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CO-OPERATION IN INDIA AND ABROAD

BY

S. S. TALMAKI, B. A., LL. B.

*Honorary Secretary, Provincial Co-operative Institute,
Bombay.*

FOREWORD BY

SIR LALUBHAI SAMALDAS, Kt., C. I. E.

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PREFATORY NOTE

This book is mainly intended to be a guide to the students attending the Co-operative Schools and Classes that are being organised every year at various centres. These students are at present under the disadvantage of having to go through a number of books for their preparatory study and for obtaining an elementary knowledge of the different aspects of the co-operative movement in Europe and in India in order to be able to follow intelligently the lectures delivered in the classes. It is hoped that this book will supply this necessary background.

The book deals with co-operation in all its forms, and though each chapter deals with a separate aspect of the subject, the lessons are so arranged as to maintain a continuity of thought. A student wishing to study only a particular phase of the subject can get an insight into it by confining his attention to the specific section in which he is interested.

Besides the usual index given at the end of the book, a heading is given in the text to each paragraph, and these headings are brought together at the commencement of each chapter to facilitate reference.

Owing to the attempt made in the book to cover the various ramifications of the movement in the different provinces in this country and abroad, it is possible that some inaccuracies may have crept into it. Readers coming across any of them, are earnestly requested to bring them to the notice of the author, with a view to enabling him to set them right in the next edition.

FOREWORD

I feel flattered and honoured at being asked to write a Foreword to Rao Bahadur Talmaki's book "Co-operation in India and Abroad", as he is not only an old, tried and veteran worker in the field of co-operation in Bombay, but is a keen student of the progress of the movement in this and other countries. As a promoter of the Shamrao Vithal Urban Co-operative Bank, Ltd., Rao Bahadur Talmaki is one of the pioneers in the field of urban banking in India. While an officer of the Bombay High Court, he saw the difficulties of members of his community and other middle-class people about getting decent and suitable houses at a fair rental. He came in contact with Mr. Orr, the then Chairman of the Bombay Improvement Trust who was anxious to have the plots acquired and developed by the Trust built upon for residential purposes. In the book, the Rao Bahadur has been very modest about his share of the work in the field as a pioneer of the co-operative housing movement first in the city of Bombay and then in the Presidency. I do not think I am exaggerating when I say that had not a man of his capacity for work, persistence in the cause and optimism taken up this branch of the movement the housing movement would not have made the progress it has made in the city of Bombay and many middle-class people would not have got the relief and freedom from worries that they have obtained with the help of the movement. His interest in the co-operative movement was not confined to co-operative banking and housing only. It is very difficult to divide the credit for establishing the Provincial Co-operative Institute in Bombay between Ewbank, Talmaki and others. Rao Bahadur Talmaki's support of and work for the success

of the Institute began at its birth and has continued unbroken till now, that is, for a period of thirteen years. He has been indefatigable in his work as Honorary Secretary of the Institute and has been a co-worker with Mr. G. K. Devadhar in the educational activities of the Institute. The success and growth of the educational work of the Institute are more due to Rao Bahadur Talmaki than to other individuals; for while other workers in the field excepting one or two joined the movement or left after some time, Talmaki's work has been continuous and has led to an all-round progress in the educational activities of the Institute.

As Honorary Secretary of the Institute for so many years, the author had ample opportunity of knowing at first hand the causes of the slow progress of all branches of the movement except the credit side and the weakness of even the credit side in certain areas. Almost in all chapters describing the present position of all branches of the movement, Rao Bahadur Talmaki does not mind repeating dozens of times that the illiteracy of the masses has been the greatest handicap to the healthy all-sided growth of the movement. Evidently, he feels so strongly on the subject that he cannot control himself and risks the criticism of casual readers that he harps too often on the need of literacy and on the failure of the State to educate the masses. Being an oldish gentleman who has passed his life in office work and quiet study and who has no experience of speaking from a public platform, his language is bound to be sober and thoughtful. The very mildness of his constant reference to the illiteracy of the masses who live in villages lends force to his accusation of Government for having failed to do its duty by those whose future was entrusted to its hands. A trustee who had similarly failed in bringing up the wards put under his care would in a Court of Law be found to be guilty of

gross negligence and of misfeasance in using the trust money for other unjustifiable purposes.

