CHAPTER XI

CO-OPERATION AS AN AID TO PRODUCTION

The increasing pressure of population on land, the influx of refugees from Pakistan on account of Partition of the country and ex-servicemen falling back upon the land—all these have on an average created a food deficit of over 3 million tons a year exercising a heavy drain on our foreign exchange resources which otherwise could have been utilized for more important needs. As a result, the Governments both in the States and at the Centre have drawn out and implemented a number of plans to increase agricultural production, including those for land reclamation, colonization of displaced persons and ex-servicemen and multi-purpose irrigation projects, large and small. The State has passed legislative measures to check fragmentation of holdings, ease consolidation of small units of land, abolish Zamindari in certain areas, facilitate storage and marketing of produce, check moneylenders' mal-practices, etc.

Since the early forties cooperatives have been increasingly helping the Government in its Grow More Schemes by undertaking land reclamation, consolidation of holdings, crop protection, stock-breeding, irrigation of
minor works, colonization to rehabilitate the displaced and ex-servicemen and joint farming where holdings are too small for economic cultivation.

Since the partition of the country, land reclamation and colonization societies are organized to rehabilitate the ex-servicemen and displaced persons from Pakistan and to bring more land under cultivation to increase country's food production. Before the second World War, land reclamation societies were prominent only in Bengal and the Punjab.

In recent years land colonization or cooperative farming societies usually reclaim lands that are culturable waste, make them fit for cultivation and distribute on rent to landless labourers, ex-servicemen or displaced persons from Pakistan for cultivation either on individual basis or for joint farming. Land colonization societies also lease land from Government on rental for rehabilitating their members who may cultivate the land jointly or individually; the societies generally directing members' production plans and helping them in the joint purchase of their agricultural and domestic requisites, sale of their produce, financial requirements, development of subsidiary industries to supplement their income during off-season when they are unemployed and in the provision of social amenities such as housing, sanitation, transport, education and medical facilities.

Land reclamation-cum-colonisation societies which are also sometimes co-operative farming societies are most
prominent in Madras and U.P. and on a modest scale in Bombay, M.P., Bihar, Orissa, Travancore-Chochin, Assam and Delhi. In Madras land colonisation societies which are mostly organised for landless labourers and ex-servicemen are cooperative in the sense that the societies jointly purchase their members' agricultural and domestic requirements, sell their produce, provide social amenities and finance for cultivation expenses, development of cottage industries and land reclamation. Cultivation is carried out on individual basis. The members attend to the clearance of scrub jungles, lay out of roads, digging of wells, erection of huts and cultivation of crops. State grants subsidies as contribution to the share capital and lends at concessional rates of interest for the purchase of agricultural requisites. Loans are given for land reclamation, improvement and development. Concessions are given in water cess and land revenue. Agriculture, Health, Revenue, Education and Co-operative Departments also render free initial administrative and technical service and guidance. Substantial grants were received from the Post-War Services Reconstruction Fund and the Central Government.

According to a Scheme, the Madras Government will lease to a colonisation society 100 acres of land every year for five years (1951-56) for reclamation and joint

cultivation by members with their own resources from the income they realize from the lands every year. At the end of the 5th year, the society will convert itself into a tenant farming society of colonists. It has already cleared and reclaimed 200 acres of land and members cultivate it.

"Ganga Khadir" and "Naini Terai" areas in U.P. which were abandoned for years as jungles habited by wild animals, exposed to malaria and unfit for cultivation of human habitation have been cleared and reclaimed by displaced persons: houses are built, roads laid out and drinking water and other amenities provided for settlers by the Colonisation Department. These schemes which are expected to be self-supporting will reimburse the Government loans taken for agricultural and other operations and provide excellent opportunities for joint cultivation.

In the villages of Darauna and Nainwara in Maharauni Tehsil of Jhansi District societies have reclaimed lands by deep tractor ploughing under the Government "Kans Eradication Scheme", and brought under cultivation about 900 acres of land. The societies have secured funds for their members from co-operative institutions and seeds from agricultural department. They have maintained a watch and ward system on paid basis to prevent indiscriminate grazing and pilfering of unripe corn; introduced a bonus system for efficiency.

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of work and deductions for indifferent work. They supply to their members foodgrains, etc on cash or credit. When members are supplied with their needs on credit, dues to the society are deducted from the sale proceeds of their produce. The adoption of this system makes it unnecessary for the members to borrow from outside. The management, cultivation, harvesting and disposal of produce are done jointly by members through their Panchayats. The cost of cultivation per acre has gone down, the yield per acre has increased and members' earnings, specially of those who contributed both land and labour have more than doubled than previously when they cultivated land on individual basis. In all these schemes State's has been the spade work, giving assistance in financial, administrative and technical matters to rehabilitate the colonists and in the development of this movement.

Bihar, Madhya Pradesh, Orissa and Travancore-Cochin are other States where land colonisation schemes on cooperative basis are implemented to settle ex-servicemen, displaced persons from Pakistan and ex-civil servants with liberal financial, administrative and technical State aid. Some of the societies in these States jointly purchase for members their agricultural and domestic requisites, help them in the development of subsidiary industries, sell their produce and instruct in agricultural technique, improvement and co-operation.

To relieve pressure of population on land and increase
food production State Governments should reclaim more and more cultivable land by assisting cooperatives on a planned basis. On each block of reclaimed land of about 1000 acres, about 40 families should be settled with local modifications according to the nature of land, crops grown, irrigation facilities available, land tenure system, etc. to carry on as far as possible joint cultivation or in the last resort, lesser cooperation in the form of organising better farming societies.

Each colonist family may be given housing facility, small piece of land to cultivate on individual basis to grow vegetables, fruits and rear poultry and a cow or a buffalow. The joint cultivation may be carried out on a planned basis by drawing up production plans, taking into consideration all the relevant factors under the supervision of a trained manager who should also act in an advisory capacity to the managing committee. The payment of wages, distribution of profits and other working should be on the lines of the joint farming society.

Co-operative Farming Societies.

Long before the organisation of cooperative societies for joint farming spontaneous cooperation in farming among peasants was prevalent in India in the form of mutual help in farming operations such as finishing, sowing and harvesting of crops, use of implements and livestock; or pooling of land, labour and equipment in -
the cultivation of expensive crops such as sugarcane, tobacco etc., raising of embankments, employment of common watch and ward for crop protection, well-irrigation etc. Cooperative farming in the sense of joint cultivation is a recent idea, its origin being attributable to acute food-shortage in recent years, rehabilitation of ex-servicemen, refugees, landless labourers, etc., and government encouragement to poor landholders to cultivate uneconomic units of land by joint actions.

Cooperative farming may take the form of better farming, joint farming, tenant farming or collective farming which are various stages of cooperation in cultivation. We have already discussed the working of cooperative collective farms in Russia, Palestine, and Mexico where cooperative living is varying from individual stages, least cooperative of communal efforts with maximum individual initiative and liberty to almost complete communal living with State control in production, purchase of requirements, sale of produce and other auxiliary matters.

A cooperative better farming society is a first stage and a preparing ground for the joint cultivation by members. The members carry on cultivation independently though they may agree to a common plan of cultivation drawn up by the society. In such a society members cooperate in everything except farming. Cooperation is restricted to the joint purchase of agricultural requisites, supply of credit, pooling, grading, processing or selling
the produce; arrangements for sowing, harvesting, draining, keeping of watch and ward; adoption of better methods of cultivation and development of secondary occupations. The managing committee carries on the administration of the society with the help of a paid secretary. Such societies are more prominent in Bombay, the Punjab and Madras. In the Punjab, most of them are defunct and face liquidation. In Bombay, future policy is not to encourage such societies unless they are organised for the development and improvement of land by large-scale farming, irrigation, or prevention of soil erosion, etc.

A cooperative tenant farming society owns land in lease or free-hold from Government or landlords, leases it to its members on rent, decides upon the best cultivation plan for members, arranges for the supply of credit, agricultural requisites, sale of their produce, etc., if members approach it for any such help. The members may act according to their own discretion since their responsibility to the society is only to pay the rent of the plot leased. The profits of the society are distributed to the members according to the rent paid by each after meeting all expenses and providing for reserves. The working of a tenant farming society is very much similar to that of the Better Farming Society. Tenant farming societies are mostly found in Madras, Bombay and Travancore-Cochin. In Bombay and Travancore-Cochin societies have leased lands from the Government for distribution to landless labourers who cultivate independently and abide by the Societies'
cultivation plans at their discretion. In Madras, under a novel scheme, private lands of absentee landlords are taken on a long lease of 20 years by a cooperative association of tenants. The society collects lease amounts from members and undertakes capital improvements on lands leaving cultivation to individuals.

A co-operative collective farming society is one in which land is held in lease-hold or free-hold by the society for its landless members who jointly cultivate it. The Indian cooperative collective farming society differs from the Russian type in it that the former is completely democratic in management since there is no State interference in production plans, marketing, etc. and that the withdrawal from the society is permissible. The direction and management of the society is in the hands of a managing committee, elected from the General Body, the members are paid wages at current rates and the proceeds after usual expenditure, are distributed among the members in proportion to the wages earned by each one of them.

