CHAPTER VII.
"The Community Development programme, by its very nature, seeks to improve the condition of the rural population with the assistance and co-operation of the people. It is not a programme which is thrust upon the people from above but one which seeks to achieve the objective of a happier, healthier and more prosperous India with the active participation of the people themselves. The importance of co-operation in such a movement is obvious, and it plays a vital role in the development of agriculture and village economy."

Kurukshestra
Ministry of Community Development and Co-operation, Govt. of India, 1961, p.268.
CHAPTER VII.
CO-OPERATION AND PANCHAYATI RAJ.

'Co-operation has failed in India, but it must succeed', was the concluding remark by the All India Rural Credit Survey Committee in its Report submitted to the Government. Co-operation is said to be the harmony and harmony is heaven so to say. It means self-help, self-dependence and mutual respect for each other for doing some business which is noble for all and may bring fruits for the society as a whole. Dr. C.B.Mamoria and R.D.Saxena, are of the opinion that co-operation may be defined as "a special technique of doing business in such a way so that a group of people may secure common good through self-help and mutual help. It grew not out of any preconceived idea but out of circumstances as practical solutions of obvious difficulties. Its aim is to build fine human being based on all that is fundamentally lasting and good in human nature." In brief co-operation promotes voluntary and democratic organizations based on common welfare through mutual help. It has a special approach to the problems of rural life and has got emphasis on human welfare.

Co-operation has been adopted as a tool of economic development for the rural emancipation of the rural India. A separate Ministry of the Community Development and
SAGAR DISTRICT

COOPERATION SCHEMES

Coop. Central Bank

Large Scale Societies

Village Societies

Primary Marketing Societies

Cooperative Farming Societies
Co-operation has been established and the theme of co-operation has been incorporated in the Community Development Programme now. In villages, Agricultural Credit societies are formed for providing credit facilities to the public. These societies are linked with the co-operative banks in order to promote credit facilities and giving them a training to execute the principles of democratic decentralisation. Broadly speaking co-operative societies are graded in two types. First is Primary Co-operative Credit societies and the Second is General co-operative societies. The Primary Credit societies fall under the first type. Multipurpose societies are also formed to serve the same purpose. A number of other types of co-operative societies fall under the General type of co-operative societies. These are better farming co-operative societies, dairy farming societies, co-operative farming societies, land reclamation societies, cattle-breeding societies, co-operative marketing societies, irrigation societies, consolidation of holdings societies etc. The Primary Credit Co-operatives are formed under the direct supervision of the District Assistant Registrar of Co-operative Societies, and the membership is limited to the people of that village only. The main aim of this type of co-operative societies is to provide cheap credit facilities to the farmers on easy terms. The membership is restricted to the area in which these societies operate. The policy of the Government was that at least one society should be formed in each village but the same could not be formed due
to lack of active co-operation from the people. Generally
the societies have an unlimited liability. The members of
the society, however, are liable for the debts incurred by
the society. But this principle has been criticised by
various Committees and Reports on the subject. The Gadgil
Committee recommended unlimited liability for credit socie-
ties as a rule, while allowing an exception if limited
liability was proved to attract valuable element to the
movement in any region, provided that a substantial part of
the funds required could be raised through the share capital.
The liability in this case would be limited to the value of
share or a multiple of it.*

The Saraiya Committee on the other hand was of the
opinion that the system of unlimited liability has not been
very helpful to the co-operative credit movement. Respon-
sible persons were kept out of the movement by it and also it
was largely illusory as long as there was no bar on the
alienation of property by members.**

