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MR. H. J. MAY, J.P., O.B.E.,
Secretary of the International Co-operative Alliance and
President, Torquay Co-operative Congress, 1929.



THE HON'BLE SIR ANNAMALAI CHETTIAR,
Rajah of Chettinad, opened the Tamil Nadu
Co-operative Federation on the 17th June.

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Editorial.

I

THE WORKING OF CENTRAL BANKS—TEST OF OVERDUES.

The Vellore District Council of Supervision, in its Administration Report for the year 1927-28, finds fault with a correspondent to this Journal for drawing pointed attention to the overdues in the N. Arcot Dt., and says :—"From the last Presidency Report, we find that about ten districts have more overdues than ourselves. While such is the case, we do not know what necessity there was for an esteemed correspondent to write to the Madras Journal of Co-operation drawing pointed attention to the overdues in this district. It has to be regretted that, instead of suggesting ways for the collection of overdues and enthusing the societies in the matter, our district has been singled out, leaving aside others which have much larger overdues, and efforts made to spread wrong impressions about the district. We have referred to this matter here only to remove these wrong impressions."* We are unable to see exactly the point of the District Council's complaint against our correspondent. If it expects our correspondents, whenever they refer to N. Arcot, to place it in juxtaposition with other districts where the percentage of the societies'

* This is an English rendering of the Tamil passage occurring in the Administration Report of the Council.

II

CO-OPERATORS AND LEGISLATURES.

We publish elsewhere an article by Mr. E. S. Ganapathy Iyer, Erode, containing a very interesting proposal about co-operators seeking election to Legislatures in India on a co-operative ticket. We also publish a few extracts from The Manchester Co-operative News on the same topic. Programmes of rural and urban development in India should be worked on non-party lines under present conditions. In the present stage of our national reconstruction, we are not much divided on our Municipal programmes and Rural Welfare schemes. We are at the stage of evolving their rudiments. So, we have no divergent schemes or programmes holding the field in village economy which can be made planks in our elections. Even in countries where such divergence exists, the tendency now seems to be for a certain number of men to coalesce in promoting schemes connected with rural economy, abandoning their party predilections. Mr. E. N. Bennett in his "Problems of Village Life" * gives examples of this united effort. To quote only one, he says: "The nationalisation schemes of the Labour Party, the protectionist policy of the Conservatives, the small holdings legislation of the Liberals, all alike take for granted the existence of rural evils and the justification offered for rural discontent. Scores of societies devote time and money to the attempted solution of rural problems; nor is this unselfish effort entirely confined to-day to one political party. One of the latest and sanest of these associations, the Land and the Home Union, with a really advanced policy of rural reform, is presided over by a *Conservative M. P.*, has a *Fabian* as its Secretary and *Liberals* on its Executive." Moreover there are always to be found in the legislatures protagonists of vested interests who are opposed to co-operative effort in finance and industry. If others are not hostile, they are indifferent. Instances are not wanting of good rural development schemes having been voted down not on their merits but on grounds of hostility to Development Ministers which are dictated by political exigencies. For these and many other reasons which may easily be urged, it is eminently desirable for a few co-operators to band themselves into a separate group in the Legislature securing their suffrage on rural development programmes which should be approved by their constituencies. The Hon'ble Mr. V. Ramadas Pantulu, writing to the May number of the "New Era", commenting on the inadequate provision for agricultural finance in the Central and Provincial Budgets, says: "I am sure that, in the coming years, more and more pressure

* Home University Library of Modern Knowledge.

will be brought to bear on the Government to so shape their financial policies as to make due and adequate provision for agricultural finance and make agriculture once more a flourishing occupation, thereby assuring greater prosperity for our industries and commerce also. The agriculturists will be well advised to send ardent co-operators in sufficient numbers to the central and local legislatures so as to ensure a proper presentation of their case to those assemblies. I have not the slightest doubt that the cause of agriculture is suffering for want of those who are prepared to advocate it with the same amount of knowledge, zeal, courage and persistence with which political and commercial causes are advocated in the councils and outside. Reform of rural economy seems to be even more difficult to achieve than political and social reform. Such is the conservatism and the placid, pathetic contentment of the Indian peasant; and to rouse him, more sustained effort of a larger number of rural reformers is necessary." We heartily endorse his sentiments and we hope that the Madras co-operators will follow the example of their British comrades in seeking entrance into the parliaments of the country. It is gratifying to note that nine of the twelve co-operators who contested the last general elections in England came out successful. Two of them, namely, Messrs. A. V. Alexander and A. Barnes, have been assigned places on the Cabinet. We extend our felicitations to them. Co-operation, like Labour, is an essentially international programme and British co-operators like British Labour leaders will, we have no doubt, strive to promote the cause of their fellow Indian co-operators and workers. Our interest, therefore, in the success of the British co-operators at the parliamentary elections, is neither academic nor casual.

EDELE!

Dry those tears, Dear Love, and smile
 Though we part now for a while,
 It is 'goodnight' and not 'farewell.'
 At dawn we meet again, Edele!
 This brief hour goes, Time bids us part,
 Once more lie closely on my heart,
 For over the fields the Convent bell
 Calls thee home, Divine Edele!
 I too am sad at leaving you
 But I shall come in the early dew,
 For I love you more than lips might tell
 Since thou art mine for aye, Edele!

Leland J. Berry.

. Rural Economics and Co-operation.*

BY MR. S. R. SUBRAHMANYAN, B.A., B. COM.,

(Manager, Dt. Urban Bank, Trichinopoly).

The peasants or the landed proprietors are the backbone of the country. They are the people from whom finest men in the time of war are recruited as soldiers and they are the men who, being the sturdy sons of the soil and in daily communion with nature and far apart from the "madding crowds' ignoble strife" and the artificialities and the shallowness of town life have still left in them the bravery and the nobility of character which slowly shape the destinies of the nation. In all countries, it has been the endeavour of statesmen by legislation such as the 'Small Holdings Act' in England and protective laws in Germany and France to keep in this small class of landed proprietors from the onslaught of the modern civilization.

But in India the main stay of the country is agriculture. It is on the product of the soil that 90 per cent of the population directly or indirectly subsist and find their daily avocation. The prosperity or the poverty of the country is reflected only in the rural village life.

To gauge the full significance of the economic position of the villager at present it is necessary to take a brief historical survey of the status of the farmer in the social structure of the country and trace the influences which have stranded him to this present position.

Tracing back to the Aryan period, we find that the village was a self-contained, autonomous unit containing sturdy and independent men and women.

The patriarchal family tilled their own fields with almost the same plough which we see even in our present days, irrigated the fields either through the channel or tanks kept in repair by the community or by lifts which have lived even upto this day, and were using green manures and following the same rotation of crops which has been proved scientifically to least exhaust the soil. The men also wove their own cloth while the women spun their yarns and the wheels merrily rattled in the afternoon. The lands were owned by the villagers and during the harvest every villager paid for the services of the village washerman, the barber, the piper, etc., who catered to the needs of the whole

* A Lecture delivered at the Conference of Inspectors and Supervisors of Tanjore in the Easter week.

village according to his measure and means. The roads were laid out in common by the labour of the whole community, their pleasures at night and festivals during the day were enjoyed in common and their disputes settled by their own panchayats. They had their weekly markets during which they mingled with the neighbouring villagers and every village had surplus cloth to export. The country was a till in which the gold, silver and precious stones of other countries steadily poured without finding any outlet from out of the country. A highly favourable balance of trade was enjoyed by India. According to the Chinese historian during the time of Chandragupta II, the country was cheerful and smiling; men were educated, enterprising, brave and hospitable; there was gold in every house and a cot in every family and the villagers slept with open doors.

The wars were waged, the country passed from one dynasty to another, but the village life was unperturbed and the farmers led their even tenour of their way in the calm and placid atmosphere of the village life.

With the advent of money, the accumulation of capital, the blow at the subsidiary industries, the loss of all occupations except agriculture, the export of the raw products and import of the very goods which India had been exporting for centuries viz., cotton goods and sugar, the break up of the village life and the loss of the *esprit-de-corps* founded on caste, and the international trade which affected the level of prices found the poor villager in an economic condition for which he was not prepared.

The greatest blow which woke the slumbering villager and impoverished the country was the loss of subsidiary occupations and importing of the very goods such as cotton cloths, chints and muslins for which India was justly famous for centuries and exporting the raw cotton. This was done not only by the capitalistic method of cheap production and by the harnessing of steam and using division of labour for producing goods on a large scale, but also by dumping it into the country and forcing our men to consume it and by handicapping our industries by levying 'Meterpha Tax' of one rupee on every wheel in the village and by cutting of the fingers of expert workmen and by other methods which is not pleasant reading.

The world prices and the scientific methods of capitalistic farming began to compete and throttle the agricultural productions in which India had a monopoly for centuries. Sugar from Java and Mauritius and beetroot from Germany began to be imported to the tune of crores of rupees into a country which was a source of supply for Europe.

The indigo colour was substituted by scientific dyes and the aniline and other dyes began to be imported and consumed in the country and not even a trace was left of the original natural indigo dye.

The advent of money, the free use of currency as a measure of value, the increase in the foreign and the internal trade tended to the accumulation of capital and the creation of a class of money lending people variously denominated as the sowcars, the banyas and the chetties and also the rise of petty middlemen.

Thus, the fragmentation of holdings which led to economic waste, the primitive and old type of agriculture, the lack of capital and the frequent changes in the currency, the high and usurious rate of interest which the ryot has to pay to the sowcar for his eternal borrowings, the fleecing by the middlemen to whom he sells his produce, the high retail price which he has to pay on articles of consumption due to ignorance and purchase on credit, the customary marriage and festival expenses, the loss of subsidiary occupation, the increase in want which merely deteriorates his efficiency, his abysmal ignorance and the appalling illiteracy have broken the back of the villager who is the most abject figure always afraid of his creditors and perhaps in the long run betakes himself as a cooly either to the tea estates or migrates to Ceylon and other places. This is hardly an exaggeration because 50 per cent according to statistics go with one meal per day and the average income per head is about two to four annas per day. It is no wonder that the poor farmer tries to forget his sorrows in adulterated liquor.

Before proceeding to discuss the several evils which the progress of co-operation is sure to eradicate, we shall deal with evils which lie outside our control, viz., the currency policy of the country.

The ultimate authority in the Indian currency matters is the Secretary of State who is situated 6,000 miles away from the great Indian financial centres and who works in secret and is amenable to interests which are not Indian in aim and outlook and interested not with agriculture but with the propping up of the exchange. The deflation of currency which has occurred since the war and the artificial pegging up of exchange at 1sh. 6d. have hit hard on our farmer and he is getting 1/12 less for his products than he used to get in the prewar period. The value of fixed properties has gone down and as the agriculturists are mainly debtors, their position has been considerably jeopardised and at their expense the creditors have been benefitted.

The tax on land is said to be sufficiently high in the opinion of some economists as almost to be called rent and they suggest that a

graduated tax like income-tax might be levied. Supposing that the currency policy of the country is set right ultimately for the benefit of the poor farmer and for giving his products a good and legitimate price, it is necessary that the several other evils which affect the body politic must be purged away. The panacea for the several ills is co-operation which makes for better cultivation, better marketing and better living and which will ultimately leave a rich heritage of independent and economically free peasant proprietors. Co-operation has been hitherto developed mainly on the credit side. We have given him a facile credit and have been instrumental in lowering the rate of interest in the money market and in the village and it is no small credit to the movement that, in spite of the Imperial Bank of India high rate of 8 per cent at Madras and 10 per cent in the mufussil, the money is being distributed to the village societies at 7½ per cent.

The co-operative credit is only one part and the margin of his savings is not increased by merely lowering the rate of interest. He is merely saved from the Sowcar to fall in the clutches of middlemen. The next step after credit is perhaps to devise means for better marketing. The village society has to decide the credit of each member (i) as available for long term purposes for discharging prior debts, improvements of land and purchase of manure, and (ii) short term credit available to him whenever there is a demand for the actual expenses of cultivation. When once the harvest is made and the grains are threshed in the floor, they are to be graded, measured and pledged with the society. These commodities, even if they are bought in the local village, are transported to the market centre and pass through several hands before finally reaching the wholesale dealer. Also, the villager is now usually cheated of his legitimate gain by merchants who use false measures and weights. Hence, the societies must get these grains and transport them to the market centre where usually the District Bank branch ought to be located and give a Bill of Exchange on the produce pledged according to the nature of the commodity. All the grains having been gathered at one market centre, it would be much easy to attract all the wholesale dealers to that place and thus get for the produce the highest market price.

The goods accumulating at one centre and remaining in the custody of a strong financial bank, the wholesale dealer will not be able to cheat as he would do an illiterate and ignorant farmer who is forced to undersell his goods. There are certainly difficulties in the matter of grading and sampling. But if people approach it with a true co-operative spirit, the difficulties and hindrances are bound to vanish like snow before the powerful rays of the eastern sun. Side by side with

better marketing, better farming is an absolute necessity. Mr. Mukerjee has proved that our people have a genius for co-operation and that irrigation and other enterprises which require a close co-operation have existed for a long time. It is now necessary that the farmers who are by themselves singly unable to buy the costly modern implements of agriculture must pool all their resources and conduct their farming in a more up-to-date manner. In Ceylon, the tea estates owned by different persons are cultivated in co-operative method. We can see the poor yield of our country by comparing the yield per acre in other countries. The yield of rice in Japan is about 6 to 8 times that of an average yield per acre in our country and the sugar which we have been supplying to the whole world is now imported in large quantities in our own country because of our inability to withstand the competition and our uneconomic way of crushing and crystallising sugar. Demonstration farms must be opened and a contribution equal to the amount collected by the farmers must be given from the Common Good Fund of the District to encourage the use of efficient and up-to-date agricultural implements.

The farmers must look to the society not only as a borrowing association but one catering to all his needs and a force which makes the village one corporate unit. The customary festive and marriage expenses, the unproductive and heavy cost of litigation, which leaves behind only an empty purse, a bleeding heart and rancour and party spirit, and the consumption of diluted and adulterated liquor, which on a starved and empty stomach plays havoc and leads the farmer to an early grave, all these uneconomical ways of spending which make a great inroad into the savings of the poor villager and saps his life-blood must be eradicated by having recourse to settling disputes as in the days of yore in their own gatherings and by abiding on the judgment of their own wise men and by "liquidating their illiteracy" by mutual gathering and bringing moral pressure to bear on them for avoiding the consumption of all kinds of spirituous liquors.

To combat the modern tendency which leads to the centralisation of capital, where the watchword is competition and where there is side by side a millionaire rolling in wealth and a poor man dragging his miserable existence in a hut worse than a dog's kennel and living in squalor and poverty, to make the world really God's creation, and to make the man high and noble, the only path is *Co-operation*. There has been Stone Age, Iron Age and Industrial Age and the beginning of the next era is prophesied by some economists to be the era of *Co-operation*.

Let us hope that this country in which the village was a model of a co-operative institution and which has still left ingrained the genius to lead Co-operation will educate the world as to the benefit of co-operation and make the country resound with the joyous steps of a brave, educated and independent peasantry and make the country smiling and happy.

The Coming Legislative Council Elections.

By MR. E. S. GANAPATHI IYER. B.A., B.L., ERODE.

I have been eagerly looking forward to a proper lead being given by the President of the Provincial Co-operative Union—the premier co-operator of the presidency—in regard to the ensuing elections to the Local Legislative Council. There is already a stir and several persons have come forward announcing their candidature. Co-operation as it is to-day in India is a statutory activity and it is within the competence of the local legislature and the Government to shape its destinies. It is in the air that a suitable statutory provision by the local legislature is in contemplation. It cannot also be ignored that, with some public men, there is the faith that with proper endeavours in the field of co-operation the country could be better organised for attaining Swaraj than by carrying on contentious political agitation. An economically better India must necessarily lead to a political India. Politics can have no charm, when there are starving millions competing for livelihood and when industries and occupations are disorganised and unavailing. It is like the old proverb that without marriage the madness could not be cured and that the marriage is not possible without being cured of the madness. It is true that without freedom in politics, progress is difficult either socially or economically, and it is equally true that without social and economic advancement, political freedom is not in the easy reach. It would be something if we could have scope for free development at least in the field of Co-operation. This is not however to be. Co-operation with us is an officialised activity, organised, governed and controlled by the officials, as provided for in the Act relating thereto. The non-official workers in the field can scarcely hope to influence the movement better. In the words of the Hon'ble Mr. V. Ramadas Pantulu in his presidential address at the 11th session of the Bihar and Orissa Co-operative Conference, the position of a non-official co-operator is well brought out. He says "if the Royal Commission expected that self-respecting and enlightened non-official co-operators will join the movement to execute departmental policies and to be under the leading strings of Government officials, they were sadly mistaken. In fact, the reluctance of politically minded leaders of public life in the provinces to join the movement is due to its official character, the absence of any scope for non-official direction of policies. After some years of humble work in the field, I have to make this sad confession that, if some men like me continue to

be in the movement, it is not by reason of any encouragement, guidance or skilled advice, which we receive from the officials or which the officials are capable of giving, as imagined by the Royal Commission. We are there in spite of official distrust and discouragement at every turn, simply because our love for the movement and *the desire to reform it* overcome even our sense of self-respect." As the Co-operative Law stands to-day, the Registrar is the guiding soul of the movement. The transferred hand in the dyarchical government has theoretically the controlling hand of the movement, but in effect it is not so. If really a desire to reform, as Mr. Ramadas puts it, is to bear fruit, the only hope yet left to us will be by the capture of the legislature by co-operators at the ensuing elections. The co-operators have better means and are better organised to appeal to the electorate than the modern day politicians. I wonder why it has not yet appealed to Mr. Ramadas to take the lead and organise the co-operators as a party and go before the country for election to the Council. I fully trust and hope that the opportunity will not be lost and that early steps will be taken in the direction.

I LOVE THE NIGHT.

I love the night, its dreams, its stars,.....
 The warm soft winds that stir the lake,
 I love the moon-shade round the firs,
 And short swift flights that night-birds take.
 I love the joyous ecstasy
 Of night-walks in the country lanes,
 I love the sight of farm-yard haunts
 Slumbering after daylight wanes.
 I love to hear the mountain streamlets
 Singing gaily through the night,
 I love the broad and fragrant fields
 Clothed in yellow mist, and white.
 But best of all I love the peace
 That night bequeaths with reverent hand,
 When I can wander with my thoughts
 Over the slumbering moonlit land!

