warmth of life, sprouting automatically, setting forth its tendrils to find its own sources of support and showing sense of growing dimensions in its whole body.

P. Laxminarayan
Annamalai University,
Tamil Nadu.

Cooperatives are governed by the process of decentralisation, which provide a mass base for the erection of the citadels of our economy. Chain cooperatives of credit, production, transportation, supplies, marketing, processing and consumer provide a necessary infrastructure for quick removal of poverty with social justice. Cooperatives can play a pivotal role in streamlining production, procurement, distribution of essential commodities and can also accelerate various other Governmental plans for quick removal of mass poverty like converting uneconomic fragmented holdings into viable units, pooling surplus land thereby increasing agricultural and industrial out put, implementing price support policy, removing unemployment problem, reducing the inequalities of income and wealth.

Amrit Chandra Barbara
Assam Agricultural University,
Jorhat.

There are those who argue that Cooperation can not be introduced in country like India, where illiteracy ignorance and poverty are the order of the day; but the truth is that there has never

arisen the necessity to introduce cooperation in this country. Cooperation is within our blood-it is in our system. Even before Rochdale Pioneers could have thought of defining cooperation, we in India had cooperative institutions like the *Kula, Gram, Sarni* and *Jatci*. This shows that there has been the awareness of the necessity for cooperation. All that needs to be done is to rekindle this awareness and channelise it into a constructive steam of action.

N.V.H. Krishnan
Bangalore University,
Bangalore

Cooperation connotes a voluntary association of the weak and isolated individuals, who constitute the substantial segment of our society. Cooperation, can contribute munificently in the Governments strategy for the curb of inflation and check of price rise, establishment of growth centres etc. Cooperation can also help in self employment by extending credit at a cheap rate to the poor people, help the have nots through consumer cooperative service.

Arun Kumar Palit,
Berhampur University,
Berhampur

With the introduction of modern technology, and overall change in infrastructure of agriculture, at various level, is felt. Cooperative can provide a package of services and benefits of the modern technology to the Indian Agriculture. Cooperatives also have a stimulating role for eradication of rural indebtedness.

Siddharatha Sankar Mukhopadhyay
Bidhan Chandra Krishi Viswa
Vidyalyaya, Kalyani.

Cooperatives can remove poverty by inculcating the spirit of self-help among us, in general, and among the poor, in particular. It can also substantially reduce the magnitude of inequality of consumption and income in India. Cooperative, must gain success in India as it generates the sense of duty and spirit of unity and thus is well suited to the genius of the India people. Its furtherance

must merit the support of every real friend of India.

Aloke Kanti Chowdhury,
Calcutta University,
Calcutta.

Our goal is Socialism. The public sector and the cooperative sector are the two important institutions for ushering in socialism. In a large country like India, total nationalisation may involve lot of difficulties. The Cooperative Sector can usher in socialism and at the same time involve the people directly in the task of national development.

Ananda Prasad Bhaumik
Gauhati University, Gauhati

Our Agriculture at present needs cheap and efficient credit, Large-scale farming through cooperative farming can boost up agricultural production and an efficient marketing system will accrue the benefit of produce to the farmer. In this cooperatives can play an important role.

Mayank V. Patel
Gujarat University, Ahmedabad.

आजकल जबकि अन्य साधन मुनाफाखोरी समाप्त करने में असफल सिद्ध हो रहे हैं, केवल सहकारिता ही ऐसे समय में सहायक सिद्ध हो सकती है। सहकारिता, एक ओर मुनाफे के हेतु वैयक्तिक साहस और दूसरी ओर आत्महीन नेत्र वाला राज्यवाद के बीच का सुनहरा मध्य मार्ग है। इसके बिना देश की दरिद्रता दूर तेजी से कभी नहीं की जा सकती।

हेमन्त कुमार शाह
गुजरात विद्यापीठ

देश की कुल पैदावार बढ़ाना ही गरीबी हटाने का समाधान है तथा भारत की कृषि तथा उद्योग ही इस समाधान के दो पहलू हैं जिनमें सहकारिताका संपदन करना उतना ही आवश्यक है जितना जीवित रहने के लिए अन्न तथा पानी। मैं तो कहूंगा कि सहकारिता को छोड़कर उसमें प्रविष्ट

चन्द स्वार्थी तथ्यों द्वारा फैलाए गए भ्रष्टाचार के कारण इसे आलोचना का विषय बना देना भूल होगा क्योंकि मन्दिर के पुजारी के भ्रष्ट हो जाने से मन्दिर की पवित्रता या भगवान के प्रति आस्था तो खत्म नहीं हो जाती है ।

सुरेशचन्द्र ढोंगरा
हरियाणा कृषि विश्वविद्यालय
हिसार

Cooperatives can eradicate mass poverty as it involves large multitude residing in the rural areas of which our country mostly comprises.

Bharat Bhoosan
University of Jammu

शीघ्र जनदारिद्र्य निवारण की समूची आर्थिक प्रक्रिया में सहकारिता की महत्वपूर्ण भूमिका है । यह मुनाफे पर आधारित अर्थ-व्यवस्था को चुनौती दे सकती है, आर्थिक प्रक्रिया में आम आदमी को सकारात्मक ढंग से भागीदार बना सकती है, राष्ट्रीय धन को उत्पादक पूंजी में बदल सकती है ।

पुरुषोत्तम अग्रवाल
जीवाजी विश्वविद्यालय,
ग्वालियर

Cooperative organisations provides a golden mean between capitalism and socialism. The main cause of failure of cooperation in India has been inefficient leadership and improper implementation With efficient leadership and proper following of the cooperative principles, cooperatives can be the best media by which mass poverty of India can be easily removed.

S. J. Rajhansa,
KonKan Krishi Vidyapith,
Dapoli

The problem of poverty is so acute in India that half of the population is un-fed, one-fourth under fed and the rest ill-fed.

Cooperation was not successful before because the national economic scene had not developed capacity but today India is excellently seasoned by the 20 -point economic programme and cooperation is going to be a life-blood, watchward and the only effective and practical expression in our society.

C. R. Shankar Kumar
Madras University, Madras.

The Cooperative economy rightly assumes that the consumer is sovereign and that production has to be planned according to the wishes of the Consumer. Its membership is open to all and on account of smallness of share and easy conditions of subscription, there is equal opportunity for all to acquire ownership of property in a cooperative economy. The cooperative economy advances not on private profit but on social gains; the pattern of development and the structure of socio-economic relations are so planned that they result not only in appreciable increase in national income and employment but also greater equality in income and wealth. Cooperative in this country are doing wonderful job in the elimination of poverty in an absolute sense.

Dalip Sbaran
Magadh University,
Bodh-gaya

Cooperators should believe in continuous and life long education-both self education and education of all those around. Primeval good as source of life an evil as original sign of destruction need to be preserved and abjured with the light of knowledge and education.

V.K. Sawant, Mabatama Phule
Krishi Vidyalaya,
Rahuri, Ahmednagar.

Today, the emergency, which is proving to be a 'Reign of Terror' for the anti-social elements has changed the environment. This situation can be utilised for strengthening the cooperative. We should stop the propoganda against the cooperatives and cooperate to make the movement a success for only then shall we find

courage to surmount great crisis which haunts our generation.

V. Ramesh,
Mysore University, Mysore.

सहकारिता ही वह आर्थिक अस्त्र है, जो निर्धनता जैसे घातक शत्रु का विनाश कर सकता है। यदि इसमें कोई दोष है, तो सहकारी पद्धति का नहीं, उसके संचालन और व्यवहारिक उपयोग का दोष है। जिस प्रकार चाकू का उपयोग सच्ची काटने के लिए करें या इससे खून करें। इसमें चाकू का क्या दोष ?

कुमारी विजया मिसर
नागपुर विश्वविद्यालय,
महाराष्ट्र

While the Government provides the planning, the laws, the funds and the expert advise for furthering of the national strategy oriented towards prosperity; it is the cooperatives that play a pivotal role of mobilising the people into one unified organised well administered effort towards realising the ambitions Government masterplan.

S. Vijay Kumar
Osmania University, Hyderabad

दरिद्रनारायण की रोटी, कपड़ा, मकान तथा रोजगार की आवश्यकताओं की पूर्ति, पूंजीपति, उद्योगपति, सेठ साहूकारों द्वारा नहीं की जा सकती। इतिहास इसका प्रमाण है कि दरिद्रनारायण का शोषण किया गया है। अतः अब और अधिक समय तक पूंजीपतियों या उद्योगपतियों पर निर्भर नहीं रहा जा सकता। केवल सहकारिता ही देश के गरीब कृषक और श्रमिक की आवश्यकताओं की पूर्ति कर सकती है।

सुरेश जोशी
राज० विश्वविद्यालय,
जयपुर

भारत को 70% से अधिक जनता आज गाँवों में बसी है। अतः इन ग्रामीणों की निर्धनता, देश की निर्धनता है। सहकारिता के द्वारा देश का

प्रत्येक गाँव आत्मनिर्भर एवं स्वतन्त्र इकाई के रूप में विकसित हो सकता है। सहकारिता का विरोध करने वाले शायद यह चाहते हैं कि जिस प्रकार स्वतन्त्रता से पूर्व देश का धन विदेशों में जमा था, उसी प्रकार अब गाँवों का पैसा विदेशों में जाए। अगर नहीं, तो हमें सहकारिता को अपनाना होगा।

कु० इन्द्राणी रामालिंगम
रविशंकर विश्वविद्यालय,
रायपुर

The main reason for mass poverty is the deteriorating moral values of our countrymen. Cooperatives can play a significant role in uplifting the moral values of our people. Secondly, cooperatives are not getting as much support as other enterprises get. If cooperation is given a dignity as our national principle we can make it a reality and achieve socialistic pattern in our country.

V. Satyanarayana
Rohilkhand University
Bareilly.

Cooperation can consolidate the small fragmented land, it can pool the small savings of the farmers and thereby fight against the profit motivated traders to eliminate exploitation and also remove mass poverty.

Pradeep Kishore Dandsena
Samhalpur University, Sambalpur

भारत में सहकार बहुत पुराना है। समाज का जीवन ऊँचा होने के लिए यह आवश्यक है कि सहकारिता को अपनाया जाए। औद्योगिकरण के कारण जो सामाजिक विषमता उत्पन्न हो गई है उसे केवल इसी के द्वारा समाप्त किया जा सकता है। सहकारिता ने समाज की आर्थिक कुरीतियों को समाप्त करने का बोड़ा उठाया है तथा काफी हद तक सफल भी हुई है।

एन० पी० चौहान
शिवाजी विश्वविद्यालय
कोल्हापुर

In every field of Cooperation, a new zeal has sprung up. Once a pendulum starts swinging, it gains momentum and no compulsion shall then be needed, for we Indians will have seen what it is to cooperate and what immense benefit flow through cooperation in all walks of life.

Dipti Choksi

*South Gujarat University,
Surat.*

If Cooperation fails there fails the very hope of India. It is an indispensable instrument of planned economic action in a democratic set-up. There is no other instrument so potentially powerful and full of social purpose as cooperation. Any ineffectiveness of the system experienced is due to the organisational defects and not those inherent in the system. The success of cooperatives will depend on how well it is organised. If properly organised, it is needless to say that cooperatives can play a pivotal role in the national strategy for speedy removal of mass poverty.

S. Mythila

*Sri Venkateswara University,
Tirupati*

Poverty is an economic evil in our society. To fight against that, cooperation is the only well suited powerful and potential weapon in our country. But for cooperation nothing can help the poor and the down-trodden people of our country.

G. Annamalai

*Tamil Nadu Agricultural
University, Coimbatore.*

Cooperation combines the best of two schools of thought, capitalism and socialism. Cooperation should be ultimate in itself, an answer to all our problems and in the last analysis, a way of life.

M. Ravi Mohan

*University of Agricultural
Sciences, Bangalore.*

सहकारिता को यदि हम आन्दोलन के आलोक पथ से अलग करके देखें तो यह कभी भी अज्ञेय नहीं रहा कि सहकारिता व्यष्टि से समष्टि तक पहुंचने का उद्देशित, बौद्धिक एवं बुनियादी साधन है। सहकारिता का आधारभूत अर्थ हर फिसलते हुए को बांध देना, अरक्त को रक्त पहुंचाना तथा रक्ताक्त सन्दर्भों में मरहम पट्टी बन जाना है। सहकारिता जमी हुई शील की बर्फ तोड़ रहा है, अकालों को हरा करने का प्रयत्न कर रहा है, झुलसे हुए चेहरों को लावण्य प्रदान करना इसका उद्देश्य है।

श्रीमती मधुरिमा श्रीवास्तव
विक्रम विश्वविद्यालय,
उज्जैन

The Debate
Arguments Against

Cooperation in India is State imposed. It has not emanated from people's inborn desire to cooperate. Hence it is a failure. The poor do not have money for their daily bread. How can they then be asked to contribute for the cooperative activities? Contribution of manual labour alone can not lead to the success of the movement.

R. Reddappa Reddy
Andhra University
Waltair.

All efforts at rehabilitating the rural mass, the socio-economic arteries of our Nation, have floundered on the rock of ineffective credit facilities. The cooperatives, so far, have not proved a final answer to this problem. It is not an exaggeration to comment that cooperative credit is the greatest bottleneck in the acceleration of development and in the removal of mass poverty. In brief, rural indebtedness is the net result of the cooperative credit and bonded labour is the net result of rural indebtedness. So it goes without saying, that cooperative credit supports the farmer as the hangman's rope supports the hanged.

