

received from the Lok Sabha, signed by the Secretary of the Lok Sabha:—

"In accordance with the provisions of Rule 96 of the Rules of Procedure and Conduct of Business in Lok Sabha, I am directed to enclose herewith a copy of the Banking Companies (Amendment) Bill, 1960, as passed by Lok Sabha at its sitting held on the 11th August, 1960."

Sir, I lay the Bill on the Table

MR. DEPUTY CHAIRMAN: The House stands adjourned till 2.30 P.M.

The House then adjourned for lunch at one of the clock.

The House reassembled after lunch at half-past two of the clock, MR. DEPUTY CHAIRMAN in the Chair.

RESOLUTION RE APPOINTMENT OF PARLIAMENTARY COMMITTEE FOR ENQUIRING INTO THE PROGRESS OF THE CO-OPERATIVE MOVEMENT—continued.

श्रीमती स. श्री. न. ख. : उपसभापति महोदय, श्रीमन्, मैं यह कह रही थी कि इसमें कोई सन्देह नहीं है कि कोऑपरेटिव आन्दोलन में एक आश्चर्यजनक प्रगति इन पिछले कुछ वर्षों में हुई है लेकिन मैं बड़ी नम्रतापूर्वक यह कहना चाहती हूँ और इसके लिये इस अवसर का लाभ उठाना चाहती हूँ कि कोऑपरेटिव आन्दोलन का एक ऐसा पक्ष भी है जिसकी ओर कोऑपरेटिव मंत्रालय ने अभी पूरी तरह ध्यान नहीं दिया है और वह है महिलाओं की ट्रेनिंग और उनके बीच सहकारिता आन्दोलन को पॉपुलर बनाने की योजना और उसका प्रश्न । इसके लिये मैं केवल कोऑपरेटिव मंत्रालय को ही दोष नहीं दूंगी बल्कि इसके लिये हम सब दोषी हैं जो कि . . .

SHRI AKBAR ALI KHAN (Andhra Pradesh): Does the hon. Member want that there should be women's co-operatives separately? I want to know.

SHRIMATI SAVITRY DEVI NIGAM: I am going to make that clear; I am going to develop this point.

श्रीमन्, मैं यह कह रही थी कि इसका दोष केवल कोऑपरेटिव विभाग पर ही नहीं है बल्कि इसका दोष हम सब उन लोगों पर भी है जिनका कि पालिसी के निर्माण में किसी न किसी हद तक हाथ रहता है और उस का सब से बड़ा कारण यह है कि दुर्भाग्यवश देश में अधिकांश लोग अब भी यह विश्वास करते हैं कि 'men include women' परन्तु, श्रीमन्, यदि हम गौर से सन् १९५१-५२ की सेंसस रिपोर्ट की तरफ देखें तो हमें यह जानने में देर नहीं लगेगी कि पुरुष किसानों की संख्या १४.६ करोड़ है जब कि महिला किसानों की संख्या १४.१ करोड़ है । इसी तरह से पुरुष मजदूरों की संख्या १५.६ लाख है जब कि महिला मजदूरों की संख्या १५.१ लाख है । यह चीज यह प्रमाणित करती है कि चाहे किसानों का प्रश्न हो, चाहे मजदूरों का प्रश्न हो महिलाओं और पुरुषों की संख्या में केवल ५ या ६ प्रतिशत का अन्तर है । श्रीमन्, इसके अतिरिक्त एक दूसरी सर्वे-रिपोर्ट में यह भी सिद्ध हो चुका है कि जितने भी एग्रीकल्चर क्राफ्ट्स हैं, जितने भी एग्रीकल्चर के काम हैं उनमें पुरुषों का सहयोग—जहां तक श्रम का प्रश्न है—केवल ८ या १० प्रतिशत अधिक रहता है बनिस्बत महिलाओं के, वना साधारणतः चाहे बीज रोपने का काम हो, चाहे निराने का काम हो या उसाने का काम हो, खेती के जितने भी काम हैं उनमें महिलाओं का बराबर बराबर सहयोग रहता है । यह उपेक्षा जो दिखाई जा रही है उससे मुझे भय है, सन्देह है कि वह आगे चल कर कोऑपरेटिव आन्दोलन के लिये हानिकर सिद्ध हो सकती है । इसलिये मेरा यह अनुरोध है कि जितने भी किचेन क्राफ्ट्स हैं, काटेज और होम इंडस्ट्रीज हैं और उसके अलावा जितनी भी घर गृहस्थी की उपयोगिता की वस्तुयें हैं उनका प्रबन्ध कोऑपरेटिव स्टोर्स के द्वारा हो और विशेष रूप से ऐसे कोऑपरेटिव स्टोर्स के

[श्रीमती सावित्री निगम]

द्वारा जिनका कि मैनेजमेंट वे महिलायें करें जिनके कि जीवन में उनसे अधिक सम्बन्ध रहता है। यदि यह हो सके तो मुझे विश्वास है कि कोऑपरेटिव मूवमेंट बहुत तेजी से पापुलर हो सकेगा।

श्रीमन्, मेरा एक सुझाव है। एक ऐसी योजना बनाई जाय जिसके द्वारा महिलाओं के बीच कोऑपरेटिव एजुकेशन और ट्रेनिंग का काम हो और उसके अलावा हर स्टेज पर और हर स्तर पर, प्रान्तीय स्तर पर भी और केन्द्रीय स्तर पर भी, विमेंस कोऑपरेटिव डिपार्टमेंट्स बनाये जाय जिनके द्वारा स्त्री के गृहस्थ जीवन से सम्बन्ध रखने वाली जितनी भी विधियाँ हैं उनकी शिक्षा दी जा सके। क्योंकि हम लोगों के जीवन का स्तर बढ़ रहा है, लिफिंग स्टैंडर्ड बढ़ रहा है और आगे चल कर के ऐसा जमाना भी आने वाला है जब कि हमें किसी समय कोऑपरेटिव किचेंस पर भी आना पड़ेगा। इसलिये उसकी तैयारी के लिये हमें अभी से कोऑपरेटिव मूवमेंट को स्त्रियों के बीच में पापुलराइज करना होगा।

श्रीमन्, मैं बहुत जल्दी समाप्त करूंगी। रूरल क्रेडिट स्ट्रक्चर के बारे में एक बात और कह दूँ। रूरल क्रेडिट स्ट्रक्चर में यदि हम बहुत मजबूती लाना चाहते हैं और हम चाहते हैं कि उसमें बहुत प्रभावशाली सुधार हो तो हमें कोऑपरेटिव बैंकों की हालत भी सुधारनी चाहिये और इनमें इतनी शक्ति लाई जानी चाहिये कि जो प्राइमरी कोऑपरेटिव क्रेडिट सोसाइटीज हैं वे मजबूत हो जाय। इसमें कोई सन्देह नहीं है कि प्राइमरी कोऑपरेटिव क्रेडिट सोसाइटीज इस आन्दोलन की बुनियाद हैं। उन्होंने बहुत बड़ी तरक्की की है और उनमें एक बहुत बड़ी शक्ति आई है क्योंकि हमारे सामने जो फिगर्स हैं उन्होंने भी यह प्रमाणित कर दिया है कि इन्होंने जो काम किया है और जो मीडियम टर्म लोन एडवांस किया है उनमें बराबर बढ़ोतरी हुई है। १९५५-५६ में यह ४६.५० करोड़ का था,

१९५६-५७ में यह ६७ करोड़ का हुआ और इसी तरह से १९५७-५८ में यह ६६ करोड़ रुपये का हुआ।

बस मैं यह कह कर समाप्त करना चाहती हूँ कि इस में कोई सन्देह नहीं है कि जो आश्चर्यजनक प्रगति कोऑपरेटिव मूवमेंट में हुई है उसके लिये कोऑपरेटिव मिनिस्टर, डिप्टी मिनिस्टर तथा सारे अधिकारी—तमाम केन्द्रीय और प्रान्तीय सरकारों के—बहुत बधाई के पात्र हैं और साथ ही साथ मैं अनुरोध करती हूँ कि इस प्रकार के प्रस्ताव जो कि निगेटिव किस्म के हैं और जिसे कि हमारे अधिकारी और हमारे कार्यकर्ता निरुत्साहित होते हैं न लाये जाय। इन शब्दों के साथ मैं इस प्रस्ताव का विरोध करती हूँ।

THE PARLIAMENTARY SECRETARY TO THE MINISTER OF COMMUNITY DEVELOPMENT AND CO-OPERATION (SHRI S. D. MISRA): Mr. Deputy Chairman, the co-operative movement has undoubtedly made very rapid progress after independence. If we see the statistics that are supplied to us from the Reserve Bank and other sectors of co-operation, we straightway come to the conclusion that within the last fifty years so much progress has not been made as it has been made during the last ten or eleven years. I put before you some figures which will prove that what was only a purely credit structure in co-operation before the First Five Year Plan has ultimately and in reality now become a structure of a multi-purpose character. This aspect of the movement was specially emphasized during the First Plan and we have made a special and rapid progress in the Second Five Year Plan. I would place before you figures which will straightway tell you the position. Some of my friends said that these agricultural societies were not doing very well. These figures will show that out of the 1,80,000 societies that were there till 1959, 1,18,000 societies made a profit of about Rs. 3.38 crores. There were only 34,000 societies which made a loss and the loss amounted

to only about some lakhs, below a crore. There were about 30,000 societies which did not make any profit or any loss. Regarding them and regarding some other societies, the Ministry has already taken care. It has already been noted that certain societies are really weak and they are going to be revitalised. During the **Second Plan** period, about 42,000 societies will be revitalised and another forty to forty-one thousand societies will be organised. If we take the index figure of any State beginning from Assam and going down to Madras or any State . . .

SHRI BHUPESH GUPTA: Sir, I want to make one point clear. Is the hon. Minister, Shri S. K. Dey, going to speak?

MR. DEPUTY CHAIRMAN: Of course. Shri Misra is intervening.

SHRI BHUPESH GUPTA: In his individual, private capacity?

MR. DEPUTY CHAIRMAN: Private capacity.

SHRI BHUPESH GUPTA: Two cannot be . . .

MR. DEPUTY CHAIRMAN: In his individual, private capacity

SHRI BHUPESH GUPTA: No, no . . .

MR. DEPUTY CHAIRMAN: The reply will be from Shri Dey.

SHRI BHUPESH GUPTA: The reply will be from me, I am the mover. The point here is this. You give a ruling. I would like to hear from you.

MR. DEPUTY CHAIRMAN: The half an hour reply will be by Shri Dey.

SHRI BHUPESH GUPTA: The reply will be from me, I am the mover.

MR. DEPUTY CHAIRMAN: He will speak for the Government.

SHRI BHUPESH GUPTA: He will be speaking for the Government? If

so, I take it that the hon. Member is speaking in his private capacity.

MR. DEPUTY CHAIRMAN: He is also speaking as Parliamentary Secretary.

SHRI BHUPESH GUPTA: He cannot do that.

MR. DEPUTY CHAIRMAN: Let him go on.

SHRI BHUPESH GUPTA: On a private Member's Resolution, intervention from the Government side can be made by one only; two cannot speak.

SHRI N. M. LINGAM: What is the authority?

SHRI BHUPESH GUPTA: Just a minute. It is for him. Some day you may occupy this place. That is not the point. It is for him to decide. That is the procedure that on Private Member's Motion intervention from the Government side can be by one only. They can speak, may be two or even three but in their individual capacity. And I would very much welcome a Private Member's speech.

THE DEPUTY MINISTER OF COMMUNITY DEVELOPMENT AND CO-OPERATION (SHRI B. S. MURTHY): I do not think the hon. Member is quite correct in his interpretation.

SHRI BHUPESH GUPTA: I ask the Chair to give the interpretation. We are here for co-operation no doubt.

MR. DEPUTY CHAIRMAN: He will take only fifteen minutes.

SHRI BHUPESH GUPTA: That is all right; I agree. Give him fifteen minutes or even two minutes more, but I would like to know in what capacity he is speaking.

MR. DEPUTY CHAIRMAN: He is speaking both as Shri Misra and also as Parliamentary Secretary to the Minister of Community Development and Co-operation.

SHRI BHUPESH GUPTA: No, no.

MR. DEPUTY CHAIRMAN: You cannot divest him of his functioning as a Member of this House and as Parliamentary Secretary.

SHRI BHUPESH GUPTA: May's Parliamentary Procedure is absolutely clear and the rules are absolutely clear. I do not object to his speaking . . .

MR. DEPUTY CHAIRMAN: May's Parliamentary Practice is no guide to us here because there a Member of the House of Lords which is not the Government spokesman in the House of Commons and *vice versa*. There a Member of one House will not represent Government in both the House.

SHRI BHUPESH GUPTA: That is all right. We are not the House of Lords. Neither are you there in that position. That is a good thing for both of us. Now the position is . . .

MR. DEPUTY CHAIRMAN: Therefore what I am saying is that May's Parliamentary Practice cannot be a guide to us here.

SHRI BHUPESH GUPTA: I know it very much. The point is I do not like him to . . .

MR. DEPUTY CHAIRMAN: I do not feel any difficulty.