The Alamuru Rural Cooperative Bank Limited, has met with outstanding success in its attempt at collective farming for its landless Harijan members who were exploited by landlords leasing landa lands from the Government by the highest bidding. The Bank leased these fertile landa lands on a fixed rental of Rs. 10,000 for 500 acres. It distributed the land among ten

1. K. Sarvottham Ray, "India" in the Year Book of Agricultural Cooperation, 1952, loc cit., P. 109
2. N. Satyanarayana: Co-operative Experiments in Rural Banking A pamphlet, 1949, op cit, pp. 16-17 passim.
families to cultivate each block under the supervision of a bank propagandist, with loans from the bank for growing seasonal crops, purchase of agricultural requisites and payment of rental to Government on joint responsibility, the members cultivate lands and the produce is marketed through the bank which recovers its dues from the sale proceeds of members' produce and pays the remainder to the latter. Normally, commercial crops, vegetables, etc. are enjoyed by the members. Each group elects a head who organises work for members and is responsible directly to the bank. The members now own cattle and have their own supply of milk. They are better clothed, better fed and better housed and live a respectable and contented life. They have constructed by joint efforts Ram Mandirams - not only a rendezvous for the people to gather but as centres of their recreation and adult education. Three collective farming societies run successfully in Cochin provide decent wages and midday meals to their members who are landless agriculturists.

In a co-operative joint farming society there is a closer association of members in the common work of the farm and in the business aspects of farming. Cooperative spirit, sense of mutual help, self-help and the attitude of adjustment are more developed among the members of such a society who pool their lands, labour and equipment towards joint cultivation of the farm which is divided into compact economic blocks.

1. Reserve Bank of India, Cooperative Farming (Reserve Bank of India, Agricultural Credit Department, Bulletin 23, 1949), p. 56.
The society undertakes joint purchase of members' requirements, sale of their produce, supply of credit, land improvements, provision of social amenities and development of subsidiary industries to employ members during the off-season and absorb surplus labour arising out of joint farming which required less labour.

Though cultivation is carried on in common, the right to ownership of the holdings is retained and is recognised by an ownership divided. The members work under the direction of the executive committee and are paid wages according to the quality and quantity of labour put into the farm. Wages may be paid according to the work-day units calculated on the basis of the possible time required to complete a given task. Once the expenses of cost of production are met with, net profits may be distributed as follows: 25 per cent may be carried to the reserves, a fixed percentage be declared on the share capital as dividend, provision be made for depreciation, wear and tear, replacement funds, etc., a portion be earmarked for distribution to staff members and charitable purposes and the rest, if any, be distributed among the members in proportion to the wages earned or assets brought by each into the common pool. The system of wage payment and distribution of profits vary a little according to local conditions. On leaving the society, a member has to pay for any improvements made on his land by the society.

Experiments in cooperative joint farming have been made in the past in the Nadia District of Bengal and at present in
Bombay, Bihar, U.P., Madras, M.P., and Travancore-Cochin, etc. These experiments in joint farming are undertaken by cooperatives under liberal state assistance in the form of subsidies and loans for land reclamation, colonisation free technical and administrative services, improvement of agricultural methods, development of subsidiary industries, etc. On the recommendation of Captain S.P. Mohite the Bombay Government started with a scheme to organise 112 cooperative farming societies within five years of 1949-54 to increase the yield from land, secure better returns to the cultivators by consolidating their holdings, adopt improved methods of farming and marketing of agricultural produce and provide subsidiary occupations by developing small-scale and cottage industries to supplement their members' income. Under the Scheme, the State provides free services of agricultural assistants in the initial stages to work as managers; grants remission in land revenue where joint cultivation is undertaken; interest free loans to backward class people societies as contribution towards share capital to enable them to enhance their borrowing power; long-term credit at a concessional rate of interest to purchase heavy and costly machinery and helps improvements in land. State also gives subsidies and loans at concessional rates for construction of godowns, farm-buildings and farm-barns; loans for reclaiming waste land to make them fit for cultivation. Land colonisation and cooperative farming societies in Madras, Orissa and U.P. get substantial State aid in various forms. Government of India's Rehabilitation Department gave financial aid to almost all the land colonisation-cum-Farming cooperatives, specially in Madras and M.P.
Cooperative better farming and tenant farming societies are at best the primary stages towards cooperative or joint cultivation and do not constitute a new method of land holding and land use. What is implicit in cooperative farming is something more - an advanced stage in which processes of cultivation on several farms and the means of production are integrated to effect economies in the cost of production and to increase the returns from land by a more efficient use of available resources.

An examination into the working of cooperative joint farming societies in various States reveals that where the progress is unsatisfactory, the farmer's individual holding outside the farm claims his prior attention. Another common difficulty is the stubborn resistance of the conservative Indian peasant to pool his land to the farm due to his attachment to his land. It is difficult to pool lands of big tenants and landlords, since pooled land would get only a fixed ownership dividend - much less than what the overlords can get by exploiting the tenants. The big landlords also cannot get ownership bonus because surplus is mostly distributed according to the wages earned by the members. In U.P. and Madras, the individualistic attitude of the farmer is responsible for the slow growth of joint farming even on reclaimed lands. On new lands, some of the settlers and on old lands landlords and those who belong to the higher castes

are disinclined to take to manual labour, particularly in Bihar, U.P. and Bengal. In most of the societies, all the means of production - land, labour and equipment are not pooled as in the joint farming experiments in Nadia District of Bengal before the second World War. The results, that, the societies will have to hire labour and equipment, the supply of which may be uncertain and expensive. Lack of equipment, and facilities for storage, irrigation, transportation and marketing are other hindrances in the way of their successful growth. The heterogenous block system for distribution of farm-units is responsible for the failure of some cooperative farms in Madhya Pradesh. Differences of opinion among members, absence of feeling of collective responsibility, lack of local leadership and initiative, insufficient interest and indifferent attitude of members in the working of the society are some of the important weaknesses of the joint farming societies in most of the states. However, some societies have raised their members' income, social status and standard of life, particularly of landless and backward class agricultural labourers and small tenants in Bombay, Madras and Cochin.

Possibilities are vast to find a way out of these difficulties if the development of these cooperatives is organised on a planned basis. An integral development of cooperation is necessary in all the business and economic aspects of agriculture covering the socio-economic life of a village or a group of villages where cooperative farming experiments on a planned basis are to be undertaken.
As a first stage, consolidation of uneconomic holdings through cooperative and voluntary efforts may be undertaken and where absolutely necessary compulsion may be resorted to in the general interests of the village population.

Secondly, there should be organised a multi-purpose society in the village where the cooperative farming society should be able to get for its members all their agricultural, domestic and credit needs. The multipurpose society should supply these facilities by a link up with a cooperative wholesale, a marketing federation, a central bank and a land mortgage bank. In all those activities which cover the corporate life of the whole village community such as facilities for improved agricultural technique, irrigation, transportation, sanitation and health, education etc., the multipurpose society should work in collaboration with the village Panchayat which can evoke loyalties from the people, the latter being a representative body of all shades of opinion in the village. The absence of provision of all the above facilities to the villager in the past has been responsible for the villager's reaching pain-economy stage. He will wear a glazed impression if we preach him to raise his economic condition from apathy, utter depression and helplessness without supplying him with the above requirements.

The next stage should be to create a psychological atmosphere and a spirit of creative adventure among the rural people to lead better socio-economic life. The development of this new psychological attitude to a better life will not be achieved by a segmental attack but only by comprehensive,
integral and organic programme to improve the villager's life by providing him at least his bare necessities of life. Propaganda may have to be undertaken through pamphlets, wall-posters, cinema slides, leaflets, rural broadcasts etc., requesting village people to iron out fissiparous tendencies among themselves due to differences of opinion, caste, sub-castes, religion etc and to develop a progressive attitude to life to raise the socio-economic standard of the village as a whole.

Next, state assistance in a number of ways will be necessary for the successful development of such a scheme. The Planning Commission have recommended in this connection that societies may be given preference and concessions in supplies, finance, technical and administrative assistance, consolidation of holdings, marketing, reclaiming waste lands from Government and exemption from adverse tenancy rights against members of cooperatives as inducement to form cooperatives and in rapid reorganisation of the village economy. They have favoured the organisation of such farms of a certain definite minimum size on a cooperative basis among small and middle-farmers. They have recommended legislation to form a village cooperative farming society if occupants of half of the total area cultivated in a village desire joint farming. They have advised the State Governments to encourage wholeheartedly the establishment of such farms in every way and to promote their satisfactory working.

afterwards. The Planning Commission hope to look confidently forward if only a good number of such cooperative farms are established in specific areas in certain States within the period of the Plan. Under the Plan provision is made of Rs. 50 lakhs to expand programmes of training and experiments in cooperative farming covering the whole village as well as activities for creating non-agricultural employment and providing social services. The Planning Commission hold that since cooperative farming presupposes a number of individual corporate virtues on the part of the members, it will take some time before such farms reach a developed stage.

When the consolidation of holdings is undertaken, multi-purpose society is well-placed, village as a socio-economic unit selected, State aid ensured and a progressive psychological attitude created, the background is said to have been prepared to offer a fertile field for successful experiments in cooperative farming. There cannot be standardized rules for the management of a cooperative farm, since each experiment may have to evolve its own method, depending upon the social and economic surroundings of the locality. Once the society has a hold over the pooled lands of the members for an agreed term of years, it can, by mortgage, have finance for its requirements through the multipurpose cooperative which is affiliated to the central bank and keep arrangements for credit accommodation from the land mortgage bank also. Once it is settled that membership cannot be

2. Ibid, p.196.
withdrawn for a definite minimum period, the society will be in a position to draw out a long-period production plan providing for temporary losses and obstacles that may arise due to natural calamities. The society will see that no element in the village is left out of its fold to disrupt its working.