R. Singaravelu
Annamalai University
Tamil Nadu

Cooperative movement in India is officially 70 years old, and despite the rapid growth of cooperative institution in all spheres they have failed to make their presence felt in our economy. Cooperative Movement is an innovation of the rich capitalistic state of Europe in order to pool their resources to increase their profit. In Indian condition the cooperative have been imposed on the people; there is no genuine interest among the members of cooperative. Unless the tendency of individual-self of the members is converted into community-self, the cooperative will not make their mark.

Anil Surendra Kumar
Assam Agriculture University,
Jorhat.

Cooperation in India has essentially been the cooperation of the rich against the poor. The cooperative housing societies ostensibly set up for families of moderate means have become cesspools of corruption. The same is the case in all other types of cooperative societies. Vested interests control these societies and they have not been able to reach out to those who are still down the ladder.

R. Srinivas

Bangalore University.

Today, cooperative everywhere reek with the odour of failure. The optimism that accompanied the induction of the cooperative movement has faded out. Cooperation has been all through, like a fake doctor treating his block headed patient the one swelling with money and the other contracting with decay. It is the cooperators and the big people only who have reaped the fruit; the same has not reached the poverty-stricken mass. We, Indians, steeped in ignorance and striving on dishonesty are not fit for cooperation nor is cooperation meant for us. Let the sickman not be continued as the doctor, let the government armed with emergency powers take up the whole economy; that alone can save India and her mass from the cauldron of poverty. Cooperatives far from removing poverty from India have rather aggravated it.

Sunil Kumar Misr

Berhampur University

The Cooperative, in our mixed economy are functioning for those who are not actually the poor in the real sense. Its inclusion in the strategy will make a black humour to the masses who are clutches under poverty.

Pradeep Kumar Sircar

Bidhan Chandra Krishi

Viswavidyalaya

Nadia-West Bengal

The cause of mass poverty is the fractional utilisation of the economic potentiality of the country which means a partial employment of the productive forces i.e. of the resources including the

labour power. And the cause of the fractional utilisation is the system of economic laws operating in our country—on land the laws of feudal economy and in industry those of monopoly capitalism. Cooperation is not an economic category itself and falls within the ambit of capitalism obeying the capitalist laws prevailing. Hence it can not remove mass poverty and the question of speedy removal does not arise at all.

Raja Kumar Bandyopadhyay
Calcutta University

Cooperatives, when developed in the socio-economic context of India, develop inherent problems of its own. These problems relate to lack of spontaneity amongst the people, lack of finance and confusion as to its optimum size. Naturally, cooperatives are a risky venture in India, and hence a developing country like India cannot rest all its hopes on cooperatives.

Nilayananda Dutta
Gauhati University

हमारी सहकारी संस्थाओं में व्याप्त भ्रष्टाचार के कारण सहकारी समिति के सदस्यों को पर्याप्त सुविधा मिलने की कौन कहे इनको इन सुविधाओं की हवा तक नहीं लगने दी जाती। हमारे देश में सहकारी समितियों का ढाँचा बहुत ही पुराना तथा जर्जर हो गया है और ये समितियाँ पूँजीवादी दृष्टि की हैं। अतः मेरा सुझाव है कि इनको या तो समाप्त किया जाए या इनकी दृष्टि को रूस के समाजवादो प्रकार के दृष्टि में परिवर्तित करें या साम्यवादी नीतियों का सहारा लिया जाए।

परमात्मानन्द ठाकुर
गोरखपुर विश्वविद्यालय

Today we extoll extreme cooperatives as a messia for the removal of mass poverty. But the cooperatives are being spoonfed and until and unless they are an outcome of zeal and enthusiasm they will fail. Politics should not be allowed to intrude in it but it does. Cooperative farming will fail because the people are not ready to merge their farms into the common. But the statistics of the world crops prove that small farms do produce more. Besides cooperative increase unemployment. In credit societies corruption

is prevalent. It is because of these reasons it can not serve as a Pivot.

Ganesh S. Divatia
Gujarat University,
Ahmedabad.

यह बात बिल्कुल भ्रामक लगती है कि सहकारिता देश का उत्थान कर सकती है। सहकारिता काफी समय से देश में कार्य कर रही है परन्तु प्रायः सभी क्षेत्रों में यह असफल सिद्ध हुई है। यदि इसने किसी का भला किया है तो उसका 75% लाभ अमीरों को ही प्राप्त हुआ है। पता नहीं कब हमारा समाज जागृत होगा जब उसे पता चलेगा कि सहकारिता नामक घुन से पीछा छड़ाने से ही उनका लाभ है।

लाला भाई सी परमार
गुजरात विद्यापीठ
अहमदाबाद

सहकारिता एक मृग-मारिचिका से अधिक कुछ भी नहीं है, जो दूर से सुहावनी लगती है, पर पास आने पर कुछ भी नहीं। भारत में यदि सहकारिता के संक्षिप्त इतिहास पर दृष्टिपात करें तो सिवाय निराशा के कुछ भी हाथ नहीं आता। जिस देश में स्वार्थ प्रथा हो, वहाँ सहकारिता की भावना को एक आदर्श रूप में रखना, स्वयं को छलना है।

सत्यनारायण गर्ग
हरियाणा कृषि विश्वविद्यालय
हिसार

भारत में निर्धनता को सहकार्य' द्वारा समाप्त किया जा सकता है, सहकारी समितियों द्वारा नहीं। इस कार्य में सबसे बड़ी अड़चन भारतीय जनता की स्वार्थ की भावना है। यदि एक बार यह भावना समाप्त हो जाए तो केवल सहकार्य रह जायेगा। सहकारी समितियाँ समाप्त हो जायेंगी और यही भारत के उज्ज्वल आर्थिक भविष्य के लिए श्रेयस्कर है।

रविन्द्रनाथ कौल
जम्मू विश्वविद्यालय

सहकारिता भारत की सामाजिक और आर्थिक व्यवस्था में उपयुक्त योगदान नहीं दे सकती, क्योंकि भारत का श्रमिक और कृषक वर्ग सदस्यता के लिए दस रुपये भी नहीं दे सकता। यह एक हृदय से उभरने वाली भावना है। इसे सरकार द्वारा थोपा नहीं जा सकता।

जयराज पाटिल
जिवाजी विश्वविद्यालय
त्रालियर

On the eve of the V Plan, out of 9400 societies only 4580 were actually working, and of these 2540 were running in losses. When these societies itself cannot be very successful organisation, how can we hope and trust that it will help in the speedy removal of mass poverty in India? There might be some good examples of outstanding cooperative, but one sparrow will not make a Summer.

Km Uma Nilakantan
Madras University

सहकारिता की भावना की वाहिका बनी सहकारी समितियां, और ये गरीबी के निवारण की तीन सरहदों, कृषि, उद्योग एवं उपभोक्ता पर बुरी तरह फलाप हुई। गरीबी की समाप्ति एक सपना ही रह गई। हां, यदि हम अपने मानवीय गुणों का विकास करें तो शायद जिन्दगी के किसी मोड़ पर गरीबी के ताण्डव को रोक सकें।

नलिनकुमार शास्त्री
मगध विश्वविद्यालय
बोध गया

Cooperative have failed to be on lines of democracy.

J.S. Nadana Sigamani
Mahatma Phule Krishi
Vidyapith
Rahuri

In an agrarian economy like India, availability of cheap credit on easy terms is of crucial importance. The cooperative have failed in this, with the result that commercial banks and rural banks are taking over their role to provide cheap credit to the farmers.

G. Shantaram
Mysore University.

The words 'can play' make the topic extremely presumptuous and hypothetical. Connecting 'can' with 'what is', and 'what is likely to be', and using the past years of coop. as a yard-stick, it shows that cooperation cannot deliver the goods. The fact that we profess to follow a path of mixed economy keeps away such a totalitarian concept. The national strategy for removal of poverty has to be seen in context of the Five Year Plans and 20 Point Economic Programme. Though the Cooperatives have a supplementary role, a pivotal role is ruled out. They have become a hotbed of corruption and the cooperative function only as credit organisations and fail in the other fields.

S.P. Gupta
Nagpur University

The Cooperative movement cannot play any sort of role in the national strategy for the removal of mass poverty in India, leave alone a pivotal role because it is ridden by factious caste considerations and political prejudices. It is not a peoples movement but a government strategy.

M.F. Faheem
Osmania University
Hyderabad

जनता की व्यापक गरीबी को तेजी से हटाने के राष्ट्रीय संकल्प में सहकारिता को आधार का प्रमुख स्तम्भ, केन्द्र का प्रमुख नायक एवं एकमात्र विकल्प मानने के विचार से युक्त आज के विषय को देखकर प्रत्येक बुद्धिजीवी की विचार श्रृंखलाएं आन्दोलित हो यह सोचने पर मजबूर होती है कि वह सहकारिता जिसके सानिध्य में लाखों के घोटाले हो जाते हैं, वह सहकारिता जिसके द्वारा गरीबी के गम्भीर रोगी का आवश्यक उपचार नहीं किया जाता बल्कि स्वर्णाक्षरों में लिखित आदर्शों एवं सिद्धान्तों को दिखाकर बेचारे गरीब का कथित प्राथमिक उपचार ही किया जाता है, ऐसी सहकारिता जो दो असंगत बलों को एक जुट में बांधकर अव्यवहारिक तेजी के प्रयास में सरक ही नहीं पा रहे, भला कब, कहां और कैसे सक्षम हो सकेगी ।

कृष्णगोपाल खण्डेलवाल
 राजस्थान विश्वविद्यालय
 जयपुर

जिस देश की जनसंख्या का 80% भाग गांवों में रहता है तथा निर्धन है क्या यह सहकारी समिति का अंश खरीद सकते हैं? हमारे देश में गरीबी दिन प्रतिदिन बढ़ती जा रही है। ऐसी स्थिति में सहकारिता क्या कर सकती है जो स्वयं अपने आप में असफल हैं। एक शिशु के पालने में मनुष्य का विकास असम्भव है।

दीपक कुमार जानी
रविशंकर विश्वविद्यालय
रायपुर

सहकारिता के पिछले 72 साल के इतिहास को देखकर यह बात स्पष्ट है कि भारत में सहकारिता गरीबी के निवारण में सहयोगी कदापि नहीं हो सकती। आज देश में भ्रष्टाचार के केन्द्र बने हुए हैं, यह सहकारी केन्द्र। सहकारी आंकड़ों के अनुसार सबसे अधिक गवर्न सहकारिता में हुआ है। प्रजातांत्रिक देश में सहकारिता का सफल होना वहाँ के नागरिकों के आचरण पर निर्भर है इसलिए देश की गरीबी के शीघ्र निवारण के लिए सहकारी समितियों की आवश्यकता नहीं, बल्कि आवश्यकता है उद्योगों के विकास की ओर एक सख्त आर्थिक अनुशासन की, जिसके द्वारा ही देश की गरीबी दूर हो सकती है।

एन० के० खानदूरी
राहिलखण्ड विश्वविद्यालय
बरेली

Poverty in India has reached its extremity. The small dependant cooperative organisation cannot remove it. Cooperative system is a very slow process and hence speedy removal of poverty through it is impossible.

Arun Kumar Sastry
Sambalpur University.

हमारी अर्थ-व्यवस्था अभी पूर्ण रूप से विकसित नहीं हो सकी है। खेती पर हमारा भार अधिक है इसलिए अधिक पूंजी का निर्माण नहीं हो पा रहा है। गरीबी दिन पर दिन बढ़ती ही जा रही है। गरीबी और अमीरी की इस खाई को पाटने के लिए हमारी सहकारी संस्थाएँ सफल नहीं हो पा रही हैं। सहकारी संस्थाएँ जनता के सहयोग पर निर्भर होती

हैं परन्तु भारतीय अज्ञानी अनपढ़ एवं साम्प्रदायिक होने के कारण संस्थाओं को सहयोग देने के बजाए विरोध ही करते हैं।

बी०एस० कुचानुरे
शिवाजी विश्वविद्यालय

Speedy removal of mass poverty is not feasible. National strategy must train its guns on individual house to house reformation to give the half-starving Indians in rural areas, the minimum of comfort, by cooperative decentralised methods in every sphere so that within the next decade we may build a generation of true cooperatives, spirited men and women, who would make their Republic not only the largest democracy of the world but also the most practical and meaningful.

Robinton K. Patel
South Gujarat University
Surat

In India Cooperatives suffer from grave genetic defects. The twin phenomena of poverty and illiteracy combined with years of colonial rule has made the average person in the village side quite apathetic and non-responsive to the philosophy of cooperation. Cooperative has come to India not because of an inborn desire of the common man, but because it sounded very near to our cherished goal of growth with social justice. So they suffer from top-down method of organisation and are like inverted pyramids which may tumble down at any moment.

As cooperatives today are standing monuments of corruption, glorious illustrations of nepotism and classic examples of red-tapism and inefficiency they cannot play a pivotal role in the eradication of mass poverty.

Chandra Mohan
Sri Venkateswara University
Tirupati

In spite of 70 years of existence, cooperatives have failed to set roots in our country but has only helped for the growth of nepotism, corruption, favouritism, etc. to the stronger sections of the society rather than helping the weaker section, the real reason for which it was started.

S. Ramani
Tamil Nadu Agricultural University
Coimbatore

The history of cooperatives has been a long history of dismal failures all along the line. To say that cooperatives can speedily remove poverty is to make an over statement, based on singularly illogical conclusions. So far, cooperatives have simply speeded up the development of the already developed and have left the undeveloped out in the cold. The cooperatives system is an original one, rich in potential but whose functioning has been marred by politicalisation, by unscrupulous self seekers and others of the same species.

