# Chapter X

### RECOMMENDATIONS AND WARNINGS

# 10.1 SHORT SUMMARY

We have seen that the evolution of cooperative legislation is indeed the story of ensnarement of free agricultural cooperative societies. The free agricultural cooperative societies implanted by the Englishman had to yield, gradually, to the Government dominated agricultural cooperative societies. The only surving free agricultural cooperative society has been so enormously successful that it can easily claim to be a model form of agricultural cooperative society not only for West Bengal but also for the whole of South Asia. Under the leadership of the main spirit of its early years the late Hanseswar Banerjee, the barrister it benefited from the sprightly and agile members of the Society. It was result of the whole-hearted effort of the members that in crisis after crisis they reached consensus to innovate to save the society from possible liquidation. Members have still now resisted all attempts by the Government to convert it into a limited cooperative society which in effect means a Government initiative agricultural cooperative society.

Through its ever-awake activities it has not only financed a remarkable portion of the costs of agricultural production of its members but also has succeeded rather very impressively to reduce the interest rate charged by non-cooperative agents. The infrastructural facilities created by the society in respect of buying production and consumption goods, of selling or marketing

agricultural crops and in providing irrigation water through the operation of owned mini deep tube wells have never been attempted by any of the Government initiative agricultural cooperative societies of Bengal. Of the charitable work done by this society, the most important is the special health care services maintained regularly by the society. There is little doubt that the society has made some contribution towards the heightening of the mean expectation of life in the area from which its members are selected. Althrough we have not measured it through the construction of life tables both in its beat and outside, we have known from interrogation that infant mortality in the beat is much lower than that outside. The contribution of the society towards education has been so much that it could have built up a small school of agriculture if the money so far spent on education of people by it were spent solely for this purpose.

Compared to this success of the society with unlimited liability, the impact of both government initiative experiments is rather dismal. The government initiative agricultural cooperative society has failed to accumulate any working capital of its own. And while the value of aggregate fixed capital of this society, namely, Balaram-Bhandarigach Krishi Unnayan Samiti Limited is only a few thousand rupees, the value of the same of the Sridharpur Cooperative Bank is more than 30 million rupees. The experiment of the agricultural marketing society with limited liability of Barnish also failed equally.

### 10.2 RECOMMENDATIONS

In the light of our findings summarised in the preceding section we have little hesitation to say that the last English rulers offered to India the best Europe ever innovated for rural cooperation. For remote rural areas which still suffer from many difficulties of various sorts of communication with the regional centres the Raiffeisen model of agricultural cooperative credit society is ideal.

There is hardly any denying that there is substantial difference between the set of social and economic differences of the farms of European countries towards the end of nineteenth century and that of the farms of the present day Indian States like West Bengal. But the Raiffeisen type of agricultural cooperation is constitutionally an educative institution. In this type of cooperative society the general members hold the ultimate authority and if they are well educated through open discussions their responsibilities then they can develop rather quickly the faculties they need to develop to give right directions to their society. At least what everybody can do is to choose the best course of action out of a wide choice opened to them by the true elite within them. Discussions, debates and reading at the general meetings of the cooperative society will continue to what the appetite of the general members to acquire substantial literacy in many respects. Whenever successful, these cooperative societies can spend for fruitful literacy campaign for the rural masses. Raiffeisen type of agricultural cooperative credit societies would be a platform

where progress in productive activities and in education of rural minds can be merged because heightening of the one heightens the other.

### 10.3 WARNINGS

Even though we plead for restructuring of the agricultural cooperative societies which now exist in West Bengal we must warm all concerned that the country must side by side provide for sound competition among various forms of enterprises. Thus agricultural cooperative marketing societies should compete with family enterprises, company and public enterprises in marketing. We recommend similar competition in other spheres like credit, processing and infrastructural facilities. Because if alternatives are non-existent even cooperative societies can turn into despots and are liable to be polluted. Therefore, the country must—now be well-equipped with requisite sorts of legislation for all forms of enterprises. These would make up a set of essential infrastructures for redesigning the growth process of the country enabling the whole people to move with power into the high road of progress in the 21st century.