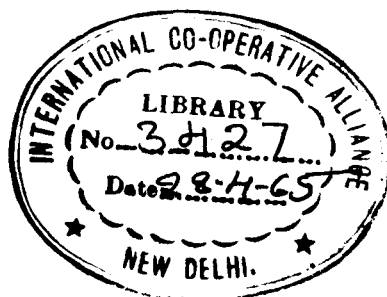


RESEARCH IN COOPERATION IN INDIA
—A REVIEW



INTERNATIONAL COOPERATION ALLIANCE
Regional Office & Education Centre for South-East Asia
6 Canning Road, New Delhi-1
1965

FOREWORD

From time to time, the ICA Office for South-East Asia undertakes research on important aspects of Co-operation. At a workshop which the office had organised at Bangalore in India in May 1962 for University Teachers of Co-operation, it was suggested that the Centre might compile data on research in Co-operation and, on the basis of such compilation, produce an analytical paper which would discuss various aspects, such as the extent and areas of research, methodology adopted, co-ordination among the research agencies, etc. The present study has been produced in response to that suggestion.

The Office canvassed a mailed questionnaire to individuals, universities, Central and State Governments, Co-operatives and other research organisations with a request to supply the data on the research studies undertaken by them. Among others, the data collected through the questionnaire related to aspects such as title of the research project, year undertaken and completed, sponsoring agency, objectives of the study, nature and method of the study and the main findings of the study. The response was, on the whole, encouraging and we are grateful to all the respondents for their co-operation in supplying the required information. An additional source of information was the data which had been collected during 1962-63 by the Committee for Co-operative Training of the National Co-operative Union of India about the existing facilities for research in different institutions and the research work done by them. We acknowledge with thanks the help of the Committee in allowing us to use the data.

The report is divided into two parts. Part I provides a brief review of the research activities in the Co-operative Movement in India and covers aspects such as nature of organisations engaged in research, extent of research studies undertaken by different organisations, field of study, method, scope and limitations of the research works. An attempt is made to indicate in broad outline, the existing gaps or unexplored regions and the nature of studies that need to be pursued. The list of research studies undertaken by different agencies and other details of these studies are presented in Appendix I.

Part II provides details of individual research studies under certain broad headings such as the title of the research project, year undertaken and completed, sponsoring agency, cost of the research project, objectives of the research project, method of study and main findings of the study. It may be pointed out that under the headings 'main findings', only the major results are indicated in brief and no attempt is made to provide the summary of the results of the study. The information given closely follows the answers provided by the respondents. However, in certain cases the replies received were by no means complete.

The Research Bibliography makes no claim to completeness and while every care has been taken to include as many significant projects as possible, it is likely that some may have been left out. If any research worker finds that his study is not incorporated

in the accompanying report, we will be very happy to receive the information about the same.

The whole study has been done by Dr. P. R. Baichwal, our Specialist in Agricultural Co-operation and I sincerely hope that Dr. Baichwal's efforts will generate more interest and activity in the field of research in Co-operation.

NEW DELHI,
July 10, 1964.

S. K. SAXENA
Regional Officer

CONTENTS

	<i>Page</i>
Research in Cooperation in India—A Review	1
Appendix I—Research studies undertaken by different institutions . .	18
References	28
Details of Individual Research Studies in India	29
1.1-1.16 Cooperative Movement—General	30
2.1-2.2 Consumers' Cooperation	54
3.1-3.18 Agricultural Primary Cooperative Credit Societies	56
4.1 Cooperative Central Banks	75
5.1-5.5 Cooperative Marketing	76
6.1-6.2 Cooperative Land Mortgage Banks	81
7.1-7.16 Cooperative Farming	83
8.1-8.3 Industrial Cooperatives	100
9.1 Management of Cooperatives	103
10.1-10.2 Cooperative Education	105
11.1-11.2 Urban Cooperative Banks	108
12.1 Grain Banks	111
13.1 Fishery Cooperatives	113
14.1 Cooperative Processing	115
15.1 Labour and Construction Cooperatives	116

RESEARCH IN CO-OPERATION IN INDIA: A REVIEW

The importance of field study and research and evaluation in the Co-operative Movement needs no emphasis. In the application of Co-operative technique for the solution of socio-economic ills of the community, and in promoting co-operative development on sound lines, it is necessary to systematically collect factual data on the socio-economic structure of the community and interpret them scientifically. Besides, periodic evaluation of different schemes of development or progress of Co-operatives in diverse social and economic spheres is equally necessary for assessing the results of developmental policies and schemes and finding out problems experienced and their solutions. This note is intended to provide a brief review of the research studies but particularly those based on the data collected through field investigation, undertaken in the sphere of Co-operative Movement in India. The note covers aspects such as the nature of organisations engaged in research, subject of study, method, scope and limitations of the research studies. On the basis of the available data, an attempt is made to indicate in broad outline the existing gaps and the nature of research studies which need to be pursued.

Pre-Independence Period

The Co-operative Movement in India was officially initiated with the enactment of the Co-operative Credit Societies Act in 1904. In the course of the last 60 years, the movement has permeated diverse fields of economic and social activities. The development of the movement is facilitated, among others, through the encouragement given to Co-operatives in the form of technical and financial aid by Central and State Governments. However, until recently, research in Co-operative Movement was not given the importance and attention it deserved. The situation has not, in fact, changed to any significant extent even today. With the launching of the movement, to administer the Co-operative Act and also to promote, organise and generally to inspect and supervise the working of Co-operative Societies, Co-operative Departments were established in different Provinces (now States). The Departments, as a part of their routine official work, collected annually data on the working of all Co-operatives within their jurisdiction: the main purpose being to ensure that the societies are working in conformity with the rules and regulations of the Act and that no provisions of the Act are infringed. However, no adequate efforts were made by the Departments to examine the economic and social structure of the particular communities or regions prior to organisation of the Co-operatives, nor was any attempt made to scientifically analyse the working of the societies which would serve as guide lines for future planning and development. No doubt, the Reports of the Famine Enquiry Commission, and that of Nicholson published prior to the enactment of the Co-operative Credit Societies Act, provided considerable basic information on the socio-economic structure of the community. But these were of a very general nature and not related to any specific communities or areas. Possibly this approach of the Departments might be due to the fact that as the Report

of the Co-operative Planning Committee observed, "The Provincial Co-operative Departments are too much immersed in the humdrum duties of the daily routine and have little time for study and reflection and their organisation has formed a tradition which do not allow the growth of the spirit of research".¹ The Committee further observed that "patient study and deep reflection are likely to be avoided as they may yield results antagonistic to the practice currently followed".²

During the early twenties and the thirties of this century, the Central and State Governments, which took initiative in the organisation and development of co-operatives, evinced very little interest in the promotion of research in the Co-operative Movement. Partly, this might be attributable to the fact that during this period, governmental intervention in economic and social spheres was often limited, spasmodic and largely confined to fields that affected Government revenues and the maintenance of law and order. However, on occasions, the Central Government and some of the Provincial and State Governments, appointed Committees of Enquiry to examine the working of the Co-operatives with a view to suggesting measures for strengthening the Co-operative Movement. The earliest of this is the Committee on Co-operation appointed by the Government of India in 1915 under the Chairmanship of Sir Edward Maclagan. Subsequently, the Royal Commission on Agriculture and the Central Banking Enquiry Committee appointed by the Government of India in 1926 and 1928, respectively, also examined the working of Co-operatives. However, there was no systematic policy for research and continuous evaluation of the Co-operative Movement. By and large, the problems in the Co-operative Movement were examined as and when they arose. For instance, during the world-wide economic depression of 1929, due to the severe fall in the prices of agricultural produce and value of land, a number of Co-operatives were faced with the problem of overdues. The Co-operative Movement, therefore, received a great set-back. To examine the position of the Co-operatives and to suggest ways and means for the revitalisation and reconstruction of the movement, a number of Provinces and States appointed Committees of Enquiry. In conducting the enquiries, some of the Committees collected data from the Co-operative Departments, and in a few cases, canvassed mailed questionnaire to knowledgeable persons to seek information on pertinent aspects and also held discussions with certain individuals to ascertain their views on significant problems. Many of the reports of these Committees of Enquiry are noted for the vast information and depth of analysis presented on the working of Co-operatives in India. However, these Committees examined the problems of Co-operatives in a very general way and no detailed field investigation was carried out to assess the working of different types of Co-operatives, analyse the problems faced and indicate the specific solutions to be adopted.

Post-Independence Period

With the achievement of Independence in 1947, the country launched development plans. The country has already completed two Five-Year-Plans and the third is now in progress. In these plans, 'Co-operation' is given considerable importance as this would enable to secure 'economic democracy' in the country. 'Co-operation', observed the

¹ Government of India, New Delhi, 1951; 174.

² *Ibid.*,

First-Five-Year Plan, is "an instrument of planned economic action in democracy, combining initiative, mutual benefit and social purpose. Various plan projects are being implemented through Co-operatives and the Co-operatives are given increasing technical and financial aid by the Central and State Governments. Simultaneously, intensive efforts are being made to impart Co-operative Education to members and office-bearers of the Co-operatives. In view of the significant role attached to Co-operatives, research in the Co-operative Movement is receiving increasing attention from the Governmental authorities, Universities and other Research Institutions. At present the organisations that undertake research in the field of Co-operation are Governments (Central and State), Co-operatives (Unions and Banks), Universities including Agro-Economic Research Centres, Reserve Bank of India and other Research Institutions. A brief description of the nature of research activities undertaken by these agencies is provided in the following pages. The nature of research studies undertaken by different agencies and other details of these studies are presented in Appendix I.

Governments

At the Central level, the Ministry of Community Development and Co-operation, Government of India, undertakes certain specific studies on Co-operatives through the appointment of special Working Groups or Committees. The Ministry has now on hand among others, a Study of the "Rate of Interest in Uttar Pradesh, Madhya Pradesh and Punjab", and "Effects of Revitalisation of Societies". Strictly speaking, these studies are not based on any extensive field investigation. Generally, in the conduct of these studies, data is collected from the Co-operative Departments and is supplemented through discussions with some of the knowledgeable persons in the field. The National Co-operative Development Corporation of India³ also engages in Co-operative Research. In 1963, the Corporation initiated a study on the "Formulation of Programmes of Co-operative Processing for Selected Areas". The Programme Evaluation Organisation of the Planning Commission, as a part of their general evaluation programme of the Community Development Projects in different parts of the country, conducts field enquiries in the working of agricultural Co-operatives. A few studies directly relating to Co-operatives have also been undertaken by this organisation. Among these, mention may be made of the "Evaluation Study on the Working of Large and Small-Sized Co-operative Societies, 1959", "Studies in Co-operative Farming, 1956", and "Case Studies of some Successful Co-operatives, 1960". With a view to stimulate research and field studies in significant aspects of the economy, the Research Programmes Committee of the Planning Commission, Government of India, provides financial assistance to Universities and Research Institutions.

Some of the State Governments have also certain limited facilities for conducting field studies and research into various problems including problems connected with Co-operation. Such studies are generally conducted under the auspices of the Directorate

³ The National Co-operative Development Corporation established in March 1963 in place of the National Co-operative Development and Warehousing Board, provides long-term loan and grants subsidies to State Governments to enable them to subscribe to the Share Capital of Co-operative Societies and to provide financial assistance for the appointment of staff and construction of warehouses etc. by co-operative societies.

of Economics and Statistics of each State Government. During 1962, the Bureau of Economics and Statistics of the Maharashtra State Government conducted a study into the "Working of Primary Agricultural Credit and Multipurpose Societies" in the State. The Board of Economic Enquiry, Punjab, carried out in the State studies on "Co-operative Farming Societies (1958)", "Labour and Construction Societies (1960)", "Marketing-cum-Processing Societies (1963)" and "Cooperative Sugar Mills (1963)". The Government of Uttar Pradesh have established a Planning, Research and Action Institute at Lucknow which has also been entrusting itself with certain problems of Co-operative Research. Recently this Institute conducted an Evaluation Study of the Integrated Co-operative Project in Nauranga. However, very few studies have been carried out by the State Governments and their role in Co-operative Research is extremely limited.

Co-operatives

The part played by Co-operatives including Co-operative Unions at the National and State levels and State and Central Co-operative Banks, in the field of research has not been significant. In 1944, the Bombay Provincial Co-operative Institute (now the Maharashtra State Co-operative Union) initiated a study on the "Role of Co-operatives in the Distribution of controlled commodities in the Bombay State". In 1945, the same Institute carried out a field study to examine the "Effect of War on the Indebtedness of the Members of Co-operative Societies and their General Economic Conditions". In the United Provinces (now Uttar Pradesh) the State Government, in collaboration with the State Co-operative Union, set up a Co-operative Research Bureau with the object of encouraging research in Co-operation and co-ordinating research undertaken by students in universities and other Institutions. However, very little work was done by the Bureau itself and the organisation was finally wound up after a few years. In the post-war period, the Government of Bihar sanctioned some financial assistance to Bihar Co-operative Federation with the object of encouraging Co-operative research. However, this organisation does not appear to have done much research work. The Indian Co-operative Union, New Delhi, has conducted a number of field studies in the Co-operative Movement. All of these were undertaken after 1956. In January 1957, with the financial assistance received from the Co-operative League of the U.S.A. and the American International Association (Joint India Fund), the All India Co-operative Union (now the National Co-operative Union of India) set up a Co-operative Institute to conduct research studies into specific problems of Co-operation and to carry on other educational and publication activities. The studies carried out by this Institute include, "The Study of Student Co-operative Stores in India and Abroad", "Evaluation of Co-operative Education Work in Bawana Area, Delhi", "Co-operative Economic Survey of Basti-District", and "Evaluation of the Integrated Scheme of Co-operative Credit in Ankapalli District of Andhra Pradesh". However, this Institute was soon wound up. The limited role played by the National and State Co-operative Unions may be partly attributed to lack of financial resources and suitable research personnel.

During 1963, the National Co-operative Union of India established a Review and Planning Section headed by a Joint Director, for the purpose of initiating research in Co-operation. The Section has recently undertaken, among others, a Study of the

“Structure of State Co-operative Unions in India” and “Investigation into the working of a few successful and unsuccessful societies of different types”. The Committee for Co-operative Training, formed by the National Co-operative Union of India, has also a Research Section to carry out research projects of all India importance and also to encourage and co-ordinate research work of individuals and institutions. During 1963, this Section collected data on the research activities of different agencies in India and has now on hand a study of the “Evaluation of the Scheme of Linking Credit with Marketing with special reference to the States of Uttar Pradesh, Gujarat, Maharashtra and Madras”.

The role of the State and Central Co-operative Banks and other Co-operative has, like-wise, been of not much significance in the sphere of research. In 1958, the Maharashtra State Co-operative Bank conducted a field study on the “Working of Crop Loan System in the Maharashtra State”. Recently, in collaboration with the Gokhale Institute of Politics and Economics, Poona, the Nasik District Central Co-operative Bank has sponsored a research study on the “Problems of Marketable Surplus and the Role of Co-operatives in Nasik District”. On occasions some of the Co-operatives have initiated studies on the working of their institutions. Among these, mention may be made of the “Study on the Working of Alamuru Co-operatives Bank (1949)” and the “Study of the Chandrasekarapuram Co-operative Stores (1956)”.

Universities

In a number of Indian Universities and a few of their affiliated colleges, facilities exist for undertaking research studies in the Co-operative Movement. Generally, research in Co-operation falls within the purview of the Department of Economics as a part of the study of the problems of the larger field of rural and urban economy. In some of the Universities, however, Co-operation receives special emphasis and have separate Departments of Co-operation. Andhra University has a separate Department of Rural Studies and Co-operation headed by a Professor of Co-operation. The M. S. University of Baroda has also established Department of Co-operation with the Faculty of Commerce. In the Department of Economics of the University of Madras, there is a post of a Reader in Co-operation. Generally, the research activities of these Departments are restricted to the field of Co-operation.

Most of the Universities, however, do not provide financial resource on any significant scale to the members of the staff for conducting field research in Co-operatives. Detailed information on this aspect is not available, but it is gathered that in a few Universities where financial assistance is given, such amount is very small. In the Department of Economics, University of Bombay, for example, financial resources for undertaking research studies are provided by the University through an annual grant of Rs. 3,000/- to the Agricultural Economics Section. As indicated earlier, in this Section, the subject of Co-operation receives attention as a part of the larger field of agricultural economy. The Section has undertaken a few research projects mainly pertaining to Co-operatives. However, some of the different types of Co-operatives have been studied as a part of other research projects relating to agrarian economy. The results of the study are published either in the Journal of the University or in some other reputed

Journals. During 1948, this Department carried out a study into the "Working of Co-operative Farms in Maharashtra" and the same was published by the Bombay Provincial Co-operative Institute in 1950. Subsequently, in 1954, the Department conducted a study into the "Working of Lift Irrigation Societies in Karnatak" which was published in the Journal of the Indian Society of Agricultural Economics. It has been observed that some of the Universities have qualified personnel to conduct research studies in Co-operation. However, lack of resources has been an obstacle in the undertaking of research studies.

Some Universities undertake research studies on behalf of the Central and State Governments or other organisations. The financial assistance in conducting the studies is obviously provided by the organisations on whose behalf the project is undertaken. In 1954, the Research Programmes Committee of the Planning Commission provided financial grant to the Millind Mahavidyalaya, Marathwada University, for conducting a study into the "Working of Co-operative Grain Banks in the Marathwada Region". In 1960, the University of Baroda was given a grant by the Research Institute of the Ministry of Community Development and Co-operation, Mussoorie, to undertake studies on "Community Development and Economic Change" and "Management Pattern of Co-operatives in Baroda District". "The Survey of Handloom Industry and the Role of Co-operatives" undertaken by the University of Madras in 1956 was financed by the All India Handloom Board. The Research Study on the "Working of Fishery Co-operatives in the Bombay Region" undertaken by the University of Bombay in 1957-58 was sponsored by the Food & Agriculture Organisation of the United Nations but the financial resources were provided by the Rockefeller Foundation of the U.S.A. When the research projects are undertaken on behalf of one or the other agency, the publication of the results of the study also rests with the agency sponsoring the project.

Most of the Universities and some of the affiliated colleges prepare students for M.A. and Ph.D. degrees of the University through research in different problems of agricultural economy and rural institutions including Co-operatives. Some Universities such as Rajasthan, Jodhpur, Andhra, Agra and Vallabh Vidyapeeth, Anand, have provisions for submitting dissertations on some aspects of Co-operation in lieu of one or two papers in Economics. In the University of Baroda, the students reading for the Post-Graduate Diploma in Co-operation are required to submit dissertations based on their practical training and field work. Similar is the case at the College of Rural Higher Education, Ramakrishna Mission Vidyalaya Rural Institute, Coimbatore.

Details of the facilities provided and particularly the financial assistance extended by the Universities and affiliated colleges to the students undertaking field studies in Co-operation are not available. It is, however, reported that in many Universities the research students are given encouragement through financial assistance in the form of Fellowships, the amount of which varies between Rs. 50 to Rs. 150 per month. In the University of Bombay, for example, the research students are given a Fellowship of Rs. 150 per month and in some cases financial assistance is also given for carrying out field studies. It might be indicated that in all the Universities, in awarding scholarships and fellowships to research students or in extending financial assistance in carrying out

field studies, no special emphasis is given to the subject of Co-operation; the scholastic merit rather than the field of study is in fact the main consideration. Similarly, in the publication of these research studies, except at the University of Bombay, no financial assistance is given. The extent of financial assistance provided by this University, however, depends upon the nature and quality of the study; in some cases the entire cost of the publication is met by the University and in some others only a part of the cost is given. The remaining cost is met either by the student himself or by some of the publishing agencies. In 1953, for example, this University provided a grant for the publication of a Ph.D. thesis on "Co-operative Movement in the Bombay State". Of the total of about 45 dissertations prepared by students either for Ph.D., M.A., M. Com., or M.Litt. degrees in different Universities, only 3 have been published so far. The thesis on "Co-operative Land Mortgage Banks in Madras" submitted for the M.Litt. degree of the University of Madras was published by the All India Co-operative Institute Association, in the Indian Co-operative Series, in 1941. The other dissertation was published by one of the publishing agencies.

The Agro-Economic Research Centres established recently by the Ministry of Food & Agriculture, Government of India, in six Universities also undertake field studies in Co-operation as a part of their general research activities in the socio-economic spheres of rural areas. In 1963, the Centre at Anand conducted a study on the "Organisation and Disintegration of Collective Farming Societies in a Gramdan Village." The Centre at Delhi conducted study into the "Working of Co-operative Farming Societies in U.P. and Punjab" and "Mechanised Co-operative Farming Societies in Bareilly District" in 1957 and 1960, respectively. The Centre at Poona has now on hand a study of the "Economic Change in the Pravara Co-operative Sugar Factory". Other centres have also undertaken a few studies in the field of Co-operation. Besides the ones which mainly pertain to co-operatives, Co-operation is also receiving attention as a part of other continuous socio-economic studies of the villages undertaken by the Centres.

Reserve Bank of India

The Reserve Bank of India, through the Agricultural Credit Department and Division of Rural Economics of the Economic Department, has been carrying on research studies in the field of Co-operation and allied spheres. In 1951, the Bank sponsored an All India Rural Credit Survey. As a part of this survey, different types of agricultural co-operatives were extensively investigated. Subsequent to the publication of the All India Rural Credit Survey Committee Report in 1954, the Bank has been conducting Rural Credit Follow-up Surveys every year in different districts. The purpose of these Follow-up Surveys is to collect statistical data relating to changes in the demand and supply side of credit which would help to keep under constant review all the main features of the credit situation in the rural sector. These surveys would be of valuable assistance in reviewing the progress of the district co-operative development plans and providing material on the basis of which procedure and policy could be readjusted to changing economic circumstances. To date the Bank has completed four Follow-up Surveys covering a study of about 45 districts. During 1960, the Bank also conducted a study of

the “Changing Pattern of Liabilities and Assets of State and Central Co-operative Banks” and the “Working of Urban Co-operative Banks”.

Other Institutions

Some of the organisations such as the Indian Society of Agricultural Economics, Bombay and the Indian Institute of Economics, Hyderabad, also undertake studies as a part of their general research activities. With the exception of two research projects undertaken by the Indian Society of Agricultural Economics, the research studies undertaken by these institutes are financed by one or the other agency. For instance, the project on the “Problems of Low Income Farmers and the Role of Co-operatives in Kodinar Taluka” and “Co-operative Farming in Gujarat” undertaken by the Indian Society of Agricultural Economics in 1954 and 1955, respectively, were financed by the Research Programmes Committee of the Planning Commission. Similarly, the “Study of Field Labourers’ Co-operative Societies” undertaken by the Indian Institute of Economics, Hyderabad, in 1962 was also financed by the Research Programmes Committee. The study on the “Working of Primary Agricultural Co-operative Credit Societies in three Talukas of Hyderabad State” undertaken by the same Institute in 1954 was financed by the Rural Welfare Trust of Hyderabad. Among other institutions which need mention here are the Gokhale Institute of Politics and Economics, Poona, Jamia Institute of Agricultural Economics and Rural Sociology, Jamia Nagar, New Delhi, and Chunilal Gandhi Vidya Bhavan, Surat. The Gokhale Institute of Politics and Economics collaborated with the Reserve Bank of India in the All India Rural Credit Survey sponsored and financed by the Bank in 1951. As indicated earlier, recently the Institute has undertaken a study on the “Problems of Marketable Surplus and the Role of Co-operatives in Nasik District”. This study has been sponsored by the Nasik District Central Co-operative Bank, Maharashtra. In 1959, the Jamia Institute conducted a field study on the “Problems of Rural Credit and Co-operation in the Jamia Development Circle”. This study was conducted as a part of their general research activity and was entirely financed by the Institute. The Chunilal Gandhi Vidya Bhavan, Surat, referred to above, sponsored and financed a study on the “Working of Co-operative Farming Societies in Gujarat with special reference to Surat District” in 1955.

Extent of Research Undertaken by Different Institutions

With the object of compiling a Research Bibliography in the field of Co-operation, during the year 1963, the Regional Office & Education Centre of the International Co-operative Alliance, New Delhi, canvassed a mailed questionnaire to collect details of field studies in the sphere of Co-operation undertaken by Central and State Governments, Co-operatives, Universities, Reserve Bank of India and other Research Institutions. The data collected refer to aspects such as title of the research project, year undertaken and completed, objective of the research project, sponsoring agency, nature and method of study and the main findings. It may be pointed out that the data collected refer to projects which were primarily concerned with the co-operatives and involved field study. This data is supplemented by the data made available to us by the Committee for Co-operative Training of the National Co-operative Union of India⁴ and also from other

⁴ We acknowledge with thanks the data supplied by the Committee for Co-operative Training of the National Co-operative Union of India.

published sources. The number of field studies undertaken by different institutions in the field of Co-operation are presented in table 1 given below:

TABLE 1: *Number of Co-operative Research Projects Undertaken by Different Institutions (December 1963)*

Nature of Institutions	Number of research projects		
	Completed	In Progress	Total
Central and State Governments	8	2	10
Co-operatives including Unions and Banks	14	1	15
Universities	55	33	88*
Agro-Economic Research Centres	4	5	9
Reserve Bank of India	10	—	10
Other Institutions	8	—	8
Others (International Cooperative Alliance)	—	2	2
TOTAL	99	43	142

*Excludes 19 and 23 dissertations submitted as a part of M.A./M.Com. Examinations and Diploma Examination in Co-operation, respectively.

At the end of December 1963, 99 research projects were completed and 43 were in progress. This excludes 19 and 23 dissertations submitted by the students as a part of M.A./M.Com. Examination or as a part of the Post-Graduate Diploma Examination in Co-operation, respectively. As can be observed from the statement presented above, Universities account for about two-thirds (88) of the research projects, either completed or in progress. The Co-operatives including Unions and Banks have to their share only 15 research projects of which 14 have been completed. The number of studies carried out by the State Government and the Programme Evaluation Organisation of the Planning Commission is only 10 of which 8 have been completed. The Reserve Bank of India has undertaken 10 research projects.

Among the research studies undertaken by the Universities and the affiliated colleges, a large number of them were undertaken by the students for their research degree examinations. The details of research projects undertaken by students and staff in the Universities and affiliated colleges are presented in table No. 2 given below. The break-up of these projects according to Universities is given in table—2.1.

