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REVIEWS IN BRIEF

Statistical Statements relating to the Co-operative Movement in India, 1958-59, Reserve Bank of India, Bombay, August, 1960. Pp. viii+(10)+179. Rs. 5.00.

This publication gives detailed statistical data regarding the working of the various types of co-operative societies during 1958-59. The improvements effected in this issue relate to the presentation of data on large-sized and small-sized agricultural credit societies separately, sub-division of the item 'cost of management' into (i) salaries and wages and (ii) other expenses and classification of loans issued and recovered into short-term and medium-term in the case of sugarcane supply societies, milk supply societies, farming societies and sugar factories. The data presented in the publication relate to the 14 States including Jammu and Kashmir and the Centrally administered States.

During 1958-59, the number of co-operative societies of all types in the country increased from 2.58 lakhs to 2.84 lakhs, the percentage increase being 10.1 compared to 5.3 in the previous year. The membership of all primary societies increased by 15 per cent from 214 lakhs to 248 lakhs during the year, the increase was contributed largely by agricultural credit societies. While their owned funds increased during the year by 17.7 per cent from Rs. 187 crores to Rs. 220 crores, their working capital rose by 26.3 per cent from Rs. 696 crores to Rs. 879.6 crores. The average number of societies per one lakh of inhabitants came to 70.5 and the working capital amounted to Rs. 21.83 per head of the total population. Assuming that an average family comprises five members in 1958-59, roughly 124 million or nearly 31 per cent of the population was served by co-operatives.

At the end of 1958-59 there were 1,82,905 agricultural credit societies with a membership of 119.01 lakhs and working capital of Rs. 170.94 crores while deposits held by these societies stood at Rs. 9.88 crores. Loans advanced by them during the year under review amounted to Rs. 125.50 crores against Rs. 96.08 crores in the preceding year, while loans outstanding at the end of the year stood at Rs. 135 crores compared to Rs. 107.10 crores at the end of 1957-58. Overdues constituted about 20 per cent of the outstandings on 30 June, 1959 against 21.3 per cent at the end of 1957-58. There were 8,213 large-sized societies at the end of 1958-59 with a membership of 27.68 lakhs and their owned funds and working capital stood at Rs. 18.89 crores and Rs. 61.92 crores respectively. The loans advanced by them during the year aggregated Rs. 49.88 crores and the outstandings on this account at the end of the year stood at Rs. 48.19 crores. The average share capital per society and per member in the case of large-sized societies as on 30 June, 1959 worked out to Rs. 18,652 and Rs. 55 respectively compared to Rs. 1,251 and Rs. 24 respectively in the case of small-sized societies. Their average deposits at the end of 1958-59 per society and per member were Rs. 4,790 and Rs. 14 respectively compared to Rs. 340 and Rs. 7 respectively in the case of small-sized societies. The average loan per member advanced during the year worked out to Rs. 180 in large-sized societies and Rs. 83 in small-sized societies.

Owing to the programme of rationalisation of central co-operative banks and banking unions in various States, the number of central banks declined from

418 to 402 during the period. Their membership stood at 3.41 lakhs and working capital at Rs. 189.62 crores at the end of 1958-59. Loans advanced amounted to Rs. 210.16 crores representing an increase of 31.5 per cent over the previous year.

There were 22 Apex Banks with a membership of 32 thousand in 1958-59. Their working capital amounted to Rs. 147.77 crores and showed an increase of 35 per cent due largely to increased borrowings from the Reserve Bank. Their advances to their member banks and societies aggregated Rs. 153.40 crores during the year and the outstandings on this account stood at Rs. 101.22 crores at the end of 1958-59 compared to Rs. 74.73 crores at the end of the previous year.

The non-agricultural credit societies also showed progress, with their number rising from 10,430 to 11,084 and their membership rising by 3.48 lakhs to 40.22 lakhs during 1958-59. Their working capital amounted to Rs. 121.47 crores at the end of 1958-59 and loans advanced by them during the year amounted to Rs. 110.18 crores, the corresponding figures for 1957-58 being Rs. 102.53 crores and Rs. 86.77 crores respectively.

