CHAPTER IV

CO-OPERATIVE MOVEMENT IN INDIA

The principle of co-operation is as old as human society and it forms the basis of domestic and social life. It is certainly a group instinct in man which enables him to live together, work together and help each other in times of stress and strain. The history of modern civilization is in fact the history of co-operation, for without it social and economic progress would have been impossible.

Prince Peter Kropotkin in Mutual Aid asserts that 'Sociability is as much as a law of nature as mutual struggle'. W.C. Allee, A.E. Emerson, R.W. Gerard and others have also argued that co-operation is more natural than competition in the life of both animal and man. Emerson said: "Co-operation has a more evolutionary force in the development of man than has the bitter competitive struggle for existence. Montague says that 'Science points out the
way to survival and happiness for all mankind through love and co-operation'. According to E.R. Bowen, "Co-operation is the universal instrument of creation'.

It is now acknowledged that civilization cannot flourish unless competition is supplemented by co-operation. Human beings have developed out of group life and hence naturally respond to group and social stimuli. Thus the Co-operative spirit is innate and intrinsic in human beings. Even economists have found co-operation far superior to competition. In 1876, Mill wrote in his 'Principles of Political Economy,' "Co-operation is the noblest ideal. It transforms human life from a conflict of classes struggling for opposite interests to friendly rivalry in the pursuit of the common good of all." Charles Gide, noted French economist, has stated "Competition is essentially a kind of warfare which means the triumph of the strong and ruin of the weak" while "co-operation means nothing less than an economic system designed to supersede capitalism by mutual aid". The teachings of the co-operation or association can

1. E.R Bowen - 'The co-operative Road Abundance' 1953, p. 96

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be traced in the writings of ancient philosophers such as Plato and are found today in the theories of modern scholars and thinkers.

In the primitive societies the germs of cooperation could be observed in religious institutions and traditional customs. The working of these customs and institutions throw light on the instinct and tradition of mutual assistance, joint actions, joint possession and joint management which are found in the thinking and in the life of the people in all ages and all countries. In India, for instance, the principle of co-operation has been practised from time immemorial. The spirit of village communities of India was almost entirely cooperative. The villages have throughout the ages worked together on an internal co-operative basis with regard to their religious, social and cultural life. The corporate element in the community life in India was represented by the joint family system.
In the modern technical sense the genesis of co-operative movement and its applications in the economic field can be traced after the Industrial Revolution which took place in England during the second half of the eighteenth and first half of the nineteenth century. Co-operation as understood today as an economic system, was born as a peaceful reaction against the mercantile economy and industrial revolution. Co-operation was conceived as the answer to the injustice of capitalism and was developed as its antidote. Poor men saw in it a price of advantage, economists a new incentive to efficiency, and the Utopian Socialists as a method of developing completely a new Society.

Now co-operation occupies a position of cardinal importance as a form of business organisation in almost all the countries of the world. The working of the co-operative movement all over the world clearly demonstrates that there is hardly any economic need that
cannot be met by organising co-operative societies and hardly any form of social or political organisation with which they cannot be reconciled or integrated.

**Meaning**

Co-operation means living, thinking, and working together to accomplish a common goal through co-operative principles. Consequently any organisation formed by people to work together to achieve the objects for which it is formed through the co-operative principles is called a co-operative society. The concept of co-operation envisages a group of persons having one or more common economic needs, who voluntarily agree to pool their resources both human and material and use them for mutual benefit, through an enterprise managed by them in democratic lines, guided by the principle of 'Each for all and all for each'.
**Definition**

Co-operative movement was born out of adversity. The circumstances which gave rise to adversity have been different at different places. Consequently the movement assumed diverse shapes commensurate with the environments which gave birth to it. Therefore to find out a definition for co-operation is difficult.

Many economists emphasise that co-operation is only a means to an end. The opinion regarding the ends and their achievements are divided. There are chiefly three schools of thought in this regard, viz. The Co-operative Enterprise school, The Co-operative Common wealth school and the Socialist Co-operative school. According to the first, a co-operative institution is a voluntary association of independent economic units, organised, capitalised and run by, and for its members, providing and or marketing goods, and services on cost to cost basis to their members. The chief aim underlying the organisation of such institutions is
the advancement of economic interest of members and protection and maintenance of the economic independence of small producers by making up the economic deficiency through pooling of resources and thus bringing to them the economics of large scale production. The second school of thought is not merely contented with improving the economic position of the members within the existing framework but also aims at eliminating the competitive, capitalistic system and replacing it by one, which is based on mutual co-operative. The third and the last school believes that the co-operative movement can be an important instrument in furthering the socialist progress.

Some of the definition on co-operation are the following:

C.R. Fay defined a co-operative society as "an association for the purpose of joint trading, originating among the weak and conducted always in an unselfish spirit on such terms that all who are prepared to assume the duties of membership
may share its rewards in proportion to the degree in which they make use of the association”. In this definition he has described the method of distribution of project, but omitted to describe the movement as 'voluntary'.

Shri V.L Metha, Veteran co-operator of India, looked upon co-operation in a wider context of voluntary improvement of economic condition of the people by the people themselves-and defined it as follows.

"Co-operation is only one aspect of a vast movement which promotes voluntary association of individuals having common needs who combine towards the achievements of common economic ends."

Mr. H. Calvert defined co-operation "as a form of organisation, where in persons voluntarily associate together as human beings, on a basis of equality, for the promotion of the economic interests of themselves"
The essentials of this definition are that

(1) a co-operative is a voluntary form of organization

(2) it is an association of human beings organized on the basis of equality

(3) its objective is the economic interests of its members.

Calvert’s definition is generally accepted as the best definition of co-operation but its main weakness is that it does not recognize co-operative organisations for the promotion of interests other than economic. Again a co-operative society is not entirely formed for the promotion of the economic interest of its members only. It has a social philosophy of serving the interest of the community which is conspicuous by its absence in this definition. Prof. Paul Lambert defines “A co-operative Society is an enterprise formed and directed by an association of users applying itself
the rules of democracy and directly intended to serve both its own members and the community as a whole."

The essentials of this definition are that (1) a co-operative is an enterprise (2) it is an association of users (3) it applies the rules of democracy and (4) it is intended to serve both (a) its own members and (b) the community as a whole. The greatest merit of this definition is that for the first time it has been made clear that a Co-operative Society is to serve not only the interests of its members but must also serve the interests of the whole community. In this respect Lambert's definition is certainly an improvement over Calvert's definition.

