

SPEECHES  
ON  
COOPERATION

18

**Democracy  
and  
Cooperative  
Development**

*Speeches by :*

MORARJI DESAI  
MOHAN DHARIA



**International Cooperative Alliance**

Research & Education Centre for S-E Asia

ICA Library  
334:320 DES-D  
ICA 00726

**Democracy and Cooperative Development**

*Inaugural address delivered by  
Shri Morarji Desai, Prime Minister of India,  
and speech by Shri Mohan Dharia,  
Minister of Commerce, Civil Supplies & Cooperation,  
Government of India, at the Conference of  
State Ministers of Cooperation held in New Delhi  
on Saturday, 17th December 1977.*

**International Cooperative Alliance**

*Headquarters : 11 Upper Grovenor Street,  
London W1X 9PA (U.K.)*

*August 1978 (1000)*

Published by International Cooperative Alliance,  
Regional Office & Education Centre for S-E Asia  
"Bonow House", 43 Friends' Colony,  
New Delhi-110065, India.

ICA 00726

Morarji Desai

334:320  
ICA-D

## Democracy and Cooperative Development

I readily accepted the invitation to inaugurate your Conference because next to education and agriculture, I attach the greatest importance to cooperation. As a matter of fact, in my view, all the three have equal importance and they are interconnected.

We have had cooperatives for more than sixty years now. They were started during the British period, but for many years they did not fully reflect the cooperative spirit and develop along the right direction, for they dealt mostly with credit. Almost all cooperative societies were credit societies.

The purpose of cooperation is not merely to provide credit. The real purpose is to enable the people to have their own credit and not to indulge debt-mongering. Temporary loans and temporary credit are essential in agriculture and even in industries and business. But the becoming free from debts has

ICA Library



ICA 00726

attended to in the way it should have been. In 1937-38 a committee was appointed in Bombay to go into this problem and it recommended multi-purpose societies. A beginning was also made in establishing them. A multi-purpose society means that the credit society deals only with provision of credit for the season to agriculturists and even to others like agricultural labourers for the purposes of cultivation, but also enables them to have common working implements, where individuals cannot afford them, and do marketing, so that they do not have to sell their produce in distress and can buy the things they want. Credit could also be given to them against their produce. The movement took deep roots in Gujarat and Maharashtra, which were then parts of Bombay State and also in Karnataka, part of which was then in Bombay. But later these cooperatives came under the influence of politics and some aberrations crept in more in Maharashtra than in Gujarat.

The cooperative movement is not working with uniform efficiency in India. It is strong only in two or three States, at the most four. Elsewhere it is very weak. In many States they have done more harm than good. We have, I was told, 100,000 cooperative societies. But I would like to know how many of them are real societies. Governments have been spoon-feeding or supervising cooperation. In order to strengthen their hold they have tried to influence them and that is where the whole difficulty comes in. I have no doubt in my mind that Government should have as little influence as possible on the cooperative movement. It can have

a guiding role by giving guidelines, but it should not supervise. The supervision must be done by cooperators themselves and by their apex bodies. Government supervision should consist only of seeing that embezzlements are quickly dealt with, and wrong transactions are quickly brought to book. What happens very often is that those people are shielded and those who are not liked by the politicians are thrown out. This is the reason for the aberration in the cooperative movement.

You are all Ministers here at this Conference. Unless all of you decide that you will remove politics from the cooperative movement, I am afraid, whatever you may talk, whatever you may do, whatever resolutions you may pass are not going to make cooperation effective.

Democracy can be strengthened much more by a healthy cooperative movement than by anything else. But what is the principle of cooperation? Cooperation is given and not asked for, not demanded. It is only when it is given that the other person also cooperates. There is nothing like "responsive cooperation." That would be a dangerous proposition.

