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# COMMUNITY DEVELOPMENT AND COOPERATION

by

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Community Development and Co-operation

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## COMMUNITY DEVELOPMENT AND CO-OPERATION

*Development is an organic process.*—The concept of development is natural to all healthy bodies. In animal bodies it means organic changes which take place from their infancy until they reach maturity. In human societies the process of gradual growth or advance through progressive changes operates through what are called social and technological improvements. The large number of scientific and mechanical inventions which we see round us are the result of a healthy instinct in men. We study nature with a view to derive more and more benefit from it. In its origin the invention of a tractor is not different from that of a plough, nor is atomic energy in a different class than the wind-mill. A desire to progress, a readiness to study and a capacity to plan are healthy human instincts. Together they constitute the physical or technological requisites of development. The development programmes incorporated in the Five Year Plan rightly emphasize the need to stir up among the common people generally and among the rural masses in particular the quality of progressiveness.

*Indian Development arrested by British Conquest.*—At all normal stages of our history, right from the period of Aryan Colonisation, the spirit of progress has been alive and vigorous in India. Till the advent of the British and especially till the time of the mechanical changes which took place in England towards the end of the 18th Century Indian society would have compared favourably with any other. In the arts of peace and war India was no less progressive than any other country. It was just a coincidence of history that before the Indian people could be awake to the full implications of a dependent status as part of the British empire the exploiting country had gone so far ahead with the means of successful warfare that the belated struggles for independence were doomed to failure. These isolated acts of challenge to foreign rule culminated in the Great Rebellion of 1857, centenary of which national event we are celebrating this year. British rulers as well as the Indian people derived some lessons from this historical happening. The British were made aware of at least some elementary responsibilities of rulership and the Indians, or to be more accurate the thinking portion of Indians, realised with almost a shock the tremendous lee way in material as well as social improvement which they must make to meet the challenge of foreign rule.

*Peaceful Administration.*—A benevolent school of humane and liberal British thinkers has always realised the injustice at any rate the futility of an exploitative overlordship of a colony, English or foreign, white or coloured. On the whole the number of such honest Britishers has been small. Helped by efforts of resisting colonies and by world events, they have occasionally succeeded in vindicating their faith in freedom. The War of American Independence is an instance in point. But the persistence of the poison of being an exploiting race is still traceable in British relations with India and other weaker countries. It would be easy to blame the British for this trait, which at least some among them are trying to eradicate. It is more to the point to realise that soon after the passing of the responsibility of Indian governance from the East India Company to the British Crown, a constitutional system of government was set up in India. The British sovereign proclaimed that she considered herself bound to Indian subjects by the same ties as subsisted between her and the British subjects.

*British Liberalism.*—Not that this meant much in its immediate consequences, but gradually the establishment of normal governing machinery, with an executive, judiciary and a legislative wing gave more and more practical effect to the implications of the royal proclamation. A system of modern education and a free press were features of the new regime. While popular participation in government was not welcomed and fair consideration was not shown to the people's economic interests when they clashed with foreign and especially British interests, peace and communications were firmly established. The people of India who had failed to unite in freedom, were unified in a common experience of subordination. It was the role of the National Congress to utilise the opportunities of the new era to rouse among the people a firm determination to be free. Political dependence had many disadvantages. But the most vital defect consisted in this that a dependent status deprived the people of an opportunity of participating in ordering the social system according to ideas of progressive living and of actively fraternizing for mutual betterment. That ideas of free existence were not only allowed to exist, but were actively though tardily promoted must always be written up to the credit of British rulers. This reforming influence as also the effects of a limited industrialisation which was permitted to exist was confined to the upper few. The rank and file of the people, especially the rural people, remained outside the pale either of liberal culture or of industrial progress.