R. Lakshman
*University of Agricultural
Sciences, Bangalore.*

उन सहकारी समितियों के बल पर जिनकी जड़ें पिछले 72 वर्षों की अथक कोशिशों के बाद भी इस देश की मिट्टी में नहीं जम पाई, दरिद्रता दूर करने की बात करना इस देश की 60 करोड़ जनता और उसकी भावनाओं के साथ खिलवाड़ होगा ।

पंकज शर्मा
विक्रम विश्वविद्यालय
उज्जैन

**Inaugural Address of Shri Gian Chand,
Administrator, Utkal University, Bhubaneswar
(In Symposium Held on 16.2.76)**

**Mr. President, Participants of the Symposium and
Delegates for the Debate**

At the outset, I will like to thank the National Co-operative Union for the honour it has done to me by asking me to inaugurate the Symposium on co-operation. The Symposium is being held under the joint and co-operative auspices of the Committee for Co-operative Training of the National Co-operative Union, Orissa State Co-operative Union and the Utkal University has the privilege of hosting it

I also take this opportunity to welcome you all to the Symposium and to this historic city of Bhubaneswar. With its rich cultural and artistic heritage, it has rightly been described as the '*City of Temples*'. I do hope, you will enjoy your visit to the city and find time to see the various places of historical and cultural interest in which it abounds, as also the cultural and industrial Exhibition which is going on at present and can give you a clear idea in a capsule form both of the glory of the ancient Orissa and achievements of modern Orissa.

The need of the hour is to increase production and to ensure distribution thereof, fairly and equitably. How to do it without leading to concentration of wealth in fewer and fewer hands, with its attendant social and economic problems and without giving rise to an army of middle men, who keep huge margin while performing the various economic functions inherent in the total process of economic activity, constitutes the crux of the problem with which all of us planners, administrators, politicians, social workers, academicians, students etc. are concerned. If we look at the various institutional arrangement, devised throughout the history to achieve the goal of economic progress without the evil of exploitation, we will find that of all these it is the co-operative movement that has been widely accepted as the most relevant, appropriate and effective means of achieving this goal. It has

applicability both to capitalistic and socialistic economies. Indeed by now it is universally recognised as a powerful instrument of economic and social change.

The relevance of co-operative movement for bringing about necessary social and economic changes is all the more for our Country which has been left behind in the race for economic development and where poverty, ignorance and disease are rampant and vested interest in the form of rapacious money-lender, exploitative middle men and obsolete and archaic land tenure system are fact entrenched and the resources for development are limited. In this context the only answer is for the people to come together, to help themselves and help each other to the maximum extent possible. In other words, to practice the virtues of '*Self Help*' and '*Mutual Help*', which are the corner stones of the movement of co-operation.

Against the above back-ground, I consider it a sacred duty of all of us to help the spread of the co-operative movement to the extent we can and congratulate the National Co-operative Union of India for taking the initiative for organizing the Symposium and the National Debate year after year in a bid to involve the youth and academic community in the movement. It is a praiseworthy effort, and as the experience of the past few years has shown is contributing a lot to the success of the co-operative movement in the country by stimulating the interest and instilling enthusiasm amongst the youth about the movement. That there is continued need to hold the Symposium and Debate is clear from the progress the co-operative movement has already made in the country from its official adoption for the first time as an instrument of social and economic change in the early years of the present century, nearly 75 years ago.

As we all know, in the initial years in our country, the organisation of co-operative was confined to the field of rural credit; later, however, it was extended to the supply of agricultural inputs and other areas of economic activity till at present it has come to be applied to all forms of economic activities covering the field of production, distribution and consumption. The record of progress of the movement has no doubt been chequered and rather mixed, but is by no means disappointing. Taking an overall view, it can be said that there has been significant achievement in the field of credit supply and supply of other agricultural inputs and marketing of agricultural produce, followed by considerable success in specific

areas of industrial production, particularly involving the processing of agricultural produce as testified by the existence of the large number of co-operative sugar factories and rice and oil mills, not to speak of the outstanding success which Amul Dairy has achieved. Large number of super bazars and host of consumer co-operative societies, that have come up all over the country, ranging from big metropolitan cities to small towns and in big industrial establishments, small factories and even schools, colleges and universities bear witness to the rapid spread of the movement and its acceptance in the field of distribution and consumption. However, there is no doubt that there are certain areas in the country where the movement has not made as much impact as in others. Also there are certain weaknesses from which the movement suffers; the chief amongst which has been that it is the weaker sections who have not benefited as much from the movement as have the relatively well-to-do. There are also certain legal hurdles and managerial and organizational problems which have come in the way of the movement. All these shortcomings and weaknesses will have to be overcome and legal and other hurdles removed to enable the cooperatives to act as the most effective agency for bringing about social and economic development of the country and rejuvenation of its economic activity.

We in the Utkal University have all along recognised the importance of the role of cooperative movement in the development of national economy and have given it due place in the courses of studies and curriculum devised by us. To give a brief account, cooperation as a subject is taught at the Under-Graduate as well as at the Post-Graduate level. "*Co-operative movement*" in India is taught as a part of the paper on '*Indian Economics*' at the B.A. Pass and Honours level in Economics. Cooperation as an economic system is also taught as a part of the paper on '*Economic Systems*' at the B.A. Honours level. In these papers, principles and practices of cooperation and its development and growth in India and abroad are extensively covered. Besides, there are provisions for offering '*Cooperation*' as a special paper group covering two papers in the M.A. Examination both in General Economics and in Analytical and Applied Economics. In addition, various aspects of cooperation are also studied in the papers in Agricultural Economics both for the M.A. Examination in Analytical and Applied Economics and for the Diploma Course in Social Science Methodology. Research on various problems of the cooperative movement in the country is also being conducted in the

Post-Graduate Department of Analytical and Applied Economics and quite a few research papers on cooperation have been published by the research and teaching staff of the Department by now. Further, to provide the students and staff with first hand experience in applying and practicing the principles of cooperation, a Consumers' Cooperative Store with a special counter for students has been organised and has been functioning for a number of years by now. Recently, steps have also been taken to organise a Cooperative Housing Society for the benefit of the employees of the University. I am sure, the holding of the Symposium and National Debate would further help us to extend and expand the teaching and research activities in cooperation and its application to arrange for supplies of various essential commodities both for our students and employees.

With these words, I have great pleasure in inaugurating the symposium and wish it all success.

**Valedictory Address of Shri Lakshman Mallick,
Minister for Agriculture & Co-operation and Works
and Rural Development, Govt. of Orissa (18.2.76)**

At the outset, I must express my deep appreciation and thanks to the Committee for Cooperative Training (National Cooperative Union) for having given me this honour of delivering the Valedictory address at the XVI Inter-University National Debate and the Symposium this evening. The choice of Bhubaneswar as the venue for this year's National Debate, in which my young friends from the different Universities of the country have participated, is particularly a happy one. In this City and not far away from its neighbourhood, stand out monuments of exemplary cooperative effort done centuries ago which continue to excite the admiration of the world. Apart from their superb artistic and architectural value, they surely have a message to tell which is of great relevance even today. It is significant that when we hold now these national events annually to popularise and strengthen the cooperative movement in the country, there exist in this part of Orissa some brilliant models of cooperative human effort left by our ancestors. These, I have no doubt, must have provided inspiration and ideas to the participants in their deliberations these two days. I would, therefore, take this opportunity of congratulating the Committee and its organisers for having arranged this National Debate and Symposium here.

2. Great nations are not built out of small men. If a nation is to build itself up, all will have to work selflessly, dedicatedly and detachedly. Our proud heritage is a result of such cooperative endeavours. We had our village communities where people worked together in a cooperative way. The cooperative movement is not therefore unknown to our country. Through it, we are now building up a social and economic democracy through consent, willingness and participation of the people. In this exciting adventure, youth has a role to play with integrity, honesty and purposefulness.

3. The Cooperative Movement has acquired new dimensions with the announcement of the 20-Point Economic Programme of the Prime Minister. Since the essence of the new programme is

to secure the economic well-being of the weaker sections of our people, the cooperatives are faced with a new challenge. To the extent the cooperatives succeed in meeting this challenge, to that extent will they be the instruments in bringing about social and economic change in society. Change could be brought about through an individual or a community. In the case of a community, it is easier to develop and manage services which are necessary to support new activities. As the bulk of the weaker sections of our people are small and marginal farmers and tribals, improving agricultural production through provision of cooperative credit, supply, marketing, development of water resources, pest control measures etc., is a paramount necessity and the cooperatives are in a position to organise and provide for these services on behalf of these communities. Once the benefits of cooperative effort are reaped in such a dominant area of activity as agriculture, on which they depend for living their lives, cooperation catches on to other spheres. Through the Cooperative process alone could the small or the marginal farmer or the tribal, as individuals or as a community, be helped in raising his standard of living.

4. The tasks envisaged and set forth in the new Economic Programme are not, however, confined to the agriculture sector alone although agriculture by itself is very important in the conditions of our country. Cooperation is a kind of social control that helps the common man and, as the cooperative sector promotes social good, it needs to be broad based by an increase in its membership. Unless the weaker sections are brought within the cooperative fold by enrolling them as members, the Cooperatives would continue to be dominated by the affluent and the less privileged would be denied the credit facilities they are in need of so much. I may mention here that, in this State, to prevent such an eventuality and also to enable them to avail of credit facilities, a dynamic step has been taken by our Chief Minister who has contributed Rs. 14.3 lakhs out of the *Chief Minister's Relief Fund* for enrolling, at the rate of Rs. 20/- per head, 71,500 persons belonging to the weaker sections of society as members of Cooperatives. Assistance by way of share capital has to be provided to the primary societies functioning at the grass-root level to make them financially strong and viable. Professional competence and expertise have to be supplied to them for sound management practices. Training and education programmes have to be reoriented to emerging and diversified needs. One such need of the hour is for Cooperatives to step in the vacuum created as a result of legislation

aimed at removal of social evils. The absence of the money-lenders from a scene, with which he was familiar for years, presents a golden opportunity to the Cooperatives to serve the people in the rural and tribal areas in countering the deficiencies in the availability of credit. I would here refer to the need for issue of consumption loans as a part of the production programme to tribals in particular. Indebtedness due to small necessities of life, place a tribal in a disadvantageous position. Unless these needs are taken care of, loan given for production is likely to be diverted for consumption. A realistic approach to this problem has therefore to be taken.

5. I would now turn to another kind of Cooperative activity which is of considerable importance at the present time and that is Consumers' Cooperatives. Their utility lies not only in combating price rise ; they can also ensure quality in production. A large network of Consumers' Societies already exists in the country and the retail outlets alone number over 17,000. The induction of the Cooperatives to the controlled cloth business and controlled commodities has helped the revitalisation of many of these societies. It is time that Consumers' Cooperatives diversify their business activities so as to provide to the common man all his basic and essential wants at reasonable prices.

6. There is no human sphere of activity that cannot be brought under the Cooperative fold. An unusual Cooperative in Canada provides funeral services for its members which is the limit in Consumers' Cooperation.

7. We have travelled a long way from the days when the Cooperative Movement in modern times, more than half a century ago, originated and loans were advanced to creditworthy persons. A number of Committees have gone into the problem of rural credit and number of changes and liberalisations in the dispensation of credit have been introduced. But never before was removal of poverty and exploitation of the masses the central theme of the reforms. Never before were the Cooperatives looked upon as institutions committed to social justice and economic democracy. Securing the transformation of society and ushering in a new order through the effective agency of the Cooperatives is any time a thrilling experience and this exciting job devolves, more than anyone else, on the young men assembled here, imbued with the ideology and practice of cooperation, who will be the leaders of tomorrow.

8. The Committee for Cooperative Training, New Delhi, is rendering a noble service to the cause of cooperation by organising the National Debate and Symposium in different Universities every year. It provides a training ground to build up devoted and dedicated cooperators of the future. It has therefore been a great pleasure to me to have been associated with this function which is a joint venture of both the Committee and the Utkal University. I express my thankfulness once again to the President, Member-Secretary and other office bearers of the Committee and the authorities of the Utkal University for giving me this opportunity to share some of my thoughts with you, my young friends.

JAI HIND

SYMPOSIUM :

(Utkal University 16, February '76)

Multy Agency Approach in Credit, Supplies and Distribution and the Role of Cooperatives therein

**Bhupinder Singh, I.A.S.,
Secretary,
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My remarks on the subject of this evening's symposium will have limited applicability. They have relevance only to cooperatives in tribal areas.

2. To understand the role of cooperatives and to strike the correct approach therefor, it is essential, in the first instance, to have proper understanding of the tribal milieu. Cooperatives are, after all, instruments of certain activity geared to certain ends and a correct appreciation of the people and their conditions alone can enable the right type of instrument to be created for rendering the right type of service.

3. Except in certain industrial and mining areas, the tribals' basic resources are land and forests. The produce of these two is required to meet his consumption needs and bring him some income. The horizon is circumscribed and the tribal economy is simple, non-diversified. Further, his agricultural surplus from low productivity being a function of relatively impoverished soil condition and out-worn and undeveloped technology.

4. The stagnant economic culture of the tribal has been stultified by a number of parasites flourishing in his midst. The thin end of the wedge is driven when, initially, credit is made available to a tribal family whose normal economic condition is below subsistence level. Credit is made use of by the tribal for unproductive purposes like ceremonies connected with birth, marriage, funeral etc. than for productive purposes. His difficulty in repayment is taken advantage of by the money-lender in various ways. Bonded labour, land alienation are some of the results. The tribal's pitifully low economic condition has thus been depressed from genera-

ration to generation. A majority of them need a protective hand to shield them from rapacious exploiters viz. the money-lender, the middleman, the trader, the forest contractor, the liquor vendor.

5. It thus becomes clear that attack needs to be mounted on the twin fronts of positive economic development and freedom from exploitation simultaneously, if any significant impact is to be made in tribal development. These two objectives form the foundation of sub-Plan for tribal development of Orissa framed for the Fifth Plan period.