All workers must be imbued with the spirit of cooperation. Everything depends on the dedication of those who are propagating, carrying on and helping the movement. Unless they are free from political influences, I am afraid, whatever you do is not going to make the movement strong. If no politics is involved in cooperation, all people can

work together whatever parties they belong to, whether they are multi-purpose societies, village societies, cooperative banks, district banks, land mortgage banks or marketing societies. All such institutions can work very well provided the members work together for the common purpose of setting politics aside. But trying to take possession of the cooperative movement so that through them one can influence elections is a bad temptation. Cooperative societies and cooperative institutions must never be allowed to take part in elections to legislatures.

I shall give you an example of how a good cooperative has worked. Take the Anand Dairy Institute. It was started in 1946. The first moves to start it were taken in 1945. I was involved in it very intimately. I had then come out of jail. And the milk producers of Kaira came to me and said that they were being fleeced by Polson Dairy, who had almost a monopoly there, and they were not getting proper price for the milk they were supplying. There was no other outlet. Therefore, they wanted to fight them. I said, "Fight them, but what do you have to fight them with? If you merely fight, you might even lose your customers. You will suffer more than they will suffer. So, let it be a proper fight." I addressed them at a meeting later and explained to them that if they formed cooperative milk societies, they could pool their milk and sell it through proper arrangements. Individually it would not be possible for them to do so and that is why Polson took advantage of them. I was able to persuade them to start three cooperative

societies with about 25 members each. Then I requested one of the workers, Jiwandas Patel, to be the Chairman of those societies. He did not want to, but I persuaded him to do it, and he agreed, after which the right personnel were chosen—persons who were dedicated, who did not want any benefit out of it, and who were interested in furthering the interest of the producers. The movement soon gathered strength and became popular. In the short time of two to three years the number of societies multiplied. The union began to sell its milk. And then received an offer to have a dairy established there. For that purpose loans were raised. When proposals of free loans came, the members said, “We do not want to have the loan free. You give us a loan and we shall pay it back. Otherwise we shall be starting on the wrong foot.” Those who made the offer said: “All right, we don’t want it back, but you pay it in the form of distribution of milk to children in the course of a prescribed number of years.” So it served two purposes. It made the movement popular among people because children got milk and the cooperative movement got a firm footing.

But the whole thing depended on the chairman of the apex body, who was Jiwandas Patel, and the person who was in charge of the scheme, Mr. Kurien was dedicated to it. Between the two they developed the institution so well that it has now become the nucleus for starting many more dairies. It has now developed, I think, into the biggest cooperative unit in the whole of Asia. I do not know whether it would not be bigger even compared to

other places, because now, I think, its turnover is Rs. 35 or 40 crores.\* It is increasing every year by a few crores. The organisers were careful to see that no politics was brought into it and that no undesirable persons got into it, that it was completely honest and nothing belonging to these dairies—neither men nor material—were ever used for elections either to the Assembly or Parliament or any outside elections. And that is why it has succeeded in developing into one of the best institutions possible.

The Anand organisers also saw to it that all members took active part in the cooperative and matters were not left to the office-bearers. One great defect in the cooperative movement and in many such movements is that only the office-bearers deal with it and the ordinary members meet only at the annual or quarterly meeting or do not pay regular attention to its work. Then temptations come in and the office-bearers play havoc with the whole thing. The Anand organisers were careful enough to see that they kept the members fully involved and it was a truly mutual society.

From two societies, it has now developed I do not know into how many. There must be more than 500 societies in the district. The membership now is 500,000. The whole of Kaira has been covered. We have also converted the ginning factories into cooperative factories in Gujarat and they are working very well. There are many institutions like that and if they can work well in Gujarat, they can work well everywhere else. New

\*Crore = 10 Million.



dairies are multiplying. In Gujarat itself, many new ones have come up. And it has become an all India dairy cooperative movement. I believe 27 or more dairies are working in the country on these lines. Our goal should be to have a dairy in every district in the country. Then the farmers and the people will be helped but it should be done only on a cooperative basis and with persons who will ensure that they will be kept free from politics. We have got to see that the cooperative movement work effectively and on right lines in the whole country. Then many problems of development will be solved, the work of strengthening the rural areas will succeed and democracy itself will have added strength. For when cooperation become strong and the people understand their duties and their liabilities, they will also know how to preserve their democracy. They will cultivate the spirit because in cooperation lies strength. An individual may not be strong, but working together and helping each other you become strong. The essential condition to be borne in mind in the cooperative movement is that no one must try to gain individual advantage.