SHRI BHUPESH GUPTA: You do not but I think May's Parliamentary Practice applies here and I also think that in such matters rules are laid down that the practice there would be followed. Now here in your rule also you will not find that kind of thing and the precedent of the House . . .

MR. DEPUTY CHAIRMAN: We will set up our own conventions.

SHRI BHUPESH GUPTA: You do it, but is today the convention day?

MR. DEPUTY CHAIRMAN: Let him speak.

SHRI BHUPESH GUPTA: What I say is only you ask him to speak in his private capacity and he can say whatever he likes.

MR. DEPUTY CHAIRMAN: He can speak in any capacity.

SHRI BHUPESH GUPTA: Not in Government capacity.

SHRI S. D. MISRA: I was saying that out of these 1,80,000 societies more than 1,00,000 societies had made profits to the tune of several crores of rupees.

MR. DEPUTY CHAIRMAN: Are you afraid of the figures?

SHRI BHUPESH GUPTA: Not at all. I like figures and I am quite capable of taking on more of them. That is not the point here.

SHRI S. D. MISRA: Now Sir, I have before me a statistical statement made by the Reserve Bank. All the figures are before me. Let me just take Assam which begins with the letter 'A'—I am not making any discrimination. If we take even Assam, Sir, then we come to the conclusion that the index of membership has increased during the last ten years—and rapidly in the Second Five Year Plan period—from 100 to 883. The index of share capital has increased from 100 to 5,542—fifty-five times. Deposits have increased from 100 to 223. Capital has increased from 100 to 2,637—twenty-six times. Sir, Assam is considered a weak State in co-operation, and I gave the example of Assam which is one of the weakest States in co-operation. If you take any other State, you will come to the same conclusion, namely that we have made very rapid progress in co-operation.

Talking of all-India figures, before the Second Plan the membership of these agricultural co-operative societies was just about 8 millions. The

Second Plan target was 15 millions and we are hoping to fulfil a membership target of 17 millions, that is, we are increasing the target by 2 million members. It may be even more; it may be between 17 and 18 millions. Similarly, Sir, at the beginning of the Second Plan all the loans to the agricultural co-operative societies at the primary level were of the order of only about Rs. 60 crores, which in the beginning of the First Plan was just about Rs. 20 crores. But to-day, in 1960-61, it is going to be of the order of Rs. 190 crores and the target for it was Rs. 200 crores. So, Sir, the target being Rs. 200 crores we have already reached the figure of Rs. 190 crores and we can definitely say that thus we have achieved 95 per cent of our target. Similarly, Sir, in our long-term credit we have been able to advance Rs. 10 crores out of Rs. 25 crores and this year the outstanding will be about Rs. 30 crores. This record is also quite good. There are some difficulties in the long-term finance which probably my Minister will refer to, but still the figures speak for themselves.

SHRI BHUPESH GUPTA: Not 'my Minister'. How is he your Minister?

SHRI B. S. MURTHY: He is Parliamentary Secretary to the Minister of Community Development and Co-operation.

SHRI BHUPESH GUPTA: It is not like 'My Lord'.

SHRI S. D. MISRA: Before we started with co-operation in the First Plan and before we started the Second Plan, there were several committees set up on the subject of co-operation headed by several eminent people and they had gone into the weaknesses of co-operation, because the history of co-operation before independence had been really very shaky and very unsatisfactory. There were several committees set up. The Gadgil Committee was there; the Saraiya Committee was there which

gave their reports. Then the most important report was the Rural Credit Survey Report and on that we had formulated our Second Five Year Plan. We found that the problems of these service co-operatives were immense and the Rural Credit Survey enunciated certain principles and one important principle was that of State partnership in primary societies, the marketing of credit and loan to be advanced to credit-worthy purposes and also to credit-worthy business. These three or four important points were stressed by the Rural Credit Survey. The Rural Credit Survey, Sir, emphasised several other points. They emphasised conversion of the Imperial Bank of India into the State Bank of India. My friend, Mr. Gupta, asked what the State Bank of India had done. The State Bank of India has opened 400 branches in the rural areas and the State Bank provides remittance facilities . . .

SHRI BHUPESH GUPTA: Does the hon. Member speaking in his private capacity know that the recommendation was for a far greater number when the bank was nationalised?

SHRI M. GOVINDA REDDY (My-sore): You don't worry; you go on.

SHRI S. D. MISRA: The State Bank provides remittance facilities at concessional rates to co-operative institutions. It provides financial accommodation to marketing co-operatives against pledge of produce. It advances money against Government securities to co-operative banks at concessional rates of interest. It subscribes to the debentures floated by co-operative land mortgage banks. Therefore, Sir, the State Bank of India is trying to help the co-operative movement to a great extent. Similar is the case with the Reserve Bank of India, so that these banks have really come to the rescue of the co-operative movement. One would never deny that the co-operative movement should be self-supporting.

[Shri S. D. Misra.]

As a matter of fact the Ministry is always trying to make this movement self-reliant and the co-operator self-conscious. But it will take a long time before it could come into its own and therefore this Ministry is doing whatever lies in its power to encourage all these feelings of consciousness. Similarly, Sir, we are trying to give administrative strength to the service co-operatives. Regarding co-operative marketing, Sir, the target was fixed at 1900 co-operative marketing societies and we hope to achieve 1869 by the end of the Second Plan. We are trying to establish more and more. Also, Sir, most of the States have their State marketing unions. We have the national co-operative marketing federation already established. About 4-5 per cent of the marketable agricultural surplus is handled by these marketing societies. Therein we are facing a lot of difficulties but we are striving surely to correct them and to fulfil the targets.

Regarding co-operative processing societies, sugar co-operatives have done wonderful work. As against the target of 35, 23 co-operatives have been licensed and 21 are already in production. By the end of the Second Plan, 31 will have been functioning. Sir, sugar co-operatives are working so successfully that by the end of the Second Plan, 20 per cent. of the sugar production in the country will be covered by these co-operatives.

Similarly, as against a target of only 166 fixed for the Co-operative development in Processing Societies, we will be able to achieve 379 by the end of the Second Plan, which is more than hundred per cent. increase. Regarding rural godowns, the target fixed was 4,000 and we will achieve 4,109. Similarly, as against the target of 1,500 fixed for marketing societies' godowns, we will be achieving 1,675,175 more than the target fixed.

Regarding co-operative farming societies, we have in the country

to-day about 3,600 of them for all types of farming co-operatives, including tenant farming, collective farming, better farming and joint farming. Out of this, 1,600 come into the category of collective farming and joint farming.

SHRI BHUPESH GUPTA: And how many party farming societies?

SHRI S. D. MISRA: That my friend, Mr. Bhupesh Gupta, might tell. I am not speaking as a party-man.

Out of the 1,600 co-operative farming societies, about 800 to 1,000 are working quite satisfactorily. There is no reason to feel apprehensive because there have been several evaluations about which Mr. Gupta must be aware. At least 800 to 1,000 co-operative farming societies are working very well. The delay in furthering the co-operative movement is due to several administrative difficulties for which we put up a Committee, called the Vaikuntha Mehta Committee. This Committee has submitted its report which is now under the active consideration of the Government of India including the Planning Commission. Now very soon we will be setting up pilot projects and other processing societies.

SHRI BHUPESH GUPTA: For how long this report has been under this activity?

SHRI S. D. MISRA: Since only some months.

Regarding co-operative training, we have a non-official education programme and an official training programme because it is considered that unless we educate non-officials, unless co-operators are very conscious, as they are in Bombay and Madras, we cannot take this co-operation to a very high level. Therefore, by the end of the Second Plan we will have 557 training units for non-officials. By now we have trained about 3 lakhs of co-operators in the country. In the Third Plan we have very high targets. Well that is not a matter to be discussed here.

Regarding official education, every year we are training about 10,000 people in various categories, beginning from Registrars coming to the lowest levels. We have five types of institutions. One is taken up by our Central Committee of Co-operation in Poona. Then, we have Block staff training programme. We have also intermediate level training programme. (*Time bell rings.*) (*Interruption by Shri Bhupesh Gupta*). In spite of Mr. Gupta's trying to put a ban on my time, I would not take much time of the House.

Sir, statistics prove that actually we have covered more than even hundred per cent. of our targets. Wherever we have lagged, we are trying to fulfil. Parliamentary committee that is proposed to be set up will discuss only some of the burning problems. These problems are well known because there have been evaluations, assessments and mandates received from several committees, the latest being the Vaikuntha Mehta Committee report. Therefore there is no case for the appointment of any new committee because committees have been there, enquiries have been made, programmes have been chalked out and they are being acted upon. Thank you.

SHRI M. R. SHERVANI (Uttar Pradesh): Mr. Vice-Chairman, we are all in favour of co-operation. The Government are fully conscious of the importance of co-operation for the progress of the nation, yet in some States, particularly in my State, the progress has been slow.

Sir, I have some experience in this field. I have been associated with some co-operative societies. I was Chairman for two years of a cane co-operative society in U.P. I had joined this work with great enthusiasm hoping to make some small contribution towards co-operation, but very soon I realised that I was helpless; I could do practically nothing. I was

merely an ornament or a label, perhaps, to infuse confidence in the cane growers of that area and persuade them to become members of this co-operative society.

Now, under the model bye-laws, framed by the U.P. Government, the directors of the cane co-operative society I am referring to are reduced to the status of rubber stamps. Of course, meetings are held quite frequently, twice a month, but almost all the items on the agenda are confirmation of the past actions of the secretary, or approval of expenditure already incurred by the secretary. The directors come; they meet; they draw their T.A. and go back. The secretaries of these cane co-operative societies are Government employees. The District Cane Inspectors under the bye-laws are forced to be honorary secretaries of these societies. They are not responsible to the Board of Directors, and therefore not obliged to carry out their wishes. They are employees of the Government and as such under the direct administrative control of the District Cane Officers.

The District Cane Officers in each district are *ex-officio* directors of the Board of these societies. As an *ex-officio* director, he is only one member of the Board; yet he can veto any resolution that is passed by the directors. I have not known of any organisation in which one single member has such wide powers as to turn down almost every direction or resolution of the board of directors. The board of directors cannot give an increment to the employees of the society. They cannot punish the employees of the society for inefficiency or for corruption. They cannot even issue a show-cause notice unless the same is approved of by the District Cane Officer as an *ex-officio* member of the board of directors. If some loans are to be given to any member of the society, they have to be approved of by the D.C.O. as an *ex-officio* director of the board. If some fertilisers or seeds are to be given, this

[Shri M. R. Shervani.]
again has to be approved by the D.C.O. and the quantum of aid depends entirely on his sweet-
3 P.M. will. My experience has shown me, with reference to the cane co-operative societies in U.P., that the power of veto enjoyed by this single member of our Board even exceeds the power of veto enjoyed by the Big Five in the Security Council at the United Nations.

There is another phase also, namely, that the Honorary Secretaries who are Government employees and are subject to transfer according to the Government rules, generally do not stay at one place for more than a year. Perhaps some may stay for two years and in rare cases some may stay for three years. As long as they are posted there, they have to work as Honorary Secretaries to the Societies. They are initially posted for cane development work but most of their time is spent in the administration of the society. In view of their position, the Board of Directors have no control over them. I have seen in some cases these Secretaries instead of treating the members of the societies, the delegates and the Board of Directors as their bosses, treat them as their servants. They do not pay any respect to these members or delegates. They do not care to consider the suggestions given by them and all the time is spent in pleasing the District Cane Officers and carrying out their wishes. Under this set-up, obviously the people of the area, the members of the society, the Delegates and the Directors lose interest in the society, with the result that we do not get the popular support or enthusiasm which is necessary to develop co-operation in our country at a faster pace. Whenever this matter is brought to the notice of the State Government authorities, the reply has always been that the people in the rural areas are not enlightened enough or experienced enough to manage their affairs. It is

very strange that these very people are experienced enough to select their Government to rule their country and to decide matters of policy but they are not experienced enough to administer to their own requirements and needs through these co-operative societies in a much smaller sphere. I am reminded of the excuse that the British used to give us against granting us independence by saying that we were not fit to rule ourselves. Maybe that our rural population is not so well-versed or experienced as you would like them to be but unless they are allowed some freedom in administrative matters, or freedom to make decisions and execute them, they will never have the experience themselves to manage their affairs. Unfortunately this is not a matter of policy. The policy of co-operation of the Central Government is very good. We have nothing against it but the administration of this policy is defective and I would draw the attention of the Minister to this aspect of the question. I honestly feel that we could do much more than we have been able to do so far. The development of the co-operative movement may be faster than it has been. We have done a lot as the hon. Parliamentary Secretary stated from figures. But still this aspect of the question, which is keeping generally the members of the societies away from co-operation and those who have not yet joined the movement, should be tackled in which case I am sure the progress would be much faster.

Now I mentioned about the cane co-operative society because I have experience of only those societies. There are certain other matters connected with registration, organisation and framing of the constitution, rules and bye-laws which are unduly delayed. Again it is my experience that I wanted to start a co-operative store for catering to the needs of my labour in one of my factories at Allahabad. I worked at it for about 2 years and ultimately gave it up in frustration and disgust because I could not get that store registered

with the Registrar of Co-operative Societies. This again is a State matter but I mention it here because I feel that if the Central Government and the hon. Minister feels that some useful purpose would be served, he might take up these matters with not only the State of U.P. but with the other States as well and I think if there are uniform laws, byelaws and rules for co-operative societies, it will go a long way towards popularising this movement and make it really beneficial and useful for our nation. Thank you.

