A Co-operative Society, according to eminent writer C. R. Fay is "an association for the purpose of joint trading among the weak and conducted always in an unselfish spirit on such terms that all who are prepared to assume, the duties of membership may share in its rewards in proportion to the degree in which they make use of their association."¹ It has also been defined as an economic and social organisation of the working people, serving not only the interest of the members, but also social progress which "promotes, safeguards and realizes the interests and aspirations of the working people."² Co-operative Societies Act of 1912, Section 4 has defined a co-operative society as a combination of persons which has its object the promotion of economic interests of its members in accordance with co-operative principles.³ Co-operation, which literally means working together is as old as the civilization in the world. In Rigveda co-operation has been explained as "assemble of people for a common purpose, confer together with open minds and hearts, you're your thoughts for integrated wisdom."⁴ The principles and policies that are followed and applied in today's co-operative societies were conceptualized by Rochdale, pioneer of England in 1844 with
the establishment of Consumer Co-operative society on certain rules.\textsuperscript{5} It is a known fact that the idea of co-operation evolved as a reply to capitalism and irrational economic inequality. The formation of such association of persons rather societies of persons who voluntarily collect their limited resources for economic activity for their social and economic betterment and common need, on the basis of equality and mutual aid is called co-operative society. The emergence of co-operative societies has become an effective instrument in removing the disparities in the distribution of income and wealth. According to Co-operative Planning Committee of India (1946) "a co-operative society is a form of organization in which persons voluntarily associate together on a basis of equality for the promotion of their economic interests."\textsuperscript{6}

3.1 Co-operation – Characteristic and Significance

The magnitude of the function of the co-operative societies has grown to keep pace with rural development. The rural scenario in our country committed to conventions, dependency on agriculture and other obvious factors, still remain to achieve the desired growth and equality. This situation can be favorably improved in all its facts only through the true and spirited co-operative efforts, especially, with the objective to eradicate rural poverty, accelerate the pace of agricultural production and to ameliorate the socio-economic conditions of the people. Accordingly the co-operative movement in India has been playing a vital role for the development of the rural economy.
Rural industries like handloom, helps to pave the way to exploit the available resources and optimum employment avenues in rural areas.

With the advent of the British rule in India the handloom industry in India began to lose its glory. As this sector was not organized properly the weavers suffered the most. This became a major demerit of the British rule i.e. the progressive decline and destruction of urban and rural handicrafts industries. The history of co-operative movement in India dates back to first quarter of twentieth century. Serious effort started in the year 1934–35. It was Mr. F. D. Haveli, reporter on Arts and Industry to Government Of Madras who first mooted the idea of forming weavers co-operative in the year 1907. In the year 1933 the Government Of India convened an all India Industrial Conference at Simla under the patronage of Mr. Alam Lioyed. He suggested that in order to uphold the handloom industry all imported yarn up to 60 count should be subjected to a levy of duty and the income accruing from such a levy should be given as grant for the development of the industry. The suggestion was accepted and a provision for this was made in the budget for the year 1934. This scheme came to be known as 'Subvention Scheme', which also undertook policies to improve the techniques of hand weaving and to provide marketing scope for the handloom products. In the year 1941 the Government Of India appointed a three member committee known as 'Fact
Finding Committee' to make a thorough study of the position of the handloom industry's employment potential and its importance in national economy.\textsuperscript{12}

The contributions and benefits generated by co-operative movement have made it look upon as a socio economic movement of significance. The essence of co-operation is to unite the individuals of neglected and weaker sections to achieve the same advantages available to the rich and well to do so that they can prosper both materially and morally. The fundamentals of cooperation have thus proved to be a very effective instrument in the reduction of poverty. The former Director General of International labour Organisation, David A. Morse has rightly remarked that "Co-operatives helped to rationalize distribution patterns, increase purchasing power, promote consumer protection and narrow the housing gap. They have contributed to the modernization of small-scale production in agriculture, fisheries, handicrafts and industry. They have improved quality and greater volume of production and have led to more efficient marketing of increased output. They have stimulated productive capital formation among large number of individuals."\textsuperscript{13} Co-operation can also be defined as a means of the system of people voluntarily associated working together on term of equality to eliminate their economic exploitation by middlemen in respect of any economic need common to them simultaneously themselves eschewing the economic exploitation of others. It helps the weaker section of the society to escape from exploitations and enable them to develop them through inter-dependence. The word 'co-operation' has been defined differently by people
of different spheres. To the sociologists it is an economic movement; for the
socialists it is a social order in which man is free from class struggle.
Economists believe that it is a form of business organisation in which there is
no scope of being exploited by middlemen and lawyers take it to be an
organisation in whose membership one enjoys the special privileges and
concessions conferred by law.

3.2 Development of c-operatives in India

The first Co-operative Credit Societies Act was passed by the Imperial
Government in India in the year 1904. The objective of these societies was
to provide institutional finance to small agriculturists, artisans and persons of
small means who were deeply and inextricably in debt due to frequent
famines, low productivity and the rapacity of moneylenders. The Act provided
for the formation of rural credit societies based on unlimited liability and urban
credit societies either on limited or unlimited liability. In 1912 the government
to remove the certain defects of the Act of 1904 and to bring non-credit
activities within the purviews of co-operatives, passed the Co-operatives
Societies Act. This Act facilitated registration of all types of cooperatives
including cooperatives federations. The Act gave a fresh impetus to the
growth of the cooperative movement into many new fields. In 1919, with the
introduction of the Reforms Act, the subject of cooperation was transferred to
the states and the Act of 1912 constituted the basis for subsequent
cooperative legislation enacted by them. Prior to independence, the co-
operative movement did not achieve any significant momentum. The main reason was absence of any comprehensive plan for rural development. The First Five Year Plan had described the co-operatives an important instrument of national economy and has been stated as "The principal of mutual aid, which is the basis of co-operative organisation and the practice of thrift and self help which sustain it, generate a sturdy feeling of self reliance which is of basis importance in a democratic way of life. By pooling their experience and knowledge and by helping one another, members of co-operatives societies cannot only find the solutions of individual problems but also become better citizens." From the First Five Year Plan (1951-1956) up to the Eleventh Five Year Plan (2007-2012), the co-operatives have been assigned an important place and entrusted them with the implementation of programmes like national development in such branches of economic activity as agriculture, small industry, marketing and processing of agricultural inputs and distribution of consumer goods. The Government of India, tries to take all possible steps to accelerate the pace of cooperative development, chief among them being the state aid and state partnership in the cooperatives to enable them for capital formation for handling a large volume of business to make an effective impact. Reserve Bank of India provides production credit at concessional rates of interest. The state government besides legislative and administrative support participates in the equity capital of cooperatives and the National Co-operative Development Corporation (NCDC) and the National Bank for agriculture and Rural Development (NABARD) ensure flow of the needed development finance for the cooperatives.
3.3 Assam and Co-operative Movement