The question of arrears is important from that point of view. There should be no arrears. Arrears mean that the work has not been done properly; that loans have been given without any thought and that loans have been used not for legitimate purposes but for other purposes. Having arrears means a slur on the people who were in charge of an institution. We must see that arrears are recovered and in future there are no arrears. Ministers should see to it, but beyond that there should be no interference

in cooperatives whether in the matter of giving loans or in recommending individuals. Ministers had gone to the extent of telling banks to give loans to some persons. That is how nationalised banks were utilised. That is why their functioning went away and arrears mounted even in the banks. How can any movement succeed if arrears grow ? Even big banks would come to grief if that happens. Therefore, one must ensure that cooperative banks will not accumulate arrears. Cooperative institutions, whether they are marketing or multi-purpose societies or banks, must strengthen the nationalised banks from which they benefit, and take deep interest in the working of the banks. Then there will be mutual help and mutual supervision and thereby, I am quite sure, many of the infirmities will disappear.

I would request you to go deeply into this matter and find out ways and means of removing the infirmities. It is not possible to make improvements in a day. It will take time, but we must be constantly at it. Then we can change the whole climate. With this kind of effort, I am quite sure you will be able to bring the cooperative movement into a healthy condition. Once that happens, many of our economic programmes will succeed.

We are short of capital. Our resources are not large. We are a poor country. But if all people cooperate together, our resources will be as much as we require. But that would demand a spirit of cooperation. Multi-purpose cooperative societies have deposits. These come from people who save

more money. But they should also have deposits from every member, and only those who pay some deposit should be enabled to take loans. The deposit may be nominal, but they must go on increasing every year so that they acquire the saving habit. Otherwise, you will only be helping people to take a loan and spend it off on a marriage or some such thing. I have seen this happen in many places. Then how are they going to repay? Loans should be given by cooperative societies only for productive purposes and not for any other purposes. If people want to incur any other expenditure let them do it from their savings. I do not want to say that they need not spend on marriages or other things, but it must be within limits and out of their savings. If they can afford it, well and good. But if they cannot afford, let them not spend. This attitude can also be fostered by the cooperative movement. It can educate people in the habit of thrift, in the habit of living within their means. And that, really speaking should be the purpose of the cooperative movement. That is why it is closely connected with education.

All of you must be thinking about these problems. But mere thinking will not do. The thinking has to be translated into action. I have been connected with the cooperative movement from 1920-21 and therefore I know how it has been functioning. In the beginning, I was connected with it only in Gujarat and not elsewhere. But in recent years I have paid some attention how it has been working in other places also, as I have a deep interest in it, even though I am not directly connected with the movement. Many times the Cooperation

portfolio is given to Ministers who are not interested and is regarded as not important. This is wrong. It must always be in the hands of people who are wedded to the cooperative principle. Then they will be able to give a direction. Otherwise how will that direction be given ?

The cooperative spirit is lacking in our country, and this is responsible for all our ills. That spirit has to be brought back. It can be brought back only when cooperative institutions work properly. Where they are working properly, people have great enthusiasm and they extend cooperation to other areas because they see the benefits. But when they find that a cooperative society has got into a muddle and has done harm, then they turn away from cooperative movement. Both things happen. This is where the Government comes in. It should see that wrong doings are exposed and those who work properly and are free from politics are encouraged. Those who are in politics also need to be checked.

The Government itself, the Ministers themselves, must be careful. Unless they are careful, how are they going to set matters right ? I consider that the greater fault lies with Ministers than with anybody else, because they are in a position where they can do a great deal. Supposing we want to make people fearless. It is government which ought to make people fearless. But what we do is contrary. We frighten people. That is how we think authority should be exercised. Authority should give people self-assurance and make them fearless and enable them to make their voice felt. But we drown their

voice if they go against our own grain or if we do not like it. This is not right. In this matter, the Cooperation Ministers can exercise a great deal of influence.