SHRI D. P. SINGH (Bihar): Mr. Deputy Chairman, I have been listening with a great deal of care to the debate that has been going on in regard to the co-operative movement in our country during the Second Plan. Listening to the debate, I discovered from the speeches made by Shri Misra and Shri Deokinandan Narayan that the picture is such a rosy one that no one need have any disappointment or despair, that everything is going on merrily in this country so far as co-operation is concerned. These friends have not even cared to point out if there are any failings or defects which have to be remedied. It appears to me that they have been more concerned with upholding the position of the Government than with really examining the whole question in a scientific and objective manner.

My own feeling is that although there has been much talk about the co-operative movement in this country, that the co-operative movement has made much progress and all that, really we do not feel the impact of it. I am concerned not so much with the figures—which are there of course—as with the fact that no real impact has been produced in the country so far as this movement is concerned. It so happens that I also come from a village and I can say on the basis of what little I know that there is absolutely no enthusiasm in the villages which I at least know personally. So far as this movement is concerned, not many people think

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that the movement is going to do any real good to them, maybe because it is bureaucracy-ridden, maybe because of many defects, maybe because a large number of people in the villages are not able to derive any real benefit. It is pointed out in the Second Plan report on page 222 as follows:

“To a large extent, in rural co-operation the crucial unit is the village. In implementing the programme of rural co-operation, there are three aspects to which special attention has to be given. Firstly, credit is only the beginning of co-operation. From credit, co-operation has to extend to a number of other activities in the village, including co-operative farming. In co-operation hard and fast rules of development cannot be made and every step is determined by the experience of the people.”

“The second aspect is that every family member should be a member of at least one co-operative society. The third aspect is that the co-operative movement should aim at making every family in the village creditworthy. At present even in an area in which the movement has spread most, only 30 to 40 per cent. of the families are able to satisfy the conditions laid down.”

Even according to this report, only 30 to 40 per cent. of the families are credit-worthy. What has really been done to make the others credit-worthy? With only 30 to 40 per cent. of the population you cannot really build up a co-operative movement because much of the benefit of the co-operative movement will go to these few families in a village. My submission is that no attempt has been made to tell us as to whether the co-operative movement has really been able to bring any benefit to the entire population not merely to this 30 to 40 per cent. of the village. A great deal was said about the very great

[Shri D. P. Singh.]

progress made in this field; we were also told that the villagers were very much happier and better but my own feeling is that until and unless the necessary reforms are carried out in the villages, the co-operative movement will not be of much use and it cannot be of any benefit to the people. Land reforms have long been delayed. The Planning Commission has been demanding that land reforms should be pushed forward but have land reforms gone ahead with as much speed as they should have? In my view, Sir, unless and until some sort of community life is developed in the villages, unless and until land reforms are pushed forward and unless and until a large number of people in the villages are made credit-worthy as soon as possible, the co-operative movement, so far as the villagers are concerned, is not going to do much good. I believe that the success of the democratic experiment which we are conducting will depend in a large measure on the co-operative movement that we build up in this country. Government, of course, is spending a lot of money and Government, I believe, is doing all that it can but in spite of all that, the proper atmosphere and proper enthusiasm is not visible in the villages or in the cities. Why is that so? It is absolutely necessary, in my view, to analyse that, to examine that. I do not know whether the committee that has been suggested will be in a position to take up this question but I think we should be absolutely clear in our minds as to what the defects of this movement have been so far, as to how those defects can be remedied and as to how people can be made co-operation-minded. If we want to build up a democracy in our country, it has got to be a co-operative democracy and you require a proper atmosphere for a co-operative democracy. You cannot build it up unless and until there is enthusiasm among the people. The officials do not co-operate as much as they should; there is perceptible lack of enthusiasm. We can

all see that. It would be an absolutely wrong thing to shut our eyes to that. What is it that we are going to do to create this atmosphere of enthusiasm? I, therefore, would like to agree a little with my hon. friend, Shri Malkani, that unless the whole structure undergoes a change, the whole of the administrative structure, perhaps it will not be possible for us to create an atmosphere of enthusiasm in our country. I do not think it will be proper for me to go into the question as to how that administrative structure from the village to the district and again up to the centre is to be changed. That is a very big question. At the same time, taking into consideration what has been said by Mr. Mishra and others who have been supporting the Government on this point, it seems to me that it is necessary for us to do a little re-thinking on the question. We seem to be very smug about the whole business; we say that the targets have been achieved and so everything is all right and that nothing much needs to be done.

SHRI B. S. MURTHY: I do not think that is the idea of the speakers who have spoken about the achievements.

SHRI D. P. SINGH: From the speeches of some Members I got the idea that everything was so rosy and good that nothing much needed to be done. I want to emphasise that we have really to think about the whole thing. I would like to urge that we have to take into consideration the resolutions adopted at the conferences of the co-operators. They have got many organisations, regional and all-India. They sit from time to time in annual conferences and they consider the whole question as to how far this movement has progressed. From their records and from the resolutions that have been adopted from time to time, it appears that they are frankly disappointed with the progress made. Now, these are the very people who have worked in this movement and they tell us from time to time that not much progress has been made, that it is disappointing. Is it any use

then our saying that the targets have been achieved and even exceeded when all these people who are in it, who have given their lives to it feel that not much has been done, or at any rate it is not a very satisfactory state of affairs? I would, therefore, urge, Sir, that the Government must in no circumstances be complacent about it, must not pat itself on the back and say that it is doing very well. I think it is not, because the impression that we get—even when they move, apart from the files, this is the impression that they will get—proves the contrary. Not much progress has been made and there is not much enthusiasm anywhere. People do not feel that the co-operative movement has made any big strides. Sir, it has been declared almost from the housetops—our Prime Minister and others have also emphasised this from time to time—that the policy of the Government is to encourage co-operative farming and joint farms. Joint farming, I believe, has not at all been encouraged. Nothing has been done to give encouragement to the idea of joint farming. So far as co-operative farming is concerned, that also has not achieved any success. I would like to know as to what progress has been made so far as this aspect is concerned, so far as the formation of co-operative farming societies is concerned. Maybe I have not been able to come across figures so far as this question is concerned, but I would like really very much to know because this is the crux of the problem so far as the villages are concerned. I do not think sufficient propaganda has been carried on to encourage this idea. I do not believe that much has been achieved, even apart from the question of propaganda, in having co-operative farming societies. I, therefore, believe, as I said earlier, that a great deal has to be done, that the progress that has been achieved so far is far from satisfactory, that there is a lot of bureaucratic control, that changes in the law are necessary, that land reforms are necessary in order that people in the villages can become credit-

worthy, in order that they become conscious of their rights and in order that they acquire a kind of personality so that they are able really to participate in the co-operative movement enthusiastically. All these will have to be done. So far as this resolution is concerned, although I agree with the spirit of the resolution in the sense that no real progress has been made—at any rate no adequate progress has been made—I do not think any useful purpose, or at any rate the purpose which a Committee of the kind envisaged in this resolution is intended to serve, will be served.

SHRIMATI YASHODA REDDY: Mr. Deputy Chairman, when I read the resolution of the hon. mover of the Opposition, this one word 'causes for the slow progress of the co-operative movement in the country' struck me very significantly. Just now the hon. Member who spoke said that all the Members who spoke from this side painted a very rosy picture. The first thing I want to let the hon. Member of the Opposition know is that it was not a rosy painting of a picture; it was just a mere statement of facts. They may like it, they may not like it; but it was not a painting, much less a rosy painting, of a picture.

SHRI BHUPESH GUPTA: It was a rose itself.

SHRIMATI YASHODA REDDY: Rose is never painted. It was rose itself; I stand corrected. About this mention of the slow progress of the co-operative movement, I think it is absolutely an incorrect statement as could be seen from the figures given to us by so many hon. Members and also by Mr. Misra who just spoke a few minutes back. If it is anything, as Mr. Malkani said this morning in a very characteristic way, one feels that the figures are too good to be believed. I for one feel that the co-operative movement is a movement which can only be slow and it can be steady only if it is slow. In India, a country where the percentage of

[Shrimati Yashoda Reddy.] literacy is very small, where communications are almost nil, where the spirit of co-operation, though it might have existed in days bygone, does not appear today, where all sorts of political parties influence the thinking of the innocent village people, where publicity is not very much and where, I am ashamed to say, corruption still exists, in these days if the co-operative movement has taken such strides as it has, I am very proud and I do congratulate the Central Ministry for all that it has done. As far as the Government can go, as far as the laws can go, as far as the hon. Minister could do from the Centre, he has done. He has passed many laws; he has amended many laws; he has given enough allotment of funds. After all, India is not a very rich country where you can . . .

SHRI V. VENKATARAMANA: Which is the law that has been passed by the Central Ministry regarding co-operation?

SHRIMATI YASHODA REDDY: I said amended certain laws. There is the amendment of the Reserve Bank Act, warehousing and all that.

SHRI V. VENKATARAMANA: What were the laws that were amended by the Central Government?

SHRI B. S. MURTHY: The law of moral persuasion.

SHRIMATI YASHODA REDDY: I say some legislative and administrative measures were taken. For instance, there was the enactment of the Agricultural Produce (Development & Warehousing) Act in 1956. Then the National Co-operative Warehousing Board was established in September 1956; then there was the amendment of the Reserve Bank of India Act of 1955 to enable the Bank to play a more active role in the field of rural credit. All these things were done not by the State Governments nor by the hon. Member there. If all these were not done by the

Central Government I do not know what it means. They may not have come under the name of co-operation as such, but they were meant only to help the co-operative movement. And I know the hon. Member there who spoke so vehemently this morning is one of the people who have no faith in these things. He is just one of the people who go to the villagers and say that co-operative farming should not be there but all the same he comes here and says that the Government has not done anything. (Inter-ruption). Sir, I object to this. I never intervened when he spoke and let me have my say. If he likes let him listen; if he does not like let him go out.

SHRI BHUPESH GUPTA: We would like to know from the hon. Member how the Congress in Andhra Pradesh is dealing with the co-operatives.

SHRIMATI YASHODA REDDY: He does not belong to my party and so . . .

SHRI BHUPESH GUPTA: That is why I seek information.

SHRIMATI YASHODA REDDY: In spite of all these things the co-operative movement has developed. And for us to criticise that the progress of the co-operative movement has been very slow, this is not the place because here there are only the policy-makers. The actual implementation of that policy is at the State level and for each State the facts and figures are different. I come from such a state that, with due respect to the hon. the mover, I can with great pride say that Andhra is one of the States where the co-operative movement has been most successful. Though my hon. friend from Andhra from the Opposition side said that the Government and the politicians there are undermining the co-operative movement, I challenge him and say that if there is any State which has succeeded—of course, every success has its pitfalls but as far as

success has gone I can very vehemently and with knowledge say that—Andhra has succeeded very well and I am proud of it.

SHRI BHUPESH GUPTA: I entirely agree that the Congress has succeeded in capturing the co-operatives.

SHRIMATI YASHODA REDDY: Whether we have captured them or whether we have developed them, we are not concerned with the hon. Member. We are concerned with the real people and if my hon. friend is prepared to come with me I will take him to any village and let him talk to any person belonging to any party. Sir, I can tell you that they are most satisfied with the working of the co-operative system there.

Apart from that, of course, I do not say that everything is good; everything is all right. There are some administrative difficulties; there are certain delays and there are certain things for remedying which the Government from the Centre can direct the State Government to take some action. For instance, short, medium and long-term loans are being given by the Reserve Bank and the Co-operative Banks. My personal experience has been that as far as the short-term loans go, they are very good. But as far as the medium and long-term loans are concerned, they are not very satisfactory. After all, the poor villager needs long-term and medium-term loans and not so much these short-term loans. If in this direction something more could be done to the villagers, they will be very happy.

Secondly, especially in Andhra, we have certain difficulties. In Andhra most of the landowners are joint pattadars. I just want to point out to the hon. Minister that sometimes the working of these things do not go well. Suppose there are four or five persons who own a patta jointly. If one individual out of them wants to get some credit, he is not able to get it because of some technical or legal objection. If some alteration in the bye-laws or whatever they are could

be made and if the individual member, if he so desires, is enabled to get some loan from the co-operative banks, if some relief could be given to him, it will be a good thing. Sir, in the matter of credit, in the matter of use of fertilisers, seeds and the provision of other facilities, there is a great improvement in our State and people are feeling much happier than they were before. My hon. friend there was saying that co-operative farming has been a window-dressing in Andhra especially. Sir, I do not know what it is. This word 'window-dressing' is such a sophisticated term. Maybe, my hon. friend who has studied abroad knows it but the poor tenants of Andhra know nothing about this window-dressing. If he comes and sees some eight or nine farms which are functioning on a co-operative basis in the Langka area he will see for himself how successful they have been. And they are not within four enclosed walls with only a window to show a rosy picture. I would invite him to come and see the working of those co-operative farms. There are however very many difficulties which we also realise; we do not need a Communist Member to tell us that we have not done this or that. We all know the difficulties. We are concentrating on co-operative societies of a multi-purpose nature, service co-operatives and in that field I can tell you with some knowledge that they are working very satisfactorily.