The book which will prove a *vade mecum* for all Co-operators in India and for all foreign students of Indian Co-operation gives information about the history and growth of the various sides of the movement both in India and in all foreign countries where the movement has taken root. It shows the deep and vast study of the subject by the author, who has not confined himself only to giving of the history of the inception and growth of the movement in various countries, but has made very valuable suggestions for its expansion in various directions in this country. As these suggestions are based not merely on study of books but on actual practical work in the field, they deserve the careful consideration of all those interested in making the movement successful in all its branches.

The book is divided into eight sections, three relating to the historical, economic and legal aspects, and the remaining five dealing with the main divisions of the movement, the federations of primary societies, finance, organization and general which includes education in co-operation and education for co-operators. Each section consists of two or more chapters. It is not to be supposed that these sections are like water-tight compartments, as one subject has very often to be examined from more than one standpoint. The main idea of this division seems to be to prevent as much overlapping as possible and that aim has constantly been kept in view. As each section contains one or more chapters on the theory and practice of the movement both in Europe and in America and in this country the book is bound to be encyclopædic in its method and size. If the author finds time later on to separate all the chapters relating to the movement in this country and publish a smaller book for the guidance of workers in the country, it is bound to be very popular and useful.

Before describing the "Stagnation of Villages," the author correctly analyses the causes of the same and in one paragraph under the heading "old order and new" gives these reasons as succinctly as possible. He is justified in giving at greater length the effects of the "introduction of a new system of law" which changed the entire aspect of lending and borrowing. A perusal of this part of the book is sufficient to disarm those outsiders who often criticise the slow growth of the movement, because they will then have a conception of the environments which impede its growth.

As a lawyer the author is naturally specially fitted to deal with the legal aspects of the movement and he has devoted three chapters to describe these aspects (1) in other countries (2) in India and (3) in the Bombay Presidency according to the Bombay Co-operative Societies' Act. This Presidency was the first to take advantage of the powers given to Local Governments under the Montagu-Chelmsford Reforms to have co-operative legislation to suit its own needs. Talmaki as Honorary Secretary of the Provincial Co-operative Institute was intimately connected with the moulding of the Act in its present shape and he has used this knowledge in giving detailed implications of the various sections of the Act. This chapter will prove very useful to students of co-operation in this Presidency.

While the credit side of this movement has made fairly good progress both in rural and urban areas, very little work has been done in other directions. The author while realizing the importance and the urgency of the agricultural credit side feels regret that the other sides have not proved sufficiently successful. He examines the position of the producers' and consumers' societies in foreign countries and the reasons why various branches of the money have proved successful in different countries. Comparing conditions prevailing in this country as regards these branches of the

movement, Rao Bahadur Talmaki comes to the conclusion that the chief difficulties in the way of industrial co-operation are "(I) insufficiency of working capital (II) unregulated trade both regarding the purchase of raw material and the sale of finished articles (III) want of expert guidance, both regarding the technique of the industry and that of its trade." There will be general agreement with his view that "It is impossible to expect the persons engaged in the industries to devise the means of overcoming the difficulties due to their illiteracy which again forms the fourth difficulty. Help must, therefore, come from outside, and the only agency which can give effective aid is the State." Academic co-operators often ridicule this suggestion of State aid; they will, however, have to modify their attitude when they see that this suggestion is based on the example of other countries where very good progress is made in this branch with the help of State aid, chapter and verse for which are quoted by the author. He notes with satisfaction the beginning made in this direction by the Government of the Punjab which has appointed a special staff to look after and help industrial societies.