I hope you will consider all these matters and come to some proper conclusions-how best to remove the wrong things that have crept into the cooperative movement; how to eliminate them and how to strengthen the best traits of the cooperative movement so that the wrong traits cannot reemerge later on, and how to make it a self-regulating movement.

It was just pointed out how registrars are appointed. I do not know why only IAS men or other such officials should be appointed as the registrars. I do not debar an IAS man from being a registrar. But he should not feel that he knows everything. Also, unless he has his heart in the cooperative movement, he should not be a registrar. You ought really to choose dedicated people who are working in the cooperative movement as registrars. Those who are known to be selfless workers, who have not profited by it, who have great work to their credit, if you appoint such people as registrars, then the work will go on much better. As I said, much depends upon the person in charge as long as people in general are not as alert and educated as they should be. Once the cooperative movement develops and people are imbued with a spirit of cooperation, they will see that the Government does not go wrong. But we have to enable them to do it. That is the function of a democratic

Government. Only then is democracy assured. We should see that we encourage a spirit of dissent. This applies to the cooperative movement also. Cooperation does not mean saying yes to everything; that is not cooperation. Cooperation means that all people work in cooperation, that people with different views coordinate their views and make the best of the differing opinions, not drown differing opinions.

In my view, cooperation is the foundation of democracy, and no democracy can ever be strong without a proper spirit of cooperation permeating all its transactions. I should like to see one day that all industries also work on cooperative lines. But that is a long way off. We have got several cooperative sugar mills, cooperative ginning societies, cooperative dairies, cooperative marketing societies. If these work properly, then they will certainly spread out to other fields. We cannot attempt all things at once. Let us, first of all, strengthen the movement, have the necessary workers trained, not anyone who comes in but only persons who are genuinely interested in cooperation. That should be the look out of the Government, of the Ministers concerned. That is what I would like to emphasise.

I am glad to have had this opportunity of sharing with you some of my thoughts in this matter. I hope you will give some consideration to what I have said and deliberate on it and come to some very effective remedies for making the cooperative movement strong in every direction in all States and not only in a few States. If more States do not do

well, then the few States which work well will also deteriorate. If most States work well, then the defaulting States will also work better. Therefore, we have got to work generally for all the States together and not concentrate only on one or two. Giants are no good. You cannot have only two giants and let the others be all dwarfs. You must make the whole population taller. If all are giants, it is all right. But one giant and all dwarfs will ruin everything. That is how you should look at it. It is my hope that you will take new strides in this movement in as short a time as possible and make the cooperative movement effective throughout the country. In that hope, I inaugurate the Conference with the greatest pleasure.

## **Dedicated Leadership and Enlightened Membership Essential for Cooperative Democracy**

I have great pleasure in extending to you all a very warm and hearty welcome. The Conference of Ministers of Cooperation in the country is being held after a lapse of more than 2 years. We are meeting at a time when we are striving to give a new direction and orientation to the socio-economic policies of the country. A new plan is being formulated to give substance and content to these policies and the main objective of our planning and economic development will be to provide full employment to every person in the country within next 10 years. In the realisation of this objective, cooperative movement will have to play a dynamic role.

I believe that time has come for us to have some introspection and to adopt a new approach towards



the Cooperative movement as a whole. It is unfortunate that political pressures from all sides have been taking increasing control over the cooperative movement which has done great harm to the basic philosophy and objectives of Cooperation. The new change in the country has no doubt ensured the revival of Parliamentary democratic institutions in the country. However, if our democratic system fails in rendering social and economic justice to the millions of our masses and to our younger generations they may perhaps lose their faith in the system itself. Similarly, concentration of economic and political power always lead to dictatorial trends. It is in this context that the cooperative movement can play a dynamic and crucial role. Decentralisation of political power and economic power are the real guarantees for protecting the democratic system. Without de-politicalisation and de-officialisation it shall not be possible to have a healthy growth of the cooperative movement which is a vital sector in our country. I firmly believe that cooperation is one of the areas where forgetting all political differences, all sections of society can work together for its healthy growth.