Leland J. Berr

Rectification of Societies in the North Arcot District.*

At a meeting of the Executive Committee of the District Council held on 15-7-1927, the question of how to improve the working of certain bad societies in the District was discussed. Some of these societies were managed by Governing Body Members of unions and some had become so chronic defaulters that the influence of the local supervisor was found inadequate to deal effectively with them. The best method of dealing with these societies was discussed in detail and it was finally decided that the Council of Supervision should have a special staff not only to deal with these societies but also to stimulate the local unions to do their duties. This decision of the Executive Committee was then placed before the General Body of the Council at their meeting held on 18-12-1927 and they agreed with the Committee, sanctioned the necessary establishment and requested the Central Bank to help the District Council with the necessary finances. The Central Bank came to the help of the Council and placed sufficient money at the disposal of the Council. The Council then selected three of the best supervisors and borrowed the services of an Inspector of the Co-operative Department and these underwent a course of special training under Rao Bahadur A. Vedachala Iyer for about a month and then they were placed in charge of definite areas in the District. Each man was allotted one Union area to begin with and he was asked to visit all the societies of that union following a definite programme of work. If a society was good, he stimulated further good work in it; if a society was bad, he took steps on the spot to remedy the defects and put it in order; if the panchayatdars required instructions in regard to any of their duties, he gave them; if the Panchayat required reconstitution, he did it and if a Society required winding up, he recommended it. In this way the Staff spent about 5 months visiting 5 Union areas. A sum of Rs. 64,000 was actually collected by this Staff in the course of their rectification work. 115 cases involving Rs. 16,609 have been sent up for decision under Rule XIV of the Rules under the Act. 73 decrees involving Rs. 10,954 have been sent in for execution. New loans amounting to Rs. 1,29,150 have been given to societies.

In addition to the above tangible work, a good deal of educational work has been done. As a result of this work over and above the work

* A note by the Secretary of the Dt. Co-operative Council, Vellore,

of the local Unions, it can safely be said that the collection of monies in these Union areas was better than what it was the year before or the further increase of arrears was arrested.

As the method of work described in the preceding paragraph was found rather slow and it was impossible for the small Staff to visit every Society in a Union area, the method of work was changed later on.

The Staff also was found inadequate and 3 more men were added.

Each Union was taken up and the condition of each Society in that Union was considered by a Committee consisting of the Deputy Registrar, the Assistant Registrar, the Secretary of the Central Bank and the Secretary of the Council. A list was then made of the Societies which had to be handled by the local Supervisor and the Staff of the Council. The societies thus selected in each Union area to be handled by the Council Staff were then entrusted to the seven Supervisors. The total number selected as requiring urgent attention on the part of the Council was 148. Thus each man got an average of 21 societies. All these 148 societies have now been rectified from 1st July 1928 to 31st March 1929.

A sum of Rs. 94,482 has been collected in these societies in the course of rectification. 767 loans amounting to Rs. 1,23,000 have been referred to the Assistant Registrar for decision under Rule XIV. 450 decrees amounting to Rs. 73,292 have been sent in for execution either through the Civil Court or through the Revenue Department. Rs. 8,312 has been collected from Panchayatdars on account of loans due by them.

239 cases of time-barred loans involving Rs. 12,853 have been either renewed or cleared off. Property Statements have been revised in 59 societies and verification made in the remaining societies. Additional securities have been obtained in 156 loans involving Rs. 17,390 as the existing securities were found inadequate. In the course of the rectification work the Supervisors found that certain defaulters could not pay off their dues unless they sold their property. They helped private negotiations to sell the properties in such cases.

The time taken to rectify a society ranged between 4 to 10 days and the average works out at 6 days per society. The amount collected and remitted by these societies after rectification is Rs. 1,11,546 till now during the current year.

Co-operation in Bengal.*

THE WORK OF PANHATI CO-OPERATIVE ANTI MALARIAL SOCIETY, LTD.

BY MR. K. L. NARASIMHA RAO, B. A., B. L.,

(Convener, Non-Credit Committee, P. C. U., Madras)

Panhati is a village near Calcutta. Its area is about half a square mile. On counting, it is found that this small area has about 300 ponds, a statement difficult to believe but nevertheless true. The village is just on the side of the river Hooghly. As rains are plenty and the soil fertile, all uncultivated and marshy places soon develop there into small jungles. The unused lands and marshes breed mosquitoes which cause malaria and Kalaazar. In the year 1919, when 450 people died in that one single village, of malaria, the remaining people became panic-stricken and most of them left the village. It was at that time the idea of starting an anti-malarial society on a co-operative basis was conceived, and as told before, the first society was registered with the following objects:—

(1) To awaken the dormant sanitary conscience of the people and impress upon them the idea of self-help in matters of sanitation and improvement of public health in the area ;

(2) To eradicate Malaria, Kalaazar, Cholera, and other preventable diseases from the area ; and

(3) To make suitable arrangements for cheap medical aid for the members of societies as also for villagers and to treat all Kalaazar patients free of charge which is the only means of preventing the spread of the disease known to science up till now.

Next as regards the methods of work, most of the people of the village are listed as members. The subscription for a month was at one time one rupee but was subsequently reduced to half a rupee which can be paid either through work or in money form. Thus it is made possible even for a labourer to be a member of the society. A volunteer corps of the youths of the village is formed to help the society in carrying out the objects. Funds for the work of the society are

*Third Contribution on the subject. The two previous ones appeared in the issues of April and May 1929.

realised through subscriptions, grants from the municipality and donations from the public.

The members first made a thorough investigation into the sanitary condition of the village. They numbered all the ponds, counted all vacant spaces in the villages and took an account of the drainage channels. For better work, they have divided the village into 12 wards and put each ward under the charge of one volunteer. The volunteer goes to every house in his ward once in a week and inquires about the health of every one of its inmates. He enters in the book the names of persons who suffer from any disease, the names of diseases as told or diagnosed by him, the number of days on which or from which they suffer. Thus the real state about the health of every person is known from week to week. As there is a well-equipped dispensary and a highly qualified doctor, there is good, efficient, easy and cheap medical relief in the village which is not the case with regard to many villages in India. When it was found that there were no trained midwives in the village or in villages round about, a training class was organised in the year 1927 and seven professional midwives and three female volunteers were trained by the medical officer of the society. And thus the village is now provided with qualified midwives which step, I am sure, is bound to reduce deaths in confinement cases.

They are doing a lot of propaganda also. Magic lantern lecture about malaria and cholera, how they are caused by mosquitoes and flies about their dreadful effects on the life, health and economic condition of the people and how the diseases can be eradicated by proper sanitary and hygienic measures, are delivered from time to time in the village. Big placards and posters noting the main points about the cause and cure of the diseases are also to be found in several important localities of the village. Vital statistics are also advertised in bold figures to impress upon the lay mind, what a wastage there is of precious human life, owing to insanitary living. Superstition and prejudice play a great part in the mind of villagers about the treatment of certain diseases. For instance, it is a common belief in the Madras Presidency as well as in Bengal that the visitation of epidemics like Cholera or Smallpox is some God's or Deity's indication of wrath upon the people for the sins they have committed, and the idea of taking medicine does not as readily enter into the minds of the poor and ignorant village folks, as the idea of the necessity for appeasing God's wrath. But thanks to the continuous propaganda, the people in Panhati, have no such superstitions or beliefs now.

'Prevention is better than cure,' so goes the adage. And the people of Panhati seem to be fully aware of the importance of the

saying, for, instead of spending all their funds on the medical establishment for the treatment of diseases, they are spending most of their money on taking preventive measures so as to remove the chief causes of diseases. They have filled up most of the insanitary ponds and pools. Such of the ponds as are not covered up, they kerosinate them, specially during the rainy season *i.e.*, July to October, so as to make them uninhabitable for mosquitoes. In certain big ponds, a sort of fish which eat mosquitoes are grown. As this kind of fish is also edible, some of the villagers are using the fish for their food. Jungle cleaning is another important programme of the society. All the vacant spaces in the villages are cleared of bushes. And the wonderful thing about the programme of filling up of ponds, and clearing of jungles and vacant spaces is that all the cleared up lands are used for growing vegetables. The very places which looked ugly and dreadful, on account of mosquitoes and marshes, are now made vegetable and flower gardens, beautiful to look at and extremely useful in solving the problem of the supply of fresh vegetables to the people in the villages.

The supply of good drinking water is a matter of great difficulty in Panhati as in most other Indian villages. Plenty of water there is in the village, but there is not a drop of good water to drink. The river Hooghly is muddy and the ponds are positively unclean and so people are to be content with such water as they have—perhaps they are to thank the Heavens for their abundant supply of water, though bad water, as some other villages in India have not got even that. But like wise men, they have not left the problem unsolved. When they got some funds through the munificent donations of Mr. G. D. Birla and Srimati Gaurmani Sadhukan, they sank two tube wells (equipping one of them with a $1\frac{1}{2}$ H.P. Oil Engine and reservoir tanks) and laid about 1,000 feet street mains for public hydrants and private supply. As funds become available, I am sure they will extend the pipe system to the whole village and make good drinking water available to every one of the inhabitants.

In the latest annual report, a copy of which was furnished to me, the results were stated as follows :—

"Kalaazar has been completely eradicated and Malaria has been effectively brought under control.

The improvement in the sanitation and advantageous medical aid has resulted in an influx of population as some of those who left their homes have returned to dwell in them, and fresh immigrants are gradually pouring in.

This movement has given an impetus to the villagers to explore fresh venues of improvement and as a result a Co-operative Bank and an excellent institution such as Boy Scout Troop have been started in the village.

Agricultural improvement schemes and reclamation of lands are also contemplated.

Madras Co-operators and those who are specially interested in rural reconstruction work have thus something useful to learn from the Co-operators of Bengal.

(N. B.—Special articles on Jute Whole-sale Society, Paddy Whole-sale Society and Central Industrial Depot in Bengal will be published later in the successive issues of our Journal.)

A SONG OF EVENING.

Over the dim blue hills
Night draws her cloak,
From the red Cottage roofs
Curls the white smoke.
Out in the quiet dusk
A wild 'cello sings,
Its sympathy touches
My heart's mellow strings.
The deep gold of moon-rise
Glides on the sea,
Beloved—I want you,
Come, come to me!

Over the scented grass
Fairy feet fly,
Hailing the Hour of Dreams,
For it is nigh!
A bird on the lilac bough
Calls to his mate,
Ah! he is plaintive
For love is so late!
The deep thrill of birdsong
Goes fluttering by,
Come Love, we are waiting
The song-bird and I!

Leland I. B.

Correspondence.

I

*Subject:—Government kist—granting loans through co-operative societies—
the opinion of the Editor of the Madras Journal of Co-operation.*

In my humble opinion, the view of the Editor regarding the grant of loans for kist is not correct. I was thinking that it was the Srivilliputtur Bank people that had a conservative outlook; it seems that the Editor has also joined hands.*

In pages 19 and 20 of my printed lecture at Sattur, I have shown the need for kist loans.† It is strange that the Editor should opine that if kist loans were granted, the member will not be able to know what his needs are and what particularly his urgent needs. I cannot subscribe to that view. It is just now that kist loans are being talked about. The co-operative movement has been in existence for about 25 years. Does the editor mean that, in so far as kist loans were not granted, members looked to their needs and conveniences? If so, what are the reasons for the existence of overdues? If loans were given to pay off the kist, will not that lighten the burden of the agriculturists and thereby enable them to attend to their other needs and conveniences? Are there not many agriculturists now who sell their harvested crops for a very low price and, even when the time for harvest had not come, borrow at exorbitant rates? It is not proper that the editor should give a very conservative lead on the matter. He also regrets that the societies will turn into a kist-collecting agency on behalf of the Government. What we have to consider is whether this method is convenient or not. As I feared that the editor's notes might retard the smooth development of this practice which has been in existence in the Department for a number of years, I had to write this (letter). My desire is that all societies should adopt this beneficial method and make it a permanent feature. Differences of opinion may arise on the matter. The truth will then come out. The agriculturists will not be spoiled by being granted kist loans. Neither the Government nor the agriculturists approach the co-operative society for the sake of kist. The editor is a learned gentleman. It may not be proper to refute his editorial notes. But I write this because I have had some personal experience. So I hope the editor will excuse me. I request other co-operators to give out their opinion on the matter.*

R. ANANDA RAU
Secretary, Tiruthangal Co-operative Union.

* Vide note on page 550, March 1929.

† Published in the Tamil Journal of May 1929.

II

To

THE EDITOR.

Subject:—Co-operation in North Arcot.

Sir,

I am glad to see from the reply of the Hon'ble Mr. Ramadas Pantulu to my letter dated 4-5-29 published in your issue for June 1929, that the large proportion of short term loans in the circars which is not actually utilised for agricultural operations is used only to meet *the other needs* of the cultivator and that such short term transactions are genuinely co-operative in character. I may be allowed to say that my letter was written in the same spirit that actuated Mr. Pantulu to write his reviews. I only suggested that some more information might be added to the facts given in the reviews so that the inferences that are likely to be drawn by readers may be more accurate.

My pardonable curiosity as to the co-operative character of the short term loans in the circars, I am sorry to see, has been construed as advancing new arguments for the "perpetuation of an indefensible system of excessive long term credit." I can assure Mr. Pantulu that nothing was further from my mind than such an idea.

That our Bank has not underrated the gravity of the overdue figure in our District would be evident from the fact that our Bank has sanctioned about Rs. 12,000 for carrying out the rectification and reconstruction of bad societies. This work is being carried on vigorously by the District Council of Supervision and about 150 societies have been attended to till now.

A short review of the work done by the District Council in this respect will shortly be sent to your journal for publication.* I am sure that Mr. Pantulu would be glad to know that our Bank is rather feeling that 17 more Central Banks are more fortunate in finding a place above it in the matter of overdues than deriving any consolation that 13 other central banks are below it in rank. I am confident that at the end of this year we could show we have succeeded at least in arresting the accumulation of overdues if we are not able to show a decided decrease in the amount of overdues.

14-6-29.

V. MURUGESA MUDALIAR,
Secretary, Co-operative Central Bank, Vellore.

III

To

THE EDITOR.

Subject: Federation for Urban Banks.

Sir,

At the very outset, I must beg of your kind pardon for troubling you, but I have ventured to do so in the hope that your love for the welfare of the Co-operative Movement would outweigh the feeling of trouble.

*Vide page 13 of this journal.

2. Here in the south of India, as it is to-day with the co-operators—official or non-official—the progress of the financing central bank and the rural societies affiliated to them looms large. There is very little of thought or attention paid to the possibilities underlying urban credit and non-credit co-operation and it is only since recently that attempts have been made to create ideas about urban co-operation as one entitled to equal consideration. After a good deal of propaganda and exertion, the First Conference of the Urban Banks of the southern districts of the Madras Presidency *viz.*, Madras, Chingleput, North Arcot, South Arcot, Tanjore, Trichinopoly, Madura, Ramnad, Tinnevely, Coimbatore, Salem, the Nilgiris, Malabar and South Canara, was held at Erode on the 20th and 21st October 1928.

3. I would feel highly obliged if you can kindly favour me with your mature advice and opinion about two important questions brought to notice at the Conference and referred to below:—

The first thing is, whether separate sectional organisations and activities for the different branches of the movement such as, rural credit and non-credit, urban credit and non-credit (including Building, Store, Sale etc, movements), land mortgage credit, etc., should be resorted to without delay and without detriment to the maxim, "Each for All and All for Each" or whether the entire body of workers in the movement should be kept blended for the reason that Unity is Strength so as to be even mutually obstructive. In a country like India where co-operation as a democratic cult has yet to be imbibed, and where there are many other practical difficulties, this question assumes great importance. The movement itself has attained a stage, at which it is felt by all earnest workers that they should have a guiding hand in shaping the policy of the movement and that specialisation of the activities is necessary for further progress in the various branches of the movement. The experience of workers in the field, rather than theory and imagination, should be made the guiding factor. The Department is weighted down with some vague idea that such a policy will lead to separatist movements independent of each other and will cause dissociation of workers in the movement. The Department favours the policy that the district ought to be the local unit for the movement and that there should be only one bank and one federation for the district into which all activities must get welded. As a matter of fact the constitution now provided for the district federation is of a kind that makes it purely an organisation of the rural co-operators and that the other workers have to play no part or only a subordinate part. It is really difficult for me to understand the fancy for blending all into one institution in the name of some supposed unity and for the reason that they are all in one movement, so as to make rural co-operators handle urban questions and urban co-operators handle problems affecting rural areas. This tendency ignores the essential fact that co-operation is not a mere theoretical science and that experiences gained from practical working, go a good way towards consolidation and achievement of further progress. The view of the Department is also shared by some workers who have got their hands in all activities and who are not for some reason of

other able to make appropriate judgments independently. My own view is that the constitution of the top-most institution viz., the present Provincial Co-operative Union, should be so thoroughly revised as to make it a federation of federations composed of representatives of representatives, who are the pick of the workers in the various field, and who would really be able to consider and decide all common questions as well as give a lead to the movement as a whole. Lower down this, there ought to be sectional organisations as Federations for propaganda etc. with such local units as their areas as may be found convenient and practical either on the District or Linguistic basis or both. The present district federation must confine its activities only to the rural side of the movement. The urban societies in a district must get organised into a union and the unions should combine into a federation. These federations in turn must form the constituents of the Provincial Co-operative Union. I am not now so much concerned with the details of the organisation as with the principle underlying the proposal.

I shall feel highly obliged if you could kindly favour me with your view in the matter.

II. The other question is about what should be the aim and scope of the larger urban bank, similar to the People's Bank in the western countries.