Co-operative movement in our country was legally recognized in 1904 and reached a commendable level. In Assam, at the end of 2005-06 the total number of co-operative societies, both credit and non-credit, increased 10134 from 9973 in 2004-05. It is also worth mentioning that the co-operatives have also generated self-employment opportunities to the tune of 12.5 million people. As such the co-operatives have been striving for the attainment of socio-economic aspirations of the people at various levels. In order to launch co-operative development pertaining to all aspects of life of rural people the vital role is assigned to co-operative organisations especially in the field of agriculture and village industries like handlooms. Thus by enlarging the dimension of co-operative services within the existing framework the needs of the rural poor can be met in its totality. Even the co-operatives working for ameliorating the conditions of rural people through integrated rural development approach would magnificently create social consciousness, sense of responsibility and amalgamating poverty, stricken groups to mobilize their talent and leadership for rural re-construction.

In an agricultural oriented economy handlooms may substantially contribute to the economic well being of the rural people. As a matter of fact since time immemorial handloom weaving has been recognized as an important cottage industry in Assam. Even during the lean period particularly in post harvesting period, the handloom-weaving can also provide scope for
additional employment and income opportunities to the rural people. Moreover it may be mentioned that our rural economy is characterized by the existence of surplus labour force. To engage this surplus labour force in gainful employment neither are there industries nor there is available capital to make provision for investment in other areas. Further the factors like high pressure of population on land, fragmentation of land holdings as well as illiteracy have contributed to unemployment and under-employment in our society. In these circumstances handloom is the only labour intensive industry, which can provide scope of self-employment in the rural areas and is considered as a suitable means to bring about an economic rejuvenation leading to rural development.

Co-operatives have the potentiality and strength to improve the economic conditions of the weaker sections of the society. It is in this context more and more handloom weavers were brought under the co-operative fold in order to safeguard their economic interest and to protect from possible exploitation with an expectation that handloom co-operatives may come forward for maximum contribution towards rural economy. Here it can be mentioned that Assam handloom co-operatives can play an important role as an effective means of rural development. The handloom co-operatives as an organized sector can also employ a large number of weavers than the large sized industries. Besides providing direct employment to a large number of weavers, it can also provide indirect employment avenues in the allied activities to the carpenters, blacksmiths, yarn-traders, businessmen engaged in supply of looms and accessories as well as the persons engaged in repairing of weaving equipments and related works.
Looking to the progress of coverage of handloom weavers under co-operative fold, in Assam it may be mentioned that the number of handloom co-operatives are gradually increasing from 119 numbers of handloom co-operatives with 1116 number of weaver members in 1950–51 of 3648 number of societies with 48,000 number of weaver members in 2005–2006. This progressive trend in coverage of weavers under co-operative fold has a definite impact on the socio-economic development of the rural people. Therefore it may be admitted that not only the farm factor activities covered under the co-operative fold have the impact on the rural development but also non-farm activities like handloom co-operatives have also been playing significant role in the development of the rural economy.

The co-operative movement in Assam passed through several phases of development but has not yet achieved its desired goal. Since the economy of Assam is predominantly rural in character an extensive network of sound and viable co-operative can help tremendously in achieving the much needed economic growth and social change of the state. The progress of cooperative movement in the state is however hampered by the increasing incidences of uneconomic and dormant co-operatives. According to the information available at the end of 2005-06 the total number of co-operative societies both credit and non-credit increased to 10134 from 9973 in 2004–05. Similarly the membership of the co-operative societies in the state has also increased from 4497 thousand in 2004–05 to 4499 thousand in 2005–06. The share capital and working capital of the co-operative societies were revised due to inclusion of societies like Assam Co-operative Apex Bank, ASCARD Bank, Urban

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Banks, Jute Mills, Fishfed, and Housefed etc. The share capital of the co-operative societies was Rs.105.56 crore in 2004–05 and it increased to Rs.106.84 crore in 2005–06. Similarly the working capital of the societies was Rs.1343.98 crore in 2004–05 and it increased to Rs.1393.30 crore in 2005 06. The number of co-operative societies in the state, their membership and share as well as working capital is gradually increasing from the year 2002–03 and this is mainly due to the formation of new co-operative societies such as Thrift and Credit Co-operative, Dairy Co-operative, Farming Co-operative, Industrial Co-operative etc. The growth of co-operative societies in the State over the past two years is given in table no. 3.01.22.
**TABLE 3.01**

*Growth Of Co-operative Societies In Assam (Rs in Crore)*

<table>
<thead>
<tr>
<th>Year</th>
<th>No. Of societies</th>
<th>Membership (In Thousand nos.)</th>
<th>Share capital</th>
<th>Working Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>2004-05</td>
<td>9973</td>
<td>4497</td>
<td>(a) 57.04*</td>
<td>(a) 255.80*</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(b) 48.52**</td>
<td>(b) 1088.18**</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2005-06</td>
<td>10134</td>
<td>4499</td>
<td>(a) 56.29*</td>
<td>(a) 249.71*</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(b) 50.55**</td>
<td>(b) 1143.59**</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>105.56</td>
<td>1343.98</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>106.84</td>
<td>1393.30</td>
</tr>
</tbody>
</table>