A number of Credit Societies have been established
during the Second Five Year Plan in the Rehli Block of
Saugor district, but the progress in respect of the work
performed by these societies was not up to the mark. This
was due to several reasons. The first among them was, the

lack of literacy among the people. The Committee on Evaluation work on Community Development in Madhya Pradesh, appointed by the State Government pointed out that the loan limits fixed by the banks for individual members for agricultural purposes were much lower than their average requirements in the present context. Secondly the rules did not permit the societies to receive deposits from their individual members on interest at the rates at which the society received loans from the Banks. On the contrary, a very low rate had been fixed for such deposits under the rules, with the result that the societies were not able to attract deposits from their members and have to depend solely on the money advanced by banks. Thirdly the rules did not permit the societies to purchase seeds and implements for advancing them to their members as loans in kind.*

During the Second Five Year Plan 103 co-operative credit societies were established in Rehli Block. The membership of these societies, however, was also not satisfactory. A target for the formation of 74 co-operative societies for credit facilities was chalked out in the beginning of the Second Five Year Plan and it is gratifying to note that the actual number rose upto 103. The membership target for co-operative credit societies was 5875 but only 4019 members could be enrolled for these societies.

* Report of Committee appointed to Evaluate Community Development Programme in Madhya Pradesh, 1960, pp.48-49.
All and all the progress made in the formation of credit co-operative societies has been satisfactory.

The programme of formation of Industrial co-operatives was also enhanced for the Second Plan. But the membership of societies under this sector was very little as compared to the credit co-operatives. These co-operatives play a vital role in the revival of cottage industries. The main difficulty in the organization of such societies lies in the fact that their organisation is not based on certain principles and slip-shod membership, lack of trained staff for the execution of functions, shortage of market arrangement, and the need of finance all contribute to the slow progress of these organizations. The solution of unemployment problem is the formation of industrial co-operatives for the cottage and small scale industries, but the steps taken in this respect in Rehli Block are not satisfactory. With the establishment of these societies, the competition from the large sector can be easily faced and improved implements which are not available to all the small entrepreneurs can be easily handled on co-operative basis. To conclude these co-operative societies offer a hopeful solution to the unemployment problem and a number of other rural problems connected with our rural economy, and if they are tackled properly, the proverb of poverty amidst plenty can be changed and these societies may go a long way towards the solution of the various problem of the Indian Economy as a whole.
The target for the formation of industrial co-operative societies for the Rehli Block was fixed at 25 and out of which only 24 societies could be formed. Taking into consideration the membership enrolled under such societies, it poses a gloomy picture of the slow progress of these societies. Only 584 members could be convinced to accept membership under these societies against a target of 2460 members for the entire Second Plan period.

Co-operative better farming societies have also been formed in this block. In all 9 societies could be formed against a target of 32 for the Second Plan, which shows the slow progress of these type of societies. The membership in these societies reached to 301, while the target fixed under the plan period was 540.

Formation of Multipurpose Co-operative societies was also included in the objectives of the Community Development programme. These societies increase the financial stability of the co-operatives, and provide a variety of services which attract the villagers to become members of these societies. The management expenses are also curtailed and all the necessary services essential for the daily life in villages are provided by these societies. The Reserve Bank of India and the Co-operative Planning Committee recommended that these societies should perform the following functions:

1. Finance crop production by way of loans for purchase
of milch cattle, ploughs and agricultural implements.

2. Act as the agent for the sale of produce to the nearest marketing organisation. When it arranges for the sale of its members' produce it can secure a control over the sale proceeds and also a sufficient amount of business for marketing society thus facilitating co-operative marketing.

3. Supply farmers' simple needs for crop production like seed, cattle feed, fertilisers and agricultural implements, and also consumer goods like cloth, kerosene, salt and matches on indent basis of established needs provided that such a society may be permitted by the Registrar to function on the system of outright purchase and sale to the extent of twice the paid-up share capital where its size, financial strength and soundness of management permits.

4. Serve as milk collecting station for the nearest dairy and as a centre for animal first-aid and maintenance of stud bulls, buffaloes with a view to improve cattle breed in the area.