The question is whether a larger urban bank which is able to attract its own finance should continue for ever to be the primary society that it is sought to be made or can assume the status and function of a central bank for its area of operations. This will enable the urban bank to finance both individuals and societies within its area. This affords a peculiar facility in the matter of developing the urban banks. If an urban bank is to continue multiplying its members to the extent of 20,000 and 30,000 as is found to be the case in some banks in the western countries, it cannot be denied that not only the co-operative character of the institution would be lost but we would also be confronted with practical difficulties of administration. Here in India, we are not yet able to find such trained or skilled workers as may be available in the foreign countries. The administration of a large urban bank under such conditions requires skilled and efficient service which could not be so easily availed of in India under the present conditions either honorary or paid. Branch systems can never be expected to conduce to smooth or efficient working. Organisation of independent societies on territorial basis within an urban area, each working for itself and competing with others, cannot also be in the interest of the progress of the movement. It appears to me that the organisation in an urban area of several small societies on the occupation, territorial or other convenient basis of working and getting them all affiliated to the mother institution—the Urban Bank—exercising jurisdiction over the urban area, financing the smaller urban societies as well as individuals, will, it is hoped, not only solve the side question but will also tend to development and preservation of the co-operative character as well as afford scope for all workers desirous of rendering service to the movement.

I have therefore to request you to be good enough to go through the publication sent herewith and offer me your valuable opinion in regard to the issue raised.

ERODE,
15-6-29.

E. S. GANAPATHI IYER,
(Convener, Urban Banks' Working Committee.)

Extracts.

AGRICULTURAL BROADCASTING IN CZECHO-SLOVAKIA.*

BY H. H. PETERSON, B. A.,

(Secretary, Y. M. C. A., Rural Department, India.)

The potential power of wireless broadcasting as an educational force seems to be understood much better in the countries of Central Europe than elsewhere. In England, America and most certainly in India, wireless broadcasting is looked upon chiefly as a new form of entertainment. Not so in Czecho-Slovakia. To be sure, their four broadcasting stations transmit much music of excellent quality as would be expected among a people of such high standards of musical appreciation. But wireless is, to them, essentially a modern and most effective method of disseminating useful information to the public.

As such an instrument it is accepted and made use of by the people of Czecho-Slovakia. The tangle of aerial wires stretched over the roof tops of the city of Praha, capital of the Republic, is amazing, and rare is the peasant's cottage which has no thin bronze wire reaching up into the heavens for that information which means all the difference between success and failure in the keen economic struggle in Central Europe. There are well over 200,000 licensed receiving sets in daily use in Czecho-Slovakia. They are not articles of luxury to the peasant, but new tools for use in his old profession.

It is obvious that such wide use and genuine appreciation of wireless broadcasting is based on the quality, accuracy and honesty of the information transmitted. Much care has been taken by the Government to insure the trustworthiness of the service. All broadcasting having to do with the interests of the farmers is under the control of a semi-official committee upon which farmers' co-operatives have strong representation. About one hour per day at the Government broadcasting stations is allowed to the use of this committee.

The most important part of this service is, of course, the weather forecast given twice a day, and the regular daily reports of the market prices of agricultural staples and live-stock. Twice a week are given a review of foreign exchange rates, estimates of future tendencies in agricultural prices, reports from the co-operative marketing societies, and special reports on certain foreign markets especially as regards butter and flax. On Sunday is given a review of foreign agricultural conditions, and a review of agricultural books and magazines.

*From 'Young Men of India' May 1929.

More than half the time is taken up by the lectures by well-known persons, discourses on practical subjects, dialogues and readings of verse. The subjects of the lectures for one particular week were :

(1) Prof. Dr. Srdinko, Minister of Agriculture, on "The Future Development of our Agriculture" (Selections translated into French for foreign listeners.)

(2) Dr. Kubic, Professor in Praha Agricultural College, on "Recent Laws for the protection of Landed Properties, Private and State."

(3) Mrs. Stepanek, Secretary of the Agricultural Unity Society, on "The Task of the Modern Housewife."

(4) "The Economic Value of Irrigation" by an Engineer.

The discourses were short and consisted of hints to farmers on the following subjects :—

(1) Storing of grain on the farm, (2) The value of deep ploughing, (3) Winter feed for Cattle, (4) Sugar-beet harvesting, (5) Horse-shoeing, (6) Economic value of cattle breeding, (7) Protecting the potato harvest, (8) Poultry and rabbit raising, (9) Care of animals, (10) How to build a hygienic stable, (11) Bee-keeping, (12) Good fruit, and attractive orchards and (13) Correct manuring.

The dialogues and verse are on much the same subjects and are said to be particularly effective as they are given in a racy style and in the language and style of the peasant. The subjects for this same week were :—

(1) Farmer Black at the Agricultural Fair (with music and appropriate sounds).

(2) What the farmer's wife did not know (about proper milking).

(3) In beet harvest time. (Poem).

(4) Tom and his horse. (The horse talks).

(5) How Farmer Blue found the Golden Key. (Dialogue between a farmer and a soil specialist on soil analysis, bacteria and fertilizers).

(6) Farmer White wonders what crop-specialization means.

(7) The farmer's helper. (Poem on electricity).

This material, showing a full week's programme, has been given in detail to indicate that the appeal is as much to the uneducated as to the educated farmer. The illiterate peasant can get a great deal out of it. The researches of the scientists, the studies of the economists and the latest news from the rialto are now available to him. The increasing prosperity of Czecho-Slovakia is an indication that he is making good use of it.

While in Praha last autumn, I was asked to give a ten-minute talk over the wireless on "Agriculture in India". This was translated into the Czech language and repeated immediately after my talk in English. A week later,

in a remote Slovakian village, several hundred miles from Praha, an illiterate peasant told me that he had heard my talk and asked several questions relating to it!

As a new method of entertainment, wireless broadcasting has won its place in the countries of Western Europe and America. Russia was perhaps the first country fully to appreciate its tremendous value as an educational (and propaganda) force. In India at present, its appeal, if any, is only to the educated classes, and to them it is merely a way of whiling away a dull hour when nothing more interesting can be thought of. The education of the adult is recognized as one of the pressing needs of India to-day. Ignorance is surrounded by an almost impregnable wall of illiteracy. Most methods of adult education come to grief in hurling themselves against this wall. Broadcasting leaps clean over. A talk on the cultivation of paddy coming over the wireless is just as intelligible to the illiterate peasant as to his more fortunate brother who has been to school. A market report on the price of wheat in Karachi or of cotton in Bombay is of as much value to one as to the other. Has enough thought been given to this aspect of broadcasting in India?

THE BANKING ENQUIRY.

COMMITTEE PERSONNEL.

Official announcement.

The Government of India published in their letter, dated 3rd April 1929, addressed to all Provincial Governments, a provisional scheme for inaugurating an enquiry into the banking conditions in India drawn up in consultation with the representatives of the two associations of the Indian and European Chambers of Commerce, and of the Indian Legislature. They have since consulted the Local Governments on the plan and procedure, and have now decided to set up (a) a Central Committee and (b) ten Local Committees, that is to say, one for each of the nine major provinces, and the 10th for the centrally administered areas, namely, the North-West Frontier Provinces, Baluchistan, Delhi, Ajmere-Merwara etc.

Objects Explained.

The main objects of the enquiry will be the investigation of the existing conditions of banking in India, and consideration of what steps, if any, are feasible and desirable under the following main headings :—(a) regulation of banking with a view to protecting the interests of the public, (b) development of banking in the sense of expansion of both indigenous and joint-stock banking with special reference to the needs of agriculture, commerce and industry, (c) banking education with a view to the provision of Indian personnel in adequate numbers and with necessary qualifications to meet the increasing needs of the country for a sound and well-managed national system of banking.

The general field of the enquiry as a whole has already been analysed and an allocation of the subjects as between the central and the provincial committees has been provisionally proposed in the Finance Department's letter of 3rd April. This allocation will be considered by the Central Committee at its first meeting in consultation with the Hon'ble the Finance Member. At the meeting, if it seems desirable, the terms of reference may be further defined and elaborated, and the heads of enquiry to be undertaken by Provincial Committees will be discussed, and set out in more specific detail. A rough forecast showing how the work on the Central Committee is expected to develop is also published for general information.

The Personnel.

The personnel of the Central Banking Committee will be as follows:—

The Hon'ble Sir Bhupendranath Mitra, Chairman, to commence his duties on the termination of his appointment as Member of the Executive Council of the Governor-General.

Sir Purshothamdas Thakurdas, Vice-Chairman, to act as Chairman pending the taking up of his duties by Sir B. N. Mitra.

Mr. D. P. Khaitan and Mr. B. F. Madon, nominated in consultation with the Federation of Indian Chambers.

Sir Hugh Cocke and the Hon'ble Mr. J. H. Fyfe nominated in consultation with the Associated Chambers of Commerce.

Dr. L. K. Hyder and Mr. Manu Subedar, Indian Economists.

The Hon'ble Mr. V. Ramadas Pantulu and Rai Jamini Mohan Mitra Bahadur, representatives of the co-operative movement.

Mr. W. Lamond, nominated in consultation with the Imperial Bank of India.

Lala Harkishenlal, Joint Stock Banker.

Mr. R. W. Buckley, representative of the Exchange Bankers, nominated in consultation with the Exchange Banks' Association.

The Hon'ble Raja Sir Annamalai Chettiar and Mr. Jadunath Roy, indigenous bankers.

Messrs. G. K. Devadhar and R. K. Shunmukham Chetti, Mr. Chowdhuri Mukhtar Singh, Seth Haji Abdoola Haroon, Mr. Jamal Mahomed and Nawab Sir Sahibzada Abdul Quayum, representatives of the general interests of the public from the side of those who require credit facilities.

Mr. V. K. Aravamuda Iyengar, Secretary.

It is proposed later on to invite Mr. R. P. Masana, Secretary of the Bombay Provincial Committee, to act as Joint Secretary to the Central Committee as soon as the work of the Provincial Committee is over.

In view of the importance of the co-operative side of the inquiry, it is possible that a third representative with experience of the working of co-operative societies may be added.

Proposal for Sub-Committees.

In view of the fact that credit facilities for India's main industries, such as, cotton, jute, coal, etc., will form one of the important subjects of direct investigation by the Central Committee, and that these industries as such have no direct representation on the Central Committee, the Government of India hope to arrange that any sub-committees of the Central Committee which is appointed to deal with these subjects will co-opt locally one or two persons who are connected with these industries.

The Government of India wish to offer facilities to any of the Indian States that may desire to associate themselves with the enquiry.

Arrangements are being made for the first meeting of the Committee to be held if possible before the end of June.

We gladly publish the following extract from the leading article published by 'the Pioneer' of Allahabad in its issue of the 14th of June about the personnel of the Banking Enquiry Committee as far as the Representatives of Co-operation are concerned.

Co-operation.

It is particularly gratifying that the Co-operative Movement should be represented on the Central Committee by Mr. Ramadas Pantulu. He has long been a prominent and active worker on the non-official side. He is President of the All India Provincial Banks' Association. He was on the Townsend Committee on Co-operation in Madras. He is Chairman of the Madras Central Urban Bank and is particularly strong on the organisation and propaganda side of the movement.

Rai Bahadur Jamini Mohan Mitra will bring to the inquiry the benefit of his official experience as Registrar, Co-operative Societies, Bengal. He has had considerable experience in the working of co-operative banks. The appointment of one other member with direct experience of official work in connection with co-operation is contemplated owing to the great importance of this side of the inquiry.

SUMMER DREAMS.

The flowers are springing
Pale, yellow and gold,
On the lawn
Neath the pine.....
The thrush has ceased singing
For his story is told,
But his rapture is mine!
The voices of streams
Both tender and soft
Steal to my ear,
Whilst all of my dreams
Are borne up aloft
To One I hold dear.

LELAND J. BERRY.

Government Orders.

I

Subject :—Industries—Industrial schools—Bellary, Mangalore and Calicut—Establishment—Sanctioned.

Order—No. 691, Development, dated 12th April 1929.

The Government have had under consideration for some time past the question of opening more industrial schools in the Presidency. The Committee on Technical and Industrial Education in the Presidency which reported in 1924, recommended that the Government ought, as funds permitted, to set up a number of model industrial schools in areas where aided schools were few and far between and that in the immediate future three such schools should be started, one in the Ceded districts, one in the Northern Circars and one on the West Coast. The question of opening a school in the Northern Circars was considered and abandoned in 1926 and the Director of Industries was asked to examine the conditions in the West Coast as regards the demand for industrial education and the facilities available there for the establishment of a school. Since then various representations have been received by the Government from local and municipal and other public bodies in the West Coast and the Ceded districts requesting that industrial schools may be established to serve those areas. The Director of Industries was accordingly requested to work out details of three schools to be opened one at Bellary, one at Mangalore and one at Calicut. The Government have carefully considered the Director's proposals in this regard and are pleased to pass the following orders.

2. The Government agree with the Director that if the needs of the West Coast are to be satisfactorily met it is necessary to set up a small set of classes for the young men and boys employed in the various workshops in Mangalore on the lines of the Madras Trades School in a place as centrally situated as possible within easy approach of the various workshops in the town whilst at Calicut owing to the absence of organized engineering or similar skilled-labour industry of any importance it is necessary to provide practical training in a full-time industrial school on the lines of the Madura Industrial Institute. They also agree that a school in the Ceded districts should be situated at Bellary which as district headquarters is likely to attract more students from a wide area and where the school could more easily be in touch with other Government departments and public bodies and that the school should be a full-time industrial school. They accordingly sanction the establishment of a Trades School at Mangalore, and an Industrial School at Calicut and Bellary.

3. Part-time classes will be established at Mangalore to begin with, to provide instruction in the wood-working and engineering trades including

motor engineering, further extensions being left to future development. The Government wish to make it clear that it is not intended that the Government school should entirely replace the theoretical instruction classes now conducted in some of the firms in Mangalore such as the Commonwealth Trust Engineering Works. While the efforts of these firms in this direction will still continue to be encouraged by departmental recognition and grants-in-aid, the object of the Government school will be to provide them for theoretical training by the firms employing them. The classes will consist of a mechanics' course of five years' duration for the benefit of apprentices employed in general engineering in the local factories and workshops, a motor mechanism and drivers' course extending over a period of about two years, and a wood-workers' course of similar duration. The mechanics' course will consist of six or more hours of instruction per week in applied mechanics, workshop mathematics and machine drawing. The syllabus will be based on that followed in the engineering classes of the Perambur branch of the Madras Trades School. The motor drivers' course will consist of six or more hours classroom and practical instruction per week in driving, overhauling and roadside repair of typical makes of motor cars and the theory of their mechanism. Admission will ordinarily be restricted to pupils actually employed in motor garages or in motor-driving, i.e., to cleaners, drivers and mechanics. The wood-workers' course will consist of six or more hours of instruction per week in the preparation of drawings and designs of various types of furniture and other wood-work and also class room instruction in the theoretical principles of joinery and wood-working. This course is intended for cabinet-makers and wood-workers employed in the local mills and workshops.

4. The school at Calicut will be started with classes in cabinet-making, blacksmithy and motor-car drivers' work providing full-time instruction. The syllabuses to be followed for the classes in cabinet-making and motor-car drivers' work will be based on the syllabuses followed in the Government Industrial Institute, Madura, and the model syllabus published by the Department of Industries will be adopted for the blacksmithy class. The cabinet-making and blacksmithy courses will be of five years' duration and the motor course will be of six to twelve months' duration. The school at Bellary will, to start with, provide instruction in cabinet-making and smithy work on the lines and in accordance with the syllabuses of the school at Calicut with such alterations as local conditions require. The Director of Industries will have discretion to alter with reference to the local requirements the syllabuses of the various courses in the three schools.

5. The Government agree that no fees should be charged to begin with, to pupils attending the Trades School at Mangalore and that a fee of Rs. 12 per mensem should be charged to pupils of the motor-driving course in the school at Calicut. They also agree that stipends should be paid to the pupils of the other courses in the school at Calicut as well as to pupils attending the courses in cabinet-making and smithy work in the school at

Bellary on the scales given in the Government Industrial Institute, Madura. The Director of Industries is requested to draw up suitable prospectuses for the three schools and submit them for the approval of Government.

(By order of the Government Ministry of Development)

A. MCG. C. TAMPOE,
Secretary to Government.

II.

Subject :—Co-operative Societies—Land Mortgage Bank for the Badagas on the Nilgiris—Organization—Orders passed.

Order No. 741, Development, dated 19th April 1929.

The question of the organization of a land mortgage bank for the improvement of the present economic condition of the Badagas on the Nilgiris has been under the consideration of Government for some time past. The Registrar of Co-operative Societies has reported that the result of enquiries in 42 villages has shown that, if a land mortgage bank is started for the area, about 3½ lakhs of rupees may ultimately be required but suggests that the amount should in the first place be limited to Rs. 50,000 and increased later on when this has been properly utilized. The Government are pleased to accept the suggestion and have provided a sum of Rs. 50,000 in the budget estimate for 1929-30 for the purpose. Debentures will also be sold to the general public and the directors of the proposed bank and any amount subscribed by them should be utilized and a corresponding amount of the Government loan should be surrendered, as occasion arises. The public will be allowed interest at 7 per cent on the debentures while the rate payable to Government will be 6½ per cent.

2. The Registrar considers that two provisions are necessary for the successful working of the bank, namely, that joint holdings must be subdivided and separately registered in the Revenue Department and that there should be a reliable officer with sufficient experience and knowledge to make detailed investigations into the title of an applicant for a loan, into his personal reliability, his capacity to repay and his right to alienate the land mortgaged. If, as a result of the starting of the land mortgage bank, there results a large volume of subdivision work to be attended to, necessary orders will be issued to expedite the work. As regards an inspector or appraiser for the bank, the Government are pleased to sanction the employment for a period of three years of a Deputy Tahsildar on Rs. 150 per mensem with a fixed travelling allowance of Rs. 60 per mensem for work connected with the investigation of titles and all other questions in regard to loan applications. Necessary provision on that account has been included in the budget estimate for 1929-30 under the head '34. c. Agriculture—Co-operative credit—ii. Deputy and Assistant Registrars'.

3. The Registrar is requested to submit a draft of the by-laws for the working of the proposed bank.

(By order of the Government, Ministry of Development)

A. MCG. C. TAMPOE,
Secretary to Government.

III

G. O. Mis. 1014 (Education) dated 10-5-1929.

Extract of G. O. referred to.

