

RURAL INDIA

(Journal of the Madras Forest Panchayats)

A monthly Periodical devoted to the discussion of all

Topics of Rural interest.

EDITED BY

A. SWAMINATHA AIYAR.

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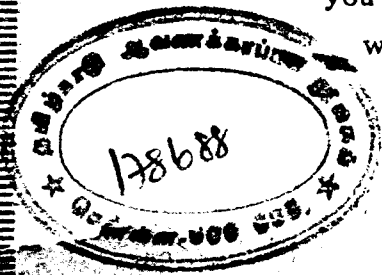
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RURAL INDIA

Managing Editor :—A. Swaminatha Iyer, B.A.

Vol IV.

July, 1929.

No. 7.

Land Mortgage Bank for India.

By the Hon'ble V. Ramdas Pantulu.



THE question which merits our serious consideration is, what is the form of Land Mortgage Bank which suits India best? So far as relief to small agriculturists and owners of small holdings is concerned, it is I believe, now fairly well accepted that land mortgage banks on a quasi-co-operative basis will be most efficacious. I call them quasi-co-operative, because no scheme which has yet been propounded, puts them on a fully co-operative basis, although there are substantial elements of the co-operative ideals in all of them. They are conceived as limited liability associations of borrowers with a few non-borrowing individuals thrown in for attracting the talent and organising capacity needed to make the management efficient. The number of shares owned by the members is limited, the rule of 'one man, one vote' irrespective of the share capital subscribed by them is generally observed, dividends are restricted to a low figure and the goal of gradual elimination of non-borrowers is kept in view to import a co-operative spirit into them. The fact however remains that the work of a Mortgage Bank "is recognised on all hands to be extremely impersonal and as devoid of the human element as possible, and that the human and personal elements which are the chief characteristics of the Raiffeisson type of Societies cannot be infused into them in any

The author's previous article on the subject which dealt with general considerations appeared in the April issue. (Ed R. I.)

appreciable measure. While mutual knowledge of, and control over, each other among members is the insistent feature of the unlimited liability credit society, the insistence in the case of a land mortgage credit limited liability society is on the capacity and business habits of the directorate in order to ensure sound valuation of security, careful investigation of titles, and correct assessment of borrowers' credit and efficient management of affairs.

So far as I know, the conditions of the various provinces in India do not so materially vary as to require distinct types of Land Mortgage Banks for the several provinces. At one time I was of that view. But I find on further investigation that a single model will suit the whole of India—of course with variations in details of management and working dictated by local conditions. In the matter of supply of long term credit the needs and economic conditions of agriculturists in the different provinces are almost the same. There are no doubt complications arising from the incidents of land tenures prevailing in the different provinces; in some parts, as in the ryotw and permanently settled tracts of the Madras Presidency, ryots have heritable and transferable rights in their occupancy holdings, while the *varum-pattadars* of Malabar have no rights whatever in the land. In between these two extremes, there are various tenancies with qualified occupancy and limited right of transfer subject to certain changes as in Bengal and the United Provinces. But these complications only affect the nature and value of the security that is offered, but do not affect the features of the long term credit or the kind of institution that is required to dispense it. The poor ryots with small holdings cannot afford to secure credit except through organisations based on mutual association and guarantee, and the Co-operative Land Mortgage Bank is a legitimate application of that principle. The funds of such a bank can best be raised only on the collective guarantee of the properties mortgaged by the members. It follows that the members who thus created the credit should have a voice in the management of their bank on well-recognised principles of democratic controlled credit of co-operative institutions. As a productive organisation,

agriculture will remain for a long time to come in India an individual effort or a family effort at best. But for specific purposes associated efforts of agriculturists can be, and ought to be, organised. Credit is unquestionably one of those special purposes which will be productive of the best results, and results so far achieved are encouraging. Perhaps purchase of agricultural requirements and marketing are other special purpose where agricultural organisations on co-operative basis will help the economic uplift of the ryots. The schemes recommended for the Punjab, Madras and Bombay, and the States of Baroda and Mysore are of the co-operative type. In other provinces, there is little activity in the field of Land Mortgage Banking.

The chief defect of the schemes hitherto set on foot consists in the weak position which the small primary Mortgage Banks occupy in relation to the outside money-market. They are unable to attract money by the sale of their debentures. The causes which operate against ordinary rural credit societies attracting deposits operate also in the case of these primary mortgage credit associations. The depositors in the one case and investors in the other, look to the efficiency of the management of the society and to the certainty of the punctual payment of interest and the repayment of the deposit or investment on due dates. The way in which existing credit societies are managed does not tend to instil confidence into the minds of the would-be purchasers of debentures to be floated by the primary Mortgage Banks. It is therefore perfectly useless to persist in the present schemes, for they will not make any headway in the near future. I still adhere to the view I expressed in my evidence before the Royal Commission on Agriculture that the so-called Land Mortgage Banks now started are a mere eyewash of apology for a real scheme of Land Mortgage Banking. The solution of the problem lies in the same direction that we took to promote ordinary rural credit, namely, the founding of the Central Mortgage Associations to finance these primary Land Banks, just as we started Central Banks to finance rural credit societies which were unable to finance themselves. Whether

here should be more than one such central institution in a province is a matter of detail. Nevertheless here also we may profit by our past history. The Central Bank at Madras (the Madras Central Urban Bank) was first started to finance rural societies directly, and as business grew in volume, Central Banks were multiplied in the districts and the one at Madras became the apex bank, so to speak. Similarly we may start with establishing central financing institutions at the headquarters of the provinces to float debentures and finance the primary Land Mortgage Banks. It is gratifying to note that this scheme found favour with the All-India Conference of Registrars of Co-operative Societies held at Bombay in 1926. A portion of the resolution passed by that conference is reproduced below.

(1) Mortgage banks based on co-operative principles are desirable in many parts of India. No transaction should be undertaken which is not economically profitable to the borrower.

(2) *Objects:* The principle objects should be:

(a) The redemption of the land and houses of agriculturists.

(b) The improvement of lands and methods of cultivation and the building of houses of agriculturists.