Over the years, there has evolved a comprehensive net-work of cooperative organisation. We have :

- (i) more than 100,000 primary service societies which are affiliated to 344 District Cooperative Banks;
- (ii) Land Development Banks generally at the Tehsil level, which are linked up with the State Land Development Banks;

- (iii) marketing societies at the mandi level doing business or supply of inputs and the sale of marketable surplus;
- (iv) a net work of urban primary cooperative consumer stores with 15,000 outlets and 470 central consumer cooperative stores with 4,500 branches and 200 department stores; and
- (v) a very large number of cooperative societies in specialised fields like dairy, poultry, fisheries, fruits and vegetables and sericulture which are all allied agricultural occupations.

In terms of total quantum of business also, cooperatives have played a considerable role. The total quantum of short-term, medium-term and long-term credit disbursed by them is of the order of Rs. 1500 crores. The supply of fertilisers through cooperatives is worth Rs. 900 crores. The value of commodities marketed by cooperatives is of the order of Rs. 1800 crores. Consumer goods sold through cooperatives are worth more than Rs. 1000 crores. There are nearly 2,000 cooperative processing units established throughout the country. There are 106 cooperative sugar factories and nearly half the sugar production is under the cooperative sector. The Amul Cooperative Dairy Complex is the biggest in Asia; finally the cooperative fertiliser factory has been an excellent example of cooperative effort with a participation of 27,000 cooperative societies joined together in a mighty effort.

In spite of this, there are glaring shortcomings many of which are persisting over years. Some of

them are :

- (i) The Cooperatives have benefited the well-to-do persons like large farmers and consumers rather than poorer sections like small and marginal farmers, the agricultural labourers, the consumers in the slums and shanties, and the self-employed persons in urban areas like the rickshaw pullers or small vegetable vendors and the members of the scheduled castes and tribes. Major effort is required to see that these classes are organised into cooperatives and Government financial support and assistance are mainly directed to promote cooperatives for weaker sections in the country.
- (ii) Secondly, the cooperative movement has grown in some states but is still underdeveloped in other States. These weak areas are in eastern India and also in the hill States like Himachal Pradesh, Jammu & Kashmir; and Rajasthan. Schemes have been devised to pay special attention to the cooperative movement in the under developed States, but unless there is greater local initiative and interest in cooperative activity in these States, mere schemes from the Centre will not be much advantage.
- (iii) In spite of various schemes of assistance available from the National Cooperative Development Corporation and the Government of India for development of marketing and processing, improvement of storage

facilities, distribution of consumer articles through cooperatives and establishment of consumer industries, utilisation of such assistance has not been encouraging in many States for want of proper planning and preparation of projects in time. The result has been that many processing units and storage capacities for which assistance has availed of, have not been completed in time.

- (iv) Lastly, in spite of expansion of the cooperative movement, there are many disquieting features, which reveal inefficiency in the organisations. These exhibit themselves in the shape of mounting overdues from wilful defaulters in the credit societies, extravagant purchases leading to accumulation of stocks and heavy losses in the consumer cooperatives, defunct consumer stores, weak primaries and district cooperative banks, inadequate utilisation of credit limits sanctioned by the Reserve Bank of India and in some cases blatant embezzlement and misappropriations; and
- (v) Lack of efficient and professional management.

On the administration side, the leadership has to be provided by the Registrar of Cooperative Societies. This Officer is the key stone in the arch of cooperative administration. On him would depend the efficiency of cooperative administration. Unfortunately, it is seen that very little attention is being paid towards the grooming of officers to fill up this

important responsibility and to make full use of the officers appointed. The importance of the role of Registrar in Cooperative administration has been under-lined by several expert committees. The Registrar has been described not just as a mere official, but a friend, philosopher and guide. The officer must, therefore, be selected carefully and trained properly before he assumes the post and should be kept for fairly a long period to do justice to his work and responsibility.