* Co-operative societies other than**

** Include co-operative Apex Bank, ASCARD Bank, Urban Bank, Jute mill, Fishfed, Housefed.

Source: Register of Co-operative Societies, Assam

Co-operation in Assam as elsewhere in India assumed a distinct role in the economic planning. In order to suit the purposes of the plans and programmes a number of ameliorative measures were taken including the re-
organisation of the organizational and administrative set-ups during the plan periods. The structure for weavers' co-operative societies is primarily two tiered in general. They are primary weavers' co-operative society at the village level and Apex society at the state level. In each state there is one Apex society except Rajasthan, Andhra Pradesh and Maharashtra where there are three Apex societies in each.\textsuperscript{23} For development of the handloom industry all the societies in India are grouped under All India Handloom and Handicraft Board (AIHHB).\textsuperscript{24} Sources of National Bank for Agriculture and Rural Development (NABARD) reveal that there are 17,821 primary societies, 115 regional societies and 34 Apex societies under AIHHB, up to 2005.\textsuperscript{25} However, for all infrastructure facilities Apex societies are linked with various national level societies. The co-operative movement in Assam, since its inception, has passed through several phases of development. Like other states in India Assam also started its co-operative movement with the setting up of Kishan Samabay Samiti which was later on diversified to other field of activities. Initially the co-operative societies in Assam followed three-tier system — Agricultural Credit Operations with Apex Bank at the top level, Kishan Samabay Samity at the bottom level and District Central Co-operative Bank at the middle level.

During Second World War consumer's co-operative made rapid progress due to introduction of rationing system. In 1973–74, during the Fifth Five Year Plan period the co-operative movement was reorganized and 664 Gain Pinhead Level Co-operative Societies were formed for the purpose of
production procurement and distribution of essential commodities one in each Gaon Panchayat to look after the rural economy. Later, this system with support from rural credit system, the three-tier system had been converted into two-tier system – Assam Co-operative Apex Bank at the top and Gaon Panchayat Samabay Samiti at the bottom level. This is a single window system, where all economic activities of the rural areas are delivered through it. Similarly the above single window system had also been introduced in the two hill districts of Assam i.e. Karbi Anglong and North–Cachar Hills by forming Large Area Multipurpose Co-operative Societies. The Number of Primary Credit Societies functioning in the State in 2005–06 were 761 numbers comprising of 708 numbers of Gaon Panchayat Level Samabay Samiti (GPSS) and 53 Large Area Multipurpose Co-operative Societies (LAMPS).

The progress of the Co-operative In Assam from 1951–52 to 2001-02 is evident from the following table no. 3.02.
Table 3.02 (Lakh)

Progress of Co-operative in Assam

<table>
<thead>
<tr>
<th>Year</th>
<th>No. Of Societies</th>
<th>Membership (thousand)</th>
<th>Share capital</th>
<th>Working Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>1951 – 52</td>
<td>662</td>
<td>17</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>1961 _ 62</td>
<td>5177</td>
<td>291</td>
<td>46</td>
<td>257</td>
</tr>
<tr>
<td>1971 _ 72</td>
<td>3069</td>
<td>389</td>
<td>118</td>
<td>141</td>
</tr>
<tr>
<td>1981 _ 82</td>
<td>7218</td>
<td>3073</td>
<td>2179</td>
<td>16997</td>
</tr>
<tr>
<td>1991 _ 92</td>
<td>7612</td>
<td>2939</td>
<td>4942</td>
<td>42859</td>
</tr>
<tr>
<td>2001 _ 02</td>
<td>9301</td>
<td>3517</td>
<td>5610</td>
<td>61664</td>
</tr>
</tbody>
</table>

Source: Registrar Of Co-operatives Of Assam.

Assam has always been an uneven terrain. This geographical setup proved to be a boon in saving the state from too many aggressions and invasions, which was very common in other parts of India. Due to difficulties in transport, innumerable hills and forests invaders mostly avoided this area. The geographical attribution and also due to the nature of the inhabitants, people always bonded very well with one another and preferred to live in clusters and groups. The creed of co-operation can be traced from the very way of living of the Assamese people from days immemorial. The prevalence of 'self government' – 'Village Panchayat,' 'gaolia mel' amongst various clans and communities gives us the evidence of co-operative living in Assam. The system of 'joint family' existed in Assamese families since long time back which itself is a manifestation of adoption of co-operation in the day to day life in ancient Assam. It has already been mentioned earlier that the traditional
heritage and glory of Assam lies in weaving of cotton, Eri and Muga clothes. This activity is always carried out in a coordinated way by the entire family and with the co-operation of each member of the family. The women played the pivotal role and are a glaring example of existence of co-operation in Assam since ancient times.