(c) The liquidation of old debts, and,

(d) The purchase of land in *special cases* to be prescribed in the bye-laws. (The caution is evidently to prevent land speculation and indiscriminate borrowing to buy land).

(3) *Area and management.* The area of operations should be the smallest unit consistent with competent management. The imposition of liability on village credit societies or the confinement of mortgage loans to members of such societies are not recommended but the Bank should consult the village societies in the case of all loans to members of such a society. Punctuality in repayment should be rigidly enforced in Mortgage Bank.

(4) *Finance.* A reasonable total of share money should be held by each Bank in order to reassure the investing public.

In provinces in which the property can be sold on foreclosure, no loan should exceed half the value of the mortgaged properties.

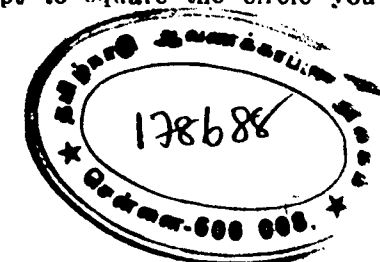
No excess liability is required beyond the amount actually borrowed by a member *plus* his share money. If no excess liability is imposed, the share money of a borrower should not be less than 1/20 of his loan.

The minimum loan should be such as to repay the costs of the transaction to the Bank. Each Bank should prescribe in its bye-laws a maximum loan from time to time according to its financial position.

Debentures should be issued by a central financing body in each province rather than by separate Mortgage Banks.

The resolution proceeds to state the help which the Government and the Imperial Bank should render.

The Committee appointed by the XV Madras Provincial Co-operative Conference and the Townsend Committee have both advocated a Central Land Mortgage Bank. Mr. Wolff in reviewing the Townsend Committee's Report in a recent communication to the Madras Registrar expressed his concurrence in that proposal. He says, "I see that, the same as elsewhere, you are busy on schemes for introducing co-operative mortgage credit, unquestionably a great desideratum. Strickland's scheme will not do at all. None of the schemes thus far put to the test appear to have proved successful. I myself know too little about practical conditions in India to be able to judge at all with confidence. Lallubhai Samaldas writes to me that my difficulty about title does not really stand seriously in the way. Unquestionably you will have to begin with some fairy assisting at the outset with a guarantee and I should say an organisation for placing the bonds methodically. But so far as I can judge, I should prefer to see that good fairy taking the shape of some well-meaning association or company other than the Government, some society that could take up the matter in a business-like way and qualified to organise the sale of bonds according to business usage. The matter is of distinct importance and I hope that in the attempt to square the circle you may be successful."



The substance of these schemes is that a Central Land Mortgage Bank with primary Land Mortgage Banks, other co-operative societies, and individuals as share holding members, should be formed to raise credit by floating debentures to finance the primary Land Mortgage Banks. Individuals and the other co-operative societies cannot borrow. The Central Land Mortgage Bank alone should float debentures. If more than one agency were to float debentures, then there will be conflict between them. The rates of interest on debentures, their market quotations and their negotiability will vary with the agency floating them and the local conditions prevailing in the neighbourhood of such agency. It will also lead to competition among the several banks in marketing their bonds. The debentures will be floated on the strength of the mortgages taken by the primary Land Mortgage Banks from their members and transferred to the Central Land Mortgage Bank. The value of such debentures shall not exceed 50% of the value of the properties mortgaged by the members of the primary bank or the amount of the total loans advanced by the primary banks, whichever is less. Interest on debentures should not exceed 6%, that on loans to primary banks 7%, and that on loans to members of the primary banks 8%. The Central Mortgage Bank's borrowing power would be 25 times the paid-up share capital and reserve fund. The duration of the debentures will be 30 years and they will be redeemable on 6 months' notice.

The Provincial Co-operative Bank might perhaps be able to do this work and save us the trouble and expense and risks involved in evolving a new institution which will take time to establish its credit and whose success will depend upon the kind of management it secures. Official opinion is however against this idea. Three considerations weighed with me in yielding to the objections raised against the Provincial Bank doing it. *Firstly*, the Provincial Co-operative Bank, (the Madras Central Urban Bank) does not by its very constitution possess any control and is not in a position to exercise any regulating authority over the primary Land Mortgage Banks; without such control and regulation the finance will not be safe. *Secondly*, the Provincial Bank has by a process of evolution become an

apex bank so far as the existing credit institutions are concerned, and deals only with Central Banks. The establishment of direct relations between it and the primary Land Mortgage Banks will involve a radical revision of its constitution. *Thirdly*, there are certain risks involved in mixing up in the Provincial Bank the two kinds of credit, ordinary credit and land mortgage credit, which are to be ultimately dispensed by two types of institutions which differ widely in their constitution, tradition, outlook and resources. But none of these objections can weigh against the Provincial Bank carrying on the work as the Managing Agents of the Central Land Mortgage Bank and the arrangement has undoubted advantages to the Land Mortgage Banks, for it will not only reduce the cost of working the central agency and release greater margin of working expenses for the primary banks, but will also give greater credit and liquidity to the debentures than if they were floated by a new agency not known to the money market.

The success of the land credit institutions depends largely upon the efficiency with which land is valued, titles are investigated and the credit of borrowers is assessed. Valuation and inspection involve payment for expert services and legal advice. Inefficient management is beset with risks and dangers not only to the members but also to investors. If debentures are issued without care and except under proper control, the farmers' credit would be ruined very soon and the investing public will be exposed to grave risks. If a bank issues debentures of the value of a lakh of rupees backed by security of land worth Rs. 50,000, the position is, we have a real value of Rs. 50,000 and a paper value of Rs. 50,000 which is worthless. The one problem connected with bonds and debentures is to make them more and more liquid that is, create the greatest possible facilities to convert them into cash assets in cases of urgency. This aim is secured mainly by creating confidence in the *value and stability* of the real wealth or security on which they are based. All these objects cannot be secured without due provision for efficient internal management and strict supervision. At the same time the management should not be made very costly, for the cost will ultimately fall on the

borrower, and any system of levying commission or other incidental expenses for contracting the loans or for renewing them should be discountenanced. The duty of the office establishment mainly relates to the duty of issuing loans and effecting recoveries and maintenance of accounts. The working cost will depend upon the volume of transactions and other circumstances. Mr. Strickland fixed it at 1 to 2% of the total transactions. A Committee of the Madras Provincial Co-operative Union fixed it at 3%. This is clearly an excessive estimate. It must be kept down below 2%, so as not to raise the lending rate above 8%. On this basis, I calculate that primary banks with less than 4 lakhs annual transactions cannot make both ends meet if properly staffed.

