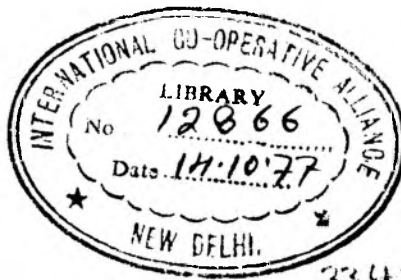


Report of the National Seminar on

Integrated Approach to Agricultural Cooperative Development in Nepal



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International Cooperative Alliance
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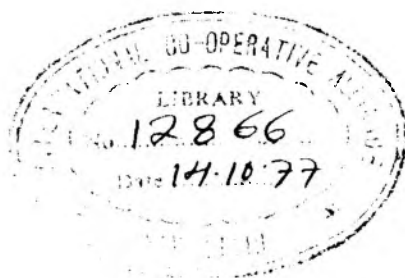
**Integrated Approach to Agricultural
Cooperative Development
in Nepal**

Report of the National Seminar on

Integrated Approach to Agricultural Cooperative Development in Nepal

Kathmandu, Nepal,

December 5-14, 1976



INTERNATIONAL COOPERATIVE ALLIANCE

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Introduction

The National Seminar on "Integrated Approach to Agricultural Co-operative Development in Nepal" was held by the Department of Co-operatives, His Majesty's Government of Nepal in collaboration with the International Co-operative Alliance Regional Office and Education Centre for South-East Asia from 5th to 14th December, 1976 at the Co-operative Training Centre, Arniko Raj Marg, Baneshwor, Kathmandu. The seminar was inaugurated on the 5th December 1976 by Mr. Khadga Bahadur Singh, Minister of Food, Agriculture and Irrigation and Land Reform of His Majesty's Government of Nepal. In his inaugural address the Minister said that the Sajha (Co-operative) programme should be geared to enabling the farmers to receive the fruits of their labour. He said that the farmers should be convinced of the fact that the Sajha programme was designed for their welfare, and the enthusiasm generated by the programme should reach them. The farmers who benefit by the programme should be encouraged to assume local leadership in developmental activities. He emphasised the need for seeing that the inputs needed for agricultural development are available to the farmers at the required time.

Mr. Narendra K. Basnyat, Registrar of Co-operative Department, delivered the welcome address at the inauguration ceremony. Mr. Lionel Gunawardana, Joint Director and Specialist in Agricultural Co-operation of the International Co-operative Alliance Regional Office and Education Centre for South-East Asia, addressing the inaugural session said that in view of the launching of the Sajha Programme which envisages providing, especially to the small farmers, services that are necessary for agricultural production such as credit and other agricultural inputs, marketing services in a co-ordinated manner, the theme of the seminar, namely Integrated Approach to Agricultural

Co-operative Development was very timely.

The distinguished guests attended the inaugural session included Mr. D.B. Malla, Assistant Minister of Food and Agriculture and Irrigation, Dr. M.M. Sainju, Member, National Planning Commission, Mr. D.R. Koirala, Secretary, Ministry of Food and Agriculture, Mr. B.D. Pyakurel, Secretary, Ministry of Land Reform, Mr. Randhir Suba, Chairman, Sajha (Co-operative) Society Ltd, and many other senior officers of His Majesty's Government. 25 participants from the Department of Co-operatives, Land Reform Department, Department of Agriculture and Agricultural Development Bank, Sajha Society Ltd, Central Sajha Development Committee and Agriculture Inputs Corporation participated in the seminar. The seminar programme (annexe-1) and the list of participants and resource persons (annexe-2) are given at the end of the Report.

