

## Account for the slow progress of the Cooperative Movement in India

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Although the co-operative movement in India has been expanding rapidly in recent years, there are many reasons for the slow progress of the movement during the past century of its existence. As is well known, co-operatives were set up initially to supply credit to the farmers, and to save them from the clutches of the money-lenders.

1. Too much emphasis on credit.
2. Confined to credit co-operation only.
3. Small sized societies.
4. Inefficient management.
5. Conflict within societies.
6. Excessive overheads.
7. Unproductive loans
8. Window Dressing. (defective audit system)

### Suggestions

1. Multipurpose Basis
2. Increase in size
3. Production Plans
4. Marketing and Processing
5. Local Savings
6. Training