TABLE 2: *Classification of Co-operative Research Projects Undertaken by Universities (December 1963)*

Description	Number of research projects		
	Completed	In Progress	Total
Research undertaken by Universities	11	6	17
Research undertaken by students for research degrees :			
Ph.D./D. Phil. degrees	24	24	48
M. Litt. degree	4	1	5
M. A./M. Com.	17	1	18
Sub-Total	45	26	71
Dissertations submitted as part of M.A./M. Com. examinations	19	—	19
Dissertations submitted as part of Diploma Examination in Co-operation	23	—	23
Sub-Total	42	—	42
Grand Total	98	32	130

TABLE 2.1: *Classification of Research Projects undertaken by Universities*

Name of the University	Research studies undertaken				Total
	By staff	For Ph.D./D. Phil.	For M.Litt.	For M.A./M.Com.	
Agra	2	8	—	13	23
Aligarh	—	1	—	—	1
Allahabad	—	3	—	—	3
Andhra	2	—	—	—	2
Annamalai	—	—	2	—	2
Banaras	—	4	—	2	6
Bombay	3	4	—	2	9
Delhi	1	2	—	—	3
Gauhati	—	1	—	—	1
Gujarat	—	2	—	—	2
Jabalpur	—	4	—	—	4
Kerala	—	1	—	—	1
Lucknow	—	1	—	—	1
Madras	3	—	3	—	6
M.S. University of Baroda	2	1	—	—	3
Marathwada	2	—	—	—	2
Nagpur	—	9	—	—	9
Osmania	1	1	—	—	2
Poona	—	1	—	1	2
Rajasthan	—	3	—	—	3
Saugar	—	1	—	—	1
Shri Venkateswara	1	—	—	—	1
Vikram	—	1	—	—	1
TOTAL	17	48	5	18	88

As can be observed from the statement, of the total research studies of 88 undertaken by the Universities, about 80 per cent (71) were undertaken by the students for their research degrees. Of these, about 74 per cent (53) were for the Ph.D., D.Phil. or M.Litt. degrees. Those for the M.A. or M.Com. degrees are very few being 18 only. The low number of studies for the M.A./M.Com. degrees is partly due to the fact that in recent years some of the Universities do not encourage research degrees in M.A./M.Com. owing to the belief that the candidates with the Bachelor's degree do not have adequate knowledge of the Theory of Economics and the required maturity to undertake research studies. It may be noted that among the Universities, a large number of the projects were undertaken by the University of Agra and its affiliated colleges (23). This is followed by Nagpur University (9). In some of the older universities such as Madras, Bombay and Benaras, very few research studies have been undertaken.

The number of research projects undertaken by the staff of the Universities is only 17 of which 11 have been completed. Of these 17, 3 each belong to the Universities of Madras and Bombay, 2 each belong to Agra, Andhra, Marathwada and Baroda Universities and 1 each belong to Delhi, Osmania and Sri Venkateswara Universities.

Year in which Research Studies were undertaken

Table-3 presented below gives details of the year in which field studies in Co-operatives were undertaken.

TABLE 3: Year-wise Classification of Research Studies

Nature of Institution	Year undertaken/completed					Total
	1931-40	1941-50	1951-60	1961-64	Year not known	
Central and State Govts.	—	—	6	4	—	10
Co-operatives including Unions and Banks	—	2	12	1	—	15
Universities	3	4	37	36	8	88
Agro-Economic Research Centres	—	—	2	6	1	9
Reserve Bank of India	—	—	7	3	—	10
Other Institutions	—	—	6	2	—	8
Other (International Cooperative Alliance)	—	—	—	2	—	2
TOTAL	3	6	70	54	9	142

The table given above corroborates the statement made earlier that most of the research projects were undertaken after the achievement of Independence and particularly after the launching of development plans.

Area of Field Research

The classification of research projects undertaken by different institutions according to field of study are presented in Table 4 (p. 21). Of the total field studies of 142 completed or in progress, 45 or about 32 per cent relate to study of Co-operative Movement in General.⁵ The number of studies on primary credit and multipurpose Co-operatives is 32 or about 23 per cent. The study of these societies is also covered in the projects on Co-operative Movement in General as well as Co-operative Banking. The number of projects carried out in the later field is 3. Agricultural Co-operatives and particularly Credit Co-operatives still predominate the Co-operative Movement in India which naturally explains the large number of field studies in this sphere. Next in importance is the study of Co-operative Farming Societies (23). The studies carried

TABLE 4: Classification of Research Projects according to Field of Study

Nature of Institution	General	Consumers coop.	Agri. Primary credit coop.	Central bank	Apex Bank	Marketing	Processing	Land Mortgage bank	Coop Farming	Coop Banking	Industrial coop	Management	Coop Education	Urban coop bank	Grain bank	Fishery	Health	Lift Irrigation	* Forest Labourers	Labour Contract	TOTAL	
																						Central and State Govt. Co-operatives including Unions & Banks
Universities	—	3	9	—	—	—	—	—	1	—	—	—	1	—	—	—	1	—	—	—	—	15
Agro-Economic Research Centres	34	3	17	2	—	7	—	2	12	3	3	2	—	—	1	1	—	1	—	—	—	88
Reserve Bank of India	—	—	1	—	—	1	1	—	6	—	—	—	—	—	—	—	—	—	—	—	—	9
Other Institutions	6	—	1	1	—	—	—	1	—	—	—	—	—	1	—	—	—	—	—	—	—	10
Other (International Cooperative Alliance)	4	—	1	—	—	—	—	—	2	—	—	—	—	—	—	—	—	—	1	—	—	8
TOTAL	45	6	32	3	—	10	2	3	23	3	4	2	2	1	1	1	1	1	1	1	1	142

⁵ The term 'General' refers to research projects on the working of Cooperative Movement in a particular area, such as State, Region, District or Taluka. The scope of these studies is generally wide and covers an examination of the working of all types of societies in the selected region.

out in the sphere of Marketing are only 10 accounting for about 7 per cent of all field studies. The field of marketing is also covered by the projects on Co-operative Movement in General and to a limited extent in the studies relating to the working of primary agricultural co-operatives. Consumer co-operatives, Industrial Co-operatives and Urban Co-operatives have received very little emphasis; the number of field studies carried out are 6, 4 and 1 respectively. It may be indicated that in whatever limited sphere field studies have been undertaken, Universities and particularly those of the students submitted for degree examinations account for a large share.

The available data point out that in some spheres of Co-operative activity, very few field studies have been carried out and certain other spheres are completely untouched and have remained unexplored. By and large, research activities in the non-agricultural field appear to have been very limited. For instance, in areas such as Consumers' Co-operation, Urban Credit Societies, Industrial, Fisheries, Health etc. there are very few field studies; in fact, in some of these there are hardly one or two. Besides, as has been pointed out earlier, most of these studies were undertaken by the students preparing for their research degrees. However, because of the limitation of individual resources, both physical and financial, the scope of the studies, particularly from the point of view of the subject matter as well as the area or the region to which the study pertains, is very limited. Some Co-operatives such as Consumers or Industrial are given increasing importance in recent years; yet, these areas are conspicuous by the absence of large-scale intensive studies comparable to that of All India Rural Credit Survey of the Reserve Bank of India in the field of Agricultural finance. Again, there are spheres of Co-operative activity which have largely remained untouched. These are, for example, Dairy Co-operatives, Transport Societies, Apex Banks, Supply Societies (Seed, Fertilizer etc.), Insurance, Housing, Fruit and Vegetable Sales Societies, Land Reclamation, Fencing and Crop Protection, Cattle Breeding Societies etc. To this list, other studies might be added in fields such as working of District Co-operative Boards, Supervising Unions, State Co-operative Unions, Federation of Marketing Societies etc.

Scope and Method of Study

It might be necessary to indicate, in broad outline, the scope, limitations and the method followed by individuals and institutions in the conduct of field studies in the Co-operative Movement. The limitations of individuals undertaking studies for their research degrees have been indicated in the preceding paragraph. In some of these studies undertaken by individuals, the data collected from office records and/or Annual Administration Reports of the Co-operative Departments is supplemented by case studies of a few selected societies. With a view to securing information on certain specific aspects, a few members of the societies and in some cases, a few non-members in the area of the society, are also investigated. Discussions and consultations are also held with officials of co-operatives and other knowledgeable persons to seek clarifications on pertinent problems of study. However, until recently, in the selection of members and particularly in the selection of societies, not much emphasis appears to have been given to statistical techniques. Generally, the sampling of the societies is determined by the broad objectives of the study and on the basis of the general information provided

by the Departments of Co-operation and other sources. This is due, partly to limitation of individual resources and the time involved in securing information on all the variable factors of the universe of study and in measuring the range of dispersion of the variables which could contribute to a proper stratification of the sampling units. The difficulties are particularly large and extremely complicated in socio-economic studies such as those dealing with Co-operatives. Adoption of statistical techniques in the sampling of units in many of the socio-economic surveys, both in India and abroad, conducted by different organisations in recent years appear to have created an awareness among the research students about the importance of statistical methodology in conducting field investigations. This trend is visible in the studies that are being conducted by the students at present. However, on the basis of the data which we have on hand, it is not possible to say the precision with which the statistical techniques are adopted.

In contrast, the field studies undertaken by the staff of the Universities and other research institutions have a comparatively wider scope especially with regard to the region covered. In these research projects, though the method of Study followed is more or less similar to that of individuals, a larger number of societies, members and non-members in the area are generally selected for detailed investigation. This is due mainly to the larger financial resources which the institutions command. Besides, an attempt is also made in some of these to study the impact of all inter-related factors on the topic under observation instead of limiting the scope of the study to the examination of the working of specific Co-operatives only. Thus, while studying the role of agricultural and particularly Credit Co-operatives, the nature and extent of finance provided by other agencies such as money-lenders and traders, the impact of tenurial relations and socio-economic structure of the community etc. on the working of the societies is also examined in greater detail. Among such studies mention may be made of the "All India Rural Credit Survey" of the Reserve Bank of India and the study on "Co-operative Movement in Bihar: A Study in Organisation and Technique" carried out by the Delhi School of Economics in 1958. Finally, statistical techniques are adopted with more care and precision than is generally the case in studies carried out by individuals.

Nature of Research Studies

An examination of the research projects, either completed or in progress, indicates that with some exceptions, the research studies are of a descriptive nature with some analysis of significant aspects. In most of the studies the hypothesis is spelled out in very broad terms and the data collected is tabulated under certain broad headings and analysed in a general way. When the objective of the study or the hypothesis of the project is not indicated in specific and precise terms, naturally the data collected as well as the analysis presented is also in very general terms. In almost all the studies carried out in different fields of Co-operative activity, somewhat set pattern is followed in the collection of data and presentation of findings.

Problem Areas

The research studies undertaken so far are largely of a very general nature. Very few of the studies are 'planned and purposive' having a definite or specific economic

end in view. For example, a study into the working of Co-operative Farming Societies in a region or a study of Co-operative movement in a particular district, will, obviously be of a very general nature. But a research study planned to determine the number of members or the number of cultivated acres which would contribute to an economic working of a society or to determine the suitable rate of interest on different types of loans that would help to secure the social and economic development of a community would constitute 'planned, purposive research'. A few other problem areas may be indicated here. These are: efficiency of operation of single commodity or service co-operatives such as least cost combination and firm analysis; extent to which horizontal and vertical integration should be carried out by co-operatives; effect of taxation on the working of Co-operatives; what should be the suitable rate of interest on short-medium and long term loans in different regions favoured with different natural resources; what is the impact of socio-economic factors on the management of societies; nature of economic and social gains from Co-operatives; the effect of size, type and changing character of farms as factors influencing Co-operative structure and operations; distance from market as a factor influencing the extent and character of Co-operative development, etc. These are just a few examples of 'planned, purposive research' projects.⁶ The use of the term 'planned', in describing this type of research is not to be taken to mean that no planning is required for research of other types. The 'planned, purposive research' denotes research which is initiated somewhat as follows: clearly defined statement of the objective, qualitative analysis to identify all the factors involved and the variables to be reckoned with; determination of the data needed; procedure for its collection; collection of data and its analysis etc.⁷

The general studies on Co-operatives are no doubt valuable as they provide the basic data about the Co-operatives and indicate all the variables to be reckoned with in initiating planned, purposive research projects in different fields of Co-operative activity. However, from the point of policy considerations the need for initiating specific research studies with a definite economic objective cannot be over emphasised particularly when the co-operatives are given considerable importance in the execution of plan projects in India.

Apart from applied research there is also the need to undertake fundamental research in the field of Co-operation in India. For instance, there is a need to examine the extent to which the different Co-operatives in India follow the Co-operative principles and under what conditions the fundamental principles have been modified to suit the conditions prevailing in the country. A few other areas of such study may be indicated here. These are: study of the applicability of Rochdale principles of political neutrality to Co-operatives in the changed economic situations in the countries of today; self-help and state assistance to Co-operatives; democratic management of Co-operatives and economic efficiency; evolution of a Co-operative policy

⁶ For other examples of such studies see "Research in Agricultural Cooperation, Problem Areas" Preliminary, Farmcredit Administration, U.S. Department of Agriculture and American Institute of Cooperation, Washington D.C., July 1953.

⁷ For a detailed discussion see "Report on the Research, Teaching and Public Administration of the Economics of Agriculture for India" by Black J.D. and Stewart H.L.; Government of India; New Delhi, 1954, 4-5.

as could suit Indian conditions; Co-operative sector and the socialist Co-operative commonwealth; Co-operative laws and legislations; scientific evaluation of the policies of the Government with regard to Co-operation; state participation in the Co-operative Movement; legal and economic position of non-member patrons etc. The above list is neither exhaustive nor all inclusive. It is merely illustrative and many more subjects could be added to the same.

Co-ordination of Research Work

At present a number of individuals and organisations are engaged in research work. However, there is no agency which effectively co-ordinates the research work of these agencies; nor is there any agency to periodically collect comprehensive information on the research projects and make available the same to all those engaged in research. In the absence of such an agency it is not possible for the research workers to know what type of research is being conducted, to learn on the basis of experience of other research workers and improve their techniques and methods of study. In such a situation, overlapping and duplication of work cannot be avoided. For instance, at present, the Rural Credit Follow-up Surveys of the Reserve Bank of India, among others, also study the working of Credit and Marketing Link-up Schemes in different districts spread over a number of States. However, recently the Research Section of the Committee for Co-operative Training has also initiated a project to study the Link-up Schemes in Maharashtra, Gujarat, Uttar Pradesh and Madras. The need for a machinery to co-ordinate the research activities of the individuals and institutions particularly from the point of view of allowing the best utilisation of the limited resources available in India need hardly be emphasised. The Study Team on Co-operative Training appointed by the Government of India in 1960 also emphasised this aspect and recommended for the setting up of a Research Programme Committee within the National Board of Co-operative Training to draw up a co-ordinated programme of field study and research projects to be undertaken by or entrusted to the various agencies such as Universities, individuals and other institutions.⁸ The Study Team further suggested that this Committee should also be responsible for making arrangements for publishing the findings of the field study and research programmes for the benefit of Co-operative Movement. This may be done by the National Board itself or the Board may sanction suitable grants to the concerned agencies for printing and circulating the reports according to the importance of the subject matter of the research project.⁹ In pursuance of the recommendations of this Team, the Committee for Co-operative Training constituted by the National Co-operative Union of India has recently established a Research Section in Delhi.

Co-ordination of research work should not, however, lead to centralisation or monopolisation in the sphere of research activity. For very good reasons research should be decentralised and efforts, therefore, should be made to encourage individuals, research institutions and particularly Co-operative Unions at the State level, to evince increasing interest in the field of Co-operative research. Universities, for instance,

⁸ Government of India, Vol. I; April 1961; 74-75.

⁹ Ibid. 74-75.

provide a suitable forum for research into Co-operative problems as they study these problems through impartial minds and the requisite intellectual calibres. They will also contribute to the training of students for research work. As indicated earlier, limitation of financial resources is a great obstacle in undertaking research studies by universities. In fact, lack of resources has been a problem for other research institutions as well. It is, therefore, necessary to find out ways and means to provide financial assistance to these institutions for undertaking research. In this connection the Study Team on Co-operative Training recommended that the Universities, Rural Institutes for Higher Education and other Professional organisations should be entrusted with specific problems of Co-operation for research and the entire cost of the projects should be financed by the Government.¹⁰ It is also hoped that the Research Programmes Committee of the Planning Commission will, in future, make available increasing financial resources to universities and research institutions for undertaking Co-operative research.

The Study Team on Co-operative Training also observed that the Co-operative Unions have a vital role to play in field research and that the Government should provide the necessary resources for extending the research activities of the Unions. The Unions at the State and National level might undertake studies on their own or in collaboration with other bodies. They should also, suggested the Team, associate themselves with research programmes undertaken by the Universities in their studies and offer scholars the requisite facilities for undertaking research.

Conclusion

In India, research in Co-operation is receiving increasing attention from the Government authorities, Universities and other research institutions after the achievement of Independence but particularly after the launching of development plans. Though a multitude of organisations and institutions are engaged in research, the number of studies undertaken by Universities, particularly those of the students reading for their degree examinations account for a large number. Also the research studies undertaken so far are, by and large, of a general nature and very few are planned and purposive, having definite or specific economic end in view. Though the general studies are valuable, there is need to encourage planned, purposive research which would effectively contribute to policy decisions.

The limited role played by Co-operatives and other agencies in the field of research is partly due to lack of financial resources and suitable research personnel. It is also necessary to ensure that research is not monopolised and should, as far as possible, be decentralised. The increasing interest evinced by different organisations in Co-operative research, is, therefore, in the right direction. Towards encouraging individuals, institutions and particularly Co-operatives in undertaking research studies, there is need to provide them with adequate financial resources. However, from the point of view of avoiding overlapping and duplication of work and also in making the best use of limited available resources in India, there is a need for a suitable machinery to effectively co-ordinate the research activities of the different agencies. This agency

¹⁰ Ibid. 75.

might also collect periodically comprehensive information on the research projects undertaken by different agencies and make the same available to the benefit of all those engaged in research. It is hoped that the recently established Research Section in Delhi by the Committee for Co-operative Training of the National Co-operative Union of India will contribute towards encouraging the research studies and in securing the co-ordination of research activities of different agencies.

APPENDIX I

RESEARCH STUDIES UNDERTAKEN BY DIFFERENT INSTITUTIONS

I. RESEARCH STUDIES UNDERTAKEN BY THE CENTRAL AND STATE GOVERNMENTS :

1. India Government; Studies in Co-operative Farming; 1956; Programme Evaluation Organisation, New Delhi; Published.
2. India, Planning Commission, Programme Evaluation Organisation; Some successful Co-operatives—case studies; 1960; Published.
3. India, Planning Commission, Programme Evaluation Organisation; Evaluation Report on the Working of large and small sized co-operative societies; 1959; Published.
4. Maharashtra, Bureau of Economics and Statistics; Survey of Primary Agriculture Credit Societies (including Multi-purpose societies) in Maharashtra State; 1962; Published.
5. Punjab, Board of Economic Enquiry; Study of Cooperative Farming Societies in the Punjab; 1958; Published.
6. Punjab, Board of Economic Enquiry; Survey of Marketing-cum-Processing Societies in Punjab; 1963; Published.
7. Punjab, Board of Economic Enquiry; Working of Cooperative Sugar Mills in the Punjab; Prog. 1963.
8. Punjab, Board of Economic Enquiry; Cooperative Labour and Construction Societies in the Punjab; 1960; Published.
9. Trivandrum, Bureau of Economic Studies; Primary Coir Co-operative Society; 1961; Published.
10. Sing, Rudra Datt; Evaluation of the Integrated Co-operative Project, Nauranga; Planning and Research Action Institute;@

II. RESEARCH STUDIES UNDERTAKEN BY THE CO-OPERATIVE ORGANISATIONS:

Indian Co-operative Union, New Delhi.

1. Gupta, Ranjit & Srivastava, G.P.; An Evaluation of Janta Health Co-operative Society, Chattarpore; 1960; Mimeographed.
2. Gupta, Ranjit; Case Studies in Co-operative Farming in Delhi—Desh Co-operative Multi-purpose Society, village of Jaitpore, Delhi; 1957; Mimeographed.
3. Gupta, Ranjit; Rural Development and Credit Project in Delhi—An Evaluation Report covering Rabi 1957-58 to Kharif 1959; 1960; Published.

@ Information not available.

4. Kaushal, M.R.; Such Khand Co-operative Multi-purpose Society, village of Chattarpore, Delhi; 1957; Mimeographed.
5. Srivastava, G.P.; Bharat Peasant Co-operative Multi-purpose Society, village of Tigri, Delhi; 1957; Mimeographed.
6. Srivastava, G.P.; A Study of Agricultural Co-operatives in the Union Territory of Delhi; 1960; Mimeographed.
7. Srivastava, G.P. and Joshi, P.C.; Survey of Consumer Co-operation in Delhi 1956-57; Mimeographed.

Others

8. Janarthanam, C.M.; Chandrasekarapuram Co-operative Stores Limited—A Great Experiment; Chandrasekarapuram (Madras) 1956; Published; Madras State Co-operative Union; 1956.
 9. Nagarshet, M.P.; Co-operative Distribution in Bombay; Published; Bombay Provincial Co-operative Institute, Bombay; 1944.
 10. National Co-operative Union of India, Committee for Co-operative Training, New Delhi; Evaluation Survey of the Linkage of Co-operative Credit with Marketing; Prog. 1963.
 11. National Co-operative Union of India; Report of the Evaluation Study of Co-operative Education Programme in Bawana Area; New Delhi; 1960; Published.
 12. National Co-operative Union of India; Integrated Credit Scheme in Ankapalli District, Andhra Pradesh.
 13. National Co-operative Union of India; Co-operative Economic Survey of Basti District.
 14. Maharashtra, State Co-operative Bank Limited; Report of the Crop Loan Evaluation Committee—Part I and II; Published by the Maharashtra State Co-operative Bank, Bombay.
 15. Satyanarayana, N.; Co-operative Experiments in Rural Banks; Alamuru Co-operative Rural Bank Limited; 1949; Published.
- [. RESEARCH STUDIES UNDERTAKEN BY THE UNIVERSITIES :

Research studies undertaken by the staff of the Universities :

Agra University

1. Chauhan, D.S. (Dr.); Utilisation of Co-operative Credit; 1961; Unpublished; Government Agricultural College, Kanpur.
2. Agarwal, G.D. (Dr.); Study of Co-operative Farming in Uttar Pradesh; 1956; Published as an article; Government Agricultural College, Kanpur.

Andhra University

1. Parathasarathy, I.V.; Agricultural Finance and Co-operative Development in Guntur District; 1962.

2. Parathasarathy, I.V.; Cropping in river Valley Projects and Co-operative Development in such areas; 1962; Unpublished.

Bombay University

1. Desai M.B. & Baichwal, P.R.; Role of the Middlemen and Co-operatives in the Production and Marketing of Fish; 1960; Published.
2. Donde, W.B.; Co-operative Farming in Maharashtra; 1948.
3. Naik, K.N. (Dr) & Shivamoggi, H.B.; Working of Lift Irrigation Societies in Karnatak; 1954; Department of Economics.

Delhi University

1. Sivaswami, K.G.; Co-operative Movement in Bihar : A Study in Organisation and Technique; 1956; Delhi School of Economics.

Madras University

1. Sriram, K.V. (Dr) ; Co-operative Rural Credit in Madras; 1959; Co-operative Banking and Agricultural Finance Section.
2. Balakrishnan, R. (Dr); Survey of Handloom Industry in Madras State; Prog. 1956.
3. Sriram, K.V. (Dr); Case studies of Six Primary Societies in Madras State; Prog. 1959; Co-operative Banking and Agricultural Finance Section.

Maharaja Sayajirao University of Baroda

1. Desai, M.B. (Dr); Community Development and Economic Change; Prog. 1961; Department of Agricultural Economics.
2. Shah, B.G. & Naik, K.N.; Management Pattern of Co-operatives in Baroda District; 1961; Faculty of Commerce.

Marathwada University

1. Ranbhise, N.P.; A Review of Co-operative Movement in Marathwada; 1950-55; 1959.
2. Ranbhise, N.P.; An Enquiry into the working of Grain Banks in Five Districts of Marathwada; 1958.

Osmania University

1. Krishnaswamy, M.S.; Agricultural Development and Rural Finance; Prog.; College of Agriculture, Hyderabad.

Sri Venkateswara University

1. Narayan, D.L. (Dr.); Socio-Economic Survey of a village (Cherlopalli) with special emphasis on Rural Credit and Problems of a Large-Sized Primary Society; Prog. 1962.

Research Studies undertaken by students for University degrees. Ph.D., D. Phil. M.A., M.Com., Post-Graduate Diploma in Co-operation Examination etc.
Agra University

1. Agarwal, Naresh Chandra; The Rehabilitation of Co-operative Societies in Uttar Pradesh; Thesis for Ph. D. degree; 1962.
2. Bhatnagar, Krishan Kumar; A Study of Present Position and Future Prospects of Co-operative Farming in U.P.; Thesis for Ph.D. degree; 1960; Economics Department, Meerut College, Meerut.
3. Deshmukh, M.R.K.G.; Rural Banking in India; Thesis for Ph. D. degree; 1952.
4. Gupta, Om Prakash; The Role of Co-operation in the Economic Planning in U.P.; Thesis for Ph.D. degree; 1963.
5. Gupta, K.R.; Marketing of Agricultural Produce in Bihar since 1939; Thesis for Ph.D. degree; 1959; Vikramjit Singh Sanatana Dharma College, Kanpur.
6. Hajela, Tilak Narayan; Rural Co-operatives and Community Development in Uttar Pradesh; Thesis for Ph.D. degree; 1960.
7. Mathur, M.P.; Co-operative Marketing in U.P.; Thesis for Ph.D. degree; 1949.
8. Singhal, Jai Narayan; The Role of Co-operation in Planned Economy with special reference to India; Thesis for Ph.D. degree; 1963.
9. Dwivedi, R.S.; Co-operative Banking in U.P.; Thesis for M.Com. degree; 1962; Vikramajit Singh Sanatana Dharma College, Kanpur.
10. Katiyar, B.P.; Co-operative Movement in U.P. 1904-50; thesis for M.A. degree; 1951; Vikramajit Singh Sanatana Dharma College. Kanpur.
11. Malik, S.C.; Cane Co-operatives in U.P.; Thesis M.A. degree; 1960; Vikramajit Singh Sanatana Dharma College, Kanpur.
12. Mansharamani, C.B.; Role of Co-operatives in U.P.; Thesis for M.Com. degree; 1961; Vikramajit Singh Sanatana Dharma College, Kanpur.
13. Agarwal, Ram Prakash; Co-operative Movement in U.P. 1947-57; Thesis for M.Com. degree; 1959; Barahseni College, Aligarh.
14. Dayal, Bishambhar; Co-operative Movement in Aligarh District; Thesis for M.Com. Degree; 1952; Barahseni College, Aligarh.
15. Gupta, Krishan Lal; Co-operative Credit Societies in Hathras Tehsil; Thesis for M.Com. degree; 1962; Barahseni College, Aligarh.
16. Saxena, B.S.; Co-operative Movement in Aligarh 1949-59; Thesis for M.Com. degree; 1960; Barahseni College, Aligarh.
17. Saxena, M.P.; Co-operative Movement in U.P.; Thesis for M.Com. degree; 1954; Barahseni College, Aligarh.
18. Sharma, Jagdish Chandra; Co-operative Farming in U.P.; Thesis for M. Com. degree; 1960; Barahseni College, Aligarh.

