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CO-OPERATION IN INDIA

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CO-OPERATION IN INDIA

BY

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"CO-OPERATIVE BANKING: ITS PRINCIPLES AND PRACTICE," "CO-OPERATION IN
AGRICULTURE," "THE FUTURE OF OUR AGRICULTURE," AND OTHER WORKS

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PREFACE

My chapter "The Coming of Co-operative Credit" will show in what close touch I have stood with the Co-operative Movement in India from the very outset, that is, from the time when, about twenty-five years ago, Sir Charles Bernard on behalf of the India Office first consulted me about the character to be given to Indian legislation upon the subject.

Thanks to the great kindness of the India Office, the Government of India, and the various Registrars of Co-operative Societies, past and present, who have kept me fully informed upon even the smallest details of the progress made, and for which I now express my heartfelt gratitude, I am happy that I am able to say that I have been permitted and enabled to maintain the same close touch up to the present moment. I beg to thank the Registrars, more in particular, not only for the full information freely given, but also for the forbearance with which they have accepted occasional criticism.

My hope to render relations still more intimate by a visit to India, on the invitation, some years ago, of various gentlemen connected with the movement, above all, of my friend Mr. W. R. Gourlay, the first Registrar in Bengal, was, to my regret, disappointed by an intervening *force majeure*.

But, although I cannot, of course, without personal acquaintance, presume to speak about local conditions, I believe that I know quite enough of the movement from a purely co-operative point of view to be able to form a judgment upon its merits and its perils, as it stands now.

Notwithstanding that that Movement as yet still covers only a purely fractional part of India, it will have to be admitted that under the judicious guidance and vigorous

working, which have marked its progress, it has already rendered admirable services and prospered greatly—as indeed Anglo-Indians, who know the country well, like the late Sir Arthur Cotton, foretold that it would. It may be said to have thus far only been fairly started. However, this is a case in which the sense of the old Latin proverb may well be held to apply : *Principium dimidium totius*.

But it appears to me that the Movement has now arrived at a stage at which further reflection is seriously called for as to the course to be pursued in future, if Co-operation is to render the full measure of the benefit that one may reasonably look for from it.

In view of this, and of the keen and steady interest which I have all along taken, and still take, in the Movement, and of the intimate acquaintance with Co-operative Credit, and Co-operative Practices generally, under all aspects, and in the most varied parts of the globe, which I have gathered during a series of decades, not least so during the long period in which I stood at the head of the International Co-operative Alliance, I venture to hope that my offering of an opinion will not be considered an unwarranted intrusion, and that the criticism which I presume to pronounce on some points will be kindly received and borne with. Co-operation opens brilliant prospects. But there are at the same time also dangerous pitfalls contained in its practice, which it will be well to avoid.

H. W. W.

January, 1919.

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