The seminar was directed by Mr. Lionel Gunawardana and Mr. Narendra K. Basnyat. Other resource persons who lectured at the seminar in addition to the seminar Directors were Dr. M.M. Sainju, Member, National Planning Commission, Mr. B.D. Pyakurel, Secretary, Ministry of Land Reform, Mr. N.B. Shah, Joint Secretary, Ministry of Land Reform, Mr. L.B. Bista, General Manager, Agricultural Development Bank, Mr. K.P. Adhikari, Member Secretary, Sajha Society Ltd. and Mr. S.K. Upadhya, Deputy General Manager, Agricultural Development Bank. Mr. Shiro Futagami of the Central Union of Agricultural Co-operatives of Japan gave a talk on Japanese agricultural cooperative experience to the seminar at the invitation of the International Co-operative Alliance Regional Office and Education Centre for South-East Asia.

The closing ceremony was addressed by the Assistant Minister of Land Reform, Mr. Marich Man Singh. Mr. Singh expressed the confidence that the Sajha (Co-operative) programme would be an important factor in the attempt to create an exploitationless society. He said that the Sajha (Co-operative) programme had been implemented to strengthen the national economy.

Speaking on the occasion Mr. L. Gunawardana said that the ten day seminar had proved to be fruitful in identifying

the problems and recommending ways to overcome them.

Making a closing remark Mr. Narendra K. Basnyat, Registrar, Department of Co-operatives, opined that the Seminar had inspired all those associated with the programme to produce more for the benefit of the small farmers. He also thanked the ICA Regional Office for its collaboration in organising the Seminar.

Objectives of the seminar were:

- (i) To better understand and appreciate the present Sajha (Co-operative) Programme.
- (ii) To identify problems in the implementation of integrated agricultural cooperative development programme.
- (iii) To make suggestions and recommendations to the policy makers for their consideration in formulating policies and plans for action for cooperative development.

Observations and Recommendations:

A. Co-operative Movement and Sajha Programme in Nepal:

The seminar reviewed the development of cooperatives from the inception to the present day. The establishment of Co-operative Department in 1953 and the initiation of Rapti Valley Multipurpose Project in 1954 is the milestone of the beginning of the modern concept of Co-operatives. The co-operative in modern lines was organised and started first in Rapti Valley in 1954 as a part of the project to channelise credit to the new settlers and farmers in the project area. An executive order was issued by H.M.G. in 1956 for legalising the organisation and registration of the Co-operatives. The co-operative movement with its legal framework was started after the enactment of the Co-operative Societies Act 1959 and amended as per the need and situation to the development of co-operatives. A Co-operative Training Centre was set up in 1962 under Co-operative Department. The programme to impart training to the Departmental personnel, Officials of the Co-operative

societies and the field staff of the allied agencies was entrusted to it. Besides this, the centre conducts Member Education Camps in the villages and Districts to make the member and non-member conscious and understand the concept and operational know-how of the co-operatives. At the initial stage the fund needed by co-operative societies was being arranged by H.M.G. by creating a Co-operative Development Fund. As a central financing agency to the Co-operatives, a Co-operative Bank was established in 1963. Later in 1968 the bank was converted into the Agriculture Development Bank to widen the scope of financing both to the Co-operatives and individual farmers. However, all these efforts led to the quantitative development of the Co-operative Societies and most of these societies could not become viable and workable units. Consequently Co-operative Revitalisation Programme was launched in 1969 to make the Co-operatives efficiently operative and responsive to the needs of rural population. The guided Co-ops were under Government's management till 1971-72 and later in 1972-73 the task of management was entrusted to the Agriculture Development Bank. The seminar noted the present efforts for providing integrated cooperative services especially to the small and under-privileged farmers and felt that the subject chosen for the seminar i.e. Integrated Approach to Agricultural Co-operative Development is very timely. It discussed the introduction and functioning of present Sajha Programme. The Sajha programme was started in May 1976 in response to a command issued by His Majesty the King in His new year message (2033) to develop a programme to assist especially the small and under-privileged farmers in providing credit and other agricultural inputs, consumer goods and marketing facilities in addition to providing irrigation facilities. Presently the programme is being implemented in 30 districts of the country with the following main objectives:

1. To increase the GNP (Gross National Product) and thereby the income of the farmers through improved system of farming by providing the facility of institutional loan to rural small farmers and small occupa-

tionist in the village level and by marketing the agricultural inputs.

