

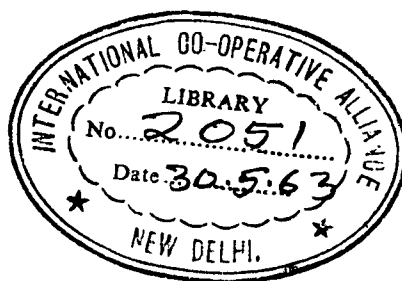
SEMINAR ON
COOPERATIVE EDUCATION

Dacca-2, East Pakistan Jan. 29-Feb. 3
1962.

I.C.A. Education Centre,
6, Canning Road, New Delhi-1

SEMINAR
on
COOPERATIVE EDUCATION

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INTERNATIONAL COOPERATIVE ALLIANCE

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ICA Education Centre,
6, Canning Road;
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Report on the
Seminar on Cooperative Education
held at Dacca East Pakistan from
January 29 to February 3, 1962.

A Seminar on Cooperative Education was organized at Dacca from January 29 to February 3, 1962 by the ICA Education Centre in collaboration with the East Pakistan Cooperative Union. It was attended by about 29 participants who included Directors, ^{and} the Secretary ^{and} six Inspectors (Extension) in charge of Cooperative Education of the non-official personnel in six thanas¹⁾, office-bearers of a few important primary societies, teachers of the East Pakistan Cooperative College and officers of the Cooperative Department (list enclosed). Rev. James D. Wyker, Director of the Village Institute, Rajshahi, inaugurated the Seminar while Mr. A.K.M. Ahsan, Registrar, Cooperative Societies, East Pakistan and Mr. J.M. Rana of the ICA Education Centre welcomed the delegates. A copy of the programme and list of delegates are reproduced in **Appendices A & B**

The report first outlines the ICA activities, particularly in South-East Asia as also cooperative education facilities in East Pakistan and then proceeds to summarise the discussions on the three main divisions of cooperative education on which group discussions were held: viz. (i) Organization and Agencies, (ii) Techniques of Education and Course Content and (iii) Financing.

ICA Activities

The International Cooperative Alliance, founded in 1895, is a World Organization of Voluntary Cooperative Movements and is today the largest of all non-Governmental World Organizations. The aim of the ICA is to promote in all parts of the world a system of cooperative enterprise which is based upon voluntary and mutual help of members and is organized in the interests of the whole community. The membership of the ICA consists of genuine Cooperative Organizations of all types. Since the Second World War the movements of the developing countries of Asia, Africa and Latin America have joined the Alliance to an increasing extent and they now form the majority of the affiliated movements.

The Alliance has concerned itself increasingly in the post-war period with the promotion of Cooperation in the developing countries, and a special ICA Sub-Committee on Technical Assistance has been charged with this responsibility.

1) Administrative Units.

The lines of ICA action were outlined at the 21st International Cooperative Congress held at Lausanne, Switzerland in 1960. The main features of the programme are: (i) continuation and completion of the exploration of the developing regions by experts; (ii) programme of intensive research in the various aspects of the Movement such as Cooperative Marketing, Consumers' Cooperation etc; (iii) promotion of education at all levels and the establishment of Education Centres, where necessary (iv) collaboration with United Nations and its specialized agencies; such collaboration may be developed in the field of research, in the organization of courses and seminars, in the preparation of handbooks on particular types of cooperatives, production of films, selection of experts to spend varying periods in developing countries and in carrying on pilot projects; and (v) promotion and expansion of trade between Cooperative Organizations in developing countries and highly developed movements in Western countries.

South-East Asia was the first region chosen by the ICA for its long-term technical assistance activities. A well-known Swedish Cooperator, George Keler, visited the region in 1955-56 to study the state of the Cooperative Movements, and explore lines of possible ICA activity. His visit was followed by a South-East Asian Cooperators' Conference held at Kuala Lumpur, Malaya, in January 1958 which indicated the principal objectives of ICA work in South-East Asia.

In November, 1960 the ICA organized a high-level Regional Seminar on Cooperative Leadership in New Delhi which was attended by the leading cooperators of ten Asian countries. At this time, the ICA also established at New Delhi two institutions viz. the Regional Office and Education Centre, to carry on ICA work of promoting the growth of strong voluntary Cooperative Movements in the Region.

The Regional Office is an extension of the ICA Secretariat in London, and as such it strives to promote the aims and objects of the Alliance and to implement its policies as may be related to the Movements in the Region. The function of the Education Centre is to facilitate inter-change of knowledge and experience between Cooperative Organizations in the Region as well as between them and well-established Movements in other parts of the world. The Education Centre aims to aid and supplement the cooperative education activities of the National Movements in the Region and towards this end, it organizes training courses, seminars and conferences for cooperators, produces educational material and undertakes fact-finding studies. In addition to the Regional courses, where most of the Movements of South-East Asia participate, the Education Centre also arranges in collaboration with the National Unions, national or provincial seminars, so that the subjects chosen could be dealt with more intensively in the context of the situation of each country. The Regional Seminars organized by the Centre so far are:

- 1) Press and Publicity Officers' Conference in October, 1961.
- 2) Expert Conference on Cooperative Credit in November, 1961.
- 3) Conference on Study Circle Methods in December, 1961.

The National Seminars included a conference of Cooperative Development Officers in India in March, 1961.

It is a matter worth mentioning that the ICA Education Centre is a concrete expression of International solidarity of the world-wide Cooperative Movement. The responsibility for financing the activities of the Centre have been taken by the Swedish Cooperators who take keen and active interest in International Cooperation. Although supported by the Swedish Movement, the Centre functions under the guidance and direction of the ICA Technical Assistance Sub-Committee. An Advisory Council of eminent Cooperators of the South-East Asian Movements helps the Centre to formulate programmes in ways corresponding to the needs of the Movements in the Region.