6. The following Regulations have been promulgated in this State by the Governor under the powers conferred on him by the Fifth Schedule of the Constitution :

The Orissa Debt Bondage Abolition Regulation, 1948.
The Orissa Scheduled Areas Transfer of Immovable Property (by Scheduled Tribes) Regulation, 1956.
The Orissa (Scheduled Areas) Debt Relief Regulation, 1967.

The Orissa (Scheduled Areas) Money Lenders Regulation, 1967.

It is difficult to assess with any degree of certainty to what extent these regulations have protected the tribal from the usurious money-lender or the fleecing middlemen and the trader. So far as is known, no over-all study has been made to enable any conclusion to be reached. But, broadly, it may be said that the hold of the economic and social parasites has hardly lessened. There is need for more rigorous enforcement of these measures.

7. However well-intentioned, the protective measures cannot go far enough. While the grip of a parasite has to be weakened and ultimately loosened, the host body has to be properly nursed to withstand the onslaughts of the predator. If the tribal can be made economically strong, he need not approach the money-lender for credit; the other evils that follow in the train of securing credit can be avoided. Hence, the sub-Plan concentrates on developing tribal capability on the economic front.

8. In the sub-Plan, the approach is to develop the tribal's agriculture, his horticulture and his animal husbandry to make it

more productive. Once he realises the benefits accruing, he will himself take to improved technology. There should, however, be no attempt at imposition of ideas and methods violently different from his own. In other words, he should be enabled to advance along the line of his own genius.

9. Certain quantum of investment is necessary in the fields of agriculture, horticulture, animal husbandary and fishery to increase productivity. For example, in certain areas improved agricultural implements are necessary since the tribal use at present primitive types even hand-hoes, while in certain other areas bullock power needs to be augmented. Then, the use of good quality seeds is one of the fore-more requisites. The application of fertilisers will be a definite advantage while the fruits of organic and green manure need to be driven home emphatically. These investments need resources which are beyond the means of most of the tribal families. The sub-Plan schemes, therefore, envisage 50% subsidy for such inputs and, in case a tribal family is not able to contribute anything from its side, a loan assistance of the balance 50% from financing institutions. With resources thus becoming available leading to generation of income, repayment of the loan component can be made by him out of the sale proceeds of the produce. About the same pattern has been prescribed for other economic schemes like schemes of animal husbandary, horticulture and fisheries. It has been envisaged that these schemes will be operated under the aegis of cooperatives.

10. The present symposium directs the question of credit supply and distribution through a number of agencies. Perhaps the intention is that discussion should revolve on whether the functions of credit supplies and distribution can be achieved better through multiple agencies or through an integrated system. In either case, the role of cooperatives has to be spelt out.

11. I would pose the question in the tribal context. As I mentioned earlier, the tribal economy is little diversified or specialised. A visitor to the tribal area will be struck by the fact by so little of produce being carried by each of so many tribal men and women who walk so long distances to reach a Hat. It would, however, be mistake to presume that a Hat is merely a centre of

economic activity. It is a mart of human concourse. Here exchange barter of economic character are struck; social questions are raised and decided; older men meet to frown at degradation of the times; young people meet to enjoy themselves; women gossip and lovers meet. It is, in fact, a focal point of an entire gamut of human activity for the community. The tribal mind and psychology has been attuned over long periods of time thus. It would be hard put to understand why there should be a separate stock exchange, a different area for vegetable market, a separate grain mandi, another area ear-marked for office, another for amusement park etc. In fact, the agents of exploitation have also become a part and parcel of the comprehensive mart known as Hat. The nature and magnitude of the transactions as well as the innate tribal psychology have all gone into the makings of the Hat.

12. Taking the background and traditions of tribal culture and ecology, in 1971, the Bawa Committee recommended that a package of services be provided to the tribal under a single roof, that of a Large-sized Multi-purpose Societies, i.e. LAMPS, to be set up in Blocks, one LAMPS covering a development Block with branches at important gram panchayat headquarters. A LAMPS was to act as a primary and be affiliated to secondary or apex bodies. For example, for credit purposes the LAMPS has to be affiliated by the Central Cooperative Banks, for supply of inputs and marketing of agricultural produce to the cooperative marketing society and for marketing of minor forest produce and supply of consumer goods to the Tribal Development Cooperative Corporation. The functions of the LAMPS would be to

supply seeds and other agricultural inputs, market agricultural and minor forest produce of the tribal

supply to the tribal his consumer necessities, extend to him credit for production and consumption purposes.

These activities constitute the major area of exploitation of tribals.

13. We feel that though operationally some deviation from the recommendations of the Committee might be desirable, basically the concept is sound. In so far as the tribal is concerned, the cooperative has to assume an integrated character. Servicing by

different agencies of a single individual tribal will baffle him beyond measure and place these services beyond his comprehension, and hence, reach

14. Our present thinking is that the number of LAMPS in a Block should not be confined to one only. A pragmatic approach is called for.

- (a) In the first instance, the question of accesibility should be fore-most in the mind. The pattern in this case should not be very dissimilar to that of a Hat. The tribal is used to trekking long distance to reach a Hat, but his physical capacity and mental ability should not be strained over much by locating a very small number of LAMPS and its branches in an area of sparse population. This might entail high over-head costs and make inroads into viability of the societies. The State and the society at large should de prepared to under-write the losses for some time to come, hoping they will break even at later stage.
- (b) Secondly, the cooperators have been worried that there has been tinkering with cooperative structure in the country too often and too frequently, with the result that the structure has not had time to stabilise itself and deliver goods. They view formation of LAMPS with a certain amount of scepticism. One cannot deny quite a bit of substance in this charge. At the same time, one cannot help the feeling that in the past the problem has been looked at more from the non-tribal angle. If I may be pardoned for saying so, the title of the present symposium also suggests likewise. It is only of late that we have started looking at the tribal problem straight in the face, possibly when their neglect has led to social and political upheavals. It will not be far off the mark to say that in the past the non-tribals have siphoned of the fruits of investment meant for the tribal section of the society no less than that which was ear-marked for non-tribals. In this context, the conciousness has arisen that unless our policies and programmes are tailored specifically to suit the tribal needs and genius, there will hardly

be any worthwhile improvement. Hence, while some ground may be conceded in meeting the charge of the cooperators, fundamentally one should not swerve from the basic objective of founding or creating institutions sympathetic to the tribal psychology and make-up. The State Government do not wish to dismember the existing cooperative institutions wherever they are working well; they may serve the purpose with a little adaptation. Nevertheless, there should be no hesitation in reconstructing the faulty cooperative into ones which are healthy and multi-functional.

- (c) The one important new element, for calling which "revolutionary" one may be excused, in the new institution, LAMPS, is the provision of consumption loan. This has no doubt come as a shocking departure for the conservative cooperators. Yet, if seen in ultimate analysis, it is not much different from production credit. In the tribal context, there is hard to draw a line between where consumption ends and productivity begins, his main source of productivity being wages. It is here in fact, that the Money-lender has been shrewd in being liberal in giving consumption credit. As a result, the bonded system of labour has continued to prevail. In the LAMPS form of organisation, the consumption credit is sought to be linked with recovery from agricultural and minor forest produce. Thus, while under scoring the importance of weaning the tribal away from the money-lender, there is operational merger between the two types of loans. From the accounting point of view, however, they are to be kept separate.
- (d) Another criticism levelled by some of the cooperators is that the new concept of cooperative structure is too much biased in favour of tribals and discriminates against other sections of the population, notably the scheduled castes. One has to plead guilty to the charge. For its apology, one has to turn to the tribal scene and it will not be long before one is convinced that the differentiation needs to be maintained. In Southern Orissa, scheduled castes have joined the ranks of exploiters of tribals; in many

cases, they act as the agents of exploiters. This is the only symbiosis which they have created. If the cooperators' viewpoint is pressed, it can only lead us to the fatuous conclusion that the facility may as well be extended to the money-lender. In any case, the sub-Plan has a conspicuous tribal orientation and it will not do to distort it in the cooperative structure, at least from the point of view of social justice.

15. In the controversy of whether the multi agency approach should be adopted or an integrated approach will be more purposeful, in the tribal context I will call attention to one more aspect. View in this matter have gone as far as to say that while an integrated package of services at the primary i.e. LAMPS level have been contemplated, the various functions of credit, marketing and supply of consumer necessities should be integrated at the State or atleast regional level also. No doubt this is a logical extension of the primary-level package idea and, if handled properly, can lead to a more compact system at the higher level. In this State, in course of time we might opt in it favour though the State of Rajasthan has adopted already. For the time being, however, our present system may have to be continued. We have the Central Cooperative Banks, the Regional Marketing Cooperative Societies, the State Cooperative Marketing Society and the Tribal Development Cooperative Corporation. By and large, these organisations have been rendering useful services. Further, the last named, i.e. the T.D.C.C. has not grown out of its infancy fully yet and has to be given a fair trial. There is something to be said in favour of allowing the existing institutions to prove their worth. Too many changes in administrative organisations rung too soon do not conduce to their healthy development.

16. A reference has been made earlier to the fact that benefits of programmes meant for tribals were siphoned off by more powerful, affluent non-tribal minority in the Tribal Development Blocks. Prevention of recurrence of such a situation is necessary. We conceive that the Board of Directors of LAMPS should have tribal majority and the office-bearers should be tribals. Considering that at this stage they might not be in a position to manage the affairs of the society properly, it is proposed that competent Sub-Assistant Registrars of Cooperative Societies should be placed as Managing Directors and should be made financially fully accountable. It is

hoped that the objectives of the participation of tribals and guided development of cooperative movement will be achieved thus. Of course, the underlying presumption is that the direction being given is the best conceivable in the given circumstances: any endeavour uninspired by such a notion cannot be hoped to go far.

17. A significant point is that the Board of Directors should have constant touch with the lower echelons i.e. with the branches of LAMPS and at the village level. Unless this happens, the needs and aspirations of the people may not find adequate expression; the gap between the tribals and the cooperative apparatus may widen. In making the cooperatives guided, the essence of the cooperative concept is being diluted. But it imposes a bigger obligation for ensuring that there is a lively two-way communication between the village-level and the primary cooperative. To build up such a communication some frame-work needs to be evolved at the village-level, say a small representative body which may be able to communicate to the cooperative authorities through the channel of its representative spokesmen, the expectations, aspirations and the hardships of the village community. Wherever it is possible to organise such representative bodies at the village level, it has to be done. To expect, however, that of the 400 to 500 villages in an ITDP, all or nearly all villages can be galvanised into such bodies may be expecting too much. The objective should, therefore, be that in whatsoever number of such village councils can be constituted, effort should be directed towards it. The cooperative apparatus has to be made into a pulsating and throbbing organisation, adaptable in the service of development of tribals of the area.

18. All in all, the nature and quantum of work before LAMPS is of gigantic proportions and poses a big challenge. The challenge has to be accepted with courage and determination. The movement needs an uncommon brand of men: men of understanding, sympathy and dedication. It is a movement of social reform, of social change. Vested interests are strong. In the first instance, the tribal has to be inspired to aspire. Then the cooperative has to become an effective agent of the social change.

19. The experiment is being started in the Bonai and Kapti-

pada Integrated Tribal Development Projects of the districts of Sundergarh and Mayurbhanj respectively of this State. It is proposed not to tamper too much with the existing good societies but to amplify their by-law to enable them to assume multi-functional character. The draft by-laws have been framed. There are some specialised societies like the Forest Marketing Society which also have been faring well. While converting them into LAMPS, their special bias will be preserved.

20. The faith reposed in cooperatives may dismay not a few sceptics. But no human endeavour can progress without faith in basic values. Our schemes are based on this optimism and we hope all well wishers of tribal development will encourage them and bless them.

Multi-Agency Approach in Credit, Supplies and Distribution and the Role of Co-operatives therein

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The Co-operative movement in this country was started in the beginning of this century mainly for the supply of rural credit and to protect the small farmers and persons of small means from the exploitation of the money lenders. Though measures were taken to popularise multi purpose co-operative societies, remained all through a credit movement among the agriculturists. Even in this sphere, it met only a small proportion of their credit needs, about 3% uptill 1953. The Commercial Banks till then virtually did not enter the scene and private agencies supplied over 90% of the credit.

The Rural Credit Survey Report of 1953 recommended integration of credit, marketing processing and allied economic activities under co-operative societies. It recommended large-sized viable co-operative societies with State partnership. The private money lender, the trader and the indigenous banker and the Commercial Banks were expected to supplement the integrated scheme of rural credit. The intention was that the co-operatives in course of time will be the sole agencies of meeting the entire credit needs of agriculture.

But in 1969, when the *Rural Credit Review Committee* was appointed under the Chairmanship of B. Venkatappiah, it was clear that the way in which co-operatives were developing in the country, it would not be possible for them to meet even the credit requirement of agriculture by the end of the Fourth Plan. The Committee rightly felt that the progress of agriculture could not be tied to the progress of co-operative credit and efforts should not be concentrated solely in the co-operative sector. The Committee pointed out that the co-operatives and other competing and supplementary agencies should co-exist for rural development. It observed that the requirements of agricultural sector are

so large and diverse that both Commercial Banks and Co-operative Banks can play a mutually complementary role without getting into conflict with each other. Thus, the All India Rural Credit Review Committee popularised the idea of multi-agency approach in the sphere of agricultural credit.