In G. O. No. 562 Development, dated 28th March 1928, it was laid down that candidates for employment as inspectors in the Co-operative Department should pass certain tests in Book-keeping, Banking, Co-operation and Auditing. The question of making arrangements for giving tuition to candidates desiring instruction in these subjects has since been engaging the attention of the Government. The Government are now pleased to sanction the opening with effect from 1st July 1929 of a class in the Government Institute of Commerce, Madras, for giving instruction in the above-named subjects.

2. The maximum strength of the class will be 30 and admission to it will be open to graduates and to persons already employed in the Co-operative Department who are deputed by the Registrar of Co-operative Societies to undergo the course. The Registrar may accept holders of a diploma in Accountancy as equally qualified with graduates for purposes of admission to the class. The course of instruction will be one of about nine months' duration (from July to March) and the scale of tuition fees will be the same as that now in force in the Institute for the 'B' course.

FLOWER SELLER'S SONG.

Flowers!

Pretty flowers...? ...

Who'll buy my flowers?

Gathered for you

This morning at Kew,

Sparkling with dew

Who'll buy my flowers?

Roses!

Sweet roses.....

Who'll buy a rose?

Red or bright yellow bloom

Placed in your Cottage room

Will banish care and gloom,

Who'll buy a rose?

LELAND J. BERRY.

Registrar's Circulars.

I

Subject:—Central Banks—collateral securities lodged with Imperial Bank—instructions. (No. A. 506/29 dated 1st June 1929.)

Under the existing arrangement the statement of pronotes appended to the quarterly certificates of collateral securities lodged by Central Banks with the Imperial Bank of India is furnished in the form prescribed in para 2 of the letter of the Imperial Bank communicated in Registrar's circular No. Dis. A. 2523/24 dated 28-5-1924. The Imperial Bank requires however that only pronotes of such rural societies as are in a sound condition and functioning properly without serious overdues should be deposited as cover for the overdrafts and to satisfy themselves on this point they wish to have information in regard to overdues outstanding on such pronotes. It was decided therefore after discussion that the following instructions be issued for the submission of certificates and statements of collateral securities.

1. Form of Certificate.

The form of certificate will continue to be the same as prescribed in Registrar's circular quoted in para 1 above (specimen enclosed) but the statements to be appended to the certificates should be in the following form:

Loan No.	Date of loan.	Name of Society.	Face value	Intrinsic Value.	Amount over-due.
1	2	3	4	5	6

The statement in this form should be appended not only to the usual quarterly certificates but also to the certificates forwarding additional pronotes to the Imperial Bank of India. To facilitate the work of the bank in filling up column 6, it is essential that each pronote be ledgered separately and all drawings in it treated as one loan and ledgered together under the one pronote.

2. The certificates and the statements should be furnished in duplicate.

3. In the case of those Central Banks which have overdraft account with more than one branch of the Imperial Bank of India, such certificates should be furnished separately in respect of each branch. Additional pronotes to cover deficits should also be furnished separately.

4. Period of verification.

For the quarter ending 30th September and 31st March Central Banks send to Deputy Registrars statements of pronotes with their certificates for

transmission to the Imperial Bank of India. These may merely be forwarded through the Registrar without the Deputy Registrars' certificates (Vide Registrar's circular 3550/21 dated 15-12-21). But they should be verified later by the Deputy Registrars and discrepancies if any reported to the Registrar. For the half years ending 31st December and 30th June the statement of bonds should be verified and certified by the Deputy Registrars as required in Registrar's Circular No. 223/28 dated 28-1-1928.

5. Due date.

For purposes of audit the Imperial Bank want the certificates for the half year ending 31st December and 30th June before the 8th of the month succeeding the half year. The certificates should therefore be submitted by the Deputy Registrars so as to reach the Registrar of Co-operative Societies not later than the 5th of January and July. The certificates for the quarter ending 30th September and 31st March should reach the Registrar of Co-operative Societies not later than the 10th of the month succeeding the quarter. These dates must be strictly adhered to and any failure to do so can only bring discredit on all concerned.

6. Deposit and withdrawal of pronotes.

Pronotes of rural societies should be lodged with the Imperial Bank of India $33 \frac{1}{3}$ per cent over and above the overdraft sanctioned by them to Central Banks and for any deficit or in substitution of expired bonds additional pronotes should be obtained and forwarded by the Deputy Registrars accompanied by the required certificate of correctness—Appendix II). The Imperial Bank of India are anxious that funds should remain fluid and not be tied up for long periods in heavy overdues. Hence, pronotes on which overdues are heavy should not be lodged with the Imperial Bank and such pronotes already lodged should be replaced by fresh ones.

When the return of any pronotes is requested by a Central Bank the particulars noted below* should be obtained and furnished to the Imperial Bank through the Registrar. The Imperial Bank will in such cases return the pronotes direct to the Central Bank.

* Date of Note.	By whom executed.	Face value of the note.
1	2	3

(By Order)
(Sd.) T. R. RANGANATHAN,
Ag. Manager.

APPENDIX I.

(a) To be furnished by Deputy Registrars every half-year ending 30th June and 31st December.

CERTIFICATE OF COLLATERAL SECURITIES.

The value of the bonds lodged as collateral securities by the.....
.....with the
Madras Central Urban Bank, Ltd.,
Imperial Bank of India, Ltd., was verified with the ledger for the
half year ending.....

It is certified that the bonds are proper securities, the value set against
each is correct and the total value of the securities is.....

Camp.....

Dated.....192 .

Deputy Registrars.

No.

Forwarded to the Secretary, The Madras Central Urban Bank, Ltd.,
Mylapore,
The Imperial Bank of India Ltd., Madras,
for favour of acceptance.

Camp.....

Dated.....192 .

Registrar.

Statement of pronotes lodged with the Imperial Bank of India as
30th June 19 .
31st December 19

Loan No.	Date of Loan.	Name of Society.	Face value.	Intrinsic Value.	Amount over
1	2	3	4	5	6

(b) Certificate of Collateral Securities to be furnished by
Central Banks for the quarter ending 31st March and
30th September.

The value of the bonds lodged as collateral securities by the.....
.....with t
Madras Central Urban Bank, Ltd.,
Imperial Bank of India, Ltd., was verified with the ledger for t
quarter ending.....

It is certified that the bonds are proper securities, the value set again
each is correct and the total value of the securities is.....

Camp.....

Dated:.....192 .

Secretary,.....
Central Bank.

No.

Forwarded to the Secretary, The Madras Central Urban Bank Ltd.,
Mylapore,

The Imperial Bank of India Ltd., Madras,

for favour of acceptance.

Camp.....

Dated.....192 .

Registrar.

Statement of pronotes lodged with the Imperial Bank of India as on
1st March 19.....
10th September 19...

Loan No.	Date of Loan.	Name of Society.	Face value.	Intrinsic Value.	Amount overdue.
1	2	3	4	5	6

APPENDIX II.

OFFICE OF THE DEPUTY REGISTRAR
OF CO-OPERATIVE SOCIETIES,

Dated.....192 .

The undermentioned Demand Promissory Notes are forwarded to the
Imperial Bank of India, Madras, as security for advances to the.....

The Pronotes are in order and the amounts outstanding thereon as
shown are correct.

Serial No.	Loan No.	Date of Loan.	By whom executed.	Face value. Rs.	Actual value. Rs.	Amount overdue.
1	2	3	4	5	6	7

Deputy Registrar.

II

Subject :—Merging of the Assistant Registrar's office, Madras, with the
Deputy Registrar's office, Madras (Deputy Registrar of C. S.,
Madras, Letter No. A 2046/29 dated 21st June 1929).

Reference :—Registrar's No. G. 2829/29 dated 17th June 1929.

All the societies in the Madras Section are hereby informed that the
office of the Assistant Registrar of Co-operative Societies, Madras, has been
merged with the Deputy Registrar's office, Madras. All future correspond-
ence relating to the Assistant Registrar of Co-operative Societies, Madras
should hereafter be addressed to the Deputy Registrar of Co-operative
Societies, Madras.

Yours faithfully,
(Sd.) M. HAYAT,
For Deputy Registrar.

Recent Utterances.

THE TORQUAY CO-OPERATIVE CONGRESS.

PRESIDENTIAL ADDRESS

BY

MR. H. J. MAY, O.B.E., J.P.

(Secretary, International Co-operative Alliance.)

Extracts.

The vision I would bring before you is that of the building of a new city, the Promised Land of Co-operation, which, incidentally, comprises the five continents of the world, in each corner of which armies of men and women are engaged upon the work of construction, having as their guiding impulse a common need and a common purpose, each drawing its inspiration from the same source and following the original plan because none better could be devised.

They look across the continents to the co-operative Mecca—the British movement—for inspiration, guidance, and the recognition of the fact that they, too, make common cause with you for the realisation of a Co-operative Commonwealth without frontiers and without limitation of 'colour, race, or creed.' (Applause.)

I invite you deliberately to recognise that world co-operation is an accomplished fact, and that the movement in this country can no longer continue on its way with merely a nodding acquaintance with its neighbours in other lands.

After recalling that the creating of an International Co-operative Alliance was first mooted at the Plymouth Congress in 1886, although was not until nine years later that it took definite form, the President reminded the Congress that almost imperceptibly during the last two decades but especially since the war, the movement in many lands has been growing, extending, consolidating its forces, and gradually unifying its methods. * *

Magnificent as is the progress of our British movement, pre-eminent as it undoubtedly stands amongst the movements of the world, in tradition, force, unity, and pursuit of the ideals of Rochdale, yet, happily, it is now only one amongst the many nationals—which to a large degree our own example has fostered—that claim a place in the co-operative family, a share in the work, control, and benefits of the common edifice. * * *

Rationalisation.

The new orientation of industrial production called 'rationalisation' has been exciting considerable attention of late, and as it is a system which has evidently come to stay, we may well give a little consideration to its implications for co-operation.

Rationalisation may be described as the application of a unifying policy to a whole industry or field of production. In its operation it comprises the whole of the processes from the sources of the raw materials to the finished product in the hands of the consumer. In the first instance, it was applied to the basic industries for the purpose of relieving them of the incubus of over-production and reduced consumption produced by post war conditions. The essentials of the process are that it should eliminate waste of all kinds—materials, plant, human energy, directive force—and mobilise every element to success with the greatest efficiency. Its aim is cheaper production, and therefore cheaper goods to the consumer. It does not at all correspond to the price-fixing and output-limiting purposes of the cartels in general.

The whole question of the cartelisation of industry is just now agitating the minds of co-operative leaders, and will certainly be the subject of some close investigation in the immediate future. For ourselves we do not fear the cartels and combines, still less do we fear rationalisation. Both are inevitable developments in capitalist industry, and provide for us useful lessons in the organisation of our movement.

It is imperative that we should take those lessons to heart, see how far the new processes are adaptable to our own conditions, and forge ahead with our own work as the best means of counteracting their influence. * * *

Our national co-operative organisations probably form the most amenable nucleus of a rationalised movement that it is possible to find.

What we have to fear, therefore, is not the complication of new processes, but our own failure to grasp the opportunities that present themselves for breaking new ground and giving the movement its natural expansion.

The International Co-operative Wholesale Society, the international committees on banking and assurance, have all been studying this problem for a long time past. They vie with one another in their endeavours to demonstrate the vital importance of each to international progress. What is certain is that they are all necessary to any serious application of 'rationalisation' to the world-wide co-operative movement. * * *

The role of the national co-operative movements is to recognise the need that exists for the co-operative producer and consumer to work together. So far as the Dominions are concerned, the consumers' movement amongst them has not sufficiently developed to afford any substantial bulwark to the producers' organisations either in financing them or consuming their produce, and so this vast field of primary production is at the mercy of financial exploiters unless the consumers' movement, outside itself, comes to the rescue as the English Wholesale Society has done. *There is therefore, a double task for the British movement to undertake; first, to extend and increase the financial support given to the producers, and to do all possible to assure that their produce is co-operatively marketed to co-operative consumers; the second, to use all means, either directly or*

through the International Alliance, of promoting consumers' co-operation in these distant lands. That they are ready, and even eager for the opportunity of advance, is as clear as noonday. All the indications are that, in Africa, India, the Australian Commonwealth, and Canada, the soil is fully prepared for the co-operative growth. * * *

Before turning to the practical work which we have in hand, will you mount with me once again to Pisgah's heights, and looking over the vast field, "Westward and Northward and Southward and Eastward," view the great hive of co-operative industry steadily working out the Co-operative Commonwealth. If you put your ear to the ground, you can detect the harmonious hum of the workers in their many tasks, which on Co-operators' Day swells into a broadcast chorus of greeting. Science and art and human ingenuity are all enlisted to their aid, but they give freely of themselves because character, self-sacrifice, and enthusiasm are still the greatest motive forces of our cause. *Under their hands the economic embryo of the State—that-is-to-be gradually takes shape—a State which will in due time produce from its own economy the only government that is likely to guarantee the peace of the world. Let us catch their spirit, bend our shoulders to the task while lifting our faces to the rising sun of co-operative democracy. So inspired, with such a field of action, let us strive towards the goal with undeviating purpose and the victory will be ours.* (Loud and prolonged applause.)

RURAL INDIA.

EDITORIAL AND PUBLISHING OFFICE:

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All-India Journal, the only one of its kind devoted to the discussion of rural problems and village reconstruction.

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II

THE TAMIL DISTRICTS CO-OPERATIVE FEDERATION, COIMBATORE.

(Speech by Rajah Sir S. Rm. Annamalai Chettiar,
while opening the Federation on the 17th June 1929.)

Gentlemen,

I feel it a great honour to have been asked to open this Federation. I do not know what exactly prompted my friends to make their request to me. Though I have not actively participated in the movement, I may assure you I am second to none in my ardour for this movement which is bound to be of immense good to our country at this stage. In other lands, co-operation came after a period of intense suffering due to competition and the multiplication of middle men. Fortunately in India it has come before the evils of industrialism have made themselves widely prevalent. Again, India has presented a fruitful soil to co-operation as the basis of her society and civilisation is more co-operative and less individualistic. India is the home of the joint family. Property in India is the property of the family and not of the individual. From the unit of the joint family India has long been nurturing village communities which too have of late been showing some signs of disintegration. If co-operation made its appearance in 1904 it has not come a day too soon. As India forgot its old ideals due to the compact of new ideas, what is now needed is a representment of old ideals in their new garb, a renewed conviction in the need for work for social betterment and a recognition of the fact that the slow march of an army makes more for efficiency than the quick one of a few in single file.

Born in 1904 the co-operative movement has grown to youth. It has passed through all the illnesses incidental to childhood; it has grown in spite of them. Several kinds of co-operative societies have been started; only the credit society has taken firm root; others like the co-operative stores, tailoring societies, weavers' unions, building societies, grain banks, and loan and sale societies are still in the experimental stage except in solitary instances. Even the credit societies have been heading towards a catastrophe in so far as some of them have to be classed as dormant and nearly 42 to 57 per cent of the demand has been overdue. This is no good sign. Efforts should immediately be made to combat this disease. An analysis of the causes brings out the necessity of education in co-operative principles on a grand scale both of the official and the non-official machinery at work in the spread and conduct of societies. There is also a need and an imperative need for effective supervision from day to day as also for careful inspection and constant vigilant audit from time to time. In the words of the Townsend Committee, the features requiring remedy are the illiteracy and ignorance

and indifference of panchayatdars, the lack of proper supervision due to ill-paid and ill-equipped non-official staff, the lack of the sense of responsibility in borrowers, the lack of proper attention to the granting of extensions, the granting of loans without proper consideration of their purposes and of the repaying capacity of members and the failure to take prompt and sufficient steps for the recovery of overdues. All these are, I could very easily grant from my experience as a banker, the chief causes for the failure of all banking concerns. The remedy for these evils is education, proper education not only of those who run the machinery but also of the vast masses of our population in the principles and practice of co-operation. To do that is a very heavy task. It is the work of both the non-official public and Government. Government have till now fostered the movement in various ways. They have financed societies to a certain extent; they have guided the formation of Societies; they have inspected and audited their accounts and they have also borne the cost of the administration. Slowly and rightly too, they are withdrawing their control in the hope that non-official agencies will come to take their place. The work of education of the masses, the training of an efficient non-official staff, and the creation of proper supervising agencies have been left to non-official hands. As the latest annual report of 1927-28 would have it "there is no room for doubt that this delegation of supervision to non-official bodies proceeded at too rapid a pace. The supervising unions were unable to fill the gap and satisfy the full requirements. Overdues increased and there was a general complaint from central banks. Organisation of new societies was not accompanied by adequate care and instruction nor in many cases were the supervisors appointed by unions able to fulfill their duties. Their constitution has however been considerably modified, the scope of their work amplified and some of them are now bodies of considerable influence. The federation itself must take up the work of instructing the panchayatdars and other rural co-operative workers."

It is for us to form federations, to arrange for financing them to an adequate extent, to plan proper schemes for education and to effectively carry them out. These have been attempted in the bye-laws of the Federation for the Tamil districts. 80 per cent of the population live in villages and as very few of them know English, it is necessary federations are formed on a linguistic basis. For then alone will the masses be touched and the movement spread among those who need education in co-operative principles most. The Telugus have already formed and are now working their Andhra Sahakara Sammelanam. I am glad we Tamils have now begun with registering the Tamil Federation. As I see from the objects, it is our endeavour to conduct a Tamil journal on co-operation, to publish pamphlets from time to time, to arrange to become an information bureau, to be the exponents of non-official co-operative opinion and to organise several modern means of popular education. I am sure that this Federation will prove most useful to the country and that the public will realise the vastness and the immense utility of the work the Federation attempts and give it their unstinted support in fullest measure. I wish the Federation a glorious success, I have great pleasure in opening it to-day.

III

THE 1ST WEST GODAVARI DISTRICT CO-OPERATIVE CONFERENCE.

Bheemadole, 8-6-1929.

PRESIDENTIAL ADDRESS

BY MR. G. RAMACHANDRA RAO.

Extracts.