2. To mobilise the rural savings and capital and invest them in development works by providing the rural farmers the banking facility in the villages.

820 additional societies have been organised in these districts in addition to the 206 societies that have been already existing. The functions of the societies will include following:—

- (i) To provide both production and consumption loans to farmers;
- (ii) To arrange marketing of agricultural inputs and agricultural products;
- (iii) To market the goods of daily necessities;
- (iv) To mobilise capital by accepting deposits from farmers of the rural sector; and
- (v) To make available membership certificates to the concerned farmers by transferring the compulsory savings.

The societies will also act as agents of Agriculture Inputs Corporation, National Trading Ltd, Salt Trading Ltd, Nepal Oil Corporation, Jute Development and Trade Corporation, Tobacco Development Company, Dairy Development Corporation and Nepal Food Corporation at the village level.

B. Suitability of Multipurpose Co-operatives for Agricultural Co-operative Development in Nepal:

While discussing the suitability of the multipurpose type of cooperative society in the present context of Nepal, the following facts should be taken into consideration:—

- (1) The needs of the farmer are multiple in nature and varied.
- (2) Lack of well developed infrastructure for provision and facilities needed for agriculture i.e. adequate and timely supply of inputs, credit, consumer goods and

marketing facilities.

- (3) Lack of knowledge in regard to modern agricultural techniques.

In order to overcome these constraints, multipurpose cooperative society is most suitable. The seminar recommended that their establishment and development should be continued and noted the following advantages:—

- (a) The multi-functional activities of different national agencies could be channelized and co-ordinated at the village level through a single unit multipurpose Sajha (Co-operative).
- (b) As all the services are provided through a single unit, considerable cost reduction (overhead cost etc.) is possible.
- (c) Member can get the goods and services at reasonable prices under one roof and this will save time and money of the members.
- (d) As it handles multifarious activities it is easier to make the cooperative economically viable.
- (e) When the members receive all the services from one unit at reasonable rate at one time, this will boost the loyalty of members towards the society which in turn will result in their active participation in the activities of the societies.
- (f) Social programmes like population education, family planning, basic health services can be provided through the multipurpose cooperative society right at the village.

C. Member Participation and Democratic Control:

Sajha society is an economic organisation based on among other things, the noble principles of democratic control with the active participation of members in its affairs. In order to ensure these elements in the Sajha society, the following measures are suggested for consideration:—

1. It is of vital importance that the shareholders feel that the Sajha Society is their own affair, and that it is completely geared to the fulfilment of their requirements and aspirations. In order to arouse this feeling of attachment, massive educational programmes must be carried out through the local leaders, officials and other appropriate agencies. This educational programme should cover board members, committee members and the general shareholders. The educational programme is also necessary in view of the need of imparting managerial and other skills for the efficient functioning of the Sajha Society.
2. The people believe more in deeds than in words. The Sajha programme has promised to provide necessary agricultural inputs and services along with other necessities of daily consumption. It must therefore, be seen that the shareholders get the services as have been promised to them in the Sajha programme. This is the surest way to ensure active participation.
3. Some sort of incentive schemes such as rewarding the active members can be introduced. This will help create a sense of healthy competition among the members for greater participation in the affairs of the society.
4. Co-operative society should also provide social as well as recreational services in order to get better member participation.
5. Board meeting and general meeting should be conducted in more attractive ways.
6. The system of nomination of two members in the ward sub-committee should be replaced by the election method among the shareholders of the respective wards.

Since the emergence of local leadership from among the tillers and a full control of the organization by them is essential for the successful functioning of the Sajha Society, efforts must be made to see that the tillers actively participate in decision-making and their control in the society become more real. In the meanwhile, some measures

consistent with the present scheme of things can be undertaken :

1. Effective check and control over managerial personnel by the managing board, and over the managing board by executive Sabha (assembly).
2. There are some provisions in the existing by-laws under which shareholders can exercise some control and check over the affairs of the society. The members should be educated in exercising these controls.
3. Presentation of the financial statement should be simple and intelligible to the ordinary members.
4. A committee consisting of three persons to be elected from among the shareholders may be constituted to examine the performances of the society and to report to the managing board and general body.