Cooperative Education in East Pakistan

An attempt has been made during the last few years to develop cooperative education and training in the province in a planned and coordinated manner. The East Pakistan Cooperative College was established in 1960 for imparting training to the officers of the Cooperative Department and the key employees of secondary cooperative institutions. So far 331 departmental personnel and 63 managers of Union Multi-purpose Societies have been trained. On the non-official side, the Cooperative Department has formulated a scheme for the development of Cooperative Union for membership education, and the East Pakistan Cooperative Union was constituted under this scheme for developing member education programmes and carrying on propaganda and publicity work for the Movement. An extension cell has been created in the Union and nine peripatetic units, each consisting of a Cooperative Inspector (Extension) and an Assistant Inspector, have been started in six districts. These Inspectors organize seven-day courses for office-bearers of primary societies at thana head quarters. It is aimed that these directors, after receiving training, would organize group discussions in their respective villages as a follow-up programme.

Two mobile vans have been acquired for audio-visual education. The Union has also employed an artist and a photographer and a few posters and photographs have been produced. The circulation of the monthly journal "Sambay" issued in the Bengali language is 4,000. In addition, publicity for the Movement is sought through the newspapers, dramatic performances and Radio, Local media like the folk songs and kobi gans are also made use of.

As for the younger generation, topics on Cooperation are included in the text books in the schools and colleges, and students' cooperatives are set up in educational institutions to give them practical training in cooperative methods.

I. Organization and Agencies

Why Cooperative Education?

The Cooperative Movement has always attached great importance to cooperative education of their members. The weavers of Rochdale before organizing their pioneering society in 1844, had spent a year in studying and discussing among themselves their own situation, the

need for cooperative action and the methods of operating a cooperative society. The process of education was continued and even intensified after the formation of the society as in course of time they were able to provide more funds. The Antigonish Movement demonstrated the success of this technique in initiating and establishing cooperative action in poverty-ridden and ignorant fishermen's and farmers' communities in Canada. Nearer home in the Comilla District in East Pakistan, the organization and development of village cooperative societies was based on farmers' education through village discussion groups formed under the initiative and guidance of the East Pakistan Academy for Village Department. The Seminar considered that cooperative education was a pre-condition for the reconstruction of the Cooperative Movement and its introduction to new areas and new fields of economic activity in the province.

A cooperative society is a member-owned and member-controlled organization with the aims of improving social and economic conditions of members. Neither is it a welfare or a charitable institution nor a Government body set up to promote welfare of rural or other communities, as people often tend to think in developing countries. The results of lack of awareness of members and their apathy have been disastrous as could be seen from the high mortality rate of the societies and their concentration in the C,D and E audit classes. Enlightened membership and their capacity to judge issues and elect proper men to the board of directors are of utmost importance if societies are to run efficiently in the interests of members.

Similarly the managing committee members who direct the operations of the society and the staff who perform day-to-day tasks need be given training for the efficient discharge of their duties. The Cooperative Movement of East Pakistan was engaged for a long time in the comparatively simple sphere of credit. But since independence, the Cooperative Movement has diversified its activities and is entering complex and difficult forms of economic activity such as cooperative marketing, cooperative processing, cooperative spinning mills etc. Cooperative education and training facilities therefore, should be commensurate with the cooperative development programmes, because if past experience is any guide, the Movement will not be able to stand the competition of private enterprise without enlightened membership and competent staff. A statement of a well-known Swedish Cooperator Mr.H.Elldin has great relevance for all developing Cooperative Movements which are embarking on ambitious developments: "If we had occasion to start our movement afresh and if we were given the choice between two possibilities - that of starting without capital but with enlightened membership and staff or, on the contrary, that of starting with a large amount of capital and ill-informed members - our experience would incline us to choose the first course."

Objectives and Scope

Although the specific objectives of Cooperative Education would depend upon the type of audience to which a particular scheme of education is directed, the over-all aim is to create a strong and self-reliant, democratically managed Movement which is able to match

the private enterprise in competitive capacity and to achieve its socio-economic goals. The specific objectives of cooperative education are listed as follows:

Firstly, Cooperative Education should aim to create an awareness among the people about their social and economic conditions, and the value of cooperative action in bringing about an improvement in these conditions. The aim here is to convert people to Cooperation and organize societies of the genuine type in new localities and new areas. Even after Cooperative societies are established, fresh adherents will have to be attracted.

The second objective may be to create an enlightened membership who would give sustained loyalty and support to their society and who would be able to take intelligent decision on issues that impinge on their daily lives. Member apathy was recognized to be a major weakness in many societies. It was also felt that members should be helped to pursue their vocations more efficiently and vocational education such as simple improved agricultural techniques to farmers and economics of households to farm wives may be provided. Social entertainment, recreational facilities as also other cultural forms of programmes are included in membership/programmes in developed movements in order to enrich the members' lives and create in them a sense of lively attachment to their cooperatives. Member education in short is not to be conceived only in terms of limited training courses for members but should be thought of as general education as it affects the daily lives of members and as would raise them from their narrow environment.

Thirdly, it should be the objective of cooperative education to ensure a steady supply of leaders to man cooperative institutions at all levels. The board of directors at the primary level would need special attention in view of the low level of education and lack of knowledge about cooperative matters. So far as directors at the secondary levels are concerned, their work in the various committees itself would give them training in business matters, parliamentary procedures and so on. Even so, special programmes designed in the form of seminars for leaders at the district and state levels would be highly educational inasmuch as they would provide for exchange of experiences and transmission of expertise available at the higher echelons of cooperative structure. Unless there is a continuous and integrated education programme at all levels the Movement would have to depend for leadership, particularly at the secondary levels, on outside talent who might come from social workers, political leaders, or Government officers as is often the case in developing countries.