19. Sharma, K.C.; Co-operative Marketing in U.P. 1945-55; Thesis for M.Com. degree; 1956; Barahseni College, Aligarh.
20. Suresh Chandra; Co-operative Marketing of Agricultural Produce in U.P.; Thesis for M.Com. degree; 1954; Barahseni College, Aligarh.
21. Varshney, Akhlesh Kumar; Co-operative Farming in U.P.; Thesis for M. Com. degree; 1962; Barahseni College, Aligarh.

Aligarh Muslim University

1. Samiuddin; Co-operative Farming and the Impact on Rural Industries with Reference to Uttar Pradesh; Thesis for Ph.D. degree; Prog. 1962.

Allahabad University

1. Akhtarul Hasan; Consumers' Co-operatives in India with special reference to U.P.; Thesis for D.Phil. degree; Prog. 1962; Department of Economics.
2. Srivastav, Alopi Prasad; Co-operative Credit Movement in U.P. since Independence; Thesis for D.Phil. degree; Prog. 1962; Department of Economics.
3. Yashoda, Nandan Lal; Co-operative Farming in India with special reference to U.P.; Thesis for D.Phil. degree; Prog. 1962; Department of Economics.

Annamalai University

1. Subramanian, R.; Co-operative Banking in Madras State; Thesis for M. Litt. degree; 1954; Published articles.
2. Rajan, S.N.; Rural Credit in South Arcot District with particular reference to Co-operative Credit; Thesis for M.Litt. degree; Prog. 1963.

Banaras Hindu University

1. Dhariwal, G.S.; Agricultural Co-operation in Punjab; Thesis for Ph.D. degree; 1960; College of Agriculture, Varanasi.
2. Ranade, S.N.; Some Aspects of Co-operative Marketing in India with special reference to U.P.; Thesis for Ph.D. degree; Prog. 1962; College of Agriculture, Varanasi.
3. Tyagi, S.S.; Agricultural Co-operation in Uttar Pradesh; Thesis for Ph.D. degree; Prog. 1958; College of Agriculture, Varanasi.
4. Vimal, Suresh Chandra; Co-operative Movement in U.P. under the Five-Year Plans; Thesis for Ph.D. degree; Prog. 1961.
5. Agarwal, K.P.; Co-operative Marketing of Agricultural Produce in Varanasi District (U.P.); Thesis for M.Com. degree; 1962.
6. Gaur, Jai Prakash; Co-operative Finance in Varanasi District; Thesis for M.Com. degree; Prog. 1962.

Bombay University

1. Baichwal, P.R.; Working of Multi-purpose Co-operatives in Mysore (with

- special reference to Dharwar District); Thesis for Ph.D. degree: 1962: Department of Economics.
2. Naik, K. N.; Co-operative Movement in the Bombay State; Thesis for Ph.D. degree; 1953; Department of Economics; Published: Popular Book Depot. 1953; Bombay.
 3. Shah, A. C.; Integrated Scheme of Rural Credit; Thesis for Ph.D. degree; 1962; Department of Economics.
 4. Iyer, Indira (Mrs.); Agencies of Rural Development; Thesis for Ph.D. degree; Prog. 1963; Department of Economics.
 5. Bhuvanchandran, V.; Co-operative Central Financing Agencies in Bombay State; Thesis for M.A. degree; 1953; Department of Economics.
 6. Raman, P.; Co-operative Central Financing Agencies in Madras State; Thesis for M.A. degree; 1956; Department of Economics.

Delhi University

1. Goyal, Surindra Kumar; Some Aspects of Cooperative Farming in India with special reference to Punjab; Thesis for Ph. D. degree; 1961.
2. Pathapati, Srinivas Rao; Co-operative Farming and other system of mutua aid in cultivation with special reference to Andhra Pradesh; Thesis for Ph.D. degree; Prog. 1958; Delhi School of Economics.

Gauhati University

1. Dutta, Shasi Dhar; Agricultural Cooperation in Assam with special reference to Sibsagar and Lakhimpur districts; Thesis for D.Phil. degree; Prog. 1964; Sibsagar College.

Gujarat University

1. Bhatt, R. N. (Dr.); Co-operative Movement in Surat District; Thesis for Ph. D. degree; 1959.
2. Jakate, M. N.; Cotton Co-operatives with special reference to South Gujarat; Thesis for Ph.D. degree; 1958.

Jabalpur University

1. Basal, S. C., The Role of Co-operation in Community Development in Madhya Pradesh; Thesis for Ph.D. degree; Prog. 1962.
2. Pandey, S. R.; The Place of Industrial Co-operatives in the Planned Economy of India with special reference to Madhya Pradesh; Thesis for Ph.D. degree; Prog. 1963.
3. Shrivastav, S. C.; A Critical Study of the Co-operative Movement in Madhya Pradesh (since States reorganisation); Thesis for Ph.D. degree; Prog. 1960.
4. Shukla, D. S.; Economics of Co-operative Farming—A Case Study of Sample Co-operative Farms in M.P.; Thesis for Ph.D. degree; Prog. 1963.

Kerala University

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Lucknow University

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Madras University

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Maharaja Sayajirao University of Baroda

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Nagpur University

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3. Ayachit; R. P.; Industrial Co-operatives in Vidarbha; Thesis for Ph.D. degree; @
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5. Jain, L. C.; The Multi-Purpose Co-operative Societies in Madhya Pradesh; Thesis for Ph.D. degree; @
6. Parathasarathy, I. V.; Agricultural Co-operation in Madras State; Thesis for Ph.D. Degree; @
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Osmania University

1. Ratna (Miss) R.; The Co-operative Movement in the Hyderabad State; Thesis for Ph.D. degree; 1957; the Indian Institute of Economics; Hyderabad.

Poona University

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2. Kamat, G. S.; Management Problems in Co-operative Undertakings; Thesis for Ph.D. degree: 1932-33; Gokhale Institute of Politics and Economics, Poona.

Rajasthan University

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5. Zacharias, C.W.B. & Srinivasrao, V.; Study on the Working of Co-operative Farming Societies; Prog. 1956; University of Madras.
6. Parathasarathy, G. (Dr); Assessment of Progress and Evaluation of Co-operative Farming Societies in the states of Madras, Kerala and Andhra; Prog. 1963; Agro-Economic Research Centre, University of Madras.

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8. Gadgil, D. R. (Prof.); A Survey of Marketing of Paddy Rice in Igatpuri Taluka, District Nasik, with reference to the problems of Marketable Surplus, Co-operative Marketing and the Relation of Co-operative Credit; Prog. 1963; Agro-Economic Research Centre, Gokhale Institute of Politics & Economics, Poona.
9. Survey of Economic Change in the Pravara Co-operative Sugar Factory Area; Prog. 1963; Agro-Economic Research Centre, Gokhale Institute of Politics & Economics, Poona.

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5. Report of the All India Rural Credit Survey, Vol. I (part I & II), Vol. II and Vol. III; Bombay, Reserve Bank of India, 1957.
6. Report of the Survey of Urban Co-operative Banks, 1957-58; Bombay, Reserve Bank of India; 1961; published.
7. Changing Pattern of Liabilities and Assets of State and Central Co-operative Banks, 1951-52 to 1959-60; Published in the Reserve Bank of India Bulletin, October 1961.
8. Relative Performance of Large and Small-sized Agricultural Credit Societies; Published in the Reserve Bank of India Bulletin, October 1961.
9. Effects of Land Reforms and Land Mortgage Banking; Reserve Bank of India.
10. All India Rural Debt and Investment Survey 1961-62; Reserve Bank of India.

VI. RESEARCH STUDIES UNDERTAKEN BY OTHER ORGANISATIONS

1. Desai, M. B.; Co-operation in Karjan; 1961; Indian Society of Agricultural Economics, Bombay; Published.
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3. Gujarat Co-operative Farming Survey Committee; Co-operative Farming in Gujarat; 1959; Indian Society of Agricultural Economics, Bombay.
4. Shah, C. H.; Problems of the Small Farmers—Report on an Enquiry into the

problems of Low-income Farmers in Kodinar Taluka: 1958; Indian Society of Agricultural Economics, Bombay; Published.

5. Iyengar, Kesava. S. (Prof.); Fact Finding Enquiry into the working of Co-operative Primary Agricultural Credit Societies in the Taluks of Manvi (Raichur District); Banswada (Nizamabad District) and Degloor (Nanded District); 1954; Hyderabad, Indian Institute of Economics; Published.
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7. Kotadwala, M. R.; Report of the Working of Co-operative Farming Societies in Gujarat with special reference to Surat District; 1959; Chunilal Gandhi Vidyabhavan, Surat.
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VII. RESEARCH STUDIES UNDERTAKEN BY THE INTERNATIONAL COOPERATIVE ALLIANCE, REGIONAL OFFICE AND EDUCATION CENTRE FOR SOUTH-EAST ASIA:

1. Baichwal, P. R. (Dr); Agricultural Marketing with Special Reference to Co-operative Marketing in the South-East Asian countries; Prog. 1963.
2. Dahlberg, Hans; A Survey of Co-operative Training Institutions in South-East Asia; 1964.

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6. "Bibliography on Co-operation", Committee for Co-operative Training, National Co-operative Union of India, New Delhi, 1963.
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8. "Report of the Co-operative Planning Committee", Chairman: R. G. Saraiya, Government of India, Delhi, 1951.
9. "Report of the Study Team on Co-operative Training, Vol. I and II", Ministry of Community Development & Co-operation, Government of India, New Delhi, 1961.
10. "All India Rural Credit Survey; Report of the Committee of Direction, Vol. II, the General Report", Reserve Bank of India, Bombay, 1954.
11. "Research in Agricultural Co-operation, Problem Areas", Preliminary, Co-operative Research and Service Division, Farm Credit Administration, U.S. Department of Agriculture, American Institute of Co-operation, Washington D. C., 1963.

DETAILS OF INDIVIDUAL RESEARCH STUDIES IN INDIA

COOPERATIVE MOVEMENT : GENERAL

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| 1. <i>Title of the project:</i> | 1.1 A CRITICAL STUDY OF THE CO-OPERATIVE MOVEMENT IN MADHYA PRADESH.
(Thesis for Ph.D. degree) |
| 2. <i>In progress/ completed:</i> | In progress. |
| 3. <i>Year commenced/ completed:</i> | 1960. |
| 4. <i>Institution and address:</i> | Faculty of Commerce, University of Jabalpur, Madhya Pradesh. |
| 5. <i>Person in charge of the project/name of the candidate:</i> | Mr. S. C. Srivastava. |
| 6. <i>Sponsoring agency and address:</i> | — |
| 7. <i>Financial assistance provided:</i> | — |
| 8. <i>Objectives of the research project:</i> | To study the progress of Co-operative Movement in Madhya Pradesh. To evaluate the working of co-operative societies and find out the causes of failure and success so as to suggest measures for an improvement in their working. |
| 9. <i>Nature and method of study:</i> | The author proposes to conduct this study mainly with reference to the published material and data available from the Departments of Co-operation. The author also intends to visit some of the co-operatives. |
| 10. <i>Main results of the survey:</i> | — |
| 11. <i>Publication, title, publisher and year:</i> | — |
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| 1. <i>Title of the Project:</i> | 1.2 AN ENQUIRY INTO THE PROBLEMS OF LOW-INCOME FARMERS IN KODINAR TALUKA. |
| 2. <i>In progress/ completed:</i> | Completed. |
| 3. <i>Year commenced/ completed:</i> | 1954/1956. |
| 4. <i>Institution and address:</i> | Indian Society of Agricultural Economics, 46-48, Esplanade Mansion, Mahatma Gandhi Road, Bombay. |
| 5. <i>Person in charge of the project:</i> | Dr. C. H. Shah, Hon. Director. |
| 6. <i>Sponsoring agency and address:</i> | Research Programmes Committee, Planning Commission, Government of India, New Delhi. |

7. *Financial assistance provided:* Sponsoring agency—Rs. 22,761.00.
8. *Objectives of the research project:* To study the obstacles which prevent the small farmer from participating in and benefiting from economic growth and also to examine the growth potential within the present physical and financial resources of this group. This was an extension of the enquiry into the progress of the co-operative movement in Kodinar carried out by the Society in 1950-52.
9. *Nature and method of study:* The study attempted to provide as complete an analytical frame as possible for the problem under investigation with the data that could be obtained. The problems of the small farmer were studied in particular as they relate to the functioning of his economy as revealed through employment, production efficiency, capital structure and growth. Though the field survey constituted the main source of data, information was also collected from published and unpublished Government records. Data were collected by means of three questionnaires: one each for the village and the co-operatives and the third for the cultivator and the family. The first two included questions on location, caste and non-farm occupation, types of co-operatives, membership, co-operative activities, finances of the society and special aid, if any, provided to the small farmer. Data on economic and social status of the operator, size of family, literacy of its members, working force, nature and extent of off-farm employment, subsidiary sources of income, farm ownership and tenancy, fragmentation, land use, irrigation, production and value of crops, farm practices, assets, liabilities and savings, investment and capital formation during 1948-53, relation of the farmer with co-operatives, sources of finance etc. were collected with the help of the family schedules.

The survey was based on two-stage-clustered sampling. In the first stage, 20 sample villages were selected, five each from the four sub-regions, Coastal, Eastern, Gir and Nagher, care being taken to see that the co-operative movement was reflected in the sample in all its shades. At the second stage, the sample families were selected after grouping them into big, medium and small farmers—12½ per cent from among big, 50 per cent from among medium farmers. All the small farmers (280) in the selected villages were studied. The total families in the sample were 397.

The data collected refers to the period 1954-55. The field survey was undertaken during the later part of 1955 and was spread over a period of 6 months.

10. *Main results of the survey:* The enquiry revealed that despite the enviable achievement of co-operation in the region, the weaker sections did become weaker and that was due to inherent defects in their economy such as factor imbalance, excess of certain assets and labour in relation to land, uneconomic structure of assets and capital rationing. Redistribution of land to correct the faulty combination of factors, co-operative farming to solve the problem of under-equipment on the one hand and inadequate supplies on the other, consolidation of holdings and

credit organisation are the broad measures suggested to improve the lot of small farmers.

11. *Publication, title, publisher and year:* Published.
 Title: "Problems of small farmers—Report on an Enquiry into the Problems of Low-Income Farmers in Kodinar Taluka" by Dr C. H. Shah. Published by the Indian Society of Agricultural Economics, Bombay; 1958; pp. ix+164; Price Rs. 5.00.

For the publication of this report, Research Programmes Committee of the Planning Commission, Government of India, New Delhi, provided a grant of about Rs.2,725.00.

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1. *Title of the project:* 1.3 AN ENQUIRY INTO THE WORKING OF CO-OPERATIVE MOVEMENT IN KODINAR.
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed:* 1950/1951.
4. *Institution and address:* Indian Society of Agricultural Economics, 46-48, Esplanade Mansions, Mahatma Gandhi Road, Bombay.
5. *Person in charge of the project:* Dr. Manohar V. Hate, Officer-in-charge.
6. *Sponsoring agency and address:* Indian Society of Agricultural Economics, Bombay.
7. *Financial assistance provided:* Sponsoring Agency: Rs. 9,158.00.
8. *Objectives of the research project:* To survey the progress of co-operation and to present a socio-economic analysis of the effects of co-operation on the population of Kodinar Taluka (Amreli district) over a period of 40 years (1911-1951). The more important objectives were to evaluate the performance of the multipurpose co-operative movement in the Taluka, to examine its limitations, to assess its impact on the standards of living of its members, the extent to which it has developed invulnerability to agricultural depression and lastly to judge its influence on the life and economy of the Region.
9. *Nature and method of study:* The study is mainly based on the data collected from a random sample of co-operatives and members through field investigation. In the study, all the agricultural credit co-operatives (44) were investigated. From among these societies, a random sample of 75 members were selected. The members were grouped according to the size of cultivated holdings into three classes : a, b and c (corresponding to above 15 acres, between 6 and 15 acres and less than 6 acres).

In all, about 660 individual members were examined. In addition, the working of the Kodinar Banking Union was studied in detail. Three schedules were designed for the intensive enquiry: one for Kodinar Banking Union, another for the co-operative societies and the third for the members of the societies. The information collected refers to the period 1950-51. General information about the physical characteristics, agricultural economic conditions, industrial co-operatives, social conditions and working of development agencies in the Taluka was collected from public sources. The field survey was undertaken during 1951.

10. *Main results of the survey:* The survey revealed that the co-operative movement had helped to improve the standard of living of over 3/4th of the total members. In addition to encouraging thrift and self-help among members and the general body of the villagers, the movement had encouraged better farming practices. The Banking Union was responsible for implementing a series of social reforms such as extension of education, abstinence from drinks, and elimination of extravagant expenditure on social occasions. 90% of the members accepted the principle of reforming their social customs and habits. The survey concluded that co-operation had by-passed the weaker sections of the community. The principal beneficiaries were the large landlords. Of the total rural families, only 1/4th had shown active interest in the movement. Thus the major part of rural community was not brought within the fold of co-operative movement. Money-lenders wielded effective power and control over large majority of members. The movement was not able to provide the necessary protection to the cultivators against the adverse effects of the depression. Even though the Banking Union was able to effect considerable improvement in the economic condition and social life of its members, a vast field of work was left unexplored, particularly in respect of low-income families, both inside and outside the movement. Fuller development of economic resources of Kodinar and reorientation of the co-operative organisation to make it a rehabilitation movement in the area were emphasised.
11. *Publication, title, publisher and year:* Published.
Title: "Co-operation in Kodinar". Published by the Indian Society of Agricultural Economics, 46-48, Esplanade Mansions, Mahatma Gandhi Road, Bombay; 1952; pp.xxiii + 151; Price Rs. 6.00.

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1. *Title of the project:* 1.4 A REVIEW OF CO-OPERATIVE MOVEMENT IN MARATHWADA—1950-55.
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed:* —

4. *Institution and address:* Economics Department, Millind Mahavidyalaya, Aurangabad, Maharashtra State.
5. *Person in charge of the project:* Prof. N. P. Ranbhise.
6. *Sponsoring agency and address:* The data relating to this study was collected in the course of an "Enquiry into the working of Grain Banks in Marathwada" undertaken by the author on behalf of the Research Programmes Committee, Planning Commission, New Delhi.
7. *Financial assistance provided:* —
8. *Objectives of the research project:* To provide an account of the Co-operative Movement in the Marathwada Region.
9. *Nature and method of study:* Data on the working of the different types of co-operative societies was collected in the course of an "Enquiry into the Working of Grain Banks in Marathwada" undertaken by the author on behalf of the Research Programmes Committee, Planning Commission, New Delhi.
10. *Main results of the survey:* Growth of Co-operative Movement in Marathwada is uneven and too much emphasis is laid on agricultural credit co-operation; the working of small size credit co-operatives is not satisfactory; overdues have accumulated in grain banks and they are in a moribund and decadent stage; similar is the case with the Taluka Agricultural Co-operative Associations (TACA) and rural banks; the working of the central banks is by and large satisfactory; though, they are also faced with the problem of accumulated overdues.
11. *Publication, title, publisher and year:* Published.
Title: "A Review of Co-operative Movement in Marathwada" by N. P. Ranbhise. Published by the Bombay State Co-operative Union, Bombay; June 1959; pp. ii+68; Price Rs. 1.50.

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1. *Title of the project:* 1.5 A SURVEY OF CO-OPERATIVE MOVEMENT IN BILLARA TEHSIL, JODHPUR DISTRICT, RAJASTHAN
(As a part of M.A. degree examination)
 2. *In progress/ completed:* Completed.
 3. *Year commenced/ completed:* September 1959/January 1960.
 4. *Institution and address:* S.M.K. Government College, University of Rajasthan.
 5. *Name of the candidate:* Mr. M. R. Bafna.
 6. *Sponsoring agency and address:* —

7. *Financial assistance provided:* —
8. *Objectives of the research project:* To assess the progress of Co-operative Movement in different fields of economic activity in Billara Tehsil of Jodhpur District and to examine the working of co-operative societies with a view to suggest measures for removing the defects, if any, therein.
9. *Nature and method of study:* In the study of this project, apart from utilising published material, the author collected the data from the office of the Assistant Registrar, Co-operative Societies, Jodhpur. The author also conducted a field census of all types of societies and selected about 30 per cent from each category on a random sampling method for detailed investigation. In all, about 50 societies were investigated. The societies covered, large and small-sized multipurpose societies, agricultural non-credit, marketing, farming and industrial co-operatives. A few members from each of the societies were also interviewed for collecting the information on certain pertinent aspects. The author canvassed two questionnaires, one for the co-operatives and the other for the members. The data collected refers to the period between 30th June 1958 to 30th June 1959. The field survey was extended over a period of three months during the year 1959.
10. *Main results of the survey:* The coverage of membership of agricultural credit co-operatives has been very small; Credit societies rely heavily on Government financial support; poor deposits resources; better performance of large sized multipurpose societies.
11. *Publication, title, publisher and year:* Unpublished.

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1. *Title of the project:* 1.6 COMMUNITY DEVELOPMENT AND ECONOMIC CHANGE.
 2. *In progress/ completed:* In progress.
 3. *Year commenced/ completed:* 1961.
 4. *Institution and address:* Department of Agricultural Economics, M. S. University of Baroda, Baroda.
 5. *Person in charge of the project:* Dr. M. B. Desai, Professor and Head, Department of Agricultural Economics, M.S. University of Baroda.
 6. *Sponsoring agency and address:* National Institute of Studies and Research on Community Development, Mussoorie, Uttar Pradesh.
 7. *Financial assistance provided:* Sponsoring agency: Rs. 38,000.00.

8. *Objectives of the research project:* To examine the economic change brought about in the field of agriculture through community development. The role of co-operation in this change is examined in detail.
9. *Nature and method of study:* For the purpose of the study, 7 villages of Padra Taluka, Baroda District, have been selected purposively with due consideration to the geographical and agricultural conditions in the Taluka and also to represent the cross-section of the area and the people. In these villages, a house to house census of families was undertaken to draw suitable sample families for investigation. Cultivators were stratified on the basis of operational holdings and about 15 per cent of them were selected on the basis of random sampling method. The data collected refers to the period between 1957 and 1961. The field survey was undertaken towards the end of 1963, and was spread over for about 9 months.
10. *Main results of the survey:* The data is being processed and analysed.
11. *Publication, title publisher, and year:* —

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1. *Title of the project:* 1.7 CO-OPERATIVE MOVEMENT IN BIHAR—A STUDY IN ORGANISATION AND TECHNIQUE.
 2. *In progress/ completed:* Completed.
 3. *Year commenced/ completed:* 24th January 1954/24th July 1954.
 4. *Institution and address:* Delhi School of Economics, University of Delhi, Delhi-8.
 5. *Person in charge of the project:* Mr. K. G. Sivaswamy, Research Associate (1953-54), Delhi School of Economics, University of Delhi.
 6. *Sponsoring agency and address:* Delhi School of Economics, University of Delhi, Delhi-8.
 7. *Financial assistance provided:* —
 8. *Objectives of the research project:* To study the working of primary agricultural co-operative credit societies, central banks and central supply and sales societies in Bihar and suggest measures for their re-organisation, including State aid, with a view to enable them to carry out the new responsibilities for agricultural production proposed in the reports of the Grow More Food Committee and the Five-Year Plan.
 9. *Nature and method of study:* For the purpose of this study, the author visited important co-operative societies, both primary and central, with a view to assess their methods of operation, their success and their

difficulties, in assisting all the agriculturists in the villages to increase agricultural production. Community Project Centres and Panchayats in the villages were also studied in the light of the proposals of the Five-Year Plan. The author visited about 100 villages. Information about the working of agricultural primary societies, particularly with reference to the cultivated area owned by the Panchas (Committee of Management), the loans issued to them, the extent of services rendered by the society to the population and the extent of communal domination in leadership, was collected with the aid of a questionnaire. A second set of questionnaires related to the classification of the land owners, according to the area owned and the relation of land ownership to communities. A third set of questionnaires related to the composition of the population as owners, agricultural tenants and labour, non-agricultural labour and others. The fourth related to conditions of tenancy and labour; a fifth questionnaire to the role of private agencies regarding agricultural credit and trade, and mortgages and land sales; a sixth to the character of irrigation sources, crops and soils and a seventh to activities done on behalf of the community projects.

A second set of questionnaires was issued to central banks with the object of finding out the extent of their credit and non-credit services, the quality and adequacy of staff, the assignment of work, the nature of supervision exercised over societies, the output of work by the Management and particularly office-bearers etc. Besides, the author interviewed a number of officials and non-officials for the collection of facts and views on several aspects of the working of co-operative movement in the State.

10. *Main results of the survey:* The report reveals many unsatisfactory features of the Co-operative Movement in Bihar State and suggests lines of re-organisation of the Movement.
11. *Publication, title, publisher and year:* Published.
Title: "The Co-operative Movement in Bihar — A Study in Organisation and Technique" by K.G. Sivaswamy, Published by the University Press, University Buildings, Delhi-8; February 1956; pp. xxiv+341; Price Rs. 12.50.