D. Marketing:

The objective of co-operative marketing is to market on a more profitable basis agricultural products by its members.

Problems:

- (i) Lack of adequate facilities for transportation, storage and processing.
- (ii) Problem of regular and guaranteed delivery of credit and inputs.
- (iii) Price fluctuation and lack of arrangement for provision of market information.
- (iv) Mal-practices and unhealthy competition from the private sector.
- (v) Absence of secondary and apex level co-operatives.

The following measures are suggested to overcome the above-mentioned problems:—

- (1) A sound organisational set up at different levels is of vital importance for ensuring efficient and successful



Mr. Khadga Bahadur Singh, Minister of Food, Agriculture and Irrigation, Nepal, inaugurating the Seminar. Mr. Narendra K. Basnyat, Registrar of Coop. Societies, is also seen.



Mr Marich Man Singh, Assistant Minister of Land Reform, Nepal, delivering the Valedictory Address.



Seminar participants with Messrs B. D. Pyakurel, Lionel Gunawardana, Shiro Fitagami and Narendra Basnyal.



Mr Lionel Gunawardana, Joint Director and Specialist in Agricultural Cooperation, ICA RO & EC, New Delhi, (above) and Mr Narendra K Basnyat, Registrar of Cooperative Societies, Nepal (below) addressing the closing session.



working of co-operative marketing. The agricultural produce collected at the farm level by the primary co-operatives should be handled by the district level co-operatives for storage, processing, marketing etc. Thus, there is a necessity for district level co-operatives.

- (2) To provide market information and also for national and international trade, an apex level co-operative should be organised.
- (3) There should be a link between credit and marketing, so that recovery of loans and assembling of farm product can best be achieved.
- (4) In respect of transportation and storage, arrangement should be made to provide trucks and tractors and for construction of godowns etc. to be owned and managed by the district level cooperatives. The primary level society may also own transport facilities wherever feasible. But in case of storage each primary co-operative also must own a godown.
- (5) Processing units should be set up wherever feasible by secondary level societies.
- (6) The government should guarantee a minimum price for agricultural produce and guarantee the purchase of minimum quantity of agricultural produce from the cooperative units.
- (7) To eradicate malpractices by unscrupulous businessmen, the cooperative should endeavour to gain confidence of the members by providing better commodities and services. Government must help the co-operatives in providing better technical services and the required amount of capital for marketing.

E. Credit:

Problems:

- (i) Non-availability of credit on time.
- (ii) Over financing and under financing.
- (iii) Lengthy and cumbersome procedures of financing.
- (iv) Lack of technical support in the utilization of credit.

- (v) Security oriented rather than production oriented credit system.
- (vi) Low rate of recovery.
- (vii) Lack of coordination among different functional agencies.
- (viii) High rate of interest.

To overcome these problems, the following measures are recommended:—

- (1) Creditworthiness should be assessed with the hope of a real production plan. It is felt that introduction of credit card may be helpful in providing credit on time. This system will also overcome the problem of over financing and under financing, because the actual credit needs of the farmer member can be assessed from the information provided in the credit card system.
- (2) Assessment of credit should be based on the repayment capacity of the farmer. The repayment capacity should be assessed on the anticipated production of the farmer. It should not be based on the security.
- (3) The paper work involved in granting credit should be minimized and the procedure should be made easy, explicit and simple.
- (4) Extension officials should ensure that their technical service reaches all the farmers. A sound farm planning should be done to ensure that credit used for production bears fruit. Number of technicians working at all levels should be increased. There should be provision for training programme for the farmers regarding proper utilization of credit.
- (5) Loan should be collected in kinds immediately after harvest. This would ensure the recovery of credit given.
- (6) There should be a close coordination among credit supply, extension and marketing.
- (7) Small farmers should be identified and credit should be provided to them at concessional rate of interest.