SUMMARY OF THE SCHEME

From the foregoing discussions of principle and precedents I believe the following essential features of the scheme emerge and hope that they will be accepted, to put an end to an interminable controversy which resulted in procrastination and prevented definite action being taken hitherto:—

(i) A scheme of land mortgage banks based on co-operative principles is required for many parts of India and can be made to conform to a single type, with modifications in details of working according to local conditions.

(ii) The existing rural credit societies should not be utilised to dispense long term land mortgage credit, nor should such credit through Land Mortgage Banks be restricted to members of rural societies.

(iii) There should be a central financing Land Mortgage Bank for each province to raise credit by debentures and to finance the primary Land Mortgage Banks.

(iv) The Primary Land Mortgage Banks should be constituted with share capital proportioned to borrowings and on a limited liability basis.

(v) Loans should not exceed 50% of the value of the property mortgaged. The minimum loan should be such as to repay the costs of the transaction and the maximum must be fixed by each bank in its bye-laws from time to time according to its financial position.

(vi) The cost of management should be kept below 2% so that the loans may not carry interest exceeding 8% as far as possible. The area of operation should not be too small where a costly establishment is maintained.

(vii) The maximum period for repayment of loan must be 20 to 30 years according to local conditions according to a convenient system of instalments.

(viii) The State should help the scheme by subscribing for debentures, guaranteeing interest on them for some time, contributing in the initial stages towards the cost of valuation of lands, by making land mortgage debentures trustee securities, by exempting the Land Mortgage Banks from income tax, super tax, stamp duty, registration fees and the like, and by investing these banks with power to foreclose.

It has to be painfully admitted that the attitude of the Government of India as well as of the local Governments has hitherto been one of indifference, if not of apathy, to Land Mortgage Banks. The Government of India takes convenient shelter under the plea that the subject is a provincial one in the transferred departments. All that Sir Muhammad Habibulla could say in the debate raised by me in the Council of State regarding Land Mortgage Banks was that he referred the resolution passed by the ninth Conference of Registrars on the subjects in 1926 to the local Government and all that could be done with any resolution that the Council might pass, was a mere repetition of the same process. I do not complain in the least of want of either sympathy or understanding on Sir Muhammed Habibullah's part. He is a genuine friend of the agriculturist. But I do complain of indifference, nay even of apathy, on the part of the Government of India and Local Governments to the problem of Land Mortgage Banks. I cannot but regret also the lack of enthusiasm in the matter on the part of co-operators in the province. I have not read a single full-dress debate in any Provincial Council on the straight issue of establishing Land Mortgage Banks to relieve unproductive agricultural indebtedness, especially having regard to the fact that the Government of India shifted the burden on to shoulders of the Provincial

Governments. The time has perhaps come for co-operators to run their own candidates to the several legislatures in the country to constantly keep the co-operative problems before the executive and the Councils. In any country the State's responsibility to safeguard the economic interests of the agriculturist is obvious; in India it is more imperative where land is the chief national asset, agriculture the predominant industry; and land revenue the main source of the State's income. The State is bound to preserve land which is the national asset in an efficient condition of economic productivity for the benefit of future generations. There are grave dangers which the State will incur if the condition of the peasantry becomes intolerable and by the growth of a landless proletariat. I cannot do better than quote the note of warning sounded by Sir Edward Maclagan in this connection.

"It is necessary for Government not only in the interests of the people but also in its own interests, to see that the evil does not spread too far and that its consequences are mitigated as much as possible. It must, in the first place, be remembered that if a large body of people is oppressed by a load of debt, they must necessarily become dispirited and discontented not only with the load of the debt itself, but also with the classes to whom the severity of the debt is attributed. It is further impossible for the Government to view with equanimity any large increase in wasteful and unnecessary expenditure by which the balance at the disposal of the peasant for improving agriculture is seriously reduced. There are also certain consequences of indebtedness such as mortgage or sale of land which lead directly to class discontent, and occasions will arise when the intervention of Government is necessary to prevent the growth of a large body of discontented agriculturists who have lost possession of their ancestral properties".

He proceeds to illustrate these dangers thus:

"The Sonthal rebellion of 1855 was due to an outburst of the peasant debtors against their creditors and there was a good deal of the same sort of thing in the United Provinces during the course of the Mutiny in 1857. The same cause was the origin of the Deccan riots of 1875 and of the riots at

Ajmere in 1891. It was therefore held by many competent authorities that the constant transfer of lands from the peasants to the creditor-class entailed a political danger and that the Government could not afford to wait till the danger came to a crisis." Apart from these risks, I hope, that the Government will realise the great benefits that will accrue from the early establishment of Land Mortgage Banks to the Indian peasant. Mr. Harrick thus summarises the benefits. "The chief if not the only lesson to be learnt by the study of European Land Credit systems are the wonderful benefits to the farmers, of unrecallable long term reducible loans, and the ease and abundance in which money may be obtained for them by the issue of debentures or mortgage bonds, secured either by the solidarity of the group of landowners or by the assets of a company officially supervised and properly managed". To finance the former adequately and satisfactorily is to usher in an era of prosperous rural life and to lay the foundation of economic Swaraj. It is the right way to set about in reconstructing New India.

Communications and Rural Development.