After thanking the delegates for the honour conferred upon him and giving a survey of the present condition of the movement in the district, Mr. Ramachandra Rao spoke as follows:—

Indian Registrar:—"The first step in the direction of non-officialisation of the movement is the appointment of an Indian as a Provincial Registrar. Not that we have specific grievances against a Non-Indian Registrar. He would at best give effect to Governmental policies. However sympathetic and efficient, it would not be possible for him to understand our national genius nor can he get into the genius of our language, go about the villages and correctly gauge the popular feelings and aspirations. He may even learn our language to some extent but that would be only to the extent of discharging his official duties efficiently. Hearts, as a matter of fact, cannot respond mutually for the simple reason there is no social reason and what I may even term "DOMESTIC CONTACT". I may give a small instance in point. It may be a trivial thing by itself. But it shows how far we have understood by our non-Indian administrations. The late F. R. Hemingway and Sir G. F. Paddison are known to have been the most sympathetic of non-Indian administrators. Mr. Hemingway was out in the country in one of his tours. He was shown a small procession. Four people were carrying a cloth with another propping up with a stick in the centre of it. There were 50 or 60 people canopied by the cloth and also outside of it and went about through the streets with the accompaniment of the ordinary country music. He was asked by some of us if he could tell what it meant. He of course pleaded ignorance. I could not even suggest that a country procession has anything to do with the duties of a provincial co-operative Registrar. But I do say that about 30 years of life in a country have not acquainted our administrators with the ordinary incidents of our social life. All credit and gratitude for what they have done for our movement. But let there be some opportunity for the blossoming of our national genius. There is, I believe, nothing unjust or unnatural in this wish."

He then dwelt upon the imminent necessity for mutual understanding and sympathy among the officials and the non-officials and pleaded for transfer of functions gradually from the Department to the non-officials. Regarding the condition of the suppressed classes, he deplored their fate in

being allowed to rot in chronic slavery and emphasised upon the need for selfless workers to take up their cause and ameliorate their condition by starting store societies and co-operative housing societies for them and also securing for them lands on a co-operative basis for maintenance. Speaking on the urgent need for the development of Co-operative Insurance societies, he said :—

Co-operative Insurance :—“No attempt has been made in the direction of Co-operative Insurance. All the existing insurance companies are conceived and run on capitalistic lines. Most of the profits are swallowed up by the share-holders or the agents. Co-operative insurance affords no scope for it. Co-operative Societies would be the share-holders and only the members thereof will be qualified to insure their lives. The Unions and societies will act as Agents and profit by the large amounts of commission that goes into the pockets of Agents in a capitalistic concern. If the policyholders be unable to pay their premiums, the societies may advance money to them and pay the premiums on their behalf. The profits or dividends disbursed would percolate back to the policy-holders through societies. The Andhra Provincial Co-operative Conference held last year at Guntur adopted a resolution authorising the formation of a Co-operative Insurance Company. But unavoidable causes have stood in the way of materialising the idea. The question certainly is one requiring and demanding great care and circumspection and expert knowledge and direction. I leave the subject for your careful consideration in the hope you will give us the benefit of your mature thought.”

Mr. Ramachandra Rao then dwelt upon the necessity for holding conferences on a linguistic basis and constituting separate unions for the several language areas. In this connection, speaking on the constitutions of the P. C. U., and of the Provincial Co-operative Conference, he said as follows :—

“The proper and legitimate constitution of the Madras Provincial Co-operative Union must and will be carved out of the representatives of the Unions for the several linguistic areas, say about 6 each for the Andhra and Tamil areas and possibly 3 each for Kannada and Kerala as the Andhra Sahakara Sammelanam suggested more than once. Conferences being held for the several linguistic areas is a corollary that the Madras Provincial Co-operative Conference, a battle of tongues and a costly luxury, is altogether unwanted and has no practical utility, for the function of co-ordination, and expression of non-official co-operative thought in the several linguistic areas is done easier and cheaper and even oftener by the Madras Union constituted as suggested above. But affinities do not shed easily and emotion plays no mean part in the destinies of men no less than of institutions. Hence possibly the bolstering up of the Madras Provincial Conference, at Madras, about the end of next month when unwanted by the leaders of Coimbatore who had invited the Conference but later on withdrawn their invitation. May it not be up to our Madras friends to give up the idea at least now?”

He then referred to the urgent need for strengthening the Andhra Sahakara Sammelanam and concluded his speech wishing the Co-operative movement godspeed.

THE EAST GODAVARI DISTRICT CO-OPERATIVE CONFERENCE, RAMACHANDRAPURAM, 20 & 21-4-29.

WELCOME ADDRESS BY MR. M. NARASIMHA RAO, B.A.,

(Extracts.)

LOCAL UNIONS.

With a regular rise in the scale of our establishments and the unsettled state of finance in some of our Central Banks and with the awful state of affairs prevalent in many of our rural societies, I should like that the Unions should devote the whole of their time to the question of supervision. To meet these requirements, the Unions should be reshuffled and we must see that not more than 25 societies are affiliated to a single Local Union and each of such unions provided with a couple of supervisors. This, however, is not to be taken as a perfected ideal, as it has to vary invariably with local conditions, such as the size of the Union area and its financial position. This question is, in my opinion, to be left to be decided by all the Unions in a Banking area, and no hard and fast rules, either in the matter of the Union's finance or its area, are to be fixed by the Department.

THE CENTRAL BANK.

The many ills which a primary society is subject to and the general indifference of the Local Union have opened the eyes of the Central Bank and whatever contribution it might make to propaganda and supervision, it is also always necessary to have its own inspecting staff to safeguard its financial interests; and our Expert Committee has also its emphatic say on its need. Like the authors of our Criminal Code who have drawn a nice distinction between enquiry and investigation, the Committee has also drawn a fine distinction between supervision and inspection; but the ethics underlying these two functions appear to be the same. And when a financing bank is anxious to watch the movements of its constituent societies, it is not right that either the Department or the Supervising Agencies should come in its way.

OVERDUES.

Before I go to the question of the Federation, I wish to say a few words about the overdues. The overdue lists are terrorising not only the Apex Bank and the Central Bank but also the primary society. The Department as our guardian angel is even more anxious over this state of affairs and the erstwhile contented depositor has also begun to study with suspicion the Assets and Liability statements. And as yet, no doctor of Co-operation has

prescribed any specific to combat this growing malady. A very respected and retired Official has recently suggested certain remedies, but, I am afraid his surgical operations, while attempting to remove the infected parts, might take away the life-giving currents therein. We must therefore depend upon ourselves and not seek the help of the Department.

THE FEDERATION.

The Federation is a newborn baby and is naturally the pet child of the Department. The Townsend Committee has devised means and ways for the betterment of the primary society and the Local Union and before these reforms are put to actual practice, this new parent has begun to attract the attention of some ardent souls in the movement. On the other hand, there is a body of equally capable people, that are opposed to the new institution and especially its working programme, as detailed in the proposed amendments. You will kindly excuse me if I have to state that there is a general desire in most of us to multiply the Co-operative institutions and occupy as many places as possible on their executive. In the first place, it is our primary concern to measure its usefulness. With the reformed supervising staff under the Local Union and the efficient Inspecting staff under the Central Bank, it is highly doubtful whether the new system has still a function of its own.

THE DEPARTMENT.

It is rather painful to observe that we are not having from the department the ready help that is expected of them. Their delays have, in general, become notorious; and their views on some of our working problems have, of late, become a little peculiar. The non-registration of the necessary amendments in time is creating deadlocks in some of our more progressive societies and the fixing up of the Maximum Borrowing Power with no concern of the members' property even in an adjoining village—even though loans on the security of these properties are being advanced—is just frustrating the end in view. The Assistant Registrar's office, with jurisdiction over 700 societies, has become a regular Lexicon Office and it is high time that his office is provided forthwith with a staff adequate enough to meet the growing demands. A more sympathetic exchange of views, from time to time, between the two wings of the movement—Official and Non-official—will, I am sure, take us on to our cherished ideal.

Reviews

I

YEAR-BOOK OF AGRICULTURAL CO-OPERATION IN THE BRITISH EMPIRE, 1929. We are grateful to the authorities of the Horace Plunkett Foundation for sending us a copy of their Year-Book of Agricultural Co-operation in the British Empire for the year 1929. It consists of a series of articles written by eminent specialists and it deals with the condition of Agricultural Co-operation throughout the Empire, in the British Isles and in Canada, in South Africa and New Zealand, in Australia and India, in Ceylon and Palestine. The bibliography dealing with agricultural co-operation is bound to be of great help to research students and to organisers of libraries. And equally important and useful are the statistics given about the progress of the movement in various parts of the British Empire.

We are pained to see however that the section upon India is a mere abstract and review of the report of the Linlithgow Commission and is evidently written by one who has no inside knowledge of things. We do not find in the list of contributors the name of any outstanding Indian or at least any European officer connected intimately with the movement in India. This omission, we hope, will be remedied in the publication for the year to come.

S. K. V.

II

AGRICULTURAL CO-OPERATION IN THE SOVIET UNION BY G. RATNER. The Horace Plunkett Foundation is to be congratulated on its publishing a translation of "Agricultural Co-operation in the Soviet Union" By G. Ratner. The book gives us a clear account of the constitution of various co-operative organisations in the many republics that go to form the Soviet Union. It gives us a clear account of the various central organisations such as the Purchasing Union, The Union of Dairying Co-operatives, The Union of Live-Stock Co-operatives etc. The statistics given about imports and exports carried on by agricultural co-operatives are very interesting and useful, the main items of exports being butter, eggs and poultry, bacon, flax and furs and skins. A very illuminating account is given of the foreign agencies of these various agricultural co-operatives in the outside world, in Berlin, London, New York and Paris. Co-operation is regarded as the basis of rural economics in the Soviet republics and from this point of view, as the Editor hopes, the book will be found very useful to the various "communities that live within the British Empire, which tend to throw upon the State the responsibility for a solution of their agricultural business problems".

S. K. V.

III

CO-OPERATION IN THE UNITED PROVINCES OF AGRA AND OUDH, INDIA. The annual report on the working of Co-operative Societies in the United Provinces of Agra and Oudh for the year 1927-28 affords very interesting reading. It is not a colourless official report of facts and figures only, but evidently it is a report of an officer who has great faith in the movement and who is prepared to expose the defects in the present machinery to the fullest extent with a view to reform it and make it more useful. The Registrar deplors that most of his subordinates are lacking in initiative and are more ready to carry out orders from above than use their own resourcefulness to solve particular problems to help the villager to help himself. He notes with some satisfaction the growing spirit of independence on the part of representatives of societies and hopes that the official staff would gain the sympathy of the village people by learning to serve rather than to command them. The temporary difficulties caused by this spirit of independence would soon be over. We are led to infer that financing banks have too strong a voice in the matter of starting or not of societies. The following account of how co-operation has enabled to transform a village would be read with great interest by our readers :—

"Formerly our village was a gamblers' den and a rendezvous of thieves; dancing girls were called on every festive occasion. Now we have an adult school which started with 15 members and now has 23. The number of students in the primary school is 84 of whom seven are girls. A cholera epidemic started but was immediately put down, 207 persons being inoculated. Manure heaps have been removed from the village and put in pits outside. Buffaloes of improved breed have been purchased. A village singing party is now held once a week in which we all join. We have settled seven disputes amicably in the village. We were able to export fruit worth Rs. 8,000 and potatoes worth Rs. 10,000 as direct railway communication has now, thanks to the help of the District Magistrate, been established with Lucknow. Neem cake worth Rs. 4,000 was purchased for manure. New fruit trees have been planted. One well has been reconstructed. Instructive posters have been put up in the village. Our young men helped pilgrims during the lunar eclipse. We built a boundary wall and gate for the school. New houses will be built on sanitary lines. We have installed one improved loom in the village. We are grateful to the official and non-official gentlemen who have visited the village and given us their valuable suggestions."

The Co-operative officer is coming to be looked upon more and more as a friend of the people and they refer all their difficulties to him. The co-operators there make adult education part and parcel of their co-operative programme and they are trying the experiment of having women teachers to work amongst women. But this department of activity has got a tremendous mass of popular prejudice to contend against. In the chapter dealing with central societies disbursing credit, we are told how the society representatives of the central banks are not so powerful as individual directors.

We are assured that the depositor's money is quite safe in spite of misuse of cash balances by unscrupulous secretaries in out-of-the-way places. The following picture may perhaps be true of some places in our own province also :—

"It is an unfortunate fact that, in some outlying banks, this cash balance is used by the treasurers for their private purposes; in fact they themselves often do money-lending business. Sometimes they give the members loans from the bank in order to recover their own dues, and at others they advance money to the members from their private account at one anna in the rupee per month or other suitable rate for the repayment of the bank dues. The societies of course have no corporate existence while the members are completely ignorant as to what their accounts with the societies are and how much of what they have paid has gone to the account of the society and how much to that of the treasurer in his private capacity; to them the latter and the bank are often one and the same. This is an old standing practice and is very difficult to stop."

The work of rectification and consolidation has to be done perhaps to a greater extent than in our own Province. It is a pity that vigilant measures were not adopted sufficiently early. But it is a matter of gratification that they were adopted before it became too late. An analysis of the various causes that are responsible for the setback of the movement as given by the Registrar forms interesting reading. We extract below the concluding portion of this interesting report which is applicable with some changes to the state of affairs in other Provinces as well.

"The task in front of Co-operators in the province at present is to rebuild the foundations. Unless that work is well and truly done, it will not be possible to erect a suitable edifice thereon in after years. Mistakes are bound to occur and differences of opinion as to the methods adopted must always arise. But the importance of the moral aspect of co-operation must never be lost sight of. We must concentrate not on show but on work, not on the formation of societies but on the development through these societies, of character and of honesty. The progress must be slow; but where genuine efforts are made in this direction, they must ultimately succeed."

S. K. Y.

Resolutions of Conferences.

I

1ST CO-OPERATIVE CONFERENCE OF THE CHINTAMONEY CO-OPERATIVE UNION.

Chintamoney, Tinnevely District, 4th and 5th May 1929.

1. (a) This Conference records its dissent from the recommendations of the Townsend Committee to the effect that the payment of dividend to members of primary societies on their share capital should be discouraged.

(b) This Conference is of opinion that the 6½ per cent per annum dividend is a fair return for the share capital invested being equivalent to the return for investment in land and that its discontinuation would not only be felt as a hardship by the rural people but would make the collection of share moneys even more difficult than it already is.

2. (a) This Conference is of opinion that in the matter of pooling of supervision funds of the unions in the hands of the District Federation, an understanding to the effect that the Federation will pass the budget of the Union providing for an expenditure at least equal to that of the Union's supervision fund and half of the Bank's rebate to the common purse in the hands of the Federation, is necessary.

(b) This Conference is further of opinion that the Federation should not have any control over or claim for the accumulated funds in the hands of a Supervising Union at the time of its affiliation to the Federation.

3. This Conference is of opinion that the Financing Bank should help the trading societies and stores societies in the District by sympathetically coming forward to lend them, up to eight times their paid up share capital, in view of the fact that these societies are very important for the progress of co-operation and as those who run such institutions deserve the support of the Financing Bank.

4. (a) This Conference urges on the Registrar the urgent need for the registration of Primary Land Mortgage Banks for the group of villages around Chintamoney and in similar suitable areas in the District and also on the urgent need for the immediate registration of the Central Land Mortgage Bank for this Province.

(b) This Conference is of further opinion that, pending the starting of primary land mortgage and central banks, the financing banks and the Madras Central Urban Bank should continue to lend up to 10 years as was done until recently.

(c) That in the opinion of this Conference it is not risky to lend money received as deposits for 2 or 3 years as loans for 5 to 10 years since

it has been found by experience that only a percentage of such deposits are actually withdrawn.

(d) That in the opinion of this conference Government may set apart a sufficient sum, say, ½ a crore, as a guarantee fund to provide against the contingency of widespread withdrawal of short term deposits.

5. This conference is of opinion that the present limit of 40 cases of execution of arbitration decrees by each Tahsildar works as a great hardship and this conference urges on Government that this limit should be removed—the Government making adequate arrangements to cope with the work.

6. This conference requests the financing bank to encourage the grant of produce loans more liberally in future.

7. This conference is of opinion that the present working rule that 15 per cent loans alone should be long term loans works as a serious hardship and urges on the financing bank to relax this working rule and to issue loans up to 10 years according to the needs of the borrowing society.

8. This conference is of opinion that it is desirable that an annual conference of the Governing Body members of Unions should be held a fortnight prior to the annual general meeting of the financing bank, and that a committee consisting of the following gentlemen be elected to convene and arrange for the next conference if possible at Koilpatti:— Messrs. S. K. Renga Iyengar, P. Ulaganatha Pillai, Venkatachalam Iyer, Alagiriswami Naidu, Sankarapandia Reddiyar, Devasahayam Pillai, Shanmugasundara Mudaliar, Namasivaya Mudaliar, Veerabadra Pillai, Kailasam Pillai, Palaniyandi Chettiyar, Venkataramiah, Ramalingam Pillai.

9. This conference is of opinion that a demonstration plot may be instituted and worked by the union on improved lines under the guidance of the officer of the Agricultural Department.

II

THE 9TH NELLORE DISTRICT CO-OPERATIVE CONFERENCE.

Kandukur, 22nd and 23rd June 1929.

1. This Conference places on record its deep sense of sorrow at the death of Rao Bahadur N. Krishnaswami Iyengar, President of the District Banking, Kumbakonam, who has done very much for the advancement of the Co-operative movement and expresses its sympathy with the members of his family.

2. This Conference regrets the great delay that is being made by the Government in the starting of the Central Land Mortgage Bank at Madras and requests the Government to register the Bank at a very early date.

3. This Conference requests the Government to give adequate representation on the Provincial Banking Enquiry Committee to non-officials who have been working in the Co-operative movement and who are acquainted with the conditions of Agricultural Finance.

4. As the rule that more than 40 decrees or awards relating to Co-operative Societies in each Taluk should not be sent to the Revenue Department works as a great hardship to the societies and as execution through the Revenue Department or the Civil Court is slow and unsatisfactory, this conference requests the Government to issue early orders empowering also the District Co-operative Officer to execute decrees and awards.

5. This Conference requests the Government to so amend the Act that the District Co-operative Officer be empowered as in Bombay to attach property before judgment in accordance with the Civil Procedure Code on the application of the plaintiff society, whenever necessary, in all cases of Arbitration pending before him.