F. Co-ordination:

With a view to help and provide necessary services and facilities to the small and under-privileged farmers the Sajha (Co-operative) programme has been launched. This has envisaged an integrated approach to providing services of various agencies at the grass root level through single unit multipurpose cooperative societies. But it is felt that the coordination has not been achieved up to the desired extent. Reasons for this lack of coordination and some ways of achieving greater coordination are given below:

- (1) Various departments and agencies involved in Sajha programme are giving attention only to their own programmes not giving due attention to the plans and the programmes of the others. In order to avoid the tendency towards compartmentalisation, departmental programmes should be prepared in consultation with each other and frequent meetings of the executives should be arranged for effective implementation of such plans and programmes.
- (2) Sajha programme is basically a development programme but bureaucracy has not sufficiently changed its attitude to face this challenge. They are still having traditional ways of thinking. Bureaucracy should be more development oriented. For this there should be proper orientation seminars and meetings which should be held to orient them in effective ways of implementing the coordinated programme. The promotion and other incentives should be based on their actual performance.
- (3) Though there is a policy coordination at the central level, the various policies to be followed by the different institutions (central, district and grass root) have not been properly communicated to the concerned authorities and participants. There should be a quick flow of communication and an effective means of reporting system should be devised. Frequent follow up visit will ensure a good reporting system and a proper means of communication.
- (4) Co-ordination is very important for the successful implementation of Sajha programme. Various agencies involved to channelize their functions through Sajha

(Cooperative) in the grass root level must coordinate their activities with each other. Co-ordination should start from the early stage of programme and plan formation. This can be done very easily. For example, take the programming of financing. Each Sajha unit should formulate their lending programme taking into consideration the farm plan and budget of its members. This can be consolidated in the district and bank will have to plan to meet the required amount of credit. Likewise the supply agency must plan to supply the required amount of input in time and on the spot.

(5) It has been felt that the commitment does not often confirm to action. Therefore commitment should be made on the basis of availability of resources.

(6) To co-ordinate the programme to be implemented at the district level, District Sajha Development Committees have been organized. In spite of this arrangement, policies do not get implemented because of the reluctance on the part of a single person or and institution to coordinate his or its activities. Sajha Central Committee should be notified of such instances by the District Sajha Development Committee and the concerned central level institution should take action with the concerned authorities against such uncooperative attitude.

In the district level the Chairman of the District Sajha Development Committee must act as an effective coordinator and his performance must be evaluated periodically by Back to the Village National Campaign.

(7) An effective evaluation system of the concerned officials should be introduced so that they will concentrate their efforts on implementing the set programme and attempt to achieve greater coordination.

(8) Co-ordination can best be achieved only when the authority is properly delegated to the district and grass root levels. These levels should have the authority of channelizing the resources according to the needs.

(9) If proper coordination is to be achieved at all levels, no central institution should formulate programmes in isolation. In the same way, no implementation level

organisation should think and act as if it alone is responsible for the integrated programme.

For ensuring proper coordination, regular meetings among the executives are necessary. Exchange of ideas and information at such meetings will help in evaluating and directing the programme as envisaged.

G. Importance of Publicity:

Some of the work done by the Sajha Society Ltd and some suggestions to make them more effective are given below:

(1) *Radio:* At present Sajha Society Ltd has made arrangement to broadcast Sajha programme through the radio. The seminar suggests that the duration and frequency be increased and necessary changes in the content of the programme be made. Aspects relating to managerial functions and benefits of the cooperative programme should be included.

(2) Programmes to publicise the cooperative should be arranged in commercial service of Radio Nepal also.

(3) *Posters, Pamphlets and Newspapers:* Most of the cooperative society members are illiterate. Therefore when publishing pamphlets emphasis should be given to pictorial presentations so that they could easily be understood.