Principles of Co-operation

Co-operative principles are fundamental characteristic features which determine the character of co-operation as a form of association. They are the guidelines and ground rules for co-operative enterprises. These principles are not abstract notions but are expressions of
concrete realities. These principles, in the words of ICA commissions, are "Those practices which are essential, that is, absolutely indispensable to the achievement of the co-operative movement's purpose."

According to Prof. D.G. Karve, a co-operative principle "is a way of organising and conducting co-operative activity which is an inherent and indispensable corollary of the ideal or the objective of the co-operative movement." G. Mlandenatz, a historian of co-operative ideas, has classified co-operatives into three main groupings or systems: the Rochdale system, the Raiffeisen system and Schultz-Delitzsch system. These three systems were adapted to the needs of particular social categories: consumers, farmers and independent artisans or traders. For a long time it was believed that those three systems were fundamentally different from each other. A careful analysis of the three systems reveal that they all are based on the same principles but differ only in certain operational aspects.

2. D.G. Karve Co-operative Principles and Substance (1968) IP: 24
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Inspite of the diversity of their sources, co-operative principles have to be known the world over as 'Rochdale Principles' due to the reasons of the clarity in the formulation of the Rochdale pioneers and the universality in their application. These principles have inspired the co-operative movement throughout the world. A committee set up by the International Co-operative Alliance in 1937 stated the following as the Rochdale principles. These principles are (1) Open membership (2) Democratic Control (3) Equitable distribution of surplus (4) Limited Interest and Capital (5) Cash Trading (6) Political and Religious Neutrality (7) Co-operative Education. The first 4 principles were considered to be primary principles and the remaining three as secondary principles.

The above principles were formulated mostly from the point of view of Consumer's co-operatives. Moreover, conditions since then have changed and co-operative movement working in different socio-economic context demanded a fresh outlook in the meaning and practice of
the Co-operative principles. The International Co-operative Alliance, on the request of the International co-operative Congress held at Bournemouth in 1963, appointed a commission in October 1964 "to ascertain how far the principles of Rochdale—as defined by ICA congress at Paris in 1937—are observed today and the reasons for any non-observance." The commission was asked to consider, in the light of the study, whether the Rochdale Principles, so defined and stated, met the needs of the co-operative movement, having regard to the present day economic, social and political situation, or whether any of the principles should be reformulated in order to contribute in the best manner to the fulfilment of the aims and tasks of the co-operative movement in its different branches. Prof. D. G. Karve was the chairman of the commission.

The Commission report, submitted in 1966, was characterized by two important features which distinguished it from the 1937 report. Firstly, the commission did not differentiate between some principles as Primary, and others
as secondary. Secondly in formulating the principles, brevity or brilliance of phraseology at the cost of its accuracy and adequacy was carefully avoided by the commission. The commission both in the body of its report and in the summary of its findings, has prepared carefully phrased formulations which are no more verbose than necessary but which do not leave out any of the essential implications of each statement. The commission report placed at the Vienna co-operative congress held in 1966 was adopted unanimously. These principles are now universally accepted as the Co-operative Principles.

According to the Commission the following should continue to be considered essential to genuine and effective co-operative practice both at present time and in the future as far as that can be foreseen:

1. Open and Voluntary Membership:

Membership of co-operative society should be voluntary and available without artificial restriction or any
social, political or religious discrimination, to all persons who can make use of its services and are willing to accept the responsibilities of membership.

2. Democratic Management

Co-operative societies are democratic organisations. Their affairs should be administered by persons elected or appointed in a manner agreed to by the members and accountable to them. Members of primary societies should enjoy equal rights of voting (one member, one vote) and participation in decision affecting their societies. In other than primary societies, the administration should be conducted on a democratic basis in a suitable form. The democratic idealism is practised in the co-operative organisation in the following ways:

(a) The limit of one vote per member irrespective of the no: of shares held

(b) The elimination of voting by proxy
(c) The requirements of regular reports from the executives

(d) The constant education to keep the members informed

(e) The accessibility of the co-operative books for inspection by the members.

3. Share Capital should only receive a strictly limited rate of interest, if any (Limited interest as Capital)

In co-operation there is no particular regard for the return of capital. As per the Co-operative Societies Act, interest on the share capital is restricted. Importance is attached to the service from the Co-operatives and not to the accumulation of dividend.

4. Equitable Distribution of the Surplus

Surplus or savings, if any, arising out of the operations of the society belong to the members of that society and should be distributed in such manner as would
avoid one member gaining at the expense of others. This may be done by decision of the members as follows.

(a) By provision for development of the business of the co-operative

(b) By provision of common service

(c) By distribution among the members in proportion to their transaction with the society.

5. **Promoting Co-operative Education**

All Co-operative Societies should make provision for the education of their members, officers, and employees and of the general public, in the principles and techniques of co-operation, both economic and democratic. In order to secure intelligent participation of the members in the working of societies, it is necessary that continuous system of education be evolved and members kept informed of the decisions and activities of the societies.
The Mirdha committee has also regarded promotion of education as a basic principle of co-operative movement and has recommended that every society must contribute to promotion of education not only financially but also by undertaking an active programme such as dissemination of ideas of co-operation as well as general literacy in the country side.

6. Co-operation among Co-operatives (Principle of Growth)

All co-operative organisations, in order to best serve the interests of their members and their communities, should actively co-operate in every practical way with co-operatives at local, national and international levels.

This principle relates mostly to the mutual cooperation among the co-operatives. According to Dr. A.E. Laidlaw, it is an expression of all important concepts of building and strengthening the co-operative sector of the economy. And in the world of modern big business, giant
Corporations and international finance, this principle of solidarity may indeed be the saving principle that will rescue co-operatives from "littleness, from restricted outlook and from limited capacity to grow".  

**Growth of Co-operative Movement in India**

Co-operative movement in India was introduced as a state policy and was very much related to the Agricultural sector of India. Towards the end of the 19th Century the peasantry was under the pathetic grip of debt and poverty. The condition of the agriculturists was really deplorable. The breaking down of the joint family systems, increase in population and the absence of rapid industrialisation, people depended more on agriculture resulting in unbelievable fragmentation of the land. Division and fragmentation of land and consequent formation of more landless labourers made the economic conditions of the farmers pathetic. Feeling the gravity of the situation, Govt constituted several commissions to find remedies for the rural

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3. Dr. A.E. Ladlew "View Point the Sixth Principle Co-operative News Digest (1968)  
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indebtedness. Finally the officials of the Govt of India came to the conclusion that India must go immediately for co-operative experiments in the lines of the working of the Agriculture Banks of Egypt.