Fourthly, employees of cooperative institutions should be given training in Cooperation and other technical subjects, for the cooperative societies would be no better than the men who administer them.

Fifth, the Cooperative Movement must maintain a continuous sense of dynamism so that it could achieve higher levels of efficiency. A lively discussion and debate on the structure, trends of development and problems should be carried on in the cooperative periodicals and publications brought out by the Movement.

Finally, the Movement after it attains a certain stage of development cannot confine its educational activities to its own ranks. It operates within an existing socio-economic framework and if it is to counteract the opposition of private interest groups, it must constantly enlarge the number of its sympathisers. The Movement should, therefore, interpret its achievements, aspirations and its ideology to the general public and direct its educational programmes to youth, women and other organized groups in order to attract their attention and interest in the activities of the Movement.

The scope of cooperative education is quite wide, aiming as it does to educate its own ranks of members, leaders and staff, important social groups and the general public at large. As regards the emphasis in the education the consensus of opinion at the seminar was that membership education was most fundamental and also most difficult. Given an enlightened membership, it was felt proper leadership would emerge and the direction of the Movement would be on sound lines.

The nature of cooperative education activities also take diverse forms and they include social and recreational activities, cooperative publicity through journals etc., and cooperative education courses.

The social and recreational activities are undertaken by the societies to create an attachment of members to their society. These activities if properly planned raise members' cultural level and heighten their consciousness. It would make them feel that the society is not just a shop from which they buy goods or a money-lending institution, but that it plays an important part in their daily lives. They would also feel that being the member of a cooperative is not a dull dry thing or merely a monetary affair but is a matter of joy and pleasure. Often at these social meetings a small address by a leading cooperator of the society is arranged or at least some mention about the cooperative society is made. Thus the society informs the members and non-members about Cooperation in an unobtrusive manner and thus changes in a gradual way attitudes of even those people who are not members.

The propaganda and publicity activities of the Cooperative Movement form a very important part in the education of members and leaders. Generally the secondary organizations bring out cooperative magazines and periodicals which are widely distributed. The weekly 'VI' produced by the Swedish Cooperative Union and Wholesale Society has the second largest circulation of all weeklies in that country, and the Ie-No-Hikari periodical in Japan has 17 million subscribers. These periodicals carry articles on cooperation, cultural aspects and various other matters of general interest. The purpose of cooperative

publicity activity is to carry the message of cooperation to the members of the public at large, discuss problems and maintain a continuous debate about the developments in the Movement.

The third and the most important aspect of cooperative education is the organization of short-term courses, study groups and study circles, seminars and conferences, and fairly lengthy periods of training at Cooperative Schools and Colleges.

The working groups also discussed obstacles that are encountered in cooperative education activities, in the province of East Pakistan. The obstacles listed by them were: Illiteracy among the large masses of people, their conservatism and slow responsiveness in accepting new ideas, apathy of members to cooperative societies, antagonism of vested interests, want of trained personnel in adequate numbers, lack of cooperative unions at the district level, and lack of teaching material in the form of audio-visual aids and other demonstration articles.

Agencies for Cooperative Education

Although a number of agencies were enumerated by the Seminar as having interest in cooperative education, it was considered that the primary responsibility for dissemination of cooperative education was that of the Movement itself.

The Government of East Pakistan has been promoting and assisting the Cooperative Movement and programmes of revitalization and its further development have been included in the Second Five Year Plan. The Government therefore cannot remain apathetic to cooperative education programme. The Seminar noted the schemes already being implemented and hoped that the Government would give as much attention to cooperative education programmes as to the programmes of organization and financial assistance to the Movement.

The State Bank of Pakistan, the Central Bank of the country, is channelling a large volume of rural credit through the cooperative structure and hence programmes of cooperative education which go to strengthen the cooperative structure should be of interest to the Bank. It was mentioned by some delegates that the Reserve Bank of India has played an important role in the initiation and organization of cooperative training facilities in that country and it was felt that the East Pakistan Cooperative Union and the Government should urge upon the State Bank of Pakistan to provide financial assistance for expanding the training facilities as they would help implementation of the Bank's policies relating to the Cooperative Movement. Other agencies which have been assisting the Cooperative Movement and whose help could be drawn upon for cooperative education work are some International Organizations like the International Cooperative Alliance, the ILO, FAO and various bilateral technical assistance bodies such as the Ford Foundation etc.

Although the Movement may draw upon assistance from the various agencies enumerated above, it cannot remain complacent so long as it does not assume full functions in regard to cooperative education activities. The primary cooperative societies and their Cooperative Unions at the National, Provincial and District level are the agencies who should properly integrate and develop education activities corresponding to the needs of the Movement. The East Pakistan Cooperative Union, established in 1961, which stands at the apex level is of crucial importance in providing leadership and in devising an integrated institutional framework.

While at the primary level the primary societies should assume educational tasks, intermediate organizations at the thana and at the District level would be necessary. The primary societies however, are generally apathetic. This is partly due to their lack of awareness of the importance of cooperative education and partly for want of guidance from higher organizations. Activising societies in this regard is one of the most important tasks of the Unions since the basis of all member education cannot but be local. One approach for this may be to charge one of the managing committee members specifically with the responsibility for member education.

The main functions to be undertaken by the Unions were outlined by the Seminar as follows:

- 1) To organize cooperative education activities and for this purpose:
 - a) formulate cooperative education programmes;
 - b) arrange for the training of education personnel; and
 - c) produce education material. The Unions may organize educational seminars and conferences for Cooperators of affiliated societies.
- 2) To carry on the propaganda and publicity activities and bring out cooperative magazines, posters, and other publicity material.
- 3) To maintain liaison with public bodies and important social institutions; the East Pakistan Union, for instance, should develop contacts with the Provincial Government, and National and International Cooperative Organizations.
- 4) To collect funds from the Movement for the above activities and tap other sources.

