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the auctioneer's margins and lead to a freer entry of private individuals as well as co-operative societies to the ranks of the auctioneers who under present conditions can easily operate as a ring.

The suggestion in the foreword (by D. B. Finn, Director, Fisheries Division, F.A.O.) that the future of the co-operative movement depends chiefly on the standards of general and business education of the fishermen sounds trite to the reviewer. It may be recalled here that the lack of education as a cause of the failure of co-operatives was classified by the Rural Credit Survey as a 'reputed cause' of failure which the survey clearly showed to be the least important of the actual causes of failure.

The survey has clearly revealed that the fundamental malaise with the co-operative movement of fishermen in the Thana District lies elsewhere. It is clearly seen that the co-operatives have not been able to make greater headway than they have because the operation of the middlemen at the wholesale market by way of financing the fishermen and marketing their produce at a heavy cost and the considerable possibilities open to them for manipulating prices to the disadvantage of the fishermen have queered the pitch of the primary credit and marketing societies. Unless, therefore, the operations of these middlemen are in some way controlled, the fishery continues to be an uneconomic proposition for the credit operations of the co-operative societies which ultimately depend on the banking system for their finance. The indifferent state of recovery of seasonal credit granted by the societies is a manifestation of this phenomenon and leads to large scale desertion of fishermen from the co-operatives to the middlemen.

It is in this context that we welcome the suggestion made by the authors of the survey that the Central, State and municipal authorities connected with the fishing industry should look at the industry as a whole and intervene whenever necessary by applying controls, administrative and financial. There is no doubt that the application of such controls will involve increasing participation of bodies sponsored and financed by the State in the important sphere of marketing of fish.

K. V. PRADHAN

Grain Banks in Marathwada (Maharashtra State), N. P. Ranbhise, Aurangabad (Sponsored by the Research Programmes Committee, Planning Commission, Government of India, New Delhi), 1960. Pp. 209. Rs. 8.00

The book embodies the results of an enquiry conducted by the author into the working of the Grain Banks in Marathwada. The study was undertaken on behalf of the Research Programmes Committee, Planning Commission, in 1955-56. Though the organisation of Grain Banks in the erstwhile Hyderabad State dates back to 1938-39, the movement developed rapidly particularly after 1945 because of the preference given to these co-operatives by the Government in the execution of its food policy. Further, the organisation of these societies was also encouraged by permitting the societies to retain one-eighth per cent of the grain levy contribution by each cultivator and credit it against their share capital contribution, provided 75 per cent of the cultivators in the village agree

to join the society; the remaining 25 per cent of the cultivators being compelled to join the societies. These societies were also to act as Food Committees of the villages and were authorised to assess the levy payable by each cultivator. However, with the withdrawal of these concessions during 1948-49 and the unsettled conditions in the State prior to the accession of the State with the Indian Union, the movement received a setback. The author observes that though the number of grain banks in Marathwada is large, a majority of them are actually dormant.

The analysis presented in the report relates to a few of the societies selected for detailed investigation. It is indicated that though the membership of the grain banks was open to all agriculturists, mainly land owning class, particularly the bigger cultivators were admitted to membership and the tenants and agricultural labourers accounted for a small part. There was no accepted policy in advancing grain loans and the overall policy of the societies was marked by many unfortunate features, such as favouritism, partiality and corruption. Loans were generally advanced to bigger cultivators and tenants and agricultural labourers who need these loans most were not benefited to any large extent. In the recovery of the dues though the secretaries were given encouragement by paying them an allowance of 10 per cent of the recovered grain, no concerted efforts were made to recover the dues and the overdues mounted up. The author refers to many of their shortcomings and difficulties in their working and makes a number of suggestions aimed at strengthening the movement.

However, some of the suggestions of the author appear to be contradictory and need careful examination. For example, it is suggested that in advancing loans, apart from the creditworthiness of the cultivator, his size of family and annual income should be taken into consideration as this would assure loans to needy cultivators. Subsequently the author indicates that at present though the bye-laws of the society provide that the loans should be related to the value of share contributed by the cultivators, this is not generally followed and instead, creditworthiness of the cultivator is taken into consideration. This, however, in the opinion of the author, is not fair as "the concept of creditworthiness is very flexible" and "the quantity of grain loans sanctioned depends on the discretion of the Panch Committee. This very often leads to favouritism and partiality in granting loans." To suggest at one place that creditworthiness is a 'vital factor' and should be taken into consideration and then to argue at another place that it leads to partiality and favouritism and that it should not be taken into consideration in advancing loans is rather contradictory. Ultimately, however, the author cuts the Gordian knot by suggesting that the grain loan advances should be determined by the value of share contributed by the individual. Similarly, though the author's suggestion that where credit co-operatives are operating, their activities should be co-ordinated with those of grain banks is a welcome one, his further statement that where the dues of the grain society are not recovered, the credit society should compel the defaulters by refusing cash loans needs careful examination from the practical point of view.

Now that Marathwada forms a part of the Maharashtra State, the book would be valuable to co-operators interested in an account of the movement in that region. There was no published work in this respect and the author's attempt to fill this gap needs to be congratulated. The value of this report would have

certainly improved if some of the obvious mistakes that have crept in the report, such as incomplete sentences, contradictory statements, repetition of tables which do not tally had been avoided.

P. R. BAICHWAL

Demographic Survey of Six Rural Communities, Kumudini Dandekar, Gokhale Institute of Politics and Economics, Poona, 1959. Pp. xiv + 142. Rs. 8.25.

In her introductory chapter the author states the principal aims of a series of demographic investigations of which this is the third and final report as "(i) to obtain basic demographic data necessary to compute fertility rates and if possible also mortality rates for a sample of rural localities ; (ii) to collect information regarding socio-economic determinants, if any, of these rates, and (iii) to assess the present attitudes towards family planning in general and in favourable cases to assess the acceptability and suitability of different contraceptive methods and means" (p. 1). Although these objectives may seem to be ambitious for a single survey to fulfil, this project has painstakingly obtained a wealth of information on all these objectives. This is evident from the contents of the book which has been divided into twelve chapters, the important ones being, 'Marriage,' 'Fertility,' 'Factors Affecting Fertility,' and 'Attitudes towards Family Planning.' The last two chapters on Public Health and Dietary Habits are very informative and form novel features of this study.

The lay-out of this study is closely akin to that observed in the predecessor volumes by the author, though certain welcome improvements have been made in the organisation of field investigation. These are mainly the recruitment of trained nurses and health visitors as investigators, and the encouragement given to them to do midwifery practice which helped to establish good rapport with the people. The investigation was carried out in two stages. Firstly, the General Family Schedule was canvassed among the total population of both the nuclear and neighbouring selected villages. At the second stage, three *ad hoc* enquiries were conducted regarding (a) marriages that had taken place during the previous three years, (b) attitudes towards family limitation and planning among the married women between 25 to 40 years who had experienced at least one pregnancy in the last five years, and (c) a diet survey of families.

However, a difference to be noted between the first and second stage of investigation was that the general schedule was administered to all villages while the three (although independent) enquiries were restricted to the nuclear villages alone because of the time taken in trying to contact families in the surrounding villages. This had meant only partial use of a number of general schedules and consequent loss of resources in view particularly of the long and detailed nature of this schedule. Another point about coverage is that it is not convincing why the attitude schedule was filled only for married women of the first and higher order of parity aged 25 years and over. But, in the light of a prevailing notion that the younger generations are more receptive to the modern ideas including the message of family planning, the exclusion of the marriage cohort of 17 to 24 years may appear to be a serious omission in this study.