

Preface

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The purpose of the present work is to make an analysis of the role of Co-operatives in rural development in India in general and in Cooch-Bihar district in particular.

Co-operative means working together for a common objective. It has been the factor not only a human horizon, but has been the potent factor for the existence of men, groups and nations.

The Co-operative movement in India owes its origin to the enactment of the Co-operative Societies Act, 1904. The history of the Co-operative movement in India can be divided into five stages. 1st stage (1904 to 1912). This stage was an experimental stage. In this period the ideas on Co-operation was imported. In this stage the introduction of new ideas on Co-operative was very difficult, specially in case of rural people. 2nd stage (1912 to 1919)- In this stage the Act of 1904 was found insufficient to expand the Co-operative movement. Therefore passed the Act of 1912 to remove the limitations of the Act of 1904. 3rd stage (1919 to 1929). On agriculture, the Royal Commission was set up during this period. The said Commission was examined the problems of agriculture and also gave emphasis on the need of Co-operation for the development of agriculture. 4th stage (1929 to 1939). In this period Land Mortgage Banks were established. The first Central Land Mortgage Bank was established in 1929 in Madras. The Reserve Bank of India was also established in 1935 i.e. in this period. 5th stage (1939 to 1947). From 1939 the price began to rise. For the imposition of control on distribution of essential commodities the Co-operatives began to organised throughout the country. In this period the Planning Commission was drew up the Plans for development of the Co-operative movement.

In the First Five- Year Plan target to promote the Co-operative movement was fixed. In the Second Five - Year Plan the National Development Council discussed in details for the policy of Co-operative movement. In the Third Five Year Plan the Co-operative movement also developed. In the Fourth Five Year Plan stress was given on the development of agriculture and industrial Co-operative for increasing production. In the Fifth Five -Year Plan the

Co-operative movement was reorganised to implement the national policies of "growth with social justice". In the Sixth Five - Year Plan a strategy was taken to develop the professional cadres for managerial position in Co- operatives. In the Seventh Five - Year Plan the main objectives were growth modernisation, self- reliance and social justice. In Eight Five - Year Plan the State Government envisage the consolidate achievements made so far increase and obtain qualitative aspects of Co-operative development. In Ninth Five - Year Plan the national policy on Co-operation adopted by the Government also lays down that Co-operatives shall be built up as one of the major institutions of decentralised, labour intensive and rural oriented economic development and closely associated with the process of planning for economic development and social change.

The Ninth Five - Year Plan, out lay for West Bengal has been fixed at Rs. 20, 700 crores at current price. The targetted annual growth rate of domestic product for the state has been fixed at 8% as against a national average 7%. In the rural sector, the state has also decided to place emphasis on agriculture, electrification, irrigation and development of roads.

During Left Front Reigme in West Bengal, the Co-operation Department has been engaged in formulating and implementing different socio-economic projects for various sections of people particularly for economically backward classes.

In Cooch-Behar the rural agricultural economy has experienced in emergence of a new economic class who were known as money lenders. In 1930 'The Co-operative financing society' was established.

In the year 1953 some eminent people of Cooch- Behar district formed Cooch-Behar Central Co-operative Banking Union to facilitate the agricultural finance to the agriculturists. In 1959 it was renamed as Cooch- Behar Central Co-operative Bank. In 1973 the Cooch-Behar Central Co-operative Bank had amalgamated with the West Bengal State Co-operative Bank and from then it is functioning as a unit of the West Bengal State Co-operative Bank till today.

In the long term credit, the Cooch-Behar Co-operative Agriculture and Rural Development Bank Ltd. has played a pioneering role over the 39 years in increasing agricultural production in the Cooch -Behar district through

accelerated capital formation in agriculture. The said Bank specialises in term leading to meet exclusively investment credit need of rural people for Agriculture and other developmental activities.

At present the main problems of the Cooch-Bihar Co-operative Agriculture and Rural Development Bank are low level business, low recovery, higher transaction cost and limited resources. To improve the situation all related concerned should be involved to help the Cooch-Bihar Co-operative Agriculture and Rural Development Bank Ltd. to make it a strong and sound organisation for dispensation of rural credit in the long term sector in the Cooch-Bihar district.

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