*Liberalism perpetuated inequality.*—While no active support was offered by the British rulers to the indigenous systems of religion and social customs, their very unconcern for these tended to have a

reactionary and disintegrating effect. It is true that the sanction of governmental authority could not be invoked against inhuman customs like Sati, (self-immolation of wives at husband's death) but prescriptive rights and caste customs were in many cases enforced under common law. The lot of the untouchables, later called Harijans by Mahatma Gandhi, remained for the most part unrelieved. Women's position continued to be that of dependents. Customary exactions which often had only a superstitious sanction could be enforced in law. While new learning and new industrial and governmental life were unhelpful to the perpetuation of caste barriers, there was no support for an active movement for social equalisation. A foreign power by the law of its own existence cannot afford to think or act in equalitarian terms, because its own rule is based on a thesis of a superior race retaining to itself the major benefits of an exploitative and oligarchic state. Such a government is perforce led on to seek subsidiary allies among local people. The British were even more exclusive than the highest among the Hindu castes. Their active influence was, therefore, not used on the side of removal of caste. In fact, when challenged on the political front they actually exploited the religious and caste divisions for sowing seeds of discord and for prolonging foreign domination. They only added a new racial and political gradation to a gradation of castes and classes which already prevailed in India.

*Threefold National Struggle.*—Under the leadership of Mahatma Gandhi the Indian people carried on a three-fold struggle—political, social and economic. As subjection of the life of the people to foreign domination was the evil which called for most urgent action prior efforts had to be concentrated on attainment of national freedom. Ten years ago the foreigners withdrew from India leaving us free to order our national and international life as we like. The worst sufferers of foreign rule were the common people, who had to bear the combined weight of political and social tyranny. Having come into their own at the establishment of the Indian republic the common people naturally desire that the regime of privilege, political as well as social and economic, should end. In other words free existence which we commonly worked for should be commonly shared—shared in regard to benefits as well as in regard to burdens. The Constitution of India, therefore, embodies the principles of a free, equalitarian and progressive state for which the patriots worked and to which the people aspire.

*Relevance of Community Development to Principles of the Constitution.*—The Community Development Programme is a method by which the people at large are given an opportunity to work out their own progress in keeping with the principles of the Constitution. The

republic itself is a community of free men. Every citizen has the same status in it. He has the same rights and responsibilities as everybody else. By his free association with his fellowmen he is entitled to order his individual and collective life in the best manner he considers desirable. The governmental organizations themselves at Union and State levels, are such community organizations as the people through their representatives in the Constituent Assembly have created for themselves. Further working of these bodies as well as of others which the people in appropriate areas and groups create for themselves will have to conform to the principles embodied in the Constitution. Gradual advance through progressive change, in other words development, is the purpose of our life. This we have pledged ourselves to realise in a manner which will ensure a rising standard of life for the common people, will offer gainful employment to all, and will avoid concentration of economic power.

*Federated and State Assisted Popular Organizations.*—The purpose of our free national existence so stated are worthy of the unflinching support of all free and cultured people. The National and the State Governments as important community institutions have the responsibility of enabling people so to organize their daily life that these purposes would be actually realised by them. Guidance and suitable assistance, which are really in the nature of sharing common resources through a common agency, must be forthcoming from the State. But the utilization of these aids for realising development has to be an effort of each community for itself. Community implies mutual participation to the greatest possible extent. That is why, while financial, organizational and technical assistance is being offered to the people in the task of development the main emphasis is on the efforts of the people themselves. Individually the people are expected to take advantage of the support and facilities for self improvement offered to them. But to realize the full measure of development that modern knowledge and means make possible people have to act together. Such community life based on mutual benefit has to be appropriately organised.

*Mutual Service—Not Benevolent State Action—Basis of Community Development Organization.*—In the field of government mutual organization takes the form of self governing bodies at different stages from the village upwards to the nation as a whole. To bring as large a portion of life under mutual influence as possible, a large measure of decentralization of governmental functions is called for. That is why local self-governing institutions are considered basic and vital in the functioning of a democracy. The Community Development programmes which have been in operation during the last

five years have proved once again that any improvement in the life of the people which they have not participated in planning and carrying out has no element of permanence and growth in it. This is true of even apparently physical features like tanks and wells. It is even more true of items of progress where behaviour pattern, as in the case of hygienic living, or social relationships, as in the case of Shramadan (voluntary contributions in kind, cash and labour) or participation in social life on an equal footing, is sought to be influenced as a part of developmental programme. Past experience, as well as current experience, proves that unless the people through their own institutions create a life of progressiveness for themselves there will be no real or lasting progress. Only some physical relics of attempts at improvement will remain unless community development is really and truly a programme of mutual participation. This is the watchword of stable progress among free men: beyond what one is capable of doing for oneself all action arising out of association with fellowmen must be of a mutual or community character. Despotism, even of a benevolent character, has no claim either on our moral allegiance, or on our practical collaboration.