Sir Frederick Nicholsan, deputed in 1882 by the Govt of Madras, to probe into the possibility of introducing land and agricultural banks, submitted a monumental report on the subject emphatically opined that India must find its own Raiffeisens who could organise and effectively nurture a co-operative movement in the country. He summed up his report in two words, "Find Raiffeisen". At the same time Mr. Dupernex of the Indian Civil Service published an interesting and suggestive book entitled 'People's Bank for Northern India" based on his experiments with village banks in U.P. These two reports made the Govt to appoint a committee under Sir Edward Law. Their proposals became the basis of the Bill which was passed into Law as the 'co-operative Credit Societies Act of 1904.
The introduction of the co-operative credit societies Act in 1904 marked the beginning of the co-operative movement in India. Mr. Henry W. Wolff hailed it as 'a turning point in economic and social history.' The object of this Act, as stated in the preamble, was to encourage thrift, self-help and cooperation amongst agriculturists, artisans and persons of limited means.

The development of the co-operative movement in India can be broadly studied in two stages (1) Pre-Independent Period and Post-Independent period. The history of the movement up to 1947 can be divided into 5 stages.

The First Stage of the Movement (1904-1911)

The first stage was essentially an experimental one. The Indian organisers of the movement had little experiments with the Co-operative Sector in the initial stage. The task was made even more difficult by the fact that
they were required to spread a new idea among the uneducated rural people. But in spite of these difficulties, the credit societies made significant progress during the initial years. There was hardly any province where the new doctrine did not strike root. The Maclagan Committee Stated that "the movement did not take long to out grow the dreams of its founders."
Table 4.1 Indicates the Progress of the co-operative movement during the period 1906-911.

<table>
<thead>
<tr>
<th>Year</th>
<th>No: of Societies</th>
<th>No: of member (in thousands)</th>
<th>Working capital (Rs in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1906-07</td>
<td>843</td>
<td>90.84</td>
<td>23.72</td>
</tr>
<tr>
<td>1907-08</td>
<td>1357</td>
<td>149.16</td>
<td>44.14</td>
</tr>
<tr>
<td>1908-09</td>
<td>1963</td>
<td>180.34</td>
<td>82.32</td>
</tr>
<tr>
<td>1909-10</td>
<td>3428</td>
<td>224.40</td>
<td>124.68</td>
</tr>
<tr>
<td>1910-11</td>
<td>5321</td>
<td>305.06</td>
<td>203.05</td>
</tr>
</tbody>
</table>
However the Act of 1904 was insufficient to meet the growing needs of the movement due to the following reasons.

(a) It did not give legal protection to societies formed for purposes other than credit.

(b) There was no provision for the formation of a central agency such as the Central Banks or unions for the financing of primary societies.

(d) The classification of Societies into rural and urban was arbitrary and was found unsuitable.

Second Stage (1912-1918) (Period of Hurried expansion)

The defects of the 1904 Act were found rectified in 1912 when another Act was enacted. With the passing of this Act, the movement entered on the Second stage of its progress.
The essential features of this Act are the following

1. Under this Act any Society, credit or otherwise may be registered which has as its object the promotion of the economic interest of its members in accordance with the co-operative principle.

2. The federal Society like the central bank could be registered.

3. The Societies are granted exemptions from the compulsory registration and the state Govt may grant exemptions from the payment of Income Tax, stamp duties, registration fees etc.

The new Act of 1912 gave a fresh impetus to the growth of Co-operative movement. The no: of Societies, their membership and the amount of working capital increased steadily.
Table 4.2

Progress of the Co-operative movement from 1911-12 to 1918-19

<table>
<thead>
<tr>
<th>Year</th>
<th>Societies</th>
<th>Membership (in lakhs)</th>
<th>Working Capital (in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1911-12</td>
<td>8,177</td>
<td>47</td>
<td>335.7</td>
</tr>
<tr>
<td>1917-18</td>
<td>25192</td>
<td>10.9</td>
<td>760.09</td>
</tr>
</tbody>
</table>

By the end of 1917-18 there were 23741 agricultural Societies and 1451 non-agriculture Societies. The membership of these Societies was 8.5 lakhs and 2.04 lakhs respectively. The working capital of all the co-operative Societies amounted to Rs. 760 lakhs.

During this period Co-operative movement made rapid strides and entered into many new fields. In 1914 Maclagen was appointed to study whether the movement was progressing on sound lines before taking the responsibility of fostering further growth. The Maclagen Committee pointed out a note of warning on the hurried expansion of the
movement and recommended that the utmost care was to be exercised in the formation of the Society. It is regretted to note that many of the valuable suggestions made by the MacIagen Committee remained on paper without being implemented.

Third Stage (1919-1929) - Period of unplanned expansion.

With the introduction of the Reforms Act 1919, co-operation became a provincial subject. This was another landmark in the history of the co-operative movement. During this period the movement made a rapid progress. The number of membership of agricultural credit societies increased three times, while their working capital moved up to four-fold. The progress in the non-credit sector was appreciable. The number of credit societies and membership recorded a four-fold increase. The working capital of these societies made a six fold increase during this period of study.

During this period Royal Commission on agriculture was set up. It examined problems relating to
agriculture and stressed the need of co-operation for implementing the programme of agriculture development.

The Royal Commission on Agriculture referring to the role of co-operatives commended that these were "the best hope of rural India."

**Fourth Stage (1929-1939)**

This phase of the co-operative movement was marked by the great depression of the thirties. The extreme crisis resulted in a catastrophic fall in prices, particularly of agricultural commodities. The repaying capacity dwindled considerably. The demand for loans increased while overdues mounted up, the accumulation of heavy overdues and the freezing of the assets of societies resulted in clogging their business and paralysed the working of the co-operative movement.

Apart from its general effects, the depression also brought to light various defects in the organisation and...
structure of co-operative system in India. The evils of over borrowing, of lending without full regard to the repaying capacity of the borrower, of disregard of real co-operative principles were source of the many defects which stalled the further progress of the movement. During this period of stress and strain rectification and rehabilitation rather than expansions became the chief duty of the co-operative departments. All attention was directed towards consolidation of the existing Societies by developing their resource and making them more co-operative.