The entire socio-economic fabric of the society during the Ahom era in Assam was based on the principles of 'co-operation' and 'mutual help.' Apart from the daily requirements of different domestic goods and materials a portion of the home made goods were given to the royal store- known as 'Lakhimi Bhandar' which was in charge of a "Bharali Barua." The 'Guild Societies' in the form of villages such as "Kumargaon" (a society inhabited by persons making earthen jars, potteries etc), "Kamar gaon" (a society exclusively inhabited by blacksmiths), "Japihajia gaon " (a society inhabited by Japi makers) were formed in Upper Assam and they are still in existence by these names. They bear eloquent testimony about the existence of co-operation amongst the Assamese people. The examples of co-operative elements in Ahom administration could also be seen in the 'Paik System', which was the basis of the social and political organisations of Assam. During the reign of the Ahoms, the whole adult population from 15 to 50 years of age were termed as 'Paik' whose duty was to serve the state in the capacity of labourers in time of peace and as soldiers in time of war. In the earlier period four and later on three 'Paiks' formed a unit called 'Got.' Five 'gots' or 20 'Paiks' formed the next higher unit and an officer entitled "Bara"
was appointed over it. Over the "Bara" was a "Saikia" commanding 100 "Paiks", then a "Hazarika" over 1000 'Paiks', then a "Rajkhowa", a "Phukan" commanding 6,000 "Paiks". 31

3.4 Co-operative marketing

The small-scale Indian producers still loses a considerable portion of the price paid by the consumer. The reasons behind the problem are the existence of large number of middlemen, absence of effective regulated markets, defective transport system and inadequate storage facilities etc. Same problems strand as hurdles before the small-scale producers in market of their produce. It is with a view to provide producer his legitimate share in the price of his produce and to eliminate middlemen and other drawbacks, the idea of co-operative marketing has been evolved. Defining the term co-operative marketing K. R. Kulkarni says, "A Co-operative association of producers is an attempt to self help to overcome one or more functions performed by the middlemen and other servicing agencies."32 It can also be defined in the word of Dr. G. S. Kamat "In fact, co-operative marketing may be considered a process of marketing of produce by a marketing society formed by the producers themselves. It's purpose is to enable the growers to market their produce at better prices, followed by the intention securing better marketing services and ultimately contributing to improvement in the standard of living of members."33 Therefore, a co-operative marketing organization can be said to be an association of producers who have organized together to
perform marketing function on co-operative line. It enables the poor producers to hold their bargaining power to reap the benefits of large-scale operation in marketing. The important features of co-operative marketing are to ensure fair market conditions, strengthen the holding capacity of producers by credit and storage, give encouragement for more and better production, to liaison with government as agent for procurement, distribution and link credit with market.

Cooperative marketing has become essential in today's Indian economy of changing business processes and technological environment. This system also helps to check the defects and the malpractices existing in prevailing marketing procedure encompassing both agricultural and non-agricultural produce. The Committee on Cooperative Marketing popularly known as 'Dantwala Committee' elaborated that "the main object for which growers organize a cooperative marketing society is to enable them to market their produce to their best advantage and for this purpose to streamline the whole process of movement of goods to the consuming markets." The main objective of the cooperative marketing is to satisfy human wants. It helps to rationalize the whole marketing system so that it may be beneficial to the producer. The whole community at large benefits from cooperative marketing which functions to bring a smooth and trustworthy relationship between producers and consumers. It plays a very significant role in the development of the country's economy. Referring to the significance of co-operative marketing, the Royal Commission on Agriculture 1928, stated that "Group marketing must be more efficient than marketing by individuals, especially in conditions such as those which exist in India where the individual producer is
such a small unit. The idea to be aimed at is, therefore, cooperative sale societies which will educate the cultivator in the production and preparation for market of his produce and will provide sufficient volume of produce to make efficient grading possible and will bring the Indian producer into direct touch with the export market and with the large consumers in India." 35 Through proper management, cooperative marketing organisation can reach up to the farm level and determine production policies and plan which will yield maximum return to member producer. Hence, it is high time that changeover in technology of producing handloom products has become mandatory that need to be matched by efforts to modernize market and distribution system on a continuous basis. The handloom producers who are unorganised and work with the aid of middlemen for their livelihood should join the cooperative marketing society.

In the early seventies of the planning era steps were taken to bring the poor people of the rural areas under the panchayat level of Samabay Samiti in the co-operative sector. But as the functions were not carried out properly many of the co-operatives had to bear losses due to embezzlement of funds. Most of the success of co-operatives depends on its members. Honesty, efficiency and committed loyalty must be traits of persons in the management. Co-operatives are to provide invariably better service and justice in matters of distribution of benefits. Without commitment to serve, products will not flow to market. It has been considered that handloom being a household industry can best develop in the cooperative sector. There cannot be a more non-exploitative institutional mechanism then co-operatives of the weavers owned
by themselves for their common collective good. Co-operativisation of handlooms has thus been the major plank of the co-operative policy for a long time so as to cover all stages of the process relevant to the weavers. It was felt that co-operative sector could remove not only the inherent weakness in the organizational structure of the industry. It can also render assistance in marketing and finance needed by the small units of the industry. The industry can realize more institutional and technological support in the form of stronger co-operativisation of the units.

3.5 Influence of cooperatives at Sualkuchi

The second world war had boosted up the weaving industry of Sualkuchi with demand for fabrics rising with increasing prices which encouraged some ten to twelve Tanti families to start weaving factories engaging wage weavers.36 The other important event of technological upgradation was the introduction of the fly-shuttle loom by one Kaliram Karikar at the suggestion of one English superintendent of the Weaving Department.37 Simultaneously, the Assam Co-operative Silk House started functioning its operations and business and became most successful co-operative weaving society. It was formed in 1938 with a sales centre at Guwahati for marketing of the products. The co-operatives of Sualkuchi also helped many weavers to work on ‘putting out system’ that is taking of raw materials from the co-operative societies. Sualkuchi village has followed co-operation since the days of King Arimatta.38 It has been a big village
comprising of many small villages known as ‘Chuburis’. Each ‘Chuburi’ has more than one hundred and twenty families and there exists an unregistered but very well organized co-operative society.30