It is to be hoped that this moral of our experience with community development schemes has been impressed on the minds of all connected with the programmes. The need to draw unreservedly and persistently on the pattern of mutuality is at least as great in the economic as in the social spheres. To a large extent the inherited tradition of British as well as of earlier days in the economic sphere has been one of tolerated inequality. The pre-British days also happened to be in India pre-machine days. Great inequalities did indeed prevail, but the economic system itself, which was static, did not promote greater inequality. As the pattern of industrial evolution unfolded itself under British domination a process of economic degradation of the mass of the people gathered weight. Those who were engaged in the higher tasks of government and allied activities were the first to lose their jobs, and gradually their place in society. The artisans and their helpers were the next. By and large the establishment of peace and better communications, and the operation of the British law courts, benefited only the moneylending and trading classes. Not that these classes had no difficulties of their own, especially in regard to the relationship with the British. But the general economic pattern of British rule in India was that of a

**British economic policy and legal system intensified impoverishment and inequality**

high level foreign exploitation carried on with the collaboration of a large number of indigenous economic collaborators and administrative agents, who also tended to share in the exploitation.

While means of economic development available to the people of the country were limited, their distribution as among urban and rural areas, better-to-do and poor, propertied and non-propertied, was very unequal. The economic situation which confronted the Indian republic at its formation was, therefore, one of neglected and stunted growth and of great disparities. To be true to the

**Urban-rural inequality—Public sector to promote free enterprise through co-operatives**

tenets of the Constitution, and to the essential requirements of survival, a developmental programme which would mitigate these inequalities, and would prevent the rise of fresh inequalities had to be drawn up. This is the basic principle of India's Five Year Plans. The reason why the so-called private sector is taken for granted and special emphasis is placed on the public and the co-operative sectors is clear. The private sector has been with us long, and it will be with us so long as democracy lives. In fact all the attempt of planning is so to utilise the public sector as to provide facilities for the largest number of people to participate in a regime of private enterprise. Unless private enterprise is actively promoted by the community, i.e. by the state, as a way of social and occupational life for the mass of the people, private or so called free and unfettered enterprise only leads to economic concentration. Concentration entails conditions of inequality and dependence which are inconsistent with democratic culture. It is here that the main justification of the public sector is to be found. It is in this context also that the need actively to promote co-operative organization among the rural people assumes fundamental importance.

*Land Reform.*—Let us consider first the measures for land reform which are central to any programme of rural development. Agriculture is the main activity of the rural people. If conditions of equality and freedom are to be created in this field to any reasonable extent land reform is the first necessary step. Through conversion of public opinion and through the processes of law made by the freely elected representatives of the people steps are being taken to ensure some basic conditions of equality and freedom for cultivators. While the form of land reform legislation and the stage reached in its implementation vary from state to state, certain broad principles have been laid down by the Planning Commission and the National Development Council. Non-cultivating ownership is to be abolished. Those who cultivate the land have to be given rights of secure holding. Apart from certain exceptions, referring to estates organized on progressive lines of productive cultivation, a maximum limit to an individual's holding is to be prescribed with reference to an estimated area which the holder can personally cultivate. Surplus land obtained from this class



and uncultivated arable land wherever available is to be redistributed among landless agricultural workers and small holders. The result of this process of reform is bound to be the creation of a pattern of landholding where the small scale "owner" cultivator is the typical farming unit. This policy of creating peasant-proprietors has been deliberately adopted and is being steadily pursued.

If development is to be realised in a society of small farmers, in a manner which will not reproduce conditions of economic concentration and exploitation, which prevail under a regime of landlordism and private moneylending and trade, it can be achieved only on the basis of mutual service. The national community, acting through appropriate governmental channels, may help forward such mutual service associations. But the state cannot take the place of these associations themselves, for the same reason for which state created services are no substitute for community development. The elements of free choice, self-improvement and joint and several responsibility are the foundations of democratic life. Development, social, civic or economic would neither be real nor lasting unless it is organized on these lines. Community development and co-operative organization are two sides of the social pattern which we have chosen for ourselves. This has been referred to as Co-operative Commonwealth. This description is not simply the name of an ideal. It describes the pattern of our policy and programme. Without co-operative organization of the life of villages through co-operatives and village bodies like panchayats, there is no prospect of community development and, without community development, of democracy. This is the truth which is to be realised and which is to be impressed upon the minds of villagers, village workers and development officials.