One important suggestion I would like to make here. I do not know whether it will be practicable or whether it will be possible. Now with democratic decentralisation especially in Andhra, I am just wondering if these panchayat samitis could not be made to have something to do with these co-operatives. There you have non-official members. They have direct access to the people and they know what the people want and they are the people who will have to give sanction for these. If that could be done, there will be much less delay, much less heart-burning and greater success. One more thing I would like

[Shrimati Yashoda Reddi.]
to say. In our villages, the village karnam, I think, is the undisputed master of either rejecting or accepting an application. I am subject to correction.

SHRI B. S. MURTHY: The village karnam has nothing to do with it.

SHRIMATI YASHODA REDDY: That was why I was rather hesitant to say it. I do not think I have got anything more to say, excepting that I do not feel that the progress, as far as the Government is concerned, is slow. The progress of the co-operative movement cannot just be brought about overnight, just by a hundred Acts or a hundred legislations. The spirit must be imbibed by the people. It is a slow process. The whole country should change and for that better facilities, better psychology and better atmosphere must be created.

SHRI AKBAR ALI KHAN: Better co-operation from Communists.

SHRIMATI YASHODA REDDY: Co-operation from the other Members also. That is most important. Co-operation is not mere passing of law. They should forget politics and they must think of the principle behind it and help the Government. I do not think a 15-Member Committee of both Houses is going to do much, because there are ever so many Committees. When I go through the reports, I find that almost every year there is a Committee. If the hon. Minister thinks and if the House so desires, I have no objection, but my own personal feeling is that it may not be of much help.

श्री शीलभद्र याजी (बिहार) : उपाध्यक्ष महोदय, मैं प्रस्तावक महोदय को धन्यवाद देता हूँ कि उन्होंने इस तरह का प्रस्ताव सदन के समक्ष उपस्थित किया। यद्यपि मैं इस प्रस्ताव का सख्त विरोधी हूँ। लेकिन चूँकि सहकारिता आन्दोलन ही समाजवाद का आधार है, इसलिये उन्होंने सहकारिता आन्दोलन के

ऊपर जो कुछ रोशनी डालने का सुअवसर हम लोगों को प्रदान किया है, उसके लिये भी मैं उनको धन्यवाद देता हूँ। जो हमारी शासक पार्टी कांग्रेस है, उसने भी अपने उसूल में, अक्रीदे में, यह चीज रखी है, यानी 'कोऑपरेटिव' कामनवैल्य। क्योंकि सरकार और उसकी जो पार्टी है वह यह समझती है कि बिना सहकारिता आन्दोलन के मूलक में समाजवाद की स्थापना नहीं हो सकती है। इसलिये इस चीज में जो बुनियादी सिद्धान्त है उसको उसने कबूल किया है।

माननीय श्री भूपेश गुप्त ने जो प्रस्ताव में यह बात रखी है कि इस कार्य में स्लो प्रोग्रेस हो रही है, उससे कोई इंकार नहीं कर सकता है। यह कहना कि बड़ी तेजी के साथ, मुस्तेदी के साथ सहकारिता आन्दोलन चल रहा है, वह उचित नहीं है। जिस तरह का हमारा बड़ा मुल्क है, जहाँ लाखों गांव हैं अगर इस हिसाब से हम अपनी प्रगति को नापें तो यह कहना पड़ेगा कि हमारी इस ओर जो प्रगति हुई है वह मन्द है, धीरे धीरे है। अगर हमें जल्दी से जल्दी सहकारिता के आधार पर खेती भी करना है तो हमें लेबर कोऑपरेटिव बनाना होगा। तमाम चीजों के लिये हमें सहकारिता के आधार पर काम करना होगा। इस प्रस्ताव में जो 'स्लो प्रोग्रेस' की बात दी गई है, मैं समझता हूँ वह ठीक है, दुरुस्त है और उसको छिपाने की कोई बात नहीं है।

इस प्रस्ताव में जिन १५ सदस्यों की कमेटी बनाने की बात कही गई है मैं समझता हूँ कि उनको रखने से इस समस्या को दूर नहीं किया जा सकता है। हमारे प्लानिंग कमीशन में इस सम्बन्ध में बड़े बड़े माहिर लगे हुए हैं। स्टेट्स में भी इस तरह की कई कमेटियाँ बनी हुई हैं। और स्वयं प्लानिंग कमीशन ने इस तरह माहिरों की कमेटी बना रखी है। जब ये लोग इस चीज का इलाज नहीं कर सकते हैं तो कैसे ये १५ मेम्बर इस बीमारी को दूर कर सकते हैं ?

समाम पोलिटिकल पार्टीज—सिर्फ एक दो पार्टी को छोड़ कर जिसमें राजा साहब की पार्टी है और जनसंघ है—जो सहकारिता के एकदम खिलाफ हैं—और पार्टियां समाजवाद पर विश्वास रखती हैं।

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लेकिन इनकी पार्टी की आवाज ही क्या है ? इनकी पार्टी में राजा महाराजा ही ज्यादा हैं, इसलिये यह पार्टी और उनसे साथ रहने वाले ज्यादा दिनों तक चलने वाले नहीं हैं। लेकिन जो पार्टियां समाजवाद में विश्वास रखती हैं, कांग्रेस पार्टी जो इस समय शासक पार्टी है वह तो इस चीज पर विश्वास करती ही है, कम्युनिस्ट और पी० एस० पी० की बात ले लीजिये, वे भी इस सहकारिता पर विश्वास करते हैं। लेकिन जितनी भी पार्टियां इस चीज पर विश्वास करती हैं उन्हें जोरों के साथ सारे देश में आन्दोलन करना चाहिये। इस काम में केवल लिप सिम्पैथी दिखाना काम नहीं चलेगा और न कोआपरेटिव का काम ही कामयाब हो सकता है। इससे तो हिन्दुस्तान को खतरा और नुकसान पहुंच सकता है। अगर राजाजी की पार्टी की चल जाय तो मुल्क में एक नई नौबत आ सकती है। लोग अक्सर कहते हैं कि इस काम में जोर नहीं देना चाहिये, स्वेच्छापूर्वक कोआपरेटिव होना चाहिये। मेरा जैसा व्यक्ति इस सम्बन्ध में यही सलाह देगा कि अगर हमारी गति इस काम में मन्द हुई तो राजाजी की जो स्वतन्त्र पार्टी है उसकी चल जायेगी। इसलिये जितनी भी पार्टियां इस चीज पर विश्वास करती हैं उन्हें सरकार को यह सालह देनी चाहिये कि अगर स्वेच्छापूर्वक कोआपरेटिव फार्मिंग नहीं होता तो जबरन कोआपरेटिव का कार्य किया जाना चाहिये। यह कार्य करना इसलिये भी जरूरी हो गया है कि बगैर सहकारिता आधार के हम अपना प्रोडक्शन नहीं बढ़ा सकते हैं। प्रोडक्शन को बढ़ाने के लिये हमें जबरन कोआपरेटिव फार्मिंग अपनाना होगा।

SHRI D. P. SINGH: His suggestion will destroy the spirit of co-operation.

श्री शीलभद्र याजी : जहां जहां कोआपरेटिव मूवमेंट है वहां यह कार्य स्वेच्छापूर्वक भी होता है लेकिन भाषण देने से ही यह कार्य पूरा नहीं किया जा सकता है। अभी हमारे भाई देवकीनन्दन जी ने इस सम्बन्ध में जो फैक्ट्स एण्ड फीगर्स दिये, जो हिसाब किताब बतलाया है, वे भी सही हैं। लेकिन हमारा देश बहुत विशाल है, जितनी हमारी आबादी है, जितने गांव हैं, जब तक हर एक गांव में सहकारिता के आधार पर सभी चीजों में लेबर कोआपरेटिव के जरिये काम नहीं होगा तब तक हम किसी क्षेत्र में भी उन्नति नहीं कर सकते हैं। अगर हमने सारे देश में लेबर कोआपरेटिव द्वारा कार्य किया तो इस समय देश में जो ब्राइवरी और करप्शन फैली हुई है वह सब खत्म हो जायेगी।

इसके साथ ही साथ हमें गांव गांव में कोआपरेटिव सर्विस के जरिये से खेती करनी चाहिये। अगर हमने ऐसा किया तो इससे हमारा प्रोडक्शन जरूर ज्यादा हो सकता है। अगर हम सब लोग मेहनत से इस कार्य में लग जायं तो इसमें कोई शक नहीं कि हम सब और तेजी के साथ उन्नति कर सकते हैं।

अभी हमारे भाई श्री भूपेश गुप्त ने कहा कि नागपुर रिजोल्यूशन कागज पर ही पड़ा हुआ है। कोई भी रिजोल्यूशन हो उसे पहले कागज में ही दिया जाता है, उसके बाद उसे कानून का रूप दिया जाता है और तब वह सिद्धान्त बनता है। इसलिये उसे पहले कागज में ही लिखना पड़ता है। यह कहना कि वह सिद्धान्त खटाई में पड़ गया, रद्दी की टोकरी में चला गया, गलत है।

SHRI BHUPESH GUPTA: What has happened to it?

SHRI SHEEL BHADRA YAJEE: It is happening everywhere. The Communist people have not given up this idea.

चूँकि विरोधी पार्टियों को विरोध में कुछ बौनना चाहिये, इसलिये उन लोगों की आदत हो गई है, धर्म हो गया है कि अच्छे कार्यका भी विरोध करें। जहाँ तक समाजवाद और सहकारिता की बात है वे केवल लिपिपत्रों दिखा कर इसका समर्थन करते हैं। वे लोग समझते हैं कि अगर सहकारिता के आधार पर देश में समाजवाद की स्थापना हो गई, पंचवर्षीय योजना सकनीभूत हो गई तो उन्हें वोट नहीं मिलेंगे, शासक पार्टी को वोट मिल जायेंगे। इस तरह की जो भावना उनके मन में बैठ गई है उसे उन्हें दूर करना चाहिये। उन्हें यह सोचना चाहिये कि समाजवाद के जरिये ही देश की उन्नति तथा आमदनी बढ़ सकती है और सारे देश का कल्याण हो सकता है। अगर हम सब लोग यह चाहते हैं कि देश में समाजवाद की स्थापना हो, सहकारिता के आधार पर सब कार्य हों तो हमें इस काम में तन, मन, धन से जुट जाना चाहिये। अगर हमने मिल कर यह कार्य किया तो हमारे जितने भी कार्य हैं वे सब जल्दी हो सकते हैं।

दूसरी बात सहकारिता के आन्दोलन के बारे में यह है कि हमारे सरकारी अफसर रजिस्ट्रेशन करने में रुकावट डालते हैं, डिले करते हैं। हमने सारे देश में लेबर कोऑपरेटिव कायम करने की कोशिश की मगर रजिस्ट्रेशन की वजह से इस कार्य में काफी विलम्ब हो रहा है। अभी हमारे देश के एक बड़े नेता ने इस सम्बन्ध में कहा था—मैं उनका नाम यहां पर लेना नहीं चाहता हूँ—कि एक वर्ष से उनके रजिस्ट्रेशन का काम नहीं हुआ। यह ठीक है कि सरकार इसमें प्रमैडमेंट ला रही है। लेकिन सब राज्यों में कोऑपरेटिव के सम्बन्ध में जो स्टेट लीज है, वाइलीज है, जब तक उनमें ग्रामूल परिवर्तन नहीं होता, रेडिकल चेंज नहीं होता, तब तक हम जो कुछ कार्य करना चाहते हैं वह नहीं हो सकता है। जो लोग इस क्षेत्र में काम करते हैं उन्हें

इन बाइलीजों की वजह से दिक्कत उठानी पड़ रही है। अभी हमारे माननीय एक सदस्य कह रहे थे कि दो वर्ष तक उनकी मोसाइटी का रजिस्ट्रेशन नहीं हुआ। इसके बाद में उनकी क्या हालत हुई, यह अभी माननीय सदस्य ने बताया।