Earlier when the societies were unregistered they had their own rules and regulations for proper management of the society. Each year, in January during the time of Magh Bihu a general meeting was held with the family members of these ‘chuburis’ and in process elect chairman, treasurer etc. Treasurer of a society was called “Moral” and his successors also follow the same surname in due course of time. Funds were collected from various sources by the society. The society also helps the people of the ‘chuburis’ to bear collectively the expenses of death and post death financial requirements of any member or relative. Also if any dispute arises regarding any matter, then the society itself arbitrates and gives judgment to the satisfaction of all. In times of necessity the members of the society come forward collectively for the construction of roads, bridges, village schools, bunds etc. It is thus seen the ethos of co-operation has permeated the entire society of Sualkuchi. The prevalence of co-operation amongst the various tribes of Assam can be traced from the economic and social systems practiced by them since time immemorial for having social justice and harmony in their own tribes. The Co-operative Credit Societies Act passed on 1904 encouraged self-help and co-operation among those having scant income. The important features of the Act were: ten persons are needed as promoters, unlimited liability, formation of rural and urban societies, loans on the basis of security and appointment of
Registrar of co-operatives etc. Another act of 1912 visualised federal structure with unlimited liabilities to primaries and limited liabilities to central banks. Non-credit societies were formed as this act enabled to do so. In 1914 the Mac-lagan Committee reviewed the progress of the co-operatives and made far-reaching recommendations for their development. These co-operatives as suggested had to confine their dealings with members of the societies formed. Co-operatives became a provincial subject with the passing of the Reforms Act of 1919, which may rightly be called a landmark in the history of co-operatives. It was observed with the passage of time that the mounting overdue, inefficient administration brought the co-operatives to decaying conditions. The Co-operative Planning Committee suggested revitalization of the sick co-operatives in 1946. Down the years there were as many 139 lakhs societies giving membership to 91 lakhs and the working capital accumulated was to the tune of Rs.156 crores. Owing to the lack of professional managers, financial delinquency, restricted area and scope of operation, undue emphasis on voluntary services thwarted the progress of co-operatives during the pre-independence era. It may be recalled here that the post independence period and subsequent entry of Five Years Plan changed the phase of cooperative societies. The co-operatives helped to check widespread mal-practice in the marketing system also as it becomes an association of producers, organized on principles of co-operation, for marketing function.
The industrial policy of 1956 stressed on the development of small-scale industry in co-operative framework. The industrial co-operatives are an undertaking comprising craftsmen and skilled workers of small-scale industries to participate in all activities necessary for production and marketing. Its scope for increasing employment potential is immense and it can attribute towards raising the standard of living of the poor and providing goods at reasonable prices. The functions of the industrial co-operatives are borrowing of funds, making contract of works, purchasing and supplying inputs and marketing finished products. The philosophy of co-operatives is that better social life can be enjoyed on social harmony and self-reliance. Still, in reality co-operatives are beset with problems that stand as snag on its progress. The prime object of co-operative was to harness the group activities for bettering the conditions of the poor. In practice it is not seen as the organisation giving benefit to the needy people rather the benefit is monopolized by the privileged few. In almost all co-operatives the principles of co-operative ideal such as open membership and democratic management are not operating well. Persons of vested interest control and manipulate the power. With the spread of co-operative movement in India, Assam was viewing with both success and failure in the co-operative field. Its working had to be steered through difficulties as the movement was virtually confined to credit societies during the second world war period and for a decade thereafter. The co-operatives grown during the Second World War were liquidated, as those could not thrive. The stresses and strains in the co-operative movement were unending since its birth in the State. With the
advent of planning economy in India and by the end of second five-year plan there was considerable increase in the number of registered co-operative societies. A study was conducted by the Evaluation and Monitoring Division of the Planning Development Department on the working of the weaver’s co-operatives societies in Assam. This study found that: In 1980–81 the number of Apex Weavers’ Society was one and that of primary societies were 1203. These societies could not supply raw materials, improved appliances, adequate employment opportunities and failed to give profit to share holders and ensure utilization of looms. Even the performance of the management fell far short of the expectations. To remove the drawbacks the Assam’s Weavers’ And Artisans, Co-operative was formed. In the co-operative field a set of handloom scheme was introduced.

As elsewhere, at Sualkuchi, weaver’s societies were brought into the fold of co-operative immediately before and after independence. The conspicuous among them are-

1. Assam Co-operative Silk Hose Ltd, Estd. 1938
4. Bayan Sahayika Samabay Samiti Ltd, Estd.. 1951

Soon many societies followed. Of the three mentioned above, the first and the second society were adjudged as best in India In 1993–94 and again in 1995-96. Here it can also be said that Sualkuchi Reshom Samabay ltd and
Bayan Sahayika Samabay Samiti Ltd received certificates of merit from the Ministry Of Textile, Government Of India, New Delhi.

It is seen that co-operative form of organisation is suitable for an unorganised industry like handloom. But from various field surveys it has come to light that weavers' co-operative is perhaps the weakest type of co-operative in the country as a whole. When compared to the total persons involved in the industry it is found out that membership coverage of handloom co-operatives is very less. A few tables are shown below that displays financial aspects of the sample societies taken from Sualkuchi village. The table no. 3.03 shows the position of sample societies through the number of membership, share capital and reserve fund. The data has been collected through questionnaires distributed to 35 sample societies within Sualkuchi village.

### TABLE 3.03

Membership And Financial Position of The Sample Societies.