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1. *Title of the project:* 1.8 CO-OPERATIVE MOVEMENT IN U.P. IN THE FIVE-YEAR PLANS.
(Thesis for Ph.D. degree)
 2. *In progress/ completed:* In progress.
 3. *Year commenced/ completed:* July 1961.
 4. *Institution and address:* Department of Economics, Banaras Hindu University, Varanasi-5, U.P.

5. *Name of the candidate:* Mr. Suresh Chandra Vimal.
6. *Sponsoring agency and address:* —
7. *Financial assistance provided:* Awarded Research Fellowship of Rs. 100.00 per month by the Department of Economics, Banaras Hindu University.
8. *Objectives of the research project:* Not available.
9. *Nature and method of study:* Not available.
10. *Main results of the survey:* —
11. *Publication, title, publisher and year:* —

1. *Title of the project:* 1.9 EVALUATION OF THE CO-OPERATIVE MOVEMENT IN KARJAN TALUKA OF THE BARODA DISTRICT.
2. *In progress/completed:* Completed.
3. *Year commenced/completed:* 1957/1960.
4. *Institution and address:* Indian Society of Agricultural Economics, 46-48, Esplanade Mansions, Mahatma Gandhi Road, Bombay.
5. *Person in charge of the project:* Dr. M. B. Desai.
6. *Sponsoring agency and address:* Indian Society of Agricultural Economics, Bombay.
7. *Financial assistance provided:* Sponsoring agency—Rs. 24,008.00.
8. *Objectives of the research project:* Assessment of the progress of co-operation in the Karjan Taluka, especially to evaluate the impact of the movement on the social and economic life of the people; and in the light of empirical data, suggest ways and means for a more rapid progress.
9. *Nature and method of study:* The study is mainly based on the data collected from all the co-operatives (68) operating in Karjan Taluka and from a sample of selected members and non-members in the villages. A sample of 10 per cent of the members of large co-operative societies having a membership of over 50 and a sample of

15 per cent of the members of small societies were selected at random. In the selection of members, the size of holdings of members was taken into consideration. The size of the sample studied was 440. In addition, a sample of non-members equal to about 5 per cent of the total members of all societies was selected to study their conditions for purposes of comparison and contrast with those of members. Cases of 147 non-members were selected for analysis. In the selection of the sample of members and non-members, the different castes and communities were given due representation. The data collected referred to the period from May 1957 to September 1958. The field survey was conducted over a period of 16 months in 1958 and 1959.

Three schedules were designed for field investigation. The first schedule was intended to provide basic information relating to villages. The second schedule gave detailed information relating to the working of different types of co-operative societies, leadership and management of society, caste influence and other socio-economic effects. Through the intensive family schedule, information was collected in relation to various aspects of social and economic life of the members and non-members. An attitude survey was also attempted to ascertain the popular reactions to the objectives and working of the movement. The progress and achievements of the movement in the Taluka as a whole are examined.

10. *Main results of the survey:* The study revealed that the co-operative movement had made considerable progress in the taluka, especially in the field of credit and marketing. A close relationship between literacy and development of co-operative finance was indicated by the fact that 93 % of the members were literates in 1956-57. An analysis of the impact of depression showed that not quite progressive agriculture experienced a severe external capital rationing with heavy penalties for default. In the working of primaries in Karjan, no particular groups or castes dominated the co-operatives or directed the movement for their own benefit. Backward communities or disadvantaged sections of the community were covered by the movement. The small farmers were also drawn into the movement. Agriculture was the primary source of income both of members and non-members. The cause leading to the failure of the Karjan and Sinor Talukas' Co-operative Banking Union Ltd., which raised high hopes for 9 years of its working and made its impact felt on the taluka and initiated an integrated approach to rural credit, should make a valuable study to set the future co-operative pattern more soundly. The study makes a strong plea for the setting up of a strong federating (supervising) union of societies at the Taluka level, for providing an effective link between the primaries and the central financing agency. Local leadership had played an important role in the successful working of societies.
11. *Publication, title, publisher and year:* Published.
 Title: "Co-operation in Karjan" by Dr. M.B. Desai.
 Published by the Indian Society of Agricultural Economics, Bombay; December 1960; pp. viii+131; Price Rs. 5.00.

1. *Title of the project:* 1.10 SURVEY OF CO-OPERATIVE MOVEMENT IN JODHPUR CITY.
(As a part of M.A. Examination)
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed :* October 1962/February 1963.
4. *Institution and address:* Department of Economics, University of Jodhpur, Jodhpur, Rajasthan.
5. *Name of the candidate:* Mr. Sumer Singh Rathor.
6. *Sponsoring agency and address:* —
7. *Financial assistance provided:* —
8. *Objectives of the research project:* To assess the progress of different types of co-operative societies in Jodhpur City and to examine their working.
9. *Nature and method of study:* In this study, apart from utilising the published material, the author investigated all the types of societies except consumer co-operatives, working in Jodhpur city on the basis of a prepared questionnaire for different types of societies. The societies investigated covered Central Bank, Thrift and Credit, Industrial, Transport and Housing Societies. In the case of consumer societies, a sample of 20 per cent were studied. The data collected refers to the period between June 1961 to June 1962. The field survey was undertaken during the later part of 1962, over a period of 4 months.
10. *Main results of the survey:* The progress of co-operative movement was comparatively better after the formation of Rajasthan State. Though the membership of the Central Bank has increased, the contribution of the share capital in the financial resources of the Bank has been declining. Only 7 per cent of the Central Bank's resources is utilised to provide funds to urban co-operatives. Little more than half of the thrift and credit societies are almost defunct. Only one society received financial accommodation from the Central Co-operative Bank. Co-operative Society among the railway employees is working satisfactorily. About 2/3rd of the industrial co-operatives are defunct. In certain fields such as among carpenters, leather workers etc., no societies have been organised; transport societies lack the true ideal and spirit of co-operatives.
11. *Publication, title, publisher and year:* Unpublished.

1. *Title of the project:* 1.11 SURVEY OF ECONOMIC CHANGE IN THE PRAVARA CO-OPERATIVE SUGAR FACTORY AREA.
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed:* 1957.
4. *Institution and address:* Gokhale Institute of Politics and Economics, Servants of India Society's Home, Poona-4.
5. *Person in charge of the project :* Mr. S. H. Pore.
6. *Sponsoring agency and address :* The project is undertaken as an ad-hoc study by the Agro-Economic Research Unit, Ministry of Food & Agriculture, Government of India, in the Gokhale Institute of Politics & Economics.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* The objective of the study is to assess economic change in the area of operation of the Pravara Cooperative Sugar Factory during the period 1950-56.
9. *Nature and method of study :* The study is based mainly on the data collected through field investigation. The survey embraces study of all types of economic activities in the area of operation of Pravara Co-operative Sugar Factory. Enquiries were conducted both at the Factory site and in the selected villages. Sample enquiries at factory site were in respect of perennial and seasonal factory labour, carters, labour employed by the contractors and other casual labour. In sample villages, the study embraced old and new factory workers, applicant farmers, gur-maker, non-cane-growing farmers and casual agricultural labourers. The census enquiries include shops and trading establishments, non-agricultural production and services at factory site and shops and trading establishments in the sample villages. Other enquiries (case studies etc.) were conducted for attached agricultural labourers, artisans, balutedars, backward class and tribes, and miscellaneous workers like fitters, painters etc. Relevant data were collected from the factory office, co-operative societies, village panchayats, schools and from village records.

The field investigation was conducted during 1957. Reference period for the data collected being the middle of November 1955 to the middle of November, 1956 which covered complete cane-crushing season.

Selection of villages : From among the 41 villages within the area of operation of the factory, 10 villages were selected on the basis of stratified random sampling method. All the villages were divided into different strata by applying the following criteria :

(i) Size of the village and cultivable area \geq 1250 acres and < 1250 acres.

(ii) Distance from the factory site \geq 5½ miles and < 5½ miles.

(iii) Number of factory members in the villages.

While arranging villages into appropriate groups for drawing requisite samples, some of the villages were grouped together due to certain considerations and were treated as one village. The villages were arranged in different strata in such a way so as to provide fairly correct basis for assessment purposes.

Selection of labourers and farmers : Perennial and seasonal labourers and carters were selected randomly. 13 per cent sample was drawn for the perennial factory labourers, 17 per cent for seasonal factory labourers, and 12 per cent for cartmen. 15% sample was selected from casual labour employed by contractors, and 18 families were covered for other casual labourers.

Selection of farmer families : (i) Out of 225 old factory members, 172 or about 76 per cent were covered; (ii) about 52 per cent of the new factory members were selected randomly; and (iii) sample of other farmer families includes about 47 per cent of the applicant farmers, 61 per cent of gur-makers, 34 per cent non-cane-growing farmers, selected randomly.

Selection of casual agricultural labourers : A 38 per cent sample of casual agricultural labourers were selected randomly.

For all these sample units, the data collected refers to the period from the middle of November 1955 to the middle of November 1956.

For the collection of data, schedules were framed for each of the following type of sample units :

- (i) Factory labour (perennial),
- (ii) Factory labour (seasonal),
- (iii) Cartmen,
- (iv) Farmer families,
- (v) Agricultural labourers,
- (vi) Artisans and balutedars, and
- (vii) Traders and shopkeepers.

10. *Main results of the survey* : Tabulation of the data collected is in progress.

11. *Publication, title, publisher and year* : —

1. *Title of the project:* 1.12 THE CO-OPERATIVE MOVEMENT IN HYDERABAD STATE.
(Thesis for Ph.D. degree)
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* September 1955/November 1957.
4. *Institution and address :* The Indian Institute of Economics, Hyderabad.
5. *Name of the candidate :* Miss M. Ratna.
6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To study the working of agricultural credit, agricultural non-credit, urban credit and urban non-credit societies in the erstwhile Hyderabad State. To examine the causes of the backwardness of the cooperative movement in the State and suggest measures for strengthening the co-operative movement.
9. *Nature and method of study :* The study is mainly based on the data collected through field investigation.
10. *Main results of the survey :* —
11. *Publication, title, publisher and year :* —

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1. *Title of the project:* 1.13 THE CO-OPERATIVE MOVEMENT IN THE BOMBAY STATE.
(Thesis for Ph. D. degree)
 2. *In progress/ completed :* Completed.
 3. *Year commenced/ completed :* 1948/1953.
 4. *Institution and address :* Department of Economics, University of Bombay, Bombay-1.
 5. *Name of the candidate :* Mr. K. N. Naik.

6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To study the development of Co-operative Movement in the Bombay State since 1904 and to assess its progress and performance.
9. *Nature and method of study :* The study was based chiefly on published material and official records. Besides, a small schedule was also canvassed for about 88 agricultural credit co-operatives and a few other types of societies in the different parts of the Bombay State.
10. *Main results of the survey :* The main finding of the study is that in spite of the fact that the Bombay State has relatively vigorous Co-operative Movement it could cover only about 1/3rd of the population in half a century. The progress is unevenly spread. The author has indicated the need for the modification of some of the principles and policies of co-operation in their application to under-developed countries like that of India. He makes a plea for a more active State participation for the healthy growth of Co-operative Movement in terms of economic efficiency as well as genuine co-operative spirit.
11. *Publication, title, publisher and year :* Published. "The Co-operative Movement in the Bombay State" by Dr. K. N. Naik. The Popular Book Depot, Bombay-7; 1953.

The University of Bombay gave a grant-in-aid for the publication of the thesis.

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1. *Title of the project:* 1.14 THE REHABILITATION OF THE CO-OPERATIVE MOVEMENT IN THE PUNJAB.
(Thesis for Ph. D. degree).
 2. *In progress/ completed :* Completed.
 3. *Year commenced/ completed :* Not available/1954.
 4. *Institution and address :* Lucknow University, Lucknow, Uttar Pradesh.
 5. *Name of the candidate :* Mr. G. R. Madan.
 6. *Sponsoring agency and address :* —
 7. *Financial assistance provided :* —

8. *Objectives of the research project :* To assess the progress of co-operatives in different fields of activity in Punjab; to analyse their working and examine their problems so as to ascertain the causes of failure in the past with a view to suggesting ways and means of rehabilitation and re-organisation of the Movement.
9. *Nature and method of study :* The author carried out an intensive survey of the co-operative institutions in the state of Punjab in a period of about one year from March 1952 to January 1953. About 3 Tehsils in each district were selected for investigation. These Tehsils were representative from the point of view of the status of the co-operative society, the economic conditions of the cultivator, education, standard of living and culture etc. Out of the total number of 13,963 primary and 90 secondary co-operative institutions in the State in January 1951, about 188 primary and 20 secondary institutions, i.e., 1.3 per cent and 22 per cent respectively were visited in various villages and towns of the State. Different questionnaires for various types of societies were filled in, both from the books of the societies and by oral examination of members in general meetings. Besides examining the actual working of these institutions, the detailed accounts and other papers of 13 'D' class (credit unworthy) and 11 credit societies under liquidation were also examined to find out the causes of their failure in the past.
- In addition, the working of 23 model cooperative institutions in Bombay, 25 in Madras and 6 in Uttar Pradesh were also studied. A special study of rural development machinery working on an intensive basis was also taken in the above 3 States, namely the Sarvodaya Plan in Bombay, Firka Development Scheme in Madras and Etawah Project in Uttar Pradesh. Besides, the author also utilised statistics from the Annual Reports and Unpublished records of the Cooperative Department.
10. *Main results of the survey :* Only 54 per cent of the villages are covered by co-operative credit societies. Of this, in only 39 per cent of the villages, the working of the societies may be termed fair; coverage of the membership of these societies is poor; very few multi-purpose societies are organised and the working of all of them is unsatisfactory. No agency for providing long-term credit to the agriculturists; agricultural non-credit societies such as better farming and cattle breeding are practically defunct; marketing societies are very few and their working is not very satisfactory; so is the case with the District Wholesale Supply Society; non-agricultural credit societies among backward classes people have failed; credit societies and particularly those working as urban banks among middle and particularly among salaried class are very few; consumer and industrial societies have not made much headway. The author suggests various measures for rehabilitating and re-organising the movement.
11. *Publication, title, publisher and year :* Published. Title : "Co-operative Movement in the Punjab, (India) (with special reference to its rehabilitation and re-organisation)" by G. R. Madan; S. Chand & Co. Delhi-Lucknow-Jullundur; 1958; pp. ix+256; Price Rs. 15.00.

1. *Title of the project:* 1.15 THE ROLE OF CO-OPERATION IN COMMUNITY DEVELOPMENT IN MADHYA PRADESH.
(Thesis for Ph. D. degree)
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed :* March, 1962.
4. *Institution and address :* G. S. College of Commerce & Economics, University of Jabalpur, Jabalpur, Madhya Pradesh.
5. *Name of the candidate :* Mr. S. C. Basal.
6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To examine the progress and working of the different types of co-operatives in the community development blocks in Madhya Pradesh.
9. *Nature and method of study :* The author proposes to make use of the published material and collect data from the records of the Co-operative Department. The author also intends to collect data from a few societies from the Community Development Blocks.
10. *Main results of the survey :* —
11. *Publication, title, publisher and year :* —

1. *Title of the project :* 1.16 ALL INDIA RURAL CREDIT SURVEY. REPORT OF THE COMMITTEE OF DIRECTION.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* 1951/1954.
4. *Institution and address :* Reserve Bank of India, Bombay-1.
5. *Person in charge of the project :* Committee of Direction: Chairman—Mr. A. D. Gorwala. Other members of the Committee : Prof. D. R. Gadgil, Mr. B. Venkatappiah and Dr. N. S. R. Sastry, Member-Secretary.

The Committee of Direction was assisted by a Technical Committee with the Member-Secretary of the Committee of Direction as its Chairman and 7 other members. Five of these were from the Reserve Bank of India, one from the Government of Bombay and the other from the Gokhale Institute of Politics & Economics, Poona.

6. *Sponsoring agency and address :* Reserve Bank of India, Bombay-1.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To study the working of rural credit in relation to both demand and supply aspects including institutional and private agencies and to collect such statistical data which would reveal the broad patterns of the working of agricultural credit in different regions of the country and help the authorities in the formulation of long range policies with regard to the supply of credit to agriculturists in the country.
9. *Nature and method of study :* The study is largely based on the data collected through field investigation. For the purpose of this study all the agencies affecting 'Demand' and 'Supply' side of agricultural credit were investigated. The units investigated were cultivators, co-operative societies, Government, marketing societies, private money-lenders including indigenous bankers, commercial banks etc. The survey covered the whole of the rural area of the country excluding Jammu and Kashmir, Andaman and Nicobar Islands, Sikkim, Kutch and Naga Tribal Areas. For the purpose of field investigation, of the 302 districts covered by the survey area, 75 were selected at random on the basis of the percentage area under cash crop, percentage area under irrigation and geographical representativeness. In these 75 districts, all the villages were listed according to population and according to whether the village has a primary co-operative society. In each district, from each of these groups, 4 villages were selected at random, with probability of selection proportional to the population of the village. Thus a total of 600 villages were selected; 284 were with co-operative societies and the remaining 316 were without co-operative societies.

For the purpose of investigating 'Demand' aspect of credit, in these villages, all the families were investigated by means of a schedule called the General Schedule and information on aspects such as size of holdings, expenditure on important items which are likely to have been occasions of borrowings, borrowing during the year with details regarding purpose of credit agency, repayments during the year, outstanding debt according to credit agencies and outstanding dues, was collected. From among these families, in each of these selected villages, a sample of 15 cultivating families were selected for further detailed investigation regarding assets current farm expenditure and receipts, borrowings and debt according to purpose, security, interest rate, type of mortgage etc. using six schedules.

Information on such items as marketing practices, savings pattern and information regarding effects of legislation, availability of Government and other institutional finance and credit requirements was also collected from the sample of families using five Questionnaires.

In the selection of sample families, the information obtained through the General Schedule was used. All the families in the villages were grouped into two categories, namely cultivators and non-cultivators. All families who cultivated any land, owned or leased, excluding small garden plots, were classified as cultivating families. Owners of Tea, Coffee and Rubber plantations who did not cultivate other crops were not included among cultivators. All cultivating families in each selected village were arranged in descending order of magnitude of the size of their cultivated holding. These families were then divided into 10 strata or deciles with roughly equal number of families in such decile. The excess of cultivating families obtained after dividing the total number by 10 being adjusted by allotting them at the ratio of one each to a few randomly selected deciles. From each of the first 5 deciles, two families were selected at random and from each of the last 5 deciles, one family was selected at random, thus giving altogether the sample of 15 cultivating families in each village. In those villages, where the total number of cultivating families was less than 15, all the cultivating families were selected for investigation.

With regard to the supply side of credit, investigation was conducted in a few selected centres of the district in addition to the villages selected for the demand aspect of the survey.

In the case of Government finance, information was collected for the district as a whole and also, wherever possible, for each of the different Tehsils.

With regard to private credit agencies and the Co-operative Movement, the survey was restricted to the units existing in the selected villages and in a few important centres of supply of credit in the district, comprising the district headquarters and 4 marketing centres of which at least 3 were to be Tehsil headquarters. The investigations in regard to the Co-operative Movement covered central co-operative banks and banking unions at the district headquarters and at the selected centres, all land mortgage banks and all co-operative marketing societies at the district headquarters, the selected centres and the 8 selected villages, primary co-operative credit societies in the villages selected for investigations connected with the 'demand' aspect of the survey, 4 primary cooperative credit societies in 4 other villages in the district and primary co-operative credit societies at the selected centre, which advanced credit for agricultural purposes.

The selection of marketing centres was made in such a manner that the centres were representative of the agricultural marketing and climatic conditions in the district.

The size, importance and type of markets in the districts, the coverage of the main agricultural commodities and the different agricultural regions, were considered in making a selection of 3 of the marketing centres which were also to be Tehsil centres. In making the selection of the fourth marketing centre, any special features or characteristics not already covered in the other three centres were taken into consideration.

With regard to the private credit agencies, the investigation covered a sample of three credit agencies, namely traders, money-lenders and indigenous bankers. At each of these centres if the number of units of any type of credit agency did not exceed 10, all the units of the type were investigated. If, however, the number of traders, money-lenders or indigenous bankers at any one centre exceeded 10, the units were divided into two groups, big and small, depending on the size of business. If the number in either group was 10 or less, all the units were investigated. If the number exceeded 10, a sample of 10 was selected. Thus, the total number selected at each centre was not to exceed 20. For the selection of units in each case, the following method was adopted. The total number of units of a type was divided by the number of units to be selected (10 in this case) and the quotient say 'n', obtained. Then every nth unit starting with the nth was selected.

The survey also collected through mailed questionnaire, information of the finances made available for agriculture by all office of commercial banks functioning in the 75 selected districts.

A separate enquiry into the working of chit funds operating in the Quilon district of Travancore & Cochin was also conducted.

To supplement the factual data collected through investigation of rural families and credit agencies by the opinions of those who have acquired special knowledge on the working of agricultural credit in their respective areas through study or professional or other experience, a General Questionnaire on agricultural credit was canvassed to prominent officials, non-officials and other knowledgeable persons throughout the country.

From the credit agencies, such as Government, co-operative societies, land mortgage banks, private money-lenders and indigenous bankers, a few case studies of loans, sanctioned and availed of during the year 1950-51 were also conducted. The method of selection followed in each case is described below.

The selection of Government loans was made so as to be representative of the major acts or schemes under which finance was provided by Government in the district and also of the different regions in the district. For this purpose, an equal number of loans was selected at each

selected Tehsil centre and the district headquarter from among the loans which were sanctioned and availed of during the year 1950-51 such that the total number of so selected was 100 for the whole district. In addition, 20 rejected loans, distributed equally among the district headquarter, and the selected Tehsil centres, were also selected for each district. If in any particular centre in a district, a large number of loans were sanctioned during the year 1950-51, but not availed of, 5 such loans were selected for the centre. The total number of loans to be selected at each centre, for instance, 20 of the loans sanctioned and availed of, 5 rejected loans and in some districts 5 loans sanctioned but not availed of, was divided roughly in proportion to the total amount sanctioned during 1950-51 or any recent year under the different acts or schemes. The loans sanctioned and availed of under each of the acts and schemes were serially numbered and the required number was selected. The method of selection followed was the same as that adopted in selecting units of private credit agencies. A similar procedure was followed in the case of loans rejected or sanctioned and not availed of. In cases where considerable amount of finance was made available to agriculturists under some special schemes such as the schemes for the rehabilitation of the displaced persons, 20 of the loans sanctioned and availed of, 5 of the loans sanctioned but not availed of, (if there were a large number of such cases) and 5 of the rejected loans from among the applications selected under such special schemes, were also selected in addition to those selected under other important acts and schemes.

In the case of each co-operative credit society and land mortgage bank, for the purpose of case study of loans, a sample of 10 loans was selected from among the loans advanced during the year 1950-51 or any other latest year for which the necessary information was available. The selection was made by means of the same sampling procedure that was used in selecting units of private credit agencies. In case the number of loans issued during the year was less than 15, all loans were included in the case study.

With regard to many-lenders and indigenous bankers, a sample of 10 loans advanced by each money-lender or banker was investigated. The selection was made only where the responding money-lender or the banker was found to be sufficiently co-operative. The method of selection was in this case also by means of the same sampling procedure used for selecting units of private credit agencies. Only those loans selected according to the prescribed method were investigated for purposes of case study.

For collecting the information for both 'demand' and 'supply' side of credit, the following schedules and questionnaires were used:

A. Demand Schedules and Questionnaires

1. *The General Enquiry*

Demand Schedule No. 1; General.

2. *Intensive Enquiry.*

(i) schedules.

Demand Schedule No. 2: Inventory of assets and liabilities.

Demand Schedule No. 3: Farm expenses during the period April - September 1951 / October 1951-March 1952.

Demand Schedule No. 4: Expenditure on specified items during the period April-September 1951 / October 1951 - March 1952.

Demand Schedule No. 5: Cash receipts during the period April - September 1951 / October 1951—March 1952.

Demand Schedule No. 6: Loans borrowed and fully repaid during the year April 1951 — March 1952.

Demand Schedule No. 7: Loans outstanding.

(ii) Questionnaires.

Demand Questionnaire No. 1: Marketing.

Demand Questionnaire No. 2: Pattern of savings.

Demand Questionnaire No. 3: Effects of legislation.

Demand Questionnaire No. 4. Government and institutional finance for agriculture.

Demand Questionnaire No. 5: Credit needs and development plans if credit is available.

B. Supply Schedules and Questionnaires

(i) schedules.

Schedule No. Sy. 1: Government finance for agricultural purposes.

Schedule No. Sy. 2: Primary co-operative societies: Principal items of liabilities, assets and other information.

Schedule No. Sy. 3: Primary co-operative societies: Details of loans made during the year.

Schedule No. Sy. 4: Land mortgage banks: Principal items of information.

Schedule No. Sy. 5: Land mortgage banks: Details of loans made during the year.

Schedule No. Sy. 6: Co-operative marketing societies.

Schedule No. Sy. 7: Case study of loans by different agencies.

(ii) Questionnaires.

Questionnaire No. SQ 1 : Primary co-operative societies.

Questionnaire No. SQ 2 : Traders in agricultural commodities.

Questionnaire No. SQ 3 : Moneylenders and indigenous bankers.

Questionnaire No. SQ 4 : Indigenous bankers.

Questionnaire No. SQ 5 : Commercial banks.

C. Other Schedules and Questionnaires:

1. General Questionnaire on Agricultural Credit.

2. Chit Fund Survey : Schedules I, II and III.

10. *Main results of the survey:* The main findings of the Rural Credit Survey were that the private creditor including professional moneylender, agriculturist money-lender and the trader, reigned supreme in the field of rural credit, supplying 70 per cent or more of the total credit requirements of the agriculturists. The Government supplied as little as 3.3 per cent and the co-operatives the equally insignificant proportion of 3.1 per cent. Of this, a large part went to the bigger agriculturists and only a minor fraction percolated to the smaller agriculturists. Again, most co-operative societies lent on the security of land, and they tended to set aside as non-credit worthy those who could not offer such security. While the private interests of trading cum-money lending, themselves strong, derived further strength from the whole superstructure from urban trade and finance, the co-operative societies had very little help from the federal structure of co-operation, itself very weak, or the State.