Once the importance of co-operative organization is firmly grasped the practical steps to be taken for its promotion naturally follow. The most common type of a co-operative in India used to be the rural credit society. Its size was small and its members often constituted themselves into an exclusive group. New members, especially the smaller farmers, were not easily admitted. Management was through honorary or part-time staff and as a rule it was unsatisfactory. Even for members not all needs were satisfied. In a fairly large number of cases management was not only inefficient, but it was positively bad. In any case attending to credit, without having a programme of positive improvement in production, was seem to be both inadequate and risky. Even when

#### **Development and the Small Farmer**

#### **Co-operation for Development**

some sale and purchase functions were associated with credit, full benefit could not accrue as there was no assurance that credit would be productively used. Moreover, co-operative marketing was too underdeveloped to hold out opportunities of profitable business to members. Lack of production programme, exclusive and small membership, indifferent management, absence of adequate marketing facilities and a consequent lack of developmental resources characterised co-operatives before the advent of the National Plans. Co-operatives came in for a lot of justifiable criticism and the people had as great a lack of faith in them, as in the old type of rural uplift movement. In the era of democratic planning we are putting a new life into schemes of community development, and we are doing the same with our schemes of co-operative development.

*Basis of Co-operative Planning.*—While small details of organization may vary from place to place the main features of our co-operative plan are now clear. At the base there is a multipurpose primary society. All villagers are eligible to join as members. In fact they are expected to join. The community project programme would make it necessary and worthwhile for all villagers to become members of a co-operative society. All the services credit, seed, fertilizers, sale, etc. would be organized through co-operatives. It would be a part of extension effort to popularize an item of improvement and also the co-operative method of pursuing it. Given the need and the willingness to become a member, the co-operative society would be expected to admit all villagers to membership. Nobody is to be compelled to seek membership, though the advantages of becoming members are to be brought home to all. But co-operative societies which obtain benefits of registration and of participation in the national schemes of development would be expected not to refuse admission to anybody except on such grounds of personal unsuitability as could be appreciated by all.

That co-operative societies exist mainly, if not only for making loans, and that loans are made on the security of land are notions which in the past have restricted the usefulness of co-operative societies. Now co-operatives are to be used not only for issuing loans, but also for promoting thrift, for obtaining requisites of better farming, for finding a more profitable market for their produce, and for several other items of daily business affecting village artisans as well as cultivators. While the eligibility of members to receive credit may be judged by their creditworthiness, members' participation in

one or many of the multiple activities of a co-operative need not be dependent on their creditworthiness. The idea of creditworthiness itself has to be dissociated from the ownership of land and resources. More and more it has to concentrate on productive use of resources. The membership of all villagers becomes feasible and necessary under the revised plan of co-operative development. Both the villagers on the one hand, and the co-operative workers on the other, have to be educated in these features of the new situation.

In their reorganized form co-operatives have to be made sufficiently strong to be able to carry out their functions and to meet the needs of their members. Here the first issue is about size. As a rule, though not in all cases, a village has a certain civic and economic homogeneity which would be an asset to the working of any organization, and especially to a co-operative organization. But let it not be forgotten that even within a village we do not always find either

**Need for strength** social or economic identity of interests. In fact a part of the community development programme consists in actively promoting a group feeling even within the village limits. While this good work is going on we have to realize that for the successful working of the multi-purpose co-operative society other things are atleast as necessary as geographical nearness of members to one another. For instance, even if the affairs of a co-operative are confined to credit, i.e. acquisition of funds by way of shares and loans, their distribution among members according to principles of sound lending, and providing for recovery management of the society has to be carried out with efficiency and impartiality. When the function of credit is integrated with that of general development the professional responsibilities of management become all the more complex and difficult. Add to this business of credit the further programmes of sale and purchase without which neither credit nor any other developmental activity is likely to succeed. The kind of simple and occasional activity involved in distributing loans obtained from Government or a central bank among a few members who know one another could perhaps be discharged without much loss of efficiency by part time or honorary staff. But the extent and nature of service which we now expect from co-operative personnel need the services of qualified permanent staff. Only a society whose annual business enables it to earn enough income to pay for such services can hope to benefit by them. For some time and for some societies subsidized management can and needs to be thought of. But if co-operatives are to play their legitimate part in the normal functioning of developmental institutions, it will not do to build them on the permanent foundation of subsidized management, even if that course was economically feasible.