Even to-day it is estimated that in the whole country only about 50% of the credit needs of the agriculturists can be met by the Co-operatives at the end of the Fifth Five Year Plan. In Orissa, where the Co-operative movement is relatively weak, co-operatives handle only 10 to 15 per cent of the credit needs of the agriculturists. Thus though co-operatives are admittedly the most suitable institutions for financing agriculture, such institutions have not yet been developed to meet even the major part of the credit needs. The policy should be to develop such agencies as quickly as possible and to run them efficiently so as to take the leadership in credit supply in rural areas. Among other agencies, institutional agencies like the Commercial Banks and Rural Banks should expand their credit business in the rural areas and should work in co-operation with the co-operative societies. Institutional agencies should be adequate alternative sources of credit and private money lender credit should be limited as far as practicable.

The multi-agency approach has also been extended to other spheres of agricultural activity. From 1956 onwards and particularly after the recommendations of Dantwalla Committee on Agricultural Marketing were available in 1965, it has been realised that the co-operatives are ideally suited institutions for marketing and distribution of agricultural commodities and for the supply of agricultural inputs to the farmers. Some State Governments even passed suitable laws conferring virtually monopoly rights on the co-operative agencies for the distribution of various agricultural inputs to the farmers.

But by 1967-68, it was realised that co-operative institutions are not evenly developed in all parts of the country. If the marketing of agricultural commodities, supply of agricultural inputs and distribution of essential commodities would be left to the co-operatives only, these functions cannot be efficiently and adequately discharged. In 1968-69, in many States as for example in Andhra Pradesh, the co-operative institutions could not cope with the distribution of the entire amount of inputs particularly fertilizers, though co-operative movement is relatively strong in the State. In some cases

also inferior qualities of seeds and fertilizers were supplied. It was therefore suggested that these difficulties could be avoided if there would be healthy competition among different agencies. The total number of societies in each State was inadequate to perform the task. In many cases there was not even one depot for one Village Panchayat. In Orissa for example there are 3830 Panchayats and 3000 Service co-operatives in these Panchayats. There is a recent decision that there should be at least one dealer in one Panchayat of about 10 or 15 villages. This is quite inadequate for the purpose. The entire distribution work of essential commodities are being done by the net work of private retail dealers. The number and efficiency of co-operative societies should be that strong in order to replace them. It was in this context that multi-agency approach was suggested not only for rural credit but also supplies and distribution. In the new economic programme, the distribution of essential commodities at controlled prices through the co-operative agencies has become a necessity. If the co-operative institutions supply a large portion of essential commodities at fair prices and handle a large portion of the processing and marketing of agricultural commodities if not all or major portion of commodities they will be able to influence the market situation considerably. Thus the task lying before the co-operative institutions is vast. At present they have to share the work with other institutions as a matter of necessity but they have to take up larger and larger share of the work gradually. From the very beginning they have as the model agencies and give the leadership. The Societies therefore have to be strengthened. If they prove inefficient and weak in the competition, the objectives of the programmes will not be fulfilled.

Experience shows that even in the working of the multiple agencies in supply of credit and distribution, the requirements of the weaker sections in the community have not been protected. In the sphere of credit though the commercial banks and other financial institutions have extended their branches to rural areas, yet they have not gone to the really backward and inaccessible rural areas nor have come to the rescue of marginal farmers and agricultural labourers. Even the minimum condition imposed by these financial intermediaries are too much to satisfy for the really poor farmers. So the benefits are mainly received by the comparatively affluent farmers or by some vested interests.

Similarly in the sphere of marketing and distribution of inputs neither the co-operative agencies nor private agencies have

gone to inaccessible regions with their helping hand. Studies in States where even the co-operative movement is strong have shown that multiagency approach has not contributed in a big way to agricultural development in such regions.

In such regions co-operative institutions should concentrate efforts and work in complementary and to some extent in a compensatory manner with other agencies. Where other agencies would not work in anticipation of low profits or loss, the co-operatives should take up the work for social purposes. In such cases they may work at a loss and the Government should subsidise the loss.

In the context of working of multiple agencies in all the spheres of rural economic activities, there should be distinction between agencies. For example institutional agencies like banks, government agencies and other public agencies should be given preference over private agencies. The co-operative societies should work in close co-operation with such agencies. Where private agencies are exploitative and monopolistic, the objective of the co-operatives should be to eliminate them by working as an alternative agency.

In areas like the tribal areas of Orissa, the existing private agencies for supply of credit and other agricultural inputs and for distribution of essential commodities are mainly exploitative. Credit is mostly consumption credit and in marketing of their produce and purchase of essential commodities the tribals are greatly exploited. The tribals need credit both for consumption and production. The supply of essential commodities to them at reasonable prices and marketing of their agricultural and forest products at reasonable prices is absolutely necessary. For this purpose the Government policy is to organise large sized multi-purpose co-operative societies (LAMPS) in each block which should provide package of services under one roof. The LAMPS should be able to (a) extend consumption loan (b) sell agricultural inputs and buy forest and agricultural produce from the tribals (c) sell to the tribal consumer necessities at reasonable or controlled prices. But one LAMPS in a block is extremely inadequate taking into consideration of the dispersal of Tribal villages and large size of blocks. The Orissa State Tribal Development Co-operation Society is practically working as the only co-operative agency for distribution of consumer items in interior tribal areas through

fairprice shops but it supplies only 15 to 20% of the essential commodities. Here is a case for co-operatives, being the sole agencies and working with Government subsidies, for the total elimination of exploitative private money lenders and traders. It is generally agreed that large sized multi purpose co-operative societies in tribal areas and farmers' service co-operative societies in the other areas should be organized immediately to give package of services. Some time it is suggested that about 70 percent of the distribution work should be reserved for the co-operatives and 30 percent should be left to private and other agencies. But there cannot be a rigid principle like that. In general the activities of the private agencies in the spheres of credit, marketing, and distribution of inputs and essential consumers' commodities should be regulated by the Government.

Thus the issue is clear. In the present stage of development and efficiency of management cooperative institutions in our country, it is not possible for them to take up the sole responsibility of supply of credit, distribution of inputs and essential consumers' commodities and marketing and processing of agricultural products, though they are ideally suitable institutions for the functions. They have to work with other agencies for supplying these services to the people. In order to achieve their social objectives, they have to expand their activities and increase the efficiency of their working, to take up the leadership in the supply of the above services. In the multi-agency set up their general policy should be to work in co-operation with other institutional agencies and compete away exploitative private agencies. In some regions they may have to work under loss to fulfil their social objectives and may require government subsidy for that. If their organisation is weak and inefficient, instead of eliminating exploitative private agencies, they themselves will be eliminated. The Government should remove all obstacles and provide all facilities to the co-operative institutions to make them viable and efficient because they are the most suitable institutions for upliftment of the weaker sections.

CO-OPERATIVES IN THE NEW SET UP

Dr. S.K. Das,
professors of Commerce,
Utkal University,
Bhubaneswar, Orissa.

Raison D'etre of Multi-Agency Approach

The multi-agency approach in credit has been introduced presumably for three broad reasons. Firstly, each single credit-granting agency was inadequate to cope up with the task of meeting the credit needs of the weaker sections of India's rural communities. Secondly, each single agency's operations will be re-inforced when the multi-agency ingenuity is put to work. Thirdly, the credit needs of the weaker sections of the rural people have to be tackled alongwith other inputs for rural development. This can be achieved through the joint efforts of cooperative institutions, lead banks, and rural banks. The cooperatives will play a dominant role in this multi-agency programme.

Vital Role of Co-operatives

Nearly twenty one years ago-as early as 1954-the All India Rural Credit Survey Committee observed : "For several important reasons, born out by the experience not only of India but of many other economically undeveloped countries, it may be regarded as axiomatic that at the rural base, that is to say in the village itself, no form of credit organization will be suitable except the cooperative society. Where larger production is the aim, the moneylenders' credit is obviously unsuitable. The alternative is institutional credit, private or other, but this tends more than ever to confine itself to the bigger cultivators if it is not channelled through some form of cooperative association of the borrowers".

What was said in 1954 about the important role of cooperative remains still true, and still valid even today in 1976.

Inspite of nationalisation of commercial banks, banking offices are still rare in the very interior parts of the country. It is in this backward interior regions that the poorest of the poor, and the

lowliest of the lowly farmers, traders and artisans live. It is here that the majority of the weaker section of the rural society live-or I shall say exist ?

At the end of June, 1973, primary agricultural credit societies numbering 158 lakhs with a membership of 34.4 million, covered about 95 per cent of villages, 41 per cent of the rural population and 43 per cent of the agricultural families in the country. The share of the cooperative institutions in the total estimated borrowing by cultivators was 33 per cent in 1971-72 as shown in the table below :

Year	Estimated total borrowing of cultivators	Share of Cooperatives
1951-52	Rs. 750 crores	3 per cent
1961-62	Rs. 1,034 crores	15 per cent
1971-72	Rs. 1,835 crores	33 per cent

In the Fifth Plan

The Fifth Plan envisages a vigorous role for cooperative in the matter of supply of short term institution credit, which is estimated to be Rs. 1,700 crores. Cooperatives are expected to disburse Rs. 1,300 crores, and commercial banks will lend Rs. 400 crores. The target for investment credit is set at Rs. 2,40 crores-Rs. 1,825 crores to be channelled through cooperative agencies and Rs. 575 crores by commercial banks.

Strength of Cooperatives

The strength of the cooperatives has been duly recognised on many occasions, by many experts. As early as in 1968, the National Credit Council has suggested that working arrangements should be made between commercial Banks and cooperative societies to implement the superordinate goal, viz. the upliftment of the rural economy. The Council asserted that the operations of commercial Banks, and of cooperatives in supply agricultural credit are not competitive but complementary.

Why Commercial Banks Find Co-operatives Useful

It has not been possible for commercial banks to penetrate into the interior areas because of several organisational constraints. Neither the mighty S.B.I., nor the commercial banking system as

a whole is in a position to cover fully the agricultural sector by operating branches in the majority of the six lakh villages through the length and breadth of India.

Commercial banks have realised that financing of farmers through the intermediary cooperative agencies would continue to be an important field of activity. For this, co-ordination of commercial bank with cooperative institution is essential.

Even with stretching their capacities, commercial banks as Lead Banks in a District cannot, organisationally manage more than 20 per cent of the total credit requirements of the weaker sections in rural areas. It was necessary to identify the other credit granting agencies to manage the remaining major portion. Attention naturally became focused on cooperative institutions.

The experience of the S.B.I. in this matter is especially interesting. In a backward district like Gorakhpur, the S.B.I. found that not more than 15-20 per cent of the credit needs identified in the district Credit Plan can be met directly by the commercial banks. Therefore, the remaining 80-85 per cent of credit has to be channelled through the cooperative sector. Efforts have to be shared between the two sectors.

As a Lead Bank, each commercial bank that it cannot disown its responsibility of sharing in this effort of re-structuring the cooperative credit system. Commercial Banks are ready to participate in the process of revitalisation and improvement of weak cooperative sections. Areas in which the cooperative system is weak or inadequate have been identified for rectification with the assistance of commercial banks.

What is more important is that the association of the commercial banks can be utilised for strengthening the cooperative sector, and perhaps also for de-politicalising its operations. The organisational set up of commercial banks will have to be adopted to co-ordinate with the cooperative institutions in the task of implementing the action plans. This will be a new role for commercial banks.

How Cooperative will benefit ?

1. The cooperative societies can be linked with commercial bank branch for credit flow, technical support, as also for supervisory control.

2. More specifically the Manager of every society would have to be appointed with the approval of the commercial bank concerned and be fully accountable to it.
3. Commercial bank will have representation on the Managing Committee.
4. Every cultivator in the village would have to be enrolled as a member of the society.
5. No institution would provide credit to any cultivator except through the society.

The best use must be made of the wide spread cooperative net work in the countryside. A scheme of Commercial Bank financing through primary agricultural credit societies is a viable design to introduce dynamism and change in the cooperative sector.

The Lead Bank will prepare the credit plan for the district based on data regarding :

1. Physiographic condition
2. Population
3. Occupation Pattern
4. Availability of infra structure facility
5. Land-use
6. Irrigation facility
7. Cropping pattern
8. Distribution of holding according to size
9. Use of agricultural implements
10. Number and type of industries (large, small & household)
11. Marketing facilities
12. Banking set-up
13. Progress of cooperative movement.

The banking office of the Lead Bank and the agricultural credit society will together mobilise financial, physical, and administrative inputs for implementation of production programme of dispersed units in agriculture, small and cottage industries, and small trade establishments.

Rural branches of commercial banks can hope to serve the rural community around them more extensively and effectively through local intermediary like a primary credit society, and secure the advantages of local knowledge and supervision at low cost.

Cooperatives are *most* suitable for satisfying the credit of weaker sections because (i) they are nearer to the borrowers, (ii) can make arrangements for distribution of other inputs like fertilizers, seeds, pesticides etc. Credit is only *one* of the various inputs which small farmers and artisans need. Moreover commercial banks cannot provide the other inputs because law prohibits combining Financing and trading in case of such banks. Thus, the cooperatives are in a unique position to implement rural credit supply programmes.

Cooperatives can ease the burden of commercial banks which have to incur heavy expenditure on staff if they open branches in interior areas. Moreover, commercial banks have difficulty to control end-use of credit in the rural areas to any satisfactory degree. Here they need the assistance of cooperative institutions. Both of them combined can succeed to a great extent where each one operating singlehanded faces hazards.

Creation of the Rural Banks

The starting of rural banks has been very essential in view of the elimination of private moneylender, and the system of bonded labour. The major objective is to assist the rural poor and small entrepreneurs.

The new regional rural banks through basically scheduled commercial banks, differ from the existing Commercial Banks in the following manner.