His examination of the causes of the failure of several co-operative stores (consumers' societies) in various parts of the country as well of the success of a few of them, chiefly of the Triplicane Stores—the premier co-operative stores in the country—is very thorough and the conclusions that he arrives at are correct and must be carefully studied by all those who undertake the starting of co-operative stores. His reference to the important part played by women in the English co-operative movement and the necessity of enlisting the sympathy and assistance of women to make the movement a success, are borne out by the fact that a store started on a small scale by educated young Hindu women and run by them in the Servants of India Society's buildings is firmly established within one year and

there are all possibilities of its increasing its sphere of influence. One other store run by rich young women in the Fort area though not registered under the Co-operative Societies Act has been rendering very useful service in promoting the Swadeshi movement in a very practical manner.

The author can be said to be father of the co-operative housing movement; as such he has continued to take a keen interest in its development and has for that purpose carefully studied the movement both in this country and outside. The chapters in which he describes this branch of co-operation are not only a mine of information, but contain the results of the personal experience of work in this direction. A man without his faith in the movement would have given up the first experiment when he met with a number of difficulties. His robust faith helped him in getting timely financial assistance from Sir Prabhashankar Pattani and made the experiment successful. ♦

In describing the credit branch of the movement, the author rightly gives due importance to an important aspect of it—land mortgage banks and credit for land improvement. Unless an agriculturist is freed from the bondage of the village money-lender and unless he is granted financial facilities for improving his land and getting a larger outturn at reduced costs, the financial facilities which he gets at present from credit co-operative societies for agricultural operations and minor household expenses will not improve his economic condition which is and ought to be the sole aim of all those who are interested in the development of the co-operative movement. A separate chapter is devoted to the *Landschaften* of Germany, as that model is kept in view by promoters of similar banks in other European countries and in India with modifications to suit local conditions. A detailed description is given of the various land mortgage banks and land improvement

schemes in India and other countries and these chapters are as interesting as they are instructive.

After showing that while defaults in agricultural credit societies are largely due to paucity of rainfall or fall in prices, the main cause of defaults in urban banks is apathy and indifference on the part of the management or slackness in effecting prompt and regular recoveries, the author makes the following practical and useful suggestion, that it would be much better if urban co-operation falling under different heads were placed a Joint, Deputy or Assistant Registrar though he may be working under the same Registrar. Though it may not be necessary to adopt this suggestion in a Presidency like Bombay, where the working capital of the 580 urban banks is larger than the working capital of more than six times the number of rural credit societies, the appointment of a special officer in charge of the urban credit movement would help the growth of that branch in Provinces where the movement has not taken sufficient root to grow by itself.

If the agriculturist gets prompt and adequate finance for his agricultural operations and land improvement at a fair rate of interest, and is free from the worry of his money-lender on account of the liquidation of his existing debts, he will be able to improve the land, use better quality of seeds and also modern agricultural implements and as a result be able to get larger and better produce from his land. If the co-operative movement helps him to achieve this end, it has ample justification for taking credit to itself for having rendered useful service to agriculture. Co-operators do not want, however, to stop their activities at this stage. They feel that their work cannot be said to be complete till they enable the agriculturist to get a full price for his agricultural produce by eliminating unnecessary middlemen and by bringing him in touch with the central market through co-operative societies. The diffi-

culties in the way of these societies are lucidly given by the author who makes useful suggestions for minimizing them and making the sale societies successful in every way. The necessity of Government, local bodies and railways coming to the assistance of these sale societies is thoroughly established on the strength of the example of similar assistance rendered in foreign countries.

On no factor is the success of the rural co-operative credit movement in India so dependent as on the improvement of agriculture in all its aspects. To this end, various attempts have been made in Bombay and other Presidencies to bring about a co-ordination between those two nation-building departments. Recognizing the importance of this subject, the author has devoted three chapters to the description of agricultural organization societies. The sub-division of holdings and the fragmentation of survey numbers have proved great handicaps to the introduction of modern agricultural machinery for the purpose of development of agriculture. While attempts have been made to tackle and solve this problem in some Provinces and Indian States, it is the Punjab only that has succeeded in bringing about consolidation and redistribution of holdings through co-operative agency, and the methods adopted for the purpose are fully described in one chapter.