इसलिये इस प्रस्ताव पर सरकार को ठंडे दिल से विचार करना चाहिये और यह देखना चाहिये कि हमारे कोऑपरेटिव सिस्टम में क्या खामियां हैं। इस प्रस्ताव को हम मानें या न मानें, लेकिन कोऑपरेटिव के आधार पर यदि देश को हमें आगे बढ़ाना है तो मेरा यह विचार है कि जिस मन्द गति से इस दिशा में काम हो रहा है उससे हमारा काम चलने वाला नहीं है। जहाँ तक सरकारी अफसरों का सम्बन्ध है, चाहे वे मर्कज में हों, चाहे प्रान्त में हों, वे सहकारिता का जो महत्व है उसको संकोच करते हैं। तो सरकारी अफसर सहकारिता आन्दोलन को संकोच कर रहे हैं और भीतर भीतर वे राजा जी के ज्यादा समर्थक हैं वनिस्वत हमारी कांग्रेस सरकार के। इसलिये जब तक आप सख्ती से पेश नहीं आयेंगे तब तक हम जितनी कोऑपरेटिव सोसाइटीज बनायेंगे, चाहे वे किसानों की हों, चाहे मजदूरों की हों, वे चलने वाली नहीं हैं। तो मैं भूपेश गुप्त जी को इस बात के लिये धन्यवाद दूंगा कि वे यह प्रस्ताव सदन के सामने लाये। लेकिन उसमें जो १५ सदस्यों की कमेटी बनाने की बात है उससे मैं सहमत नहीं हूँ क्योंकि क्या प्लानिंग कमेटी में एक्सपर्ट्स नहीं हैं, क्या और कमेटियां जो बनाई जाती हैं उनमें एक्सपर्ट्स नहीं होते हैं। इसलिये इस प्रस्ताव को लाकर जो उन्होंने हमें अपने विचार प्रगट करने का अवसर दिया, उसके लिये हम उनको धन्यवाद देते हैं, लेकिन इस प्रस्ताव का विरोध करते हैं। साथ ही साथ मैं सरकार से यह कहता हूँ कि कोऑपरेटिव मूवमेंट और कोऑपरेटिव सिस्टम पर माननीय सदस्यों ने जो अपनी राय दी है और जो सुझाव दिये हैं, उन पर विचार करके जब

कार्य किया जायगा तब हम जो चाहते हैं कि नागपुर रेजोल्यूशन के आधार पर को-ऑपरेटिव सोसाइटीज बना कर प्रोडक्शन बढ़ाया जाय, उसमें तत्काल होने, अन्यथा हमारा जो इरादा है वह केवल कांग्रेस में रहे जायगा।

SHRI SONUSING DHANSING PATIL (Maharashtra): Sir, the resolution is based on a certain assumption which is too general to accept. If the mover had put forward the resolution just to assess the co-operative movement in general without attributing slow progress to the movement, I think it would have been better. But since he has taken up a sort of assumption for granted that the progress is slow, he is duly replied by the previous speakers that the targets are fulfilled in many respects to the extent possible. The progress which is considered as slow is almost only in two or three directions, and the majority of the activities which are connected with the co-operative movement have fulfilled the targets that are laid down in the Second Five Year Plan.

Sir, I need not dilate upon the role of the co-operative movement and its importance in the rural sector. It is more an educative movement essentially than an economic one, though its aim is to build up economic conditions as far as the rural communities are concerned, and in the co-operative movement lies our hope. That has been accepted also. But while assessing the movement, we have to take into consideration whether we should sacrifice quality at the cost of quantity where the emphasis is to touch every rural area, whether our basis should be lending for production or whether our basis should be lending blindly.

Sir, from my personal knowledge I can say that there are certain fundamental impediments in the progress of the movement which will have to be examined. One of the welcome features is that the Government of India has given Co-operation to the Ministry of Com-

munity Development, because it has got an intimate connection with all the rural activities which are more or less similar to the co-operative movement. Even the Rural Credit Survey Committee has given certain criteria as to how this movement is to be carried on on sound lines. We are still groping our way as to whether we will be able to supply adequate credit for production and whether increased production as a long-term plan is going to be the solution to our problems of unemployment, and so on, and there are several other problems which face us. Then we have to consider whether we are lending for production, whether our movement is a comprehensive one inasmuch as it has developed in all directions, whether this is necessary or whether this is lop-sided. To my mind it is lop-sided inasmuch as, though there is of course a development, it is not to the extent possible and it is only on the credit side. Even to this day marketing particularly does not show us any sort of hopeful picture because the area covered by marketing is only 4 per cent. of the targets which we have planned. We wanted to handle 10 per cent. of the surplus, that is, about Rs. 1,200 crores worth of marketable surplus was to be handled by the co-operative marketing societies, but the results show that we could handle only 4 per cent. That means this is a most difficult form of co-operative movement to which we have to give the utmost importance. If we do not direct our concentrated attention to this aspect of co-operation, I think whatever the agricultural primary producer produces, if he does not get good marketing facilities or does not realise remunerative prices through the marketing societies, his efforts will be wasted.

Then, Sir, with regard to the advance of credit, I am glad to express myself that Government has done a lot in this behalf, it has advanced as much as Rs. 225 crores as long-term, short-term and medium-term loans. Even then, as Mr. Bhupesh Gupta has pointed out—and I see the force of his argument—if production is to be

[Shri Sonusing Dhansing Patil.]

boosted up, the requirements of adequate finance of the agricultural community will have to be gone into. Now the Third Five Year Plan is on the anvil and it is going to be discussed. It is for the Community Development Ministry to pull its weight and see that adequate resources are made available to them so far as the credit side is concerned. If that is not done, the spirit behind the recommendations of the Rural Credit Survey Committee will only remain on paper. The report says that finance should be linked to credit-worthiness. The real difficulty in the villages is between the 'haves' and the 'have-nots'. Such of the persons as have landed property can alone be members. No other persons will get help, but they alone can get the advantages of the society. With regard to the other persons belonging to the weaker sections of society, the Scheduled Castes, the Scheduled Tribes, and so on, nobody will stand surety for them, and that is a problem which the movement will have to face. If that is not touched in the Third Five Year Plan, then our co-operative movement is a movement only for those who have got some property, and the vast mass of humanity is excluded from its operation.

The third point which I stress is that the co-operative law must be made somewhat flexible and uniform, and model bye-laws should be made for uniform application everywhere, because this being a State subject, every State legislates according to the conditions obtaining in that particular State, but this is a movement which is above party lines. Mr. Bhupesh Gupta and some other friends in the Opposition might have tried to bring the party in power to ridicule. I think this is one of the purest movements where all sections of society, all opinions and all parties are duly represented. The only condition is that they must be genuinely interested in that. I have seen a number of organisations where there are Communist trends, where there are very staunch Communists. There are Socialists;

there are Congressmen; there are Jana Sanghites and so on and so forth. But in actual practice, it does not in any way hamper the working so long as they are genuinely interested. But persons who are not genuinely interested will always see politics in it. I have tried to read some of the salient features of the American co-operative movement and one of the things which we can take advantage of is that the role of their societies is only confined to lending, and to certain activities if they are multi-purpose societies. But as far as the central financing agencies or the central co-operative societies are concerned, their only work is to lend and it is not one of their duties to see that the use of the loan is made only for the purpose for which it is advanced. As we see, many a time people, due to poverty, utilise these moneys for some other purpose because they are in a distressed condition and there is no scope in the bye-laws of the society to make provision for such a thing and they have to see to the rules which are obtaining. That is, there is not some sort of provision to help a man when he is in distress, for example, when he is required to spend for the health or operation or education of his child. They do not take into consideration all these realities. But they take into consideration what his property is, what his solvency is and how much they can advance. Now, if the spirit of the Rural Credit Survey Committee's observations is to be taken into consideration, we and our co-operative movement will have to note these realities that for distress conditions we must make certain allowances and see that whatever is the money that is available for production is utilised for production purposes only and repayment is adjusted. Repayment of the money is an important consideration in the co-operative movement and it must be regular and genuine. But what is the nature of repayment here? It is only a paper adjustment many a time. I belong to a district which has the advantage of being the pioneer in the co-operative movement under the rural credit scheme and even there, the evaluation

reports says that there is only a lopsided activity on the credit side. It is not necessary that their activities should be only in regard to the credit side. Mr. Bhupesh Gupta has not suggested any particular item in this regard. There are a few items like the marketing aspect. If he had really wanted a sort of probe into the matter, he should have suggested some sort of machinery and we would have welcomed it, but he is not facing the realities but only casting a slur that the movement is slow, and to say that its progress is not enough is something which is to ignore the realities.

Sir, I come to the American example. The district co-operative bank or the apex bank there has got, in addition to the responsibility of advancing loans, also the responsibility of production. Funds are given to them by way of trust or handed over to them for efficient cultivation purposes. For efficient cultivation of the production, besides the natural agents of land and water, capital and labour are the most important things. For want of capital, there is no efficient cultivation. So, this particular item is supplied by the banks and they take over the management of the farm and they contribute to the increased production. Here we are not taking into consideration that rule in regard to co-operation. We are trying to have a sort of agricultural plan for each village. Whether that agricultural plan has been taken into consideration in the context of the availability of adequate capital is a point which the planners have to think about. Of course, they have not given out any suggestions as to how the movement will be concentrated or directed towards the boosting of production. We will have to take that line. Ultimately more production alone will cure some of the ills which are longstanding.

As far as membership is concerned, only persons who have got a sense of service, loyalty and discipline should be members. A number of people join the co-operative movement in their

enthusiasm but they do not take any effort. What do they do? They are merely members. They do not sell the produce. There comes the question of loyalty. Here is a movement which is based on voluntary cooperation and where there is a mutual obligation—one for all and all for one. So, if this is not taken into consideration, we will not be able to build up the resources on a self-reliance basis. Enforcement of discipline or loyalty to the organisation is not forthcoming. I think the mere increase in numbers is not going to solve the problem, but it will create more complicated problems and it will be only a sort of movement in the hands of persons who do not have any regard either for truth or loyalty or spirit of service or sense of discipline. That is the point which I wanted to urge very emphatically. These things will come in our way of expanding the co-operative movement and increasing its capital.

The other important points which I want to make are that the development in the direction of processing and marketing societies, industrial cooperatives, labour co-operatives and consumer co-operatives is not satisfactory according to me. There should be a more concentrated attempt to revitalise the societies instead of creating new ones. There are the C & D classes of societies. I agree with Mr. Gupta that until and unless you revitalise these societies, it is no use creating new ones. The third point is that in the case of overdues which naturally take the society into liquidation, Government must examine the question and the interest which they recover should not exceed the damduppat as we generally call it, and damduppat should not exceed. This principle is not adhered to. If this is adhered to and if it is made a legal obligation on the society that they will not recover beyond the real damduppat. I think many of the societies will be saved from the status of liquidation.

श्री राम सहाय (मध्य प्रदेश) : उप-
सभापति महोदय, यह प्रस्ताव जो हमारे

[श्री राम सहाय]

सामने आया है उसको पढ़ करके मुझको एक बात की ख़ुशी हुई है कि कम से कम हमारी विरोधी पार्टी ने इस प्रस्ताव के द्वारा गवर्नमेंट के कार्यों अथवा कोऑपरेटिव के कार्यों के बारे में प्रगति तो तसलीम की चाहे वह प्रोग्रेस धीमी ही, स्लो ही, क्यों न हो। कुछ प्रोग्रेस हुई है यह बात उन्होंने तसलीम की है। तो मैं इसके लिये उन्हें धन्यवाद देता हूँ।

कोऑपरेटिव मूवमेंट, सहकारिता का मूवमेंट ऐसा नहीं है जिसमें कि कोई जल्दी से या कोई आसानी से प्रगति हो सके। उसका कारण यह है कि इसका एक ऐसी जनता से सम्बन्ध आता है जिसमें कि सहकारिता की भावना नहीं होती है और जो कि पढ़ी लिखी नहीं होती है। इस कारण से उसमें प्रगति का स्लो होना स्वाभाविक है।

दूसरी बात मैं यह अर्ज करूंगा कि हमारे यहां जो ज्वाइंट फेमिली या सम्मिलित परिवार की पद्धति थी जिसका आधार एक प्रकार से सहकारिता ही था वह सदियों की गुलामी के कारण अथवा पाश्चात्य सभ्यता का यहां जो असर हुआ है उसकी वजह से, यहां से जाती रही है। ज्वाइंट फेमिली या सम्मिलित परिवार में जो दिक्कतें होती हैं वे हमारे सामने हैं, उनको हम भुला नहीं सकते हैं। तो उसी प्रकार के प्रभाव हमारी जनता पर पड़े हुए हैं जिनके कारण वह सहकारिता की तरफ कुछ अधिक रुचि नहीं रखती है। मैं कम से कम ४० साल से इस सहकारिता से थोड़ा बहुत सम्बन्ध रखता हूँ और मेरा ऐसा अनुभव है कि जनता में जो सहकारिता की भावना नहीं है वही इसकी प्रगति में सबसे बड़ी बाधा है। मैंने यह देखा है कि सरकार की ओर से, अधिकारियों की ओर से सब प्रकार का सहयोग, सब प्रकार से सहायता मिल रही है फिर भी हमने यह देखा कि बहुत सी सोसाइटीज में सहज आपसी झगड़ों की वजह से प्रगति नहीं हो सकती है या वे कामयाब नहीं होते।

तो यह जो एक फैक्ट है इसको छुपाया नहीं जा सकता है।

मेरे मित्रों ने जो यह प्रस्ताव सामने रखा मुझे बड़ी खुशी होती यदि जिस उत्साह के साथ उन्होंने यह प्रस्ताव रखा उसी उत्साह के साथ जब कांग्रेस ने नागपुर रिजोल्यूशन पास किया था उस वक़्त वे सहयोग देते और इससे यह होता कि जो कुछ चंद पार्टियों ने और जो कुछ चंद व्यक्तियों ने उस नागपुर प्रस्ताव की मुखलिफ़्त की थी वह अवश्य कमजोर पड़ती और जो उद्देश्य मेरे मित्र इस प्रस्ताव के द्वारा सफल बनाना चाहते हैं अगर वे उस समय सहयोग देते तो निश्चय ही उनका प्रयत्न सफल होता और कांग्रेस को भी उसमें बहुत कुछ सहायता और सहयोग मिलता। लेकिन हमने कभी भी नहीं देखा कि इस प्रकार का कोई सहयोग उस तरफ से दिया गया।