A significant highlight of this period was the establishment of the Reserve Bank of India in 1935 and its agriculture credit dept which was assigned with the duty of studying various problems relating to agricultural credit. In 1937, the Reserve Bank of India stressed the importance of organising multi-purpose co-operative societies which could embrace the whole life of the agriculturists.
Fifth Stage (1939-1947) (Period of recovery)

The second world war had a marked impact on the trends in the co-operative movement in the country, and with this the movement entered into the next phase. The war came as a fillip to the agricultural classes as it led to a boon in prices. The repaying capacity of the farmers increased and they were able to clear off their old debts. The all India figures of overdues decreased from Rs.14.05 crores in 1938-39 to Rs.8.52 crores in 1945-46. The progress of the movement is reflected by the Table 4.3.
Table 4.3

**Progress of Co-operative movement from 1938-39 to 1945-46.**

<table>
<thead>
<tr>
<th>Year</th>
<th>No:of Societies (in thousands)</th>
<th>Memberships (in lakhs)</th>
<th>Workingcapital (in crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1938-39</td>
<td>122</td>
<td>53.7</td>
<td>106.47</td>
</tr>
<tr>
<td>1939-40</td>
<td>137</td>
<td>60.8</td>
<td>107.10</td>
</tr>
<tr>
<td>1940-41</td>
<td>143</td>
<td>64.0</td>
<td>109.32</td>
</tr>
<tr>
<td>1941-42</td>
<td>145</td>
<td>67.4</td>
<td>112.42</td>
</tr>
<tr>
<td>1942-43</td>
<td>146</td>
<td>69.1</td>
<td>121.14</td>
</tr>
<tr>
<td>1943-44</td>
<td>156</td>
<td>76.9</td>
<td>132.21</td>
</tr>
<tr>
<td>1944-45</td>
<td>160</td>
<td>83.6</td>
<td>146.63</td>
</tr>
<tr>
<td>1945-46</td>
<td>172</td>
<td>91.6</td>
<td>164.00</td>
</tr>
</tbody>
</table>

(Source: Review of the Co-operative Movement in India)
From Table 4.3 it is evident that there was an appreciable increase in the number, membership and working capital of these societies. During this period, the same increased by 41%, 70.6% and 54% respectively.

The progress of the movement could be judged from the fact that in 1945-46 there was one society for every 3.8 villages and about 10.6 per cent of the population had been covered by the movement as against one society for every 5.4 villages and 6.2 per cent population in 1938-39.

The fag-end of the period under review witnessed a new spirit of planning. In order to draw up a plan of Co-operative development, a committee under the chairmanship of Shri R.G. Saraiya was appointed by the Govt of India. For the first time this committee fixed an overall target of bringing 50 per cent of the village and 30 per cent of the rural population in the ambit of the co-operative movement within a period of 10 years. Again 25 percent
of the total marketable surplus of the agricultural products was to come under co-operatives.

In short, the co-operative movement in Pre-Independent India occupied not much significant position in the overall economy of the country. The limited progress of the co-operative movement was due to the Laissez faire policy of the Govt and the general illiteracy of the masses. The movement had also to face unabated opposition from money-lenders. The Rural Credit Survey Committee stated; "The co-operative form of organisation has to face not merely the competition, but also in large degree the positive opposition of a powerful array of non-co-operative private individuals and institutions".

Co-operative Development through Five Year Plans

The attainment of independence in 1947 and the consequent formation of the National Govt in India became an impetus for the co-operative movement also. The first five year plan launched in 1950-51 described the co-operative
movement as an indispensable instrument of planned action in the country. The first plan stated, "The principle of mutual aid which is the basis of co-operative organisation, and the practice of thrift and self help which sustains it, generate a sturdy feeling of self-reliance which is of basic importance in a democratic way of life. By pooling their experience and knowledge and helping one another, members of the co-operative societies cannot only find the solutions of individual problems but also become better citizens."

In the First Five year plan, for achieving the goal of co-operative socialism the planning commission laid emphasis and co-ordination between Village Panchayats and co-operative societies, multi purpose societies, co-operative farming and industrial co-operative societies. The Reserve Bank of India conducted an All India Rural credit survey in 1951 as the report was published in 1954. Consequently, an integrated scheme of rural credit was executed. The state Govts were authorised to become partners of the Primary credit societies through the medium of state co-operative
banks. In the First plan Rs 135 crores was distributed through the co-operative societies.

The second Five year plan set before itself the broad objective of evolving a socialistic pattern of societies. For materialising these objectives co-operation was chosen as an important agency and the building of the co-operative sector became one of the central aims of the national policy. During the plan period the co-operative movement was no more confined to credit societies alone, but it was widely extended to marketing, warehousing and buffer stocks etc. The co-operative plans for the second plan were largely formulated on the basis of the recommendations of the Rural credit survey committee.

In 1958, the National Development council considered the role of co-operative movement in intensifying agricultural production and in building the rural economy. The NCDC was of the opinion that co-operatives should be organized on the basis of village community as the primary
unit and the responsibility and initiative for social and economic development at the village level should be placed fully on the village co-operatives and the village panchayats.

Development of co-operative sector found its due place in the Third five year plan also. The plan envisaged a growing co-operative sector particularly in respect of agriculture, medium and small industries, trade and distribution etc. The Third plan regarded co-operation as one of the principal means for bringing about changes of a fundamental nature within the economy. It included the organisation of about 33,000 more service co-operatives so that by the end of the plan, all the villages in the country were covered by them.

In order to facilitate the implementation of the objectives in the Third plan, the Govt. of India and connected organisations set up a number of committees and working groups to study the various aspects of the movement;
(a) Working group on Panchayats and Co-operation

This working group was appointed by the Govt of India to study and suggest measures to achieve maximum co-ordination between the co-operative and panchayats. The group recommended that both co-operatives and Panchayats being democratic bodies one could not be subordinated to the other and should remain autonomous bodies.

(b) Committee on Taccavi Loans

The then Ministry of community Development and co-operation, Govt of India appointed a committee in July 1962 under the chairmanship of Shri B.P. Patel to examine existing arrangement for the supply of taccavi loans to farmers and suggest measures as well ensure effective implementation of the policy of routing taccavi loans through co-operatives. The committee reported that the scope for the expansion of co-operative credit was promising.
(c) **Study Group on Co-operatives under Railways**

The study group was appointed to assess the working of Co-operatives under Railways and P & T Depts and to recommend specific programmes and physical targets for the organisation of such Co-operatives during the Third plan and after.