The central recommendation of the Rural Credit Survey Committee was that the State should extend its helping hand to co-operatives to enable them to withstand the opposition of money-lenders and traders and compete with them on equal terms. The Committee recommended an Integrated Scheme of Rural Credit involving- the reorganization of rural co-operative credit based on the following three fundamental principles, namely, (i) State participation (including financial partnership at different levels), (ii) co-ordination of credit with other economic activities especially processing and marketing, and (iii) administration through adequately trained personnel responsive to the needs of the rural population. The Committee was of the view that at the village level no form of credit organization was suitable except the co-operative society, and that if the primary credit society was to carry out its functions effectively and fulfil its aims it should be reorganized into a bigger unit covering a group of villages and employing a full-time, qualified, paid Secretary. Its usefulness should be enlarged by throwing upon membership to all persons residing in its area of operations. There should be a right of appeal against refusal of admission to membership.

11. *Publication, title, publisher and year.* Published in three volumes.
1. "All India Rural Credit Survey : Report of the Committee of Direction-Volume I—The Survey Report, Part I

(Rural Families); Published by the Reserve Bank of India, Bombay; 1956; pp. 1067; Price Rs. 9.00.

2. "All India Rural Credit Survey : Report of the Committee of Direction-Volume I—The Survey Report, Part II (Credit Agencies); Published by the Reserve Bank of India, Bombay; 1957; pp. 712; Price Rs. 7.00.

3. "All India Rural Credit Survey : Report of the Committee of Direction" Volume II—The General Report; Published by the Reserve Bank of India, Bombay; 1954; pp. 578; Price Rs. 5.00.

4. "All India Rural Credit Survey: Report of the Committee of Direction" Volume III—The Technical Report; Published by the Reserve Bank of India, Bombay; 1956; pp. 1045; Price Rs. 10.00.

CONSUMERS CO-OPERATION

1. *Title of the project:* 2.1 CHANDRASEKARAPURAM CO-OPERATIVE STORES LIMITED—A GREAT EXPERIMENT.
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed:* Not available/1956.
4. *Institution and address:* The Madras State Co-Operative Union, Madras.
5. *Person in charge of the project:* Mr. C. M. Janarthanam.
6. *Sponsoring agency and address:* The Madras State Co-operative Union, Madras.
7. *Financial assistance provided:* —
8. *Objectives of the research project:* The objective of this study was to trace the development and progress of the Chandrasekarapuram Rural Consumer Co-operative Store; indicate the initial difficulties of the stores; its steady growth and its inspiring achievements.
9. *Nature and method of study:* The study is mainly based on the data collected from the records of the co-operative store.
10. *Main results of the survey:* This is a case study of the progress and working of the Chandrasekarapuram Rural Consumer Co-operative Store. The author traces the development of this store; indicates the difficulties the store had to face in the initial stages and the success it has achieved.
11. *Publication, title, publisher and year:* Published.
Title: "Chandrasekarapuram Co-operative Store Ltd.—A Great Experiment" by C.M. Janarthanam. Chandrasekarapuram, Madras State; 1956; pp. 68+charts+6.

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1. *Title of the project:* 2.2 CO-OPERATIVE DISTRIBUTION IN BOMBAY (THE SURVEY OF THE PART THE CO-OPERATIVE MACHINERY HAS PLAYED IN THE DISTRIBUTION OF FOODSTUFFS IN BOMBAY PROVINCE).
 2. *In progress/ completed:* Completed.
 3. *Year commenced/ completed:* Not available/September 1944.
 4. *Institution and address:* Bombay Provincial Co-operative Institute, 9 Bakehouse Lane, Fort, Bombay-1.

5. *Person in charge of the project:* Mr. M. P. Nagarsheth; Broach.
6. *Sponsoring agency and address:* Bombay Provincial Co-operative Institute, Bombay.
7. *Financial assistance provided:* —
8. *Objectives of the research project:* To examine the part played by co-operative societies in the distribution of foodstuffs in Bombay Province.
9. *Nature and method of study:* For the purpose of this study, the author collected data from published sources as well as unpublished material available from the Departments of Co-operation in different districts. The author also interviewed officials and non-officials in the co-operative movement.
10. *Main results of the survey:* The report indicates the extent of distribution, activities undertaken by the co-operatives in different districts and suggests various measures for improving the efficiency of the co-operative activity in the distribution field.
11. *Publication, title publisher and year:* Published.
Title: "Co-operative Distribution in Bombay", by M.P. Nagarsheth, Published by Bombay Provincial Co-operative Institute; 1944; pp. 82; Price Rs. 2.50.



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AGRICULTURAL PRIMARY CO-OPERATIVE CREDIT SOCIETIES

1. *Title of the project:* 3.1 A FACT FINDING ENQUIRY INTO THE WORKING OF PRIMARY AGRICULTURAL CO-OPERATIVE CREDIT SOCIETIES IN THREE TALUKAS OF HYDERABAD STATE
 2. *In progress/ completed:* Completed
 3. *Year commenced/ completed:* March 1954/September 1954.
 4. *Institution and address:* The Indian Institute of Economics, Hyderabad, Dn.
 5. *Person in charge of the project:* Prof. S. Kesava Iyengar.
 6. *Sponsoring agency and address:* Rural Welfare Trust, Hyderabad.
 7. *Financial assistance provided:* Sponsoring agency: Rs. 15,000.00.
 8. *Objectives of the research project:* To enquire into the working of co-operative credit societies in three talukas of Manvi (Raichur district), Banswada (Nizamabad district) and Degloore (Nanded district) and to examine their problems.
 9. *Nature and method of study:* This study is mainly based on the data collected through field investigation. For the purpose of the study a few societies were investigated.
 10. *Main results of the survey:* —
 11. *Publication, title, publisher and year:* Published
Title: "A Fact Finding Enquiry into the working of Co-operative Primary Agricultural Credit Societies in the talukas of Manvi, Banswada and Degloore, Hyderabad State" by Prof. S. Kesava Iyengar; Published by the Indian Institute of Economics, Hyderabad; 1954; pp. 82.
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1. *Title of the project:* 3.2 AGRICULTURAL CO-OPERATION IN ASSAM WITH SPECIAL REFERENCE TO SIBSAGAR AND LAKHIMPUR DISTRICTS. (Thesis for D.Phil. degree).
 2. *In progress/ completed:* In progress.
 3. *Year commenced/ completed:* March 1961.

4. *Institution and address:* Faculty of Commerce, Gauhati University, Gauhati, Assam.
5. *Name of the candidate:* Mr. Shashi Dhar Dutta.
6. *Sponsoring agency and address:* —
7. *Financial assistance provided:* —
8. *Objectives of the research project:* To assess the progress of co-operative credit societies in both the districts, to analyse their working from the point of view of the requirements of the agriculturists and to examine the problems of agricultural credit co-operatives with a view to suggest measures for their re-organisation and rehabilitation so as to serve the needs of the agriculturists.
9. *Nature and method of study:* Besides the use of published literature and unpublished material available from the records of the Co-operative Departments, the author has investigated 15 agricultural credit societies in each of 5 sub-divisions of the two districts. In addition, 5 central co-operative banks and 22 primary marketing societies and 3 land mortgage banks were also investigated. The data collected refers to the period of two years from April 1961 to April 1963.
10. *Main results of the survey:* The data is being processed and analysed.
11. *Publication, title, publisher and year:* —

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1. *Title of the project:* 3.3 A STUDY OF THE ROLE OF CO-OPERATIVE RURAL BANKS IN THE MOBILISATION OF RURAL SAVINGS AND PROVISION OF CREDIT WITH SPECIAL REFERENCE TO THE WORKING OF THE ALLUR CO-OPERATIVE RURAL BANK, NELLORE DISTRICT, ANDHRA PRADESH.
(As a part of M.A. examination)
 2. *In progress/ completed :* Completed.
 3. *Year commenced/ completed :* 1961/1962.
 4. *Institution and address :* Department of Rural Development & Co-operation, Andhra University, Waltair, Andhra Pradesh.
 5. *Name of the candidate :* Mr. G. Suba Reddy.
 6. *Sponsoring agency and address :* —

7. *Financial assistance provided :* —
8. *Objectives of the research project :* To examine the comparative advantages of Rural Banks and small sized Co-operative Societies and to assess the role played by the Rural Banks in the provision of credit and mobilisation of rural savings with special reference to the operations of the Allur Co-operative Rural Bank and its impact on the savings and credit habits of the agriculturists in the villages.
9. *Nature and method of study :* The working of the Allur Co-operative Rural Bank was examined in detail. Besides, a sample of 40 members and 10 non-member depositors of the Bank from 12 villages in the Kavour Taluka covered by the Rural Bank were interviewed on the basis of a prepared questionnaire. The members were selected on the basis of stratified random sampling method. They were divided into 5 categories on the basis of their land holdings: (i) 25 acres and above, (ii) between 11 acres and 25 acres, (iii) between 6 acres and 10 acres, (iv) below 5 acres, and (v) landless agricultural labourers. From the first two categories, 5 members each were selected and from the other three, 10 each were selected. The data collected refers to the period 1960-61. The field work was carried out in May-June and September and December 1961.
10. *Main results of the survey :* Of the 8 Rural Co-operative Banks in Nellore District, the performance of the Allur Co-operative Rural Bank was comparatively better. The Bank covered 10 per cent of the rural families in its area; larger number of members belonged to the headquarter village as 70 per cent of the loans were given to members belonging to Allur. Similarly, the proportion of deposits from the members in the headquarter village was high; there were also large overdues with the Bank.
11. *Publication, title, publisher and year :* Unpublished.

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1. *Title of the Project :* 3.4 CASE STUDIES OF SIX PRIMARY CREDIT SOCIETIES IN MADRAS STATE.
2. *In progress/ completed :* Not available.
3. *Year commenced/ completed :* October 1958/Not available.
4. *Institution and address :* Co-operative Banking and Agricultural Finance Section set up under the auspices of the Reserve Bank of India, at University of Madras.
5. *Person in charge of the project :* Dr. K. V. Sriram.

6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* The main objectives are to study and analyse the financial structure, activities and loaning policies of the co-operatives; to determine the impact of co-operative credit on the interest rates charged in the Region and to determine the range of operations of the society through a change in the structure.
9. *Nature and method of study :* —
10. *Main results of the survey :* —
11. *Publication, title, publisher and year :* —

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1. *Title of the project :* 3.5 CHANGES IN THE STRUCTURE AND FUNCTIONING OF CO-OPERATIVE CREDIT SOCIETIES AND THE ROLE OF CREDIT IN THE PACKAGE PROGRAMME AREAS (TANJORE DISTRICT).
 2. *In progress/completed :* In progress.
 3. *Year commenced/completed :* June 1963.
 4. *Institution and address :* Agricultural Economics Research Centre, University of Madras, Madras-5.
 5. *Person in charge of the project :* Mr. E. S. Michael.
 6. *Sponsoring agency and address :* Conducted as a part of the general research activity of the Centre.
 7. *Financial assistance provided :* —
 8. *Objectives of the research project :* To study the impact of growth on the efficiency of credit institutions from an analysis of the data in respect of pre-package and post-package periods. Impact of credit base on farm production plans in relation to different strata of cultivators and owners and tenants. Extent of utilisation of inputs as suggested in the farm plan and reasons for non-fulfilment of plan. And, growth of co-operative credit and its impact on the capital market.
 9. *Nature and method of study :* The survey is based mainly on the data collected through field investigation. The study is undertaken at the district supervising union and primary level co-operatives. At

the district level, the significance of co-operative credit in Tanjore District as judged in relation to other districts of Madras State, at the supervising union level the distribution of societies by membership, volume of transaction per member, loans overdue, proportion of owned capital to working capital, year of registration of societies and dormant societies, are examined. At the primary level, a sample study of selected societies in the package programme area and non-package area is made with a view to compare their performance in terms of efficiency and progress. From these societies, a few members were interviewed. Selected non-members in the society area were also examined. The societies in the package programme area and non-package programme area were divided into two categories, those having more than 50 per cent owned capital and less than 50 per cent owned capital. Each of these were again divided into those having less than 150 members and more than 150 members. From each of these 8 categories, 2 societies were selected at random. In all 16 societies were selected for investigation. The members of the societies were divided into 5 categories as follows :

- (i) Members having more than 15 acres owned land:
- (ii) Owning between 5 and 15 acres;
- (iii) Owning between 1.25 and 5 acres;
- (iv) Owning less than 1.25 acres; and
- (v) tenants.

From each of these 5 categories, two cultivators were selected at random. In all about 101 members were selected from package societies and 107 from non-package societies. In each of the villages, about 5 non-member cultivators were also selected.

10. *Main results of the survey :* The data is being tabulated and analysed.
11. *Publication, title publisher and year :* —

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1. *Title of the project :* 3.6 CO-OPERATIVE RURAL CREDIT IN MADRAS.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* 1958/1959.
4. *Institution and address :* Co-operative Banking and Agricultural Finance Section set up under the auspices of the Reserve Bank of India in Madras University.
5. *Person in charge of the project :* Dr. K. V. Sriram.

6. *Sponsoring agency and address :* ---
7. *Financial assistance provided :* ---
8. *Objectives of the research project :* The objectives of the project are to study and analyse the structure of co-operatives; to determine the policy of forming large credit societies and to determine the extent to which the financing of agriculture is possible through co-operatives.
9. *Nature and method of study :* ---
10. *Main results of the survey :* ---
11. *Publication, title, publisher and year :* ---

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1. *Title of the project :* 3.7 EVALUATION OF THE INTEGRATED CO-OPERATIVE PROJECT, NAURANGA.
 2. *In progress/ completed :* Completed.
 3. *Year commenced/ completed :* April 1957/Not available.
 4. *Institution and address :* Planning, Research and Action Institute, Kalakankar House, Lucknow, Uttar Pradesh.
 5. *Person in charge of the project :* Mr. Rudradatt Singh.
 6. *Sponsoring agency and address :* ---
 7. *Financial assistance provided :* ---
 8. *Objectives of the research project :* The main objective of this study is to determine: (i) People's awareness and understanding of the various aspects of the co-operative programmes and the extent of their participation in the activities of credit, supply and marketing in the pilot project, (ii) the factors that determine the participation of the people in the activities of the project, (iii) attitude of the people towards the activities of the project, and (iv) classes of people that participate in the activities of the project and are benefitted by it.
 9. *Nature and method of study :* The study is mainly based on the data collected through field investigation. About 15 per cent of the members, all the members of the Board of Directors and 25 per cent of the members of the Village Supervisory Committee were

interviewed on the basis of a prepared questionnaire. Sample for the non-members was about one and half of the members selected for the study.

10. *Main results of the survey :* —
11. *Publication, title publisher and year :* —

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1. *Title of the project :* 3.8 EVALUATION OF THE WORKING OF CROP LOAN SYSTEM IN BOMBAY STATE.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* 1956/1958.
4. *Institution and address :* Maharashtra State Co-operative Bank Limited, 9 Bakehouse Lane, Fort Bombay-1.
5. *Person in charge of the project :* Crop Loan Evaluation Committee with Prof. D.G. Karve as Chairman and Dr. W.C. Shrishrimal as Secretary.
6. *Sponsoring agency and address :* Maharashtra State Co-operative Bank Limited, Bombay.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To evaluate the working of the crop loan system within the area of operation of the State Co-operative Bank and the progress made so far; to devise further measures for the application of the Crop Loan System more effectively in the whole of the State; to give general directions for the extension of the volume of credit for production through co-operative organizations; to consider the likely effects of the tenancy and other agrarian legislations on the short and medium term credit provided by agricultural credit societies; and, generally to advise the Board on matters of policy regarding agricultural and marketing credits.
9. *Nature and method of study :* The study is mainly based on the data collected by the Committee through field investigation and personal visits to different types of co-operative societies in the 12 districts of the then Bombay State. For the purpose of securing information on pertinent aspects, the Committee also canvassed a questionnaire to all central financing agencies, to sale and purchase unions and marketing societies, to Inspectors and branches of the State Co-operative Bank and to some primary societies. The Committee also requested the Secretary and other officers of the State Co-operative Bank to prepare detailed statements and notes on the working of the Crop Loan System. Besides, a number of meetings were held by the Committee with officials and non-

officials of the Co-operative Movement to discuss things pertaining to the study.

In addition to the oral and written evidence collected, the Committee also arranged for the first hand study of the experience of nearly 40 different societies during the period in which the Crop Loan System was in operation. The choice of the societies which were so specifically studied was based more or less on regional considerations of the crop pattern and of the general progress of the co-operative movement in the area. The study was undertaken by the officers of the Bombay State Co-operative Bank who were specially commissioned for the purpose.

10. *Main results of the survey:* The Report indicates the circumstances in which the Crop Loan System has for the most part produced good results. Adequacy of finance, proper use of loans, sale of produce and recovery of loans through co-operative agency, and the organisation to ensure that all these aspects work efficiently in co-ordination with one another, are the essentials of the Crop Loan System. The report points out the success achieved in a few selected places served directly by the State Co-operative Bank and by some of the Central financing agencies. However, the report points out that the prevailing picture practically all over the State is one of half-hearted and un-coordinated action. To achieve wider success, the report observes that more determined action along the lines suggested is urgently called for.
11. *Publication, title, publisher and year:* Published.
Title : "Report of Crop Loan Evaluation Committee, Part I & II". In Part II the case studies of co-operatives cover 7 crop areas (sugarcane, cotton, tobacco, groundnut, potatoes, bananas and paddy) in different parts of the State, and also two notes on specifically significant developments in two districts, Kolhapur and Kaira. Published by the Bombay State Co-operative Bank Limited; Part I—April 1958; pp. ii+155+xxvii+tables; Price Rs. 5.00. Part II; pp. 256; Price Rs. 5.00.

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1. *Title of the project:* 3.9 EVALUATION SURVEY OF THE LINKAGE OF CO-OPERATIVE CREDIT WITH MARKETING.
2. *In progress/ completed:* In progress.
3. *Year commenced/ completed:* 1963.
4. *Institution and address:* National Co-operative Union of India, Committee for Co-operative Training, New Delhi.
5. *Person in charge of the project:* Mr. P. R. Parchuri.

6. *Sponsoring agency and address:* Ministry of Community Development & Co-operation, Government of India, New Delhi.
7. *Financial assistance provided:* —
8. *Objectives of the research project:* To find out the factors responsible for the success or failure of the linkage of co-operative credit with marketing as recommended by the Rural Credit Survey Committee, and to assess the general impact of such linkage on the working of the marketing and credit societies.
9. *Nature and method of study:* The study will be based mainly on the data collected through field investigation. Four States are selected for the purpose of the study, namely, Uttar Pradesh, Gujarat, Maharashtra and Madras. U.P. and Gujarat are the States where the linkage of credit with marketing has been affected to the maximum, Maharashtra and Madras are the States, which in spite of the rapid development of co-operative credit, are considered to be not successful in affecting the linkage. In each of the States, 6 marketing societies will be purposively selected for the study. In the selection of the societies, the main crop marketed, nature of affiliated societies (large, small and service co-operatives) and the year of registration will be the main considerations. In the case of Uttar Pradesh and Gujarat, 4 marketing societies from among those which recovered more than 50 per cent of the production loans advanced by the affiliated societies and two societies from those which with similar characteristics did minimum linkage will be studied. The selection process will be reversed in the case of Maharashtra and Madras, i.e. 4 societies which almost failed to implement the linkage in spite of the rapid increase of credit by their primaries and two societies which affected the linkage to the maximum. The entire field work will be restricted to the area of operation of these 24 marketing societies.
- It is also proposed to select 4 affiliated societies from each marketing society chosen for study for intensive investigation. The affiliated primaries will be arranged according to the percentage of recoveries by the marketing societies and the first two and the last two societies affecting the maximum and minimum linkage will be selected for the study. From among the affiliated primaries, 10 members who have taken production loans will be selected on random sampling method for study. Thus, the total number of units for study will be 96 affiliated primaries and 960 individual members.
- For the purpose of collecting data, three questionnaires are prepared, one for marketing societies, another for primary credit societies and the third for individual members. The questionnaires for the members will be the same in all the states while the other two will be different in different states.
10. *Main results of the survey:* The field investigation is still in progress.
11. *Publication, title, publisher and year:* —

1. *Title of the project:* 3.10 INTEGRATED SCHEME OF RURAL CREDIT
(WITH SPECIAL REFERENCE TO GUJARAT REGION).
(Thesis for Ph.D. degree)
2. *In progress/
completed:* Completed.
3. *Year commenced/
completed:* 1957/1962
4. *Institution and
address:* Department of Economics, University of Bombay, Bombay.
5. *Name of the
candidate:* Mr. A. C. Shah.
6. *Sponsoring agency
and address:* —
7. *Financial assistance
provided:* Awarded Research Fellowship by the University of Bombay
in the year 1957-58. The University also gave a research
grant for conducting field investigation.
8. *Objectives of the
research project:* The main objective was to evaluate the integrated scheme
of rural credit in relation to spread of co-operation, supply
of credit and developments in the spheres of co-operative
marketing, processing and warehousing. The important
issues are: the adequacy of State-partnership, performance
of large-sized societies as compared to the small-sized
societies and impact of the scheme on the small cultivators.
9. *Nature and method
of study:* The overall study of the progress and achievements of the
scheme was done with the help of the published data, the
specific issues such as the performance of large sized societies
and impact on small cultivators were examined through field
investigation. Simple random sample of 15 large sized socie-
ties from 262 large sized societies working in the Gujarat
Region in 1957-58 were selected for detailed investigation.
From among the members of the selected societies, a simple
random sample of 10 members from each society (total of
150) were interviewed. Two schedules were canvassed;
one for the societies and the other for the members. The
data collected refers to the period 1955-56 and 1958-59 in
respect of societies and 1958-59 for the members. The
field survey was conducted in the beginning of 1960 and was
spread over for about 6 months.
10. *Main results of the
survey:* The main finding of the study is that the Integrated Scheme
has considerably augmented the supply of credit in the Re-
gions having sound primary societies; usually, these are the
agriculturally developed regions with market-oriented crop
pattern. In other regions having subsistence cultivation the
impact of the scheme is yet to be felt. The low capacity of
small cultivator to absorb credit is the main bottle-neck in
this region.
11. *Publication, title,
publisher, and year:* —

1. *Title of the project:* 3.11 RURAL CREDIT AND CO-OPERATION IN THE JAMIA DEVELOPMENT CIRCLE, 1957-58.
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed:* 1958/1960
4. *Institution and address:* The Jamia Institute of Agricultural Economics and Rural Sociology, Jamia Nagar, New Delhi.
5. *Person in charge of the project:* Mr. Q. U. Khan, Research Assistant.
6. *Sponsoring agency and address:* The study was undertaken as a part of continuing programme of collecting comprehensive data about the economic and social conditions in the Jamia Development Circle, New Delhi.
7. *Financial assistance provided:* —
8. *Objectives of the research project:* To find out 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 credit needs of the villagers living in this area.
9. *Nature and method of study:* The study was carried out through reference to published material and collection of data from co-operatives, a few rural families and individuals and agencies engaged in money-lending business in the Jamia Development Circle through personal interview on the basis of a prepared questionnaire. In the first round, data about the societies working in the Jamia Development Circle was collected. In the second round rural families were selected on the basis of a random sampling method and a schedule was administered to the Heads of selected families. The strata of the families covered agriculturists, milk producers, wage earners, artisans and others. Data collected relate to the period between October 1957 to October 1958.
10. *Main results of the survey:* All the villages in the area were served by one or more co-operatives. However, their role in the improvement of social and economic conditions of the people is not remarkable; the village money-lenders, shopkeepers and commission agents, with their high rates of interests, margin of profit and other charges and attendant evils, not only continue to occupy their former positions, but are actually increasing their hold on the economic life of this area. Their ranks have been very much strengthened as a result of the settlement of displaced persons from West Punjab, belonging to the same profession and much more experienced and efficient in this line of activity.
11. *Publication, title, publisher and year:* Published.
Title: "Rural Credit and Co-operation in the Jamia Development Circle in 1957/58" by Q. U. Khan, Research

Assistant; Published by the Jamia Institute of Agricultural Economics and Rural Sociology, P.O. Jamia Nagar, New Delhi; March 1960; pp. x+112; Price Rs. 2.50 nP.

1. *Title of the project:* 3.12 RURAL CREDIT IN SOUTH ARCOT DISTRICT WITH PARTICULAR REFERENCE TO CO-OPERATIVE CREDIT.
(Thesis for M.Litt. degree)
2. *In progress/ completed:* In progress
3. *Year commenced/ completed:* October 1958.
4. *Institution and address:* Department of History, Annamalai University, Annamalai-nagar, Madras State.
5. *Name of the candidate:* Mr. S. N. Rajan.
6. *Sponsoring agency and address:* —
7. *Financial assistance provided:* The author was awarded a Research Fellowship of Rs. 100.00 per month for a period of two years.
8. *Objectives of the research project:* To evaluate the various sources of credit of the agriculturists in the district of South Arcot; to examine the advantages of different sources of credit; to assess the comparative role played by the co-operatives in providing credit to farmers; to examine the criteria adopted for the provision of loans and other related issues such as purpose, period, recovery etc.
9. *Nature and method of study:* In the study of this project, apart from utilising published material with regard to the working of co-operative Central Banks and Co-operative Societies, the author also collected data from the Co-operative Department and the Apex Co-operative Bank. The author also investigated in detail the working of the District Central-Co-operative Bank and about 5 village Credit Societies each in dry (Chidambaram Taluka) and wet (Tirukoilur Taluka) areas of South Arcot District. Besides, the author also proposes to visit a few primary land Mortgage Banks. On the basis of a prepared questionnaire, a few members of the societies and non-members in the respective villages were also interviewed.
10. *Main results of the survey:* —
11. *Publication, title, publisher and year:* —

1. *Title of the project:* 3.13 SOCIO-ECONOMIC SURVEY OF A VILLAGE (CHERLOPALLI) WITH SPECIAL EMPHASIS ON RURAL CREDIT AND PROBLEMS OF LARGE SIZED PRIMARY SOCIETIES.
2. *In progress/ completed:* In progress.
3. *Year commenced/ completed:* December 1962.
4. *Institution and address:* Sri Venkateswara University, Tirupati, Andhra Pradesh.
5. *Person in charge of the project:* Dr. D. L. Narayana, Secretary, Planning, Forum, Sri Venkateswara University.
6. *Sponsoring agency and address:* Planning Forum, Sri Venkateswara University.
7. *Financial assistance provided:* Sponsoring agency—Rs. 400.00.
8. *Objectives of the research project:* To estimate rural indebtedness in the Cherlopalli village and to assess the part played by multi-purpose co-operative societies in meeting the credit requirements of the agriculturists in the village.
9. *Nature and method of study:* In the study of this project, apart from examining the working of a multi-purpose co-operative society of the village, data was collected from all the house-holds in the village through personal interview. The village has about 190 house-holds. Two schedules were advanced: one for the society and the other for the members. The field survey was undertaken in December 1962.
10. *Main results of the survey:* The data collected is being tabulated and analysed.
11. *Publication, title publisher and year:* —

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1. *Title of the project:* 3.14 STUDY OF THE WORKING OF LARGE AND SMALL SIZED CO-OPERATIVE SOCIETIES.
 2. *In progress/ completed:* Completed
 3. *Year commenced/ completed:* 1958/1959.
 4. *Institution and address:* Programme Evaluation Organisation, Planning Commission Government of India, New Delhi.
 5. *Person in charge of the project:* Evaluation Officers of the Programme Evaluation Organisation.