When all the above conditions are satisfied, the managing committee of the society, with the help of its technically trained staff will determine the optimum component working unit on the farm, the exact requirements of seeds, manures, and other ingredients of production and water supply needed by each unit, their timely application, the correct apportionment of human, animal, and mechanical power on each type of work required on the farm and general rationalisation of production.

Wages will be paid to the members in proportion to the labour put in them in terms of work-day units calculated on the basis of possible time required to complete a given task of a certain quantity and quality. After meeting cost of production, profits may be distributed according to a fixed allocation of funds for reserves, unforeseen losses, depreciation, replacement, dividend bonus according to wages earned and assets brought by the members, charitable purposes and bonus for staff.

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The organisation of agricultural production on cooperative lines is of immediate importance in view of the urgent necessity to make the country self-sufficient in food and raw materials for her industries. A suitable organisation consisting of representatives of agricultural, revenue, public works, and cooperative departments; panchayats officers and prominent leaders in agriculture in each State will be helpful in giving necessary drive and creating a favourable atmosphere for the development of cooperative joint farming. Much will depend upon local leadership, management and technical skill available to run these units economically and efficiently. It is hoped that the State will not fail in giving its whole-hearted support to make the pilot ventures a success.

Societies for the Consolidation of Holdings:

Subdivision and fragmentation of holdings are mainly responsible for the low productivity per unit of cultivation in India. On an average the holding in India is between 3 to 5 acres, hardly economic for cultivation. The growing spirit of individualism, decay of the joint family system, increasing pressure of population on land aggravated by the decline of handicrafts and subsidiary occupations, laws of inheritance, purchase of land by moneylenders— all these have contributed to the fragmentation and subdivision of land into uneconomic units of cultivation and the result is wastage of money, time and energy, check to agricultural production, increase in litigation and decline in acreage under cultivation due to numerous boundaries. To arrest further fragmentation of
holdings into yet uneconomic units and to consolidate them into economic units have taken voluntary and legislative measures. Cooperatives have also by voluntary efforts, conciliation and propaganda undertaken consolidation work in various States.

A cooperative consolidation of holdings society is organised to redistribute the consolidated units which were formerly scattered over at distant places in a village. The society sees that a member gets the same type of land and of the same value in a compact block so that each member is benefitted. If in case a member gets a better piece of land he pays the difference to the society and if worse, receives from the society the loss he incurs by such redistribution. Any dispute arising out of reallocation of land regarding rights, boundaries, rents, compensation, etc., should be referred to arbitration arrangements made for the purpose and must not in any case be within the jurisdiction of a civil court to avoid delay and litigation. New records of rights of ownership of redistributed lands are prepared with legal sanction and considered as permanently settled for future cultivation. Such reallocation of lands into compact economic units obviates waste of money, time and energy in cultivation; allows improvement in agricultural methods of cultivation; enables the member to avail of irrigation facilities and cultivation of waste land; reduces litigation by referring disputes to arbitration and enhances rent and revenue to Government and income to members. In Bombay and M.P. if holders of 2/3 of the lands cultivated in a village
agree to consolidate holdings for re-allocation compulsory consolidation is effected despite opposition from vested interests such as landlords, traders, moneylenders, etc.

Consolidation of holdings societies were a great success in the prepartitioned Punjab. Such societies have also done some useful work in Madhya Pradesh, Uttar Pradesh, Kashmir and Bombay. The working of these societies in most of the States is not reported to be satisfactory despite numerous concessions given by State Governments to encourage consolidation of holdings, particularly, in Baroda and Madras. The farmer's passionate attachment to his ancestral land, suspicious and conservative nature, too much ignorance to be enlightened to the benefits of consolidation of holdings, apathy of issueless holders to the improvement of land, inability and unwillingness of members to pay for the cost of consolidation though it is almost the lowest in India, lack of accurate land and settlement records as to titles, rights etc., to the possession of lands, presence of some irreconcilables in the village, fissiparous tendencies among the members due to family, caste and religious differences, lack of adequate and efficient administrative, technical and supervisory staff — all these are responsible for the extremely slow growth of the consolidation of holdings on voluntary basis. The progress is necessarily slow because consolidation of holdings requires a good deal of propaganda to make farmers understand the advantages of consolidation, create a psychological atmosphere and a cooperative understanding, evolve a plan satisfactory to all conflicting
interests and to overcome all disrupting elements. The society has also to see that once consolidation and reallocation are made, they subsist permanently. The State should enact enabling legislative measures prohibiting fragmentation of consolidated holdings beyond a certain minimum economic holding.

Recently, East Punjab Government have decided to undertake consolidation by a special department and not on cooperative basis. State has provided for a sum of Rs 20 lakhs for the same and intends to train 400 persons to implement and complete the Scheme by 1956 throughout East Punjab. Bombay's Prevention of Fragmentation and Consolidation of Holdings Act of 1947 provides for prevention of fragments and a fine of Rs. 250 to those violating conditions laid down under the Act for the same. The Act also provides for consolidation and redistribution of lands which are first valued and then allocated as far as possible for the same type and value in a compact block and differences in value, if any, on either side is to be made over by payment. Government have appointed six consolidation officers and 20 assistants to enforce the Act in 22000 villages of the pre-merger Bombay State within a period of 14 years beginning from 1950.

Any experiment in consolidation of holdings on cooperative basis should be preceded by a preliminary survey.

1. Reserve & Bank of India: Consolidation of Holdings, (Agricultural Credit Department, Reserve Bank of India, Bombay, 1951), Bulletin No. 34, p. 16.
2. Ibid, p. 18, passim.
of the areas, taking into account the existence of satisfactory records of land, settlements, rights and titles of ownership; nature and extent of fragmentation and opposition to be faced; advantages of such consolidation, availability of adequate trained, technical and administrative staff, local help and requisite degree of cooperative spirit, state aid etc.

As the Reserve Bank has suggested State and District Consolidation Boards may be specially created for the purpose to take effective steps in collaboration with Cooperation, Revenue, Agricultural Departments and local people and to educate agriculturists in the benefits of consolidation. Inducements to farmers and villagers may be given in the form of preference of the villages concerned in construction of roads, drainage and irrigation facilities and grants of lands and subsidies to the improvement and development of land for better methods of cultivation. Government may force consolidation where schemes of irrigation, drainage and land reclamation are to be implemented or where holders of 1/2 of cultivated land in the village agree to such consolidation. The technical staff and district consolidation officers should be well conversant with problems of land such as tenure systems, records of rights, settlement, valuation etc., and of a rural frame of mind to carry out the schemes in collaboration with surveyors, various Government departments and local leaders.

Whether consolidation is undertaken through Consolidation Boards or cooperatives, the State should bear at least in the

1. Reserve Bank of India; Consolidation of Holdings, op cit, pp. 30-4 passim for fuller discussion and details.
initial stages the cost of consolidation since farmers holding uneconomic units are poor. The Government may recover the cost of consolidation by imposing a special tax on increased income accrued to agriculturists due to consolidation of holdings.

Irrigation Societies:

Irrigation societies are comparatively of recent origin save in Bankura District of the Burdwan Division of Bengal where they had an excellent record of service - such as protecting members from the vagaries of monsoons by conservation of water, by constructing dams, reservoirs and tanks, raising embankments etc., for irrigation and thereby controlling floods; undertaking drainage schemes for the improvement of agricultural and sanitary conditions of stagnated areas and excavation of canals. Societies used to reclaim tanks or excavate canals to serve local area to a limited extent, borrowing from central banks for finance and covering expenses by an annual water cess on the beneficiaries.

Their present working is unfortunately not satisfactory due to want of proper upkeep of tanks which have silted up and need re-excavation for which operational costs are heavy and members not prepared to pay for irrigation facilities fearing uncertainty of financial success. Societies are also not in a position to incur fresh costs on excavation since their overdues to the central banks have mounted high.

members have lost interest, do not meet their repayment obligations and finance from central banks is difficult under the circumstances. Since partition, Government has again started to evince keen interest in minor irrigation works through cooperatives and with its financial and technical assistance, cooperatives are expected to revive. In the pre-war period, despite State help in various ways, irrigation societies were a failure in Mysore.

Recently lift irrigation societies have been organised in Baroda, Bombay, Travancore-Cochin and Madras to help agriculturists in irrigating their money crops by installation of power pump sets. These societies have helped agriculturists in improving land by providing irrigation facilities and constructing, maintaining and repairing small works in Bengal, U.P. and Madras. There were 115 irrigation societies in U.P. in 1950; 22 in Madras in 1951; and 226 in Bombay in 1952. In 1951, 9 irrigation societies in Travancore-Cochin irrigated 880 acres of land and produced 87,375 paras of paddy.

State assistance to lift irrigation societies is liberal in Bombay where the Government provides technical assistance for the selection of sites suitable for installation of engines, preparation of plans and estimates of lift irrigation projects. The State helps the societies in the purchase of their operational requirements, subsidies and advances at

concessional rate of interest for long period for the purchase and installation of machinery and gives long-term loans for laying out drains, pipe-lines, construction of canals, reservoirs, etc., against the machinery purchased by the society and lands of the members. In the initial stages the State also contributes towards the cost of the secretary-cum-driver who is appointed with the approval of the Registrar of Cooperative Societies.

The provision of irrigation facilities to farmers in rural areas on cooperative basis has a special importance under the present circumstances when the country is facing a heavy food deficit. Governments at the Centre and State levels should encourage cooperatives by subsidising schemes for irrigation facilities to farmers and by affording them financial, technical and administrative help. Cooperatives should be entrusted with minor irrigation works which they can successfully carry out with the inspiring help of the Cooperative, Agriculture, Revenue, Public Works and Finance Departments to play an important role in increasing national production.