(d) **Working group on Industrial Co-operatives**

The ministry of Commerce and Industry appointed the second working group on Industrial co-operatives to review the present position of Industrial co-operatives and recommended special programmes and targets to be achieved during the third plan. The group recommended that at least 30% of the workers in household industries should be brought within the fold of co-operative organisations before the end of the third plan.
(e) Committee on Co-operative Administration

It was appointed under the chairmanship of Shri V. L. Mehta to review the departmental set up and suggest broad lines for determining the strength of departmental staff at various levels.

(f) Study group on Urban credit

A study group on credit co-operatives in Non-Agricultural sector was set up in May 1963. The main recommendation of the group was the organisation of urban banks in the urban and semi urban areas with at least 1500 members each.

(g) Mirdha committee on co-operation

The Mirdha committee on co-operation was appointed by the Govt of India to suggest measures for the proper development of the co-operative movement by eliminating non-genuine societies and vested interests.
(h) Committee on co-operative marketing

In 1964, the Govt of India appointed a committee under the chairmanship of Prof. M.L. Dantwala to review the present pattern of organisation of co-operative marketing and give recommendation for ensuring sound and speedy development of agricultural marketing on co-operative basis.

At the end of the Third plan there were 3,46,185 societies in the country of which 2,14,012 were credit societies and 1,32,173 non-credit societies. The total membership of all types of societies stood at 5 crores which included 3.5 crore members of all types of credit societies and 1.6 crore members of non-credit societies. The working capital of all types stood at Rs 2800 crores which included Rs 2,152 crores of credit co-operative and Rs 648 crores of non-credit co-operatives.

After the third five year plan co-operative movement made a headway under the annual plans. In 1966-
67, Rs 33.5 crores, in 1967-68, Rs. 36.3 crores and in 1968-69 Rs 34 crores were spent in this field.

During the fourth five year plan (1969-74) 'Growth with stability' was expected to be the key-note of the co-operative movement. Agricultural co-operatives and consumer societies were accorded a central position in the strategy of co-operative development. The fourth plan aimed to ensure that the services which the farmer requires are institutionalised to the greatest extent possible. The target of the plan was to bring the entire village and 3/4 th of population under cooperation.

The All India Rural Credit Review Committee was appointed by the governor of the Reserve Bank for reviewing the supply of rural credit in the context of the fourth plan in general and the intensive agricultural programme in particular. Among the various recommendations of the committee the adoption of various measures for ensuring the timely and adequate flow of credit for
agriculture through co-operation and commercial banks are worth mentioning.

The main objective of the fifth five year plan (1974-79) was to build up a strong and viable co-operative sector with special emphasis on the needs of the peasants, workers and consumers. The Draft fifth five year plan stated, "Co-operation is eminently suited to bring about desired socio-economic challenges in the context of the existing conditions in the country. There is no other instrument as potentially powerful and full of social purpose as the co-operative movement."

Specific objectives for co-operative development during the Fifth plan are mentioned below.

(a) To strengthen the network of agricultural co-operatives so as to serve as the principal institutional underpinning for a process of sustained agricultural development.
(b) To build up a viable consumer co-operative movement to enable it to function as an important element in a consumer oriented distribution system.

(c) To make efforts towards the correction of regional imbalance in the level of co-operative development particularly in the sphere of agricultural credit.

(d) Special efforts will be made towards restructuring and reorienting the co-operatives, so as to shift the focus on their activities increasingly in favour of small and marginal farmers and other underprivileged section of the people.

Strategy for the sixth plan (1980-85) was to strengthen and consolidate co-operatives at primary as well as secondary levels and to develop professional cadres for managerial positions in co-operatives. In the light of the
problems and constraints of the Fifth plan, it was proposed to pay direct attention to the following tasks.

(a) A clearly conceived action programme to be drawn up for the strengthening of primary village societies so that they are able to effectively act as multipurpose units catering to diverse needs of their members.

(b) Re-examination of the existing co-operative policies and procedures with a view to ensuring that the efforts of the co-operatives are most systematically directed towards ameliorating the economic conditions of the rural poor.

(c) Re-orientation and consolidation of the role of co-operative federal organisation so that they are able
through their constituent organisations
to effectively support rapidly
diversifying and expanding agricultural
sector, including poultry, dairy,
fishery, animal husbandry etc with
credit, input supply, marketing and
other services.

(d) Development of professional cadres to
man managerial position.

An important event in the sixth plan period was
the establishment of the National Bank for Agricultural and

The basic objectives of the seventh plan
(1985-90) was growth, modernisation, self reliance and
social justice. Within the above broad objectives, the
strategy of co-operative development during the seventh
plan was
(a) Development of primary agricultural credit societies to function as multi-purpose viable units.

(b) Realignment of the policies and procedures of co-operatives to expand the flow of credit and ensure supply of inputs and services particularly to the weaker sections.

(c) Undertaking the consumer co-operative movement in the urban and rural areas.

(d) Promoting professional management and strengthening of effective training facilities for improving the operational efficiency

The total outlay for co-operation during the Seventh Five Year Plan was Rs.1400.58 crores, out of which
outlay for centre was Rs.500 crores, for states Rs.870.18 crores and for Union Territories the outlay was of Rs.30.40 crores.

The eighth plan (1991-96) aims at building up the Co-operative movement as a self-managed, self-regulating and self-reliant institutional set up so that it may play a significant role in improving productivity and creating additional employment opportunities in rural areas. The plan assures larger flow of credit to the co-operatives sector so that the co-operative may extend adequate credit support to programmes of national priority and poverty alleviation.

National Co-operative Development Corporation (NCDC)

National Co-operative Development Corporation was instituted in 1963 under the Act of the Parliament for planning, promoting and financing programmes of production, marketing, processing and
storage of agricultural produce through Co-operative Societies. Historically, the corporation is successor to the National Co-operative Development and Warehousing Board established by the Central Govt in 1956 in pursuance of the recommendations of the All India Rural Credit Survey Committee. NCDC Act was later amended in 1974 to diversify its funds and enlarge its activities to cover also the weaker sections, co-operatives of tribals and scheduled castes, poultry, dairy and rural consumers. The general council of the corporation consists of 51 members. The day to day affairs of the corporation is being managed by a body consisting of 12 members.