6. *Sponsoring agency and address:* The study was undertaken by the Programme Evaluation Organisation on the recommendation of the Conference on Community Development held at Mount Abu in May 1958.
7. *Financial assistance provided:* —
8. *Objectives of the research project:* The objective of this study was to assess the comparative advantages of large and small sized societies.
9. *Nature and method of study:* The study covers two independent enquiries, the first was concerned with the study of the structure, resources and operation of large and small sized societies outside the pilot project area and the second with the study and the working of the integrated credit scheme in three districts, namely, East Khandesh, Broach and Kolhapur. The enquiry relating to the first study was conducted in 18 blocks during July-August 1958. Only those blocks which had two large sized societies of the type envisaged by the Rural Survey Committee functioning for more than one year and a few small societies operating for more than three years were selected. Of the 18 blocks, 9 were situated in the Programme Evaluation Centre. In each block the enquiry was confined to a single co-operative circle. Credit societies which were moribund or under liquidation were excluded and others grouped into large and small according to the classification adopted by the State. Among credit societies classification, multi-purpose societies were also included. In each block two large societies which had been in operation for long were chosen while 5 small societies were selected at random from among those who had been working for more than three years. In all about 33 large and 84 small societies were studied. Though individual members were not canvassed, data regarding loans advanced etc. to different category of land owners were collected. For the collection of data, a schedule was prepared. Besides, each Evaluation Officer prepared a note on the working of large and small societies in his block. These notes covered aspects such as functions and composition, membership, share capital, state contribution, management and the influence of specific classes of groups of people in the working of the societies etc.
10. *Main results of the survey:* The report provides details on the comparative advantages of both large and small sized societies.
11. *Publication, title, publisher and year:* Published.
Title: "Evaluation Report on the Working of large and small sized co-operative societies"; Published by the Programme Evaluation Organisation, Planning Commission, Government of India, April 1959; pp. iii + 70.

1. *Title of the project:* 3.15 THE ALAMURU CO-OPERATIVE RURAL BANK LTD.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* Not available/1955.
4. *Institution and address :* The Alamuru Co-operative Rural Bank Ltd., Alamuru, Andhra Pradesh.
5. *Person in charge of the project :* Mr. N. Satyanarayana.
6. *Sponsoring agency and address :* The Alamuru Co-operative Rural Bank Ltd.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To trace the development of the Alamuru Co-operative Rural Bank since its inception, to analyse its working and to examine its problems and prospects.
9. *Nature and method of study :* The study is mainly based on the data collected from the records of the Alamuru Co-operative Rural Bank.
10. *Main results of the survey :* This is a case study of the Alamuru Co-operative Rural Bank. The author traces the development of the Bank since its inception, indicates the initial difficulties it had to face, analyse its working and examines its problems and prospects.
11. *Publication, title, publisher and year:* Published.
Title : "The Alamuru Co-operative Rural Bank Ltd." by N. Satyanarayana. Published by the Alamuru Co-operative Rural Bank Ltd., 1955; pp. 155..1xxxxi.

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1. *Title of the project:* 3.16 WORKING OF SERVICE CO-OPERATIVES.
(As a part of M.Sc. (Agri) Examination)
 2. *In progress/ completed:* Completed.
 3. *Year commenced/ completed :* 1961/1962.
 4. *Institution and address :* Economics Department, Balwant Rajput College, Bichpuri, Agra, Uttar Pradesh.
 5. *Name of the candidate :* Mr. Prakash Chandra Sharma.
 6. *Sponsoring agency and address :* —

7. *Financial assistance provided :* —
8. *Objectives of the research project :* To study the working of Service Co-operatives and to assess the nature and extent of services provided; method of organising various services and difficulties experienced by these societies in the provision of the services.
9. *Nature and method of study :* For the purpose of this study one each of Service and Primary Credit Societies in Agra Tehsil, Agra, Uttar Pradesh, were purposively selected for detailed investigation. Besides, from both the societies, about 42 members were selected for personal interview. The data collected refers to the period between July 1961 to May 1962.
10. *Main results of the survey :* Provision of production and other requirements of the cultivators were appreciated by the farmers. However, the amount of loans advanced was inadequate. Service Co-operatives were efficient in the marketing of agricultural produce and the price received by the farmers was comparatively better.
11. *Publication, title, publisher and year :* —

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1. *Title of the project :* 3.17 WORKING OF THE MULTI-PURPOSE CO-OPERATIVES IN MYSORE WITH SPECIAL REFERENCE TO DHARWAR DISTRICT.

(Thesis for Ph. D. degree)

2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* 1958/1962.
4. *Institution and address :* Department of Economics, University of Bombay, Bombay-1.
5. *Name of the candidate :* Mr. P.R. Baichwal.
6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* The objective of this study was to examine the progress of multi-purpose co-operative societies; to assess their distinct contribution and to mark out the areas where they have failed, to indicate whether the failure is due to inherent defects of the system or weakness of human element working in the system and to indicate suitable lines of institutional organisation for the villages, which would, besides

meeting the needs of the people, be easy to organise and simple to operate.

9. *Nature and method of study :* The study is based mainly on the data collected through field investigation in the district of Dharwar. For the purpose of this study, apart from the data collected from the records of the Co-operative Departments, a few societies in Dharwar District were investigated on the basis of a prepared schedule. Multi-purpose co-operative societies in the three natural regions, wet, transitional and dry tracts, of the district were classified into three categories: those currently undertaking multi-purpose activities, those which had once undertaken such activities but abandoned the same subsequently, and societies which never carried out any multi-purpose activities but concentrated only on credit business. Thus classifying, three multi-purpose societies from each category were selected for intensive investigation on the basis of stratified random sampling method. In all, 27 multi-purpose co-operatives or about 12 per cent of the total number of multi-purpose co-operatives were investigated in the district. Further, in order to secure a comprehensive picture of the progress achieved by the multi-purpose co-operatives as also their problems and prospects, discussions and consultations were also held with officials of the Co-operatives and with others interested in their development.
10. *Main results of the survey :* The societies in the sample had not been successful in covering large range of activities. Usually, the only activity taken up in addition to credit was distribution of controlled articles. Even in the field of credit the performance of the societies was not particularly impressive as was witnessed by mounting overdues. Similarly, their achievements in building up their own resources and in encouraging thrift among rural people have not been significant. Poorly qualified staff, inadequate assistance to arrange for trained staff, indifference among the officials and lack of strong loyalty among the members and multiplicity of co-operative institutions with over-lapping jurisdictions were found to be the main factors for slow progress of the multi-purpose co-operatives.
- 11 *Publication, title, publisher and year :* —

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1. *Title of the project :* 3.18 SURVEY OF PRIMARY AGRICULTURAL CREDIT SOCIETIES (INCLUDING MULTI-PURPOSE CO-OPERATIVE SOCIETIES) IN MAHARASHTRA STATE.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* December 1960/October 1961.

4. *Institution and address :* Bureau of Economics & Statistics, Government of Maharashtra, Sachivalaya Annexe, Bombay-32.
5. *Person in charge of the project :* Mr. V.D. Mahajan, Research Officer.
6. *Sponsoring agency and address :* The Survey was undertaken at the suggestion of the Ministry of Community Development, Government of India.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* The objective of the project was to study the possibility of obtaining information of the type available in administrative reports regarding working of the societies in a short time; to obtain additional information regarding the working of societies, the type of persons who take such loans and the terms of such loans. With these broad objectives in view it was intended to obtain estimates about all the characteristics of credit societies such as coverage, membership, financial positions, credit operations, terms of loans, audit and non-credit functions and qualifications of secretaries etc.
9. *Nature and method of study :* The study was conducted largely on the basis of the records of co-operative societies. In each of the districts, the primary agricultural credit societies which had finalised their accounts for 1959-60, were divided into two classes, large and small. About 20 per cent were selected from large-sized societies and 10 per cent from small-sized societies for detailed investigation. In all, 1637 small, and 968 large-sized societies, were covered. The important criteria for classifying the society as large-sized were that the society should cover about 3 to 4 and not more than 6 villages in any case. Minimum membership of the society should be 100 at the start and initially the share capital and owned funds should be to the extent of Rs. 5000/- in the old Bombay area and Rs. 3500/- in respect of other areas. Data collected refer to the period July 1959 to June 1960. The field work was carried out from December 1960 to April 1961.
10. *Main results of the survey :* About 98 per cent of the villages in Maharashtra were covered by credit societies and in 10 per cent of the villages, no cultivating family was member of the society; large-sized societies accounted for about 8 per cent of the total societies and covered about 17 per cent of the villages. Average number of villages covered was 4.5 in the case of large-sized societies and 1.8 in the case of small-sized societies. Small-sized societies covered relatively small percentage of families. Average number of members per society were 221 for small and 646 for large societies. About 64 per cent of the cultivating families were not covered by the co-operative societies.

Average working capital for large-sized societies was Rs. 89,464/- and for small-sized societies it was Rs. 17,347/-. Average working capital per member for large-sized societies was Rs. 354/- and for small-sized societies it was

Rs. 217/-. Working capital was largely contributed by central financing agencies and owned resources accounted for only about 31 per cent. However, large societies had relatively larger owned resources. 72 per cent of the internal resources of the societies was accounted for by the share capital contributions of the Government. 49 per cent of the societies did not receive deposits. While 40 per cent of the societies had deposits which accounted for less than 5 per cent. 30 per cent of the subsidies given by the Government was claimed by the large societies. More than 3/4th of the subsidy was claimed for meeting managerial costs. Of the Government loans provided for the construction of godowns, 60 per cent were claimed by large-sized societies.

Only 36 per cent of the cultivating families were members of co-operatives; 19 per cent of the families received loans during the year 1959-60. The average amount of short-term loans was Rs. 337/- per member. Only about 83 per cent of the societies financed short-term loans. About 70 per cent of the members received short-term loans less than Rs. 300/- while only 25 per cent received loans between Rs. 301/- to Rs. 1000/-. Only 2 per cent of the loans were financed to tenant cultivators indicating thereby that the societies insisted on land as their security. About 35 per cent of the loans outstanding were overdue, the average amount being Rs. 117/- per indebted member. For medium term loans, overdue accounted for about 25 per cent.

11. *Publication, title, publisher and year :* Published.
Title : "Survey of Primary Agricultural Credit Societies (including Multi-purpose Co-operative Societies) in Maharashtra State" by V.D. Mahajan. Published in the Journal of the Bureau of Economics and Statistics, Government of Maharashtra, Bombay; January-March, 1962.

CO-OPERATIVE CENTRAL BANKS

1. *Title of the project :* 4.1 THE CO-OPERATIVE CENTRAL FINANCING AGENCIES IN BOMBAY STATE.
(Thesis for M.A. degree)
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* 1950/1953.
4. *Institution and address :* Department of Economics, University of Bombay, Bombay-1
5. *Name of the candidate :* Mr. V. Bhuvanchandran.
6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* The main objective of this study was to review and assess the progress achieved by the Central Financing Agencies in the state of Bombay both as Banking institutions and as purveyors of agricultural credit.
9. *Nature and method of study :* The study is based chiefly on the published material. The author, however, had the benefit of frequent meetings and discussions with officials of financing agencies in the different parts of the State.
10. *Main results of the survey :* The main conclusion of the study is that the smaller Central Financing Agencies are relatively ineffective both in their banking operations as well as in the supply of agricultural credit. It was found that many agencies had diverted substantial part of their resources for advances to individuals. The Central Land Mortgage Bank has by and large failed in popularizing its debentures and, has consequently provided meagre medium and long term advances for land improvement. The author, however, has cautioned against the tendency to allow the branches of apex bank to take up the operations of Central Financing Agencies.
11. *Publication, title, publisher and year :* —

CO-OPERATIVE MARKETING

1. *Title of the project:* 5.1 CO-OPERATIVE MARKETING OF AGRICULTURAL PRODUCE IN VARANASI DISTRICT, UTTAR PRADESH.
(Thesis for M.Com. degree)
 2. *In progress/completed:* Completed.
 3. *Year commenced/completed:* August 1961/March 1962.
 4. *Institution and address:* Department of Economics, Banaras Hindu University, Varanasi, Uttar Pradesh.
 5. *Name of the candidate:* Mr. K.P. Agrawal.
 6. *Sponsoring agency and address:* —
 7. *Financial assistance provided:* —
 8. *Objective of the research project:* To study the working of Co-operative Marketing Societies in the district from the point of view of their membership, financial resources, handling of agricultural produce etc., and to examine the factors contributing to their success or failure and finally to suggest measures for improving their working.
 9. *Nature and method of study:* In the study of this project, apart from utilising published and unpublished material and collecting the data from official sources, the author has also examined the working of all the three marketing societies operating in the Varanasi district. Besides, a few members of the co-operatives and others interested in the development of the movement were also interviewed. The field survey was undertaken in the later part of 1961 and was spread over 3 to 4 months.
 10. *Main results of the survey:* —
 11. *Publication, title, publisher and year:* —
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1. *Title of the project:* 5.2 PROBLEMS OF AGRICULTURAL MARKETING WITH SPECIAL REFERENCE TO CO-OPERATIVE MARKETING IN SOUTH-EAST ASIA.
 2. *In progress/completed:* In progress.
 3. *Year commenced/completed:* 1963.

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| 4. <i>Institution and address:</i> | International Co-operative Alliance, Regional Office & Education Centre for South-East Asia, 6, Canning Road, New Delhi-1. |
| 5. <i>Person in charge of the project:</i> | Dr. P.R. Baichwal, Specialist in Agricultural Co-operation. |
| 6. <i>Sponsoring agency and address:</i> | — |
| 7. <i>Financial assistance provided:</i> | The study is undertaken as a part of the programme of research in pertinent fields of co-operation in the South-East Asian countries. |
| 8. <i>Objectives of the research project:</i> | The scope of the study is mainly confined to the marketing of agricultural produce in South-East Asian countries. The principal objectives of the study are:
(i) To study the existing market structure, market functionaries and practices adopted by them; (ii) to study the working of the marketing co-operatives at various levels with reference to their organisation, structure and functions, membership served, working capital, their operations, factors contributing to the success or otherwise of the marketing societies in different areas endowed with different geographical and other factors; (iii) to assess the present position regarding linking of marketing societies with credit, consumers and processing societies and examine their problems; (iv) to study the progress made in allied spheres such as storage, warehousing, grading and standardisation, transportation arrangements etc; (v) to assess the obstacles in the organisation and development of co-operative marketing societies and examine the solutions adopted; and (vi) to outline the policies and programmes of Government and other public and semi-public bodies for the organisation and development of co-operative marketing societies. |
| 9. <i>Nature and method of study:</i> | The study will be mainly based on the published material. Besides, two questionnaires have been canvassed to secure information on certain pertinent aspects of agricultural and co-operative marketing. Questionnaire I seeks to collect factual data on various aspects of agricultural market structure, functionaries, co-operative marketing societies etc. Questionnaire II seeks to elicit informed views on some of the important aspects of agricultural marketing in these countries. This is canvassed in particular to those who have acquired special knowledge of any of these aspects either through specialised study or in the course of professional or other experience, whether in the non-official sphere or in the service of Government. |
| 10. <i>Main results of the survey:</i> | Data is being processed and analysed. |
| 11. <i>Publication, title, publisher and year:</i> | — |

1. *Title of the project :* 5.3 SURVEY OF MARKETING OF PADDY/RICE IN IGATPURI TALUKA, NASIK DISTRICT, MAHARASHTRA.
2. *In progress/ completed:* In progress.
3. *Year commenced/ completed:* 1962.
4. *Institution and address:* Gokhale Institute of Politics and Economics, Poona-4.
5. *Person in charge of the project:* Mr. V.R. Kulkarni, Research Assistant.
6. *Sponsoring agency and address:* The survey was undertaken as an *ad-hoc* study at the instance of Nasik District Central Co-operative Bank, Nasik, in the Agro-Economic Research Unit, located at the Gokhale Institute of Politics & Economics, Poona-4, by the Union Ministry of Food & Agriculture.
7. *Financial assistance provided:* —
8. *Objectives of the research project:* The objective of the project is to study the problems of marketable surplus, co-operative marketing and its relation to co-operative credit.
9. *Nature and method of study:* The study is mainly based on the data collected through field investigation. A two pronged enquiry from the production and as well as from the market end has been instituted for the purpose of assessment of marketed surplus. A detailed study of the marketing organisation with particular reference to the working of the Agricultural Produce Marketing Committee, Ghoti, and the role of the various middlemen in the flow of the produce from the producer to the consumer is undertaken. A study of the organisation of processing of paddy and the transportation of the final produce to the up-country markets is also investigated.

Since Igatpuri Taluka happens to be a backward tract mainly inhabited by the Adivasi cultivators in the grip of money-lenders-traders, a detailed study of the working of the co-operative movement with particular reference to the working of credit and marketing co-operatives and linking of credit with marketing in the light of the recommendations of the Crop Loan Evaluation Committee of the Maharashtra State Co-operative Bank is being undertaken.

For the collection of data from the production end, sample technique has been resorted to. For this purpose, a 10 per cent sample of the non-market villages has been selected with probability proportional to the area under paddy in the villages. In all about 15 villages were selected, 12 from non-market villages and 3 from market villages. Within each village all resident households were investigated. The total number of households covered is about 2573. For the collection of data from the traders, producers and co-opera-

tive societies etc. the case study approach has been followed, investigating almost all the units wherever feasible. In all, 30 traders, 20 processing units and 20 manufacturing units were covered. All the credit co-operatives numbering 49 were investigated generally and the 11 societies belonging to 15 selected villages were studied intensively. Igatpuri Taluka Co-operative Purchase and Sales Union and the Igatpuri Taluka Co-operative Gramudyog Sangh were also studied. In addition, the Agricultural Produce Marketing Committee at Ghoti was also examined. For all these co-operative units, the data collected referred to the period 1956-57 to 1961-62. In addition, the data was also collected from some of the transport agencies including the Central Railway at Ghoti.

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| 10. <i>Main results of the survey:</i> | The field investigation is completed and the data is being tabulated and analysed. |
| 11. <i>Publication, title, publisher and year:</i> | — |
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| 1. <i>Title of the project:</i> | 5.4 SOME ASPECTS OF THE MARKETING AND DISTRIBUTION OF MILK IN THE STATE OF BOMBAY.
(Thesis as a part of M.Sc., (Econ) (Lond.)). |
| 2. <i>In progress/ completed:</i> | Completed. |
| 3. <i>Year commenced/ completed:</i> | October 1956/April 1959. |
| 4. <i>Institution and address:</i> | London School of Economics, London University, England. |
| 5. <i>Name of the candidate:</i> | Mr. M.M. Shah, B.J. Commerce College, Vallabh Vidyanagar, District Kaira, Gujarat State. |
| 6. <i>Sponsoring agency and address:</i> | — |
| 7. <i>Financial assistance provided:</i> | — |
| 8. <i>Objectives of the research project:</i> | To examine the comparative efficiency of the three forms of milk marketing/distribution organisations, namely, private enterprise, co-operative societies and Government Departments; to examine the special problems of marketing/distribution in cities such as Bombay. |
| 9. <i>Nature and method of study:</i> | In the study of this project, apart from utilising published material the author visited places such as Baroda, Anand, Ahmedabad and Bombay for the collection of material on certain pertinent aspects. Besides, a mailed questionnaire was also canvassed to some of the important officials, social workers, milk producers, merchants and municipalities. |

The field study was spread over a period between July 1957 and January 1959.

10. *Main results of the survey:* —
11. *Publication, title, publisher and year:* Published in the form of articles entitled "Milk Supply to cities—a study of Bombay Scheme" in the three issues of Commerce, dated 9th, 16th and 23rd April 1960 (Vol. C., No. 2558, 2559 and 2560).

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1. *Title of the project :* 5.5 SURVEY OF MARKETING-CUM-PROCESSING SOCIETIES IN PUNJAB.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed:* 1961/1963
4. *Institution and address:* Economic and Statistical Organisation, Government of Punjab, 4th Level, 17 Bays Building, Sector 17, Chandigarh.
5. *Person in charge of the project:* Mr. G. S. Sandhu, Secretary, Advisory Board of Economic Enquiry, Punjab.
6. *Sponsoring agency and address:* Advisory Board of Economic Enquiry, Punjab.
7. *Financial assistance provided:* —
8. *Objective of the research project:* The objective of the study was to examine the working of Cooperative Marketing-cum-Processing Societies in Punjab and analyse the causes responsible for their success or failure.
9. *Nature and method of study:* The study is mainly based on the data collected through field investigation. At the end of June 1960 there were 57 societies in Punjab and for the purpose of this study, data was collected from all these societies on the basis of a prepared schedule. Other pertinent data available from the records of the Registrar of Cooperative Societies was also collected. The data refers to a period one year i.e. 1959-1960. Of the total of 57 societies selected 46 were marketing societies, two processing societies and 4 marketing-cum-processing societies. 5 societies were registered but had not yet started working.
10. *Main results of the survey:* —
11. *Publication, title, publisher and year:* Published.
Title: "Report on the Survey of Marketing-cum-Processing Societies in Punjab"—Controller of Printing and Stationery, Government of Punjab, Chandigarh, 1963.

CO-OPERATIVE LAND MORTGAGE BANKS

1. *Title of the project:* 6.1 CO-OPERATIVE LAND MORTGAGE BANKS IN MADRAS.
(Thesis for M. Litt., degree)
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed:* Not available/March 1939.
4. *Institution and address:* University of Madras, Madras.
5. *Name of the candidate:* Mr. Syed Shah Ali Hussain.
6. *Sponsoring agency and address:* —
7. *Financial assistance provided:* —
8. *Objectives of the research project:* To study the development of the Madras Land Mortgage Bank and the affiliated primary land Mortgage Banks from the beginning and analyse their working with a view to suggest measures for improving their effectiveness.
9. *Nature and method of study:* The author collected the data from the published and unpublished records of the co-operative departments. Besides, the working of the Madras Central Land Mortgage Bank and a few primary Land Mortgage Banks were investigated. The author also toured extensively and studied at first hand the working of Land Mortgage and other Co-operative Institutions in Madras, Bombay and Punjab.
10. *Main results of the survey:* The author traces the development of the Central Land Mortgage Bank and the affiliated primary Land Mortgage Banks from the beginning and analyses their working. Some of the results of the study are: the amounts loaned out by the Land Mortgage Banks represent a small percentage of the total debt of the cultivators in the Province; by and large loans are advanced for the redemption on prior debts and for the purchase of land; small cultivators are not benefited as compared to large cultivators etc.
11. *Publication, title, publisher and year:* The thesis was awarded the V.C. Rangaswami Memorial prize on Rural Economics & Co-operation. Published: Title: "Co-operative Land Mortgage Banks in Madras" by Syed Shah Ali Husain. Published by the All-India Co-operative Institutes, Association, Indian Co-operative Series, Volume 9; 1941; pp. xx 226; Price Rs. 4.00

1. *Title of the project:* 6.2 THE ROLE OF NELLORE PRIMARY LAND MORTGAGE BANK IN THE PROVISION OF LONG TERM CREDIT TO AGRICULTURISTS
(As a part of M.A. Examination)
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed:* April 1961/December 1961.
4. *Institution and address:* Department of Rural Development and Co-operation, Andhra University, Waltair, Andhra Pradesh.
5. *Name of the candidate:* Mr. S.C. Kotaiah.
6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To examine the role played by the Nellore Primary Land Mortgage Bank in the provision of long term credit to agriculturists and to assess the difficulties experienced by the Bank in this respect.
9. *Nature and method of study :* To assess the needs of the agriculturists for long term credit, the working of the Nellore Bank was investigated. Besides, out of 1052 members of the Bank 40 were selected on the basis of stratified random sampling method and a prepared schedule was canvassed. Members were divided into 4 classes on the basis of the size of land holdings: (i) below 5 acres, (ii) between 5 and 10 acres, (iii) between 10 and 20 acres and (iv) above 20 acres. From each category of land holders, 10 members were selected at random for the collection of data through personal interview. All the members selected belonged to Kandakur Taluka of Nellore District. The data collected refers to one year 1960-61. The field survey was carried out in May-June and September-December 1961.
10. *Main results of the survey :* Comparatively bigger cultivators were benefited more; delay in the provision of loans; inadequacy of amount; considerable mis-utilisation of loans by the members; partiality in the advancing of loans; faction-ridden management etc.
11. *Publication, title publisher and year :* —

CO-OPERATIVE FARMING

1. *Title of the project:* 7.1 A STUDY INTO THE WORKING OF CO-OPERATIVE FARMING SOCIETIES IN GUJARAT.
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed :* Completed. 1955/1958.
4. *Institution and address :* The Gujarat Co-operative Farming Survey Committee, Sarabhai Nivas, Behind V. S. Hospital, Ellis Bridge, Ahmedabad-6.
5. *Person in charge of the project:* The survey was conducted under the guidance of a Committee of Direction and Advise of the Indian Society of Agricultural Economics. Mr. Jugat Ram was the Chairman and Mr. Vimal Shah was the Secretary of the Committee of Direction.
6. *Sponsoring agency and address :* Research Programmes Committee, Planning Commission, Government of India, New Delhi.
7. *Financial assistance provided :* Sponsoring agency : Rs. 8,735.00.
8. *Objectives of the research project :* To find out : (i) the suitability of different types of co-operative farming societies to conditions in Gujarat Region; (ii) justification and adequacy of Government help given to these societies; (iii) the extent and nature of contribution made by these societies towards the solution of sociological problems such as relations between landlords, tenants and agricultural labourers, relations of agriculturists with cattle-breeders, rehabilitation of displaced persons, etc.
9. *Nature and method of study :* The study is based mainly on the data collected through field investigation. The enquiry was divided into two parts : (i) General Survey and (ii) Intensive Survey. Detailed schedules were prepared for both the surveys. Two Schedules were prepared for the General survey out of which the first was meant for the basic information of the village in which the society was working and the second was meant for the basic information of the society. These two schedules were filled for all the 83 societies working in Gujarat Region, excluding Amreli district. For the intensive survey of the societies six schedules were prepared. In the selection of the societies purposive sampling was adopted. The idea was to take a number of societies for intensive study in order to bring out the peculiar problems of co-operative farming. Every care was taken, while making this selection, to include societies of different types, class, districts and size. Out of a total of 83 societies, 24 (29%) were selected for intensive survey. In addition, two schedules were prepared to collect information from members and non-members. From the selected societies, a sample of 5 per cent of the total members was taken for detailed case study with a view to finding out the impact of co-operative working on the economic conditions of the farmers on random sample

method. In all about 150 (5%) members were studied. Further, 56 non-members residing in the villages of the intensive survey were interviewed to know their reactions on the working of the societies. The enquiry relates to the period from 1949-50 and 1955-56.