Rural Development and Cooperation:

In a majority of the States, Governments have established Rural Development Boards, Committees or Associations at Taluka and District levels as in Bombay, Baroda, West Bengal and Madhya Pradesh. There are rural reconstruction societies in Madras, Bombay and Bengal to carry on rural development and welfare activities such as education, sanitation, medical health, distribution of agricultural requisites, demonstration
of improved agricultural methods and technique, etc.

In M. P. the State Government has constituted a Provincial Rural Development Board to advise the Government on schemes such as the development of village industries, particularly the oil shami industry, backward area welfare, production of khadi, reconstitution of Tehsil and District Rural Development Committees on matters regarding farming and rural development through cooperatives. In Hyderabad, Rural Development centres financed by the Rural Welfare Trust Fund supply seeds, manure, fruit plants and eggs to villages, render veterinary aid and conduct night schools.

In Bombay some of the well-established rural credit and multipurpose cooperatives which are represented on the Village Food Production Committees and Taluka Development Boards have taken over some of the former duties of the Agricultural Department such as the propaganda, seed multiplication and distribution of agricultural requisites under Extension Service. These Taluka Development Boards serve as an effective link between the various non-official agencies like the cooperative societies, Gram Mandalas and welfare workers engaged in rural development activities on


the one hand and various Rural Development Departments and District Rural Development Boards on the other. They should do better if they restrict their field of operation to a select few villages for intensive propaganda, instruction and demonstration in improved agricultural technique than working over the whole taluka or the district in scattered villages. With proper official guidance, supervision and financial help and public cooperation the intensive and extensive progress of the selected villages will be a lesson to practice for the contiguous villages to spread the benefits of cooperative service to all the rural areas.

In Baroda before its merger to Bombay, Development of Associations repaired roads, helped in agricultural and village improvement and in Grow More Food Campaign. In West Bengal, Rural Reconstruction Societies are at present not active but are expected to revive with the help of service-minded people. In Mysore and Madras, some Rural Welfare and Reconstruction Societies undertake propaganda and educational activities and provide social amenities. Some of the Agricultural Demonstration and Land Improvement Societies in Bombay and Madras undertake rural development work and distribution work of improved seeds, manure, fertilizers, etc.

In Bombay and Madras cooperatives help the Government prohibition policy by undertaking social, cultural and recreational activities. In Madras, the Government have liberally assisted ex-toddy tappers in a number of ways to rehabilitate them in the development of palm-gur industry on
a cooperative basis. Various measures such as promotion of thrift, provision of counter-attractions to drink, recreational activities, propaganda through films and magic lantern slides are adopted to enliven the ameliorative programme. To implement successfully Government's prohibition policy in Bombay, cooperatives run Sanskar Kendras mostly in rural areas with State subsidies under the supervision of Prohibition and Excise Departments. The activities of Sanskar Kendras include games, musical entertainments, educational and recreational work, etc., to benefit villagers and the rural community. In many districts the Sarvodaya Kendras in Bombay organise cooperatives with State subsidies for the educational, social economic, cultural development of the backward areas and to afford them employment by organising cottage and small scale industries.

The welfare of rural areas can be achieved more successfully if cooperatives and Village Panchayats coordinate their activities and work in close cooperation with one another. Village as a socio-economic unit in the rural set-up is given immense importance under the First Five Year Plan of the Government of India. The Planning Commission have entrusted Village Panchayats with the work of increasing agricultural

and general production in the village by full utilisation of human resources; educating villagers in balancing budgets in agricultural and domestic needs; reclaiming waste lands for the joint cultivation under able management; securing voluntary services for community works; implementation of land reforms in the village and serving as a link between Government and cooperatives for financial aid to the latter. They suggested a surcharge on land revenue to be transferred over to finance Panchayat activities. They hold that State Governments should train members and officials of Village Panchayats and should use Village Panchayats as focal points in schemes of Social Education. If cooperatives are given a chance, they will be the most helpful agencies to Village Panchayats in successfully carrying out their work.

Community Development Projects and blocks started by the Government of India with the aid of the American Technical Aid and Ford Foundation Scheme in various parts of the country work successfully with the coordinated efforts of a team of officials representing Agricultural, Animal Husbandry, Cooperative and Village Panchayat Departments as well as those concerned with cottage industries, health and educational departments and local representative of revenue department who will integrate their programmes as closely as possible in terms of the requirements of the total population. In making these projects and blocks a success, the services of Social Service Agencies such as National Advisory Committee for
Public Co-operation and Bharat Sevak Samaj which are non-political and non-official representative bodies of different sections of opinion in the country are to be utilized. Maximum utilization of services of cooperatives has been recommended by the Planning Commission saying that the establishment of various types of cooperatives after educating the local public regarding their benefit will be the best means of enlisting the active support of the people on a voluntary basis for work of improvement on an organised scale. Despite this, cooperatives are not entrusted with the work for implementation of community development projects and blocks. Cooperatives should be given opportunities to implement community projects or blocks with all technical, administrative and financial facilities which the Government at present gives to the project areas. Cooperatives have already done successful work in several Rural Development Schemes in various States as Sevagram in M.P., Firka Development Schemes in Madras; Sarvodaya Centres in Bombay; Faridabad scheme in Delhi; Milokheri in East Punjab; Etawah and Gorakhpore in U.P. etc. In the background of this experience with public cooperation well-settled cooperatives in Bombay and Madras will certainly shine out if given a chance to develop areas as an experiment.

1. Shri S.K. Desai, Development Commissioner, Community Development Projects in a reply to Shri R.G. Saraiya, the President of the All-India Cooperative Union stated that a State or a District may include in their respective Development Committees important non-official members of cooperative bodies, if cooperative institutions in the State are functioning at a level to make a positive contribution to the Community Development Programme. *Indian Cooperative Review Supplement* Vol XVIII, No. 3, 1952, July-Sept., p. 316.
Crop Protection Societies:

Crop protection societies are mostly in Bombay and the Punjab to assist members in protecting their crops from ravages of wild animals, incendiaryism, theft by unsocial elements and to save food and other crops from destruction by using barbed wire fencing or employment of watchmen.

In Punjab there are also silt clearance, land revenue redemption, prevention of soil erosion and such other societies that work indirectly for increasing food production. The members of such societies in the Punjab contribute more and more to the share capital indicating their keen interest in societies' working and care for protection of crops from natural and other calamities.

Stock-breeding societies, specially for cattle, sheep, mules and poultry and veterinary aid centres are important cooperative development in the Punjab. Cattle-breeding societies are, however, more important. Since partition in Amritsar district, some of the cattle breeding societies are not active but in Gurgaon a Cattle Breeding Association has appointed a sub-inspector to organise and supervise cattle-breeding societies. These societies enable their members to purchase high quality cattle, ensure good fodder supply, assist scientific cattle breeding by maintaining good stud bulls and arrange for veterinary aid, so that the members reap the advantages of improved

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stock, economic in production and maintenance and fetch high prizes. With State aid, the societies should also arrange for exhibition of good breed and prizes may be offered at exhibitions to owners of high breed. They should encounter by intensive propaganda the difficulties that come in the way of their successful growth such as high prices of cattle, scarcity and higher cost of fodder, high incidence of cattle disease and religious sentiments against elimination of poor stock. Castration of scrub bulls and liking for better stock should be created among the members. Other obstacles that they have to face are indifference and lack of character on the part of the staff and the members.

Co-operation as an Aid to Village Industries:

Village industries play a vital role in our national economy by employing millions of our village artisans, peasants and agricultural labourers. Industrial cooperatives organised to protect, rehabilitate and develop these industries on scientific lines against competition of large scale industries and exploitation by the middlemen render help in respect of finance, power, implements, raw materials, technical guidance and marketing. In this connection, the Planning Commission observed that if the artisan is to become less dependent on middlemen and technical knowledge and guidance are to be carried to him, formation of cooperatives or associations in each established handicraft centre with cooperatives as well as individual workers as
members is necessary.

Handloom weaving which is by far the greatest village industry employs 2.5 million workers and supports nearly 10 million people. Naturally, therefore, weavers' societies form the most important group of industrial cooperatives. Weavers' cooperatives have seen many ups and downs with changing circumstances.

The Handloom Weaving industry which was in a precarious condition before the second World War received impetus since the forties due to stoppage of cloth imports, large demand of textile requirements, Government of India's scheme for subsidies to handloom industry, the announcement of its intention to purchase 1/3 of the textile requirements in the form of handloom cloth and reservation of certain items of cloth to be produced exclusively by the handloom industry. In Bombay, Madras, West Bengal and Madhya Pradesh weavers' cooperatives produce substantial portion of the total handloom cloth production in those States.

Weavers' societies in all the States distributed controlled yarn to the members and non-members as agents to Government or the apex industrial cooperative institutions. Even at present when the control on yarn business is lifted, many societies purchase and distribute yarn at competitive prices to their members and non-members alike. In Bombay some societies distribute yarn to their members on credit.

to the extent of their share capital and also finance them against the pledge of their finished goods produce. In East Punjab and Madhya Pradesh weavers' societies also distribute their members' own implements, such as looms, tools, other accessories and equipment. In Mysore silk societies distribute silk yarn to member-weavers by importing from foreign countries through the sericulture department. In Madras some weavers' cooperatives deduct their members' wages to cultivate thrift among the members. In Rajasthan members' have to pay two annas more as compulsory deposits on every one rupee purchases of yarn from these societies.