There were 19 State and 454 central marketing societies with a membership of 3,954 and 1,63,064 respectively in 1958-59. Their working capital amounted to Rs. 6.49 crores and Rs. 9.18 crores respectively. The primary marketing societies numbering 2,380 had a membership of 9.68 lakhs and working capital of Rs. 14.47 crores at the end of June, 1959. They sold produce valued at Rs. 26.71 crores as against Rs. 16.09 crores in the previous year.

There were 15 central land mortgage banks with paid-up share capital and reserves amounting to Rs. 2.91 lakhs and Rs. 82 lakhs respectively. Their working capital rose from Rs. 25.88 crores as on 30 June, 1958 to Rs. 31.35 crores at the end of 1958-59. During the year they floated debentures (on the guarantee of the State Governments) of the value of Rs. 3.78 crores and the outstanding debentures stood at Rs. 24.46 crores at the end of June, 1959. The loans advanced by the banks during the year amounted to Rs. 6.01 crores compared to Rs. 4.68 crores during 1957-58. The number of primary land mortgage banks went up by 16 to 363, their membership by 64,237 to 4.40 lakhs, and their paid-up capital from Rs. 1.07 lakhs to Rs. 1.25 lakhs. Borrowings from central land mortgage banks and loans due by members stood at Rs. 14.58 crores and Rs. 15.14 crores respectively on 30 June, 1959.

At the end of June, 1959 the total contribution of State Governments towards the share capital of co-operative societies of all types amounted to Rs. 24.86 crores. As between the various States, Bombay occupies the first place in this regard, its contribution to all types of societies being Rs. 6.94 crores. Of the total contribution of State Governments, Rs. 4.61 crores are accounted for by State co-operative banks, Rs. 5.62 crores by central co-operative banks, Rs. 4.42 crores by agricultural credit societies, Rs. 1.59 crores by central land mortgage banks and Rs. 2.35 crores by marketing societies.

Among non-credit societies, sugarcane supply societies numbering 8,382 were the most important with a membership of 22.69 lakhs. Their sales of sugarcane amounted to Rs. 44.51 crores. Next in importance was weavers' societies numbering 10,472 with a membership of 11.93 lakhs and output valued at

Rs. 43.05 crores. There were 4,193 farming societies of which 1,168 were joint farming societies and the area under cultivation of all farming societies was 4.55 lakh acres. The consumers' stores numbering 6,919 had a membership of 13.99 lakhs and their sales during the year under review amounted to Rs. 34.08 crores.

Report on Koraput Gramdans 1956-1959, A. W. Sahasrabudhe, A. B. Sarva Seva Sangh, Wardha, 1960. Pp. iv+117. Rs. 4.00.

This is a report on the development work in the Gramdan villages in Koraput in Orissa, inhabited by the Adivasis. The facts about this social experiment is reported in two parts. Part I is a general statement of Rural Development Experiment in Koraput. It states the genesis of this experiment, the programme of work, the hurdles in the way of implementing the programme, etc., and contains brief assessment of the experiment and the evaluation of the various activities undertaken as a part of the experiment. Part II is divided into 12 chapters and gives a brief review of progress of Gramdan experiment in Koraput. The chapters on 'Nature of Distribution of Gramdan Lands' 'Land Distribution—Its Effects on Size of Holding' and 'What Happened to Distributed Land' are interesting and useful. The other chapters deal with the role of *Gram Sabhas* in development work, the development of co-operative organisation to provide short, medium and long-term credit to Gramdan communities, progress of intensive area development scheme and with special programmes such as eradication of yaws, and provision of legal aid to the villagers.

The experiment of integrated rural development was started in Koraput District of Orissa in 1956 by Sarva Seva Sangh with the help of Gandhi Smarak Nidhi, Khadi and Village Industries Commission as well as the State and Union Governments. By June, 1957, the number of Gramdan villages had gone up to nearly 1,500. Out of this, redistribution of land was completed in about 756 villages; the rest where land distribution was not undertaken, represented 104,515 acres of land donated by 9,828 donors. The total land donated and afterwards redistributed was 1,12,058 acres, of which nearly 83.5 per cent was allotted for individual cultivation, 2.5 per cent was retained as a pool of "Community Land" to be cultivated jointly on voluntary basis and nearly 14 per cent was undistributed as cultivable waste land. The number of families involved in donation and distribution of land in these villages was 16,075 with a population of over a lakh, of which nearly 26.1 per cent families consisting of about 18,900 persons were landless and they received nearly 12.03 per cent of the total distributed land. The *per capita* availability of cultivable land in the district was, on an average, 1.15 acres.