So far as the East Pakistan Cooperative Union was concerned, the suggested functions included the organization of research in Cooperation either directly by itself or by interesting Universities and other Research bodies and the building up of a cooperative library.

Cooperative education is a technical task and the Movement would need to employ technically qualified staff in the Unions at the

different levels. Already such staff has been provided in the East Pakistan Cooperative Union and education staff in the shape of Inspectors (Extension) are functioning in a few districts. Their number was inadequate and it was felt that perhaps the lowest level where provision for Inspector (Extension) should be made is the thana. While it was noted that large cooperative societies employ full-time Education Officers even at the primary level in advanced Movements, the primary societies in developing Movements are unable to do so for want of funds and the small size of the membership in each society. The approach here could be to make one of the members of the Managing Committee specifically responsible for cooperative education work, who may be called an Education Secretary. It should be his duty to interest members in cooperative education and arrange suitable programmes in collaboration with the Cooperative Unions at higher levels. He may arrange ad hoc lectures by visiting cooperative officials, get cooperative posters, films, periodicals etc, arrange discussion groups, organize social and cultural programmes, make the general body meetings attractive to members and support the member education programmes of the Unions.

While the appointment of technically competent education personnel at different levels will be of great advantage in the conduct of cooperative education, there is little doubt that the ultimate success or failure of a member education programme will depend upon the members' awareness of their responsibility and their participation in and control of cooperative education programmes. In order to achieve this, there must be set up at the various levels effectively functioning member representative bodies.

Such an integral parliamentary structure would help in the transmission of educational needs of primary members upwards to the Provincial Union and the flow of technical guidance and educational material produced by the Unions (corresponding to the needs of primary societies) below. At the primary society, under the present circumstances, the Managing Committee of the society should be the elected organ responsible for cooperative education. As discussed earlier, an Education Secretary elected from among the Managing Committee Members should be in specific charge of cooperative education work. In order to formulate programmes of cooperative education suited to the circumstances and needs of members, education conference may be organized annually at the thana level, where representation may be on the basis of one member from each society. The societies should be persuaded to send the Educational Secretaries as their representatives. The functions of this conference would be to elect an Education Committee who would work with the Union and the Education Officer at the thana level, formulate cooperative programmes for the area and elect its representatives to the District conference. Similar education conferences could be duplicated at the District and the Provincial levels with Education Committees elected by them. It would be desirable to include the Education Officers appointed at various levels as delegates to these conferences. These Education Committees should be fully empowered by the general body meetings

of the Unions to carry on cooperative education work subject to the general policy control by the Executive Committee. The Executive Committee would exercise control by reserving to itself the right to approve the Education programmes and exert aftercontrol over the Committee's work in the usual democratic fashion by requiring them to report on their activities. Unless an integrated education arrangement with Education Committees and technically qualified personnel at each level are brought about, it was felt that the educational programmes would be sporadic and of ad hoc nature.

It was recognized that the building up of the above parliamentary structure was not an easy task. The colour of the Movement and the stage of its development are reflected in the Cooperative Unions. But with the establishment of the East Pakistan Cooperative Union and the constitution of an extension wing the first steps have already been taken and a break-through could be effected in the **vicious** circle of bad societies - so no education - so bad societies.

II. Education Techniques & Course Content.

The specific education techniques and approaches would depend upon the audience at which particular cooperative education programmes are directed. The various categories of people who require cooperative training are:

- 1) The members;
- 2) Directors of Boards of Management;
- 3) Employees;
- 4) General public;
- 5) Local leaders like basic democracy councillors, school teachers, social workers, religious leaders;
- 6) Youth;
- 7) Women;
- 8) Officials of the Cooperative Department; and
- 9) Officials of all development departments in the Government.

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thes* The main audiences towards which the Cooperative Movement should direct particular attention are the members, board of directors and the ~~general public~~. The task of cooperative education is that of communicating ideas and knowledge about Cooperation to the audience concerned, changing their attitudes and outlook in the desired direction. Proper motivation of the members and the general public is, therefore, essential if the desired results (of member loyalty and member participation) are to be achieved. The main stages in motivation may be, drawing attention, creating interest, convincing the people about a particular idea and finally bringing about the desired action in the form of sympathy, member loyalty or participation.

General Body Meetings

The general body meeting of the members provides an excellent opportunity for the members to know about their cooperative society and the various aspects connected with it. At these meetings, the annual report is discussed and the broad policy of the society is defined. The meetings of the cooperative societies are usually not well attended and hence special attention should be given to increase member attendance. One of the groups suggested that frequent membership meetings should be organized. These meetings should be made attractive by organizing recreational and social programmes along with it. The Education Secretary of the society could plan such programmes on an annual basis and should attempt to provide both knowledge and entertainment through programmes such as exhibition of films, kobi gans, dramatic performances, provisions of snacks and meals etc.

Cooperative Press

Cooperative magazines are valuable means of cooperative education both for the public at large as also for the members. In advanced Movements the Cooperative Unions bring out not only family magazines like the weekly 'VI' and "Le-No-Hikari" as mentioned earlier, but also specialized periodicals for the use of Managers, Accountants etc. The book publishing activities of the Swedish Cooperative Union and Wholesale Society are of particular significance in cooperative education in Sweden. The publishing house of the Union pays special attention to books on cooperation, social economy and home economics but in addition also issues novels and essays, travel books, children's books etc. To the extent that the general level of understanding of the people and their cultural level rises, the easier it becomes to run democratic organizations. The pioneering Rochdale Society placed special emphasis in building up a library and providing quiet reading facilities to members. Cooperative societies in developing countries could help in providing members with reading material and reading facilities. It was recognized that in view of the prevalence of widespread illiteracy, the use of such reading material would remain restricted for quite some time to come and greater reliance will have to be placed on audio-visual material such as films and other popular media of folk songs etc.