Non-credit Co-operatives in India

Co-operative Societies in India are broadly classified into credit societies and Non-credit societies. In the Indian context the credit Societies dominate over the other. Unlike other countries initially credit societies were formed in India. It is well known that the co-operative
movement originated mainly for providing credit to the farmers. For some years there was no provision as per the co-operative societies like organising non-credit societies. In order to solve this drawback, provisions were made for organising all types of societies.

Later co-operative movement has diversified its activities and embraced almost all spheres of uneconomic activities such as production, processing, marketing, distribution, transport, irrigation etc. Now co-operatives could meet the requirements of a person from birth to death.

At present like credit societies, non-credit societies also play a prominent role in our economy. The main areas identified for the development of non-credit societies are the following:

1. Agricultural Marketing and processing

2. Distribution of consumer goods
3. Industrial co-operatives

4. Housing co-operatives

5. Co-operative farming societies

6. Functional co-operatives in the field of Dairy, Fishery etc.

The development of co-operatives in the non-credit sector received special attention in the five year plans. The progress of the non-credit societies in the marketing, processing, distribution of agricultural inputs, consumer, industrial, housing, sector and the functional areas of Dairy and Fishery sectors are worth mentioning. The quantitative as well as qualitative progress of the non credit societies are quite impressive.

Fishery co-operatives

Origin of the Fishery co-operation trace back to the development of co-operative movement in Canada and Japan.
In Canada, fishing is an important occupation in the coastal areas. Fishermen in early years caught fish and sold it to privately owned processing and preserving plants. Due to the exploitation of the factory owners, fishermen suffered heavily. The fishermen soon resolved to improve their lot by organising themselves into co-operative Societies. By 1949, one hundred fishermen Societies were reported with a membership of 16306. By now these co-operatives have amalgamated into 13 large Co-operatives only. All the 13 Societies had in 1986, a membership of 31000. Their sales turnover was of the order of 268 million dollars.

In Japan fishing industry gives employment to about 8 lakh persons. Japan is ranking first in the world with annual fishery products exceeding ten million tonnes. Fisheries Co-operative Association cover mostly the small fishermen accounting for about 30 percent of the total catch.
After the second world war, the Government conceded the traditional fishing rights in favour of the fishermen's associations. Consequently a number of such associations sprang up. In 1960, the law for consolidation of fishing co-operatives was passed. A fishing co-operatives Consolidation Fund was established with contributions from the Govt and Co-operative Bank. Subsidiaries were given out of this fund to encourage merger of small units into viable co-operatives. By 1967, the number of fishing association had come down to 4000. In 1991, there were 4125 fishery co-operatives with 5.5 lakh members, giving 100 per cent coverage to the coastal fishermen.

Fishery Co-operatives in India

Development of fishery industry offers big opportunity for exploitation of fishery resources of the coastal as well as inland waters. Though fishermen have a very high potential, the fishermen continue to remain as the weakest section. They are exploited by the
middlemen. Institutional safeguards would be very effective against such exploitation. Fishery co-operatives are considered to be the best means of ameliorating the socio-economic conditions of the fisherfolk. Fishery co-operatives would enable fishermen to develop an institutional structure through which they can avail themselves of financial and technical assistance to increase the catch of fish and gain a bargaining power for securing better price and thus improving their economic conditions.

The aim of the fishery co-operatives is not only to increase fish production but also to improve the socio-economic conditions of the fishermen. It will generate employment opportunities to the people in fish processing, fish drying and fish curing etc. They also facilitate the movement of fish from the coastal areas to marketing centres and make fish available to the consumers at a fairly reasonable prices.
Broadly, the types of the fisheries co-operatives in different states are:

1. Fisheries Credit Societies
2. Producers Co-operative societies
3. Fish consumer's societies
4. Prawn curer's societies
5. Marketing Federation
6. Apex societies.

Fishery co-operatives in India were started in the beginning of this century mainly due to the efforts of Sir Frederic Nicholson who was the Director of Fisheries in the former Madras Provinces. In 1944, the 'Fish sub-committee' on Agricultural policy committee recommended that like Japan, both direct and indirect assistance should be given to the industry. In 1946, the Co-operative planning committee recommended that state aid for the development of fishing industry should be given largely through co-operative societies. These societies give financial assistance to their members, and stock and sell fishing craft and tackle at a fair price. They should also undertake marketing functions.
The growth of fishery co-operatives was very slow. By 1944, there were hardly 200 fishery co-operatives in the whole of India. These societies were mostly credit societies and their main aim was to provide credit to the members. Co-operative fishing, processing and marketing were not envisaged by these societies at that time. It was after the commencement of the five year plans that the importance of fishery co-operatives was recognised.

At present Co-operative fishery programme is being developed on project basis. The salient features of this project are intensification of fish production through introduction of mechanised boats, supply of mechanised boats on credit to groups of members of Co-operatives, supply of kerosene, nets and other requisites to the fishermen, provision of common facilities and services like boat building yards, ice plants, cold storage canning plants, transport vehicles, marketing of fish and fish products and recovery of loans from sale price of fish products.
In order to accelerate the pace of development of fishing co-operatives, the NCDC has formulated a pattern of assistance for fishery co-operatives which includes assistance for strengthening the share capital of societies, establishment of service and repair centres for boats, setting up of canning units, fish oil and meal plants, net making units, construction of godowns, drying yards etc and also purchase of boats and other equipments.

NCDC started promoting and developing fisheries co-operatives after its Act was amended in 1974 to cover fisheries within its purview. In order to discharge these functions effectively, NCDC has formulated specific scheme and pattern of assistance for enabling the fisheries co-operatives to take-up activities relating to production, processing, storage, marketing etc. Such assistance is provided to fishermen co-operatives on liberal terms treating the activity as a weaker section's programme. NCDC provides assistance to fisheries co-operatives for the following purpose.
(a) Purchase of operational inputs such as fishing boat nets and engines.

(b) Creation of infrastructure facilities for marketing (transport vehicles, cold storages, retail outlets etc.)

(c) Establishment of processing units including ice plants, cold storages etc.

(d) Development of inland fisheries, seed farms, hatcheries etc.

(e) Preparation of feasibility reports

(f) Appointment of experts under Technical and promotional cell scheme

(g) Integrated fisheries projects (Marine, Inland and Brackish water)

With the National Federation of Fishermen's co-operatives (FISHCOPFED), at the top of the Co-operative
structure, there are 17 Federations at the state level, 108 central Societies at the district and regional levels and 9142 primary fishermen co-operative societies. Membership of the primary Societies is around 11.39 lakhs covering about 21 percent of active fishermen in the country.