1. Area of operation of the branch of a Rural Bank limited to serve 20 to 25 villages.

2. Rural Banks will be set up in areas where the cooperative set up is weak.
3. Rural banks will grant loans and advances particularly to small and marginal farmers, agricultural labourers, rural artisans, small entrepreneurs.
4. Lending rates of these banks will not be higher than the prevailing rates of cooperatives societies in any particular State.
5. Salary structure of employees of regional rural bank will be of the comparable level and status in the area of operation of the bank.

It is also envisaged that the rural bank will obtain the involvement of the Block Development Agency, because (a) the staff of the regional rural bank would not be adequate to do the job by itself and (b) involvement of local community development extension official agency is necessary for promoting advances and mobilising deposits.

Rural Banks are permitted also to finance through cooperative societies. If this is to be done, it may be necessary to have the services of cooperative inspector on deputation, at least with the headquarters of the Rural Bank if not at the branches.

Challenges and Opportunities

The multi-agency programme for distribution of agricultural credit will offer a challenge to cooperatives to revitalise their operations, to undertake "local" economic planning. Lead Bankers will provide risk finance to village level artisans and agricultural labourers, will encourage the latter to engage in ancillary activities like dairying and poultry farming. Post-disbursal supervision for purposive application of credit will be the challenging task before cooperatives. Lead Banks, rural banks, and cooperatives together will assume the overall responsibility for integrating the provision of farm credit with the supply of inputs and services.

Lead Banks can finance only technically feasible, economically viable and bankable schemes so that the amount of advance would be recovered in course of time. Basic pre-requisites of a bankable proposition are :

- (a) Technical competence of the person (technical ability plus good character and integrity; capacity for hard and honest work)
- (b) Operational feasibility of the project
- (c) Economic viability-generating sufficient funds for repayment of banks's dues.

Commercial bank's techniques to prevent mis-use of borrowed capital are quite well-developed. Preparation of statements showing "sources and uses of funds, and fund flow statement" will encourage cooperatives to adopt such techniques to reduce overdues from borrowers. Proper follow up and supervision methods can be improved by cooperatives in collaboration with lead banks, and Rural Banks.

For judging the credit worthiness of borrowers, banks are using NCRS, numeral credit rating system. This can be simplified so that cooperatives can also use them to reduce amount of overdues and number of defaulters. The opportunity to become viable units, and to eliminate the defective lending policies will be the challenge before cooperative institutions when the multi agency credit programme goes on full swing.

Cooperatives alongwith lead banks and rural banks can become real catalytic agents for economic development of Rural Growth Centre.

Cooperatives can rediscover their new role as source of panacea for the ills of the weaker sections.

The multi-agency programme provides this opportunity:

- (a) Cooperative society can grow into multi-purpose society within a short period of time to take care of (i) Production (ii) Marketing (iii) Investment for agriculture and animal husbandry activities; (iv) village industries and handicrafts.
- (b) Lead Banks may find that solution of credit needs of the weaker section of the rural community does not lie in opening more offices than they really can, and leaving the cooperative structures, by and large, alone. The solution

lies in co-ordination of the cooperative credit with commercial banking.

- (c) Rural banks can hope to serve the rural community around them more extensively and effectively through a local intermediary like a primary credit society and secure the advantages of local knowledge, and supervision at low cost. Deposit mobilisation drives by rural banks will also influence cooperative societies to mobilise saving of their members "on a still bigger scale".

Multi Agency approach in credit, supplies and distribution and the role of Cooperatives therein.

**Shri K. Ramamurthy,
Agriculture Production
Commissioner,
Orissa State**

About ten years ago, it was commonly accepted that Co-operatives were the sole Agencies of Government for disbursement of credit and supply of inputs. It was agreed generally that they should have an increasingly important role in the distribution of essential commodities. During the last decade, ideas have changed radically. Uneven performance of Cooperatives in different States and in different parts of each State, led to a strong feeling that Co-operatives should not have a monopoly in these spheres. Initially, in the mid-sixties fertiliser distribution was handed over partly to private sector and the monopoly of Co-operatives was broken. In the late sixties, the reliance on Co-operatives for credit also was changed and Commercial Banks were asked to enter the scene and distribute agricultural credit. This trend has been strengthened after nationalisation of the Banks. After every emergency arising out of a war, co-operative systems were established for distribution of essential commodities for the weaker sections of the community. With the return of normalcy, the rationing system was generally abolished and the Consumer Co-operatives generally collapsed.

Why did Co-operatives lose their monopoly in distribution of credit and fertiliser? In the case of fertiliser, it was found that a large scale increase in fertiliser consumption will involve a large effort in distribution, particularly sales promotion. It was felt that the Co-operatives were not uniformly strong all over the country to continue the monopoly situation with the increased turn-over expected in fertiliser. This has proved to be true. Ability of Co-operatives to handle very large volumes of fertiliser has been very limited. Financial and administrative weaknesses stood in the way of increased turn-over and thereby threatened increased agri-

cultural production. Private sector with better flexibility and business acumen was in a position to deal easily with the situation of surplus, demanding intensive sales promotion measures. When the supply of fertiliser became difficult, again Co-operatives are found to be useful and the private sector generally not so very trust-worthy. Now the supply situation has again changed and there is a surplus in fertiliser and the Co-operatives accruing unequal to the task of sales promotion. Experience of having multiple agencies for fertiliser sales over the last few years has shown that existence of different agencies benefits the farmer who has a choice. That Agency which gives better service will have his custom in the long run. This should be the endeavour of the Co-operatives.

In the case of credit, it was noticed that there were considerable vested interests in the co-operative structure which checked the flow of credit in general and to small farmers in particular. Too much of democracy resulted in too much of inefficiency in management. Again, the performance of credit co-operatives varies from area to area. When the Nation wanted to attend to the problems of small farmers, it was found that Co-operatives were in many cases efficient tools for reaching these segments of the population. Too many political, caste and social considerations interfere in the operation of the credit societies. Credit became an important factor in the new technology for Agriculture. Lack of access to credit resulted in stagnation in agricultural production for a large number of farmers. Therefore, commercial Banks were requested to enter into the agricultural field, sometime in the year 1968. After nationalisation of Banks in 1969, this became a major task of the Banks. The performance of Commercial Banks has also not been uniformly good. Both the Commercial Banks and Co-operatives appear to succeed in the same areas and also fail in the same areas. Apparently, the factors responsible for success and failure are not quite related to the form of credit organisation but to natural endowments and other social constraints of the areas. Lack of irrigation, small holdings and subsistence agriculture may be responsible for the poor performance of credit institutions in general. It is, however, surprising that the villager even now prefers to come to Co-operatives for his loan, but deposits his surplus money in the Commercial Banks. The entry of Commercial Banks has meant large accretion of deposits from the rural areas. Their ability to invest in the rural area has been limited. As a result,

surplus money from the rural areas is flowing into urban areas. However, the Nation, as a whole, is getting more saving from the rural areas for investment than before. It is for Co-operatives to ponder as to why they are not able to attract deposits. They must also examine how they can win and retain the confidence of their clientele and the Government. Without such introspection, the future of credit system is not very bright.

The consumer cooperation movement had a very halting progress in the country. Its main activity was distribution of rationed commodities and its main weakness was lack of professional skill in purchasing and selling. Indifferent salesmanship has frightened customers away from the co-operative shops. Here again, too much of democracy and poor managerial control have played havoc with the system. If the Consumer Co operatives are to stay on a long term basis and flourish, it is necessary that they develop well trained and properly oriented personnel at all levels and develop business skills in adequate measure.

By and large, in India, Co-operative Organisation are suffering from too much of politicisation, bureaucratisation and insensitiveness to criticism from customers. Co-operatives have become playgrounds for budding politicians. It has become a rich field for increasing the bureaucracy of the Co-operative Departments. There has been no specialisation in any particular line leading to improved efficiency. In any case, the staff do not feel that they are answerable to their clientele. Relationship between the management and the staff has also deteriorated in some cases, making it difficult to distinguish the Co-operative from any other form of organisation. In other countries, where Co-operatives have succeeded, there is neither a strong department of Co-operation nor there is strong influx of political elements at the controlling levels. A strong cadre of the Co-operative Society has generally dominated the scene and worked for the success of the Institution. It is for all co-operators to consider how our Societies can be reformed.

LIST OF PARTICIPANTS IN THE NATIONAL DEBATE
(February 17-18, 1976)

S. No.	Name of the University	Name of the participants
1	2	3
1.	Andhra University, Waltair	i) Miss R.S. Lakshmi (For) ii) Shri R. Redappa Reddy, (Against)
2.	Annamalai University, Annamalainagar	i) Shri P. Lakshmi- narayan (For) ii) Shri R. Singaravelu, (against)
3.	Assam Agril. University Jorhat	i) Shri Amrit Ch. Bor- bora (For) ii) Shri Anil Surendra Kumar (Against)
4.	Bangalore University	i) Shri N.V.H. Krishnan (For) ii) Shri R. Srinivas (Against)
5.	Berhampur University	i) Shri Arun Kumar Palit (For) ii) Shri Sunil Kumar Misra (Against)
6.	Bidhan Chandra Krishi Viswa Vidyalaya	i) Shri Sidhartha Sankar Mukhopadyay (For) ii) Shri Pradeep Kumar Sircar (Against)
7.	Calcutta University	i) Shri Alope Kanti Chowdhry (For) ii) Shri Rajat Kumar Bandyopadhyay (Against)

1	2	3
8.	Gauhati University,	i) Shri Ananda Kumar Bhaumik (For) ii) Shri Nilayananda Dutt (Against)
9.	Gorakhpur University	i) Shri Parmatmanand Thakur (For)
10.	Gujarat University, Ahmedabad	i) Shri Mayan K.V. Patel (For) ii) Shri Ganesh S. Divetia (Against)
11.	Gujarat Vidyapeeth, Ahmedabad	i) Shri Hemant Kumar Shah (For) ii) Shri Lalabhai Paramar (Against)
12.	Haryana Agril. University, Hissar	i) Shri Suresh Chandra Dhingra (For) ii) Shri Satya Narain Garg (Against)
13.	Jammu University	i) Shri Bharat Bhooshan (For) ii) Shri Ravindra Nath Kaul (Against)
14.	Jiwaji University, Gwalior	i) Shri Purshottam Agarwal (For) ii) Shri Jairaj Patil (Against)
15.	Konkan Krishi Vidyapeeth, Dapoli	i) Shri S. J. Rajhansa (For) ii) Shri O.N. Bargaje (Against)
16.	Madras University	i) Shri C.R. Shankar Kumar (For) ii) Kum. Uma Nilkantan (Against)

1	2	3
17.	Magadh University, Bodh Gaya	i) Shri Dilip Kumar Sharan (For) ii) Shri Nalin Kumar Shastri (Against)
18.	Mahatma Phule Krishi Vidyapeeth	i) Shri V K. Sawant (For) ii) Shri T.S. Nadanasigamani (Against)
19.	Mysore University, Mysore	i) Shri V. Ramesh (For) ii) Shri G Shantharam (Against)
20.	Nagpur University, Nagpur	i) Kum. Vijaya Misar, (For) ii) Shri S.P. Gupta (Against)
21.	Osmania University, Hyderabad	i) Shri S. Vijay Kumar (For) ii) Shri M.H. Faheem (Against)
22.	Rajasthan University, Jaipur	i) Shri Suresh Joshi (For) ii) Shri K.G. Khandelwal (Against)
23.	Ravi Shankar University, Raipur	i) Kum. Inderani Ramlingam (For) ii) Shri Deepak Kumar Jani (Against)
24.	Rohilkhand University, Barielly	i) Shri V.S. Narayana (For) ii) Shri N.K. Khandoori (Against)

1	2	3
25.	Sambalpur University, Sambalpur	i) Shri Pradeep Kishore Dandsena (For) ii) Shri Arun Kumar Sastry (Against)
26.	Shivaji University, Kolhapur	i) Shri N.P. Chavan (For) ii) Shri Babasaheb Kuchanure (Against)
27.	Gujarat University, Surat	i) Kum. Dipti Choksi (For) ii) Shri Rohinton K. Patel (Against)
28.	Sri Venkateswara University, Tirupati	i) Kum. S. Mythili (For) ii) Shri B. Chandra Mohan (Against)
29	Tamil Nadu Agril. University, Coimbatore	i) Shri G. Annamalai (For) ii) Shri S. Ramani (Against)
30.	University of Agril. Sciences, Bangalore	i) Shri Ravi Mohan, (For) ii) Shri A.R. Lakshman (Against)
31.	Utkal University, Bhubaneswar	i) Shri Subroto Bagchi (For) ii) Shri Kumuda Ch. Pani (Against)
32.	Vikram University, Ujjain	i) Smt. Madhurima Shri- vastava, (For) ii) Shri Pankaj Sharma (Against)

LIST OF PRIZE WINNERS (INDICATING THE NAMES OF DONORS) IN THE NATIONAL DEBATE

EAM MERIT

- Best Team (National Shield)**
(Donor : National Agricultural Cooperative Marketing Federation) Bangalore University
- Runners up (Runners Cup)**
(Donor : Maharashtra Rajya Sahakari Sangh) Madras University.
- Best Hindi Team : (Shield)**
(Donor : M.P. State Cooperative Bank) Vikram University, Ujjain.
- Best Composite Team (Small Cup)**
(English and Hindi Debator)
(Donor : V.M. National Institute of Cooperative Management, Poona) Magadh University, Bodhgaya.