The marketing of members' finished cloth is undertaken only by a few societies in some States. In Bombay some societies engage weavers on wages, own the products and market them off through the District Industrial Cooperative Associations or Government Sale Depots while others sell their members' cloth through the District Industrial Cooperative Association or the Government Sale Depot which accept the cloth either directly or on consignment account depending upon the marketability of the cloth. In East Punjab, some societies arrange for the sale of their members' products at exhibitions, stores, shows, etc. In Madras the members' cloth is sold by societies to merchants, cooperative primary and wholesale stores, and the Madras Handloom Weavers' Provincial Cooperative Society, Ltd., Madras. In West Bengal, societies sell their members' cloth directly or through the Industrial unions, on rare occasions through the Bengal Provincial Cooperative Industrial Society, Ltd., and by a link-up with cooperative
cooperative stores. In Orissa, the societies sell cloth to the Provincial Co-operative Marketing Society. However, most of the members' cloth is sold individually.

Weavers' societies have rarely undertaken processing activities such as dyeing, printing, calendering etc., nor have they been sufficiently big units to maintain staff for training members and market studies to offer guidance to their members in changing to the production of a simple, cheap and artistic pattern catering to the needs and demand of ordinary consumer who has a limited purchasing power. In Bombay dyeing houses are established at important weaving centres. A few societies in U.P. have arranged for the preparation of standard handloom cloth. In one way or the other, most of the States have assisted these cooperatives to a considerable extent. In Bombay, the State gives subsidies and loans to the maximum of Rs. 10,000 for purchase of yarn, equipment and working capital under certain conditions. In the initial stages these societies receive State subsidies to meet cost of management, working capital and equipment. State purchases goods from these societies; undertakes audit and supervision; organises production centres in areas severely affected by depression; arranges for advances to the weavers on the pledge of their finished products by guarantee to the apex and central cooperative; banks and maintains dyeing, printing and cotton weaving schools for technical training. It has appointed a marketing officer to assist these weavers' cooperatives in marketing.
the goods, manufacture of saleable varieties and opened sale depots to undertake marketing of products of the members of these societies.

In Madras a scheme was drawn up in certain districts under which weavers in distress were provided an interest-free loan of Rs. 25 each to enable them to become members by purchasing shares. The Government guaranteed the repayment of loans borrowed from central banks by weavers' societies working the scheme and the reimbursement of losses arising therefrom. Supervisors were appointed to draw up designs, specifications, etc., and for general guidance. Cambli weavers' societies were supplied with a junior inspector for supervision and a designer to render technical assistance. In East Punjab, Government advanced funds to purchase yarn, looms, tools, accessories and other equipment. State assistance was also given in the form of supervision to manufacture better articles for sale; advice in dyeing, purchase of raw materials, equipment, sale of finished goods and training in dyeing and manufacturing technique. Besides giving subsidies to new societies, the West Bengal Cooperative Department maintains technical and marketing staff for guidance and supervision to weavers' societies and their unions. In Orissa, loans are given for the purchase of yarn. U.P. Government have sanctioned a scheme to help handloom cooperatives in supply of raw materials including yarn, equipment, technical guidance, etc. In Mysore there are Government schools for technical training.

The State provides loans for purchase of raw materials and equipment. The silk societies receive help from the Sericulture Department in the form of material and technical assistance, training for members in sericulture technique, marketing, finance and administration. Madhya Bharat and Bihar weavers' cooperatives get least State aid and have inadequate departmental staff for proper audit and supervision.

Despite the above concessions and assistance from the Government and the impetus due to war-time conditions, the handloom industry in general and weavers' cooperatives in particular could not progress much due to lack of adequate timely, and required type of yarn supply; difficulties of getting prompt, cheap and sufficient funds, indifference, ignorance, poverty and disloyalty of members in matters of purchase of yarn and sale of their products and depression in 1948-50 due to heavy imports of mill cloth and loss of foreign markets. Competition from mill-made cloth, removal of controls on the distribution of yarn, lower purchasing power of rural classes, reluctance of societies to undertake marketing on scientific lines and failure of weavers to adjust their products in quality and price with the changing demands, tastes, fashions, patterns, designs etc. were other important factors contributing to the halting growth of these cooperatives.

In a number of States apex cooperatives are organised to coordinate the activities of primaries and weavers unions.
or federations. In Bombay there is no apex weavers' society but there is the State Industrial Cooperative Association which being the apex organisation of industrial cooperatives in the State supervises and guides its affiliates, namely, the District Industrial Cooperative Associations whenever the latter approach it for the same. The State Industrial Cooperative Association maintains technical staff, publishes with State subsidies a bi-monthly "Sahyog" giving an idea of its activities in various fields such as distribution of raw materials, administrative help in the form of services of secretaries, field work undertaken through investigations, market trends regarding the demand of goods and the prices, etc. It recommends to Government financial assistance for industrial cooperatives, takes up the distribution of yarn and other raw materials to industrial cooperatives where there are no district industrial cooperative associations and advises the Cooperative Department in case there arises a dispute between the industrial society and the district industrial cooperative association regarding the supply of raw materials and other matters. It purchases handloom textiles of all kinds and supplies yarns, chemicals, dyestuffs etc., to weavers' cooperatives and goods required by Government to Stores Purchase Department.

The District Industrial Cooperative Associations in Bombay not only help the handloom weaving industry but all other cottage and subsidiary industries in their areas.

1. A personal visit to the Association.
All those associations which are not self-supporting and have definite schemes for development of one or more cottage industries are given conditional subsidies for cost of administrative staff and other contingencies. Many of them are engaged in yarn distribution work and have not been able to give needed attention to the supply of weaving appliances, chemicals, etc. Some of them however, have organised production on their own account and executed orders placed with them by the Government Sale Depots and the Provincial Industrial Cooperative Association. State guarantees to a certain extent the borrowings of District Industrial Cooperative Associations and the Provincial Industrial Cooperative Association to enable the latter to carry on their duties of supply of raw materials, etc., to primary cooperatives.

In Bombay none of the four industrial cooperative banks which are organised to finance industrial cooperatives in their area of operations is working satisfactorily. They get State subsidies to the extent of actual deficit not exceeding £3,000. Their greatest handicap is lack of sufficient finance to advance funds to industrial cooperatives. These banks are not getting concessional financial accommodation either from the apex bank, the Reserve Bank of India or the State and so cannot advance funds at cheap rates to industrial cooperatives. The Surat Industrial Cooperative Bank which is considered to be the best run among these is hardly capable to finance two or

1. A personal visit to the Bank.
three industrial cooperatives due to its limited funds. It is difficult for this Bank to borrow from cooperative banks which charge as high as 5 per cent interest. The bank lends to individual members possessing immovable property in the city on production of two good sureties. The staff is limited according to finances, the manager himself is the valuer and supervisor, since the bank works on a modest scale on its own funds. It takes all the types of banking activities. With the establishment of Industrial Finance Corporation, the bank expects to get finance and expand its business to eight crores of rupees in the district which at present hardly amounts to eight lakhs due to reasons stated above. Recently industrial banks have decided to observe strict and cautious loan policy and to function within a limited area of operation; to exhort artisans to open account with these banks and to join the State Cooperative Banks' Association Limited, Bombay.

Industrial Cooperatives and Village Industries Section of the Bombay Cooperative Department has opened Sale Depots at district centres to facilitate the marketing of artisans' produce. These depots sell cottage industries products including handloom and powerloom textiles and other artistic and leather goods either directly to consumers or through industrial cooperatives by giving the latter commission on sales. The sale depots supply at reasonable prices, raw materials including yarn, dyes, implements etc., suggest to artisans improvement in quality, designs, colour schemes etc., to have better prices and widened market for their products; carry on propaganda by advertisement, and cinema slides; participate in exhibitions and publish catalogues and bulletins
etc. to promote sale of cottage industries products.

In Madras, the Madras Handloom Weavers' Provincial Cooperative Society, Ltd., Madras functions as a central society for the primary weavers' cooperatives in the State; arranges for the supply of raw materials including yarn for its affiliated weavers' societies; runs collective weaving centres and printing dyeing and handloom factories for products through its depots and emporia at important cities in the country either by outright purchase or by entering into forward contracts with primaries for the supply of their products. It publishes pamphlets, leaflets and books dealing with handloom industry and allied subjects; exports handloom cloth abroad; gives technical scholarships to weavers for training in improved technique of production; conducts and participates in exhibitions and intends to explore foreign markets especially in south-east and middle-east countries by opening depots in those countries. With Government of India's allotment of 11,000 spindles and Madras State's help in the form of loaned services of a Deputy Registrar to act as the manager, it runs a spinning mill at Guntakal to provide required type of yarn at reasonable prices to weavers. The mill is run by a Board of Directors representing all the interests concerned with the society's president as chairman. It intends to establish calendering, bleaching, printing and dyeing plants with

grants from the State Government and Government of India's Handloom Development Fund. It has plans to erect more spinning mills to meet the entire yarn requirements of handloom cloth industry in the State. The 1948-50 depression affected adversely its working and large stocks were accumulated in its godowns and emporia and prices had to be cut down but it fought the occasion bravely and since the latter half of 1950 stabilized its position.

The Provincial Cooperative Weavers' Society, Nagpur has its own distribution section of yarn to all the weavers' cooperatives in the State, a manufacturing section of finished goods of a large and competitive variety of handloom products - particularly of sarees; a dye-house and has a plan to establish a spinning mill. The apex weavers' society has to face heavy financial odds since it is neither financed by the apex cooperative bank nor the State and has therefore to borrow from a private Bombay firm to carry on its yarn distribution work.