5. Serve as a centre for maintaining agricultural machinery for the joint use of the members.

6. Encourage subsidiary occupation for its members. "The village societies should be utilised to a greater extent in the organization under proper direction and suitable safeguards of subsidiary or cottage industries. This can be done either by the revival of the old Cottage industries or by the introduction of new ones."
ESTABLISHMENT OF CO-OPERATIVE SOCIETIES IN REHILI BLOCK

1" = 15 Societies.
7. Arrange for liquidation of prior debts in all cases, recommending such cases to Land Mortgage Banks.

8. Introduce better living methods by making the members to stop all wasteful litigation and to take interest in primary education and eradication of illiteracy and inculcate habits of thrifts.

9. To take other social works of rural reconstruction like the opening up of parks for recreation, repairs of public tanks and wells to improve water supply and sanitation and to open reading rooms and libraries and conduct adult education classes for members with the help of magic lanterns, radio charts and other material.

10. Disseminate among the members knowledge of the latest developments in agriculture by actual demonstration carried out by each individual member of his own land according to the advice of the Agricultural Department.

11. To encourage thrift, self-help and co-operation among its members.

In all, 90 societies could be formed during the Second Five Year Plan in Rehli Block. The target however, for the entire Second Plan fixed for the Block was 52. The membership under these societies was 5149 for the entire Second Plan period.

* Dr. S.C. Saksena, and Mamoria: Co-operation in India, pp.244–245.
In brief the progress made in this Block in the formation of all types of societies is detailed below:

**Progress of Co-operative movement in Rehli Block of Suagor district during the Second Five Year Plan**

<table>
<thead>
<tr>
<th>Particulars of Societies</th>
<th>Unit</th>
<th>Societies formed</th>
<th>Members enrolled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-operative Credit Societies</td>
<td>No.</td>
<td>103</td>
<td>4019</td>
</tr>
<tr>
<td>Co-operative Industrial Societies</td>
<td>No.</td>
<td>24</td>
<td>584</td>
</tr>
<tr>
<td>Co-operative better farming Societies</td>
<td>No.</td>
<td>9</td>
<td>311</td>
</tr>
<tr>
<td>Co-operative multipurpose Societies</td>
<td>No.</td>
<td>52</td>
<td>5149</td>
</tr>
</tbody>
</table>

For a comparative study the target chalked out for entire Second Five Year Plan also needs to be studied. In certain spheres like formation of credit co-operatives, and other societies, like multipurpose co-operative societies the progress so far made is noteworthy. But the progress made in the field of better farming societies and industrial co-operatives has not been up to the mark. The figures of membership of the societies in the field of multipurpose societies has been above the target figure but the progress for the remaining societies marked a set-back.
Membership in Co-operatives Societies in Rehli Blok

1" = 1000 Members

- Credit
- Industrial
- Multi-purpose
- Farming
### Rehli Block

**Targets for the Second Five Year Plan in respect of formation of various co-operative societies and membership among them.***

<table>
<thead>
<tr>
<th>Name of Society</th>
<th>Unit</th>
<th>Societies</th>
<th>Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-operative Credit Society</td>
<td>No.</td>
<td>74</td>
<td>5875</td>
</tr>
<tr>
<td>Co-operative Industrial Societies</td>
<td>No.</td>
<td>25</td>
<td>2450</td>
</tr>
<tr>
<td>Co-operative better farming Societies</td>
<td>No.</td>
<td>32</td>
<td>540</td>
</tr>
<tr>
<td>Co-operative multipurpose and other societies</td>
<td>No.</td>
<td>52</td>
<td>1480</td>
</tr>
</tbody>
</table>

The above table reveals that the progress made in the field of farming societies has been very poor. The main reason for this slow progress is the lack of keen interest among the rural folk for the adoption of the technique of co-operative farming. The co-operative farming, may have its own advantages over the present system of cultivation, but the present circumstances prevailing in the rural areas do not accept it as a system which may be adopted by all the cultivators in the villages. Progress in this regard in Rehli Block was not satisfactory.