In spite of many recommendations of the expert committees and the available training facilities, it is unfortunate that they are completely ignored in the appointment of such key officers. The recent fact finding study by the N.C.U.I. has shown that in one State during the period of 10 years under study i.e. 1965-76 as many as 10 Registrars were posted. One of the Registrars who attended the recent Conference of the Registrars mentioned that there were six incumbents of the post in his State during the last two years. The disastrous effect of such a policy on administrative leadership of the cooperative movement can very well be imagined.

A questionnaire was issued to the Registrars, who attended the recent Conference to elicit whether they have had any prior experience in the cooperative activities, before assuming the post of the Registrar and whether they had undergone any training. The analysis of the replies reveal that 64% of the Registrars in the country were appointed without any experience and 28% had previous experience of less than only one year.

At the lower levels also greater attention may have to be paid to the proper recruitment and salary structure of the officers of the Cooperative Department.

So far as the institutional personnel are concerned there is need for injecting a higher degree of professional management in cooperative enterprises in all sectors of cooperation. At all levels it is necessary to recognise the importance of objective recruitment procedures and training. The Cadre – Authorities will have to be set up for recruitment and management of professional managers. The selection of personnel merely on subjective basis has to be eliminated if the inefficiency of the cooperative mentioned earlier is to be removed once and for all.

Though training facilities at the senior, intermediate and junior levels, such as general and specialised courses, initial as well as refresher courses have been provided, we sometimes find that they are not fully utilised. Continued attention needs to be paid to improve the calibre of the cooperative personnel. An effective personnel development policy has to be formulated and implemented by the cooperative federations in each sectors.

The success of cooperation depends on sound constructive leadership, and enlightened membership, which are key to the success of cooperatives as democratic institutions. We have to ensure that those who get entrance as office-bearers of the cooperative institutions are not kept there for power or

pecuniary advantages, but are truly dedicated to the ideals and principles of cooperation. The members of cooperatives must also realise their role and should be properly educated. It is only when cooperatives develop as democratically conscious institutions, with active involvement of ordinary members and free from external interference that the movement could play its distinct role. Herein lies the importance of proper and continuous member education.

If cooperatives are blessed with dedicated leadership and enlightened membership, and if cooperatives develop as economically self-reliant institutions, the de-politicalisation and de-officialisation of the movement can be achieved without any difficulty. As things stand, however, there is massive financial participation of the State in the cooperative movement. This makes inevitable, certain measure of direction and monitoring of the cooperative movement by Government to ensure that funds are properly utilised and economic and social objectives of planning are accomplished through the programmes implemented through the cooperative institutions. Unfortunately, we do not always find a happy blending of cooperative autonomy and direction by the State. We have received complaints about indiscriminate supersession of the cooperative institutions including apex institutions. I would earnestly appeal to all the Ministers to see that the Cooperative Movement is encouraged to grow in an atmosphere of political neutrality and as purely business institutions, dedicated at the same time, to the noble principles and ideology of the cooperative

movement, the National Cooperative Policy Resolution, which we have placed before the Conference, provides the directive principles for the healthy growth of the cooperative movement on the lines mentioned above.

Before I conclude I would like to draw the attention of the Conference to one important task. The problem of price rise created by inflationary pressures has been causing a great concern to all of us. When prices of essential commodities rise, there is a general demand for corresponding increase in dearness and other allowances from the organised sector which ultimately results in creating a vicious circle reinforcing the inflationary trend and thereby disturbing the economic and social fabric of the country. While the employees in the organised sector get some relief in the form of dearness allowance, this phenomenon causes greater economic strain and sufferings to the weaker sections in the unorganised sector constitute a large proportion of the working population. The cumulative effect of all this results in reduction in the standard of living of the majority of the population. Therefore, the problem of supply of essential commodities and the articles of mass consumption has been taken up as an important instrument for improving the overall economy. Past experience has shown that any steps taken for increasing production and productivity, both in the agricultural and industrial sectors, may be defeated completely by a disorganised distribution system. The 'free market forces' based on profit motive cannot deliver justice to the common man and they have always taken undue advantage of the marginal



variations in agricultural or industrial output. The Government of India, therefore, considers that building up of a strong public distribution system has to be an integral part of government's wage, income and prices policy. We are, therefore, pledged to the building up of a well functioning public distribution system oriented to meet the consumption needs of the masses at fair and reasonable prices. In this task, consumer cooperatives in the urban areas and agricultural cooperatives in the rural areas are assigned a central role in production, procurement as also distribution. This is a challenge to the cooperative workers, and I am sure that this Conference would accept this challenge, and make efforts to build up a strong cooperative network from production to distribution all over the country.