6. This Conference requests the Government to rescind the present rule that the amounts remitted by the Co-operative societies through the Government Treasuries should not be less than Rs. 150 and if that is not possible, to substitute Rs. 50 for Rs. 150.

7. This Conference exhorts Co-operative societies to establish libraries under their auspices and wherever it is not possible to do so they should try to get the daily Andhra Patrika or any other Newspaper and spend the common good fund mainly for these purposes.

8. This Conference requests the Government to empower the District Co-operative Officer in all cases where, after receiving report from the concerned supervising union, he wants the president of any co-operative society to produce cash balance and the president refuses to do so, to get a suit immediately filed before him for the amount by the Panchayat of the Society or in cases where the Panchayat fails to do so immediately, by the President or the Secretary of the union and to pass a decree and execute it immediately.

9. The Conference is of opinion that the model bye-law 49 of unlimited primary societies requiring that any amount remitted by a member should be first credited towards interest even though not overdue is unjust and inconvenient and requests the Registrar to amend it in such a way that the amount in such cases is credited towards the principal only.

10. This Conference exhorts the members of the primary societies that they should repay the loan taken by them for paying land revenue and meeting agricultural expenses from the sale proceeds of the next crop and if, owing to the dullness of the market or for any other reason, the crop is not saleable to take a fresh loan on the mortgage of the produce of that year and repay the original short period loan without delay.

11. This Conference requests the department and the non-official co-operative organisations to pay more attention to non-credit work and take early steps in particular to start a ghee-producers' society at Kandukur, a ghee-consumers' society in Nellore, a society for the purchase and sale of paddy at Indukurpet and a pounded rice selling society at Nellore.

12. This Conference is of opinion that societies for the sale of books and stationery should be started in every High School and College in this district and requests the Registrar to amend the model by-laws relating to such societies so as to enable them to borrow five times their share-capital.

13. The Conference recognises the urgent need for undertaking on a systematic and a comprehensive scale the work of rectification and consolidation of rural societies and recommends that a programme be drawn up so as to ensure the completion of that work all over the district within a reasonable length of time, say two or three years.

The Conference further recommends that with the information at its disposal the Executive Committee of the Bank may draw up a list of societies which for one reason or another require early attention and the unions may draw up lists of societies which they find to be beyond their power and capacity to improve; that on the basis of these materials, the programme be drawn up at a joint conference of the directors of the bank and the federation, which may be convened at an early date.

This Conference also considers that the said Joint Conference should arrive at a decision as the staff required for the work, what the scheme will cost and how the required finance should be found. This conference further deems it necessary that in the execution of the scheme the duties and responsibilities of the several agencies participating in the work, namely, the unions, the federations, the departmental staff of administrative Inspectors and the Bank be clearly defined so as to avoid on the one hand, duplication of the work in any quarter and on the other, neglect of any portion of work.

This conference also considers it necessary that the Bank should carry on its duty of inspection as recommended by the Townsend Committee and that besides duly equipping itself for that work it maintain the administrative section in an efficient condition so as to maintain a complete, accurate up-to-date record of the condition of each society financed by it.

14. This Conference requests the Registrar to address the Government to amend the Account Rules in such a way that when the Taluk Officer realises the money by the execution of decrees, the amount is immediately remitted to the district bank through a cash order instead of being credited in the sub-treasury as a personal deposit.

15. This conference requests the Registrar that in appointing Inspectors the claims of the qualified supervisors already in service may be taken into consideration and at least twenty per cent of the vacancies may be reserved for them.

16. This Conference resolves to refer to the Joint Meeting of the Board of Directors of the District Bank and of the District Federation contemplated in resolution 13 above the feasibility of reducing the rate of interest from 7½ to 7¼ per cent on loans granted to primary societies by district banks.

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17. This conference calls upon the concerned officials and non-officials to organise at least one society in each union area for the purchase and sale of cattle.

18. This conference resolves that a new by-law should be introduced empowering the governing body of the concerned supervising union to file a suit against the panchayatdars of a primary society and recover from them any amount of loss incurred on account of decrees and promissory notes getting time-barred owing to the negligence or the evil intention of the panchayatdars.

19. This conference is of opinion that in the model bylaw No. 30 of unlimited primary societies the words (governing body of the Federation) should be substituted for (Registrar) wherever the latter occurs.

20. This conference calls upon the Panchayats of the Societies to take steps to encourage cottage industries and especially the khaddar industry.

BRITISH GENERAL ELECTIONS *

CO-OPERATIVE RESULTS.

SOUTH-EAST HAM.	
A. Barnes (Co-op.)	18,956
H. Duggan (Con.).....	8,854
Captain Denny (Lib.).....	7,085
Co-operative majority ...	10,102
NORTH TOTTENHAM.	
R. C. Morrison (Co-op.)	20,884
Colonel Solomon (Con.)...	11,231
Hon. Angus Holden (Lib.)	6,535
Co-operative majority...	9,653
HILLSBOROUGH (Sheffield.)	
A. V. Alexander (Co-op.)	20,941
Albert Harland (Con.).....	10,489
E. H. F. Morris (Lib.).....	5,053
Co-operative majority ..	10,452
BRADFORD (South).	
W. Hirst (Co-op.)	23,251
G. Farrand (Con.).....	12,279
F. Ogden (Lib.)..	12,050
Co-operative majority...	10,972
KETTERING.	
S. F. Perry (Co-op.)	18,253
Colonel J. Brown (Con.)...	15,469
C. S. Rewcastle (Lib.).....	7,972
Co-operative majority...	2,784
TRADESTON (Glasgow).	
T. Henderson (Co-op.) ...	17,864
I. Spencer (Con.).....	12,592
Co-operative majority...	5,272
DERITEND (Birmingham.)	
F. Longden (Co-op.)	16,932
J. S. Crooke (Con.)	14,165
Mrs. Beta Hornabrook (Lib.)	2,268
Co-operative majority...	2,767
MOSSLEY.	
H. M. Gibson (Co-op.) ...	19,296
A. Hopkinson (Ind.)	14,267
H. Housley (Lib.).....	8,467
Co-operative majority...	5,029
HAMMERSMITH (South).	
D. Chater (Co-op.)	12,630
Sir J. Ferguson (Con.) ...	12,216
J. J. Davis (Lib.)	3,798
Co-operative majority...	412

* Extract from the Manchester Co-operative News, June 8th.

RURAL RECONSTRUCTION IN ALAMURU

(PAMPHLET No. 11)

BY

MR. V. VENKATASUBBAYYA, B.A.,

(Joint Secretary and Convener, Rural Reconstruction Sub-Committee,
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Editorial Notes.

With this number, our Journal enters on the 21st year of its existence. Twenty-years, after all, is a short period of time; but considering the fact that the movement is only 25 years old in this country, we see how the Journal started on its career almost simultaneously with the very beginning of the movement. We are sure nobody will say that we are laying the flattering unction to our soul when we state the bare fact that the Journal has ever tried to voice forth the feelings of co-operators in general. On occasions we might have displeased some officials as well as non-officials but we may assure them that, if we did so, it was merely in the pursuit of the high ideals and purposes that the movement demanded. We are glad to be able to say that in recent times support from the generous public has been on the increase and we hope this upward and onward tendency would be maintained undiminished. We on our part may assure our readers that no effort would be spared to make the Journal more useful and any suggestion towards the improvement of the Journal would be most heartily welcomed.

THE TAMIL NADU
CO-OPERATIVE
FEDERATION.

The Tamil Nadu Federation has become an accomplished fact. It was formally inaugurated by Rajah Sir Annamalai Chettiar whose speech on that occasion has been reproduced elsewhere in this issue. We do not make a serious complaint about the fact that we have not been favoured with a copy of the speeches of the Chairman of the Reception Committee or of the distinguished President of the Conference of Tamil Nadu Co-operative Societies or of the resolutions passed at that Conference. We had to depend upon the daily press of Madras for getting this information. The omission to send us the speeches and resolutions should have been purely a matter of inadvertence.

We note that many speakers started with an assertion that there is no antagonism between the Tamil Nadu Federation and the Provincial Co-operative Union. There need be no conflict and there shall be none.

The P.C.U. itself at one of its annual conferences has recommended the formation of such a Federation and it will be stultifying itself if it has any attitude other than that of friendly encouragement towards the Tamil Federation. There is plenty of work to be done in

the country and the workers are unfortunately very few and the sinews of war for effectively carrying on educational propaganda are very insufficient indeed. If the true ideal of co-operation were to actuate the workers in the two organisations, which alone would enable them to avoid conflict and reduplication, there is plenty of work to be done by both.

The ideal state of affairs would have been (1) for a few needy farmers of the Raiffeissen type to organise themselves into a co-operative society, (2) for a few such societies to organise themselves into a supervising union, (3) for the various supervising unions of the district to join together and form a district federation, and (4) seeing that English still remains the language of the few and the masses can be approached only through their own vernacular, for the district federations of a single linguistic area to form a language federation.

The subdivision of British India into various provinces and administrative units is a matter of accident and everyone would agree that provinces ought to be on a linguistic and cultural basis. If provinces were so reorganised, the linguistic federations abovementioned will be the apex institutions in their respective provinces. But taking into consideration the existing state of affairs, and remembering that the Province of Madras has within its limits four language areas, we are forced to have an organisation in addition to these linguistic federations which would co-ordinate their activities and which would represent the province as a whole.

It is a matter of common knowledge that the co-operative structure of our province was not built up from bottom upwards according to that ideal plan of evolution sketched above. Societies were formed more by external pressure. As on the financial side, the apex institution came into existence immediately after the primary societies and then the supervising unions and district federations were formed. As practical men, we have to see how by careful adjustment the existing state of affairs could be approximated as near the ideal as possible. It is not desirable, even if it were possible, to scrap the existing machinery and reorganise immediately the whole thing according to some ideal plan. Our appeal will therefore be to co-operators all over the province not in any way to weaken any of the existing institutions and, if new institutions are brought into existence, to strengthen them without detriment to those already functioning.

We would suggest to the authorities of the Tamil Federation to carefully go through the history of the sister institution, the Andhra Sahakara Sammelanam. Our Tamil friends are more fortunate than the Andhras in the fact that geographically the Tamil Nadu is a compact

area whereas the Andhra Desa is divided into two distinctive groups, the Circars and the Ceded Districts as was disclosed in the Andhra University controversy. We hope it will be therefore possible for the Tamilians to function more harmoniously than the Andhras have been able to do.

We should like to sound only one note of warning. The Sammelanam has been spoiling its case to some extent by placing itself in a position which precludes it from affiliating to or otherwise co-operating with the Madras Provincial Co-operative Union. It has not made a distinction between its own laudable high ideal of a linguistic province and the unfortunate actuality of a Polyglot province. We hope our Tamil brethren would not repeat that mistake. We hope they will put themselves in touch with the P. C. U., collaborate with it regarding division of labour and thus work harmoniously for the betterment of the Tamil Nadu as a whole.

We are fully aware of the fact that the formation of two large linguistic federations in the Andhra Desa and Tamil Nadu makes certain changes in the constitution and function of the P. C. U. inevitable. The way to do it is not by keeping oneself out of the P. C. U. but by coming into touch with it and effecting the changes from within. The P. C. U. is not the private property of any clique or cabal. It is the joint possession of the Tamils and the Telugus, the Malayalees and the Canarese, and so long as it is broadbased on the goodwill of the millions speaking these various languages who are all united by the common bond that all of them are co-operators, its future is assured.

It is a matter of real pride and genuine satisfaction to us that our President, the Hon'ble V. Ramadas Pantulu, has been selected as a member of the Central Banking Enquiry Committee. He was nominated by the All-India Provincial Co-operative Banks' Association and recognised by the Government of India as fit to represent the non-official co-operators of the whole Indian Empire, a rare honour, which he has well deserved by his unstinting sacrifice of time, energy and capacity for the cause of Co-operation.

We have received a copy of an interesting but ambitious circular issued by an Assistant Registrar of Co-operative Societies with regard to the information he expects whenever primary societies apply for amendment of bye-laws except in the case of increase of shares by members and increase of the Maximum Borrowing Power of the individual or of the society. Want of space prevents us from publishing

OUR PRESIDENT
HONOURED.

AN AMBITIOUS
DEPARTMENTAL
CIRCULAR.

the circular at length. We are constrained to observe however that the Assistant Registrar expects too much from an ordinary primary society. We know the sort of human material available for doing scriptory work in an ordinary rural society. It is as much as they can do to write up the accounts neatly and correctly. And to expect them, whenever they apply for registration of an amendment, to furnish an exhaustive information as contemplated by the circular is to expect the impossible.

The Townsend Committee has recommended the classification of loans into short and long. In this Province as contrasted with Bombay, most of our village societies have lent money to members for pretty long periods, in some places extending to 10 years. Our experience has shown that the ordinary rural society is not the machinery to help the agriculturist with all kinds of loans he may require. Hence the present policy of confining the transactions of the village society to short term loans on personal security.

That the farmer requires other kinds of loans is recognised and hence the agitation for the starting of land mortgage banks. That in other countries also such a need has been felt and suitable legislative enactments have been made to help the farmer is clear from the following extract from an article which takes a comparative and comprehensive view of recent agricultural legislation.

"Careful examination and analysis and a comparison of the rules introduced by the most recent laws on agricultural credit will show that, in spite of the very sensible differences between these measures and the profound diversity in the structure and organization of agricultural credit established by the various enactments, there exists, between at least many of them, a common tendency in the matter of loans for upkeep. This tendency, which, especially in some countries, is the result of experiments and tentatives extending over a number of years, may be defined as the substitution for ordinary loans on personal security of loans on a real security constituted by the farm stock and products. This security is, however, fashioned in such a way as to allow the borrower to retain possession and consequently enjoyment of the objects constituting this security."*

By the time this number of the Journal is in the hands of our readers, preparations all over the country will be over to celebrate the International Co-operators' Day. We hope that our Province will not lag behind other Provinces in enthusiastically celebrating this Day whose significance to the movement at large cannot be overemphasised. We are apt to forget the idealism of the founders in our daily routine, an idealism which alone can form a safe foundation for the general progress of the movement.

* From an article on 'Agricultural Legislation' by G.C. in the *International Review of Agriculture*, January 1929.

THE INTERNA-
TIONAL CO-OPERA-
TORS' DAY.

We hope to publish accounts of the celebration conducted in the various parts of the Presidency.

As we have pointed out elsewhere,* 12 candidates contested their seats at the recent Parliamentary elections in England on Co-operative tickets. It is true that Co-operation has made common cause with Labour. In England and other European countries, the Co-operative movement is essentially the poor man's movement. Labour movement also being the same, it is not to be wondered at that the two movements are looked upon as identical. But Co-operative M. P's retained their districts individually as co-operators and hence the significance of the fact that 9 out of 12 have come out successful. We offer our felicitations to all the successful candidates and to the Rt. Hon. A. V. Alexander, M. P., in particular who as the leader of the Co-operative Party in Parliament has been responsible for this splendid result. He has been called on to occupy a very responsible position as the First Lord of the Admiralty and let us hope our Co-operative brother will occupy that position and discharge his duties in such a manner as will redound to the credit of the movement which has nursed and fostered him and trained him for public work.

On the 31st of May last, Rao Bahadur N. Gopalaswamy Iyengar, Collector of Anantapur, performed the pleasing function of opening a Rural Reconstruction Centre at Lepakshi, about 9 miles from Hindupur. This is the sixth centre opened by the higher co-operative institutions under a scheme prepared by the Hon'ble V. Ramadas Pantulu and accepted by the Madras Central Urban Bank. It is a very fortunate circumstance for the Lepakshi Centre that Mr. Gopalaswamy Iyengar is the Collector of Anantapur just now. No one, either official or non-official, is more keen on village uplift than is Mr. Gopalaswamy Iyengar. His excellent work as Registrar-General of Panchayats is an eloquent testimony to his statesmanship and practical patriotism. He has promised every assistance to the Lepakshi Centre that lies in his power to give as the head of the administration of the district. We are sure that the local committee which consists of enthusiastic co-operators will take full advantage of his kind offer and make the work at Lepakshi and the surrounding villages an inspiring example, not only to the district of Anantapur but to other centres in the province. The function was very well attended, many representatives of co-operative societies, village panchayats, and local boards and public men being present. The enthusiasm shown by one and all was worthy of the occasion and augurs well for the future of the Centre.

*Page 5 of this Issue.

Rural Reconstruction in Salem District.

BY DEWAN BAHADUR R. RAMACHANDRA RAO.

I beg to submit the following report on rural reconstruction work in Salem District. The Salem District Bank is convinced that for real development of village life it is not enough to simply consolidate credit work and that it was necessary *pari passu* to resuscitate all healthy forms of village life. It invited me to co-operate in its work and it has been my pleasure and my privilege to associate myself with the bank in rural work.

2. Before starting intensive work, some preliminary lines of work were easily laid down. It is no use working in a village and achieving some results; it is necessary to secure a local agency to keep the work going on and till one is secured (and only till then) to supply outside supervision—which cannot be honorary for all areas and for all times. Secondly for continuous improvement, it is not enough to secure material economic improvement but we have to affect the mentality of the villager giving him hope of a better life to be obtained through his own efforts. Towards this end, the first objective was to examine thoroughly the condition of the existing co-operative societies, to revivify the existing society panchayats and to educate the agency thus formed into methods of general improvement.

3. One year was spent in general overhauling of the societies. Every loan was examined and due steps are being taken for its recovery. The work of consolidation is however tremendous as there is considerable headway to be made up on account of past neglect. In special one taluk, Rasipuram, was chosen and as many as six Inspectors were deputed to this area. The Inspectors were first trained and then put on to the simple work of gathering information and working within the requirements of the Act. Thereafter, opportunity was taken in promising areas to tack off to diverse kinds of communal work. Before however actually introducing specific methods in any area, it was considered necessary that practical experiments should be carried out in one village and the lessons learnt therefrom broadcasted.

4. Elur village was selected for the purpose. It is a typical village of moderate population with a co-operative society indifferently managed. It is 5 miles off the main road traversed by bus and expected to be free from the allurements of civil life. It has a few spinners and appeared to lend itself to the development of khadder.