The Bengal Provincial Cooperative Industrial Society, Limited, Calcutta markets the textile goods mainly composed of the handloom products of industrial cooperative unions and weavers' societies. The West Bengal Provincial Cooperative Industrial Procurement and Distribution Society functioned during 1947-48 as procurement and distribution agency of yarn for weavers' cooperatives with a loan of 10 lakhs from the State to finance its activities. Now the work is done through the ordinary trade channels.
The Bihar Provincial Handloom Weavers' Cooperative Union has no funds to supply yarn or to market the goods of the societies. In Orissa the Provincial Cooperative Marketing Society markets products of weavers' societies on a commission basis and supplies them small quotas of yarn at reasonable prices. Most of the Industrial Cooperative Unions and the Central Cooperative Industrial Bank in East Punjab face liquidation due to their locked funds in West Pakistan and members' loss of confidence in these institutions. The Travancore Sreemoolam Handloom Weavers' Central Cooperative Society purchases and distributes yarn and weaving accessories; markets finished handloom goods of individuals and member societies through sales depots in the States' Union and carries on dyeing and printing of cloth to a limited extent. Cooperative federations in Rajasthan distribute yarn to weavers' societies. In Mysore, there are two apex weavers' organisations, one for silk weavers' cooperative and the other for cotton weavers to provide yarn at reasonable rates to their members. Hyderabad Handloom Weavers' Central Cooperative Association distributes yarn and markets finished cloth of weavers' societies besides coordinating their activities. In rest of the States weavers' movement is in a more or less undeveloped stage. From the above account, it is gathered that main difficulties of weavers' cooperatives centre round lack of necessary finance to

meet manifold requirements of weavers in connection with
the production of cloth, required type of yarn when needed
and reluctance of the societies to market their members'
goods on scientific lines. Solution of these problems
together with the standardization of products according to
the changing requirements of consumers in quality, price,
design and packing etc., will open up opportunities for the
development of the handloom industry.

The Khadi and Village Industries Development Board
composed of experienced workers in the field of "Khadi" and
Village Industries and a few representatives of the Central
Government would be responsible for preparing and organise
programmes for the production and development of khadi and
village industries, including training of personnel,
manufacture and supply of equipment, supply of raw materials
and marketing, research and study of the economic problems
of different industries. Handloom and Handicrafts Boards
have also been organised with similar objects by the Central
Government. These village industries development Boards and
the proposed industrial Finance Corporations in States will
go a long way to help the weavers' movement.

Fishermen's Cooperative Societies:

Fishery societies are organised in West Bengal,
Bombay and Madras to improve economic conditions of fishermen
by instruction in the improved methods of fishing, providing

Year Plan, loc cit, p. 317.
accessories required for fishing such as twine, oil, cloth, paints, sweet oil, ropes, hemp, tar etc.; marketing of catches, cultivation of the habit of thrift, self-help and mutual help, etc.

Fishery societies have spectacular increase in number in West Bengal due to State's imposition of control on the distribution of yarn, and encouragement to fishermen to form cooperatives to ensure proper and equitable distribution of yarn among them. The progress however is unimpressive due to irregular and inadequate supply of yarn. A development scheme submitted to the State Government for fishery development on cooperative basis is likely to receive Government attention in view of the increasing need of improving the fish supply position in and around Calcutta.

The main activities of fishery societies in Bombay which are mostly concentrated on coastal districts include provision of credit, supply of occupational and domestic requirements, processing, transportation and marketing of fish. Many societies have undertaken joint fishing with the help of owned or hired launches and also purchased motor-trucks for collection and transport of their members' catch to markets. Besides technical assistance from the Director of Fisheries, the State gives liberal financial help in the form of loans and subsidies for the purchase of engines, fishing accessories, nets etc. Some societies get the services of officers of the Cooperative Department on loan to act as managers for the first three years.
The Bombay Prantiya Macchimar Sangh is the only federal organisation to assist the marketing of fish of its affiliates. Fisheries' societies' federations are desirable to coordinate the activities of various fishery societies and for their regular supervision and periodical inspection. Attempts to organise such federations have not met with success due to a very small number of such societies in the State. The greatest difficulty that these societies have to face is the lack of finance at reasonable rates of interest to meet the current needs of their members for the purchase of provisions and maintaining fishing equipment.

In Madras with liberal Cooperative and Fisheries' Departmental help cooperatives composed exclusively of fishermen, Harijans and other backward classes engaged in fishing, carried out successfully their programme for the economic uplift of these classes on the one hand and the improvement in the technical and commercial aspects of the fishing industry on the other. Besides loans and subsides, the State gave administrative help in the form of staff for supervision of societies and guidance of their office-bearers in their day-to-day administration. Adequate finance and technical assistance by Government, coordination of work between the Fisheries and Cooperative Departments and propaganda among the fishermen by right type of men to organise the former into cooperative societies will raise the standard of living of the fisher-folk.

Labour contract and forest labourers' societies are important industrial cooperatives in Bombay and Madras. In Bombay, forest labourers' societies are organised in backward tracts inhabited by aboriginal tribes to give them employment, encourage thrift, self-help and cooperation; protect against private contractors and middlemen; supply their domestic requirements at fair prices, ensure better wages for the work they put in and for general welfare in social economic, educational and cultural spheres. These cooperatives take contracts through tenders or otherwise to work Government or privately owned forest coupes, prepare charcoal, sell timber and fuel and trade in minor forest produce like gum, myrabalans, etc. The membership of these societies is restricted to artisans and those sympathisers who can contribute to the share-capital or bring business and technical talent.

The growth and development of these societies is largely due to State policy of giving coupes at upset prices and minor contracts at estimate rates. State also gives loans to labour contract societies and guarantees to the central financing agencies a marginal amount of borrowings of forest labourers' societies. Social Service Agencies have enthusiastically worked to ameliorate the economic conditions of these poor and illiterate people and have appreciated State assistance. The Forest and Public Works Departments give all types of technical assistance and Cooperative Department undertakes the audit and supervision of these societies. It is difficult to organise federations of these cooperatives due to their small number for -
coordination of their activities and supervision. Many societies have no finance to supply their members' domestic needs. Some incur losses due to fixation of high upset prices and consequently become defaulters to Government and central financing agencies. Marketing is also done individually and it is high time that societies should devise suitable arrangements for marketing the members' produce with the help of the Cooperative Department and the Planning Committee set up by the Government to organise and assist forest labourers' cooperatives to coordinate their activities, for supervision and development of allied industries.

It will be interesting to note the services rendered by the Bhil Sava Mandal, Dahod, a sponsoring agency of forest labourers' societies in the backward tracts of Panchmahals inhabited by aboriginals such as Bhils, Barias, etc. This social service organisation which functions there since last thirty years to ameliorate the socio-economic conditions of the aboriginals has, since last five years undertaken the organisation and running of a dozen forest labourers' and labour contract societies in the Panchmahals. The societies working under the Bhil Sava Mandal receive State assistance in the form of initial establishment charges, preferential treatment in getting contracts for cutting jungles, utilizing waste wood for the manufacture of charcoal, permission to pay

1. A personal visit to the Bhil Sava Mandal and The Societies.
to the Government the sum assured after having disposed off
the produce, and at times return of losses incurred by societies
in the execution of contracts. The Forest Department helps
these societies in fixation of quota for cutting, reservation
of areas, assessment of the value of contract at which it
would be economical for the members to make cuttings and
prepare charcoal and in all technical matters. The State
guarantees a certain amount of loans made by the Poorva
Panchmahal Banking Union to these societies but the Union
being a newly organised institution, adopts a cautious
attitude in financing these cooperatives.

Before the Mandal started its activities, the
aborigines were ignorant, illiterate and extremely poor.
They used to come from long distances to work for the whole
day for a paltry sum of 4 annas a day as wages and were
exploited by contractors and middlemen who dispossessed them
of their lands by providing easy credit at exhorbitant
rates for social and unproductive purposes. Labourers were
advanced funds for working consequently in the jungles at
miserably low wages and were whipped if they did not fulfil
the contract. The poor bhil wandered in search of employment
even on the barest of wages in order to keep his body and
soul together.

The Bhil Seva Mandal have, under the leadership and
guidance of late Shri A.V. Thakkar, popularly known as Thakkar
Bapa, opened educational institutions for boys and girls of
these aborigines and training classes for agricultural and
forest labourers. The cooperatives working under the Mandal
have enabled the members and other labourers to get a rupee a
day as wages from their previous four-anna-a-day wage payment, facilitated the marketing of their produce and trained them in business management. The Mandal has arranged for the maintenance finance and loaned them wood etc., to build houses, the repayment being made from their wages. Some bhils now work as administrative staff. The Mandal has been responsible for the increase in the standard of living and social, cultural and moral advancement of bhils, barias and other backward people in these areas.

Difficulties that come in the way of these cooperatives and the sponsoring agency are, that, since cooperatives cannot lend for unproductive purposes, the members borrow from the Mahajans. Being suspicious by nature, members are led astray by vested interests. When they are trained and educated they do not remain in rural areas to serve their fellow-brethren but run away to towns for jobs. Only those who do not successfully get through training or education stay to serve the society. The members do not take sufficient interest in the management of the societies and are content to get their barest requirements of food. Lack of industriousness and cooperative spirit is visible. The Mandal is trying its level best to educate members to realise their own benefits by propaganda and guidance. However, on the whole the success of these cooperatives is mostly due to the Mandal and the complete cooperation among the Mandal, Cooperative and Forest Departments, managing committees of societies and members. Liberal financial help from state to the Mandal from its funds for the welfare of backward classes will go a long way to help the aborigines in improving their socio-
economic lot. Under the five Year Plan, a provision is made of ₹28.87 crores to improve the general conditions of backward classes and it will be better if services of cooperatives and social welfare agencies are utilised for the same.