During 1994-95 NCDC sanctioned Rs. 17.97 crores and released Rs 24.02 crores for fisheries development through co-operatives. Cumulatively, NCDC has sanctioned an assistance of Rs. 204.71 crores and released Rs. 124.37 crores for the development of fisheries through co-operatives up to 31-3-95, the State-wise details of which are noted below.
### Table 4.4

**Cumulative Assistance Provided to Fisheries co-operatives up to 31-3-95**

(Rs. in lakhs)

<table>
<thead>
<tr>
<th>Sl. No:</th>
<th>State/Institutions</th>
<th>Assistance Sanctioned</th>
<th>Assistance Released</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Developed States/UTs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Andhra Pradesh</td>
<td>2549.66</td>
<td>985.30</td>
</tr>
<tr>
<td>2.</td>
<td>Gujarat</td>
<td>2355.39</td>
<td>1747.58</td>
</tr>
<tr>
<td>3.</td>
<td>Haryana</td>
<td>0.80</td>
<td>0.80</td>
</tr>
<tr>
<td>4.</td>
<td>Karnataka</td>
<td>496.93</td>
<td>111.67</td>
</tr>
<tr>
<td>5.</td>
<td>Kerala</td>
<td>5019.16</td>
<td>3489.47</td>
</tr>
<tr>
<td>6.</td>
<td>Madhya Pradesh</td>
<td>7.96</td>
<td>1.26</td>
</tr>
<tr>
<td>7.</td>
<td>Maharashtra</td>
<td>4612.23</td>
<td>2907.55</td>
</tr>
<tr>
<td>8.</td>
<td>Tamil Nadu</td>
<td>1913.10</td>
<td>792.90</td>
</tr>
<tr>
<td>9.</td>
<td>Daman &amp; Diu</td>
<td>10.34</td>
<td>10.34</td>
</tr>
<tr>
<td>10.</td>
<td>Pondicherry</td>
<td>3.27</td>
<td>3.27</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td></td>
<td><strong>16986.84</strong></td>
<td><strong>10049.94</strong></td>
</tr>
</tbody>
</table>
### B. Under-Developed States/UTs

<table>
<thead>
<tr>
<th></th>
<th>States</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Assam</td>
<td>34.79</td>
<td>11.79</td>
</tr>
<tr>
<td>2</td>
<td>Bihar</td>
<td>2.30</td>
<td>1.95</td>
</tr>
<tr>
<td>3</td>
<td>Himachal Pradesh</td>
<td>26.29</td>
<td>21.04</td>
</tr>
<tr>
<td>4</td>
<td>Manipur</td>
<td>150.77</td>
<td>72.96</td>
</tr>
<tr>
<td>5</td>
<td>Mizoram</td>
<td>9.82</td>
<td>3.33</td>
</tr>
<tr>
<td>6</td>
<td>Nagaland</td>
<td>86.97</td>
<td>51.95</td>
</tr>
<tr>
<td>7</td>
<td>Orrisa</td>
<td>441.69</td>
<td>152.73</td>
</tr>
<tr>
<td>8</td>
<td>Rajasthan</td>
<td>21.07</td>
<td>14.89</td>
</tr>
<tr>
<td>9</td>
<td>Tripura</td>
<td>60.02</td>
<td>14.27</td>
</tr>
<tr>
<td>10</td>
<td>West Bengal</td>
<td>2573.05</td>
<td>1985.52</td>
</tr>
<tr>
<td></td>
<td>Sub Total</td>
<td>3428.77</td>
<td>2330.43</td>
</tr>
</tbody>
</table>

Prepared by BeeHive Digital Concepts for Mahatma Gandhi University
An all India Conference convened by NCDC on Co-operative fisheries at Ernakulam, Kerala, in February 1996, passed the following resolutions which cover the entire field related to fisheries development in the Country.

1. Since the needs of marine and inland fisheries vary widely, no uniform pattern of co-operative organisation would be suitable throughout the country. A
flexible approach to suit the varying needs would therefore be necessary.

2. The aim should be to have viable multipurpose primary level societies which should provide credit, production, marketing and other services to the members. Existing societies organised separately for credit and other functions may be reorganised accordingly.

3. The existing state level federations may continue and be made effective

4. The organisation of national level federation is quite essential.

5. Every primary society should aim at providing a package of services to the fishermen all under one roof.
6. An intensive drive should be launched for bringing all active fisher men into the co-operative fold.

7. Launching of Membership Education Programme among the fishermen

8. The Govt contribution to the share capital of societies should be on a liberal basis

9. The sale of all the member's catches exclusively through the Societies should be ensured through suitable agreements.

10. In order to free the fishermen from the clutches of money lenders cum traders, it is necessary that the co-operatives should provide credit for the consumption needs

11. Suitable arrangements should be made for adequate working capital to fishery Co-

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operatives through the central co-operative banks or other banks.

12. The fish wholesale markets should be regulated.

13. Where large outlays are involved, a consortium approach should be adopted between NABARD and N.C.D.C in financing fisheries projects taken up by the co-operatives.

14. As in the case of Agricultural Marketing Societies and dairy co-operative, fishery co-operatives should be exempted from the payment of Income Tax.

National Fishermen Co-operative Federation (FISHCOPFED)

FISHCOPFED was set up in 1980 to bridge the structural gap at the national level. The membership of the
federation is open to State level federation and Regional /District federations. In addition to this, Govt of India and NCDC are also members. It aims at the overall development of the fishery co-operatives in India.

Fish Farmers Development Agency (F.F.D.A)

The technical committee on Inland Fisheries with a view to spreading composite fish culture in the country, recommended the formation of F.F.D.A According to the recommendation, Govt of India established 50 such agencies in 1975. In order to save the fish farmers from exploitation, fish marketing societies should be organised with the aid of F.F.D.A.

(a) Co-operative movement before independence:

The herald of the Co-operative movement in the princely states of India echoed in the same line in Kerala also giving special reference to the problems
of the farmers. Consequently laws and rules were enacted to redeem the agriculturists from the clutches of debt and poverty.

The co-operative movement was started in the Travancore State after the enactment of the Co-operative Societies Act of 1912 and the first co-operative Society registered under the Act was Travancore Central co-operatives bank (1915). Subsequently in the Raiffeisen model several primary societies were formed with unlimited liability. Later provision for limited liability for the registration of the society was incorporated in the Act. In 1936, Travancore Co-operative Societies Act was passed and this was in force upto 1951. Cochin Co-operative Societies Act was passed in 1911. The first co-operative Society registered under this Act was at Edavanakad.