Rao Bahadur Talmaki directs special attention to an examination of the constitution, working and importance of co-operative thrift societies and stresses the necessity of more work being done to develop that branch of the movement. There cannot be two opinions regarding the benefit likely to accrue by the systematic practice of thrift, in raising the economic condition of agriculturists and others. One is, however, surprised to see a cautious writer like Talmaki repeating the usual official set phrase that "There is money enough if we can only tap the sources". It is dangerous to generalize in this manner

from a few stray individual cases. All who have studied the economics of rural India know that the condition of a very large percentage of the rural population is really bad and may be said to be getting worse. In this book itself time and again reference is made to the wretched economic condition of the village population, and such being the condition of things, I wonder how Rao Bahadur Talmaki can yet argue that there is more than enough money in the country for the finance of agriculture.

Primary societies being distributed all over a province and working in small areas cannot be of much use and influence unless they are federated into some central institutions. Provincial banks and institutes (under different names) are the apex institutions for (1) finance and for (2) education, supervision and propaganda. Under them as branches or as independent bodies affiliated to the apex institutions are the district banks and divisional or district institutes. The constitution and the methods of work of the various types of these institutions are carefully examined and explained by the author in a section under the heading, "Federation or Combination of Societies". A separate chapter is naturally devoted to the Bombay Provincial Co-operative Institute in the establishment of which the author has participated and with the working of which he has been intimately connected as its Honorary Secretary since its inception till now.

Rao Bahadur Talmaki's views on organization, administration and supervision will be particularly valuable to those interested in the further development of the movement. Different provinces have adopted different methods of conducting audit, supervision and inspection. At the last session of the All-India Co-operative Institutes' Conference it was found that there was almost unanimity regarding the work of inspection being conducted by the central financing institutions. It was felt by a

large majority of members that the work of conducting the statutory audit might well be entrusted to the Provincial Co-operative Institutes or Federations or Unions, it being clearly understood that such audit should be conducted only through the agency of auditors who received certificates from the Registrar authorizing them to do this class of work. It was, however, felt that the Registrars were not, likely to be too willing to part with their present powers and patronage, though there is no statutory bar to the audit and supervision work being justly entrusted to the same non-official agency, who will then better be able to conduct both these functions through the District Unions than is done at present by two separate agencies. This is the only practicable way of de-officializing the movement.

The book will prove a very valuable addition to the already existing literature on the subject. The aim of the author may appear to be ambitious, but it is a pleasure to see that he has succeeded in bringing together a vast mass of interesting and valuable material in one volume. The special merit of Rao Bahadur Talmaki's work consists in his having so arranged his material that the Indian co-operative movement is seen in its proper perspective against the background of the larger and older developments of this great economic force elsewhere in the world.

Lalubhai Samaldas.

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APPENDIX I.

LIST OF FEDERATIONS, INSTITUTES OR UNIONS, DOING THE WORK OF PROPAGANDA, ETC. IN THE DIFFERENT PROVINCES IN INDIA. (SEE PAGE 328.)

1. Madras Provincial Co-operative Union, (1914) Royapettah, Madras.
Publishes the *Madras Journal of Co-operation* in English.
The Madras Co-operator is published by the Madras District Bank.
Regional Federations of Madras.
 - (a) Andhra Sahakara Sammelanam, Bezwada,
Publishes "*Andhra Sahakaram*" in Telugu,
 - (b) Tamil Nadu Co-operative Federation, Coimbatore,
Publishes "*Kotturavu*" in Tamil,
 - (c) South Kanara District Co-operative Council, Mangalore,
Publishes "*Kannada Sahakari*" in Kanarese,
 - (d) The Malabar District Co-operative Federation, Calicut,
Publishes "*Paraspara Sahayi*" in Malayalam,
 - (e) East Godavari Federation, Alamuru,
Publishes "*Andhra Sahakara Sammelana Patrika*."
2. The Bombay Provincial Co-operative Institute, (1918)
9 Bakehouse Lane, Fort, Bombay.
Publishes journals as follows:—
 - (a) *The Bombay Co-operative Quarterly* in English,
 - (b) *Sahakari Mitra* in Marathi,
 - (c) *Sahakara Patrika* in Gujarati,
 - (d) *Sindh Co-operator* in Sindhi,
two other journals are published by the Branches,
one in Marathi and the other in Gujarati.
3. The Bengal Co-operative Organisation Society (1913),
Norton Building, Lal bazaar, Calcutta.