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Membership</th>
<th>Membership</th>
<th>Share capital</th>
<th>Share capital</th>
<th>Reserve fund</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Societies</td>
<td></td>
<td>Societies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Within 50 members</td>
<td>06</td>
<td>Within Rs.5000</td>
<td>09</td>
<td>06</td>
</tr>
<tr>
<td>2</td>
<td>Between 51 -100</td>
<td>11</td>
<td>Rs. 5001-10,000</td>
<td>11</td>
<td>05</td>
</tr>
<tr>
<td>3</td>
<td>Between 101- 200</td>
<td>14</td>
<td>Rs10,001-20,000</td>
<td>05</td>
<td>12</td>
</tr>
<tr>
<td>4</td>
<td>Between 201-300</td>
<td>04</td>
<td>Rs,20,001-30,000</td>
<td>03</td>
<td>07</td>
</tr>
<tr>
<td>5</td>
<td>Between 300-400</td>
<td>07</td>
<td>Rs.30,001-40,000</td>
<td>07</td>
<td>05</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
<td>35</td>
<td>Total</td>
<td>35</td>
<td>29</td>
</tr>
</tbody>
</table>

Source: Compiled from questionnaire.
From the above table no.3.03, it is evident that 100% of the sample societies of Sualkuchi have their respective reserve fund account. About 88.57% of the sample societies have membership between 50 to 200. About 11.42% of the sample societies have members between 201 – 300. Regarding share capital, 42.86% of the sample societies have Rs.10,001 to 40,000. 57.14% of sample societies share capital between Rs.5,000 to 10,000. 34% of the total societies have reserve fund within Rs. 5001-Rs.12000. Only 5 societies have constantly maintained between Rs.30001-Rs.40000 reserve fund. 17.14% of sample societies are yet to open reserve fund account.

A study is also made on the Assam Weavers' And Artisans Co-operation Federation Limited (ARTFED), the Apex Society, to make comparison on average production, average sales and average profit with sample societies. This is also done because certain comparisons help to understand the working of the cooperative societies. Table no.3.04 indicates average production, average sales and average profit of sample societies and ARTFED.
Table 3.04

Performance Of Sample Societies And ARTFED

<table>
<thead>
<tr>
<th>Year</th>
<th>Assam Apex Weavers and Artisans Federation Limited.</th>
<th>Sample Societies.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average Production</td>
<td>Average Sales</td>
</tr>
<tr>
<td>01-02</td>
<td>6.30</td>
<td>6.13</td>
</tr>
<tr>
<td>02-03</td>
<td>7.21</td>
<td>6.92</td>
</tr>
<tr>
<td>03-04</td>
<td>6.80</td>
<td>6.02</td>
</tr>
</tbody>
</table>

Source: 1. Annual Report of ARTFED
2. Compiled from questionnaire.

It can be seen from the table that sample societies exhibit better rate of average profit in the years that are compared to ARTFED. But at the same time, like the increase in the rate of production and sale, the sample societies are not able to match up with the rate of profit as compared to ARTFED. The data from table 3.04 indicates that average production; average sales of sample societies are more compared to ARTFED's but again the profitability of the same sample societies is less. The calculated return on investment (ROI) of sample societies is less compared to the Apex Society. The data from the field surveys also suggests that to earn similar rate of return as ATRFED, the sample societies are engaging more capital. The main reason that can be cited for low profitability of the societies is large accumulation of unsold stocks. Though the accumulated stocks are spilled over to the next financial year but it incurs loss for the current financial year. Full-fledged
marketing of produced goods, remain the real problem of the weavers' societies. The Apex societies do provide assistance but satisfactory result could not be yet achieved by the societies.

In Sualkuchi it is a common sight to see a loom in each household. Presently Sualkuchi has 2984 households with looms. It has been found out during field visit, that 2,947 looms are inactive, out of 13,775 active looms at Sualkuchi. It has also come to light that 30% of households do not possess looms. They do their works on hire basis for which they have to depend upon the master weavers. The reasons behind inactive looms can be attributed to discarding of old looms without replacement; death of a member and intermittent working by the weavers of the societies. Few weavers are also practicing multi-membership policy that is a member without prior information to the management joins another master weaver. They are prone to it because during peak season their earnings increase and also there is no institutional compulsion to remain in a particular society for a defined period of time. It can also be attributed as fault of management of societies. Societies suffer a lot in performance due to such practices.

3.6 Yarn - a major constituent of handloom weaving

In the handloom industry it is seen that cost of yarn constitute two third of the total cost of the finished product. The yarns required for mulberry products are purchased from various mills at Bangalore by the societies at Sualkuchi. As 77.78 % of the looms are engaged in weaving mulberry
fabrics, regular supply of yarn at a reasonable price is not always available. The price of yarn fluctuates from season to season. Due to such fluctuations the weavers suffer both during scarcity of yarns and recession. During recession the weavers are unable to sell their products due to low demands, so production almost comes to a stop. Similarly during scarcity weavers are unable to meet requirements of the products. Hence it is now a priority to control the situation of price and supply of yarn to safeguard both societies and weavers. In this context it may be recalled that the Assam Apex Weavers' and Artisans co-operative federation (ARTFED) had also opened a unit for yarn supply at Sualkuchi in the 1980s but it failed miserably.

Table 3.05 shows the importance of yarn as major constituent item along with cost structure of certain societies of handloom clothes.

Table 3.05

Cost Structure Of Handloom Cloth manufacture At Sualkuchi (Rs.)

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Item</th>
<th>Silk Jora (16/18 Counts)</th>
<th>Cotton Jora (80 Counts)</th>
<th>Dhoti (50 or 80 Counts)</th>
<th>Towel (30 Or 50 Counts)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yarn</td>
<td>2000 (Pat)/Kg</td>
<td>250</td>
<td>200</td>
<td>Between 50 - 80</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4500 (Muga)/Kg</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Design</td>
<td>150/m for weft</td>
<td>Between 60</td>
<td>Plain</td>
<td>Between 100 - 120.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>&amp;200/m for warp.</td>
<td>- 100.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Weaving</td>
<td>Between 300-1000/m for Pat &amp; 500 - 800/m for Muga.</td>
<td>70 - 180.</td>
<td>200-250</td>
<td>100-150</td>
</tr>
</tbody>
</table>

Source: Field Survey
Most of the weavers' co-operative societies are situated far from the Apex societies and therefore they mostly purchase yarn from private traders. Also being far from Apex societies the yarn bought from them will naturally cost more, as freight charges will also be included. The Muga spinning factory at Sibsagar district and the Pat-spinning factory at Joysagar, Sibsagar district, sell yarn to Apex societies, traders and private agents. But these factories are not able to meet the complete demand from its customers respectively. These two are the only spinning factories available in Assam. The total spindle capacity of these two spinning factories can meet the requirements of 6,500 looms, whereas only in Sualkuchi the number of working looms are 13,775. That is why Shivaraman Study Team has recommended setting up of new spinning mills particularly on co-operative basis to fulfill the requirements of local weavers. Due to the incapacity of the spinning factories private traders gain an upper hand as most of the handloom societies depend on them.