Discussing the effects of land distribution on size of holdings and on the ratio of the largest to smallest holding, an enquiry covering 100 Gramdan villages where land distribution was over, revealed that nearly 22.5 per cent of the total donated land was actually transferred in the process of redistribution, thereby affecting 42.8 per cent (2238) of the total number of holdings. As regards the ratio of largest to smallest holding, it was observed that the original ratio of 1:14 was altered to 1:7 under Gramdan. Nearly 6.5 per cent of the holdings below 1 acre and nearly 7.3 per cent of the holdings above 7 acres were eliminated and added to the middle group of 1 to 7 acres.

The report draws attention to many complex problems faced by Gramdan workers. The distribution of land presented innumerable difficulties in Gramdan villages. The other pressing problem was that of finding credit for the cultivators as Gramdan had reduced the creditworthiness of the cultivators to zero. There was also difficulty of getting trained and qualified craftsmen from the area in the initial stages. Moreover, as the programme was being implemented, a noticeable friction and discord arose amongst the workers on the approach and the method of work with the result they could not be welded into a team. As the work proceeded the original plan had to be considerably changed and the need was felt to build up a net-work of co-operatives first, on which depended the economic development of the area. The Bhoodan Samiti brought into existence by the Government could not do much work. There was also lack of effective co-ordination. Further due to the organised and systematic opposition from the Government, no united effort to develop the Gramdan villages could be evolved. Serious differences arose between the State Government and the Sarva Seva Sangh. The Sarva Seva Sangh ultimately decided to withdraw from the field step by step in December, 1958 and organisational and executive responsibility came to be gradually limited. Eventhough the Sarva Seva Sangh has now confined its activities to three blocks of "Intensive Area Development Programme" of Khadi and Village Industries Commission and has taken up the responsibility for a development block of the N.E.S. in this area, it has been emphasised that their approach now is mainly educative.

If the amount actually spent on the development is the criterion of the success of the work, the experiment could not be considered a success. Nearly one-third of the amount sanctioned by the Central Government was refunded while actually only about Rs. 8 lakhs were spent. As the work proceeded, the plan of development was considerably changed. Apart from the need to organise co-operatives, it was felt that the workers must continue to work in an area for some years. Only then it would be possible to create conditions favourable to the emergence of local leadership. Garanda, a village in Koraput has done outstanding work in this respect.

Many ideological issues like the philosophy of Gramdan, village self-sufficiency, etc., have been threshed out and various criticisms against the experiment have been answered at length. It has been maintained that no stress was laid on giving up of individual ownership in Gramdan villages. Gramdan came to be accepted by the Adivasis in a limited sense, and meant two things : (i) that none should remain landless in the village and (ii) none should starve. Gramdan is a gradual process of change ; in Koraput it was more a problem of rehabilitation than of development. The people, at certain centres like in village Garanda, have begun to participate as equals with understanding and willingness ; and the enthusiasm shown and the faith evinced by the Adivasis for the idea of Gramdan constitute a bright spot of the experiment.

Rural Credit and Co-operation in the Jamia Development Circle in 1957-58, Q. U. Khan, Jamia Institute of Agricultural Economics and Rural Sociology, New Delhi, 1960. Pp. x+112. Rs. 2.50.

This Survey was conducted in 1958, as a part of the Institute's continuing programme of collecting comprehensive data about the economic and social con-

ditions of the area. The survey related to the period between October, 1957 to October, 1958 and gives the position of demand and supply of credit in the villages of the Jamia Development Circle and the part played by the co-operative societies in supplying the credit needs of the villages living in the area. In the first round, the data on the working of the co-operative societies in this area was collected. In the second round, 15 per cent (222) of rural families was selected on the basis of stratified random sampling for enquiry. The population was divided into six occupational strata for the purpose.

