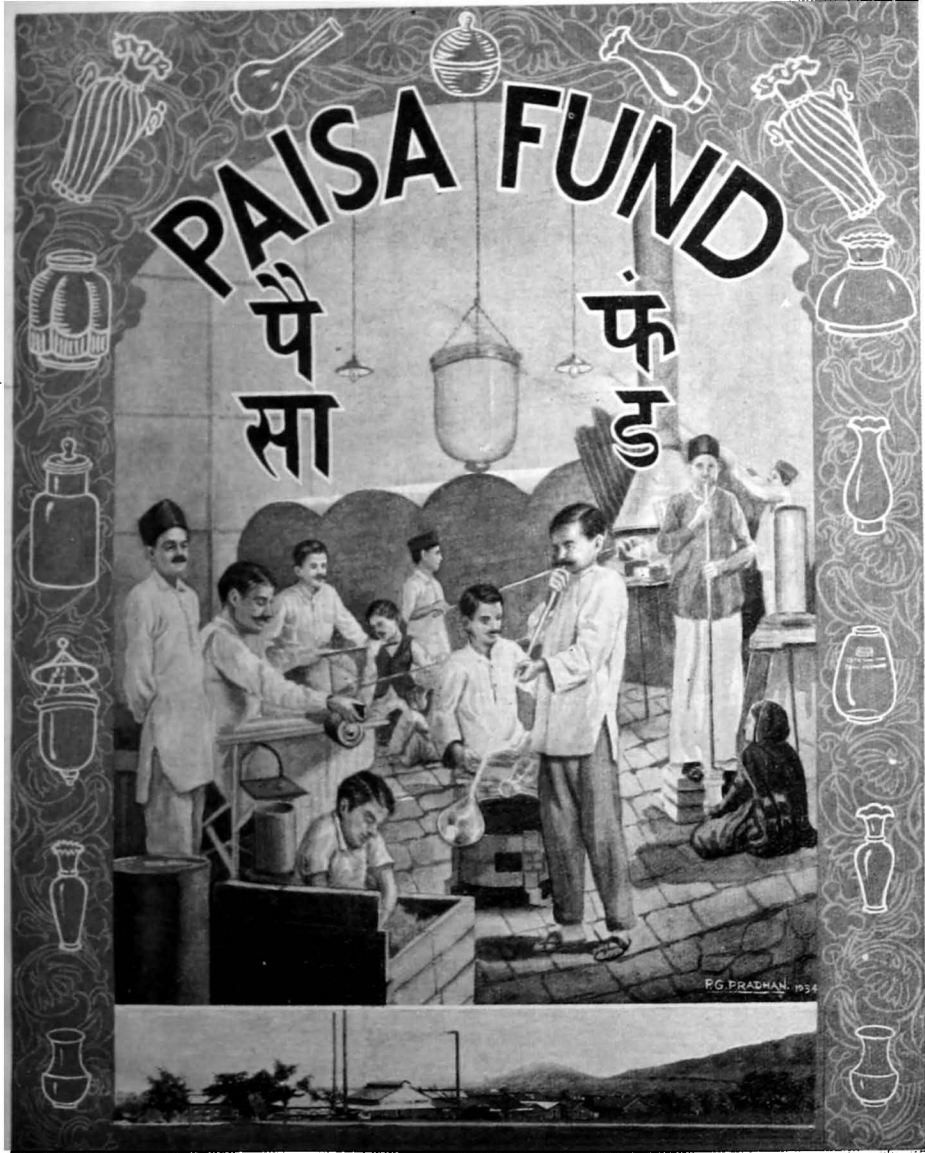


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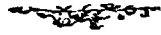
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***THE PAISA FUND
SILVER JUBILEE NUMBER***

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Foreword



[by *Late Dr. V. N. Bhajekar*]

Maharashtra is proverbially a poor country. It has poor agricultural land, its mineral wealth is poor if not insignificant and it is watered by rivers which are few and often dry. It has forests which are far from rich. Naturally, industry and commerce cannot flourish or develop in a country where such disabilities exist. For such a country to prosper people must make enormous sacrifices, their co-operation must be extensive and their exertions intensive.

Maharashtra has never been an industrial country. Its only asset is a healthy climate; its people are hardy and self-sacrificing and its food though coarse is sufficiently nutritious. No wonder, in absence of any natural help or other resources of wealth, they had to take to arms for defence and offence. For centuries they wielded their poor plough, then for the last three or four centuries they had recourse to the sword, and during the last century had to use the pen.

Times have changed and the Maharashtrians are now deprived of all these avocations. They have now no other source of wealth to look to but the Balance—the Hall Mark of Commerce—the Hall Mark that was used by the late East India Company on their coins. In other words, Maharashtra has now to look to Trade and Industry; particularly industry should be the watchword of every Maharashtrian. But trade and industry both require capital—so the economists tell us. Some differ and say “No, our only capital is the brain,” and point out that with this capital the non—mercantile Maharashtra has made certain progress in this line.