The team for the study of Community Projects and National Extension Service, concluded that "A considerable

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* Progress of the Second Five Year Plan in Rehli Block, Targets for development plans, District Statistical Office, Sagar.
Village leaders discuss on village plans.
number of experiments carried on in our country have indicated that cooperative farming is not likely to succeed without fundamental changes in the administrative approach and in the villager's psychology. We have discussed the problem with all the States and have reached the conclusion that the experimental stage has to continue before cooperative farming can be recommended on a large scale. We, therefore, suggest that in each district one cooperative farm should be organised in a selected Community Development Block during the current plan period."

The All India Rural Credit Survey Committee concluded in its report, "Co-operation has failed but it must succeed." It made certain recommendations in respect of formation of large societies with active State partnership, the granting of loans for credit-worthy purposes rather than to credit-worthy persons and integration of crop loans with cooperative marketing.

The main reasons for the failure of the co-operative movement in this country have been the poverty of the village populace and the small sizes of the cooperative societies. Their jurisdiction is limited and moreover the membership is also small which promotes a restricted membership and restricted functions and scope etc. The business is, however, small and the societies are not in a position to afford for full time trained manager's services nor those of the

* Report of the Study Team on Community Development & National Extension Service: Govt. of India, New Delhi, pp.89-90.
Secretary. The cultivators being poor and landless in so many cases cannot furnish any security for loans which hinders the progress and checks the regular growth of the societies.

The Programme Evaluation Organization Report reads, "The recommendation of the Rural Credit Survey Committee in favour of large societies has been more widely implemented than that in favour of either the principle of granting loans for credit-worthy purposes or the integration of credit and marketing. Few societies have yet put the principle into practice while schemes of integrated credit hardly exist outside the pilot projects established by the Reserve Bank of India. In view of this situation, the Project Evaluation Organization decided to carry out two independent enquiries, the first of which concerned with the structure, resources, and operation of large and small societies is confined to areas outside the Reserve Bank's pilot scheme in two areas."*

The importance of village panchayats have very well been emphasised by the Planning Commission in the following words:

The main responsibility of village Panchayats is:-

(1) Framing programmes of production for the village.

(2) Framing budgets of requirements for supplies and

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finance needed for carrying out the programme.

(3) Acting as the channel through which, increasingly, Government's assistance other than assistance which is given through agencies like cooperatives reaches the villages.

(4) Securing minimum standards of cultivation to be observed in the village with a view to increasing production.

(5) Bringing waste land under cultivation.

(6) Arranging voluntary labour for community works.

(7) Organising voluntary labour for the cultivation of land not cultivated or managed by owners.

(8) Making arrangements for cooperative management of land other resources in the village according to the terms of the prevailing land management legislation.

(9) Assisting in the implementation of land reform measures in the village.*

A suggestion made by the Programme Evaluation Organization, Planning Commission about the successful implementation of the Government Policy in regard to Government's idea of strengthening the cooperative base of the country is that the Government should also contribute to the share capital of the large-sized co-operative societies. Moreover, the directors should also be represented in the Board by Government Representatives. This suggestion has

been implemented in certain societies but this suggestion is practicable in regard to the large-sized co-operative societies and small sized co-operative societies are lost sight of.

The Programme Evaluation Organization is further of the opinion that money-lenders or landlords-cum-money lenders capture positions of strength in the societies and manipulate these operations in their own interest. "Various trics are employed to keep the underprivileged away from the co-operatives e.g. procrastination, deliberate delay in disbursing loans, making the procedure complicated etc. In one block, the District Central Cooperative was used as agent to delay the issue of credit to some members. Similar criticism has been made against the trader class. Some members of a cooperative marketing cotton society who did their own ginning and processing encouraged the cultivators to take the produce not to the co-operative but to their private gins."