मेरा यह निवेदन है कि जो यह बात कही जाती है कि स्लो प्रोग्रेस है और उसके लिये कमेटी की आवश्यकता है, तो यह एक बिल्कुल निरर्थक चीज़ है और इसलिये निरर्थक है क्योंकि गवर्नमेंट और कांग्रेस दोनों ही इस बारे में इतने सचेत हैं कि उसमें किसी और बात की गुंजाइश बाकी नहीं रहती। सन् १९५६ में कानून में मंशोधन करने के लिए किन किन बातों की आवश्यकता है इसको जानने के लिये कमेटी गुर्रर की गई थी। सन् १९५८ में नेशनल डेवलपमेंट काउंसिल ने उस पर गम्भीरतापूर्वक विचार करके अपने सजेशन दिये हैं। सन् १९५९ में को-ऑपरेटिव मिनिस्टर्स की कांफ़ेंस हुई थी और उन्होंने क्रेडिट के संबंध में एक कमेटी गुर्रर की थी और अगर हम थर्ड प्लान देखें तो हमें यह बात दृष्टिगोचर होगी कि थर्ड प्लान बनाने वालों ने सहकारिता पर काफी ध्यान दिया है और उसके हर पहलू पर उन्होंने पूर्णतः विचार किया है कि उसमें किस तरह से प्रगति होनी चाहिये। तो इस प्रकार मेरा निवेदन है कि शासन इस बारे में पूर्णतः सचेत

है कि किस तरह से सहकारिता में प्रगति हो सकती है और इसके लिये जो जो कार्यवाही करने की आवश्यकता है उसे कर रही है।

अभी हाल में जो प्रगति हुई है उसके संबंध में मैं आपसे कुछ निवेदन करूंगा। आप देखेंगे कि क्रेडिट के संबंध में सन् १९५०-५१ में २३ करोड़ रखा था और उसके बारे में अब इस वक्त देखा जाय तो १ अरब २५ करोड़ है। इसी प्रकार सोसाइटीज की हालत को अगर हम देखें तो उनमें भी बहुत काफ़ी प्रगति हुई है। सदस्यता की तरफ़ अगर हम देखें तो सन् १९५० और १९५१ में जहाँ ४० लाख सदस्यता थी वहाँ १९५५-५६ में १ करोड़ २० लाख के करीब सदस्यता बढ़ गई और अभी सेकेन्ड प्लान जो हमारा है उसके आखीर में वह २ करोड़ तक बढ़ जायेगी। इसी प्रकार से अगर हम तीसरे प्लान की ओर देखें तो तीसरे प्लान में जो कुछ भी उसकी प्रगति के बारे में सोचा गया है उसके अनुसार कम से कम २ लाख सविस् कोऑपरेटिव सोसाइटीज होनी चाहियें। सदस्यता के बारे में उनका विचार है कि ४ करोड़ तक सदस्यता बढ़ जानी चाहिये। इसी प्रकार से शार्ट टर्म लोन के बारे में उन्होंने ४ अरब तक बढ़ाये, मीडियम टर्म लोन को १ अरब ६० करोड़ तक बढ़ाने और लांग टर्म लोन को १ अरब १५ करोड़ तक बढ़ाने की संभावना प्रकट की है और इस बारे में प्रयत्नशील है। तो मेरा निवेदन है कि अगर हम गम्भीरतापूर्वक विचार करें और जो थर्ड प्लान हमारे सामने आया है उस पर गौर करें तो हम निश्चय इस नतीजे पर पहुँचेंगे कि शासन इस बारे में बहुत सचेत है और प्लानिंग कमीशन जिसमें महज मामूली सदस्य नहीं बल्कि विशेषज्ञ लोग हैं और कोऑपरेटिव के विशेषज्ञ हैं उन सबने जिस भावना और जिस उद्देश्य से जो लक्ष्य थर्ड प्लान में कायम किये हैं वे निकट भविष्य में हमारे सामने आने वाले हैं और हम देखेंगे कि जो हमारी सहकारिता की योजना है उसमें हम निश्चय

ही प्रगति करेंगे। ऐसी मुझे पूर्ण आशा है। मैं तो अपने मित्रों से यही निवेदन करूंगा कि किसी काम को भी वे पसन्द करें उस में अगर वे दिल से सहयोग दें तो निश्चय ही उसमें कामयाबी हो सकती है। जैसा कि मैंने अभी निवेदन किया, वे नागपुर रिजोल्यूशन के बाद अगर सहयोग देते तो निश्चय ही कुछ कामयाबी होती। अभी भी मैं उनसे निवेदन करना चाहता हूँ कि अभी वे किसी और कार्य में नहीं तो केवल सहकारिता में ही सहयोग दें तो निश्चय ही कुछ प्रगति तीव्र हो सकती है। इसमें सन्देह नहीं कि शासन ने जो प्रयत्न किये हैं उसमें तो कोई कमी बाकी नहीं रही है। मैं तो यह कहता हूँ कि कांग्रेस संस्था ने जो प्रयत्न किये हैं वे भी कम नहीं हैं। ऊटकमंड में एक सेमीनार हुआ था और कई आदमी ए० आई० सी० सी० द्वारा ट्रेनिंग के लिये जगह जगह भेजे गये। ए० आई० सी० सी० के कई वर्क्स ट्रेनिंग पा रहे हैं और महज इसलिये कि वे सहकारिता का प्रचार करें। तो मेरा यह निवेदन है कि जहाँ तक कांग्रेस का सम्बन्ध है या जहाँ तक शासन का सम्बन्ध है वहाँ तक इसमें कोई प्रकार की खामी नहीं है। लेकिन मुझे उम्मीद है कि अगर हमारे मित्र इसमें सहयोग देंगे तो निश्चय ही हमें और अधिक बल्कि दुगुनी कामयाबी होगी। मैं समझता हूँ यह जो प्रस्ताव हमारे सामने रखा गया है वह गैरजरूरी है और इसके बारे में किसी कार्यवाही की आवश्यकता नहीं है।

4 P.M.

SHRIMATI T. NALLAMUTHU RAMAMURTI: Sir, in the resolution, as it stands, there is a reflection on the Government that it has not made sufficient progress in the co-operative movement in the country having regard to the recommendations contained in the Second Five Year Plan relating to development of co-operation. Now I wish to tell this House and my friend opposite that ours is a vast country with many States and

[Shrimati T. Nallamuthu Ramamurti.]

with many circumstances prevailing there and yet the movement has proceeded apace in the recent past and it has proceeded so very rapidly in the last ten years, as has been reported, supported by an array of statistics, by my hon. friends here and the Ministry here. That is a great credit to the movement and there is no derogatory factor in such a movement. Sir, any movement that is taken on such a vast scale is bound to proceed slowly as care and caution has to be taken to see that it goes in the right direction. I do not know, Sir, if our friend opposite has visited the South and seen the many smiling villages and the happy rural population.

SHRI BHUPESH GUPTA: Yes.

SHRIMATI T. NALLAMUTHU RAMAMURTI: That is the result of co-operation. Co-operation is not a new venture in our country. It had been there from a time long past, in our various rural governments, panchayats and other organisations, which had made our rural population the rulers of not only our country but teachers to the rest of the world, and as such they have got all the elements that would go to enhance the movement. It is to make them go in the modern way that we are attempting to do. Sir, I would invite the Member to see the villages near the Cauveri—Pandanallur, for instance, where gigantic associations have been formed, and I found great enthusiasm and zeal for such a movement. I do not know why our friend, the mover, asks for an inquiry committee of both Houses of Parliament to be appointed to go into the causes for the slow progress of the co-operative movement and report. It has become the fashion of the day, it seems to me, to appoint such committees. I do not know how many of them know exactly whether paddy is a crop or a tree, whether they have come in contact with the actual villagers and known all their various

problems. I do not know whether they have contacted the so-called illiterate peasant of our country. Literacy is not the end of everything. It is not the goal to everything. Our peasants are full of wisdom. They have conducted business of agriculture and production in such a manner that we have not suffered from want for many ages and our grains had been carried to distant lands. Now due to various circumstances we have to speed up production alongside industrial advance. Probably we have encouraged industrial production at the expense of agricultural production, and that is why the co-operative movement is necessary, the service co-operatives are necessary and co-operation on all sides, with a multi-purpose character, is necessary. We have worked in that direction and Madras along with Bombay and other States led in this matter. It is not a question of literacy or illiteracy of the peasant. True, the farmer has to be helped in many ways. He knows what he wants, and if given help in proper time, he knows how to set about co-operating with others. After all, the joint family system is a tradition in this country. Therefore, the spirit of co-operation is not a new spirit to the farmer and is bound to go on.

Sir, I have seen the happy sight of panchayat organisations. I have spoken to peasants; I have seen their farms. I have also met the Inspectors and the executive officers. I have gone through statistics and I have found that the movement is going on apace and is bound to be of great help to agricultural production.

Sir, something was said about loans not being given on the basis of production but only to help the agriculturist to purchase necessary equipment for cultivation. Even there our Government, I think, is the first to have advanced loans on the basis of production in order to encourage production. I hope I am right in saying that.

In the villages that I had visited no doubt there were certain shortcomings, as stated by our friends here—many of them farmers and others interested in farming—viz. certain things were not done, in a hurry, in proper time and, therefore, there was lack of co-ordination between one factor and the other. But I should say that for this lack of co-ordination the Congress or the peasant is not responsible but interferences and unhealthy propaganda from various other elements in these villages, which our friend has to probe into. These elements disturb and disrupt the whole organisation. In some case party politics, party propaganda has deterred the co-operative movement to a certain extent. Production of foodgrains is a national concern. Here no politics should enter. And for an intelligent Member of the Opposition to say that the Congress is using the subject as a weapon does not, I feel very sorry to say, behove. In this venture at least, irrespective of our political affiliations, we should co-operate. Through this programme the whole nation gets food, all Members get food. I hope that the hon. Member will consider himself as a true and loyal citizen of the country and see that co-operation, first and foremost, is brought about in this venture among his own people.

I would like to mention here that co-operatives are there for agricultural production. But I would suggest in this connection the establishment of women's co-operatives. Wherever I went, I found that there was a large scope of employment of women in various directions, for example, in the production of articles of arts and crafts. The production of such artistic things would not only add to the national income but also to the prestige of this country that has stood us high in the eyes of the world. There are various things but I would mention only one little instance in this connection. I went to Karaikudi and Tiruchi areas and some other places in the south—Madras State—and I

found that there was vast scope for basket-making as a cottage industry, baskets woven by women there. Literacy or illiteracy has nothing to do with this. The art has descended from mother to daughter. It is their leisure-time occupation. When I went to Australia, which I visited recently, I took some of these sets of baskets there, baskets coming one out of the other, not the usual white but coloured things with so many patterns—of deer, tiger, bulbuls, birds and so on—not painted but woven with hand. 'It is a magic', they said. When I told them the cost of these baskets in our country, they almost collapsed. They just collapsed, I tell you. They could not believe that it was only a few annas worth in our country. I took these things because they were light in weight. They had so much praise for these things that even today they write letters of appreciation to me about these baskets and other things of art. My purpose in mentioning this little thing is to show how much scope is there for these varied cottage industries among our so-called illiterate village women. If you like, you can open an art school or college for our girls, but they will not learn it so quickly since among our rural population this art has been so saturated in the very nerve and fibre of their existence that they have become experts in that art. Such traditional art should be encouraged and not left to die out. They can be trained to create centres on a co-operative basis. Their produce can find a wide market not only throughout the length and breadth of this country but even abroad. I do not know if the North knows the beauty of this art in the south or the South knows what is available in the north. Co-operatives, through proper markets, will help in bringing the things produced in the south to the north and *vice versa* and to the rest of the world. This is only one instance. I would like the cooperative movement to be carried into the homes of these centres of art and culture and such artistic and cultural

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objects should be taught to all the people who are willing to be taught and those products should be taken to the national and international markets. I say this not only from the economic point of view. It would of course bring further income to the families but from the cultural point of view also it will enthuse these people to go ahead with paying more attention to such artistic creations.

Another point that I would stress is that in these cooperative societies I do not know whether many women are made to become members, particularly in agricultural cooperative societies. I would like women also to be called in and their counsel taken in running these societies. Now I would like to know why this Central Enquiry Committee is necessary. In my opinion it is not at all necessary. How can Members of Parliament—especially when many of them are not posted with first-hand knowledge of the vast spread and variety of villages in India—sit in judgment and give a report? It will all be on paper. Therefore I wish that not only in this respect but in many other respects as well, such Committees from up above will not sit in judgment on the actual day-to-day problems of each State where the States are experts, where the rural people are experts; otherwise it will spell disaster to the cause.

I therefore oppose, with all the strength in me, this Resolution, for one thing, that I do not agree that there has not been progress, for another, I do not agree that there need be any Committee to sit in judgment on the rural population who are experts in the field and who are well qualified to be the counsellors and the masters of the co-operative movement.