Techniques for Elite Members.

Apart from the general membership there are in all societies a few members whose interest is greater and who are keen to take active part in the management of cooperatives. These may not necessarily be managing committee members but it was recognized that they are a potential source for managing committee members. Cooperative education programmes should give particular attention to these groups of, what may be called, elite members. In advanced Cooperative Movements, particularly in Sweden, the technique of study circles has been found to be of very great use for the training of the elite members,

managing committee members, and even employees. This technique and the possibility of its application to East Pakistan are discussed later in the report. A brief mention is made here of other methods like discussion groups, radio forum, film forum etc. which also approach the active member groups and are based on group discussion method but which are not systematic study courses.

Group Discussions

Members meet together in small groups of ten to fifteen to discuss cooperative subjects at regular intervals. In order to facilitate discussion, they may use discussion sheets prepared by the National Union or other material such as a newspaper article.

These groups are also called listening groups or film forums depending upon whether they use the radio talk or a film for group discussions. Since these groups function in a democratic fashion under a self-imposed discipline, it leads to their training in parliamentary procedures and formation of democratic attitudes, besides imparting increased knowledge on the subjects under discussion.

Project Method

Under this method the group carries out a project of local significance such as the construction of a road or the construction of a godown required for the cooperative society etc. Members' participation in an activity of such a kind under the aegis of the cooperative society increases the sense of member participation and also leads to pride of achievement.

Study Tour

The Cooperative Movement has extensively made use of this technique for the education of its members, leaders and its employees. Members in a particular locality may be taken to see the working of a successful cooperative society in a neighbouring area and observe for themselves the methods and practices followed by it. Study tours are also arranged internationally for leading cooperators of one country to study the practices and operational techniques of Cooperative Movements in other countries. However, unless these study tours are properly planned, they are likely to degenerate into sight-seeing excursions.

Seminars and Conferences

Seminars and conferences are an informal approach adopted by the Cooperative Unions for the education of the leaders in the primary as well as higher level societies. In seminars, the members discuss their problems of the Cooperative Movement in a particular sphere and exchange experiences. Specialized knowledge could also be provided by inviting experts to initiate discussion on particular subjects.

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Training in Regular Courses

The Cooperative Movements in advanced countries maintain Cooperative Schools and Colleges where courses are held for the various categories of personnel. The courses may last from one week's duration to intensive training for one year. In Pakistan, the Cooperative College is financed and run by the Government. Apart from lectures, some of the modern education methods like group discussion, project method, seminars, study tours etc. are employed in the Colleges as well.

Peripatetic Training Scheme in East Pakistan

The Working Groups discussed the advantages and limitations of the courses organized under the Peripatetic Training scheme. The general opinion was that while it was too early to evaluate the work of the Peripatetic units, there was no doubt of the usefulness of the courses organized for the board directors. It was pointed out by the delegate of the East Pakistan Union that every possible attempt was made to hand pick the best of the Inspectors of the Cooperative Department who had aptitude and flair for extension work. Further, they had been given refresher training in Cooperation at the Cooperative College, one-week's training at the Communications Media Division of the U.S. Government's International Cooperative Administration and three-weeks' orientation training at the East Pakistan Academy for Village Development. The limitations indicated below, it was evident, did not involve any personal criticism of the Inspectors (Extension) and the Inspectors as also the Officers of the Union were quite alive to some of the problems. The problems mentioned were firstly that the follow-up programme under which the directors were expected to organize group discussions could not be systematically developed because of the nomadic nature of the duties of Inspectors (Extension). The Cooperative Department Officers who were expected to stimulate the follow-up activities were too engrossed in their normal duties to be able to do anything significant. Further the Inspectors(Extension) would welcome some teaching help from the officers of the Cooperative Department at the district level, since these officers are in a position to discuss cooperative problems of direct interest to the directors under training. Thirdly, it was also necessary to organize refresher courses for the directors trained once but this could be done only by multiplying the Inspectors. It was against this background that the technique of study circle and the potentialities of its usefulness were discussed at the Seminar.

Study Circles and their Applicability

Study Circles deserve a separate section among Education Techniques in the report because of the contribution they have made in countries like Sweden in imparting factual knowledge to members, in creating a corps of knowledgeable and active members out of which leaders for the societies increasingly come and in providing further training to board members and employees. On account of the possible confusion between

group discussion method and study circles, it may be emphasised that both are materially different from each other. While the former is nothing more than discussions carried on small groups, perhaps with the aid of discussion material, the latter follows a systematic study course with the aid of specially-designed study material.

A study circle is a small group of 10 to 15 persons who decide to meet once a week or fortnight to follow a particular course of study. They use the study material provided to them and hold discussions on the questions included in the material. The study circle functions under the direction of a leader who is one of themselves and whose function is to regulate discussions and direct it on the subjects under consideration.

The study material is produced by seven to nine teachers in the Adult Education Division in the Swedish Cooperative Union and Wholesale Society. The study material gives factual information, indicates pros and cons of a particular issue and is written in a manner that would arouse discussion. The study material on each *course* number of which roughly corresponds with the number of times a group is expected to meet. At the end of each section questions are posed on which study circles hold discussion, and prepare group reports. These reports are sent to the Swedish Union teacher who returns them back with his comments. For the successful functioning of study circles, the role of the leaders is very important. It is they who have to keep the groups together, to regulate discussion, to clarify the viewpoints of different people, and help the groups to arrive at well-thought conclusions. The Swedish Union considers their training vital and organizes one-week courses to familiarise them with the subject matter of the study circle courses and handling discussions.