INDIVIDUAL MERIT

- English** (Donor-Committee for Cooperative Training, National Cooperative Union of India, New Delhi.)
- 1st Prize (Rs. 250/-) — Kumari Uma Neelakantan, Madras University.
- 2nd Prize (Rs. 200/-) — Shri N.V.H. Krishnan, Bangalore University.
- 3rd Prize (Rs. 150/-) — Shri R. Srinivas, Bangalore University.
- Hindi** (Donor-Committee for Cooperative Training, National Cooperative Union of India, New Delhi.)
- 1st Prize (Rs. 250/-) — Shri Suresh Joshi, Rajasthan University, Jaipur.
- 2nd Prize (Rs. 200/-) — Shri Pankaj Sharma, Vikram University, Ujjain.
- 3rd Prize (Rs. 150/-) — **Shared**
- 1). Kumari Indirani Ramalingam, Ravishankar University, Raipur.
 - 2). Shri Purushottam Agarwala, Jiwaji University, Gwalior.

SPECIAL PRIZES IN KIND

- 1). **Silver deer**
(Donor : Orissa State Handloom Workers Cooperative Societies)—Kumari Uma Neelakantan,
Madras University.
- 2). **Silver Eagle**
(Donor : Orissa State Powerloom Service Society) Shri N.V.H. Krishnan,
Bangalore University.
- 3). **Silver Wheel**
(Donor : Orissa Cooperative Spinning Mills). —Shri R. Srinivas,
Bangalore University.

***SPECIAL PRIZES (Rs. 100/- each)**

*DONORS

- | | |
|--|---|
| 1). Orissa State Cooperative Bank. | 1. Shri Dilip Saran,
Magadh University,
Bodhgaya. |
| 2). Orissa State Housing Society. | 2. Shri Ganesh Shamik Bhai
Divetia, Gujrat University. |
| 3). Orissa State Cooperative Marketing Federation. | 3. Shri Subroto Bagchi, Utkal
University. |
| 4). Orissa State Cooperative Union. | 4. Shri Mayank V. Patel,
Gujarat University. |
| 5). Cooperative Training College, Bhubaneswar. | 5. Shri C.R. Shankar Kumar,
Madras University. |

GIFTS

(DONORS : ORISSA STATE COOPERATIVE INSTITUTIONS)

- | | |
|----------------------|-------------------------|
| 1) Applique Umbrella | —each lady participant. |
| 2) A Stone replica | —each boy participant. |

DETAILS OF PARTICIPATION IN THE INTER-COLLEGIATE DEBATE
(1975—76)

Sl. No.	Name of the University	Topic for the Debate	No. of participants.	No. of Prizes awarded
1	2	3	4	5
1.	Agra University	In India Cooperative Consumer Societies have failed to protect Consumers interest.	4	—
2.	Andhra University, Waltair	i) Cooperatives are the best instruments to fight inflationary recession that is currently obtaining in India. ii) Cooperatives are best organisers to achieve economic efficiency as well as social justice.	34	3
3.	A.P. Agril. University	Role of Cooperation in removal of economic hardships as envisaged in Prime-Ministers' 20 point programme.	5	3

	1	2	3	4	5
4.	Annamalai University	In the present context cooperative farming with some elements of compulsion alone will increase agriculture production in India.		46	4
5.	Assam Agriculture University, Jorhat.		N.A.	N.A.	N.A.
6.	Bangalore University			28	3
7.	Berhampur University	Cooperatives alone can solve the Consumer's problem today.		28	3
8.	Bidhan Chandra Krishi Vishwa Vidyalaya, Kalyani	Cooperative is the only agency for solving problems of small farmers.		11	3
9.	Bhopal University	In the present context in India, Cooperative Credit should be development oriented rather than security oriented.		9	3
10.	Bombay University	In the opinion of this house, Cooperation alone can change the complexion of rural India.		21	3
11.	Calcutta University	Cooperation and democracy go hand in hand		13	4
12.	Delhi University	Cooperation augments levels of collective prosperity and abrogates poverty of the individual.			

Debate could not be organised.

1	2	3	4	5
13.	G.B. Pant University of Agricultural & Technology	Cooperatives are the only solution for village upliftment.	10	3
14.	Gorakhpur University	In the opinion of the house, Cooperatives alone can solve the problem of Rural Credit.	8	3
15.	Gujarat University	There is no alternative to democratic socialism, except cooperative movement.	4	—
16.	Gauhati University	N.A.	—	—
17.	Guru Nanak Dev University Amritsar	Cooperation has failed, but Cooperation must succeed.	N.A.	N.A.
18.	Haryana Agricultural University	Cooperatives will form Nucleus For Future Agricultural Development.	7	3
19.	Jammu University	Cooperative can play an effective role in implementation of 20 point programme of Prime Minister.	15	3
20.	Jiwaji University, Gwalior	Cooperative is the only instrument for easy availability of essential commodities.	16	3
21.	Jodhpur University	In the opinion of the house, it is only through Cooperative Movement that India can have grown with social Justice.	10	3

22.	Karnataka University	Linking of Cooperative Credit with Marketing is not feasible in India.	25	3
23.	Kerala University	Cooperative Movement has been a failure in helping to solve the economic problems of Kerala.	5	—
24.	Konkan Krishi Vidyapith, Dapoli	Cooperation is the only hope of weaker section of population.	11	3
25.	Kurukschetra University	Cooperation is the synthesis of the best in Socialism and Capitalism.	10	3
26.	Madras University	The Cooperatives are the only suitable agency for effective procurement and marketing in India.	65	3
27.	Marathwada University, Aurangabad	In the opinion of the house, socialism in the form of cooperative common wealth is superior in principle and practice to centralised socialism.	N.A.	N.A.
28.	M.S. University, Baroda.	In the opinion of this house' Cooperation is a good ideology but a bad practice.	20	3
29.	Magadh University	In the opinion of the house, Cooperation is the synthesis of the best in capitalism and Socialism.	16	—

1	2	3	4	5
30.	Mahatma Phule Krishi Vidyapith, Rahuri-Ahmednagar.	Are present Cooperative Organisation blessing for small farmers.	N.A.	N.A.
31.	Mysore University	Cooperative Movement has failed to regenerate the rural economy of India.	28	3
32.	Nagpur University	In the opinion of this House, Women will prove to be better organisers of Cooperation than men in India.	48	3
33.	Osmania University, Hyderabad	The Cooperative Institutions need complete reorganisation to play a vital role in India's economic Development.	7	2
34.	Rajasthan University	N.A.	N.A.	N.A.
35.	Ravi Shankar University	भारत में सहकारिता के समुचित विकास हेतु शासकीय हस्तक्षेप आवश्यक है।	23	3
36.	Rohil Khand University	Cooperation and Democracy are inseparable in India Today.	32	
37.	Sambalpur University	Cooperative can play an effective role in a capitalist economy.	32	3
38.	Shivaji University, Kolhapur	The Cooperative Sugar factories can do much for the weaker sections of the society.	24	3

39.	South Gujarat University	Cooperative Movement will be able to have its significant role in the context of present emergency.	12	3
40.	Shri Venkateswara University	For effective public distribution of essential commodities, Cooperatives are the best channels.	42	3
41.	Tamil Nadu Agril. University, Coimbatore	The Cooperatives are the best social and economic institutions to solve poverty in India.	8	—
42.	Udaipur University	Cooperative education and training must precede the Cooperative practice in India.	10	3
43.	University of Agril. Sciences, Bangalore	Cooperation has been playing a very important role in Agricultural Development.	9	3
44.	Utkal University	Cooperative Sector must form the balancing factor in a mixed economy	18	3
45.	Vikaram University	सहकारिता के आधार पर ही बीस सूत्रीय कार्यक्रम सफल हो सकता है ।	17	3
46.	Viswa Bharti, Shanti Nektan	Concentration of economic power can be reduced only through the establishment of Cooperative basis.	11	4

1	2	3	4	5
47.	Gujarat Vidyapith	State Assistance and state participation is necessary for the development of Cooperative Movement in the country.	20	3
48.	Indian Agril. Research Institute, New Delhi.	Cooperative movement in India has failed to help the weaker section of society	7	3
49.	Indian Institute of Sciences, Bangalore	The Cooperative are the best economic and social Institutes to solve poverty in India.	20	3

DETAILS OF PARTICIPATION IN THE ESSAY COMPETITION

S. No.	Name of the University	Topic of the Essay	No. of participants.	No. of Prizes.
1	2	3	4	5
1	A.P. Agril. University	Cooperation is an instrument for the speedy realisation of the Prime-Ministers' 20-point economic programme.	12	1
1a.	Andhra University Waltair	Role of Cooperatives in implementing 20-point Economic Programmes as enunciated by the Prime-Minister of India	N.A.	N.A.
2.	Annamalai University	Role of the Cooperative Societies in the implementation of the 20 point programme.	13	1
3.	Berhampur University	Role of Cooperative System in solving our Economic Problems.	15	2
3a.	Bidhan Chand Krishi Viswa- Vidyalay,	Role of Cooperative Credit in increasing Agri-cultural production	—	—

1	2	3	4	5
4.	Calcutta University	The Role of Cooperation in the 20 point economic programme.	4	1
5.	Gujrat University	Role of Cooperation in our National Growth.	20	2
6.	Gujrat Vidyapith	The Cooperative Movement must serve only the weaker section of the community.	25	3
6a.	Gorakhpur University	The Place of Cooperatives in the present Channels of Distribution.	--	--
7.	Haryana Agricultural University	Effective Implementation of 20 point programme through Cooperatives	15	2
8	Jammu University	Cooperative can play a pivotal role in the national strategy for speedy removal of mass poverty.	21	2
9.	Jiwaji University	-awaited-		
10.	Karnataka University	Role of Cooperative Movement in the agricultural development of India.	12	1
11.	Kerala University	Twenty point programme & the Cooperative Movement.	9	1
12.	Kumaon University	20 point Economic Programme and Cooperation.	11	1

1	2	3	4	5
13.	Madras University	The part played by Cooperative Super Markets in holding the price line.	55	3
14.	Mahatma Phule Krishi Vidhyapith Rahuri, Ahmednagar Marathwada University, Aurangabad	Role of Cooperation in the Rural economy of India. Monopoly Purchase of cotton in Maharashtra-A critical Assessment.	17	2
15.	Mysore University	The need for Cooperation between commercial Banks and Cooperatives in the rural areas.	31	3
16.	Nagpur University	Socialism through Cooperation.	16	2
16a.	Punjab Agricultural University, Ludhiana	Cooperative Farming in India—A challenge to traditional Cooperation	N.A.	N.A.
17.	North Eastern Hill University, Shillong	Role of Cooperation in implementing 20 point economic programme.	4	1
17a.	Punjab Rao Krishi Vidyapith,	Cooperatives to the aid of Small Farmers	—	—
18.	Ravi Shankar University	Cooperation is not only an economic Programme, it is a way of life.	13	1
19.	Sambalpur University	Report Awaited		
20.	Sagar University	Report Awaited	4	
21.	Shivaji University	20 point economic programme and Cooperation.	N.A.	N.A.

1	2	3	4	5
22.	Sri Venkateshwara University	The Role of Cooperatives in meeting the credit requirements of the weaker section of the community.	8	1
22a.	South Gujarat University, Surat	Cooperative movement must give priority in serving the weaker sections of the community.	11	1
23.	Tamil Nadu Agril. University	Agricultural Development through Co-operation.	6	1
24.	University of Agril. Sciences, Bangalore	Future of Cooperative Movement in India is Bleak.	15	2
24a.	Utkal University, Bhubneshwar	Role of Cooperation in Indian Agriculture	15	2
25.	Vikram University	N.A.	N.A.	N.A.
26.	Birla Institute of technology and Science Pilani	Cooperative Movement as a vehicle for the implementation of the twenty point programme.	10	1

**COMPARATIVE STATEMENTS OF PARTICIPATION IN THE
NATIONAL DEBATES (1963-76)**

Year	Name of the University where the Debate held.	No. of Univ. participated	No. of participants.	Best Team Prizes
1	2	3	4	5
1963-64	University of Delhi, Delhi	21	41	Delhi University
1964-65	-do-	22	40	I.A.R.I.
1963-66	Banaras Hindu University, Varanasi	26	49	Shared by : (i) Delhi University and (ii) Burdwan University.
1966-67	University of Poona	26	52	University of Bombay, Bombay.
1967-68	Andhra University, Waltair	23	45	Shared by : (i) University of Madras and (ii) Gujarat University.
1968-69	M.S. University of Baroda	32	62	Gujarat University
1969-70	Nagpur University, Nagpur	29	54	Running Shield : Gujarat University. Runners Cup : A.P. Agril. University, Hyderabad.

1	2	3	4	5
1970-71	Bangalore University, Bangalore	26	50	Running Shield : Gujarat University, Runners Cup : Bangalore University.
1971-72	Randhi University Ranchi	25	49	Running Shield : Bangalore University, Runners Cup : Vikram University, Ujjain.
1972-73	Aligarh Muslim University, & Aligarh	26	49	Running Shield : Bombay University. Runners Cup : Aligarh Muslim University.
1973-74	Madras University Madras	43	84	Running Shields: Bangalore University. Runners Cup : Shared by Lucknow University.
1974-75	Vikram University, Ujjain	40	74	Running Shield : Shared by Bombay University & Mysore University. Runners Cup : Indian Institute of Sciences, Bangalore.

1	2	3	4	5
1975-76	Utkal University, Bhubaneswar.	32	63	Running Shield : Bangalore University, Runners Cup : Madras University, Hindi Shield : Vikram University. Composite Team Cup : Magadh University.