By J. A. Colaco. (Bombay)

The civilising influence of good Roads was recognised from the earliest times and to-day, although many other means of communication have been developed, the importance of the Road in every aspect of national life is greater than ever. While the latter statement is true of any country in the world, it has a more special significance when applied to India. Without going into the question of the relative merits of Road and rail transport, we may safely say that the day is very far off when this vast country will be adequately provided with railways. The problem of opening up the hinterland and of opening up the hinterland and of linking it with the large towns, ports and the

* The Indian Roads and Transport Development Association offered a prize of Rs. 500 for the best essay on "The effect of improvement of roads on Education and Agriculture". Mr. Colaco's essay was awarded the first prize. Ed. R.I.

railways is, therefore, essentially bound up with the development of Roads. The lack of an adequate mileage of roads sufficient to deal with the requirements of the country is too well-known to need emphasis. But it is even more disturbing to find that the roads already in existence in the country, with the possible exception of roads in the vicinity of important towns, of either not designed to cope with the requirements of modern mechanised forms of transport or have deteriorated to a serious extent.

There is clearly a great and pressing need for road development in India. But then, it is also perfectly clear that any comprehensive scheme of road improvement must involve a large initial expenditure which will have to be met from the revenues of the country. Such an investment can only be justified on the ground that it will bring lasting benefits to the country as a whole. That this will happen will be readily admitted by those who have studied conditions in rural India where a well-built road is always welcomed as the channel through which countless blessings flow to the persons whom it serves.

From the standpoint of people in India, the value of road development is to be gauged from its influence on agriculture and education—on agriculture, because it is the all-important industry of the country and education, because it is generally agreed that the progress of the country in the future will go hand in hand with progress of education among the masses of the Indian people.

Good roads serve the agriculturist on the one hand by providing him with communications which give him access to markets where he can sell his produce and buy his supplies; on the other hand, they serve him to an equally useful purpose by bringing him in touch with ideas and people, who can help him to improve his methods and his standard of living.

The recently published Report of the Linlithgow Agricultural Commission has served to throw a flood of light on the problems of the agricultural industry in India. Among other observations, the Commission make some pertinent remarks regarding the influence of good communications on agriculture.

and in view of the personnel of the Commission and the exhaustive nature of its inquiry, these remarks are worthy of close attention by the public and the Transport authorities of the country.

While not minimising the importance of arterial roads, the Commissioners express themselves strongly on the need for the development of subsidiary communications which are of great concern to the cultivator because they link up his village with the arterial road and thus give him access to the country's transport system.

With regard to the existing roads, the evidence received by the commission shows that the condition of these roads has deteriorated in recent years and that the rapid expansion of motor traffic has brought into existence an entirely new range of problems of road construction and maintenance.

The presence of a ready outlet for agricultural produce is the best incentive for increased production. The lack of suitable communications has hitherto been a serious handicap to the cultivator in marketing his crops to the best advantage and naturally enough, he has been taken advantage of by the middleman who is of course a necessary evil. As the agricultural commissioners rightly point out, the most hopeful solution of the cultivator's marketing difficulties seems to lie in the improvement of communications and the establishment of regulated markets. In this way, the middleman will come to occupy a more rational position and the cultivator will be able to enjoy a greater proportion of the fruits of his labour. The advantages that will thus accrue to the agricultural industry will be of inestimable value.

The ideal conditions of rural Denmark are generally held up as an object lesson to demonstrate the value of cooperative selling of agricultural and dairy produce. But then we must remember that the Danish Government very early realised the importance of rapid and cheap transport and therefore of good roads in the rural areas as a preliminary to development of cooperative methods. Not only has the mileage of roads been enormously increased but every care is taken to see that the

roads are maintained in excellent condition throughout the year. The result is that Danish agricultural produce can compete successfully both in quality and in price in the European market.

The case of the U. S. A. is probably of more direct interest to us as she has an enormous agricultural industry which has to feed the growing urban population. We may next consider a single case of the blighting influence of poor communications on Agricultural development. In spite of its great agricultural resources, Russia has been at times, scarcely able to feed itself (i.e. its towns and its industrial areas), while the wheat has been rotting in its rich southern wheat fields. As in India, the problem is too vast for the railways alone to tackle and an efficient network of arterial and feeder roads is necessary to take full advantage of its agricultural wealth.

During a recent visit to the Irish Free State, the writer was impressed with the great attention that was being given by the Government to road development. The revolutionary troubles had caused a serious deterioration of the roads within the State, and the authorities realised the urgent necessity of putting them in order again before embarking on their ambitious schemes of marketing Irish agricultural produce abroad.

While roads are useful in helping to dispose of surplus agricultural produce, they also serve an equally useful purpose in supplying the cultivator with his necessities and his luxuries. In this way a steady trade is maintained, the standard of living of the villager is slowly and steadily improved, and a prosperous community is built up. This has been experienced in all countries and India is no exception.

The linking up of the village with the town by good roads has always served to bring new ideas to the cultivator to assist him in his work—the use of new manures, of better tools, of better methods of cattle breeding, of more efficient methods of dealing with plant pests and so on. These indirect advantages of good communications are in themselves a sufficient justification for a progressive road policy.

In the writer's opinion there is a considerable scope in India for the development of agricultural and forest industries in close proximity to the sources of raw produce. Progress has been slow, in spite of encouragement from the Government Departments of Industries, principally because intending capitalists are deterred by the lack of good communications which are of fundamental importance to an industrial concern. There is little doubt that an improvement in road communication, sufficient to deal with fast mechanised forms of transport, will be a powerful incentive to bring the factory to the raw material. Such a movement will have far-reaching results in that it will provide India with the form of industrialism which is best suited to the needs of the Indian labourers who thrive best under rural conditions. The presence of these "Garden factories" will naturally serve to stimulate agricultural activity and will bring a mutual interest between the producer of the raw-material and the manufacturer. Already, there are signs of these agricultural industries growing up; the many rice mills, oil mills, paper mills, timber works etc., are but a few examples. It is in the hands of those responsible for the road policy of this country to give a great impetus to this healthy movement.