Embezzlement of yarn by some members acts as barrier in the working of the co-operative societies and also effects cost of production. It is understood that when a weaver takes yarn from the society as a rule the finished product is to be returned and sold by the respective society. But sometimes it so happens that the member weaver sell the finished product either directly in the market or to the middlemen. The society borne the loss as its yarn and finished product both go out of hand. This happens in cases where the weaver does not get cash advance as much as he asks for or when he is lured into more money by middlemen. Though, yarn constitutes major
part of handloom industry, unfortunately Assam's only two spinning factories cannot match the demand. The Apex Society also cannot supply required yarn because they too depend on other agencies for yarn procurement. As a result private trades and brokers are having total control over the supply of yarn to handloom related societies in Assam and Sualkuchi in particular. In Sualkuchi eighty percent of Mulberry yarn is procured from different mills in Bangalore. In spite of brokers and traders supplying yarn to the societies some looms remain idle due to inadequacy of yarn. This idle period extends from two days to one Week. This gap brings the ongoing work to a standstill and both money and time are lost. Hence, to bridge this gap the recommendations of Shivaraman Study Team of setting up more spinning mills; or to keep excess stock of Yarn; or to invest more of working capital with the necessary mills or factories to ensure timely supply of yarn should be adopted. Table no.3.06 shows various sources from where the sample societies purchase yarn for its members. The table no.3.06 reveals that traders/brokers hold a tight grip over the supply of yarn to handloom societies in Sualkuchi. The yarn produced by spinning mills are not adequate and do not produce all required counts of yarn. Even the Apex Society depends upon other agencies for yarn procurement. It is necessary that spinning mills become more efficient and produce all varieties of yarn with higher quantities to lessen the problem of yarn supply.
Table 3.06

Procurement Of Yarn From Different Sources

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Year</th>
<th>Spinning Factory</th>
<th>Traders/Brokers</th>
<th>Apex Society</th>
<th>Gap</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2003-04</td>
<td>28</td>
<td>55</td>
<td>06</td>
<td>11</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>2004-05</td>
<td>20</td>
<td>63</td>
<td>14</td>
<td>03</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>2005-06</td>
<td>16</td>
<td>68</td>
<td>11</td>
<td>05</td>
<td>100</td>
</tr>
<tr>
<td>4</td>
<td>2006-07</td>
<td>23</td>
<td>70</td>
<td>05</td>
<td>02</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field survey

As mentioned earlier, the work culture of weavers' co-operative societies is that member weavers are paid an advance of their total amount and the rest amount of money is paid only when the finished products are returned to the respective societies. Along with supply of yarn to the members of the co-operatives they should also be provided with specific designs and specifications. A continuous and effective working environment in the weavers' cooperative societies will occur only with regular supply of yarn. The cotton handloom weavers do not face much problem with yarn supply. Those societies that depend on Tussar or silk yarn often face the dearth of yarn supply. Most of the societies along with ARTFED procure yarn from other states like Bangalore and Tamil Nadu. But the time lag in supply suggests that even from these states limited quantity of yarn is supplied to weavers' societies. The following table no. 3.07 shows time lag in supply of yarn to member weavers by cooperative societies.
Table 3.07

Time lag in supply of yarn to member weavers by the sample societies.

<table>
<thead>
<tr>
<th>Time lag faced in case of supply.</th>
<th>No. of Sample Societies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 7 days</td>
<td>12</td>
</tr>
<tr>
<td>Between 8-20 days</td>
<td>09</td>
</tr>
<tr>
<td>Between 21-50 days</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>35</td>
</tr>
</tbody>
</table>

Source: Field survey

From the above table 3.07, it can be seen that 20% (less than 7 days) of the total societies almost have regular supply of yarn. The main reason of regularity in supply of yarn is that most of the members of these societies weave cotton fabrics.

3.7 Role of Apex Society

The Apex society gives assistance to the weavers' co-operative societies but these are limited and often itself faces numerous constraints. These situations have made the weavers' cooperative societies turn to private traders and brokers to purchase most of Mulberry, Muga and Tussar yarn. The Apex society in Assam is The Assam Apex Weavers' and Artisans Cooperative Federation Ltd (ARTFED), which was set-up during July 1977. The main objective was to assist requirements of weavers' societies to procure and market the finished products produced by weaver co-operative societies,
to undertake the spinning and weaving and other allied activities either directly or on behalf of the affiliated societies.

Apcofed is the Apex body of the power loom Co-operatives and Entrepreneurs of Assam. The state level co-operative was organized very recently with a view to give new look to the power-loom industry of the state, which is yet underdeveloped due to organizational lapses. The federation is working for creation of infrastructural facilities for processing as well as weaving in the decentralized power loom sector.

The Assam Government Marketing Corporation (AGMC) is the state level handloom and handicrafts Development Corporation that is marketing the products of the state's unorganised sector through its network of emporia within and outside the state. Traders of yarn have become indispensable for the co-operative societies' weavers of higher income slab. The traders or brokers buy in bulk various categories of yarn mostly from private sericultural farms. These traders are more dependent upon by member households whose income per month is above Rs.10,000 per month.62 The reason behind it is that member households of higher income group in Sualkuchi weave qualitative handloom products by order which are to be delivered on time hence less, limited or irregular supply of yarn from weavers societies will hamper their work and weavers. Member households with lower income group of Rs.3000 per month purchase yarn from weavers' cooperative societies only.53 The price of yarn fluctuates from time to time. The farms/private suppliers that supply yarn keep an eye on how much margin is
made by traders and depending upon it the farms set the price of yarns. It is gathered from field survey that most of the farms/private suppliers prefer to sell yarn in cash of which private parties alone can avail. So brokers and farms ultimately determine the price of yarn. In Sualkuchi only four weavers cooperative societies buy yarn directly from sericultural farms, rest all depend solely on private traders. The hike in cost of yarn also affects the cost of production of finished goods.