Publishes the following journals:—

- (a) *The Bengal Co-operative Journal* in English,
 - (b) *Bhandar* in Bengali.
4. Bihar and Orissa Co-operative Federation, Patna, (1918).
Publishes the following journals:—
- (a) *Bihar and Orissa Co-operative Journal* in English,
 - (b) *Satyog Samachara* in Hindi.
5. The Punjab Co-operative Union, Lahore, (1918).
Publishes the journal "*Co-operation*" in Punjabi.
6. The Burma Co-operative Council, (1918), Mandalay.
7. The Central Provinces and Berar Co-operative Federation (1918), Sehora Road, Jubbulpore,
Publishes "*Grama*" in Hindi.

Regional Federations in the Province.

- (a) The Berar Co-operative Institute, Amraoti (1923).
Publishes "*Sahakari Vidarbha*" in Marathi.
 - (b) The Jubbulpore-Nerbudda Divisions Co-operative Institute, Jubbulpore, (1923).
 - (c) Chhatisgarh Division Institute, Chhatisgarh, (1928).
 - (d) Nagpur Division Co-operative Institute, Nagpur, (1929).
8. The United Provinces Co-operative Union (1928), Lucknow.
Publishes the United Provinces Co-operative Journal in English and also another Co-operative Journal in Vernacular.
9. (a) The Surma Valley Co-operative Organisation Society, (1925), Silchar, Assam.
Publishes "*Samabay*" in vernacular,
- (b) The Upper Assam Co-operative Organisation Society (1929).
10. The Coorg Co-operative Union, Mercara, Coorg.

Federations in the Indian States.

11. The Mysore Co-operative Propagandist Institute (1924),
No. 1, Albert Victor Road, Chamrajpet, Bangalore
City.
Publishes "*Mysore Sahakara Patrike*" in Kanarese.
12. The Hyderabad Central Co-operative Union, Hyderabad,
Deccan, (1925).
Publishes "*Sahakara*" in Kanarese, Urdu, Telugu and
Tamil.
 - (a) British Administered Area Central Co-operative
Union, Secunderabad, (1927).
13. Shree Sayaji Sahakara Sevaka Sangh (1926), Government
Old Pedhi Building, Baroda.
Publishes a Gujarati journal.
14. The Travancore Co-operative Institute, Trivandrum.
15. Cochin Central Co-operative Institute (1924), Jos
Building, 45/46, the Round, Trichur.
16. The Indore Co-operative Central Association, King
Edward Hall, Indore (Holkar's State).
17. Puddukottai State Co-operative Institute, East Main
Street, Puddukottai, (1925).

APPENDIX II.

Select Bibliography of Co-operative Literature.

- Aves, Ernest—*Co-operative Industry.*
- Begtrap—*Folk High Schools of Denmark.*
- Bhatnagar—*Co-operative Organisation in British India.*
- Blanc, E. T.—*Co-operative Movement in Russia.*
- Bonner—*Federal Intermediate Credit System, U. S. A.*
- Cahill, J. R.—*Report on Agricultural Credit and Agricultural Co-operation in Germany.*
- Calvert, H.—*The Law and Principles of Co-operation in India.*
- „ —*The Wealth and Welfare of the Punjab.*
- Chandrika Prasad—*Agricultural Co-operation in Denmark.*
- Crosthwaite, H. R.—*Co-operative Studies and the C. P. System.*
- Darling, M. L.—*Some Aspects of Co-operation in Germany, Italy, Ireland.*
- „ —*The Punjab Peasant in prosperity and debt.*
- Devine, H. C.—*Peoples' Co-operative Banks.*
- Dupernex, H.—*Peoples' Banks for Northern India.*
- Ewbank, R. B.—*Indian Co-operative Studies.*
- Faber, Herald—*Co-operation in Danish Agriculture.*
- Fay, C. R.—*Co-operation at Home and Abroad.*
- Fought—*Rural Denmark and its Schools.*
- Ghosh, H. H.—*Theory of Co-operative Credit.*
- Gide, Prof.—*Charles-Consumers' Co-operative Societies.*
- Herrick—*Rural Credits.*
- Holyoake, G. J.—*Co-operative Movement To-day.*
- „ —*History of Co-operation.*
- „ —*History of Rochdale Pioneers.*
- International Labour Office—*Co-operative Movement in Soviet Russia.*
- Kaji, Prof. H. L.—*Co-operation in Bombay—Studies.*