The beneficial influence of good roads in fostering education in a country can be of a direct and very often of an indirect nature. It is not difficult to see that good roads which permit of the use of fast transport are a direct inducement for parents to send their children to the best schools even though these are at some distance from their home. In this way, the standard of education in a locality provided with good communications can be maintained at a high level in spite of a lack of good schools in the immediate vicinity. That would be a direct benefit conferred by good roads. Indirectly, as we have already hinted earlier in the article the high-road which links up the village to the town brings to the former people and ideas, which gradually engender a certain healthy discontent in the village. Once the craving for education has been aroused, it does not require coaxing (as is now the case in many inaccessible villages) to induce people to send their children to

school—the demand for more and more facilities for education comes from the people themselves. This will be recognized to be a most desirable state of things. A good road has done this in every country in the world—it can do this equally well in India.

Travel outside one's town or village is a very useful adjunct to education when one is at school. After one's schooling days are over it is even more necessary to travel in order to train one in judging people and things correctly. In short, travel puts the finishing touches to our academic education and endows it with a practical flavour. In many countries of the west especially in America the private individual is often in a position to travel in his own car, his motor or push bicycle on the excellent roads which his Government has thoughtfully provided for him. In India, we shall have to go a long way before any considerable proportion of the people will possess their own conveyances but the motor-bus is a very useful and cheap substitute which can and is already serving the needs of the people wherever "suitable roads are available." It is only right to expect that with a greater mileage of well-built roads, the motor-bus services of the country can be enormously extended and thereby the man in the street will be enabled to travel cheaply and thus extend his knowledge of his country and of its people. There can be no other form of education which can do more than this that it imports to a man a better knowledge of his countrymen and help to dispel the many time-worn ideas and prejudices that have been a stumbling block to the progress of this country.

Having committed ourselves to the extent of associating good roads with fast mechanised or other forms of transport we cannot do better than consider the educative value of modern transport methods on the average individual. In the first place there is a great deal to be learnt in the science of modern road construction itself but we must pass over this in order to emphasise the value of bringing to the rural citizen of India a knowledge of modern mechanical ideas. It will be readily granted that few workmen in the world have been so handicapped through a lack of mechanical appliances as the Indian

agriculturists. The towns-people having come into contact with western methods are learning the use of mechanical aids to human labour but to the vast majority of people, the mechanical world has hitherto been a vague dream. The modern road is however changing all this. The motorbus and other mechanised forms of transport are familiarising the villager with the possibilities of machinery in aiding human labour. The writer has observed the very rapid progress which has been made in this respect in certain parts of Madras Presidency owing to the introduction of motor-bus service. If we could only realise that the development of the roads of this country can be the indirect means of familiarising the people with mechanical appliances and ideas, and thereby of revolutionising agriculture and industry in this country, there is not one of us but will be an ardent supporter of a progressive road policy in the State.

Agricultural Research

The Imperial Council of Agricultural Research, formed on the recommendation of the Royal Commission on Agriculture was formally inaugurated on the 21st June 1929 at the Viceregal Lodge, Simla, by His Excellency Lord Irwin. The following is the full text of the Viceroy's speech:

Gentlemen:—I am glad to have another opportunity of welcoming to Simla the representatives of the provinces and of the Imperial Department of Agriculture, and I think we may consider it a good omen that our proceedings should have been accompanied by rain, which is always welcome.

I much regret that the Hon'ble the Minister of Agriculture from Burma has been unable to be with us to-day. But I am very glad that that province is now represented, especially as it was not represented at the conference convened by my Government in October 1928 to consider the steps to be taken to carry into effect the recommendations of the Royal Commission on Agriculture. To the other Hon'ble Ministers and representatives from the provinces, our gratitude is also due, for coming so far at a season of the year when travelling must, I fear, be a source of no small discomfort.

We are now meeting, gentlemen, to inaugurate the Council of Agricultural Research which, as I had occasion to state to last year's conference, was perhaps the most original and the most far-reaching of the suggestions contained in the Commission's report. It is not necessary for me to-day to repeat what I said, when opening the earlier conference, about the value of research in promoting the development of a country so predominantly agricultural as India, but may be allowed once more, to emphasise that research offers a fruitful field for co-operation between the Government of India and the provinces, and a sure means of stimulating and widening the agricultural development of this country.

Thanks to the work which the Hon'ble Ministers of Agriculture and other provincial representatives accomplished in the conference which assembled last autumn and to the constructive and sympathetic aid given by the leaders of parties in the Legislative Assembly, we have evolved; an organisation, which, while founded on the basic principles suggested by Lord Linlithgow and his colleagues, has been modified in certain ways which we felt made it more suited to the present day requirements of India. These changes are fully explained in the resolution constituting the Council, copies of which have, I understand, been communicated to all of you. They are designed to ensure for the council, the maximum of efficiency in operation by providing separate organisations for administration and for scientific scrutiny and advice, and the greatest measure of freedom from Governmental control compatible with the obligation of the Government to see that public funds are properly spent and a close and cordial relationship with the provinces and a competent and representative membership. The presence of the Hon'ble Ministers of Agriculture on the governing body cannot fail to be a source of strength to that important organ of the Council. Indeed, no better means can be devised of linking the activities of the Council with those of the provincial agricultural and veterinary departments. Experience alone can show how far the Council will be able to achieve the objects we hope for; but the attendance at this meeting is itself a gratifying proof of the determi-

nation on all sides to make it a success. May the career on which it starts be worthy of its beginning, and fraught with ever increasing prosperity to India's agricultural millions.

The only formal business before you to-day is the discussion of the draft memorandum of the Association and the rules and regulations which have to be filed with the nearest Registrar of Joint Stock Companies before your Council can begin its work. These have been drawn up in accordance with the recommendations of the Royal Commission as modified by my Government and with the object of ensuring the establishment of an organisation to which the Government of India and the provinces should stand in the same relation, consistently with the fact that the Government of India, who are providing the whole of the requisite funds, have a responsibility to the taxpayer. Discussion of the rules and regulations is I fear, dull work; but you will realise how important it is that the foundations of the new organisation should be well and truly laid, and I have no doubt that you will carefully scrutinise the complete draft which has been placed before you, and in the preparation of which we have the expert aid of Sir Frank Noyce.