10. *Main results of the survey :* Some of the factors like adequate land, adequate financial resources, good management and homogeneous membership were essential for the successful working of the co-operative farming society. The societies experienced in general severe shortage of capital. Though Government made liberal contributions to fixed capital, their help in regard to working capital was limited nor did the credit co-operatives extend financial facilities for borrowing. Among the three types of co-operative farming societies, viz., tenant farming, joint farming and collective farming, judged strictly by financial results, tenant farming proved to be most successful. But their contribution as co-operative farming societies was almost negligible. As between joint farming and collective farming societies, the latter were more successful. The intensive study revealed that adequate majority of the selected societies were working with profit. A trend in favour of cash crops was observed from the study of the croppings of three societies. Case studies of 10 societies showed that as a result of the working of the co-operative farming societies, considerable change in the economic condition of the members had taken place. There was an increase in income of members as also an increase in employment. The societies played an important role in the general development of the village. The major drawback in the working of these societies was inefficient management due to lack of technical and administrative experience to tackle the new problems of large organisation.
11. *Publication, title, publisher and year :* Published.
 Title : "Co-operative Farming in Gujarat—Study into the working of the co-operative farming societies in Gujarat" by Gujarat Co-operative Farming Survey Committee, Sarabhai Nivas, Behind V. S. Hospital, Ellis Bridge, Ahmedabad-6; Published by the Indian Society of Agricultural Economics, Bombay; 1959; pp. 138; Price Rs. 5.00.
 For the publication of this report, the Research Programmes Committee of the Planning Commission, Government of India, New Delhi, provided a grant of Rs. 2,624.00 to the Indian Society of Agricultural Economics.

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1. *Title of the project :* 7.2 A STUDY OF CO-OPERATIVE FARMING SOCIETIES IN THE PUNJAB (INDIA).
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* Not available/1958.

4. *Institution and address :* Board of Economic Enquiry, Punjab (India), Economics & Statistical Directorate, Government of Punjab, Chandigarh.
5. *Person in charge of the project :* Mr. Gurmail Singh Sidhu.
6. *Sponsoring agency and address :* The Board of Economic Enquiry, Punjab.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To assess the progress of co-operative farming in Punjab, to analyse their working, to examine their scope, limitations and potentialities in the light of the socio-economic background of the country with particular reference to Punjab.
9. *Nature and method of study :* The study is mainly based on the data collected through field investigation though material from the Departmental and other reports, memoranda etc. both official and non-official on the subject, are also utilised. For the purpose of the study, case studies of a few co-operative farming societies were also undertaken. At the end of June 1956, there were about 279 registered co-operative farming societies in Punjab. The census of all the societies was carried out and data on aspects such as area controlled, percentage of irrigated area, average size of holding per member etc. were collected. On the basis of this information, about 20 per cent of the societies in different districts were selected for detailed investigation. In all about 48 co-operative farming societies in different states and the districts were studied.
10. *Main results of the survey :* Of the 48 societies studied, about 26 societies (54%) were organised mainly on owned lands; 10 societies were run entirely on rented lands; 12 societies (25%) were not doing joint farming and majority of them had failed. Among, the Land Owners Co-operative Farming Societies, 32 per cent members were women and 49 per cent of the members had no land in the societies. In almost all cultivation was done with the help of tractors and other machineries. The societies have been mainly organised by big landlords or by those who are well connected. Most of the field work is done by hired workers.

The ex-servicemen tenant societies were mainly engaged in the clearance of jungles. The work was mostly done by individuals or small groups, absentism and lack of proper housing and irrigational facilities were the chief hindrances in the smooth working of these societies. In some cases, red-tapism and the delay in granting money was an obstacle. Tenant societies of civilians were mostly run by paid workers and only a few members took active interest in the society. Of the joint farming societies only one was engaged in credit business, and two had not started working. Nine societies had failed; the chief cause being the inexperience of members in mechanised and scientific farming which resulted in loss. In some cases some of the societies undertook large projects which they could not

manage efficiently. The report concludes that co-operative farming societies in the Punjab are largely functioning amongst big landlords, displaced persons and political sufferers and the chances of their success as such are not very bright as they cannot take the desired interest in co-operative farming. The report also includes a study of the co-operative farming in other states of India as well as in other countries such as Palestine, U.S.S.R., Bulgaria Mexico, U.S.A., England and China.

11. *Publication title, publisher and year* : Published.
 Title : "A study of Co-operative Farming Societies in the Punjab", published by the Board of Economic Enquiry, Punjab (India), Economic and Statistical Organisation, Government of Punjab ; 1958; pp. IV+93; Price Rs. 3.75.

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1. *Title of the project* : 7.3 AN ECONOMIC SURVEY OF VILLAGE JUGROO NAGAR, DISTRICT BAREILLY, U.P.
2. *In progress/ completed* : In progress.
3. *Year commenced/ completed* : 1959.
4. *Institution and address* : Agro-Economic Research Centre, University of Delhi, Delhi-6.
5. *Person in charge of the project* : Mr. T. C. Verghese, Research Analyst.
6. *Sponsoring agency and address* : As a part of the programme of the Centre of continuous village studies.
7. *Financial assistance provided* : —
8. *Objectives of the research project* : To study the impact of the mechanised co-operative farming on the structure and functioning of the village economy.
9. *Nature and method of study* : For the purpose of the study, apart from investigating into the mechanised co-operative farming societies in the village, a census of families was taken and a schedule was canvassed to the households in the village. The village was surveyed in 1959-60. The field investigation was spread over a period of 4 months.
10. *Main results of the survey* : The data is being processed and analysed.
11. *Publication, title, publisher and year* : —

1. *Title of the project:* 7.4 AN ENQUIRY INTO THE WORKING OF CO-OPERATIVE FARMING SOCIETIES IN THE GUJARAT DIVISION WITH SPECIAL REFERENCE TO SURAT DISTRICT.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* March 1955/September 1956.
4. *Institution and address :* Chunilal Gandhi Vidya Bhavan, Surat, Gujarat.
5. *Person in charge of the project :* Dr. M. R. Kotdawala.
6. *Sponsoring agency and address :* Chunilal Gandhi Vidya Bhavan, Surat, Gujarat.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To study the working of Co-operative Farming Societies in all its aspects in various parts of Gujarat with special reference to Surat District. To examine the difficulties and problems faced by the Co-operative Farming Societies in their initial stages, how they solve them and what should be done to overcome the handicaps and weaknesses that retard the infant Co-operative Farming Movement in Gujarat.
9. *Nature and method of study :* The author collected information from published sources and from unpublished material available from the Co-operative Department. Besides, a few Co-operative Societies were selected for detailed investigation. The author visited a few of them and canvassed a questionnaire to a few others for the collection of the information. The selection of Co-operative Farming Societies for investigation work was made by random sampling method, stratification being on the basis of the extent of co-operation and geographical distribution. There were 76 active Co-operative Farming Societies in Gujarat on 30th June 1954. Of these, 20 were Joint Farming, 21 Collective Farming and 35 Tenant Farming Societies. For the purpose of investigation 50 per cent of the total Co-operative Farming Societies, 80 per cent of the Joint Farming Societies, 57 per cent of the Collective Farming Societies and nearly 29 per cent of the Tenant Farming Societies of the Gujarat Region were selected.

In Surat District, there were 13 Co-operative Farming Societies on 30th June 1954. Of this, 7 were Joint Farming, 2 were Collective Farming and 4 were Tenant Farming Societies. Since this investigation work was undertaken with special reference to the working of Co-operative Farming Societies in Surat District, 100 per cent of the Joint Farming, 50 per cent of the Collective Farming and 50 per cent of the Tenant Farming societies and 77 per cent of the total farming societies were selected. It may be noted that the selected Co-operative Farming Societies in Gujarat included

all those which were selected for investigation work in Surat District.

Co-operative better farming societies were not included for the purposes of this survey as "the element of co-operation is the least in these cooperative farming societies." In all, in Surat District, about 90 per cent of the selected units were covered by personal visits for gathering the necessary information while in 10 per cent of the selected units, schedules of questionnaires were sent to elicit the required data. In Gujarat, about 58 per cent of the selected units were personally visited while for the rest information was collected through circulating schedules of questionnaires.

10. *Main results of the survey :* A good number of societies acquired land from Government for cultivation and provided employment to low-income farmers and landless agricultural labourers. Tenants were released from personal bondage of landlords and in providing free services; the societies provided consumption and other requirements of members at reasonable prices; a majority of the societies raised commercial credits and paid cash wages to members; many provided supplementary employment and income by organising and developing cottage industries; a large number of societies adopted improved agricultural methods of cultivation which also encouraged other cultivators in the area to take to improved cultivation practices. Many cultivators were freed from indebtedness; some of the societies provided facilities for education, housing, medical aid etc. to cultivators. Some of the reasons for the comparatively arrested growth of co-operative farming societies are : unplanned organisation of co-operative farming societies at any and every place; lack of a survey regarding the possibilities of success of the proposed project; preference of members to individual farming; scattered small fragments spread over different parts of the villages constituted an obstacle to a few; inadequate cultivable land to provide sufficient maintenance to members etc.
11. *Publication, title, publisher and year :* Published.
Title : "Report on the working of Co-operative Farming Societies in Gujarat with special reference to Surat District" by Mr. M. R. Kotdawala. Published by Chunilal Gandhi Vidya Bhavan; 1958; Surat; pp. 287; Price Rs. 5.00.

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1. *Title of the project :* 7.5 AN INVESTIGATION INTO CO-OPERATIVE FARMING IN EAST INDIA.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* May 1958/November 1960.
4. *Institution and address :* Agro-Economic Research Centre, Viswa-Bharati University, Santiniketan, West Bengal.

5. *Person in charge of the project :* Dr. G. C. Mandal, Director of the Centre.
6. *Sponsoring agency and address :* As a part of the activities of the Centre.
7. *Financial assistance — provided :* —
8. *Objectives of the research project :* To provide a short review of the development of different types of co-operative farming societies in West Bengal, Bihar and Orissa; to throw light on the motivation, organization, the mode of working and the problems of Co-operative Farming Societies; to indicate the efficacy of the Co-operative Farming Movement in this Region; and, to indicate conditions of success of the Co-operative Farming Movement in the light of the experiences of the societies selected for the study.
9. *Nature and method of study :* Besides analysing the official statistics relating to the general progress of different types of Co-operative Farming Societies in the States of West Bengal, Bihar and Orissa, a few successful societies or those having some standing in each of the States—West Bengal, Bihar and Orissa—were selected from the point of view of their constitution, organisation and working. The area broadly covers the Eastern Region. The societies selected for detailed investigation covered Collective Farming (4), Joint Farming (2) and Sarvodaya Sahyog Samiti (3) societies. In addition, office bearers of different types of societies, individual members and officials of Co-operative Department were also interviewed. The data collected refers to the period between 1956 and 1960. Duration of the field work was spread over one month during the year 1960.
10. *Main results of the survey :* Co-operative Farming in the three States is still in its infancy; in some cases Co-operatives have been formed by vested interests; societies with small number of members and pooling a small number of acres of land have shown enough evidence of vitality and progress. However, lack of contiguity of plots has hindered their development. On the other hand, social and economic homogeneity has been found to provide congenial environment for the growth of Co-operative Farming. Evidence of Capital Formation and Capital Accumulation was found in the case of number of farms. In Burdwan, societies were facing dis-economies in ploughing tractors. The Income Tax Assessment acted as a check on the entry of a large number of farmers as members of the co-operatives. In Bihar, Joint Farming Societies have found more favour as compared to collective farming societies.
11. *Publication, title, publisher and year:* Published.
Title : "Experiments in Co-operative Farming —A Study in East India" by Dr. G. C. Mandal. Agro-Economic Research Centre, Viswa-Bharati University, Santiniketan, West Bengal; 1961; pp. iii+71; Price Rs. 2.50.

1. *Title of the project:* 7.6 ASSESSMENT OF PROGRESS AND EVALUATION OF CO-OPERATIVE FARMING SOCIETIES IN THE PILOT PROJECT AREAS OF UTTAR PRADESH PUNJAB AND DELHI.
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed :* September 1963.
4. *Institution and address :* Agricultural Economics Research Centre, University of Delhi, Delhi-6.
5. *Person in charge of the project :* Mr. T. C. Varghese, Research Analyst.
6. *Sponsoring agency and address :* Ministry of Community Development & Co-operation, Government of India, New Delhi.
7. *Financial assistance provided :*

Sponsoring agency:	Rs. 10,000.00
Agro-Economic Research Centre:	Rs. 9,000.00
	Rs. 19,000.00
8. *Objectives of the research project :* The main features of the study are; (a) Evaluation and assessment of progress of societies with respect to (1) progress in their main purpose of increasing production, employment and income and (2) nature of distribution of benefits among the members; (b) Comparison over a period of time and between societies; and (c) Evaluation in order to bring to light in good time weaknesses in the programme and organisation of farming societies.
9. *Nature and method of study :* The study is mainly based on the data collected from the official and non-official agencies and questionnaire canvassed to societies and members. Selection of the pilot project was made on the basis of a purposive sample. For the project areas about 19 co-operative farming societies in U.P. 13 in Punjab and 3 in Delhi were selected. From each of these societies about 20 members were studied. Besides, a few non-members residing in the villages were also interviewed. The field investigation was started on 10th November and was carried over up to 2nd March 1964.
10. *Main results of the survey :* The data is being tabulated and analysed.
11. *Publication, title, publisher and year :* —

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1. *Title of the Project:* 7.7 ASSESSMENT OF PROGRESS AND EVALUATION OF CO-OPERATIVE FARMING SOCIETIES IN THE STATES OF MADRAS, KERALA AND ANDHRA.
 2. *In progress/ completed :* In progress.

3. *Year commenced/ completed :* 1963.
4. *Institution and address :* Agricultural Economics Research Centre, University of Madras, Madras-5.
5. *Person in charge of the project :* Dr. G. Parthasarathy.
6. *Sponsoring agency and address :* Undertaken as a part of the general research activity of the Centre.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* Assessment of progress and evaluation of co-operative farming societies started in pilot areas.
9. *Nature and method of study :* The study will be based mainly on the data collected from the records of the Co-operative Departments and study of a few selected societies. It is also proposed to study the management of the farms in respect of individual holdings of the members in cases where land is partially pooled and also study farms of selected non-members for purposes of comparison with a co-operative farm. The study will be conducted in the Madurai and Ramanathapuram districts of Madras, and Nalgonda district of Andhra Pradesh, and Kozhikode and Trichur districts of Kerala State. The selection of these societies will be purposive. In all about six societies from the pilot areas and two societies from non-pilot areas were selected for investigation.
10. *Main results of the survey :* Field investigation is in progress.
11. *Publication, title, publisher and year :* —

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1. *Title of the project :* 7.8 CO-OPERATIVE FARMING AND ITS IMPACT ON RURAL INDEBTEDNESS WITH REFERENCE TO U.P. (Thesis for Ph. D. degree).
 2. *In progress/ completed :* In progress.
 3. *Year commenced/ completed :* 1962.
 4. *Institution and address :* Department of Economics, Muslim University, Aligarh, Uttar Pradesh.
 5. *Name of the candidate :* Mr. Samiuddin, Lecturer, Department of Commerce, Muslim University, Aligarh.
 6. *Sponsoring agency and address :* —

7. *Financial assistance provided :* Secured financial assistance of about Rs. 662.00 from the Vice-Chancellor's Fund Individual Research Programme.
8. *Objectives of the research project :* To study the comparative economics and advantages of Co-operative, State and Private Farms particularly from the point of view of their suitability under Indian conditions. To study the impact of co-operative farms on the development of rural industries.
9. *Nature and method of study :* For the purpose of the study, apart from utilising published and unpublished material particularly from the Co-operative Department the author proposes to investigate into the working of a number of cooperative farming societies and State and Private farms. In the selection of the societies due weight will be given to the size of holdings, sources of irrigation, period of working of the farms, etc.
10. *Main results of the survey :* —
11. *Publication title, publisher and year :* —

1. *Title of the project :* 7.9 CO-OPERATIVE FARMING IN MAHARASHTRA.
(Thesis for Ph. D. degree)
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed :* 1959.
4. *Institution and address :* G. S. College of Commerce & Economics, Nagpur University.
5. *Name of the candidate :* Mr. M. W. Belge.
6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To assess the progress of co-operative (collective, joint and tenant) farming societies, analyse their working and examine their problems with a view to suggest ways and means for improving their working.
9. *Nature and method of study :* Besides the utilisation of published material and unpublished records from the Co-operative Department, the author selected a few units from different categories of farming societies for detailed investigation through personal interview on the basis of a prepared questionnaire. The author has investigated a total of about 10 per cent of the societies in the Maharashtra State.

10. *Main results of the survey :* --

11. *Publication, title, publisher and year :* —

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1. *Title of the project :* 7.10 CO-OPERATIVE FARMING IN MAHARASHTRA.
 2. *In progress/completed :* Completed.
 3. *Year commenced/completed :* 1947/1948.
 4. *Institution and address :* Department of Economics, University of Bombay, Bombay-1.
 5. *Person in charge of the project :* Mr. W. B. Donde.
 6. *Sponsoring agency and address :* As a part of the research activity of the Department of Economics University of Bombay, Bombay-1.
 7. *Financial assistance provided :* —
 8. *Objectives of the research project :* To evaluate the working of co-operative farming societies in Maharashtra with special reference to method of organisation of a society, ownership of resources, extent of private interest allowed, distribution of work and income, and problems of management.
 9. *Nature and method of study :* For the purpose of the study, 5 out of 7 co-operative farming societies which were operating in Maharashtra at the time of the enquiry (1947) were investigated.
 10. *Main results of the survey :* The main finding of the study was that the formation of societies tends to depend on purely personal interests. The societies have not succeeded in evolving any scientific scheme for allocating work among the members or for evaluating the output of the members. Some of the societies make every member undertake each type of operation thereby precluding specialisation.
 11. *Publication, title, publisher and year:* Published.
Title: "Co-operative Farming in Maharashtra" by W. B. Donde, Provincial Co-operative Institute, Bombay; 1948.

1. *Title of the project :* 7.11 CO-OPERATIVE FARMING IN UTTAR PRADESH AND PUNJAB—SOME CASE STUDIES.

2. *In progress/completed :* Completed.

3. *Year commenced/ completed :* March 1957/March 1960.
4. *Institution and address :* Agricultural Economics Research Centre, University of Delhi, Delhi-6.
5. *Person in charge of the project :* Dr. H. Laxminarayana and Dr. Kissen Kanungo.
6. *Sponsoring agency and address :* Directorate of Economics & Statistics, Ministry of Food & Agriculture, Government of India, New Delhi.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To obtain emperical data on the working of a few co-operative farms in Punjab and Western U. P. by means of intensive case studies, and to ascertain the state of affairs in some of the co-operative farming societies so as to throw light on the motives for their formation . To study the technical details regarding the character of the management, distribution of workload; physical features of the farms, land utilisation, productivity; requirements of input factors, and cost of production with a view to locating some concrete problems that arise in the course of working of the co-operative farms.
9. *Nature and method of study :* The study is mainly based on the data collected through field investigation. The census of all the co-operative farms (135) was taken with a view to find out the number of societies which have actually pooled the land and organised joint farming operations. This data was mostly extracted from the records of the District Co-operative Officers. From among these, 23 co-operatives were selected and data on aspects such as size of farms, composition of the working force, methods of management etc. were collected. Of these, 6 co-operative farms which were run and managed on co-operative lines were intensively investigated from the point of view of assessing the economic aspects of co-operative farming. The societies selected were spread over the districts of Karnal, Hissar, Jullundur, Patiala, Hosiarpur, Gurgaon, Rampur, Meerut and Bareilly. The field survey lasted for about one year in 1958.
10. *Main results of the survey :* Most of the existing co-operative farms have been formed mainly with one or more of the three motives, viz. evading land reforms legislations; to take advantage of financial assistance given by the Government and reclamation of land in the Terai area; most of the farms surveyed are not genuine co-operatives; a sizeable portion of the financial assistance given by the Government goes to societies which are not genuine co-operatives; most of them are family farms with the large proportion of their members engaged in professions other than agriculture. The character of membership is not adequately broad-based; most of the members either belong to one family or are outsiders having some common interest with the family; the management committees are not active bodies and are dominated by one or two individuals; the existing co-operatives contain many loopholes which

hinder the growth of genuine co-operatives; the co-operative societies selected for intensive enquiry have been able to invest more in land and bring about substantial increase in capital formation and productivity.

11. *Publication, title, publisher and year :* Published.
Title : "Co-operative Farming in U. P. and Punjab—Case Studies". Published by Asia Publishing House, Bombay.

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1. *Title of the project :* 7.12 ECONOMICS OF CO-OPERATIVE FARMING—
A CASE STUDY OF CO-OPERATIVE FARMS IN
MADHYA PRADESH. (Thesis for Ph.D. degree)
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed :* March 1963.
4. *Institution and address :* Department of Economics, University of Jabalpur, Jabalpur, Madhya Pradesh.
5. *Name of the candidate :* Mr. D. S. Shukla.
6. *Sponsoring agency and address :* —
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To assess the progress of co-operative farming societies in general, analyse their working and examine their problems with a view to suggesting ways and means to improve their efficiency.
9. *Nature and method of study :* The author proposes to examine the working of a few selected co-operative societies on the basis of a prepared questionnaire.
10. *Main results of the survey :* —
11. *Publication, title publisher and year :* —

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1. *Title of the project :* 7.13 STUDIES IN CO-OPERATIVE FARMING.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* 1955/1956.
4. *Institution and address :* Programme Evaluation Organisation, Planning Commission, Government of India, New Delhi.

5. *Person in charge of the project :* Study of various co-operative farming societies in the states was undertaken by different Evaluation Officers of the Programme Evaluation Organisation.
6. *Sponsoring agency and address :* Programme Evaluation Organisation of the Planning Commission.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* During 1955, in connection with the work of the Re-organisation Committee of the Panel on Land Reform set up by the Planning Commission, the Programme Evaluation Organisation arranged through its staff for the study of a number of selected co-operative farming societies in different parts of the country. The societies were suggested by the State Governments. Each of them was visited by an Evaluation Officer who spent a few days in ascertaining the facts concerning its composition and working and prepared answers to the two questionnaires drafted by the organisation. In all, 22 cooperative farming societies in different parts of the country were studied. The field work was carried out during 1955-56.
9. *Nature and method of study :*
10. *Main results of the survey :* The report presents case studies of co-operative farming societies in Bihar, Bombay, Madhya Pradesh, Madras, Orissa, Punjab, Uttar Pradesh, West Bengal, Hyderabad, Mysore, Pepsu and Travancore and Cochin.
11. *Publication, title, publisher and year :* Published.
Title: "Studies in Co-operative Farming", by Programme Evaluation Organisation, Planning Commission, Government of India, New Delhi, December 1956; pp. 250; Price Rs. 2.25.

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1. *Title of the project :* 7.14 STUDY INTO THE WORKING OF CO-OPERATIVE FARMING SOCIETIES.
 2. *In progress/ completed :* Not available.
 3. *Year commenced/ completed :* May 1956/not available.
 4. *Institution and address :* Agricultural Economics Research Centre, Madras University, Madras-5.
 5. *Person in charge of the project :* Mr. C.W.B. Zacharias & Mr. V. Srinivasrao, Junior Research Investigator.
 6. *Sponsoring agency and address :* The study was sponsored by the Ministry of Agriculture, Government of India, New Delhi.
 7. *Financial assistance provided :* —

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| 8. | <i>Objectives of the research project :</i> | To enquire into the working of co-operative farming societies and to examine their problems. |
| 9. | <i>Nature and method of study :</i> | The study is based mainly on the data collected through field investigation. A few co-operative tenant farming societies were also investigated in detail with a view to discovering to what extent it represents an improvement in farming organisation. Other relevant details regarding the working of the societies as a whole and the contribution made by each individual member were also collected. |
| 10. | <i>Main results of the survey :</i> | — |
| 11. | <i>Publication, title, publisher and year :</i> | — |
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| 1. | <i>Title of the project</i> | 7.15 STUDY OF CO-OPERATIVE FARMING IN U.P. |
| 2. | <i>In progress/
completed :</i> | Completed. |
| 3. | <i>Year commenced/
completed :</i> | 1955/1956. |
| 4. | <i>Institution and
address :</i> | Government Agricultural College, Kanpur, Uttar Pradesh. |
| 5. | <i>Person in charge
of the project :</i> | Dr. G.D. Agarwal, Agricultural Economist, Government Agricultural College, Kanpur, Uttar Pradesh. |
| 6. | <i>Sponsoring agency
and address :</i> | U.P. Scientific Research Committee, Allahabad. |
| 7. | <i>Financial assistance
provided :</i> | — |
| 8. | <i>Objectives of the
research project</i> | To study the efficiency of the working of the various types of Co-operative Farming societies in U.P. and to suggest measures for improvement in the working of the societies. |
| 9. | <i>Nature and method
of study :</i> | For the purpose of the study, 3 Joint Co-operative Farming Societies and 2 Collective Farming Societies were selected for detailed investigation. The selection was made on the basis of the period of existence of the different types of societies. |
| 10. | <i>Main results of the
survey :</i> | Societies had benefited the members to some extent in providing production requirements and consumer goods. They also provided library and reading room facilities; the standard of living of the members of a few societies showed remarkable improvement with the operation of the societies; Collective Farming Societies were better organised than Joint Farming Societies, there was better understanding amongst members of Collective Farming Societies |

11. *Publication, title, publisher and year :* Published as an article entitled "Study of a successful Co-operative Farm in U.P."—U.P. Co-operative Journal, October 1956.