The cult of Swadeshi is the first off spring of this progress, and it is expected to be the greatest savior of India. It is the salvation of a country and a key to all national enterprise. Even to-day it is preached in Britain, in Germany, in the U. S. A. Swadeshi was preached in Poona as early as sixty years back by the late Kaka Joshi, and it is only now that we are realising its hidden meaning. To-day it is preached everywhere. Patriots like the late Lok. Tilak and C. R. Das shouted themselves hoarse in preaching the gospel of Swadeshi. Even now Dr. P. C. Ray is exhausting himself to death in the cause of Swadeshi. Sir M. Viswesaraya has preached the doctrine for years.

But what is Swadeshi? After all it is the cult of self-help and mutual help—a cult rigorously practised by Czekoslovakia and welcomed by Mussolini. It requires organisation and immense sacrifice. Its fruits are sweet but they grow on tall and thorny trees, Maharashtra thought that this was the best

weapon to wield in the struggle for economic supremacy and an organised effort in this direction was an urgent necessity. The Paisa Fund is probably the first expression of the industrial and commercial ideas of the middle and poor classes of Maharashtra and for the matter of that of India, and its constitution is founded on the principle of Swadeshi. The record of the Paisa Fund and its activities during the last twenty-five years speak for itself.

Many other industrial and commercial organisations have been started during the last twenty-five years in Maharashtra, but, the backbone of them all has been Swadeshi. Many of these ventures are on the anvil of trial and experiment. If they fail, the consolation will lie in the fact that we are no worse off than many other bigger industries, that are still in a precarious condition though supported by the props of protective tariffs, unlimited funds, and the highest available intelligence. The Tata Iron Works, the Scindia Steam Navigation Co., The Mill Industry of Bombay, The British India Corporation, The Back Bay Scheme and many others are examples of the shaky state of affairs in big and well equipped enterprises. Considering this, the Paisa Fund and its industrial activity in the shape of its Glass Works is indeed a source of satisfaction. The mere existence of the Fund and its Glass Works during the last twenty-five years against all odds is no mean achievement—indeed one might wonder it is not crushed outright in the very beginning of the struggle. The continuous existence itself of this Fund and its Glass Works for the last twenty-five years ought to inspire the public to help the Fund and its activities in an increasing degree.

“ What has the Paisa Fund done to Maharashtra and to India ” ? is a blunt and matter of fact question that might be asked by every contributor to the Paisa Fund. I shall answer this in the most straight forward way. The Paisa Fund has brought and fostered a new industry in the Deccan. It has trained hundreds of workmen in the Craft of Glass-making. It has given bread to thousands of workmen and their families. It has trained educated university men in the Ceramic Science and Art. It has stopped to a certain extent the drain of money to foreign lands. It has trained the general public to a much greater extent to work in an organised way. It has taught the public what can be achieved by united effort and has inspired confidence in their mind that industrial concerns can be started and run successfully without the assistance of foreign experts. This is all accomplished so far without the props of protective tariffs or the purses of millionaires, the help of Government or the advice of any foreign hired expert.

The Paisa Fund is an insignificant item in the vast capitalistic ocean. It has not collected more than five lakhs in twenty-five years. It has given means of subsistence to only an insignificant iota of the Deccan population; its turn-over is negligible. On the hand the capitalistic world has contributed at a stroke crores of rupees when necessary; it has employed lakhs of men, its turn-over has also been stupefying. It is equally true that in the same grand way, crores have been quickly lost and lakhs of men thrown out on the streets

to face hunger and privation. The contributaries to these crores are sleeping restlessly on the thorns of mere rosy hopes. They have seldom received adequate return on their crores, nay, they are in the perpetual fear of losing even these initial crores.

The meaning of the collection of these crores has ever been a mystery to the contributor. He has never understood why he does not get anything when he has contributed to make up these crores. The crores have not educated the public, neither elevated their patriotism nor trained their commercial instinct; much less have they stemmed the huge tide of Japanese imports. Their investments have generally been a gamble for the benefit of the Agents, and the Contributors have secured only crumbs for themselves. The real spirit of Swadeshi has never touched the fringe of imagination either of the agent or the contributor and the nation has gained little by such enterprises.

The spirit of Swadeshi awakened in the people by the teachings of the late Messrs. Tilak, Joshi, Ranade, Das and Motilal Nehru and by the living Achyarya P. C. Ray, Sir Viswesaraya and other noble workers have really kept up those crores alive to a certain extent. Let this grand rock of Swadeshi shake and all those crores or whatever is left of them will come tumbling down. Thus from the safety point of view, the Paisa Fund stands supreme.