The study is divided into four chapters. Chapter II deals with Indebtedness in the Jamia Development Circle, at the time of the survey and its growth during the preceding twelve months. The average debt per indebted family at the time of the survey was Rs. 1,365 for members and Rs. 1,103 for non-members and the proportion of indebted families was 69.4 per cent of the total number of families. There was sizeable growth in indebtedness in the area ; the total indebtedness of the sample of 222 families increased by about 63 per cent from Rs. 1,10,694 at the beginning of the year 1957 to Rs. 1,80,305 at the time of the survey. The average debt per family and the number of families under debt increased during the same period. The average debt was lower for members than for non-members at the beginning of the year while at the time of survey the average debt of members exceeded that of non-members. During the survey year, 57 per cent of sample families borrowed ; the overall average borrowings per family was Rs. 419. There were great disparities between the average borrowings of different strata and of members and non-members. The average borrowings per borrowing family in the area was Rs. 739. About 65 per cent of the borrowings were for production purposes. Besides co-operative societies, nine other agencies provided finance. Co-operatives and Government provided about 9 per cent and 6.7 per cent of the total borrowings made during the survey year. It was also reported that as many as seven rates of interest were prevalent but the most effective rate of interest was 24 per cent.

Chapter III compares the indebtedness at the time of the survey with the average assets and net earnings, and examines the capital investment reported during the survey year. The total assets of the sample families were valued at Rs. 76.8 thousand, of which 57.4 per cent and 32.8 per cent were in the form of land and buildings respectively. The average value of assets per family was Rs. 34,608. The condition of members was better than that of non-members, and the agriculturists families were well off while the wage-earners were the worst off. The proportion of average debt to the average value of land and total assets for the sample families was 3.83 per cent and 2.34 per cent respectively. Although the villagers were highly indebted, yet their condition was quite strong with regard to their ability to redeem of the debt, and indebtedness did not pose a serious problem.

The average net earnings for all the families were Rs. 2,242 per family. The average capital expenditure was Rs. 387 per family and Rs. 905 per reporting family. Among members, 50 per cent families reported capital expenditure during the survey year and the average capital expenditure per family was Rs. 1,345. Of the total capital expenditure 77.5 per cent was financed from personal resources and the rest from borrowings. The family expenditure during the survey year

was Rs. 2,010 and the *per capita* expenditure was Rs. 287 per family (the average size of family being 7). There was a net saving of Rs. 232 per family, on an average.

The growth of co-operative movement in the Jamia Development Circle during the period 1933 to 1957 is discussed in Chapter IV. By 1957, there were 13 multipurpose societies, three co-operative credit societies, a fishermen's co-operative society and a co-operative dairy society. The total number and membership of societies increased from 7 and 111 in 1933 to 18 and 450 respectively in 1957. The average membership per society in 1957 was 26. Average share capital per reporting society almost doubled from Rs. 568 to Rs. 1,164 during the period. Only a few societies had deposits and that too in very small sums. The average working capital per reporting society showed a falling trend during 1938 to 1947 ; it was Rs. 3,682 in 1957. Financial standing and efficiency of societies as revealed by audit classification were unsatisfactory. Moreover, members did not take full advantage of loanable funds of societies.

The survey reveals that although all the villages in the area were served by one or more co-operatives, they did not play any significant role in the social and economic uplift of the villagers. The village moneylenders, shopkeepers and commission agents, with their high rates of interest, margins of profit and other charges were actually increasing their hold on the economic life of the area. The co-operatives were more or less stagnant and did not play the role which was legitimately expected of them. A feeling of solidarity, mutual help and joint responsibility were not much in evidence. The scope for organisation of co-operatives for various purposes like production of milk, vegetables, poultry, fish, for storing, processing, transporting and marketing, for constructional purpose and consumer goods has been indicated.

Evaluation Report on the Development Activities in Nawanshahr Development Block, 1952-53 to 1957-58, Economic and Statistical Organization, Government of the Punjab, Chandigarh, 1959. Pp. 102.