Mr. DEPUTY CHAIRMAN: Shri Mathen

SHRI BHUPESH GUPTA: Is the Minister not speaking?

MR. DEPUTY CHAIRMAN: There are still some more speakers.

SHRI JOSEPH MATHEN (Kerala): We have heard the speech of our friend Shri Bhupesh Gupta who moved this resolution. It is admitted that there is progress in the co-operative movement in our country but according to him, the progress is slow. I do not say that the progress of the movement is dynamic but still the progress is satisfactory and we can definitely claim that there is good progress as far as co-operation is concerned in most of the States. Of course I do admit that there are certain weaknesses in the activities of co-operative societies at certain places. I wish Mr. Gupta is here for a few minutes because I will be speaking about the co-operative societies in Kerala. Hasty measures to develop co-operative activities have proved detrimental to the development of co-operation and we have seen what has happened in Kerala when the Communist Party was in power.

DR. A. SUBBA RAO: What is happening now?

SHRI JOSEPH MATHEN: I am going to tell you. In order to uplift the labourers, all of a sudden, the Co-operative Department was instructed to form a Tappers' Co-operative Society but actually the membership was extended to Communist Party members and these tappers were tapped for the benefit of the Communist Party by the then Government with the connivance of the officers who were under pressure either by threatened victimisation or transfer to distant places. Here again labour co-operatives were formed in the Kerala State by saying that it was for the development of the head-load workers. P.W.D. contracts were given to these societies without calling for tenders and on contract basis such

works were handed over to these co-operative societies. But the head-load workers were treated as only head-load workers of the society which was actually run by the Communist Party workers. These head-load workers were paid Rs. 1-12-0 to Rs. 1-14-0 when ordinary workers were given more than Rs. 2/- in the State and they were promised more after profit was gained by the society. But actually what we have seen is that during that regime the Communist Party leaders who had registered pocket societies, had constructed mansions, purchased cars and were living luxurious life sending their children to various distant places for higher education. The position of the labourers still remained the same and there was no progress. Not only that, they were brought to a more miserable situation because of the activity of the society. Formerly those persons who were not brought under the society could claim better wages through strikes and other direct action but they were told that those societies were for the benefit of labour, and that they should not fight against them. So they had to keep quiet for long, till the Communist Party was dismissed from power.

So I say that we should not be hasty in taking action to develop co-operatives. It will take its own time for development because it is a slow process by which we expect to establish socialism here in our country. Thank you.

SHRI SUDHIR GHOSH: Mr. Deputy Chairman, I do not wish to inflict on a weary House a speech at the fag end of the day. I shall restrict myself to a few remarks. While I do not see that any useful purpose will be served by appointing such a Committee as proposed in the resolution, and I do not support it, I think it is a good thing that the House was afforded an opportunity to talk about such a vital subject. What is wrong with the co-operative movement in India is fairly

well known. Even in to-day's discussion from all sides of the House it has been pointed out what are the things wrong with the co-operative movement in this country and why it does not even deserve to be called a movement because it is so sluggish.

In recent times, two admirable surveys have been made for those who want to know about this movement and its difficulties. One was the Rural Credit Survey made by the Reserve Bank of India and the other was the report prepared by the Vaikunth Mehta Committee known as the Committee on Co-operative Credit of which I have got a copy here. If it is the purpose of any hon. Member to throw stones at the Minister of Co-operation, he will find a wonderful quarry here from which he can pick up any number of stones to throw; but that is not my purpose. It has been very rightly pointed out by hon. Members from all sides of the House that in order to help the co-operative movement to take roots in the soil and in order to make it something which belongs to the people and not to Government officials, it is necessary to create an atmosphere in our rural communities so that there can be a healthy growth of co-operative activities.

In order to create that atmosphere, it is obviously necessary to arrange for some pre-conditions. It has been rightly pointed out that land reforms legislations enacted by the State Legislatures in many cases have not been given effect to with the result that there is a glaring disparity between the 'haves' and the 'have-nots', between those who have large holdings and those who have small holdings and these disparities create a situation in which the co-operative movement is difficult to promote. The difficulties in regard to the credit mechanism in our rural communities have been pointed out. As has been pointed out by hon. Members not more than 30 to 40 per cent. of the families in a rural community

[Shri Sudhir Ghose.]

would be considered credit-worthy and if you are going to give credit only to those who are credit-worthy you are not going to get very far in the promotion of the co-operative movement in our situation. India, for instance, is a country which is not always considered credit-worthy but it is considered by more prosperous countries to be aid-worthy. If India is considered to be aid-worthy, and if the more prosperous countries of the world give her aid, the aid-worthy country will tomorrow become a credit-worthy country. Therefore, in our rural communities also those rural families which are today not considered credit-worthy should be considered aid-worthy in order that we can make them credit-worthy tomorrow, and unless that is our approach to the problem of making credit available to rural communities, we are not going to proceed very far in the promotion of our co-operative movement. It is well known that when credit is available, technical advice is not available, marketing facilities and supplies are not available and an adequate machinery for the co-ordination of all these services is absent. Now, I need not go into details; all that has been repeated in this House again and again. It is not enough merely to blame the Minister or the Government for the failure to produce what we had hoped for from the Co-operation Ministry or the Community Development Ministry. It is our duty to make one or two constructive suggestions here and there for what they are worth if the Government will consider them, and the small suggestion that I have to make to the Government is this: If you are going to promote the co-operative movement by organising Ministries, a large Ministry at the Centre for Co-operation or small Ministries at the State level, you are bound to come up against the difficulties which have been repeated here, namely, that the movement becomes bureaucracy-ridden or politics-ridden. and my submission is that in order to

make the movement free from both these two things, we must try and build up this movement from the bottom upwards instead of from top downwards. Gandhiji used to talk about a cooperative commonwealth of villages and he used to talk about building up leadership, building up communities which threw leadership upward from the bottom instead of leadership being thrust from top downwards. If that is our objective, then we should aim at building up apex co-operative societies on the foundation of the primary societies and then unions of co-operatives at a suitable level, and to the co-operative unions we should try and delegate the authority that today belongs to the Registrar of Co-operative Societies. Under the law, the widest possible power is given to a civil servant who is in charge of the co-operative department of a State, and if one examines the law and examines the details of the power and authority given to that official, one sees that the law is meant not so much to promote co-operation but to discourage co-operation and there is no reason at all why we should not be able to trust the collective wisdom of a co-operative union consisting of men who are directly connected with the movement and the details of its activities in the rural communities instead of depending on the wisdom of a civil servant who has no organic relationship with the movement itself. If we can arrange for that transfer of power and authority from the Registrar to a union, then we should aim at the State level and at the Centre, instead of Ministries, to build up some sort of commissions. The University Grants Commission, for instance, is a very admirable type of organisation which without interfering with the activities of Universities which are autonomous organisations, without destroying their initiative, makes available to the Universities on behalf of Government such items of financial and other assistance as they may require in order to promote their growth. Simi-

larly, it should be possible to promote at the State level and at the Centre commissions consisting of men who have a 'life-time's experience in social work and in particular the promotion of co-operative activities in villages both in the field of agriculture as well as in the field of industry. Commissions consisting of such men, if they are given by an Act of Parliament, the necessary authority and freedom of action, they should be able to provide the necessary leadership instead of interfering with the actual working of the unions in different States. Similarly at the State level also, instead of introducing Ministries—if you have a Minister then you have his Secretary, his Additional Secretary, his Joint Secretary, his Deputy Secretary, his Under Secretary and all the rest of the paraphernalia and human nature being what it is, these empires have a tendency to expand—instead of building up these empires for political people at the Centre or at the State level, I suggest that Government might consider this question of organising co-operative commissions on the lines of the University Grants Commission in order that they can watch the movement, in order that they can make their wisdom and advice available to the movement and do not become too much of an organisation with all the evils and red tape of an organisation.

These are the few brief remarks I have to make.

श्री पां० ना० राजभोज (महाराष्ट्र) :
उपसभापति महोदय, यह जो प्रस्ताव हमारे कम्युनिस्ट भाई हाउस के सामने लाये हैं वह मेरे खयाल से उनकी दृष्टि से ठीक होगा लेकिन अपनी सरकार की दृष्टि से वह अच्छा नहीं है। किसी न किसी ढंग से अपना ठहराव लाना और लाने के बाद अपना प्रोपेगंडा करना और सरकार को कुछ न कुछ तकलीफ में डालना यह उनकी हर वक्त की आदत है। लेकिन मैं यह जानता हूँ कि हमारी सरकार

कोऑपरेटिज्ज के बारे में बहुत कुछ कर रही है और इसके बारे में कई वक्ताओं ने अपने भाषण में बताया है। द्वितीय पंच षीय योजना में सरकार ने सहकारी संस्थाओं को बढ़ाने के लिये जितने प्रयत्न किये हैं उतने पहले कभी हुए नहीं, यह सबको मालूम है। कांग्रेस की सारी मत प्रणाली और आर्थिक नीति सहकारी तत्व को ग्राह्य करके खड़ी है और इस तत्व को अपने चुनाव-पत्रों में भी कांग्रेस ने बार बार स्पष्ट किया है। आप जानते होंगे कि नागपुर कांग्रेस का प्रस्ताव और नेशनल डेवलपमेंट काउंसिल का प्रस्ताव यही बताते हैं कि सहकारी तत्व का आन्दोलन कैसा हो रहा है इसको हम आँखों में तेल डाल कर देख रहे हैं और जब तक यह आन्दोलन पूर्ण यशस्वी नहीं होता तब तक हमारी भारी योजनाय अयशस्वी होंगी क्योंकि सहकारी काम का बहुत महत्व है। ये सारी बातें सरकार ने मान ली हैं और इसके लिये अनेक कमेटियाँ नियुक्त की गई हैं। अब एक दूसरी कमेटी को नियुक्त करने का जो यह प्रस्ताव है उससे कोई फायदा नहीं होगा क्योंकि सरकार की तरफ से जो कुछ हो रहा है वह बहुत अच्छा है।

इस प्रस्ताव में द्वितीय पंचवार्षिक आयोजना का उल्लेख है। हमें देखना होगा कि इसके पहले तीन वर्षों में क्या प्रगति हुई है। हमारे पास जो वार्षिक अहवाल आया है उससे मालूम होता है कि १९५८-५९ के अन्त तक १७५ लाख प्राथमिक कृषि सहकारी संस्थाएँ थीं और उनकी सदस्य संख्या १३ दशलक्ष थी। १९५७-५८ साल से यह संख्या ८००० संस्थाएँ और २ पौइन्ट ७८ दशलक्ष से बढ़ी है। सर्वसाधारण परिमाण ६१ से ७५ पड़ता है। इस में १९४५ संस्थाएँ रजिस्टर्ड छोटी हैं और ३ हजार १५ मोटी हैं। इसी परिमाण से उनको कर्जा और अन्य पैसे की मदद मिलती रही, अधिक परिमाण में रिजर्व बैंक से संस्थाओं ने ५.७४ करोड़

[श्री पा० ना० राजभोज]

रूपये निकाले। स्टेट बैंक भी अधिकाधिक मदद करती रही और नेशनल डेवलपमेंट एंड वेयर हाउसिंग बोर्ड ने भी ७ पौण्ड ४८ लाख की राशियों को मदद दी। यह मदद १९५७-५८ में सिर्फ ११ लाख थी। को-ऑपरेटिव्स मार्केटिंग की प्रगति तो इससे भी ज्यादा हुई। खाद वितरण के लिये, अनाज का स्टॉक रखने के लिये, खाद्योपयोगी चीजें बाहर भेजने के लिये सहकारी संस्थाओं की मदद ली जा रही है। और यह परिमाण इतना बढ़ गया कि इस बात के लिये, सारी एक्टिविटीज को कोऑर्डिनेट करने के लिये नेशनल एग्रिकल्चरल कोऑपरेटिव मार्केटिंग फेडरेशन की अक्टूबर १९५८ में स्थापना हुई है। १९५९ की जनवरी में कलकत्ता में एक परिषद् हुई और उसमें जूट की खरीदी, बिक्री, प्रोसेसिंग वगैरह काम सहकारी संस्था में नेने का निश्चय किया गया। इस बात से यह मालूम होगा कि ज्यादा से ज्यादा लोग सहकारी तत्व का आचरण कर रहे हैं। लेकिन बड़े दुःख की बात है कि यह जानते हुए भी, ठीक तौर से आचरण नहीं हो रहा है, यह शिकायत की जाती है। हमारी आर्थिक नीति आज तीन सेक्टरों की बनी है। एक पब्लिक सेक्टर, दूसरा प्राइवेट सेक्टर और तीसरा कोऑपरेटिव्स सेक्टर।