At one of the public meetings, held for the collection of the Fund, the late Lok. Tilak said "Come all, join and subscribe; I do not want one man to contribute thousand rupees to the Paisa Fund, but I want a thousand contributors each giving one rupee and making up a thousand. Such a spirit of contribution will shew me that there are more men who take real interest in the welfare of their country. It will demonstrate an organised effort. A man who contributes a thousand at a stroke has nothing further in his head, nothing higher in his mind than a looming fat dividend. The thousand poor contributors have a nobler aim. So rally round all men and subscribe your humble Paisa." Such was the ideal of the late Lokmanya.

Paisa Fund is a nursery of organised effort staning on the foundation of Swadeshi, it is the nucleus of patriotism, it is the panacea of our economic ailments. The following pages will reveal the history of the Paisa Fund and its Glass Works. As I have said, it is an insignificant cipher, yet the most powerful weapon for the uplift of India. The story of the Paisa Fund and its activities as narrated hereafter, is naturally of immense interest to the contributor, but it is believed to be equally interesting and instructive to others in their own industrial pursuits. It is my earnest prayer not only to the great self-sacrificing public of Maharashtra, but to the whole public of India to come forward and contribute their mite to this Fund or to start such funds all over India; so that we may be able to widen our commercial and

industrial enterprises without fear of collapse, making India a self contained unit. So in course of time we shall be able to celebrate not only a Silver or Golden or Diamond Jubilee but even our Centenary of Public Service.

I now pray for a long life and sound health to the first organiser and founder of this Fund Mr. Antaji Damodar Kale, all credit is due to him. The two Herculean pillars of this Fund though embraced in the bosom of Time, still stand to-day as noble and as firm in our memory as ever, and their memory will serve as a beacon light for generations to come : Who will forget them—the late Lok. Bal Gangadhar Tilak and Dr. Nanasaheb Deshmukh, the first two sponsors of this Fund ? Their memory is sacred to us. Of course, among their many and varied activities for the emancipation of the country, the Paisa Fund was child's play to them; all the same the Fund of to-day would not have been what it is without the help, the fostering care and the vigilant interest of these two giant patriots. All glory to them. I have next to offer thanks on behalf of the Fund to the veteran and indefatigable aged worker Mr. Vasukaka Joshi, the Proprietor of the Chitra Shala Press, Poona, the redoubtable lieutenant of the late Lok. Tilak and Dr. Deshmukh. The Paisa Fund has lost its strongest and ever vigilant treasurer in the person of the late Mr. Annasaheb Nene. Thanks are due to all the Office bearers of the Paisa Fund and the Workers in the Glass Factory who have worked there during the last twenty-five years. Mr. Chandorkar is the Chief of the Glass Works and his self sacrifice, hard work and skilful management are worthy of praise any time. The Managing Committee during the last twenty-five years have worked in most difficult time and their guidance, advice and sober judgment were always unerring and convincing.

The heavy mantle of Chairmanship of the Fund has now fallen on Mr. N. C. Kelkar and I wish the compilation of this work had been looked after by him; but as he had to attend to other matters of urgency, I was pressed into this difficult job. I have tried my best. Though trade and industry are not in my line, there was no other way but to obey the call of duty and do my bit. Under the regime of our worthy new Chairman Mr. N. C. Kelkar, we pray, the power of the Paisa Fund will grow, open up new fields of activity, and elevate our people in the industrial world.

PREFACE

A somewhat melancholy interest is attached to this Jubilee Souvenir. Its preparation was specially entrusted by the Paisa Fund Committee to my friend Dr. V. N. Bhajekar. He spent a lot of time in giving instructions for obtaining information contained in this booklet, and afterwards in reading the manuscript. Such merit, therefore, as can be claimed by this work, must go mainly to Dr. Bhajekar himself. The Paisa Fund Committee feels grieved that Dr. Bhajekar did not live to see the production of this booklet in print.

Though devoted to Medicine and Surgery as a profession, Dr. Bhajekar had a pronounced natural bent for studies in Industrial Subjects. And not a small part of his leisure was given by him to the promotion of ideas and undertakings calculated to advance the development of Swadeshi industries. The Committee were looking forward to the execution of his plan of building a small house near the Paisa Fund Glass Works at Talegaon, where he might spend his leisure in pursuing his enlightened hobbies, and giving the benefit of his supervision of the Glass Works to the Paisa Fund. But that hope, alas! has now been frustrated.

The Committee takes this opportunity also to pay a tribute to the late Mr. Y. V. Noney, who rendered very valuable services to the Paisa Fund Institution all along as Treasurer or Secretary to the Fund. The Committee regrets that he is not alive to associate with it in person and to take part in the present Jubilee Ceremony.

The Committee's thanks are due to Mr. S. N. Oka B. Com. and Mr. Chandorkar and his colleagues for preparing this booklet, and to Messrs. Gosavi and Sane for supervising its production in the Press.

N. C. Kelkar,
President, Paisa Fund Committee