You will notice that, subject to a very small limitation, your Council is being given an entirely free hand in the expenditure of that portion of the grants made by the Government of India which is to be devoted to the promotion of research, including the dissemination of information. As regards that portion of the grants which is to be devoted to the cost of the staff, establishment and general purposes, some of you think that the control of the Government threatens to be too detailed and too strict. I can assure you, however, that the arrangements proposed are intended only to enable my Government to fulfil their function of acting as guardians of public interests in regard to expenditure of Imperial revenues.

There is one point to which I am glad to have this opportunity of referring. I understand that some members of the Imperial and Provincial Departments of Agriculture see in the report of the Royal Commission an imperfect appreciation of the achievements of these departments. I do not myself think that this view is warranted by anything contained in the Royal Commission's

report. In stressing what could be accomplished by co-operation and co-ordination, the Commission had no intention to belittle the great achievements of the all too small band of research workers in the country. Their enquiries brought home to them, what must be evident to every careful observer, that as Science extends its boundaries it is only by providing an adequate opportunity for co-operation that the full value can be given to the patient and persistent endeavour of the true scientific worker. It was to avoid waste of effort and to increase efficiency, that the Commission proposed this new organisation.

The Royal Commission held, I think, rightly, that the success of the Council of Agricultural Research would depend to a degree which could hardly be exaggerated, on the personality of its chairman who under the scheme as modified by my Government will be the Vice-Chairman of the Council. I am glad to be able to announce to you that we have secured for this important post, Dewan Bahadur Sir T. Vijayaraghavachariya. Sir T. Vijayaraghavachariya's varied experience as administrator, and the powers of organisation of which he gave proof as India's Exhibition Commissioner at Wembley are a guarantee that his services to the Council will be valuable.

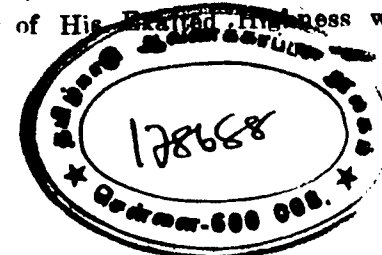
From the Government of Bihar and Orissa, we hope to secure the services of their Director of Agriculture, Mr. B. C. Burt, for appointment as your whole time Expert Adviser in Agriculture. Mr. Burt's work as Secretary of the Indian Central Cotton Committee is well known to many of you, and I have no doubt that he will bring to his new duties the energy and enthusiasm which contributed so materially to the successful working of that committee from its inception.

The recommendations made by the Royal Commission in their chapter on Animal Husbandry have, I understand, not met with so general a measure of acceptance as those in other parts of their report in view of their controversial character. We have thought it advisable to obtain from outside India an expert adviser in Animal Husbandry and Veterinary matters, who will approach the problems discussed in that chapter with an open mind.

Before leaving you to your labours, gentlemen, there is one item in your agenda on which I should like to make a brief comment. I have dwelt on the opportunities which this new organisation affords of enabling the Government of India to assist the provinces. But there is a wider scope to-day for mutual assistance and advantage in the sphere of scientific research. In drawing up the scheme, of which our meeting is the outcome, the Royal Commission found in the Council of Scientific and Industrial Research which has recently been established in Australia, a most helpful model. I notice in the second annual report of the Council, a statement of great value attached by it to team work throughout the Empire in exploring and investigating the various problems which confront the agricultural research worker. They point out that free interchange of information between the component organisations of that team will ensure the minimum of overlapping, and will lead to most efficient and effective work. I am confident that in its response to the call for collaboration in scientific endeavour, India will not lag behind Australia.

The most important item of business which will be placed before you is the question of participation in the new Imperial Agricultural Bureaux. These bureaux are being established as a result of the Imperial Agricultural Research Conference of 1927, in the deliberations of which the representatives of India took a by no means, inconspicuous part. I have every hope that you will decide to share in an enterprise in which India can participate with material benefit to herself and with advantage to the growth of science.

Before I conclude, I should like to make an announcement which, I am sure, the Council of Agricultural Research will receive with keen gratification and gratitude. I was informed yesterday that His Exalted Highness the Nizam has sanctioned a grant of two lakhs to the funds of the Council. The Council is empowered to receive contributions in furtherance of its objects, not only from the Government of India, but from other sources, and I am confident that the prompt and munificent offer of His Exalted Highness will be dealt



with by the governing body in a manner befitting the generosity of the donation.

For my part I wish to profit by this opportunity to express my warm personal appreciation of a gift which, besides constituting a substantial addition to the resources of the Council, will I hope provide a splendid stimulus to the generosity of others interested in the progress of Indian agriculture.

And now gentlemen, I must not keep you longer from your serious task. The Council has a great opportunity to improve India's staple industry. It is my earnest prayer that its achievement may equal its opportunity.

Rural Reconstruction in Alamuru.

The area included in the Rural Reconstruction Scheme of Alamuru consists of about fifteen Revenue villages. It forms the major part of the Alamuru Supervising Union. It is typical of the Godavari Delta. The villages are close to each other, thickly populated and fairly well off. They contain some educated persons with leisure and capacity for public work. On the other hand, communications are defective, cultivation is too extended and sanitation very unsatisfactory.

The area is exceptionally well served by co-operative credit societies. Not only in the Rural Re-construction area but also in the larger area of the Alamuru Supervising Union, every village has at least one co-operative credit society, while in the majority of villages there are more societies than one. In these latter there is generally one society for the landowning higher castes and one or more for the labouring classes. These again are on a caste basis, being intended either for the Setti Balijas or the Adi-Andhras, the two chief labouring castes of the area. The societies, of the landowning classes are well developed, whereas those of the labouring classes are not, as is only to be expected. Most of the caste societies were organised

Based on the report of Mr. V. Venkatasubbiah of the Servants of India Society, Convener, Rural Reconstruction Committee of the Madras Provincial Co-operative Union.

about ten years ago, but an intensive development of the co-operative credit movement began in 1924, as a result of Mr. Sathanarayana's keen interest in it.