The progress made in the block in the field of industrial co-operatives has not been upto the mark. The Committee on Plan Projects, appointed by the Government of India to study the Community Development Programme in India opines "Not much has so far been done in the field of industrial co-operatives; not even provision of adequate finance to the artisan at a reasonably low rate. There have

been various proposals that genuine artisans should be provided with such loans and the figure of 3½ per cent has been mentioned as the rate of interest. Action, however, will have to be taken to ensure that such a proposal is given effect to early. The arrangements to supply electric power at concessional rates can be effective only by the provision of cheap credit and subsequent organization of marketing on a co-operative basis."

A number of Committees and Conferences have recommended that the loans advanced to cultivators should be utilised by them for productive purposes. They should not be allowed to use these loans for unproductive purposes. If the farmers are not allowed to use it for the purpose which is unwise expenditure, they will be again be under the clutches of money-lender. The co-operative societies should adopt genuine judgement to sanction and utilisation of the loans so granted to villagers.

"Where multipurpose credit societies exist they function mainly as credit societies. The obvious reasons for this are, first the overwhelming importance of credit in our rural economy and secondly, the long tradition of credit societies in the country. We would, therefore, suggest that the training of cooperative personnel should be oriented in such a manner that cooperation can be understood

ROADS SCHEMES

SAUGOR DISTRICT

Legend:
- Yellow: Saugor Kurmi Road
- Red: Bhupal Jassawar Road
- Pink: Deori Road
- Blue: Rehli Road
- Green: Bhaleh Road
not merely, nor even primarily, as an instrument for securing cheap credit but as a means of community development."*

The loans should be made available to the farmers when they actually require them, and not when they have already fulfilled their need. Otherwise if these loans are made available at the time they are required, the farmers have the habit to get their need fulfilled through some other source, like getting it from the village money-lender and when they take the fresh loan from the Co-operative Society, they instead of repaying the loan, use it in certain other ventures, and thus bear the responsibility of double interest and debt which may put them into so many difficulties. The farmers should be very well made to realise that if their need is already over, the society may utilise the loan in other affairs or grant the same amount to other needy persons.

The non-utilisation of the existing credit facilities in certain areas has also become an important problem. "This has been one of the most distressing aspects of the co-operative movement in the country. We realise that it is not possible to remedy it by mere recommendation, but we believe that unless the Gram Sewak, Cooperative Inspector, and the Block Development Officer work out detailed schemes for the timely realisation of such loans by the credit societies, cooperation will refuse to be raised to any higher

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* Report of the Study Team on Community Development, 1957, New Delhi, p. 86.
levels than at present."

The Committee on Plan Project, Government of India has suggested for the adoption of the scheme being followed by the Phillipines Government. The main features of this scheme are: (i) a method of capitalisation through insurance fees and (ii) credit loans for production and improvement. The Committee recommends that the societies may also provide loan facilities for other occasions such as birth, illness, marriage, etc. with a view to link the credit with marketing and processing. This scheme has been successful to a great extent in Phillipines and it is hoped, if pursued in India, it may bring fruitful results.

Steps so far have been taken only in the spheres of 'Credit Co-operatives'. Efforts have not been made in the field of organizing co-operatives for supply of milk and dairy products, poultry keeping, silk-worm rearing, bee-keeping, brick-making etc. But in this sphere also the lack of credit, lack of technical guidance and other problems as faced by the co-operatives at present. Government effort in this sphere may surmount these hurdles. There should not be either too much official control or too little official control. The training programme should be so oriented that the official control of the co-operative movement may be as little as is desired.

* Report of the Committee on Plan Projects, Govt. of India, to study the Community Projects and National Extension Service, pp.88-89, New Delhi.
The Committee on Plan Projects has further recommended that "co-operative societies for the supply of stationery and text books should be organised" in the high schools "for it is at this stage that the students should start thinking of group action on a co-operative basis."

In certain cases this scheme was launched but failed due to lack of active co-operation of both the sectors, teacher and taught. The poverty of the village people also contributed to the failure of the programme.