We are extremely grateful to the Prime Minister that he has found some time out of his busy schedule to inaugurate the Conference. His presence here to inaugurate the Conference is a token of his profound commitment to and abiding interest in the Cooperative movement. I am sure it will help in pushing up the sidetracked cooperative movement and putting it on the proper directions. Cooperative movement shall have to act as an effective instrument in the socio-economic transformation of the country. The presence of the Prime Minister will represent the determination of the Government to facilitate the cooperative movement to be on the vanguard in this task. His inaugural address, would, I am sure, be a source of inspiration to all of us.



## “Speeches on Cooperation” Series

1. **Gadgil** : Cooperation and National Development.
2. **Marcos** : A Cooperative Ideology for a New Asia.
3. **Weeraman** : The Role of Law in Cooperative Development.
4. **Bonow** : The Importance of Cooperative Education.
5. **Bonow** : The ICA in South-East Asia.
6. **Venkatappiah** : Cooperation, Social Justice and the Rural Sector. (Out of Stock)
7. **Weeraman** : International Training in Farm Credit Management. (Out of Stock)
8. **Weeraman** : The Need of Planning for a Cooperative Set-up.
9. **Weeraman** : The Concept and Functioning of Cooperative Democracy.
10. **Weeraman** : 50th International Cooperative Day —1972. (Out of Stock)
11. **Rana** : Education & Leadership for Cooperative Democracy in India.
12. **Weeraman** : Cooperation and Youth.
13. **M. Senanayake** : Sixteenth Meeting of the ICA Council for S-E Asia.
14. **Weeraman** : Introducing ‘Indian Cooperative, Laws vis-a-vis Coop. Principles’.
15. **Weeraman** : The Aims and Principles of Cooperatives and their Application in the Developing Countries.
16. **F. A. Ahmed** : 80th Anniversary of the International Cooperative Alliance.
17. **A. Hoveyda** : Eighteenth Meeting of the ICA Council for South-East Asia.
18. **Morarji Desai** : Democracy & Cooperative Development.

## Some Important ICA Publications

A Model Cooperative Societies Law with Author's Commentary by P. E. Weeraman (July '78)	... Rs. 10.00
Management of Agricultural Cooperatives, Report of Regional Seminar (April '78)	... Rs. 5.00
Statistical Information on Agriculture and Agricultural Cooperatives in South-East Asia (June '78)	... Rs. 15.00
Theory and Practice of Accounting in Fishery Cooperative Societies by K. S. Ponnuthurai (November '77)	... Rs. 50.00
Directory of Cooperative Press in South-East Asia (revised and enlarged edition) —Mimeographed (November '77)	... Rs. 7.50
Regional Seminar on "Cooperative Insurance and Promotion of Savings" —Report & Papers (August '77)	... Rs. 15.00
Farming Guidance in the Cooperative Movement in Japan by S. Miyakawa (revised and enlarged edition) (July '77)	... Rs. 7.50
Open Asian Conference on "Cooperative Credit and Financial Management" —Report & Papers (June '77)	... Rs. 20.00
Integrated Approach to Agricultural Cooperative Development in Nepal—Report of National Seminar (May '77)	... Rs. 5.00
Readings in Cooperative Management (January '77)	... Rs. 30.00
Consumer Cooperation in South-East Asia —Proceedings of Open Asian Conference (June '76)	... Rs. 25.00

*For details please contact*

The Publications Section

INTERNATIONAL COOPERATIVE

Regional Office & Education Centre for  
"Bonow House", 43 Friends' Colony, New D

ICA Library



ICA 00726