All weavers of Sualkuchi, no matter big or small along with weaver's co-operative societies feel that only systematic, regular and adequate yarn supply will help to enrich both products as well as themselves. The cotton handloom weavers do not face much problem in supply of yarn. But small weavers' co-operative societies and lower income weavers find it difficult to buy cotton yarn from Apex societies situated at Guwahati because due to distance they have to incur the freight charges also. So even if unwilling they need to depend on private traders.

The societies sell their products mostly through own shops, agents/middlemen and exhibitions (participation through ARTFED on national level). Earlier mostly all weavers' societies depended upon Apex societies to sell their finished products. But uncertainties in time of payment, stocking of goods for long time have made weavers' co-operative societies look for other options. The Apex Society sells products by giving certain rebate. Even on this process some misappropriation occurs during payment given to the societies. At present if societies participate through Apex society they clarify matters related to money and then products are exhibited accordingly. The big and older societies do much of their business on their own. The societies that
are tied up with Apex society are given the responsibility of disposal of fifty percent of production locally. But catering to both weavers' societies and Apex society does not justify either quality in products or selling. In Sualkuchi it is observed that most of the societies sell their products either directly to customers or through their own shops scattered in different districts of Assam. Only a handful of societies are tied up with Apex societies. Though they face certain anomalies 40% of their products do get sold through the Apex societies during rebate period.\(^5\) Sales through exhibitions are not always as expected. So in the process middlemen and agents are to be turned upon to sell the products, apart from their own shops. The selling of few sample societies through Apex societies, agents, exhibitions and direct shops is shown in table 3.08

### Table 3.08

**Percentage of sales through Apex Society, Middlemen/agents, exhibition and Own Shops.**

<table>
<thead>
<tr>
<th>Year</th>
<th>Apex Society</th>
<th>Middlemen/Agents</th>
<th>Exhibition</th>
<th>Own shops</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003-04</td>
<td>06</td>
<td>28</td>
<td>08</td>
<td>58</td>
<td>100</td>
</tr>
<tr>
<td>2004-05</td>
<td>08</td>
<td>30</td>
<td>04</td>
<td>58</td>
<td>100</td>
</tr>
<tr>
<td>2005-06</td>
<td>05</td>
<td>32</td>
<td>00</td>
<td>63</td>
<td>100</td>
</tr>
<tr>
<td>2006-07</td>
<td>00</td>
<td>15</td>
<td>05</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Field Survey*
Also during the survey period it has been found out that many societies are registered for namesake that is they are almost dormant. A close relationship should be maintained between the weavers and the societies. At the same time the weavers should be loyal to their societies. It is clear from the above discussion that profitability of the societies is less when compared to their production. One prime reason is lackadaisical in marketing process that leads to accumulation of unsold stock. Besides this, other reasons can be attributed to high price of raw and finished products, indifferent attitude of the Apex society and lack of modernization in weaving techniques. Apart from doing the conventional jobs the co-operative societies to bring about more benefit should go for introducing of various new designs, opt for innovative colours combination and for all these research and development is a must. Though the Weavers Service Centre in Guwahati and Manipur have already developed attractive new designs like blending of Bodo-Karbi-Mizo designs in sarees, suits and shawls, majority of local artisans are not aware about the new techniques developed by such organizations.

Interested societies should enter the export market with the help of Export Promotional Corporation or Councils or Export Houses. It may be mentioned that during the year 2005-06 exports of various handloom related products fetched $ 277.50 million dollars for natural silk yarn fabrics; $ 1.072 million dollars for manmade yarn fabrics and cotton yarn fabrics $ 3,141.30 million dollars. In other states of the Northeast, most of the weavers are doing the handloom weaving through individual efforts as a result of which the schematic support provided by Government Of India, Ministry of Textiles,
Office of the Development Commissioner for Handloom could not cover weavers who remained in scattered condition. The existing non-government organisations for the handloom sector also could not assist the weavers properly to make them socially and economically better in the society. The present concept of formation of Self-Help-Group is making some of individual weavers capable of standing on a viable platform.

3.8 Marketing approach by weavers' co-operatives of Sualkuchi

In Sualkuchi, only Assam Cooperative Silk House limited, to some extent have a systematic marketing approach. Most of the sample societies are financially weak and require financial assistance if proper marketing strategies are to be adopted. The management of the sample cooperative societies are more eager to build a goodwill amongst their own people and relatives. Therefore, they emphasize more on employment of weavers or sales persons than in marketing or knowing the market and customers. Producing fabrics, without knowing requirement of customers fail to meet the expectations of customers. The concept of market survey is not yet taken into serious consideration by the weavers' cooperative societies. Out of thirty-five sample societies only four societies opt for trained staff and are mostly from Assam Textile Institute, Ambari. Through proper training sessions by the Apex society, weavers should be made aware about the marketing tactics of products. The weavers should be made understood how market segment and target market should be analyzed before production and designing of fabrics, which will result in a successful market. Many of the weavers' societies have gone for diversification in handloom products but these are again not
according to taste and preference of customers. The present trend of production does not create any new market and also the distribution channel does not give feedback to weavers about the customer's demand. Unless, production keeps pace with the changing fashion and design, the sale of these handloom products is bound to suffer. Irregularities in disbursement of rebate by the Apex Society creates problem for production societies. Weavers become the ultimate sufferer. As the money remains trapped for many months, it hampers both production and marketing process of the weavers' cooperative societies.

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