Before the advent and development of co-operative societies, it was very difficult for the ryots to find money for agricultural expenses and for paying the kist to Government. They had to wait for the pleasure of the money-lenders, had to pay interest ranging from Rs. 1-9-0 to Rs. 3-2-0 per month on Rs. 100 and also submit to other conditions which involved loss of money and self-respect to them. It was not profitable, particularly for the poor man, to borrow for productive purposes. Now the ryots can get money readily from the co-operative societies at a fair and uniform rate of interest.

The co-operative societies have brought down the rate of interest in the village generally. What was ranging between Rs. 1-9 and 3-2 now ranges from 12 annas to Rs. 1-4, Re. 1 being the most usual rate. In some villages a trading class from Nellore District (Balijas) were doing money-lending business. They have now practically given it up.

The money borrowed from the societies is used for raising costly and profitable garden crops. There has been a marked increase in the cultivation of sugar cane, plantain, turmeric and vegetables. At Kapileswarapuram the ryots, who were formerly raising only one putty of garlic from an acre of land are now able to raise 2 to 2½ putties from an acre of land because they are able to borrow money from the co-operative society on easy terms and enrich the soil with good manure and *Patimannu*.

Many persons, who were only labourers formerly, have now become independent agriculturists and are cultivating the lands much better than they used to do formerly as mere labourers. On account of the credit facilities afforded by the societies they are able to take for fairly long periods the lease of lands from non-cultivating landlords, offering them terms which are advantageous both to themselves and the landlords and also eliminating the middlemen cultivators. Having an interest in the land, all the members in the families work on it, and the result is much more production than before. Those who were

formerly cultivating *lanka* lands as mere labourers, are now able to lease them from Government in public auction and grow tobacco, cotton, cholam and other crops on them.

The spread of the co-operative movement has fostered public spirit in the people generally. It has taught them to think of the common good and make sacrifices for it. It has taught also the value of organisation. They take a keen interest in elections and a larger percentage of them attend the polls than others. There is a Ryots' Association at Alamuru, which ventilates the irrigational grievances of the *firka*. The co-operative society has paved the way for panchayats, libraries and other activities as shown below. Almost every society possesses a common good fund and gives contributions out of it for educational and other purposes.

There has been a remarkable decrease in litigation in the whole of the Ramachandrapuram Taluk as a result of the development of the co-operative movement. The people are conscious of there being more harmony in their villages now than formerly.

Besides the ordinary credit societies there are in this area (1) a building society at Pedapalla, (2) a store society, which was formerly situated at Pedapalla, but is now at Alamuru and (3) a land mortgage bank at Alamuru. The store society worked at a loss during the last two years but special efforts are now being made to make it a success. It is now dealing in khaddar, especially that produced at Chamudulanka as part of the Rural Reconstruction activity, and in books, forms, etc., required for the co-operative societies. It is arranging for the supply of some of the agricultural products in the area (like ghee, oil, garlic, etc.) to the T. U. C. S., Madras. The land mortgage bank was registered in May last and began work only during the current co-operative year. It has made a very satisfactory beginning, having already sold debentures to the extent of Rs. 40,000, all to private investors.

Panchayats. Next in importance to co-operative societies are the Panchayats, registered under the village Panchayat Act of 1920.

Water Supply. In several villages wells and tanks have been repaired and made fit for use. Old tanks which for

generations had been neglected, had silted up and had been overgrown with weeds, have been deepened and cleaned and strengthened with good bunds—each at a cost ranging from Rs. 3,000 to Rs. 5,000. In some cases the area of the tank has been lessened in order that its proper maintenance may be rendered easier. Steps have been built at several places for each tank to make access to it easy and safe. Bunds are given on lease for cultivation and are generally utilised for growing vegetables. This vegetable cultivation is specially commendable, as it enriches the food supply of the villagers. Separate ponds are set apart for the use of cattle, in villages which have no tanks, and in hamlets of Adi-Andhras wells have been made *pucca* with cemented walls and platforms and drains.

Roads. The nature of the soil and the over-extension of wet cultivation, make the formation of good roads very difficult in the Rural Reconstruction area in the deltaic villages. Several new roads have been laid connecting one village with another, or connecting the village with the road.

Sanitation. Public opinion is being educated to the need of latrines, especially for the use of women. One difficulty experienced by the Panchayats in this connection is the absence of suitable sites for building public latrines, there being very little village land available for the purpose. At Alamuru three latrines have been built and a site has been acquired for a fourth. Some Panchayats have employed *thotees* for cleaning the village—usually once a week.

Schools. The Alamuru *firka* is exceedingly well served with schools. After the constitution of a separate Taluk Board for the Ramachandrapuram Taluk some ten years ago, it has made a point of establishing at least one school in every village. The bigger villages have both boys' and girls' schools. As soon as Mr. Satyanarayana entered the Taluk Board he began to interest himself in the attendance of the children at school. The result is that it is very good and during the last few years a large number of new teachers have been employed in them. On account of the various public activities in the Rural Reconstruction area the parents realise the importance of sending their children to school and the efficiency of the schools also has con-

siderably risen. One member of the Rural Reconstruction staff gives moral lessons in the schools by turns.

Libraries. The library movement began in the Andhra district nearly twenty years ago and some of the libraries in the Rural Reconstruction area are fifteen years old. The enthusiasm for them had however gradually waned, until a revival began some three years ago by the promise of half and half grants upto a maximum of Rs. 200 per annum by the Registrar General of Panchayats. They are all fairly well used and some very well used.

Resources. For all the purposes mentioned above grants have been obtained either from the taluka Board or from the Registrar General of Panchayat from Provincial funds. They are two-thirds of the estimated value in some cases and less in others, but they are conditioned on the balance being raised in the villages. It is to the immense credit of Mr. Satyanarayana and his co-workers that they have been able to awaken the enlightened self-interest of these villagers to such an extent as to induce them to raise a sufficient sum locally to complete the proposed public works with the help of the grants in aid. Subscriptions from individuals and the levy of an informal tax called *Kolagaram* on the measuring of grain, are the chief voluntary sources of local funds. Where Panchayats are organised, the villages acquire further resources in the shape of grazing fees and the usufruct of trees and porambokes, the fees for fishing in tanks and the lease of tank bunds for cultivation. At Alamuru and Choppella a cess of half an anna in the rupee on the land revenue assessment was levied for a couple of years, but it was discontinued after the purposes for which it was meant were served. Thus local money is raised as far as possible without recourse to direct taxation. It sometimes happens that when a Panchayat is in need of funds the panchayatdars take loans on their own responsibility from the co-operative society and accommodate the Panchayat. These panchayatdars deserve a high tribute for their public spirit.