In 1961, 3119 study groups were functioning inside the Consumers' Cooperative Movement and the number of participants was about 30,000. The composition of participants in the study circle activity was 60 per cent women, 11.5 per cent were employees and the rest were board directors and male members. It has been estimated that the average cost to the Swedish Cooperative Union and Wholesale Society per study circle member is quite low.

The following features about study circles were noted: Firstly, the study circle is a sustained form of study, based on correspondence course approach, by a group of members who promise to follow the course and attend all the meetings. The group cannot function with irregular or changing membership. Secondly, the teacher is not present in the group and his place is taken by the study material. The leader who directs the discussion is not the teacher and is not expected to provide all replies or information to questions asked by members. A two-way flow of correspondence between the study circles and the Union teachers is, therefore, essential. Thirdly, study circle method provides education to members in their own villages, without the need to employ a large number of cooperative teachers, if mere reliance ~~was~~ placed on training courses by a teacher. The study circle ~~is~~ an economic method inasmuch as the Provincial or National Union can reach a large number of members by employing relatively few teachers.

It was felt that the study circle technique undoubtedly holds out great promise in the field of cooperative education, but certain pre-conditions and modifications would be necessary before its application on an extensive scale could be possible.

Illiteracy was one of the major problems which would limit the usefulness of study material. If collaboration of the radio authorities could be secured to broadcast a study course over a period of time, this difficulty could be got over. Alternatively, each study circle would have to depend on a literate member in the group to read out the study material to the rest of the members. Secondly, careful thought should be given regarding the formation of study circles in the villages in view of the comparative inactivity of the primary societies. The Presidents and Secretaries of the primary societies may be activated but perhaps it ~~also might~~ be advantageous to select the leader of the group at an early stage and involve him in the formation of study circles. Since considerable demand is made on the group leader he should be paid a small honorarium. An example was cited of group leaders having been paid by the members themselves in the discussion groups formed in the Comilla District by the East Pakistan Academy for Village Development. Members of the study circles and a cooperative society whom they belong could together take care of the local expenses such as leader's honorarium, kerosene lamp and oil, and tea etc. Thirdly, the programme of production of study material, group leaders' training and formation of groups should be fully integrated and the time-schedule should be worked out beforehand.

Audio-Visual Aids.

Even where reliance is placed on formal teaching and text-books, audio-visual material are valuable aids to the teachers. The use of audio-visual aids is based on the fact that all knowledge is experience and human beings can acquire these experiences through anyone or a combination of the five senses. A major extent of knowledge is acquired through the eye and almost all knowledge is gained through the use of the eye and the ear. All media of instruction, hence, are based on increasing the receptivity through these two senses. Reading of books etc. and listening to talks have been the time-honoured media of learning. But knowledge is best acquired through direct observation, since it is first hand and the impact on the mind is greater than through word symbols. Audio-visual aids are based on this conception, and they aim to communicate ideas effectively by reproducing the original objects or their near resemblance.

The simplest but quite effective of these aids is the black board. The teacher can draw pictures, diagrams etc. on the board and illustrate what he is teaching. Even mere writing on the board by bringing into use the visual sense reinforces what is communicated through only one sense by means of a talk. Posters and charts are illustrative material while flannel graphs and film strips tell a progressive story. Films and the Radio are mass media. Also certain

popular media like the dramatic performances, folk dances, kobi gans with which people are familiar could be made use of.

Certain aids like posters, flannel graphs, wall maps etc. are simpler and easy to make by the field workers. But there are other aids like films and film strips which require technical skill and expensive equipment to produce.

A demonstration of the various audio-visual media was given by Mr. Islam of the Audio-visual Centre. He emphasised the need for an imaginative use of the material so as to produce striking effect.

Some of the other points about audio-visual aids mentioned were: Firstly, audio-visual material are aids to teaching and they cannot replace the teacher. Secondly, not any one of the audio-visual aids could be considered to be most effective. In order to produce the desired results i.e. transmission of knowledge with a view to bringing about a change in people's attitudes and behaviour pattern, a series of aids should be planned and produced. Thirdly, the Cooperative Union at the apex level which has already started with the production of posters, photographs etc. may expand this programme further, since the barriers of illiteracy could be broken effectively through the use of audio-visual aids. Fourth, although films are effective mass media and their impact is greater, they are very expensive to make. The best use of available resources may perhaps be made by concentration on other simple aids including film strips.

The participants also had the opportunity of witnessing a performance of the kobi gan troupe engaged by the East Pakistan Union which, having received orientation training, is conducting cooperative propaganda in the rural areas of the province.

Course Content.

The discussion on this subject was general and mainly with reference to members and board directors. It was felt that, while members should know the basic principles of Cooperation, the emphasis in their training programmes should not be on academic and theoretical type of subjects. Instruction should centre around their own cooperative society, its problems, the social and economic aspects of members' conditions and the means to bring about change in them. Farmers are more interested in getting more credit and at cheap rates as also in disposing of their produce at favourable prices. Subjects of this nature which concern the members' daily lives and the management, finances, services of their cooperative as also its problems should figure prominently in the programmes for members. Other subjects of interest to members are: their rights and obligations in the society, its management and financial structure, obligations of board members, main legal aspects of cooperative societies, as also social subjects like health and hygiene, family planning etc. So far as the directors are concerned, they need additional training in techniques

of cooperative management, parliamentary procedures, business practices, techniques of member relations, financial structure of societies, economics of the society's sphere of activity, such as agricultural credit or marketing, vocational training in account-keeping etc. It may be emphasized, however, that members also have a right to receive the same training as directors, and any permanent dichotomy in the extent of education given to these two categories may result in the entrenchment for long periods of the same directors in their positions. Attempts should be made to devise educational programmes on a continuous basis so that all members who are anxious to improve their knowledge, have the opportunity to make progress by stages.