The Scheme of Democratic decentralisation, is in action with full spirit on the part of the public and the Government during the Third Five Year Plan. The Panchayati Raj Programme has also been started in Madhya Pradesh. The theme of Panchayati Raj includes in itself, the establishment of three tier democratic institutions at the village, block and district level. These institutions are termed as Village Panchayats, at village Panchayat Samitis at block level and Zila Parishads at district level. These interconnected democratic institutions, represented by the peoples representatives at all the levels, are to serve for the common benefit of the rural folk and are to perform the functions with the support and co-operation of various development agencies in this sphere. "One of the principal tasks of the Third Plan will be to ensure the growth and working of Panchayati Raj institutions so as to enable each area to realise its maximum development potential on the basis of local manpower and other resources, co-operative
self-help and community effort, and effective use of the available resources and personnel."*

It does not mean that the entire responsibility is laid upon the shoulders of the Panchayati Raj bodies. The State Governments and the various technical departments are also to support these bodies for the proper execution of the Village production plans and various other plan programmes. No doubt, the programme will be formulated with the consent and active participation of the Panchayati Raj bodies, but they being in their infancy are to be guided by the various technical departments so that the network of democratic institutions aided and represented by public leaders may get not only an opportunity but feel their responsibility to develop mutual help, self-respect, and inspiration among them and make the plans a real success. As has been advocated by the Third Five Year Plan, "the introduction of the Panchayati Raj enhances greatly the responsibility of the technical departments at the State level. They should transmit the best guidance and experience available in each field of development, provide for adequate training programmes for the elected representatives, and assist them generally in fulfilling the responsibilities which Panchayati Raj places on them."** These Panchayat bodies are to work in a co-ordinated and sustained manner to make it a real programme

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* Third Five Year Plan: Planning Commission, Chapter XX, Community Development, p.352.

** Third Five Year Plan, Planning Commission, Chapter XX, p.340.
of the fuller the development of rural people.

The fruits and ideas of Socialist pattern of society, which had been the avowed goal of our Constitution are now put to operation. In the words of Shri S.K. Dey, I.A.S., the Minister for Community Development and Cooperation, the theme of "Panchayati Raj and Co-operatives in the Socialist pattern of "Tomorrow" will, therefore, mean representative institutions of people on the one hand, and paid services and functionaries recruited and maintained by these institutions on the other. Institutional representatives and the services will have functions which will be complementary but not inter-changeable. Overlapping of efforts, unhealthy rivalries between agencies and corruption have to be avoided. This will demand a code of conduct and a clear delimitation of functions between institutional representatives and services which man these institutions in our growing democracy."

Speaking on the 66th session of the Indian National Congress held at Bhavnagar in 1961, Shri Jawaharlal Nehru concluded "Panchayati Raj is becoming a solid foundation of democracy in the country and a powerful instrument not only in the political but also in the social and economic fields."
The Resolution reads, "The state shall take steps to organise village panchayats and endow them with such powers and authority as may be necessary to enable them to function as units of self-government."

* Congress Resolution on Panchayati Raj at the 66th session of the All India Congress, Kurukshetra, March '61, p.4.*
"Voting in a village."
For the successful functioning of Panchayati Raj a number of suggestions have emerged in the country. The Third Five Year Plan prescribed certain acid tests of the Panchayati Raj for getting full benefits from this scheme. While the Union Minister on Community Development, Co-operation and Panchayati Raj is of the opinion that there must be some clear criteria by which we should judge the soundness of our approach to Panchayati Raj.

1. It must build up leadership from below.
2. It must promote progressive dispersal and evolution of power.
3. It must optimise utilisation of resources in man and material.
4. It must promote competence in people for progressive management of their own affairs by themselves.