This report presents the results of the survey undertaken in 1957-58 to assess the impact of various developmental activities on the social and economic life of the people of the area and to find out the effects of transition from community development phase to the normalization phase. The survey covered 13 sample villages : 8 within the Nawanshahr Block selected on the basis of random sample method, and 5 outside the block area—selected on the basis of purposive sampling—scattered around it but not covered by any organised development programme. The latter were selected with a view to measuring the improvements arising from the intensive developmental activities. The survey covered 1,271 households in the selected block villages and 333 households in the non-block villages. The report covered the period October, 1952 to March, 1958. It is divided into 5 chapters. Chapters II and III give a brief description of the economic and social conditions of the selected villages in the block and non-block villages respectively. The origin and objectives of community development are described in Chapter IV. The last chapter presents the conclusions of the survey in regard to some of the more important aspects of the programme, such as use of improved seeds,

chemical fertilizers and compost, adoption of improved agricultural implements, plant protection measures and improved agricultural practices, irrigation, acreage under crops, crop yields, growth of population and changes in occupational pattern, livestock improvement, development of co-operation, provision of educational facilities, social education, village industries, sanitation and health, housing and examines the role of the village institutions and of the village level worker.

The survey revealed that in regard to use of improved seeds the results were encouraging both in the block and non-block villages. On the other hand, progress in regard to use of chemical fertilizers, compost, improved implements, livestock improvement, development of co-operation, social education, village industries, constructional activities, was unsatisfactory. As regards the effect of the use of improved seeds, fertilizers and better agricultural techniques on yields, it was noted that yield per acre of maize, sugarcane and cotton in the block villages was 50 per cent more than that in the non-block villages. Judged from the number of schools newly opened, and the increase in the number of children availing the educational facilities as also the extent of literacy, progress was good in the sample villages. There was, however, no progress in regard to the reorientation of the traditional system of education. While on the one hand there was good progress in all the villages in regard to provision of drinking water, on the other, nothing tangible was done to provide medical facilities. People's institutions in the selected villages showed signs of decay and did not contribute materially to the general welfare of the village.

Regional Seminar on Techniques of Social Research, 15-20 December, 1958—Proceedings and Papers, UNESCO Research Centre on the Social Implications of Industrialization in Southern Asia, Calcutta, 1959. Pp. xiv+170.

This volume contains a summary of the proceedings of the Regional Seminar on Techniques of Social Research and 25 papers on various aspects of social research either in full or summarised, contributed by participants from countries of Southern Asia. The Seminar was sponsored by the UNESCO Research Centre and held at Calcutta during December, 1958. It was convened with a view to affording an opportunity to the social scientists working in the countries of Southern Asia to exchange views and experiences on techniques of social research. This report gives an idea of the broad lines of the discussions held at the Seminar in detail. The agenda for discussion reflected the main points contained in the papers submitted by some of the participants, and at the same time covered some of the peculiarities of social research. The discussion was centred on the following aspects.

- (i) the sponsors of research in relation to the choice of research projects, the personnel and cost of research ;
- (ii) the Centre's research projects and training programmes ;
- (iii) methods of assessing the supply and demand of scientific and technical personnel ;
- (iv) the choice of units of research and comparison of Asian and Western situations ;
- (v) the use of statistics in social research and facilities available in Asian countries ;

- (vi) qualitative and quantitative methods ;
- (vii) inter-cultural research in Asia ;
- (viii) social conditions in the region affecting the choice of research techniques; and
- (ix) inter-disciplinary research and the problems of co-ordinating the work of social scientists in different branches.

Though no general conclusions are presented in this volume, the trend of discussions should help the reader to understand and appreciate the special problems involved in social research in these countries.

Report on an Evaluation Study of Co-operative Education Programme in Bawana Area, Delhi, All-India Co-operative Union, New Delhi, 1960. Pp. 82.

