

government machinery and the legislation which affects labour. This is followed by a presentation of the manner in which workers and employers organize themselves, functional aspects of these organizations, and the statutory machinery for the settlement of industrial disputes. Many of the labour laws are not applied due to emergency decrees and the enterprises can thus circumvent existing regulations easily. This becomes clear in the fourth part of the book, which describes the prevailing personnel practices and the employment conditions at the plant level. Here recent figures on wages, working hours, industrial accidents etc. are provided. An appendix with English versions of important labour legislation is attached.

The author is careful in his own assessments, for the book was published under martial law conditions and had to pass the censor. It offers, however, comprehensive factual information, and the facts speak for themselves. The book can only be highly recommended to all those who want to inform themselves about the labour aspects of the Korean "economic miracle". It has, however, to be read carefully, and if the author writes (p. 118) that union-management relationships did not deteriorate due "... to the intensive care and close attention exercised by government", the reader does of course not know what the author actually means. However, the reviewer himself recalls at once the intensive care and close attention (i. e. complete control, intimidation, harassment, imprisonment of leaders, etc., etc.), which workers have received from the Korean Central Intelligence Agency for so many years.

Rolf D. Baldus

HANS-DIETER ROTH: Institutioneller Agrarkredit und traditionelle Schuldverhältnisse - Distrikt Dhanbad/Bihar (Indien), (Institutional rural credit and traditional debt relationships - district Dhanbad/Bihar, India). (Beiträge zur Südasiens-Forschung, Südasiens-Institut, Universität Heidelberg, Nr. 46). Wiesbaden: Franz Steiner Verlag, 1978, 364 pages (English summary).

This book results from empirical fieldwork in three villages in the coal district of Dhanbad and analyses primary and long-term agricultural credit. After a description of natural and agricultural conditions in the region, the research methods are dealt with. Then, in part II, the empirical findings are reproduced and commented on with respect to institutional, cooperative credit. In two of the three villages cooperative credit has not been able to influence

the financial and economic conditions or the productive capacity of the members of the primary credit cooperatives. Their indebtedness to private money-lenders, with all its implications, has remained unchanged: loss of land-titles, personal dependence, work for low wages, bonded labour. In one village, cooperative credit has improved the position of inhabitants, not by being invested in farming but rather by propping up non-agricultural income sources.

The author analyses the reasons for this failure: cultivators do not produce enough food for self-sufficiency due to lack of land, and they spend high amounts on marriages and funerals. (The second reason, frequently cited for over 100 years, is questioned by this review.) The first reason implies that the members are in a pre-cooperative stage and that the simple transfer of institutions successful under highly modernized and commercialized agricultural conditions, is itself responsible for the lack of success of the cooperative movement in India. In addition, the internal structure of the cooperatives reflects the general power structure of the village, with moneylenders managing the cooperatives, and low-caste borrowers being disadvantaged, etc. An influx of high-caste Hindus into a district largely inhabited by a scheduled tribe has also strengthened ethnic and caste distinctions. As insulated provision of small-scale credit would not have any deeper impact, the author stresses the need for new, non-traditional inputs to advance farming.

The position of private moneylenders (part III) has not been weakened seriously, rather it has been consolidated, and uncontrolled land transfer has continued and increased. The final chapter, Chapter IV, deals with institutional long-term credit offered by the Land Development Bank. Here, the findings are similar to those in part III: there is a "natural" bias towards the wealthy borrower, uncontrolled spending of loans for purposes different from those intended, and no real investment in farm improvement.

The study is very detailed and provides good description and analysis. It confirms general knowledge gained from many other studies and particularly from the large, renowned and repeated studies by the Reserve Bank of India (1959, 1965, etc.). As briefly mentioned above, the stereotyped complaint about poor people wasting funds on weddings, etc. seems very doubtful as a reason for continued poverty. It was already refuted 105 years ago in an inquiry report quoted by R. P. Dutt (1951), A. R. Desai (1966) and also Th. Bergmann (1971).

The monograph is well prepared and thoroughly documented. It makes valuable reading, particularly for research workers on India as well as for all those interested in agricultural development and problems of cooperation.

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