Labour Contract Societies in Bombay are given preference by Public Works Department and local Boards in small contracts not exceeding ₹10,000 for the repair of wells, ponds and minor works at estimate rates. Contracts are given at upset price and not on auction. State guarantees a certain margin on the central banks' lendings to these cooperatives. Auditing and supervision of the societies are departmental and there is also internal supervision by social service organisations where the societies are run by the latter. The members are given bonus from the net profits of the society and wood is also supplied to them at concessional rates to build houses. Public Works and Cooperative Departments give technical help and guidance free of charge. Labour contract societies composed of four members are exempted for one year from the payment of security deposit when they are entrusted with the execution of minor works not involving the use of Government materials. Societies are also granted loans up to ₹5,000 each by the Joint Registrar for Industrial Cooperatives and Village Industries and asked to build up their own reserves and share capital by deducting one anna from every rupee earned in the form of wages by the labourers. In organising new societies there are difficulties of finance, administrative staff and transportation facilities to send the forest produce to market places.
In Madras, State has ordered Public Works Department and Local Bodies to give contracts to Labour Contract Societies not exceeding Rs. 2,500 each as a stimulus and to promote their growth. State assistance to the extent of Rs. 5,000 towards reserve fund, free services of the inspector and contracts without public auction at favourable rates or at the average rates for the last five years are recommended by the Department. In Kashmir cooperatives organised grass cutters and "Singarah Workers" in Acher and Mular lakes respectively and helped them to draw out licences in their name and thus put an end to the age-old exploitation by the capitalist contractor. Besides financing these workers, the societies also helped them in the marketing of their produce. There are also a few labour contract societies in Travancore-Cochin and the Punjab.

Besides giving employment to forest and village labourers, these societies can benefit their members by inducing them to take to joint farming of available lands, provision of better housing, adult education, eradication of superstition and unhealthy social customs with the help of Government and social service organisations. The Planning Commission recommended in this connection that given suitable encouragement and financial and technical assistance, labour


cooperatives can make an important contribution to the relief of rural unemployment and help Government to assist more adequately social welfare schemes and other ameliorative measures.

Women's Cooperatives:

Women's societies are prominent in Bombay, Punjab, Madras and to a certain extent in U.P., Mysore, Coorg, M.P., and Travancore-Cochin. These societies are mostly thrift or credit, industrial or for consumers. Thrift or credit societies are more prominent in the Punjab, Baroda, and Travancore-Cochin. Some of the industrial cooperatives organised for women undertake the distribution of rationed and essential goods and articles of domestic use including toilets, etc. Their main objects are to inculcate the habit of thrift, self-help and mutual help and to provide subsidiary occupation to women of lower middle class-group to supplement the family income. Such societies are mostly organised in towns and industrial centres where poor and lower middle class women who do not leave their homes for earning due to domestic and social obligations, prepare read-made garments, leather work, toys, utilitarian, artistic and luxury goods, eatables such as pickles, condiments, jams, species, papads, chutnis, etc. Some societies run nursery schools, spinning, tailoring and embroidery classes. Some of these societies prepare required articles of customers on orders due to marketing difficulties while others pay their members or employees wages for the preparation of saleable articles and sell the products by running stores.
In Bombay women's cooperatives have undertaken a number of activities including preparation of toys, knitting, embroidery, hosiery, leatherwork and food articles. Many of these societies also distributed essential and rationed goods such as food-stuffs, mill-cloth etc., as licensed dealers. Even today some societies deal in cloth required by women and also in toilets cutleries and other goods of daily use. With the removal of controls on cloth distribution and increasing competition from displaced women in knitting and embroidery work, many societies have to close down their such work. Women's societies are eligible for a State subsidy of Rs. 600 each and an additional subsidy of Rs. 450 to meet the cost of training a lady worker if the latter binds herself to serve the society for two years. Honorary lady organisers are appointed in industrial cities and there are also Lady Assistant District Cooperative Officers at Bombay and Poona. A handicap to the progress of the societies is that members rarely purchase their requirements from the societies and take little interest in the management.

Women's industrial societies in the Punjab not only prepare hosiery articles and eatables but also arrange for the preparation of chimneys, hay boxes, pit latrines, coal-pits and provide hygienic and sanitary facilities. Some of these societies have prepared model houses, laid out kitchen-gardens, arranged for lectures on rural uplift.

hygiene and training of girls in domestic affairs, embroidery, knitting and other home industries. There are also thrift societies wherein membership is non-communal and sometimes open to even boys and men. Monthly contributions ranging from four annas to fifty rupees out of their own income or from their parents' or husbands' income. Societies draw membership from among women of all professions including school-teachers and girls, lady doctors and nurses, etc.

It is only in the Punjab that women's cooperatives have entered the villages for their area of operations. The Lady Welfare Workers live in villages, maintain close contact with the common womenfolk, give them training by demonstration in domestic hygiene, and crafts of various kinds on the spot; study the conditions of the village or groups of villages under their charge to chalk out programmes of work in accordance with the requirements of the area. These workers have worked with keenness and interest save a few indifferent among them who need a little dose of persuasion.

Ladies on the departmental staff include an Assistant Registrar, three inspectresses, 19 sub-inspectresses and a number of lady welfare workers. Lack of suitable workers has been responsible for inadequate development of these societies. The need for a training school to prepare requisite number of trained workers is emphasized. The glaring inadequacy of supervising staff and conservative attitude of women have been the hurdles to negotiate.
Most of the industrial cooperatives in Madras are engaged in the production of ready-made garments. The Madras Women’s Cottage Industries Central Cooperative Society sells ready-made garments to primaries, assists them in providing work for their members and finds sale of their finished goods. State provides the part-time services of a Senior Inspector of cooperative societies to look after its day-to-day administration. It accepts public orders and enters into forward contracts with institutions and retail dealers for the supply of ready made garments. It also deals in cloth business. It receives subsidies from the apex bank to meet the pay of a saleswoman, a peon and a watchman. The members of the Vishakhapatnam Women’s Cottage Industries Cooperative Society are employed in tailoring and embroidery and supply ready made garments on contract to the naval authorities. Government have given free services of a junior inspector to supervise the working of the society.

In Travancore-Cochin there were nine women’s cooperative thrift and credit societies in 1950-51. Since 1951 a scheme for the development of Home Industries through women’s cooperatives is working in Madhya Pradesh with a view to develop the business of societies by giving necessary practical training to women in home industries, such as manufacture of toys, preparation of jams, pickles, jellies and squashes; knitting, sewing, embroidery and calico printing. Women’s societies in Mysore promote thrift among their members, supply them raw materials and sell their finished articles. They receive

liberal subventions from the State in the initial stages. Some of them have obtained cloth dealers' licences for the sale of mill-made cloth and varieties of garments specially suited for the womenfolk and children. They also deal in embroidery articles, knitting materials, toilet requisites and such other articles required by women.

Three of the five cooperative Mahila Samajas in Coorg ran nursery and Hindi classes in their own buildings. The Samajas also conduct tailoring and spinning classes. Government gave liberal grants to two Mahila Samajas for the construction of buildings, the purchase of nursery school equipment, and towards the expenses of Hindi and nursery teachers.

There is immense scope for organising women on a cooperative basis in matters such as thrift, subsidiary occupations, distribution of goods of daily use, setting up of laundries, kitchens, kindergarten schools and rural sanitation. Women should also come increasingly forward to participate in the management of multipurpose, better living, industrial and consumers' societies by enlisting their membership in these societies. Members of the Women's Co-operative Guilds as proposed in Chapter 14 should tour villages to propagate among rural womenfolk the advantages of organising on cooperative basis for thrift, self-help and mutual help and to utilise in a better way their leisure hours. They should instruct them in nursing, midwifery,

Child welfare, first aid, hygiene, sanitation and education and train them in home industries and wise spending. Eradication of general illiteracy, unhealthy social customs and innate conservatism of village women and proper organisation under able guidance will help in organising rural womenfolk on a cooperative basis. It is necessary that more women are represented on the managing committees of cooperatives and Cooperative Departmental Service in administration and there should be one woman welfare worker for every 20 women's societies. The Planning Commission have recognised the importance of the potential value of small industries as providing employment to women in their homes.

Other Small Scale Industries:

Industrial cooperatives for the processing of agricultural products such as ginning and pressing of cotton, oil pressing, gur making, flour-grinding, paddy-husking, etc., are found in almost every State. Among the other small scale industrial cooperatives those that are prominent in Bombay include societies for tanners and leather workers, oil-pressers, smiths and other artisans, cane, rope and bamboo workers and beekeeping and printing societies. Many of these societies get initial State subsidies subject to certain conditions and Government guarantee to the extent of Rs. 2,000 to raise additional working capital from the central financing agencies. The Industrial Cooperative Association purchases leather goods, arts and crafts and other cottage industries products and supplies chemicals, dyestuffs, raw hides and skins, tanning materials, leather and honey, etc. It maintains a leather expert, a textile expert and a staff
of field investigators to study market conditions for the development of industrial cooperatives in various parts of the country. It as well as district industrial cooperative associations help these cooperatives in getting raw materials, marketing facilities and technical guidance.