The Report embodies the results of a field investigation conducted by the All-India Co-operative Union to evaluate the co-operative education programme in Bawana area about 15 miles from Delhi City, during March to August, 1958. The investigation covered 11 villages and 26 Co-operative Societies. About 45 per cent of the total office-bearers, 73 per cent of the managing committee members and 50 per cent of the total number of members of co-operative societies were trained at the various classes conducted for them. An equal number of untrained persons from each category of co-operative personnel was also included for study. It studied specially (i) the extent to which the trained persons have grasped the co-operative education imparted to them ; (ii) the change in the attitudes of the trained persons towards their society and other members and (iii) the extent to which there has been an improvement in the working of co-operative education. The Report pleads for (i) increasing publicity and propaganda of the objects and benefits of the programme coupled with personal approach, through use of audio-visual aids, (ii) Elongation of training courses, (iii) change of syllabus and technique of training, (iv) making intensive co-operative training fairly broad-based, (v) introduction of refresher courses and follow-up activities, (vi) giving practical bias to co-operative education and (vii) for production and distribution of readable co-operative books in regional languages. It is also suggested that the necessary co-ordination, guidance and continuous stimulus in the desired directions should come from the district unions.

Report on the Center on Principles and Policies of Land Settlement for Asia and the Far East, Inginiyagala, Ceylon, 14 November-December, 1958, Erich H. Jacoby, Food and Agriculture Organization of the United Nations, Rome, 1959. Pp. 125.

This Center on Principles and Policies of Land Settlement in Asia and the Far East is a follow-up of the Bangkok Center (1954). The objective of the Center was to give an opportunity for an exchange of ideas and experiences on principles and policies of land settlement, with special attention to the agricultural, industrial, social and economic problems of settlement. This report deals with the following main issues : integration of settlement policies into the economic and social development programmes of the countries of the region, land policy goals, principles of land settlement and structural problems of the old settled areas.

It is concerned with (i) assessment of the physical factors and economic resources of the settlement areas; (ii) project planning, including determination of farm types and farm sizes, tenure types, and the layout and establishment of new settlements; (iii) governmental functions in support of settlement and institutional services such as the agricultural extension service, farm credit, co-operative service and type of village organisation and administration; (iv) problems of financing and collection of payments; (v) selection of settlers; (vi) community development, social welfare problems and (vii) the demographic aspects of land settlement. It contains a special report on the progress of the Gal Oya Scheme in Ceylon as well as summaries of reports of six workshops based on the reviews submitted by country representatives.

A Selected Bibliography on Economic Planning in Asia and the Far East, 1952-58, United Nations Economic Commission for Asia and the Far East, Bangkok, April, 1959. Pp. 60. (Mimeo).

In pursuance of the recommendation of the Working Party on Economic Development and Planning of the ECAFE at its fourth session held in Bangkok in September, 1958, for the greater exchange of information regarding the economic development plans of the ECAFE countries in the region, a selected bibliography on economic planning in the region is brought out as a supplement to other activities. The bibliography is divided into two parts: Part I lists the books and pamphlets, and Part II the articles from the various periodicals. The references are arranged in alphabetical order according to countries and authors. Broadly, the bibliography covers the period from 1952 to 1958, but the coverage in respect of 1957 and 1958 is incomplete. Besides the material directly bearing on the economic development plans of the various countries of the region, it also includes a few references which are useful either for the understanding of the planning process, the plans or the particular background conditions of the plans. In view of the large number of references relating to the Indian plans, the material is arranged according to broad subjects such as agriculture, employment, industry, transport, etc., in each of the two plans.

Farmers of India, Volume I—Punjab, Himachal Pradesh, Jammu and Kashmir, M. S. Randhawa and Prem Nath, Indian Council of Agricultural Research, New Delhi, 1959. Pp. 302. Rs. 14.00.

This volume which is the first of the series on farmers of India deals with the States of Punjab, Himachal Pradesh, and Jammu and Kashmir. It is divided into three sections, containing in all 30 chapters. Each section presents a panoramic view of the agricultural conditions in the respective States and provides a succinct account of the topography, climate, soils, crops, agricultural practices, horticulture, village organisation and folk culture of these States. The whole account throbs with life and vitality because of the inner unity of the treatment and the intensely human touch given to it. It is illustrated with a large number of photographs and maps. A select bibliography and index are useful features of the volume.