While discussing the Bihar Government Bill on Panchayati Raj, Shri Jay Prakash Narain opined that "in respect of resources, particularly, there seems to be a strange inability to appreciate the situation. The usual line of thinking is that when these institutions are going to receive from the state government all necessary funds for development, and administration, there is no need for them to have their own sources of revenue. That is a dangerous way of thought, that would nullify the purposes of Panchayati Raj". Further he says that not only collection of land revenue but also revenue administration should be handed over to the three bodies of Panchayati Raj.*

In this way, the scheme of Panchayati Raj has been considered as the most powerful weapon and a revolutionary step taken by the government to usher the era of democratic decentralisation and to bring freedom, democracy and sovereignty to the vast masses in the rural areas. It is one of the most significant movements so started on the Indian soil. Much depends upon the co-operation of various state government agencies, and the quality of the people, the administrative staff, the attitude of the village people and a number of other factors, responsible for the decentralised growth of the programme of community development and rural economic emancipation of the country. Shri Shriman Narayan Agrwal, has categorically given three conditions for the success of Panchayati Raj which are:

"First, the Panchayats and Panchayat Samitis should be constituted on the basis of the cooperate life of the communities without undue interference of organised political parties in the country. Indian village communities from ancient times have been inspired by the idea of Panch-Parmeshwar which implies that the people of the Community should work for the community in a spirit of unity and cohesion. It is, therefore, unthinkable that the village panchayats in India should function in terms of the Treasury Benches and the parties in opposition as in the state legislative and Parliament.... It is therefore, absolutely necessary that the Indian political parties should solemnly decide not to set up official candidates in the
elections to the Panchayats even up to the district level...

Secondly, the success of Panchayati Raj will also largely depend upon the concrete steps that are taken by the Centre and the State Governments to decentralize economic power in a bold fashion by encouraging the organisation of a large number of Industrial cooperatives in the rural areas. Decentralisation of political power alone will not be enough. Since the Panchayats and the panchayat samitis will be expected to frame and implement their local plans, it would be essential to enable them to organise village and cottage industries in their respective areas in order to provide fuller employment to the people as well as to increase the production of consumer goods. In the absence of a systematic organization of these rural industries, the formation of the local village institutions will be more or less, "sound and fury signifying nothing". It is therefore imperative to take certain concrete steps to encourage cottage and village industries in the rural areas in a big way during the Third Plan period.

And lastly, the introduction of Panchayati Raj can yield fruits of real value only if the panchas and the sarpanchas are properly educated and trained both in respect of their rights as well as duties."*

The State Government should also take active interest in implementing the above suggestions. Much depends upon the apathy and preparedness of the rural masses in the implementation of the development plans in the rural areas and also their mental development in this sphere. The duties and obligations of the Panchas and Sarpanch has should be given wide publicity in rural areas so that a feeling may be infused in these responsible authorities to shoulder obligations and duties more properly in order to harden the idle manpower of the nation in profit-earning ventures of rural emancipation. Every unit at the block, district, state and central level should take active interest in the implementation of this plan of democratic decentralisation. It is not only the task of the Planning Commission or the State Development Department to plan for the success of the Panchayati Raj and democratic decentralisation.

Co-operation is now entering every field of Community Development Programme. Just more than double the progress is expected to be made in the Rehli Block during the Third Five Year Plan. The Scheme of Panchayati Raj has been inaugurated with much more speed than ever. Big ambitious plans are in action, and to conclude "it is admitted that co-operation is not just a technique of a certain type of economic organisation, but it is a way of life embodying a philosophy that requires both understanding, acceptance and positive action on the part of individual
membership. In this sense the co-operation goes hand in hand with democracy and strengthens the latter in the economic sphere. The promotion of co-operation therefore in this sense is bound to take time and cannot just be rushed through for fulfilment of targets."*

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* Madhav Pradesh Evaluation Committee on Community Development Programme under the Chairmanship of Shri N.D. Joshi 1960, Government of Madhya Pradesh, Bhopal, pp.49-50.