A satisfactory pattern of management, such as that of qualified professional staff acting under the guidance and supervision of an elected board, would be essential for the success of a co-operative

**Mobilizing Local Resources** even if it obtained its resources from an outside source. But to enable a co-operative society to build a maximum of resource from its own members good management is absolutely essential. As a result of developmental programmes of various sorts operating in rural areas the expenditure of funds which add to cash earnings of the rural population is on the increase. The net incomes in rural areas are also improving. For their own sake and for the sake of ordered planning of the nation's economy it is desirable that the savings as well as the cash balances of the rural people are brought within the organized system of finance. In one way or another the co-operative primary, which will in most cases be the nearest financing institution for most people in villages, will have to play a significant part as the basic unit of the national financial structure. If the villager is to be persuaded to commit his cash and his savings to the care of the co-operative its management and its capital structure will have to be such as would inspire confidence. As development proceeds the resources of members, and therefore of the co-operative themselves, will grow and will make them substantially independent of outside sources. In fact as the experience of several areas in which successful agriculture is being practised for some time shows the rural areas may in a developed stage actually spare a financial surplus for investment and use in other sectors of the economy. To enable the villagers and their institutions to build up such a progressive and increasingly productive economic effort initial sponsoring and partnership by the national community is necessary. That is why it is now decided that wherever a society large enough at least eventually to run on its resources cannot be formed in a single village, a society should be started for a group of villages and the State should, if necessary, provide part of its initial capital. As the operations of such societies increase the State's capital should gradually be retired so as to make the societies completely self-reliant.

Even while State participation in capital of primary societies lasts it is desirable that the participating body should be the financing co-operative which will obtain the necessary funds for the purpose from an earmarked fund lodged by Government with the State Co-operative Bank. The retired amounts of share capital will lapse to this fund to be reinvested for similar purposes. Thus like other items of community development, co-operative development also will conform to the principle of using State resources in such a manner as to maximise the people's own effort and to render

unnecessary permanent subsidization of normal developmental activity. As the primary co-operatives would be working as participants in a national plan of development not only would they be entitled to share in national resources through appropriate co-operative agencies, but they will also have the assistance of advice from people of knowledge and experience. The financing agency and, where suitable, the Government will appoint on the boards of management of co-operatives a certain number of representatives. The presence of these representatives will make for regular utilization of the best talent in the working of co-operatives. The members and staff of co-operatives will benefit from the association of such knowledgable persons. The confidence of the public at large will be built up and the whole operation of co-operatives will be strengthened in a manner worthy of the basic role allotted to them in our pattern of society, the co-operative commonwealth. In due course the extent of outside nominations may be reduced so as to be confined to the minimum needed for efficient working.

*Marketing Societies.*—The rural multipurpose primary would be the most important co-operative institution on the creation of which the attention of all developmental workers should be concentrated as the first step. Almost as a part of this initial effort, in any case as a quick second step, marketing societies have to be organized in suitable mandi or trading centres. These societies will for the most part be formed by the multipurpose societies as members. It is to the interest of the multipurpose societies that any supplies of producer goods like fertilizers and implements, or of consumer goods like cloth and sugar, which their members need, should be obtained from sources which can be trusted to be fair as well as reliable. A supply co-operative formed by the primary societies themselves gives the best guarantee of such service. Needless to say, such societies will also have to possess enough resource of capital and personnel to ensure efficient working. All the considerations regarding size, capital contribution, expert nomination etc. which apply to primaries are even more significant in regard to marketing societies. The marketing societies have to discharge the very responsible and important function of selling the produce which the member primaries offer for sale. A very severe competition is to be expected in this field from vested interests accustomed to act in a ruthless manner when threatened by institutionalised rivals. In itself the selling function is a very difficult one, whether one does it on a commission basis or on one's own responsibility. Executive skill, salesmanship, feel of the market, insight into complicated economic forces, and good public relations are needed in high measure. To secure all these marketing co-operatives have to be established on sound lines and they have to obtain resources of men and money equal to the demands

of their work. The system of co-operative development and of co-operative finance depends vitally on institutional channels of marketing. Any effort calculated to establish and improve marketing societies would therefore rank high in a programme of development.