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1. *Title of the project :* 7.16 THE ORGANISATION AND DISINTEGRATION OF A COLLECTIVE FARMING SOCIETY—A CASE STUDY IN A GRAMDAN VILLAGE.
2. *In progress/ completed :* Completed.
3. *Year commenced/ completed :* November 1962/June 1963.
4. *Institution and address :* Agro-Economic Research Centre, Sardar Vallabhbhai Vidyapeeth, Vallabh Vidyanagar, Dist. Kaira, Gujarat.
5. *Person in charge of the project :* Mr. K. M. Choudhary, Senior Research Assistant.
6. *Sponsoring agency and address :* The survey was undertaken as a part of the general programme of the Centre.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* The main purpose of this project was to study the working of Collective Farming Society in a Gramdan Village and the factors which favoured the establishment of the society and causes responsible for its disintegration.
9. *Nature and method of study :* The Collective Farming Society at village Ganeshpura, Taluka Phulera of Jaipur district (Rajasthan) was investigated and 3 heads of house-holds in the village who were members of the society were interviewed. It may be noted that all the families in the village were members of this society. For the purpose of collection of data the following schedules were designed and canvassed:
- (i) Household-cum-Occupation Schedule was canvassed to get basic information about the number of persons in a household, caste, land holdings, mode of cultivation, production, distribution etc., for all the households in the village.
- (ii) A general schedule was framed in order to collect the basic data regarding the Collective Farming Society, contribution of the land by the members and their production and share at the time of the distribution of the produce and its marketing.

The data collected referred to the period from July 1961 to June 1962. The field survey was conducted in the last week of November 1962.

10. *Main results of the survey :* The above referred Co-operative Farming Society was organised in 1955 where historical, geographical, economic and social factors favoured some sort of collective action for the progress of the individual households. Unfortunately, however, this institution came to an end just after an year. Some of the factors responsible for its failure were: lack of interest on the part of Sarvodaya leaders and the Government officials in providing supervision and guidance to the society; absence of concrete assistance from the block agency; lack of financial facilities from the Co-operative Bank; failure of the Government to provide subsidies towards management expenses and appointment of a qualified Secretary; members joined the Society in a fit of emotion and were not punctual in carrying out farm operations; the selection of basic unit (a plough unit) for sharing the output was faulty; sale of produce was individually rather than collectively; and discontentment among the members due to use of the well-water by persons who had not made any investment therein.
11. *Publication, title, publisher and year :* The Report has been mimeographed.
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INDUSTRIAL CO-OPERATIVES

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| 1. <i>Title of the project :</i> | 8.1 | SURVEY OF HANDLOOM INDUSTRY IN MADRAS STATE. |
| 2. <i>In progress/
completed :</i> | — | |
| 3. <i>Year commenced/
completed :</i> | | November 1956/not available. |
| 4. <i>Institution and
address :</i> | | University of Madras. Madras-5. |
| 5. <i>Person in charge
of the project :</i> | | Dr. R. Balakrishnan and Mr. V. Aiyaswamy. |
| 6. <i>Sponsoring agency
and address :</i> | | Sponsored by the All India Handloom Board, Ministry of Commerce & Industry, Government of India, New Delhi. |
| 7. <i>Financial assistance
provided :</i> | — | |
| 8. <i>Objectives of the
research project :</i> | | To conduct a survey of the handloom industry in Madras State with a view to enquire into the impact of the cess and expenditure on the handloom industry in Madras; to examine the working of handloom weavers' co-operative societies. |
| 9. <i>Nature and method
of study :</i> | | The study is mainly based on the data collected through field investigation. About 25 per cent sample of the weavers' co-operative societies were investigated in detail. |
| 10. <i>Main results of the
survey :</i> | — | |
| 11. <i>Publication, title,
publisher and year :</i> | — | |
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| 1. <i>Title of the project :</i> | 8.2 | SURVEY OF PRIMARY COIR CO-OPERATIVE SOCIETIES. |
| 2. <i>In progress/
completed :</i> | | Completed. |
| 3. <i>Year commenced/
completed :</i> | | 1960/1961. |
| 4. <i>Institution and
address :</i> | | Bureau of Economic Studies, Trivandrum, Kerala State. |
| 5. <i>Person in charge
of the project :</i> | | Mrs. K. Sardamoni. |
| 6. <i>Sponsoring agency
and address :</i> | | Bureau of Economic Studies, Trivandrum, The study was conducted as a part of the general programme of its work. |

7. *Financial assistance provided :* ---
8. *Objectives of the research project :* The survey was intended to study the organisation and functioning of the primary coir co-operative societies in Kerala. The enquiry mainly related to the direction and extent of progress made by the societies during the three years prior to the date of survey.
9. *Nature and method of study :* The study is mainly based on the data collected through field investigation. It was intended to conduct a census survey of all the 300 and odd societies in the nine districts of Kerala State. However, as proper information could not be secured from all these societies, only about 248 societies were investigated. The data collected refers to the period from January to April 1960.
10. *Main results of the survey :* In most of the societies many middlemen, business men, coir factory owners and other vested interests have crept in. Though these individuals and agencies have some connection with the coir industry, they are not actually workers for whose benefit the societies are formed. In many societies there are a number of sympathizer-members who form a dominant force over the actual workers. Even the Committee Members have very little knowledge of co-operation. It is these people who generally manage the societies and the coir workers as such do not get the benefit and education needed. The societies do not have consumer stores, housing and educational facilities for the members. Savings and thrift habits of members are not encouraged.
11. *Publication, title, publisher and year :* Published.
Title : "Survey of Primary Coir Co-operatives in Kerala";
Bureau of Economic Studies, Trivandrum, Kerala State; 1961.

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1. *Title of the project :* 8.3 THE PLACE OF INDUSTRIAL CO-OPERATIVES IN THE PLANNED ECONOMY OF INDIA WITH SPECIAL REFERENCE TO MADHYA PRADESH.
(Thesis for Ph. D. degree)
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed :* 1962.
4. *Institution and address :* Department of Economics, University of Jabalpur, Jabalpur.
5. *Name of the candidate :* Mr. S. R. Pandey.
6. *Sponsoring agency and address :* ---
7. *Financial assistance provided :* ---

8. *Objectives of the research project :* To assess the progress and problems of Industrial Co-operatives in India in general and in Madhya Pradesh in particular in the light of the role assigned to these societies in the planned economy so as to suggest measures for their effective and efficient working.
9. *Nature and method of study :* In the study of this project, apart from utilising the published material and unpublished material available with the Co-operative Department, the author conducted an investigation into the working of a few Industrial Co-operatives. Some of them were personally interviewed and to a few others mailed questionnaire was canvassed. The societies investigated are from Raigarh, Baster, Jabalpur, Indore and Sehore districts. In all the author has studied about 69 handloom co-operatives and 43 artisan and other Industrial co-operatives. Besides, the author visited pilot projects and industrial co-operatives at Pusa (Bihar), and some parts of West Bengal, Rajasthan and Maharashtra. The data collected refers to the period from 1951 to 1962.
10. *Main results of the survey :* —
11. *Publication, title, publisher and year :* —
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MANAGEMENT OF CO-OPERATIVES

1. *Title of the project :* 9.1 MANAGEMENT PATTERN OF CO-OPERATIVES IN BARODA DISTRICT.
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed :* 1961.
4. *Institution and address :* Faculty of Commerce, M.S. University of Baroda, Baroda-2.
5. *Person in charge of the project :* Prof. B.J. Shah, Dean, Faculty of Commerce, M.S. University of Baroda, and
Dr. K.N. Naik, Reader in Co-operation and Head of the Department of Co-operation, M.S. University of Baroda.
6. *Sponsoring agency and address :* National Institute of Studies and Research in Community Development, Radha Bhavan, Mussoorie, Uttar Pradesh.
7. *Financial assistance provided :* Sponsoring agency : Rs. 31,000.00.
8. *Objectives of the research project :* To study the management pattern of agricultural co-operative financing agencies and marketing and processing co-operatives in the community development area of Baroda district. To find out the educational, social, economic and political background of members of the managing committees in particular. To assess the efficiency and cost of management; to find out if there is any concentration of directorship and membership of managing committees. To assess the extent and content of participation of members in the management. To study the voting behaviour of the members at the election of office bearers.
9. *Nature and method of study :* For the purpose of the study, different types of societies from 11 Talukas of Baroda district were selected for intensive investigation. A schedule was canvassed for collecting the required information. The sample covered district Central Co-operative Banks, Land Mortgage Bank, Agricultural Primary Credit Societies, Marketing Co-operatives and Cotton, Sales, Ginning and Pressing Co-operative Societies. The later three categories of societies were classified according to the area of operation (Taluka-wise), period of existence, audit classification and the number of members. From each category, a few societies were sampled for investigation. In all, a total of 55 co-operatives including the District Central Co-operative Bank and the Land Mortgage Bank were selected. Besides, from the agricultural credit co-operatives and marketing and processing societies, 605 and 205 members respectively were also interviewed. The data collected refers to the different periods from 1956

to 1962. The field survey was started in 1961 and was spread over for a period of $1\frac{1}{2}$ years.

10. *Main results of the survey :* The data is being processed and analysed.
11. *Publication, title publisher and year :* —

CO-OPERATIVE EDUCATION

1. *Title of the project :* 10.1 A SURVEY OF CO-OPERATIVE TRAINING INSTITUTIONS IN SOUTH-EAST ASIA.
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed :* 1963.
4. *Institution and address :* International Co-operative Alliance, Regional Office & Education Centre for South-East Asia, 6 Canning Road, New Delhi-1.
5. *Person in charge of the Project :* Mr. Hans Dahlberg.
6. *Sponsoring agency and address :* International Co-operative Alliance, Regional Office & Education Centre for South-East Asia.
7. *Financial assistance provided :* The study is undertaken as a part of the programme of research in pertinent fields of co-operation in the South-East Asian countries.
8. *Objectives of the research project :* The objective of the survey is to find out the nature of co-operative training institutions; the nature of sponsoring agencies; type of training provided, methods of teaching adopted etc. in the South-East Asian countries.
9. *Nature and method of study :* For the collection of data, a questionnaire is canvassed to all the co-operative training institutions in South-East Asia. The study will be mainly based on the data collected through this questionnaire and other published material.
10. *Main results of the survey :* —
11. *Publication, title, publisher and year :* —

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1. *Title of the project :* 10.2 AN EVALUATION STUDY OF CO-OPERATIVE EDUCATION PROGRAMME IN BAWANA AREA, DELHI.
 2. *In progress/ completed :* Completed.
 3. *Year commenced/ completed :* March 1957/August 1958.
 4. *Institution and address :* All India Co-operative Union, 72 Jor Bagh, New Delhi-3.

5. *Person in charge of the project :* Mr. J.M. Rana, Deputy Director,
Mr. M.R. Kaushal, Research Officer, and
Mr. S.D. Khushalani.
6. *Sponsoring agency and address :* All India Co-operative Union.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* To study in the Bawana area: (i) the extent to which the trained persons have grasped the co-operative education imparted to them; (ii) the change in the attitudes of 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 societies as a result of Co-operative Education.
9. *Nature and method of study :* This study was carried out through investigation into the working of co-operatives and interviewing of office-bearers and members of co-operatives on the basis of a prepared questionnaire, as indicated below:
- (i) *Study of societies:* A total of 11 societies of different types were selected for investigation. With regard to these societies, information for about two years prior to and two years following the Co-operative Education Programme was collected. The field investigation was carried out in the months of July and August, 1958.
- (ii) *Study of Ordinary Members, Office Bearers and Managing Committee Members:* A 10 per cent of the ordinary members taken at random from among those who had attended the Training Course for at least two out of 3 days were interviewed and 36 per cent of the office bearers and Managing Committee members from among those who attended the training course for at least 4 out of 6 days were interviewed. The office bearers and Managing Committee members belonged to different types of societies. Besides, an equal number of untrained, persons from each category preferably from the same society, were also interviewed. In all, 98 members, about 40 Managing Committee members and 30 office bearers in 11 villages were interviewed. The field investigation was carried out during the period between March to June 1957.
10. *Main results of the survey :* Excepting the office bearers' class, the capacity of other classes intended for members and Managing Committee members were not fully utilised. In the Managing Committee members' class, there was also a tendency for attendance to taper off. Quite a large percentage of the non-trainees included in the study, (office bearers and Managing Committee members) did not attend the course as they were not aware of these training courses. The impact of education in the case of members was not perceptible. Trained office bearers were better informed as compared to non-trained office bearers. There was no marked

difference in the range of knowledge between trained and un-trained Managing Committee members; though a few office-bearers and Managing Committee members reported that they applied in the working of their co-operatives the knowledge acquired and in the case of a few societies, there was some improvement in the working, it is difficult to say how far such improvement can be ascribed directly to the Educational Programme; there was a general apathy among all category of personnel in the working of their societies.

11. *Publication, title, publisher and year :* Published.
Title: "Report on an Evaluation Study of Co-operative Education Programme in Bawana Area, Delhi"; Published by All India Co-operative Union, 72 Jor Bagh, New Delhi-3; February 1960; pp. 82.
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URBAN CO-OPERATIVE BANKS

1. *Title of the project :* 11.1 CO-OPERATIVE BANKING IN MADRAS STATE.
(Thesis for M. Litt. degree)
 2. *In progress/ completed :* Completed.
 3. *Year commenced/ completed :* 1951/1953.
 4. *Institution and address :* Department of Economics, Annamalai University, Annamalai nagar, Madras State.
 5. *Name of the candidate :* Mr. R. Subramanian.
 6. *Sponsoring agency and address :* —
 7. *Financial assistance provided :* The author was awarded Research Fellowship of the University for two years. The total amount given was Rs. 1,200.00
 8. *Objectives of the research project :* The objective of this Project was to study the developments of Co-operative Banking and analyse the working of different types of Co-operative Banks in Madras State.
 9. *Nature and method of study :* The study is mainly based on published material and data collected from the office of the Registrar of Co-operative Societies and the Madras State Co-operative Bank. The author also visited a few co-operative societies and urban banks particularly in Madras, Salem and Cuddalore districts.
 10. *Main results of the survey :* —
 11. *Publication, title, publisher and year:* Published in a series of articles in the Madras Journal of Co-operation between the years 1953 and 1962.
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1. *Title of the project :* 11.2 SURVEY OF URBAN CO-OPERATIVE BANKS.
 2. *In progress/ completed :* Completed.
 3. *Year commenced/ completed :* 1958/1961.
 4. *Institution and address :* Reserve Bank of India, Bombay.
 5. *Person in charge of the project :* For planning and organising the survey, the Reserve Bank of India constituted a committee of officials of which

Dr. N.S.R. Shastri, Statistical Adviser to the Reserve Bank of India was the Chairman. The field work was conducted by the Agricultural Credit Department of the Reserve Bank of India. The Report was written jointly by Mr. K.R. Viswanathan of the Economics Department and Mr. M.T.R.S. Sarma of the Agricultural Credit Department of the Reserve Bank of India under the direction of Mr. K.N.R. Ramanujam and Mr. T.S. Rao.

6. *Sponsoring agency and address :* This survey was undertaken by the Reserve Bank of India on the recommendation of the Bombay State Co-operative Urban Banks Conference, held in Bombay under the auspices of the Bombay State Co-operative Banks Association in August, 1957.
7. *Financial assistance provided :* —
8. *Objectives of the research project :* The main objective of the survey was to study the pattern of financial resources of urban banks the outlets for their investment and the factors under-lying the success or failure in their working. The survey was also expected to throw light on the part played by these institutions in the financing of the small-scale industries.
9. *Nature and method of study :* The study is mainly based on the data collected through field investigation. The survey covered selected urban banks in 10 States and one Union Territory where the number of urban banks was fairly large. A representative sample of 93 urban banks in all was selected from these areas. The selection of the sample of urban banks in each of these areas was done after classifying these urban banks into three categories, namely; (i) banks having working capital of Rs. 5 lakhs or more; (ii) banks with working capital of Rs. 1 lakh or more but less than Rs. 5 lakhs, and (iii) banks with a working capital of less than Rs. 1 lakh. Such of the banks which were either dormant or defunct or under liquidation during the survey year were excluded from the scope of this survey.

In addition to the study of the working of the selected urban banks, the survey included investigation of a sample of members of each of these banks. For this purpose, about 2 per cent of the members of each of the selected banks subject to a minimum of 10 and maximum of 50 were selected by the method of random sampling. Due representation was given to the two categories of members, namely, industrialist members and non-industrialist members. The sample being done separately from these two categories taking care to see that at least 5 members from each category were represented in the sample.

The data was collected through specially designed schedules; schedule zero was intended to collect information in respect of each of the members of the urban banks classifying them into industrialist members, other individual members and society members. The information in the schedule was later utilised for the purpose of selecting the sample of members for investigation on the demand side.

General Schedule (Supply) was designed to collect information about the organisation and membership of banks, sources of funds and loan operations, investments and other assets besides earnings and expenses. General Schedule (Demand) was devised to obtain the details of the main items of expenditure and belongings of selected members. General Questionnaire (Demand) was prepared to obtain information about the attitudes of members regarding the working of the urban banks and their suggestions on the conditions which would enable the members to keep all their deposits with, and to borrow their requirements from, the respective urban banks. Further, this questionnaire was intended to elicit information about the possibility of the urban banks extending finance to persons owning and operating small-scale industrial units; Special Schedule (Demand) which was canvassed to selected industrialist members, was intended to find out the pattern of financial requirements together with the purpose for which they were required, the various sources from which finance was available and the problems and conditions on which it was obtained. This Schedule was also intended to provide information on the role played by the urban banks in providing credit to industrial units and to throw some light on the measures needed to enable the industrialist members to avail of the facilities offered by the urban banks to a greater extent. The field survey commenced by the middle of September 1958 and was completed by 15th March 1959.

10. *Main results of the survey:* The Report analyses the working of urban co-operative banks, indicates their problems and suggests various measures for increasing their efficiency and usefulness.
11. *Publication, title, publisher and year :* Published.
Title: "Report of the Survey of Urban Co-operative Banks (1957-58)". Published by the Reserve Bank of India, Bombay; 1961; pp. 165; Price Rs. 5.25 P.

GRAIN BANKS

1. *Title of the project:* 12.1 REPORT OF THE ENQUIRY INTO THE WORKING OF GRAIN BANKS IN FIVE DISTRICTS OF MARATHWADA.
2. *In progress/ completed:* Completed.
3. *Year commenced/ completed:* 1955/1957.
4. *Institution and address:* Economics Department, Marathwada University, Aurangabad, Maharashtra.
5. *Person in charge of the project:* Mr. N. P. Ranbhise.
6. *Sponsoring agency and address:* Research Programmes Committee, Planning Commission, Government of India, New Delhi.
7. *Financial assistance provided:* —
8. *Objective of the research project:* The objectives of the enquiry are: (i) to find out the origin of grain banks and their development during the last few years; (ii) to study the nature of the working and special features of grain banks; (iii) to find out whether grains banks can make distinct contribution to the economic development of this Region, and as such should be developed as distinct from Agricultural Credit Societies or to find out whether the essential features of grain banks can be incorporated into agricultural credit co-operative societies; and (iv) how far the grain banks can be used for holding buffer stocks and for storing and grading of agricultural produce of the village.
9. *Nature and method of study:* The study is mainly based on the data collected through field investigation. The enquiry covered a sample of 5 per cent of the 2185 grain banks which were either functioning, defunct or stagnant in Marathwada in 1955. The number of grain banks investigated was 98. Only grain banks which were functioning were selected. In addition to this, 18 grain banks which were reported to be functioning quite satisfactorily were taken for special study. In every grain bank a case study of 10 loans which were taken during the period 1952-1955 was made. The data collected refers to the co-operative year i.e. from 1st July to 30th June. In all, 883 grain loans from 98 grain banks were taken for case study. In addition to this, 181 grain loans from specially selected grain banks were taken for case study. The number of loans recovered, which were taken for case study, was 553 in 98 grain banks and 128 in specially selected grain banks. The number of overdue loans which were studied was 527 in 98 grain banks and 71 in specially selected grain banks. An attempt was also made to study the relationship of loans given, loans repaid and overdue loans, size of land owned, land cultivated, income from agriculture and size of family.

10. *Main results of the survey:* The Report gives a very interesting account of the phenomenal growth of grain banks in the erstwhile Hyderabad State during the years 1944 to 1949 and their subsequent decline. The grain banks in Marathwada were not working properly and their position had become stagnant; size of family does not exercise any influence on the size of loans etc. though the size of cultivated land had considerable influence on the loans given and repayments etc. The large cultivators had a larger share of grain loans and overdue grain loans were also concentrated in this group. Among the factors responsible for the poor working of the grain banks, mention may be made of the large overdues and lack of storage facilities as important. The author suggests various measures for the revitalisation of the grain banks in Marathwada.
11. *Publication, title, publisher and year:* Published.
Title: "Grain Banks in Marathwada—Maharashtra State" by N. P. Ranbhise; pp. ii+210+iv; Price Rs. 8.00.
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FISHERY CO-OPERATIVES

1. *Title of the project:* 13.1 ROLE OF MIDDLEMEN AND CO-OPERATIVES IN THE PRODUCTION AND MARKETING OF FISH IN THANA DISTRICT, BOMBAY.
2. *In Progress/ completed:* Completed.
3. *Year commenced/ completed:* January 1957/September 1959.
4. *Institution and address:* Department of Economics, University of Bombay, Bombay-1
5. *Person in charge of the project:* Dr. M. B. Desai.
Dr. P. R. Baichwal.
6. *Sponsoring agency and address:* Food & Agriculture Organisation of the United Nations, Rome.
7. *Financial assistance provided:* Others: Rs. 16,000,00 by the Rockefeller Foundation of the U.S.A.
8. *Objectives of the research project:* To study organisation, methods of operation and efficiency of Co-operative and private agencies engaged in the production and marketing of fish on the West Coast of Bombay State with particular reference to Thana district.
9. *Nature of method of study:* The problem was studied with the help of field data obtained from the fishermen and marketing agencies chiefly through cross-sectional comparisons. In all, 4 fishing centres were purposively selected; of this, one centre did not have a co-operative society. All the co-operative agencies (3) and as many as possible all the private agencies in the selected fishing centres were studied. Besides, a stratified random sample of 28 fishing units from the 4 fishing centres was selected for detailed investigation. The stratification was done on the basis of marketing agency and the place of delivery of fish for marketing. The main wholesale centre at the Crawford Market in Bombay was also studied. The data collected refers to the period from September 1956 to February 1957. The field work was conducted during the year 1957 and was extended over a period of about 8 months.
10. *Main results of the survey:* The main conclusion of the study is that co-operative marketing of fish, though far from supplanting the private agencies, has considerably reduced the scope for exploitation available to the latter by providing an alternative agency. The developments in the field of transport and preservation have also contributed to the improvements in the marketing of fish. It was observed that the private agencies can sometimes compete out the cooperative agencies because of large financial resources, flexibility in operation and accumulated marketing expertise and experience. This has to be countered through increased efficiency of co-operatives and through

the spread of literacy and co-operative education among fishermen.

11. *Publication, title, publisher and year:* Published.
Title: "Role of Middlemen and Co-operatives in the Production and Marketing of Fish", Food & Agriculture Organisation, Rome; 1960.
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CO-OPERATIVE PROCESSING

1. *Title of the project :* 14.1 WORKING OF CO-OPERATIVE SUGAR MILLS IN THE PUNJAB.
2. *In progress/ completed :* In progress.
3. *Year commenced/ completed :* 1963.
4. *Institution and address :* Economic and Statistical Organisation, Government of Punjab, 4th level, 17 Bays Building, Sector 17, Chandigarh.
5. *Person in charge of the project :* Mr. G.S. Sandhu, Secretary, Advisory Board of Economic Enquiry, Punjab.
6. *Sponsoring agency and address :* Advisory Board of Economic Enquiry, Punjab.
7. *Financial assistance provided :* —
8. *Objectives of the research study :* To examine the working of Cooperative Sugar Mills and to analyse the factors responsible for their failure or success.
9. *Nature and method of the survey :* The study is mainly based on the data collected through field investigation. In Punjab, there were 6 Co-operative sugar mills at Bhogpur, Nawanshahar (district Jullundur), Pampal (district Karnal), Rahtak and Batla (district Gurdaspur). For the purpose of the study, the data was collected from all these 6 societies on the basis of a prepared schedule.
10. *Main results of the study :* The report is being prepared.

LABOUR AND CONSTRUCTION CO-OPERATIVES

1. *Title of the Project :* 15.1 COOPERATIVE LABOUR AND CONSTRUCTION SOCIETIES IN THE PUNJAB.
2. *In progress/
completed :* Completed.
3. *Year commenced/
completed :* 1955-56/1960.
4. *Institution and
address :* Economic and Statistical Organisation, Government of Punjab, 4th level, 17 Bays Building, Sector 17, Chandigarh.
5. *Person in charge
of the project :* Mr. Tilak Raj Bhalla.
6. *Sponsoring agency
and address :* Advisory Board of Economic Enquiry, Punjab.
7. *Financial assistance
provided :* —
8. *Objectives of the
research study :* To study the working of Cooperative Labour and Construction Societies in the Punjab.
9. *Nature and method
of study :* The study is mainly based on the data collected through field investigation. All the cooperative labour and construction societies in the state were arranged Tehsil-wise and a sample representing 10 per cent of these was selected randomly. The idea was to select a heterogeneous group of cooperatives representing all standards. In all 38 cooperatives were selected. The data relates to the period 1952-53 to 1955-56.
10. *Main results of the
survey :* —
11. *Publication, title
publisher and year :* Published.
“Cooperative Labour and Construction Societies in the Punjab”; Controller of Printing and Stationery, Government of Punjab, Chandigarh; 1960.