Finances for Cooperative Education

The question of finances for carrying on cooperative education activities is an important one since the size of educational activities and its quality would largely depend upon the funds available. The Rochdale Pioneers Society, of which mention has been made earlier, established a practice of allocating each year definite funds for member education. As soon as provision was made in the Friendly Societies Act and Provident Societies Act of 1882, the Rochdale Society voted a grant of $2\frac{1}{2}\%$ for education. They had also appointed a committee to run a stall in the Stores for sale of books and periodicals. Subsequently the society decided to spend its profits in equipping a library and considerable thought was given to making the reading room comfortable. By 1860 the society had in all about 5,000 volumes in the library. A full-time Education Secretary was appointed by the Society in 1868, and in course of time the practice of appointing full-time Education Secretary by societies gained in vogue.

The following basis are generally adopted by societies in allocating funds for cooperative education;

- i) Grants on the basis of percentage of surplus.
- ii) Per capita allotment.
- iii) A percentage of the turn over.
- iv) A fixed annual grant.
- v) A grant as and when the board decides.

The advantages of allocating education grants on the basis of surplus is that societies, which are able, make provision for cooperative education and the societies which suffer losses are not asked to bear the burden. But this method suffers from the disadvantage that when societies are doing badly and cooperative education is most necessary, funds for the purpose are either not available or have diminished. If education is regarded as fundamental as the business activities, the societies should consider cooperative education as part of normal costs. Unless there is stability of funds for cooperative education from year to year, the extent of educational activities are subject to a measure of uncertainty. An

alternative and perhaps better method for primary societies is to set aside annual education funds on the basis of a certain sum per member. So far as federal organizations are concerned their membership is not necessarily an indication of what they can contribute to education work. In their case a preferable basis would be to allocate a proportion of the turnover.

In addition to these contributions, other sources of income are the tuition fees paid by the trainees, subscriptions to periodicals and sale proceeds of study material and cooperative publications. The cost of publication of cooperative periodicals and study material could be covered by subscriptions and sales price, but often the Cooperative Unions subsidize part of the costs. The extent of subsidy would depend upon the stage of development of the Movement, ability of the members to pay and the purpose for which the publicity material is issued. In regard to cooperative periodicals, the Unions follow the practice of subsidizing the expenses incurred on personnel and administration while the rest of the expenses, such as printing, paper, distribution etc., are covered by the sale proceeds. The extent of subsidy may be larger for study material including audio-visual aids which are specially designed for use in educational courses.

The primary cooperative societies and their unions at the various levels are the agencies which are engaged in cooperative education work. The funds collected for cooperative education may be shared amongst these organizations on an agreed basis. The educational structure in U.K. for instance, consists of the National Cooperative Education Association (working as an organ of the National Cooperative Union), Sectional Education Councils in eight sections and local Cooperative societies. The primary societies allocate funds for their education work either on the basis of a proportion of net surplus or a per capita contribution. The administrative expenses of the sectional council are met by the Education Department of the Cooperative Union. In addition to this the council gets a special subscription from its National Cooperative Education Association members which varies from 2 Sh. 6 d. to 10 Sh. per 1,000 members in different sections.

The National Association gets its funds in the following ways:

- i) Income earned through fees for college courses, correspondence courses and proceeds from publications.
- ii) Share in the general subscription which the societies pay to the Cooperative Union.
- iii) A special subscription is made by the societies at the rate of 1 Sh. 4d per member per year in the Union for support to the Cooperative College.
- iv) Education Committees make a special subscription of 10 Sh. per thousand members to the Education Department. This national contribution is in addition to the subscriptions which the societies pay to the sectional funds. These funds are utilized for the development of direct services to local educational committees.

In developing countries the position of the Cooperative Unions in respect of finances is not very happy. The primary societies generally do not carry on any educational activity and also do not make any allocations of funds. The main source of income for Cooperative Unions is member subscriptions and sale of publications, and the funds thus available are meagre. As a result, the Governments often give annual grants for approved Cooperative education programmes.

The Seminar discussed the question of raising funds from the Movement in East Pakistan and the general opinion was that contribution of funds to education would increase the sense of participation and responsibility of the societies for member education programmes. As regards the basis of contribution there was a divergence of opinion. One group suggested that there should be an annual per capita allocation by primary societies while the other group was of the opinion that each society should allocate a minimum amount and also a percentage of the net profits earned by the societies. The business federations, both the groups suggested, should contribute to Education Fund a proportion of their gross profits. The consensus of opinion in regard to sharing of these funds was that the primary societies should retain 50% of their allocations, and the rest should be equally divided between the District Unions and the Provincial Unions. The Seminar also gave some thought to the question whether compulsory contributions would not be construed as taxation by the societies, and felt that efforts should be made simultaneously to increase an awareness among the societies about the value of education work and the societies should be involved in the formulation and implementation of education programmes.

encl: programme
list of delegates.

Appendix A

ICA Education Centre,
6, Canning Road,
New Delhi. India.

*Mediator
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Seminar on Cooperative Education, Dacca,
East Pakistan, January 29th to February 3rd, 1962.

January 29th

- 9.30 to 10.30 a.m. Inauguration
Introduction to ICA activities in South-East Asia.
- 11.00 to 12.00 noon Purpose and Working Methods of the Seminar
Lunch Break.
- SECTION I: ORGANIZATION AND AGENCIES
- 2.00 to 3.00 p.m. Cooperative Education: Need, Aims and Scope.
Introduced by: Mr. J.M. Rana,
ICA Education Centre, New Delhi.
- 3.00 to 4.00 p.m. Co-operative Education Arrangements in East
Pakistan.
Introduced by: Mr. A.K.M. Ahsan,
Registrar, Co-operative Societies,
East Pakistan,
Dacca.
- 4.15 to 5.15 p.m. Group Discussion.