In Madras industrial cooperatives are organised for leather workers, artisans, coir, rope, basket and mat makers and metal workers. They get technical guidance from the State. In West Bengal industrial cooperatives are organised for bell-metal workers, artisans, smiths, bead, brazier and bidi makers. In M.P. and Bihar there are societies for crushing oil. In Punjab beekeeping and silk-worm rearing societies are more prominent. In Orissa, Assam, Travancore-Cochin and Coorg there are societies for artisans. In U.P. industrial cooperatives are undertaking embroidery work, production of hosiery goods, artistic ware, leather goods, locks, brocades, glassware, utensils and other metal work.

In Kashmir there are industrial co-operatives for arts and crafts such as Pashmina, embroidery, Papier Machie, Carpet and Shawl weaving, wood carvers, chain stitch, sheep and goat skin, Gubbaz, etc. In Saurashtra, there are industrial cooperatives for plastic button manufacture, cotton ginning and leather workers. In Delhi industrial cooperatives are organised by refugees for cutlery goods.

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1. Deputy Registrar of Cooperative Societies: A Note on the working of cooperative societies in Kashmir in the post-raid period, op cit, p. 3
2. Government of Saurashtra: Cooperative Movement in Saurashtra, (Gujarati), (Director, Department of Information and Publicity, Rajkot, 1951) p. 13
manufacture of stationery, electrical and steel goods and hosiery. State subsidies are given to train some of the members but technical assistance is nil. State procured steel and iron quota for fabrication purposes and granted loans at concessional rates. Some of the industrial cooperatives displayed their products at the last International Engineering Exhibition in Delhi by decorating their own stalls. In Mysore industrial cooperatives are organised for the manufacture of sandalwood products, woodcraft, for artisans, artistic ware, silk brocades and embroidery. In Hyderabad under a Five Year Plan 1000 industrial societies are to be organised with a federation of industrial cooperatives at the apex and taluka multipurpose societies at the intermediate stage to function as promotional agencies. The Commerce and Industries Department will run training schools workshops, provide technical assistance and maintain an emporium to display and sell cottage industries products. Handloom weaving, brassware metal industry, carpentry, tanning and leather goods manufacture will receive first preference.

From the above account of these cooperatives it may be inferred that the working of industrial cooperation leaves much room for improvement. The difficulties of finance and marketing of finished goods are foremost. The problem of finance is likely to be partially solved with the establishment of Industrial Finance Corporations in various States, some help from the Rs. 27 crores earmarked by the Planning Commission for

1. Reserve Bank of India; Review of the Cooperative Movement in India, 1948-50, 1952, op cit., p. 81
organisation and development of cottage and village industries, organisation of regional industrial cooperative banks and the liberalisation of loan policy of cooperative banks under State guarantee. Reserve Bank of India may also advance for medium term financial needs of industrial cooperatives if its suggestions to the Central Government regarding the necessary amendments to the Reserve Bank of India Act in this connection are accepted by the latter. Long-term financial requirements of these cooperatives may be supplied by industrial cooperative banks, Industrial Finance Corporations and from the provision made under the Five Year Plan for village industries. Societies should, on their part strengthen their owned funds by increased share capital, compulsory deductions from members' wages, purchases on raw materials sale proceeds of finished products and crediting bonus to enable themselves to borrow more against such funds from cooperative banks for short term credit needs. The Planning Commission have expressed their desire to give preferential treatment to industrial cooperatives in finance only if they fulfil definite targets of production.

Unfortunately, industrial cooperatives have not taken to the marketing of the finished produce of their members. They should undertake marketing by securing orders, arranging shows, exhibitions, opening sale depots and show rooms at important cities in the country; canvassing orders for different articles from local bodies, Government departments and individuals; and by getting their names on the list of approved contractors of some of the Government Departments.
There should be a federal industrial cooperative structure in every State with an Apex Industrial Cooperative Society which may include among its functions the coordination of activities of industrial cooperatives and their unions in the State, supply of raw materials and other equipment; recommendations to Government for the supply of finance to its affiliates and marketing of the produce of the members of its affiliates by opening sale depots and emporia at important places in the State and the country. Such an apex society may, with the help of Government undertake a survey of the State to find out possibilities for the organization and development of cottage and small scale industries, particularly those that may not have to compete seriously with large scale industries keeping into view the availability of cheap and adequate finance, labour, raw materials, transportation facilities and cost of establishment. It may also maintain a field staff to study market conditions regarding demand, supply, price fluctuations, possibilities of developing markets and public tastes. Such attempts at intensive development of certain rural areas by organizing industrial cooperatives will help decentralisation of industries, reduce cost of production and employ rural population. Small scale industries on cooperative basis will be organised according to the size of the markets for their products, their survival value and capacity to fulfil definite targets of production. With State help and joint efforts apex industrial cooperatives can explore markets in foreign countries for Indian cottage and small scale industries products by opening stores, exhibitions, shows,
etc. Recently, such a store was opened in London by the All-India Cooperative Union to popularise and market Indian Cottage Industries products abroad. With the implementation of the recommendations of the All-India Cottage Industries Board regarding the establishment of State Cottage Industries Board in every State to develop cottage and small scale industries, coordinate their activities and advise them on all matters relating thereto, industrial cooperatives will be immensely benefitted.

The linking of industrial cooperatives with consumers' cooperatives will go a long way to solve the marketing of finished produce of their members. By a link with consumers' societies industrial cooperatives can create a stable internal demand for their members' products. An exchange of directors on the managing committees of both types of societies will bring about mutual understanding regarding the terms of agreement for the purchase and sale of the products.

The future of industrial cooperation depends upon how much the artisan members adopt themselves to the changing needs of customers, their tastes in design, pattern and the price of the product considering the purchasing power of the average consumer. It is necessary that the artisan should now make changes in craftwork making the product simple, artistic, beautiful and cheap. Days of complicated artistic craftsmanship, working on a product for months together to bring out a piece of exquisite skill are gone, since, ordinary consumers cannot afford such articles.
The Government should help the artisans by offering them guidance in changing to a simple, cheap and artistic pattern catering to the needs and demand of the ordinary consumer who has a limited purchasing power. State should extend its helping hand to provide him with cheap raw materials, instruction in the technique of bringing out varied type of design to distinguish from ordinary factory-made goods; by reserving for him certain types of products prohibiting entry of mechanized products; assessing the likely effective demand at a particular price level for the produce and finding out market places where it would be easily sold. Organisation of these industries, technical assistance and training, provision of cheap electric power, subsidies and loans at concessional rates for initial outlay on improved costly tools and appliances should be the concern of the State. Technical help from the International Labour Organisation such as making available the results of researches made by it in the field of industrial cooperatives elsewhere, and introduction of schemes for vocational and cooperative training in handicraft and cottage industries will help our rural economy by rehabilitating our village industries on modern lines.

Table VII

Industrial Societies in India by States in 1949-50.

(Rs in Lakhs)

<table>
<thead>
<tr>
<th>STATE</th>
<th>Number of Societies</th>
<th>Membership</th>
<th>Working Capital</th>
<th>Sale of Finished goods</th>
</tr>
</thead>
<tbody>
<tr>
<td>Madras</td>
<td>1,210</td>
<td>1,76,643</td>
<td>261.71</td>
<td>533.73</td>
</tr>
<tr>
<td>Bombay</td>
<td>892</td>
<td>78,322</td>
<td>128.70</td>
<td>82.02</td>
</tr>
<tr>
<td>W. Bengal</td>
<td>1,102</td>
<td>68,137</td>
<td>13.05</td>
<td>30.36</td>
</tr>
<tr>
<td>Bihar</td>
<td>148</td>
<td>10,433</td>
<td>57.12</td>
<td>0.56</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>638</td>
<td>63,637</td>
<td>25.09</td>
<td>31.71</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>324</td>
<td>23,333</td>
<td>34.92</td>
<td>138.30</td>
</tr>
<tr>
<td>Orissa</td>
<td>336</td>
<td>28,767</td>
<td>12.88</td>
<td>44.06</td>
</tr>
<tr>
<td>Punjab (I)</td>
<td>209</td>
<td>3,979</td>
<td>5.25</td>
<td>3.22</td>
</tr>
<tr>
<td>Madhya Bharat</td>
<td>190</td>
<td>3,481</td>
<td>3.71</td>
<td>4.22</td>
</tr>
<tr>
<td>Hyderabad</td>
<td>187</td>
<td>58,214</td>
<td>19.78</td>
<td>89.75++</td>
</tr>
<tr>
<td>Mysore</td>
<td>71</td>
<td>3,539</td>
<td>2.30</td>
<td>0.40++</td>
</tr>
<tr>
<td>Travancore - Cochin</td>
<td>130</td>
<td>18,727</td>
<td>13.54</td>
<td>21.02</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>340</td>
<td>10,005</td>
<td>8.92</td>
<td>24.00</td>
</tr>
<tr>
<td>ALL-INDIA</td>
<td>5,934</td>
<td>5,53,624</td>
<td>5,98.33</td>
<td>1,018.23</td>
</tr>
</tbody>
</table>

Note: The above figures are based on "Figures at a Glance" & (Appendix IX) in Reserve Bank of India's Review of the Cooperative Movement in India 1948-50, Bombay, 1952, pp 217-218, and also p. 192.

Only those States that have made some progress in Industrial Cooperation are included.

+ This does not include sale of finished produce by Weavers' Societies.

++ Includes sale of finished produce by Weavers' Societies only.

+++ Figures of weavers' Societies (63 weavers' societies out of 130 industrial societies) relate to a period of 9\textsuperscript{3} months for Travancore and 7\textsuperscript{3} months for Cochin.