- Kaji, Prof. H. L.—*Primer on Co-operation.*
- Kale, Prof. V. J.—*Introduction to Indian Economics.*
- Keatinge, G. F.—*Rural Economy in Bombay Deccan.*
- Mackay—*Practical Co-operative Marketing.*
- Madams—*The Story Retold.*
- Mann, Dr. H.—*Life and Labour in a Deccan Village.*
- Mehta, V. L.—*Co-operative Credit.*
- „ „ —*Studies in Co-operative Finance.*
- „ „ and Venkatsubbayya—*Co-operative Movement.*
- Matthai, Dr. John—*Agricultural Co-operation in India.*
- Mukherji, P.—*The Co-operative Movement in India.*
- „ R. K.—*The Foundations of the Indian Economics.*
- Murphy—*Marketing of Agricultural Products.*
- Nicholson, F.—*Report regarding the possibility of introducing Land and Agricultural Banks into the Madras Presidency, 2 Vols.*
- Nicholson, S. A.—*Our Story.*
- Ogata—*Co-operation in Japan.*
- Potter, Beatrice—*The Co-operative Movement in Great Britain.*
- Prat, E. H.—*Agricultural Organisation.*
- „ —*Transition in Agriculture.*
- Ray, S. C.—*Agricultural Indebtness in India and its remedies.*
- Riegel—*Building and Loan Associations.*
- Rothfeld, Otto—*Impressions of the Co-operative Movement in France and Italy.*
- Sim—*Law of Friendly Societies and Industrial and Provident Society.*
- Slater, Gilbert—*Some South Indian Villages, Economic Studies.*
- Smith-Gordon and O'Brien—*Co-operation in Many Lands.*
- Strickland, C. F.—*An introduction to Co-operation in India.*
- „ „ —*Studies in European Co-operation, Vol. I & II.*
- Twigg, H. J.—*The Organisation and extent of Co-operative Education.*
- Twigg, H. J.—*An outline History of Co-operative Education.*

- Webb, Catherine—*Industrial Co-operation.*
 Webb, Sidney and Beatrice—*Consumers' Co-operative Movement.*
 Williams, Aneurin—*Co-partnership and profit sharing.*
 Wolff, H. W.—*Co-operative Banking.*
 „ „ —*Peoples' Banks.*
 „ „ —*Co-operation in Agriculture.*
 „ „ —*Co-operative Movement in India.*
 „ „ —*Rural Reconstruction.*

Leading Co-operative Magazines in India.

- Agricultural and Co-operative Gazette, Nagpur.*
Bengal Co-operative Journal.
Bombay Co-operative Quarterly.
Madras Journal of Co-operation.
Madras Co-operator.
Behar and Orissa Co-operative Journal.
Indian Journal of Economics.
Mysore Economic Journal.
United Provinces Co-operative Journal.

Leading Co-operative Magazines in Europe.

- Better Business, Ireland.*
Co-operative News, Manchester.
Co-operative Education, Manchester.
Co-partnership, England.
Review of International Co-operation, London.
International Review of Agricultural Economics, Rome.
Monthly Bulletin of Economic and Social Intelligence.

Manuals Published by the Registrars.

- Bengal Co-operative Credit Manual.*
Burma Hand-Book of Co-operation.
Coorg Co-operative Manual.

- Bombay Co-operative Manual.*
Eastern Bengal and Assam Co-operative Manual.
Madras Co-operative Manual.
United Provinces Co-operative Manual.

Reports.

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