January 30th

- 9.30 to 10.30 a.m. Agencies for Co-operative Education
(Role of Unions, Primaries and Governments).
Introduced by: Mr. A.A.M. Imaul Huq,
Dy. Registrar, Co-operative
Societies, East Pakistan,
Dacca.
- 10.30 to 12.30 noon Group Discussions.
Lunch break.
- 2.00 to 4.00 p.m. Plenary on Section I.
- SECTION II: PERSONNEL CATEGORIES, EDUCATION
METHODS AND COURSE CONTENT
- 4.15 to 5.00 p.m. Teaching Methods and Techniques
(with reference to audiences).
Introduced by: Mr. Shamsul Huq,
Principal,
East Pakistan Co-operative
College, Dacca.

January 31st-

9.30 to 10.30 a.m. Study Circles as a technique of
Co-operative Education.

Introduced by: Mr.J.M.Rana,
ICA Education Centre,
New Delhi.

10.30 to 11.30 a,m, Study Circles - Some Proposed Approaches in
East Pakistan.

By: (i) Mr.Asaddar Ali,
Assistant Registrar, Co-operative
Societies.

(ii) Mr. Maniruddin Ahmed,
Assistant Director (Extension)

11.15 to 12.15 p.m. Questions

Lunch break

2.00 to 3.00 p.m. Syllabi for various Education Programmes

by: Mr. Mohd. Sulayman,
Professor,
East Pakistan Co-operative College.

3.00 to 5.00 p.m. Group Discussions (on Training Methods,
Study Circles and Syllabi).

February 1st Excursion

February 2nd

9.30 to 10.30 a.m. Group Discussions (contd).

10.30 to 1.00 p.m. Plenary on Section II.

SECTION III. AUDIO-VISUAL AIDS AND FINANCING

2.30 to 3.30 p.m. Audio-Visual Aids for Co-operative Education.

by: Mr. Islam,
Audio-Visual Centre,
Ministry of Education,
East Pakistan.

Lunch break

3.30 to 5.30 p.m. Panel Discussion
(on Production of Literature and
Audio-Visual Aids).

February 3rd

9.30 to 10.30 a.m. Financing of Co-operative Education

Introduced by: Mr. J.M.Rana,
ICA Education Centre,
New Delhi.

Lunch break

10.30 to 1.00 p.m. Group Discussions.

2.30 to 5.00 p.m. Plenary on Section III.

February 4th

9.00 a.m. to 10.00 a.m. Follow-up and Evaluation Activities;
Role of ICA Education Centre.

10.00 a.m. to 12 noon Final Plenary

Seminar on Cooperative Education
Dacca, January 29 - February 3

List of Participants

1. Rev. James D. Wyker,
Director,
Village Institute,
Naogaon, Rajshahi,
East Pakistan.
2. Rev. Father Young,
Adviser,
Pakistan Academy for Village Development,
Comilla. (E. Pakistan)
3. Dr. A. Farouk,
Reader in Commerce,
Dacca University,
Dacca. (E. Pakistan)
4. Mr. M. N. Huq,
Pakistan Academy for Village Development,
Comilla. (E. Pakistan)
5. Mr. Birabal Sarcar,
Village Institute,
Naogaon, Rajshahi,
East Pakistan.
6. Miss Selima Begum,
Social Welfare Organizer,
Dacca. (E. Pakistan)
7. Mrs. Jowshanara Rahman,
Social Welfare Organizer,
Chittagong. E. Pakistan.
8. Mr. M. S. Zoha,
Director,
East Pakistan Cooperative Union Ltd.,
37 Purana Paltan,
Dacca 2. E. Pakistan.
9. Dr. Fakir Mohammad,
Director,
East Pakistan Cooperative Union Ltd.,
37 Purana Paltan,
Dacca 2. E. Pakistan.

10. Mr. Abdul Hakim,
Secretary,
Tangi Union Cooperative Multipurpose
Society Ltd.,
Dacca. E. Pakistan.
11. Mr. Shamsul Huq Khandaker,
Asstt. Secretary,
Narayangonj Town Cooperative Bank Ltd.,
12. Dr. Abdul Husain,
Chairman,
Rangunia Union Cooperative Multipurpose
Society Ltd.,
Chittagong, E. Pakistan.
13. Mr. Jogesh Chandra Barman,
Secretary,
Mymensingh District Fishermen's
Cooperative Society Ltd.,
Kuliarchar,
Mymensingh. E. Pakistan.
14. Mr. M. A. Shukur,
Section Officer III,
Cooperative Directorate,
Dacca. E. Pakistan.
15. Mr. Obaidur Rahman,
Section Officer II,
Cooperative Directorate,
Dacca. E. Pakistan.
16. Mr. Md. Sulayman,
Professor,
East Pakistan Cooperative College,
17. K. N. Dass,
Professor, East Pakistan Cooperative College
18. Mr. Asaddar Ali,
Asstt. Registrar, Cooperative Societies,
Comilla.
19. Mr. Abul Ahsan,
Asstt. Registrar, Cooperative Societies,
Sylhet.
20. Mr. Shamsuddin Munshi,
Inspector,
Cooperative Societies (Extension)

21. Mr.A.K.M.Najabat Ali,
Inspector, Cooperative Societies (Extension)
22. Mr.Abu Sayeed,
Inspector, Cooperative Societies (Extension)
23. Mr.A.F.Sayedullah,
Inspector, Cooperative Societies (Extension)
24. Mr.Md.Hassan,
Inspector, Cooperative Societies (Extension)
25. Mr.Mofazzal Hossain,
Inspector, Cooperative Societies (Extension)
26. Mr.Imaul Huq,
Secretary,
East Pakistan Cooperative Union,
Dacca.
27. Mr.J.M.Rana,
ICA Education Centre,
New Delhi.