SALEM RURAL RECONSTRUCTION WORKERS

In this area, a full time Inspector by name Mr. Sivasamba Iyer was appointed. His duties are to receive instructions, convey them on suitable opportunity to the villagers, to make common cause with them and to suggest to the Bank suitable methods of village work. The work was inaugurated on 2nd August 1929. The Bank convened at the place a meeting of its Executive Committee and the lines of work were explained to them and approved of by them.

5. *Co-operation.*—The maximum borrowing power of the Society was raised from Rs. 20,000 to Rs. 40,000. The Society has adopted the byelaws regarding crop and harvest loans and is working under the forecast system. Short term loans are specially encouraged, as much as Rs. 10,000 being so disbursed in the course of eight months. There is a great necessity for long term loans; a ryot who has all his short term requirements fully met but has no provision for long term loans gets no benefit whatsoever as the Sowcar exploits all he wants for the long term issue; proposals have been submitted for a land mortgage bank.

Members are being educated into the principles and potency of co-operative work. A significant instance was on last Sankarantli day. There were some persistent defaulters; 50 of the members offered Satyagraha and were able to clear a large portion of the long standing dues.

The society has also borrowed under the cheque system the particulars of which have already appeared in the Journal.

There are still overdues. This is mainly due to a run of bad seasons; rains have been a failure for the last seven years. Further it is wrong from a co-operative point of view to collect in one year dues of several years accumulated owing to neglect and bad supervision.

6. *Sanitation.* The Director of Public Health was kind enough to depute an Assistant by name Dr. Adishesayya to visit the village. The District Health Officer, Salem, has also kindly visited the village a few times and is doing his best to help the bank in its useful and novel work. One night soil cart, one rubbish cart and 6 dust-bins have been provided. A sweeper and a scavenger have been entertained. An acre and a quarter of land has been purchased for latrines, for trench and rubbish depots. A female latrine has been constructed. The idea is to utilise the collected excreta as manure to recoup the cost of collection.

A rural dispensary has been sanctioned for the village.

The Health staff has delivered several lantern lectures.

The arrack shop has been abolished. The villagers have been memorialising for the removal of the toddy shop.

7. *Agriculture.* Mr. Munro, Deputy Director, VIII Circle, inspected the village and has prescribed a varied programme of work. It is intended under the supervision of the Department of Agriculture to demonstrate improvements in ryots' holdings themselves.

A ploughing demonstration with the Meston Plough has been held from the 12th to 14th April 1929. The ryots were convinced of the superiority of this plough and of the feasibility of its work with the help of existing cattle and have applied for several ploughs.

A pit has been excavated and filled with prickly pear for its conversion into compost. Bonemeal is stored in the village for sale to ryots who wish to stock similar pits. The Assistant to the Government Agricultural Chemist visited the village and directed the operations.

A stock of several model agricultural instruments has been purchased and stored in the village.

Permission has been secured from the Department of Public Works for the removal of tank silt.

8. *Rural Recreation.* The District Bank has purchased a gramophone and 20 plates. It is much appreciated. Lectures on general subjects are given at gatherings. The villagers propose to construct a Rama Mandiram and have already collected Rs. 100 towards the cost of building.

9. *Khadder.* The Bank has stored cotton and is issuing it to spinners. A local chettiar is already under a contract to supply charka yarn to Tiruppur. On our advent, we raised the wages and the chettiar had to follow suit. On the whole the wages have increased, 11 spinners are spinning for the chettiar and 9 for us.

10. *Village Panchayat.* There is a panchayat in the village. It has been entrusted with the custody of the sanitary articles and supervision of the sanitary staff. The panchayat has passed a resolution calling on each adult resident to contribute a day's labour for communal work.

11. *General.* The villagers on the whole are conservative. Absence of rain and failure of water supply for 7 years have made them despondent. They are hopeless of new methods and programmes. They have no faith in the success of concerted work. We can trust to time only and to continual work to influence the mentality of the villagers. Both the President and myself visit the village frequently. Thanks are also due to the officers of the Agricultural and the Public Health Departments. I regret to have to notice that the village is not receiving the sympathy which it may reasonably expect to have from local bodies and from the Department of Co-operation. The bank proposes to attend to physical culture and religious instruction in the future.

Rural Reconstruction.

(GUDLAVALLERU CENTRE—KISTNA.)

The Centre of Gudlavalleru was fixed upon by the Provincial Co-operative union on 22-7-1928 at a meeting of the Provincial Co-operative Union and it was resolved to work it with a sum of Rs. 1,000 voted in aid of it by the Kistna Co-operative Bank with an equal subvention from the M. C. U. B. A Committee of Supervision consisting of Messrs. G. Venkataratnam, B. Pattabhisitaramayya, Bobba Venkataseshayya, was appointed by the P. C. U. to look after the work. Mr. Venkataratnam is a gentleman of wide and varied experience in the co-operative movement being the President of the Kistna District Co-operative Federation; President of the Local Co-operative Union and the Land Mortgage Bank, Gudlavalleru, and also Director and member of the Administrative Committee of the K. C. Bank. Mr. B. V. Seshayya is an ardent and active member of the Kavutaram Rural Society which has an M. B. P. of Rs. 80,000 and which had once carried off the prize for being the best society in the District. He was also for three years Director of the Land Mortgage Bank of Gudlavalleru. Mr. B. Pattabhisitaramayya has all along taken keen interest in the three sister movements of Co-operation, Education and Sanitation.

Mr. G. Raghavasarma, an S. S. I. C. candidate who had put in 3 years' service as Teacher prior to 1920 and ever since been engaged in rural work, has been recommended by the Committee and appointed by the P. C. U. as Supervisor. He had undergone training in Madras for 4 months and has obtained the Certificate of Advanced Training in Co-operation. The work of the Centre was started in right earnest on the 8th of January 1929.

It is easy to exaggerate the work of the Centre by taking credit to ourselves for all the good work of rural organization that has been steadily going on in the 20 villages comprised in the Centre for it must be remembered that we have not taken up an untrodden soil or uncivilized tract of country. It was therefore necessary at the very outset to outline the nature of the work germane to Rural Reconstruction in the first place and which is possible of achievement in the area under review. The Supervisor therefore prepared an elaborate review of the work on hand in its academic aspects, that is to say not in relation to the actual villages but in relation to the principles and aims of the work. The article, for such it was, was given wide publicity in the columns

of the Kristna Patrica and Sahakara Patrica, Nellore, and copies of the same have been struck and widely distributed in the villages concerned. The committee met twice and arranged for office and staff and the resolutions passed from time to time have been submitted then and there to the P. C. U. The area of work being an area situated right in the heart of the Kistna Delta, it was considered wise and necessary by the committee to make a preliminary investigation of the institutions, the needs and the scope for work in the villages of the Centre in order to be able to employ to advantage the services of the supervisor and the resources at our disposal. The result of this investigation which has necessitated the supervisor visiting the villages more than once is given in a tabular form herewith attached which will show at a glance the progress and prospects of work in the various villages. The information has been tabulated under the heads of Schools; day and night, general and industrial, libraries and reading rooms; Bhajana-mandirs,—Co-operative Societies, Credit and other, Land-mortgage Bank, Roads, Tanks, Wells, Ponds, health and sanitation, medical aid, Panchama hamlets and untouchability, Panchayats, Panchayat courts, Local Fund Unions, factions, Cottage industries including spinning and weaving, elections, election campaign; drink, gambling and litigation, cultivation, wet and dry, and the prospects of work. From these columns it is evident that there is not a single Panchayat in the area comprised, and considering the factions prevalent as well as bitterness imported by Taluk Board Elections and Union Board Elections into the village life, the need for Panchayats is supreme and urgent. It should not be forgotten however that they may serve as double-edged weapons; for though ostensibly designed to promote unity they may serve as new points or foci round which may grow more dissensions. Be it what it may, it is unfortunate that the Supervisor has not undergone training in the organization and working of the Panchayats under the Registrar-General of Panchayats nor have repeated requests for literature been fruitful of any results. Repeated applications to the local organizer of Panchayats have proved equally unavailing. As a matter of fact, Chennur and one or two other villages have been primed for the establishment of a Panchayat and panchayat court and it is requested that the P. C. U. may take steps to effectuate the preparatory work done here.

A Co-operative Trading Union has been organized at Kamalaparam which is an important trading centre, in order to serve the needs of the villages of Chennur, Chevandra, Kamalaparam, Lankala Kalvagunta, Uppala Kalvagunta, Urivi. The Rural Credit Societies of the respective villages have resolved to take shares of Rs. 50 each, ranging from 1 to 3, in the Trading Union. The organization is ready and we

at the end. It is creditable to note that there are no overdues last year from the societies in Gudlavalleru Union to the Central Bank. Credit has to be given for that to Mr. G. Venkataratnam, President, and the union supervisor, and it is trusted that the same good report will repeat itself this year. The rural reconstruction supervisor visited the different villages of the Centre and addressed the members about the benefits of the Co-operative movement, the progress of the movement in India and other countries and how the societies suffer on account of factions in villages. The Gudlavalleru Land Mortgage Bank was started in the year 1925. Its present working capital is about 3½ lakhs. Its area comprises 43 villages, the I. M. B. P. being Rs. 2,000.

Agricultural.—In any scheme of Rural Reconstruction, it will be readily admitted that the wiping out of agricultural indebtedness must stand foremost. The co-operative movement as it has been run these 25 years has been able to provide only short term credit and at the most, very small sums of money on 10 years' credit. The Land Mortgage Banks of which there is only a sprinkling in the province have covered not more than 20 lakhs altogether at the outside, if even so much. It is therefore necessary to give attention to this subject and advantage may be taken of the R. R. Scheme to select a suitable village where the conditions of soil, irrigation and agriculture are well balanced for making an experiment in totally wiping out all pre-existing indebtedness. For this purpose, Kavutaram has been selected. It is a village with a population of 4043 and an estimated indebtedness of 3 lakhs. Both the Kistna Central Bank and the M. C. U. B. have already resolved to afford the necessary help in this behalf. The Panchayat of Kavutaram Village Society has agreed to assist our supervisor in making calculations of the indebtedness of the village and preparing the property statement of the people concerned. The Committee hopes to be able to present shortly a scheme on these lines. It will enable us to study the conditions of a progressive village free from oppressive debt. Thrift, mutual influence and moral uplift can only operate where the peasant is not being ground down by consuming debt and an all-consuming creditor.

Medical aid.—There are three rural dispensaries in the villages of Angalur, Gudlavalleru, Ghennur and Kavutaram. There is one dispensary of a private practitioner at Gudlavalleru and there is also another dispensary at the same place for women and children run by the missionaries. In addition to the ordinary Ayurvedic help available in every village, there are four regular Ayurvedic dispensaries in the Centre run by private practitioners. It is very interesting to note that there are two people in Kavutaram who are curing people bitten by rabid

dogs, foxes, rats, and mice and there is also one gentleman who is curing people bitten by snakes, serpents and scorpions. In these parts nobody is to go to Coonoor to cure from the bite of a mad dog. These two gentlemen are able enough to work wonderfully well in this respect. In Angalur there is one gentleman famous for curing men grown insane. In Kurada there is another gentleman who is curing people bitten by serpents and he is also curing all kinds of skin diseases. Chandrala is famous for bringing back to an order any broken limb of the human body. Even broken bones of the elbow and knee are set right by the good skill of the people of Chandrala.

Panchama hamlets and untouchability.—Going round the village one comes across at least one Panchama hamlet attached to each village. As these Panchamas are poor, most of them are homeless and uneducated. A lot has to be done for their uplift. These people slave under the ryots and live from hand to mouth. Now by the help given by the labour department, these Panchamas are feeling glad for having schools and wells for themselves. In this centre there are two field labour co-operative societies which are working really well. Untouchability is still a blot upon Society and a sin against God. The supervisor is preaching everywhere that it should be removed. Progress must be slow. In some places these Panchamas get good remuneration for their labour but the fate that is ever dragging them behind is that they are spending all they get for drink. There will be no progress to Panchamas unless they make up their minds to end this evil.

Drink, Gambling and Litigation.—It is an unhappy thing to see the existence of these evils still in the Centre. Intensive propaganda is necessary to preach the gospel of prohibition of drink and gambling. Not less oppressive is litigation which is the intoxication of the better classes. Only widespread panchayat and arbitration work may attack this evil.

Cottage Industries.—Spinning and weaving are the two important cottage industries in the Centre. There are two Khadder weaving societies in the villages of Kavutaram and Angalur. There is one village Singalur, hamlet of Chandrala, where the inhabitants are all caste weavers but weave all kinds of yarn. In the villages of Kavutaram, Seri Kalvapudi, Angalur, Chennur, Perisepalli, Penjendra etc, fine yarn is spun on charkhas. Once in all these villages, good amount of yarn was being produced but in almost all places the people have neglected their spinning. They have again taken up their charkhas now and some are wearing the cloth woven with the yarn spun by themselves.

If these people in villages are well financed and supplied with cotton and slivers, it is hoped that they may be lifted from their want.

Taluq Boards and Elections.—It is a matter for gratification to note that on account of the intensive propaganda of Taluq Board elections, people realised their rights. Now everybody knows what a vote is and to whom he is giving his vote, but we must confess that, more or less in each and every village, factions were created by these elections and these factions are proving a hindrance to the pursuit of common objects of a village.

Sources of funds.—Hitherto the people in villages used to bid in auction for a low amount and afterwards used to bid among themselves to a higher amount the right of catching fish in the village tank, trees in Porambokes and grazing cattle on canal bunds. They also used to collect some amount on each candy of paddy sold from each village as Kolagaram. When the people in a village are united and when there are no factions, these funds that they can collect would help the self-government of the villages, but where there is no unity but factions, no funds could be collected and all the public work would come to a dead stop.

Panchayats.—Any contribution that the Taluq Board may sanction for the purposes of sanitation or health or construction of a school or tank, it must be given to the panchayat of the village. There must thus be a compulsory Panchayat in each and every village so as to have the benefit of the Taluq Board from its grants. But we have already said that there is not a single panchayat in the Centre. The honorary organiser is not good enough to approach these villages even and help in the matter. The R. R. Supervisor must therefore take steps to start them. Though the committee requested the P.C.U. to give training to our R. R. Supervisor under the Panchayat Registrar-General, yet they did not take any action in the matter nor did they press the Registrar-General to give powers to our Supervisor through our committee. We hope the P. C. U. will see to this soon and help in the work.

One factor in rural education is the newspaper and the facilities for communication by which the post can be delivered daily or at least thrice a week in every village. But as things stand, it is regrettable to note that out of the 20 villages comprised in the area there are only 3 Pacca post offices and the awakening of the people to such a necessity has led to the starting of 3 experimental post offices which it is hoped will be made permanent ere long. These latter are situated at Chennur, Seri Daggumilli, and Pasumarru. It is the earnest hope of the committee that in less than one year every village will be served its post

daily or thrice every week by its own independent agency. The R. R. Supervisor is specially instructed to encourage such private effort in matter of postal delivery.

In submitting this report, we do not fail to recognise how inadequate the progress so far achieved is. But we trust that the P. C. U. will also recognise how intangible is the work of Rural Reconstruction. The villages are no longer the ancient self-contained units of national life. They are merely, especially in the deltaic area, miniature reproductions of the towns which have grown in their midst, without however the broad outlook which is to be met with in town life. The old order of things has broken down and no new order has taken its place in these villages. Old common funds have disappeared. New taxes have not taken up their place. Old cast unity and craft guild and codes of honour have almost vanished without being replaced by any new fangled ideas allied to them. Old village homes have been disorganized and the half-educated youth are unable to locate themselves between the village interests that they have forgotten and the urban attractions to which they still feel drawn. The great service rendered by a R. R. Centre is to rivet public attention on to the village once again. When this is done as well as it might be, neither the want of resources nor the apathy of the people will be permitted to hamper the progress of village life. What is urgently wanted is the paying of frequent visits by the leaders of the P. C. U. and M. C. U. B., by the elders living in towns to these villages and inculcating in them the lessons that emphasize the charms of village life. In a word, the whole course of public attention must be diverted from towns to villages and this is really a hard task considering the momentum that it has gathered in the direction of urban life. Under these conditions, we can only express our gratitude to the Kistna Central Bank and the Madras Central Urban Bank for the substantial contributions they have made and the Provincial Co-operative Union for their earnestness with which they have organized to Rural Reconstruction in this presidency.

B. VENKATA SESHAYYA,

G. VENKATARATNAM,

B. PATTABHI SITARAMAYYA,

*The Rural Reconstruction Committee, Gudlavalleru Centre,
Gudlavalleru, Kistna Dt.*

Rural Reconstruction Centre, Gudlavalleru, Kistna District.

Serial No.	Name of the Village.	Schools.			Libraries or Reading Rooms.			Bhagana Mandirs.	Rural Credit Societies.		
		Girls.	Boys.	Combined Re-sults.	Pri- vate.	Night.	Libraries.		Reading Rooms.	Members.	Maximum Borrowing power.
1	2	3	4	5	6	7	8	9	10	11	12
1	Kavutaram	...	1	1	One in- dustrial School	2	1	1	1	Rural 228 Teach- ers Co-op. Society 42.	80,000 8 times the paid up Share Capital
2	Gudlavalleru	...	1	1	3	1			1	Rural 79 F.L. Society 89.	25,000 1,000 3,000
3	Angalur	...	1	1	1	1	1	1	1	Viswa Brahmana Society 38.	
4	Chandrara	...	1	1	5				1	164	20,000
5	Vinnakota	...	Combined 1						1	62	18,000
6	Kurada	...	1	1					1	49	5,000
7	Seri Daggumilli	...	1	1			1	1	1	117	50,000
8	Chennur	...	Combined 1						1	45	8,000
9	Kamalapuram	...	1	1	1				1	F. L. Society 30.	300
10	Vemavaram	...	Combined 1						1	53	10,000
11	Chirichintala	...	Combined 1						1	30	20,000
12	Seri Kalvapudi	...	Combined 1						1	56	15,000
13	Nuzella	...	Combined 1						1	18	10,000
14	Penjendra	...	1	1					1	221	40,000
15	Inampudi	...	1	1					1		
16	Pasumaruru	...	1	1					1		
17	Perisepalli	...	Combined 1						1		
18	Mamidikola	...	Combined 1						1		
19	Chitram	...	Combined 1						1		
20	Pesaramilli	...	Combined 1						1	42	18,000

Rural Reconstruction Centre, Gudlavalleru, Kistna District.—(Contd.)