साथ ही साथ हमारे प्रयत्न हो रहे हैं कि यह आंदोलन जनता का हो। सहकारी तत्व हमारे यहां ५० साल से है। ब्रिटिश काल में वह सरकारी रूप में थे। किन्तु उस वक्त कोई भी प्रोग्रेश के खिलाफ बोलना नहीं था। अंग्रेजों के जाने के बाद हमारी सरकार बड़े अच्छे ढंग से प्रोग्रेस कर रही है और आजादी मिलने के बाद कई अच्छे-अच्छे काम किये हैं लेकिन हमारे कम्युनिस्ट भाई सरकार को परेशान करने के लिये, तकलीफ देने के लिये कोई न कोई चीज जरूर ले आते हैं। रिजोल्यूशन लाने की उनकी आदत पड़ गई है।

श्री शीलभद्र राजी : ईर्ष्या होती है।

श्री पा० ना० राजभोज : हां, ईर्ष्या होती है। येन केन प्रकारेण प्रसिद्धि भवतु, यही चाहते हैं। कहते हैं पन्द्रह आदमियों की कमेटी बने। कितने आदमियों की कमेटियां बनाना चाहते हैं मालूम नहीं है। इस लिये मैं कह रहा हूं कि उनका एक रिवाज बन गया है कि साहब कमेटी बने। अंग्रेजों का राज्य था तो जीतते नहीं थे अब अपना राज्य है, कांग्रेस की सरकार है तो कहते हैं ये हो रहा है, ये नहीं हो रहा है। मैं नहीं बोलता, कांग्रेस का राज्य है। पब्लिक का राज्य है।

तो मैं आपको बता रहा था कि यह आंदोलन जनता का आंदोलन बनाने की कोशिश हो रही है। जब तक यह तत्व ग्रास रुद्ध तक न पहुंचे तब तक वह जनता का नहीं होगा। इसलिये विविध उपाय व योजनाएं सोची जा रही हैं। यह आंदोलन धीमे चल रहा है यह बात सरकार को विदित है। इसीलिये कोऑपरेटिव्स लॉज में संशोधन करने का आदेश राज्य सरकार को दिया गया है। सरकार समझती है कि इस काम को करने में कितनी कठिनाइयां हैं। लेकिन हमारे विरोधी सदस्य उसका विचार नहीं करते और सरकार को किसी न किसी तरह परेशान करते हैं। रेड टेपिज्म और ब्यूरोक्रेसी को खत्म करने का और अफसरों का नियंत्रण कम से कम करने की बात भी सोची जा रही है। कोऑपरेटिव शिक्षा जो अभी तक नेगलेक्ट की गई थी उसका विश्वविद्यालय के शिक्षण क्रम में समावेश करने का प्रयत्न हो रहा है। उसमें सफलता प्राप्त होगी और यह आंदोलन जनता का आंदोलन होगा।

श्रीमन्, अब मैं कुछ सुझाव आपके सामने रखना चाहता हूं। मार्च १९६० में हमने भारत के दलित सेवक संघ का एक सेमिनार शिमला में बुलाया था। उसने कई एक सिकारिशों की थीं जिनमें से ३४ और ३७ नम्बर में पढ़ देता हूं :

34. This Seminar further recommends that Scheduled Caste members must be given preference and priority for the distribution or allotment of Government lands or other private property taken over by Government in excess of the ceilings fixed by law.

37. The Seminar further recommends to the authorities to encourage and establish cooperative farming, co-operative distribution and cooperative supply societies for agricultural produce as well as for manufactured goods at all centres by giving special facilities or grants.

उपसभापति महोदय, मैं आपके सामने कम्प्यूनिटी डेवलपमेंट की सालाना कांफरेंस जो श्रीनगर में हुई थी उसकी सिफारिशों में से कुछ प्रश्न बताना चाहता हूँ। बड़े आनंद की बात है कि दो मंत्री महोदय यहां बैठे हैं, डे साहब और मूर्ति साहब। तो वीकर सेक्शन आफ दी कम्प्यूनिटी के बारे में एजेन्डा आइटम नम्बर ६ में उन्होंने बताया है कि :

"Need for special attention.—The Conference accepted that there should be no attempt on segregation, but it recognised that special attention had to be paid to the needs of Scheduled Castes, Scheduled Tribes, and weaker sections of the community.

It was resolved that all Block funds should be so expended that there would always be consciousness of doing the best possible for the uplift of the weaker sections."

श्री शीलभद्र याजी : आपका मतलब फीमेल सेक्शन से है ?

श्री पां० ना० राजभोज : नहीं वीकर सेक्शन आफ दी कम्प्यूनिटी।

"It was resolved that a sub-committee should be formed at the block level with majority of the members from the weaker sections

for preparing plans of the welfare services for the Scheduled Castes, Scheduled Tribes, and the weaker sections of the village community. It was felt that this would provide additional assurance to the weaker sections, besides giving special attention to their needs."

उन्होंने कितने ही सजेशन दिये हैं लेकिन मैं दो, तीन के बारे में पढ़ कर बताता हूँ। मैं जानता हूँ सरकार कोशिश जरूर कर रही है। श्रीनगर में जो सेमीनार हुआ उसके सजेशन हमने आपके पास भेज दिये थे और जून में आपने उनको अमल में लाने की कोशिश की इसके लिये मैं धन्यवाद देता हूँ। आगे १६६ नम्बर पर लिखा है :—

"169. 13.1 There should be no attempt on segregation, but special attention should be paid to the needs of Scheduled Castes and other weaker sections of the community.

All Block funds should be so expended, that there would always be the consciousness of doing the best possible for the uplift of the weaker sections.

A block level sub-committee should be formed with majority of the members from the weaker sections for preparing plans of their welfare services."

इसके अलावा उपसभापति महोदय, मैं दो चार सुझाव और आपके सामने रखना चाहता हूँ और आशा करता हूँ कि मंत्री महोदय उन के ऊपर ध्यान देंगे।

पहली बात यह है कि जमीन सुधार कानून बनने के बाद टेनेन्ट्स को बहुत से हक प्राप्त हुए हैं लेकिन इन लोगों को कोआपरेटिव सोसाइटी से कर्जा नहीं मिलता इस वजह से प्रोडक्शन बढ़ता नहीं है। दूसरे, लैंडलेस लेबरर्स और इसके टेम्पोर होल्डर्स को कर्जा नहीं मिलता है। देहात में छोटे छोटे धंधे करने वालों को कर्जा नहीं मिलता है। ये लोग हैं चमार, लोहार, सुनार, कुम्हार, बुहंड, फिशरमेन वगैरह। इन की तरफ जरूर कुछ

[श्री पा० ना० राजभोज]

न कुछ ध्यान देने की बहुत आवश्यकता है। छोटे इनाम जो सरकार की तरफ से गांव वालों को दिये जाते हैं वे इन लोगों को नहीं मिलते। सरकार को इस बात पर विचार करने की आवश्यकता है।

चौथी बात में यह कहना चाहता हूं कि सहकारिता के नाम पर जो इनाम दिये जाते हैं, वे जमीन वालों को नहीं मिलते हैं। हमारे यहां जमीन पर जो लोग काम करते हैं उन्हें कामगार कहा जाता है। मध्य प्रदेश में जो लोग गांवों में रहते हैं और जमीन पर काम करते हैं उन्हें कोतवाल कहा जाता है। इस तरह से मध्य प्रदेश और नागपुर में गांवों में जो लोग जमीन पर काम करते हैं उन्हें कोतवाल कहा जाता है और हमारे यहां कामगार कहा जाता है। इनमें सब जाति के लोग शामिल हैं लेकिन ज्यादातर शिड्यूल्ड कास्ट के लोग हैं। मेरा कहना यह है कि इतने लोगों को बेटी करने के लिये और लोगों के मुकाबले में ज्यादा सहायता दी जानी चाहिये।

(Time bell rings.)

मेरा पांचवा सुझाव यह है कि इन लोगों को बैल, भैंस, कुआं और इंजिन के लिये दस गुना ज्यादा कर्जा मिलना चाहिये। अगर उन को इस तरह का कर्जा नहीं दिया गया तो इससे उनके प्रोडक्शन पर असर होता है। आप सब लोग जानते हैं कि हमारे मूर्ति साहब बैंकवर्ड क्लास में पैदा हुए हैं और देहात के बारे में सब बातें जानते हैं। इसलिये मेरी उनसे फिर प्रार्थना है कि गांव की जनता जो बैंकवर्ड है, उनकी भैंस, बैल, कुआं और इंजिन खरीदने के लिये ज्यादा से ज्यादा रुपया दिया जाना चाहिये।

उपसभापति नहोदय, देश में सर्विस को-ऑपरेटिव सेवा के प्रचार के बाद ही को-ऑपरेटिव फार्मिंग की बात सकल हो सकती है। मुझे आशा है कि देश में जो वीकर सेक्शन है उसकी ओर ज्यादा से ज्यादा ध्यान दिया जायेगा। हमारे माननीय मंत्री श्री डे, श्री मूर्ति

साहब और पालियामेंटरी सेक्रेटरी साहब इस ओर अवश्य ध्यान देंगे। अभी हमारे पालियामेंटरी सेक्रेटरी साहब ने जो भाषण दिया उस से इस कार्य के बारे में काफी प्रकाश पड़ा और जो लोग अंधेरे में थे उनके दिमाग खुल गये। उन्होंने इस सम्बन्ध में काफी अच्छी बातें बतलाईं मगर हमारे भाइयों को इससे दुःख हुआ। मैं अन्त में उन्हें अच्छे भाषण के लिये धन्यवाद देता हूं।

DR. A. SUBBA RAO: Mr. Deputy Chairman, I am sure that everybody in this House agrees that our entire economic development is mainly dependent on the rapid expansion of the co-operative movement. Today if agricultural production has not kept pace with the expansion of industries, in my opinion perhaps one of the main reasons is the slow progress of the co-operative movement. I do not say that there is no expansion of the co-operative movement or there is no progress in the co-operative movement. There has been considerable improvement after independence. I do agree. But is it commensurate with the requirements? I am sure that even the Minister will agree with me that he is not satisfied with the present situation in the co-operative movement. It is of the utmost importance that our co-operative movement should progress rapidly, so as to enable us to improve agricultural production as well as industrial expansion. I am not one of those who agree with some of the Members who suggest that the co-operative movement should be slow and steady. The progress of the co-operative movement should be rapid. I do know that the Minister in charge of the co-operative movement is taking great interest in the expansion of the co-operative sector. But in spite of his best efforts, in spite of the good propaganda about the expansion of the co-operative movement, there is something coming in our way, which impedes the progress of the co-operative movement. This Resolution is for appointing a Committee of Members who are well, versed in the co-

operative movement. I do not at all agree with Shrimati Nallamuthu Ramamurti when she says that this House is not competent to go into the question of the co-operative movement and that there are Members in this House who do not know anything about the co-operative movement. I am sure that many of the Members who are present here are quite competent to go into the question of the co-operative movement and suggest ways and means for its improvement.

SHRIMATI T. NALLAMUTHU RAMAMURTI: I said those who had not been to villages and those who have had no contact with the farmers were not competent to go into the question.

DR. A. SUBBA RAO: This resolution seeks to appoint a Committee of both Houses of Parliament and when this House appoints the Committee, it will take care to select such of those persons who are definitely in the know of the co-operative movement. I am really sorry that she has passed such a remark that Members of this House do not know anything about the co-operative movement, and do not know anything about the rural sector.

Now, Sir, there must be something coming in the way of our co-operative development. What are the reasons for the slow progress? We have got to go into the question. In my opinion, there are a few factors which, if we overcome, perhaps in the next decade the progress will be much faster. One of the main impediments in the way of the expansion of the co-operative movement is the lack of land reforms. It is my opinion, having had a little experience of the co-operative movement. I have been the President of a Co-operative Town Bank and I am a member of other co-operative societies. With my limited experience I feel that lack of land reforms, lack of security of tenure, comes in the way of giving credit to the peasant. We all know that it is

really difficult to get repayment, unless there is some security, unless he is credit-worthy. But how are you going to judge the credit worthiness of a peasant today? After all, if he has not got security of tenure and if he can be evicted tomorrow without any cause, how can you advance any money to that type of peasant? That is the problem in our society. We could not advance enough credit to those peasants. Even if we had taken the risk and advanced money to them, I am sorry to say that in the case of certain persons, when the time came for recovering that money, we found that there was nothing there. So, this is the problem. Unless a comprehensive land legislation is enforced, there is a limit to the expansion of the co-operative movement.

The next defect in the co-operative movement, I feel, is the limitation of co-operative societies to a select few or a small group. In respect of many of the societies, which I had occasion to visit, as some of the previous Members have pointed out, even though the population is more than 2,000, the co-operative society is catering to the needs of only about eighty to hundred persons there. I went and asked an ordinary peasant, 'Why is it that you are not joining the co-operative society? Are you not interested in joining the co-operative society and getting some credit and at the same time utilising the co-operative society for your benefit as well?' He said that the society had been limited to that particular group and in spite of his best efforts to gain admittance into that society, he had been denied it. This is possible today in the present co-operative block.

MR. DEPUTY CHAIRMAN: Will you take more time?

DR. A. SUBBA RAO: Yes, Sir.

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tee for enquiring into *Co-operative movement*

MR. DEPUTY CHAIRMAN: You
can continue on the next non-official
day. The House stands adjourned till
11 A.M. on Tuesday.

The House then adjourned
at five of the clock till
eleven of the clock on
Tuesday, the 16th August,
1960.