*Processing Societies.*—Marketing of agricultural produce in several cases naturally entails some processing. Grain has to be milled, seed has to be pressed, cotton has to be ginned, cane has to be turned into sugar and so on. Even where marketing is honestly done the fact that processing is outside the influence of the producer costs him a large part of the price that ultimately is paid by the consumer. If the grower is to realise as large a portion of the consumer price as he possibly can he must participate in the attendant efforts of processing and marketing. Processing, however, is a factory job. Financially, organizationally and economically it entails a scale and type of business activity which is beyond the normal limits of a small farmer's capacity. This difficulty only underlines the need to have a sufficiently long period during which the functioning of co-operative processing industries will be closely guided by co-operative and public agencies specially charged with this responsibility. Here again, adequate resources of money and personnel needed to supplement the contribution of members would initially have to be supplied by public agencies. But properly worked this actively will strengthen the other co-operative efforts in a very significant manner. Moreover, it will contribute to the efficiency of institutional equipment needed for democratic planning. As we proceed from plan to plan, for production, distribution and investment efficient as well as socially responsible agencies of public policy are more and more in demand. If this need is not to lead to the creation of excessive centralization and bureaucratic power, an integrated co-operative structure covering all aspects of economic life has to be created as quickly and as surely as possible.

*Decentralized Industry.*—The need for such co-operative at all levels is not confined to the agricultural sector. The whole pattern of industry and trade has to be so reconstructed that the individual citizen finds it possible to carry on his economic activity on the basis of mutual aid, and is not compelled for his employment to be dependent on a power which can operate without his own participation in the policy and conduct of the enterprise in which he is engaged. Individual operation of economic activity with such help as may be institutionally available, operation through co-operatives, municipal or state industries in suitable fields offer such free and

fair conditions of employment. Small private establishments where personal relationships on a human and mutually understanding basis can be established among workers and management have also a significant part to play in building a pattern of democratic development. To ensure the widest possible distribution of the possession and productive use of wealth a decentralized and co-operatively organised economy has to be promoted in all walks of life. It is the declared policy of our country not only to encourage co-operative efforts, but to strive honestly and persistently to establish a co-operative commonwealth. Both as an aid to development, and as a system of mutual relationships among citizens of a republic, the early establishment of a co-operative commonwealth should occupy a high place in the esteem of all connected with the making, financing and implementing of the National Plan.

*State and National Bodies.*—While the institutions at the village base and in the districts are being built up, supporting organizations at the State and national levels are also being established. Not only has State Co-operative Banks and State Land Mortgage Banks, which are being suitably reorganized to enable them to play their part in the scheme of planned development, but other co-operative federations like marketing, housing and industries are also coming into existence. The State Governments are playing an active part in promoting these developments, which strengthen the democratic roots of the welfare policy followed by them. The Government of India, the Reserve Bank of India and the State Bank of India are all devising suitable means to assist the countrywide efforts at reconstructing and developing the country's economy on a co-operative footing. Any effort made to promote co-operative activity can now count on adequate recognition and support from all public agencies. In the sphere of constructive national work co-operative activity now occupies a prominent place.

*Co-operative Education.*—To ensure that efforts at co-operative reorganization and development are intelligently appreciated and are wisely guided education in the principles and practice of co-operation has to be imparted on a wide scale. In fact as for participation in the functioning of a political democracy primary education is an essential pre-requisite, for the efficient and successful working of an economic democracy universal co-operative education is equally necessary. The Government of India, the Reserve Bank of India, State Governments, the All India Co-operative Union, and the State Co-operative Unions are collaborating in establishing a nationwide system of co-operative training needed for the working

of all types of co-operative organization. Co-operative colleges, schools and training courses have been set up for this purpose. Already they are doing much useful work, and their number and efficiency are bound to grow in the near future. But for the creation of a general understanding and appreciation of the co-operative form of life and business education at the primary and popular levels has to be informed and inspired by co-operative knowledge. Both by having special lessons and occasions for co-operative talks, as also by making co-operation, like freedom and truth, a part of all educational precept and practice, we would be insuring a life of freedom and progress for all our peoples.