Serial No.	Name of the Village.	Land Mortgage Bank.		Roads.	Tanks.	Public wells.	Ditches and ponds.	Health and Sani- tation.	Medical Aid.
		Mem- bers.	Borrowed amount.						
1	—	13	14	15	16	17	18	19	20
1	Kavutaram	...	21	17,160	15	5	there are ordinary	1	Rural dispensary, 3 Ayurvedic 1 for the help of snake bite, 2 " rabid dogs, for rats and mice,
2	Gudlavalleru	...	5	5,000	8 & canals	1	ordinary	"	1 Private practitioner 1 dispensary for women and children, 1 Ayur- vedic,
3	Angalur	...	2	3,200	4	3	there are not good there are ordinary	"	1 Rural dispensary 1 Help for boarding broken limbs 1 Ayurvedic
4	Chandrara	...	16	18,239	3	1	"	"	1 for snake bite and skin diseases
5	Vinnakota	...	21	29,700	3	2	"	"	Rural dispensary
6	Kurada	...	14	11,593	No ordinary	2	"	"	
7	Seri Daggumilli	...	40	35,357	No ordinary	2	"	"	
8	Chennur	...	14	3,157	2 & canal	1	"	"	
9	Kamalapuram	...	2	3,989	are	1	"	"	
10	Vemavaram	...	10	13,640	are	1	"	"	
11	Chirichintala	...	2	1,600	No are	1	ordinary	"	
12	Seri Kalvapudi	...	2	8,100	No are	1	"	"	
13	Nuzella	...	6	9,978	No are	2	"	"	
14	Penjendra	...	5	9,300	No are	1	"	"	
15	Inampudi	...	7	3,480	are	3	"	"	
16	Pasumaruru	...	4		1 & canal	2	"	"	
17	Perisepalli	...	2	3,100	No are	1	"	"	
18	Mamidikola	...	2	2,849	No are	2	"	"	
19	Chitram	...	9	13,360	are	1	"	"	
20	Pesaramilli	...			1 & canal	1	"	"	

Name of the Society.	Number.	District.	Taluk.	Date of	
				Registra- tion.	Cancella- tion.
1 Palacode Urban Bank	6748	Salem	Dharma-puri	11-1-21	29-10-28
2 Kumbakonam Co-operative Stores	3715	Tanjore South	Kumba-konam	7-6-19	do
3 Kanara Kshatriya C. S.	1982	Kanara	Kasargad	13-11-16	26-10-28
4 Manivilundam Padur C. S.	5562	Salem	Attur	6-2-21	29-10-28
5 Tanjore Town Permanent C. B. S.	8972	Tanjore	Tanjore	12-10-23	1-11-28
6 Thodaripettai F. L. C. S.	11540	Tanjore South	Maya-varam	do	1-11-28
7 Kunjathur C. S.	7799	Kanara	Kasargad	do	29-10-28
8 Kataripalem Cobblers C. S.	V. 194	Nellore	Nellore	29-6-26	7-11-28
9 Asikkadu C. S.	2201	Tanjore	Maya-varam	2-4-17	7-11-28
10 Kalpatty Stores	F. 714	Malabar	Palghat	25-9-25	7-11-28
11 Kolappakkam Cheri C. S.	11153	Chingleput	Sriperumbudur	20-3-25	7-11-28
12 Thiruvallaputhur F. L. C. S.	T. 481	Tanjore South	Maya-varam	8-5-26	7-11-28
13 Puthur Government Servants C. S.	3251	Kanara	Uppinangadi	3-2-19	8-11-28
14 Kadapagumla C. S.	5537	Chittoor	Chittoor	17-12-20	8-11-28
15 Kattavakkam Cheri	9979	Chingleput	Conjeevaram	30-4-24	do
16 Gollapalle C. S.	5860	Chittoor	Chittoor	4-2-21	do
17 Kolappalur St. Joseph Weavers C. S.	9185	Coimbatore	Gobichettipalayam	1-12-23	10-11-28
18 Tholampalayam C. S.	4185	Coimbatore	Avanashi	28-1-12	do
19 Tuppakudy C. S.	6990	Tinnevely	Amba-samudram	do	do
20 Kummanur C. S.	3257	Kistna	Ganwa-varam	8-2-19	12-11-28
21 Srivaikuntam Stores	O. 684	Tinnevely	Srivai-kuntam	20-7-27	do
22 South Kanara Garden Planters whole sale society	2835	South Kanara	Uppinangadi	1-10-28	do
23 Bellur C. S.	7469	South Kanara	Mangalore	27-4-22	21-11-28
24 Malaicheri C.B.S.	8883	North Arcot	Vellore	22-9-23	24-11-28
25 Golaipudupalayam C. S.	7800	Coimbatore	Gobichettipalayam	16-11-22	do
26 Tirucadambudur	G. 653	Chingleput	Tiruvallur	5-1-26	28-11-28

Name of the Society.	Number.	District.	Taluk.	Date of	
				Registra- tion.	Cancella- tion.
27 Devanur C. S.	10134	Kurnool	Nandikotkur	9-7-24	28-11-28
28 Peddamallela C. S.	3365	Chittoor South	Voyalpad	2-3-19	28-11-28
29 Kuduppu C. S.	3754	Kanara	Mangalore	26-6-29	28-11-28
30 Jilallamanda C.S.	5814	Chittoor	Voyalpad	15-2-21	do
31 Periakulam Xian Agents C.S.	5761	Madura	Periakulam	20-2-21	do
32 Kodukkanthangal C. S.	6253	Chittoor	Chittoor	16-5-21	do
33 Melpadi C. S.	5003	do	do	15-4-20	do
34 Yenukonda palaiyam	5806	do	Voyalpad	4-2-21	do
35 Uppalaputti	4370	Ganjam South	Tekkali	do	30-11-28
36 Allur F. I. C. S.	10618	Arcot	Chidambaram	23-11-24	do
37 Poonamalli Malacheri C. S.	10757	Chingleput	Sriperumbudur	15-12-24	do
38 Alangudi C. S.	4623	Tanjore	Maya-varam	10-12-19	3-12-28
39 Muthuveerakan dianpati F.L.C.S.	3770	do	Tanjore	19-6-19	10-12-28
40 Kodayathur C. S.	3976	Malabar	Calicut	11-11-19	10-12-28
41 Alangad C. S.	5379	do	Walavanad	7-12-20	do
42 Parvathi puram American Evangelist Luthern Mission C. S.	10626	Vizagapatam	Parvati-puram	do	14-12-28
43 Nangatri C. S.	9068	Malabar	Walavanad	do	18-12-28
44 Punganur Union and Zamindari Menial Employees' C. S.	4576	Chittoor	Punganur	20-1-20	22-12-28
45 Irinjalar	1725	Malabar	Calicut	26-1-16	do
1 Karanji Co-operative Grain Bank	7631	South Kanara	Mangalore	2-7-22	5-1-29
2 Alwaneri C. M. S. Circle Officials C.S.	5728	Tinnevely	Nanguneri	23-1-21	Do
3 Salem Co-operative Stores.	...	Salem	Salem	...	7-1-29
4 Sankagiri C. S.	5835	Do	Tiruchengode	20-2-21	20-1-29
5 Addur C. S.	7468	South Kanara	Mangalore	27-4-22	Do
6 Kunthumarana palle C. S.	3512	Salem	Hosur	17-4-19	28-1-29
7 Kottagraharam C. S.	4899	Ganjam	Tekkali	...	30-1-29

RESULTS OF THE FINAL EXAMINATIONS—MAY 1929.

Co-operative Training Classes.

REFERENCE TO LETTERS.

R.—BEZWADA. T.—VelloRE. Z.—COIMBATORE.
S.—ANANTAPUR. Y.—TANJORE.

Over marks 270—First Class.

Below „ „ —Second Class.

Those who fail will pass in subjects in which they get 33%.

First Class.

No. and Name.	Centre and No.	No. and Name.	Centre and No.
1 G. Chandraseharan ... T.	28	28 S. Sinnappan ... Y.	208
2 T. C. Chandrasekara Pillai ... T.	29	29 S. Ramamurthy ... Z.	169
3 J. Kasinatha Bhat ... S.	74	30 V. S. Thangasami ... Y.	256
4 S. P. Ramalingam ... Y.	165	31 L. A. Srinivasan ... Y.	216
5 S. Krishnaswami Ayyar ... Y.	93	32 L. Venkoba Rao ... S.	277
6 R. Chidambaram ... Y.	31	33 P. Kankappa ... Z.	187
7 K. S a n k a r a narayana Shenoi ... Z.	205	34 S. Marghabantu Sarma ... T.	105
8 K. Gopal Rao ... R.	48	35 K. Venkata Rao ... R.	276
9 S. Ramamirtam ... Y.	167	36 N. Chalapati Rao ... R.	26
10 P. Rayappa Naidu ... S.	181	37 S. R. Dharmarajan ... T.	36
11 C. Hanumanta Rao ... S.	57	38 S. Rajagopalan ... Z.	150
12 S. N a r a y a n a s w a m i No 1 ... Y.	129	39 A. Krishna Bhat ... S.	85
13 S. Krishnaswami Sarma ... Y.	95	40 K. Ganapathi ... Z.	42
14 D. Balan ... T.	20	41 P. Kannan Nair ... Z.	70
15 M. Gurukesanaswami ... Y.	52	42 N. C. Srinivasa Raghava Chakravarthi ... T.	217
16 A. K. Venkatachari ... T.	269	43 S. Chakravarty ... Y.	25
17 Ch. K. Subbarayadu ... S.	228	44 V. Kaunamachari ... S.	69
18 A. S i v a s u b r a m a n i a Pillai ... Y.	210	45 U. Basappa ... Z.	21
19 S. Agastheswaran ... T.	2	46 A. K. Rajagopalan ... Y.	147
20 C. S. Jevantiswar ... T.	63	47 C. Rama Rao ... R.	159
21 S. Natesan ... Y.	126	48 S. Karuppanna Pillai ... T.	72
22 Royaprolu Guruswami ... S.	54	49 M. P. Shanmugam Pillai ... Y.	202
23 G. V. A. Narayana Rao ... R.	123	50 S. Viswanathan ... Y.	286
24 P. S. Ganesan ... Y.	44	51 P. Namasivayam Pillai ... Y.	115
25 S. Shanmughasundaram Pillai ... Y.	204	52 C. P i r a m a n a y a g a m Pillai ... T.	138
26 K. Rama Rao ... R.	161	53 A. Ayaswami ... Z.	18
27 N. Kaliasundaram ... T.	65	54 P. Narayana Menon ... Z.	121
		55 C. K. Padmayya ... Z.	131
		56 S. G. Alavandar Naidu ... T.	4
		57 C. V. Ramaniah ... R.	170

Second Class.

No. and Name.	Centre and No.	No. and Name.	Centre and No.
58 E. D. Karuppanaswami. Z.	73	103 G. Jagannadha Rao ... R.	59
59 G. Rama Rao ... R.	160	104 V. Samuel Sampson ... S.	185
60 N. Pasupathi ... Y.	137	105 K. Sankaranarayanan ... Y.	190
61 N. R. Ramaswami ... Y.	175	106 K. S. Krishnaswami Naidu ... T.	91
62 E. A. Arumugam Pillai. Z.	16	107 G. Bhimeswara Rao ... R.	23
63 P. V. Veerabadran ... R.	267	108 A. Ramiah ... S.	163
64 L. R. Sankaranarayanan S.	191	109 S. R. Jagannadhan ... Y.	62
65 T. C. Krishuayya ... S.	83	110 D. Muthukumaraswami Y.	111
66 R. Jagannathan ... S.	58	111 A. Nagabhusbanam ... R.	112
67 S. Subramania Mudaliar Y.	237	112 A. Prabhakara Menon... Z.	141
68 H. Venkata Rao ... R.	275	113 Prasannakumar Panigrahi ... R.	142
69 K. Shama Rao ... Z.	201	114 S. Andiappa Pillai ... Y.	10
70 M. R. Kuppusami ... T.	98	115 A. S. Rajagopalan ... Y.	148
71 K. S. Krishnamurti ... Z.	87	116 C. Sankaran Nair ... Z.	189
72 M. D. Ramachandran... Y.	153	117 C. Venkatasubba Rao... S.	282
73 P. Savarinathan ... Y.	197	118 K. R. Suppuswami ... Y.	97
74 R. Regurama Pillai ... Y.	182	119 S. K. Muthu Ayyar ... Y.	110
75 U. V. Subba Rao ... R.	225	120 T. Somasundara Mudaliar ... T.	212
76 S. Subramanian ... Y.	236	121 K. Subba Raju ... R.	227
77 Pulugurta Krishna murti ... R.	82	122 P. V. Doraiswamy ... T.	37
78 R. Ramamurti ... Y.	168	123 R. V. Parthasarathy Ayyangar ... S.	136
79 P. N. Srinivasa Ayyangar ... Y.	218	124 K. Subramania Chetty. Z.	233
80 U. V. Anantasayana Mudaliar ... Y.	9	125 M. S. Ganesan ... Y.	43
81 R. Krishnamurti ... Y.	88	126 V. K. Panku Achan ... Z.	133
82 Ch. Subba Rao ... S.	223	127 A. N. Chidambaram ... Z.	30
83 S. J. Devaraj ... S.	35	128 C. K. Krishna Ayyar ... Z.	78
84 S. Eswaran ... Z.	40	129 C. S. Subbashesan ... Z.	229
85 K. Sundararajan ... T.	242	130 M. Kotiah ... R.	76
86 N. Thamba Pillai ... Y.	255	131 P. Sarangatha Rao ... R.	193
87 N. Chokkalingam ... Y.	34	132 N. Subbiah ... Y.	226
88 W. Narasimhachari... S.	118	133 S. Muthiah Pillai ... Y.	109
89 S. Narayanaswami Nayudu ... S.	124	134 B. Simhaalam ... R.	206
90 V. A. Meenakshisundaram ... T.	107	135 T. C. Vararamanujam... T.	266
91 D. Ratnasapapathi ... Y.	180	136 D. Vettivelu Pillai ... Y.	284
92 S. Sandanaswami ... Z.	186	137 T. K. Anandam ... Z.	11
93 S. Sitharamanujachari. R.	209	138 T. K. Subbaraman ... Y.	221
94 T. R. Guruswami ... Y.	66	139 T. S. Kanagasabapathi. Y.	67
95 T. John Ratnam ... R.	64	140 S. Natesan ... Z.	125
96 V. Kandasami ... T.	68	141 V. Sadananda ... T.	183
97 R. Krishnaswami ... T.	92	142 D. Suryanarayana ... S.	248
98 S. Abdulsathar Khan ... S.	198	143 V. O. C. Arumugam ... Y.	15
99 R. Ethirajulu ... T.	41	144 N. V. L. Narasimham... R.	116
100 G. Sudarsanadas ... R.	239	145 K. Somasundaram ... Y.	211
101 Ch. R. Kameswara Rao. R.	66	146 K. Gopal Rao ... Y.	47
102 G. V. Srinivasan ... Z.	215	147 T. Narasimha Rao ... R.	119
		148 S. T. Ramakrishnan ... Z.	156

Second Class--(cont.)

No. and Name.	Centre and No.	No. and Name.	Centre and No.
149 S. Ramaswamy Ayyangar Y.	173	173 T. Krishnamurthi Rao. S.	90
150 D. Sundaram ... R.	245	174 C. G. Vajiravelu ... T.	265
151 V. Krishnamachari ... Y.	79	175 V. Lakshmana ... Z.	99
152 S. Sundararajan ... Y.	243	176 D. Rajagopalan ... T.	149
153 C. V. Pandian ... Y.	132	177 S. R. Ramasamy ... Z.	176
154 N. V. Raghavachari ... R.	145	178 H. Subramanian ... Y.	231
155 K. Saravanan ... Z.	194	179 C. Ambalavanam ... Y.	6
156 V. Nageswara Rao ... R.	114	180 G. Doraisamy ... Z.	38
157 M. Pulliah ... R.	143	181 S. Kumaraswami ... Z.	71
158 T. V. Subramaniam ... R.	232	182 P. Kunhirama Kurup... Z.	96
159 A. Javaramulu ... T.	61	183 V. Ramakrishnan ... Z.	187
160 K. C. Krishna Rao ... S.	84	184 T. Ramalingaswami ... R.	166
161 V. Paradesi Rao ... R.	134	185 S. Venkatasubbiah ... R.	283
162 A. Marimuthu Pillai ... Z.	106	186 D. Rama Ayyangar ... R.	158
163 P. Krishnamurti ... R.	81	187 Ganeswara Rath ... R.	45
164 P. V. Satyanarayana ... R.	196	188 K. N. Suryanarayana ... Y.	251
165 R. S. Krishnan ... Y.	77	189 S. Gangadari ... S.	46
166 K. I. Alwar ... R.	5	190 A. D. Raghavachari ... Y.	146
167 G. Sundaram ... Y.	240	191 U. S. Ramachandran ... Z.	154
168 C. V. Venkatachari ... Z.	270	192 G. Sriramulu ... S.	219
169 R. V. Gurusami Naidu. Z.	55	193 R. Ramakoteswara Rao. R.	164
170 K. Narasimhachari ... S.	117	194 V. Sundarasan ... Y.	246
171 A. Stanolaus ... Z.	220	195 A. Suryanarayana ... R.	247
172 T. Krishnaswami ... T.	94	196 D. Suryanarayana ... R.	249

SUPPLEMENTARY CANDIDATES.

No. and Name.	Centre and No.	No. and Name.	Centre and No.
1 Malaya Krishna Rao ... S.	300	7 B. S. Subbanarayany ... R.	308
2 S. Subba Rao ... R.	288	8 N. V. Srinivasan ... Y.	309
3 R. Somayyalvu ... R.	290	9 A. Sivan Pillai ... Y.	310
4 A. N. Kandasamy ... Z.	302	10 T. S. Rangachari ... Y.	311
5 V. G. Ramamurti ... T.	297	11 S. Narayanaswami III... Y.	312
6 K. Swaminathan ... Y.	307	12 T. S. Nelayappan ... Y.	313