Since Malabar area was part of the Madras state, the co-operative Societies Act of 1904 and 1912 were in force in this area upto 1932. In Malabar state, the first
Society was formed in 1909 with the name Koduvayur Agricultural Credit Society. In 1919 co-operation became a provincial subject and the Madras Province passed their own co-operative Societies Act in 1932 and that Act was in force in this area till 1969.

(b) Co-operative movement after Independence

After the independence, the princely States Travancore and Cochin States were merged to form a single state in 1949. Consequently a uniform co-operative law was enacted in 1951 known as Travancore - Cochin Co-operative Societies Act 1951. In 1956, when Kerala State was formed, Travancore - Cochin Co-operative Societies Act 1951 and Madras Co-operative Societies Act 1932 were prevailing in the Travancore Cochin areas and Malabar area respectively.

With a view to provide for the orderly development of the co-operative movement in the State in accordance with the relevant directive principle of state policy enunciated in the constitution of India it was decided to consolidate, amend...

The Statement of objects and reasons of the Act is as below:

1. "The law relating to Co-operative Societies in the Malabar area of the State is contained in the Madras Co-operative Societies Act 1932. In the Travancore-Cochin area of the state, the corresponding law in force is the Travancore-Cochin Co-operatives Societies Act, 1951. It is considered necessary to enact a uniform law on the subject applicable throughout the state. The field of co-operative activity is expanding and certain changes in the law to suit the needs of the present day are also felt necessary. The bill is intended for the above purpose".

2. "Apart from the provisions relating to the constitution and regulation of co-operative societies, the principle of state partnership in co-operative societies and state participation in their management is also recognised in this Bill and provision has been made for the same. Provision has also been made for the constitution of Tribunals in order to exercise certain functions of appeal revision and reviews."

The Co-operative movement in the state has a dual control, the one of the officials and the other of the non-officials. On the official side, the Registrar of Co-operative Societies and the hierarchy of his subordinates exercise control. On the non-official side, the co-operative unions and other federations and the board of directors exercise control in various ways.
As per the co-operative societies Act, the Govt has the power to confer on any person all or any of the powers of the Registrar of co-operative societies and accordingly powers of the Registrar are delegated to the various heads of the departments such as Director of Fisheries, Director of Dairy Development, Director of Industries, Director of Coir Development etc. The audit of the books of account is vested with the Dept. of co-operation.

The co-operative societies working under different departments in the state are listed below.

1. **Under the Administrative control of the Registrar of Co-operative societies (Dept of Co-operation)**

1. **Co-operative Bank**

   (a) **Apex Bank**

      (i) Kerala state Co-operative Bank

      (ii) Kerala state Co-operative
Agricultural and Rural Development Bank

(b) Central bank

(i) District Co-operative Banks (14)

(c) Other Banks

(i) Urban Co-operative Banks

(2). Co-operative credit societies

(a) Agricultural credit societies

(b) Composite credit societies

(c) Non-Agricultural credit societies

(3) Co-operative consumer societies

(a) Apex society

(b) Central society

(c) Primary societies
(4) **Co-operative marketing societies**

(a) Apex society

(b) Primary societies

(c) Non-Agricultural marketing societies

(5). **Co-operative Processing societies**

(a) Agricultural Processing societies

(b) Industrial Processing societies

(c) Other Processing societies

(6) **Co-operative Farming societies**

(7) **Co-operative Housing societies**

(8) **Other Societies**

eg: (a) Women Co-operative Societies

(b) Auto Richshaw Co-operative Societies
(c) Printing Co-operative Societies

(d) Hospital and Dispensaries Co-operative Societies

(e) Taxi Drivers Co-operative Societies

(f) Literary writers Co-operative Societies

(g) Educational Co-operative Societies

II Under Fisheries Dept

Fisheries co-operative Societies

III Under Dairy Department

Dairy Co-operative Societies

IV Under Industries Dept

Industrial Co-operative Societies

V Under Coir Development Department

Coir Co-operative Societies
Co-operative Movement in the Fisheries Sector in Kerala

The Kerala state co-operative Federation for Fisheries Development (KSCFFD) Ltd No F(T)738 is an apex society of the Fishery co-operatives in the State. It was registered on 19-3-1984 and started work on 21-6-1984 amalgamating the Fisheries Corporation, Fisheries Welfare Corporation and the Inland Fisheries Development Corporation. The area of operation extends to the whole state of Kerala. The authorised share capital is Rs. 100 lakhs.

Though the Kerala State Co-operative Federation for Fisheries Development (Matsyafed) was registered in 1984, upto 1988 it has only a role of an agency for the implementation of welfare schemes designated for the traditional fishermen community. Direct affiliation of 292 primary societies to the Matsyafed made it a Co-operative Federation in the actual sense in 1993.
Table 4.5

Districtwise details of the Societies and the membership are shown below

<table>
<thead>
<tr>
<th>Districts</th>
<th>No. of Societies</th>
<th>Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Thiruvananthapuram</td>
<td>54</td>
<td>25575</td>
</tr>
<tr>
<td>Kollam</td>
<td>38</td>
<td>12035</td>
</tr>
<tr>
<td>Allapuzha</td>
<td>39</td>
<td>22214</td>
</tr>
<tr>
<td>Ernakulam</td>
<td>26</td>
<td>11480</td>
</tr>
<tr>
<td>Thrissur</td>
<td>24</td>
<td>10996</td>
</tr>
<tr>
<td>Malappuram</td>
<td>32</td>
<td>10094</td>
</tr>
<tr>
<td>Kozhikode</td>
<td>43</td>
<td>13140</td>
</tr>
<tr>
<td>Kannur</td>
<td>15</td>
<td>3575</td>
</tr>
<tr>
<td>Kasargode</td>
<td>21</td>
<td>8353</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>292</strong></td>
<td><strong>117462</strong></td>
</tr>
</tbody>
</table>

Source: Report to the Estimate Committee, Dept. of Fisheries, 1995
It is a creditable achievement that about 75% of the marine fishermen have become the members of the primary Fishermen Welfare co-operative society. Thus the co-operativism in the marine sector as far as the strength of the membership is concerned is satisfactory. Moreover the activity of the co-operative movement in the field of development as well as welfare sectors is also encouraging.
CHAPTER V