(4) *Distribution:* Pamphlets, posters and newspapers should be made available freely to every Sajha Society and the Sajha society should communicate the content to the maximum number of people through the managing committees.

(5) *Study Circle Method:* In every cooperative society study circle method should be introduced and discussion should be conducted at regular intervals. Co-operative Training Centre and other organisations help to conduct these programmes.

(6) Visits by managing committee members to the cooperatives which are functioning excellently would benefit them. Arrangements should be made to facilitate the managing committee members to visit the successful cooperatives and observe their functioning.

(7) Programmes to publicise the achievements of co-operatives should be included in every meetings, fairs and rallies.

(8) Students who go on National Development Services (NDS) programmes also can help to publicise co-operatives. Therefore they should be oriented about the cooperative programme before sending to the field.

(9) Programmes to conduct/organise essay competition and audio-visual demonstration should be arranged from time to time.

(10) Sajha Day should be observed at least once a year.

(11) In better interpersonal communication the services of school teachers and extension workers should be utilized. They should be trained on Sajha programme before utilizing their services.

(12) Co-operation should be included as a compulsory subject in schools and panchayat training institutions.

(13) All the agencies associated with the implementation of the Sajha programme should inform the Sajha Ltd, about their programme of action and achievement for publicity.

H. Criteria of Viability of a Primary Cooperative Society:

The main factors which effectively contribute in making the societies viable are as follows:—

Scale of Operation: The scale of operation is the function of (i) wide capital base, (ii) potentiality of the area, (iii) receptivity of the clientele group, (iv) availability of the technical as well as physical inputs, (v) managerial efficiency, (vi) supervision, (vii) profitability and control mechanism. These prerequisites, if not met adequately may scale down the operation of the society and the services which are to be channelized for the rural development may be greatly hindered.

Because of the transfer of the compulsory savings into the share capital, the Sajha society will have a strong capital base. Sajha society does not seem to lack working capital deposits and retained profits is also helping to generate sufficient capital.

One of the important factors for a society being viable is the active people's participation in the activities of the society. To obtain active public participation the necessary services should be provided.

Technical services as well as physical inputs should be made available through the society to improve agricultural production. In order to provide better price to the farmers the Sajha society should also arrange marketing facilities. This will result in the increased volume of business of a society and will ultimately help to increase the income.

Efficient management of a society is one of the very important factors for the successful working of Sajha society. For this, the Sajha society should be provided with trained personnel.

An appropriate supervisory and controlling mechanism should be developed. Timely supervision and effective follow up measures should be adopted for the efficient working of the Sajha society.

I. Future Trends

With the launching of the Sajha (Co-operative) programme a new hope and aspiration has been created. Though it will be premature to judge the movement's success and achievement objectively at this stage, it may be predicted that if the present enthusiasm is maintained achievement of the set goals would be possible.

1. Multipurpose Sajha Society has been accepted as a nucleus at the grass root level to provide all the requisites of the farmers for their agricultural and consumption needs. It is hoped that through Sajha society the local people will get more and more involved in developmental activities and local decision making.

2. The savings mobilized in the rural sector will basically be used for the need and requirement of the small and underprivileged groups which will ensure a greater investment in rural sector.

3. Ultimately the Sajha movement will have to engage in farming activities, thereby consolidating the small and

fragmented holdings of the small farmers. This will help to introduce modern techniques of cultivation in order to increase the agricultural production. To begin with these activities may be started in new resettlement areas.

(4) It is envisaged that cooperative organisation both at the secondary and apex level will emerge and this will bring an effective linkage in the cooperative system in the country.