**SUBJECTS OF THE NATIONAL DEBATES
AND
SYMPOSIUM
(1967-1976)**

Sl. No.	Year	Subject
1	2	3
1.	1967	The only antidote to the growth of Monopolistic tendencies in the expansion of Cooperative Sector.
2.	1968	Managerial efficiency rather than Coop. spirit can lead the Coop. Movement to success.
3.	1969	Cooperative Movement in India will succeed only when State aid to the movement is withdrawn.
4.	1970	Cooperation has come to our country also but in such a distorted form that our poor have not been able to reap its benefits.
5.	1971	Cooperation is Superior to nationalisation in achieving the objectives of socialism in democratic society.
6.	1972	Growth with social justice in India can be achieved only through cooperative movement.
7.	1973	In the opinion of this house, cooperativisation of the whole-sale trade including procurement and distribution in food grains, sugar, essential consumer commodities provides the key to stabilisation.
8.	1974	“Cooperation is the only way for the nation to tide over its economic problems.”
9.	1975	“Cooperation is the synthesis of the best in Socialism and Capitalism.”

1	2	3
10.	1976	“Cooperatives can play a pivotal Role in the National Strategy for Speedy Removal of Mass Poverty”.

SYMPOSIUM

- | | | |
|----|------|---|
| 1. | 1971 | The role of Cooperative Movement in effectively tackling the problem of Rural Unemployment in 70's. |
| 2. | 1973 | Professionalisation of Cooperative Management is vital for operational efficiency of Cooperatives. |
| 3. | 1974 | (a) Legislation alone can not remove the vested interest from the Cooperative movement in India.
(b) Cooperation in Socialistic economy. |
| 4. | 1975 | Removal of regional disparities through Co-operative Sector. |
| 5. | 1976 | Multi-Agency approach in credit, Supplies & Distribution and Role of Cooperatives therein. |

PROGRAMME NATIONAL DEBATE AND SYMPOSIUM

Venue: Auditorium
Utkal University,
Vani Vihar,
Bhubaneswar.

16.2.1976

4.00 P.M. Registration.

Deciding the order in which the teams will speak
in the Debate.

Instructions about the Debate

6.00 P.M. Symposium

Introduction & Welcome by Shri V. K. Bala-
krishnan, Member-Secretary, Committee for
Cooperative Training.

Inauguration by Shri Gian Chand, Administrator,
Utkal University.

Speakers :

- i. Professor G.B. Kulkarni, Director, Vaikunth
Mehta National Institute of Cooperative
Management, Poona.
- ii. Dr. B. Misra, Professor & Head Department
of Analytical and Applied Economics, Utkal
University.
- iii. Dr. B.N. Misra, Dean of Agriculture, Orissa
University of Agriculture & Technology.
- iv. Dr. S K. Das, Professor of Commerce, Utkal
University.
- v. Shri Bhupinder Singh, I.A.S. Secretary to
Government, Tribal and Rural Welfare
Department, Govt. of Orissa.

vi. Shri R. N. Das, President, Berhampore
Central Cooperative Bank.

Presidential remarks by Shri K. Ramamurthy,
Agricultural Production Commissioner, Govt. of
Orissa.

Thanks by Shri J. R. Sharma, Joint Director,
Committee for Cooperative Training.

17-2-1976

Inaugural Function

- 10.00 A.M. Reception of Hon'ble Governor, Orissa.
National Anthem.
- 10.05 A.M. Garlanding
- 10.10 A.M. Welcome by Administrator, Utkal University
- 10.20 A.M. Release of Souvenir and Inaugural speech by
Hon'ble Governor.
- 10.40 A.M. Presidential remarks : Shri R.C. Tiwari, M.P.
President, National Coop. Union of India and
Chairman, Committee for Cooperative Training
- 11.05 A.M. Vote of thanks : Shri S.K. Sahu, Chairman,
Orissa State Cooperative Union.
- 11.10 A.M. Tea Break.

Debate

- 11.30 A.M. Debate commences
- 1.30 P.M. Lunch Break
- 3.00 P.M. Debate resumes
- 5.30 P.M. 'At Home' by Administrator, Utkal University.
- 6.30 P.M. Cultural Programme
- 8.30 P.M. Dinner (for participants & Guests)

28.2.1976

10.00 A.M. Debate resumes

1.30 P.M. Lunch break

Valedictory function

5.30 P.M. Welcome by :

- i. Shri Gian Chandra, Administrator, Utkal University, Bhubaneswar.
- ii. Sh. M.M.K. Wali, Executive Vice-Chairman, Committee for Cooperative Training.

5.40 P.M. Announcement of results and judges remarks.

5.50 P.M. Prize distribution

6.00 P.M. Valedictory address : Hon'ble Sh. Lakshman Mallick, Minister for Agriculture, Cooperation, Works and Rural Development, Orissa.

Presidential address : Shri S. K. Sahu, President, Orissa State Cooperative Union.

6.30 P.M. Vote of thanks by :

- i. Shri V. K. Balakrishnan, Member Secretary, Committee for Cooperative Training.
- ii. Dr. S. Sahu, Registrar, Utkal University.

8.30 P.M. Dinner.

COMMITTEE FOR COOPERATIVE TRAINING
(National Cooperative Union of India)

34, South Patel Nagar,
New Delhi-110008.

Rules for organising Inter-Collegiate & National Debating Competitions on Cooperation, sponsored by the Committee for Cooperative Training, New Delhi.

1. DEFINITION

- 1.1 For the purpose of these rules, "University" shall include the recognised Universities in India, Institutions having the status of University and the National Council of Rural Higher Education.
- 1.2 "College" shall include educational institutions running degree courses affiliated to the Universities and teaching departments of the Universities.
- 1.3 "Committee" means the Committee for Cooperative Training of the National Cooperative Union of India, New Delhi.

2. INTER-COLLEGIATE COMPETITIONS :

Date & Participation

- 2.1 Each University may organise an Inter-Collegiate Competition on a subject relating to Cooperation. The Competition may be held latest by the **15th December 1975**, unless otherwise permitted by the Committee. The date on which competition will be held, will be notified by the University well in advance, under intimation to this Committee.
- 2.2 Every affiliated, constituent College, faculty of the Universities will be entitled to send only one team of 2 debators to this competition, one of them speaking for and the other speaking against the proposition.

2.3 In order to qualify for the prizes under the Scheme, the minimum number of participating teams to the competition shall be ten.

Subject

2.4 The subject for the debate, a topic relating to cooperation will be prescribed by the University, who may also suggest suitable reference material on the subject for the benefit of the participants. The Committee shall be glad to render any advice required in this behalf if called upon to do so.

Panel of Judges

2.5 A panel of three judges shall be constituted by the University for evaluating the performance of the competitors. The panel may preferably include :

(i) Head of the Faculty of Commerce/Economics/Cooperation;

(ii) A prominent non-official cooperator; and

(iii) A senior Cooperative Officer.

Prizes

2.6 The scroll awarded by the Committee for Cooperative Training shall be presented by the University to the College/Department of the University, whose team is declared the best :

2.7 First, Second and Third Prizes of the value of Rs. 75/-, Rs, 50/- and Rs, 00/- respectively may also be awarded, in order of merit, on the recommendations of the panel of judges;

Provided that in case the panel of judges do not consider any participant suitable for the first prize, only second and or third prize may be awarded.

2.8 Part of the prize shall be paid in cash and balance in shape of books on Cooperation to be supplied by the Committee,

Travelling Allowance

- 2.9 The competitors in the case of non-residential University coming from the Colleges outside the University headquarters may be paid to and fro second class railway fare/ordinary bus fare. No other allowance, i.e. incidentals or daily allowance or local bus charges shall, however, be admissible.

Reports and Claims

- 2.10 Expenditure incurred on prizes and travel cost or as admissible under the scheme shall be reimbursed by the Committee on presentation of the report and claims in this behalf 'Annexure-III': University shall present the report/claim of the competition in form D(1), in duplicate, to the Committee. The claim should be pre-receipted on a revenue stamp for the full amount of prizes including cost of books to be supplied by the CCT and T.A. The details of T.A. claims of the participants may be furnished in form D(2).

Certificates

- 2.11 The winners in the Inter-Collegiate Debate shall be awarded certificates of merit by the Committee. The other participants in the debate may also be given participation Certificates.

3. NATIONAL COMPETITION

Date, Venue & Subject

- 3.1 The Committee may organise (sometimes in January/February, 1976) an Inter-University National Debating Competition on Cooperation in collaboration with University and/or cooperative institution. The date & venue of competition and the subject for the debate will be notified later (sometimes in December, 1975).

Eligibility

- 3.2 The University holding Inter-Collegiate Debating competition shall be eligible to participate in the National Debate through a team of two debators-one to speak for and the other against the proposition to be indicated by the

Committee. The participating debators shall bring with them letters of introduction from their respective Universities.

- 3.3 The team chosen for the National Debate shall preferably include the winners in the competition held at the University level.

Panel of Judges

- 3.4 A panel of judges for assessing the performance of the Debators may be constituted by the Committee in consultation with the University where the National Debating Competition will be held.

Prizes

- 3.5 The Committee shall award a National Scroll and a Running Shield to the University, whose team is adjudged the best. The Runners up will get the Runner's cup. The Committee may also award special Shield/Cup for best Hindi Team/Composite Team of Hindi & English Debators.
- 3.6 First, Second and Third prizes of the value of Rs. 250/-, Rs.200/- and Rs. 150/- respectively will be awarded for individual merit. Consolation prizes upto three of the value of Rs. 50/- each may also be awarded in the competition on the recommendation of the Panel of Judges. If the Cooperative institutions, in the State in which the National Debate is held, come forward with more prizes more prizes such as cups etc. could also be provided to the selected best debators.
- 3.7. Since the debates are held in English and Hindi, the prizes are to be awarded on the basis of best performance in both the languages put together. In case, however, the best three participants are not from both the languages, additional consolation prizes may be awarded to the best participants in the language which does not figure among the best three prize winners.
- 3.8 Part of the prize money shall be given in cash and the balance in the shape of books by the Committee.

T.A. etc.

- 3.9 The participants may be allowed second class railway fare from their respective University headquarters/home station to the place of the competition and back. In case of places not connected by rail, ordinary bus fare may be granted. A daily allowance @Rs. 6/- per day per head for the days spent in journey and on halt at the place of competition shall be admissible. This rate may be increased to Rs. 10/- in respect of the halts at the venue of competition if it is located at 'A' Class city. The students are expected to avail of students Concession for journeys performed by them for National Debate.

Certificate

- 3.10 While the winners shall be awarded the certificates of merit, certificates of participation shall be issued to the other participants.

4. RELAXATION AND INTERPRETATION :

- 4.1 Any relaxation in these rules can be introduced only with the prior approval of the Member-Secretary of the Committee.
- 4.2 In the event of any controversy arising out of the interpretation of the rules or any clarification needed in the absence of any specific provision to that effect, the interpretation given by the Member-Secretary of the Committee shall be final and binding on all concerned.

COMMITTEE FOR COOPERATIVE TRAINING
(National Cooperative Union of India)

34, South Patel Nagar,
New Delhi-110008

**Rules for Organising Essay Competitions on Cooperation,
sponsored by the Committee for Cooperative Training,
New Delhi.**

1. DEFINITION

- 1.1 For the purpose of these rules, "University" shall include the recognised Universities in India, institutions having the status of a University and the National Council of Rural Higher Education.
- 1.2 "College" shall include educational institution running degree courses affiliated to the Universities and teaching departments of the Universities.
- 1.3 "Committee" means the Committee for Cooperative Training of the National Cooperative Union of India, New Delhi.

2. ESSAY COMPETITION

- 2.1 Every University may organise an Eassy Competition on a subject relating to Cooperation latest by the end of February, 1976.
- 2.2 The University holding the competition shall prescribe some suitable topic on Cooperation for the contest. It may also suggest suitable reference material for the benefit of the participants. The Committee shall be glad to render any advice in this behalf, if called upon to do so.
- 2.3 The University shall notify the date for receipt of entries as also the subject of the contest, well in advance, under intimation to this Committee.

Eligibility

- 2.4 Every student studying in a College/University, teaching departments shall be eligible to participate in the competition. The participant shall write an essay of about 3,00 words on the topic prescribed by the University.
- 2.5 The participants shall submit his/her essay to the University authorities by the specified date alongwith a certificate from the Principal/Professor/Head of the Department as may be required by the University authorities to the effect that the essay has been written by the candidate himself/herself.

Evaluation

- 2.6 Essay received for the competition shall be evaluated by a panel of three judges to be nominated by the University authorities. Professors teaching economics/commerce/ cooperation may preferably be included in the panel of Judges :

Prizes

- 2.7 The Committee may award three prizes each of Rs. 100/-, Rs 75/- and Rs. 50/- respectively to the participants categorised as first, second and third on the recommendations of the Judges. Out of the prize money, the Committee may supply some books on Cooperation.
- 2.8 The prizes shall be awarded on the basis of entries for the competition in the following manner :—

No. of entries	No. of Prizes
a. 25 or more entries	First, Second & Third Prizes
b. 15 or more entries but not exceeding 24.	Two prizes of the value of Second & Third prizes only.
c. 10 or more entries but not exceeding 14.	One prize of the value of the Third prize only.

- 2.9 No competition will ordinarily be treated as valid unless the number of entries are 10. In exceptional cases, where the number of entries fall below 10 but not below 5, one consolation prize of Rs. 20/- may be awarded.

2.10 The decision of the panel of judges shall be final. A copy each of the winning essays shall be made available together with the docket sheet indicating the name of the participant, sex, class, year of study, name of the department/-college, title of the essay etc., to the Committee.

Reports/Claims

2.11 The report and the claim of the essay competition shall be sent to the Committee in proforma at Annexure-III, in duplicate, duly pre-receibted with a revenue stamp affixed for the full amount of prizes, including the cost of books to be subplied by the Committee.

3. RELAXATION AND INTERPRETATION

3.1 Any relaxation in the terms and conditions of the competition shall be introduced only with the prior approval of the Member-Secretary of the Committee.

3.2 In the event of any controversv arising out of the interpretation of the rules, the decision of the Member-Secretary shall be final and binding on all concerned.