Programme

5th December, Sunday

8.30—9.00	Registration of the Participants
9.00—10.30	Inauguration
10.30—11.00	Tea break
11.00—12.00	Introduction of participants. Explanation of working methods
12.00—13.30	Lunch break
13.30—14.30	Lecture No. 1: Brief History of Cooperative Movement of Nepal. Mr. N. K. Basnyat Registrar, Department of Coops, Kathmandu, Nepal.
14.30—15.00	Discussion

6th December, Monday

10.30—11.30	Lecture No. 2: Problems of Cooperative Marketing. Mr. Lionel Gunawardana Joint Director & Specialist in Agricultural Cooperation, ICA ROEC, New Delhi.
11.30—12.00	Discussion
12.00—13.30	Tea break
13.30—14.15	Lecture No. 3: Problems of Cooperative Credit in Nepal. Mr. L. B. Bista, General Manager, Agricultural Development Bank, Kathmandu.
14.15—14.45	Discussion
14.45—16.00	Group Discussion (1)

7th December, Tuesday

10.30—11.30	Lecture No. 4: (A) Cooperative Principles (B) Multipurpose Cooperatives as an Instrument for Integrated Agricultural Co-operative Development. Mr. Lionel Gunawardana
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11 00—12 00	Discussion
12 00—13 30	Tea break
13 30—14 15	Lecture No. 5 : Importance of Publicity in Sajha Movement. Mr. K. P. Adhikari Member Secretary Sajha Society
14 15—14 45	Discussion
14 45—16 00	Group Discussion (2)

8th December, Wednesday

10 30—11 30	Lecture No. 6 : Land Reform and Sajha Movement in Nepal. Dr. M.M. Sainju Member, National Planning Commission.
11 30—12 00	Discussion
12 00—13 30	Tea break
13 30—14 15	Lecture No. 7 : Democratic Control and Leadership in Large-size Cooperative Societies. Mr. Lionel Gunawardana
14 15—14 45	Discussion
14 45—16 00	Group Discussion (3)

9th December, Thursday

10 30—11 30	Lecture No. 8 : Role of Cooperation in Socio-economic Development in Nepal. Mr. N.B. Shah Joint Secretary Ministry of Land Reform.
11 30—12 00	Discussion
12 00—13 30	Tea break
13 30—15 00	Plenary on Group Discussion (1) and (2)
15 00—16 00	Group Discussion (4)

10th December, Friday

10 30—11 30	Lecture No. 9 : Multipurpose Agricultural Cooperatives in Japan : Integrated Approach to Agricultural Cooperative Development. Mr. Shiro Futagami Central Union of Agri. Cooperatives, Tokyo, Japan.
11 30—12 00	Discussion

12·00—13·30	Tea break
13·30—15·00	Lecture No. 9 continues.
15·00—16·00	Group Discussion (5)

11th December, Saturday Free

12th December, Sunday

10·30—11·30	<i>Lecture No. 10 : Criteria of Determining Viable Size of Agricultural Cooperatives under the Present Conditions in Nepal.</i> Mr. S.K. Upadhy Deputy General Manager Agricultural Development Bank, Kathmandu, Nepal.
11·30—12·00	Discussion
12·00—13·30	Tea break
13·30—14·15	<i>Lecture No. 11 : Trends and Dynamism of Sajha Movement in Nepal.</i> Mr. B.D. Pyakurel Secretary Ministry of Land Reform.
14·15—14·45	Discussion
14·45—16·00	Plenary on Group Discussion (3), (4) & (5).

13th December, Monday

10·30—11·30	<i>Lecture No 12 : Co-ordination of various Agricultural Development Agencies for Effective Development.</i> Mr. K.N. Pyakurel Member Secretary Central Sajha Development Committee.
11·30—12·00	Discussion
12·00—13·30	Tea break
13·30—14·30	Group Discussion (6)
14·30—16·30	Preparation of the Final Report.

14th December, 1976, Tuesday

10·30	Final Plenary and Presentation of the Report.
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List of Participants

1. **Mr Bhogendra Chaudhary**
"Bhuwan"
Regional Cooperative Officer
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Regional Cooperative Office
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3. **Mr. Tika Dutta Niraula**
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4. **Mr. Lakshmi Kant Jha**
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6. **Mr. Amir Man Ranjitkar**
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8. **Mr. Karina Bahadur Basukala**
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