Ramamandirams etc.— Every village in the Rural Reconstruction area possesses one or more Ramamandirams. In some villages there are as many as four and even five of them. The

Ramamandiram consists generally of a small temple dedicated to Sri Rama and a hall on three sides of it which is meant for congregational purposes. Sometimes the library is located there and in some cases the co-operative society also. Not only are devotional meetings held there but also others convened for the purpose of considering the common welfare of the villagers. It is really the village hall. The meetings of the co-operative society and the Panchayat are held there. If the hall is insufficient for big meetings, the space in front of it is also used. In the non-agricultural season Bhajana meetings are usually held once or twice a week in each Ramamandiram. Special encouragement is being given during the last few years to Bhajana parties, of which one or more exist in most villages. The subject of the Bhajana is usually an episode from the Ramayana, rendered into song in the shape of dialogues. Some undergo special training, but all join in the chorus. These Bhajanams are serving as an excellent and healthy form of recreation for the ryots. The Ramamandiram is more truly the work of the whole village than any other institution: every house-holder whom it is intended to serve, has made his own contribution to its building in the shape of money, material or labour. The common good fund of co-operative societies and the dividends of members are also often given to them.

In respect of morals a very remarkable change has come over in this village during the last three or four years. Formerly the village had a bad name. Drinking and gambling were very common and it was not considered safe to pass the village (which is situated on a canal) during nights. Now drink has been altogether abolished. The people are all usefully occupied and absolute safety prevails. It is difficult to say whether this happy change will be permanent, but even if unfortunately it should prove otherwise, the present achievement is sufficient to justify all the labour and all the money spent on Rural Reconstruction work. This temperance work has hitherto been confined to Chemudulanka, but its extension to other villages is earnestly hoped.

The Rural Reconstruction Centre has obtained free of cost the service of a seed-bull from the Agricultural Department for

the use of the area. Its food expenses and the pay of a servant to look after it, are met from the Rural Reconstruction funds.

We agree with Mr. V. Venkatasubbiah that the work that is being done in Alamuru firka is very satisfactory. The success of the movement is due to the praiseworthy endeavours of Mr. Satyanarayana and his co-worker.

Notes & Comments

THE COUNCIL OF AGRICULTURAL RESEARCH. H. E. H. The Nizam of Hyderabad had made a generous grant of 2 Lacs of Rupees in aid of the Council of Agricultural Research which was inaugurated by His Excellency Lord Irwin the other day. The full text of His Excellency's address appears in this issue. Agricultural research is intended to benefit not only the ryots of British India but also those of Indian States as well and H. E. H. Nizam has by his timely and munificent gift given a lead to other ruling princes. The Council has great potentialities of usefulness but it can only justify itself by stimulating the interest and enlisting the co-operation of the Ruling princes and zamindars and public bodies. It has a strong and representative governing body with a versatile and able administrator in the person of Sir T. Vigiara-gha-vacharya as its head, and that itself is a guarantee of success.

HIS EXCELLENCY LORD GOSCHEN. In bidding farewell to His Excellency Lord Goschen who is leaving us to take up the exalted office of Viceroy and Governor-General of India, the highest position under the Crown, we take the opportunity of expressing our appreciation of the ability and discriminating sympathy which His Excellency has brought to bear in the administration of this Presidency and of the progress achieved during the period of His Governor-ship particularly in respect of improvements effected in agricultural work and propaganda. From past experience and training, His Excellency has always had a special interest in the agricultural classes and has evinced genuine sympathy for their uplift. Lord Goschen was one of the earliest to welcome the report of the Royal Commission on Agriculture as giving a comprehensive survey of agricultural

problems in this country and His Excellency lost no time in creating an Agricultural Advisory committee by means of which the recommendations of the Commission might be examined with a view to practical action being taken. Lord Goschen took considerable interest in the Forest Panchayat movement and his opening address to the second Conference of Forest Panchayats was marked by genuine sympathy to the movement and a keen desire to help its progress.

We also take this opportunity of paying our tribute of respect and regard to Vicountess Goschen who by her lively interest in every good cause has won an abiding place in our hearts. We sincerely hope that good health and happiness will be vouchsafed to their Excellencies Lord and Lady Goschen and that they will not forget the Presidency which they have served so well.

THE HON'BLE SIR MUHAMMAD HABIBULLA SAHIB BAHADUR K. C. S. I. The Indian delegation to the League of Nations this year is particularly noteworthy by reason of the fact that for the first time after the League was constituted an Indian is to lead the delegation. The Hon'ble Sir Muhammad Habibulla Sahib Bahadur's selection as the leader has been received with general satisfaction. His Excellency Lord Irwin deserves the grateful thanks of India for the eminently suitable and wise selection he has made. We extend our hearty felicitations to the Hon'ble Sir Muhammad Habibulla.

INSTRUCTION IN RURAL SCIENCE: The Mysore State has evolved an interesting scheme of Rural Science instruction which is to the effect that middle schools in Rural areas should be given an agricultural bias by including agricultural training in the curriculum thus bringing it into closer relation with the environment of the people. Mr. A. Vedachala Ayyar Retired Registrar of Cooperative societies commenting on the Mysore Scheme and the feasibility of giving effect to it in the rural areas of the Madras Presidency, through Local Boards, writes thus in a contemporary. We entirely agree with Mr. Vedachala Ayyar:—

The schools will have to be selected with regard to the occupation of the bulk of the population of the locality. The

subjects leading to agricultural bias should not be optional, but should be made compulsory. It is believed that such a compulsory course would be useful to all that go through it and even in the case of those who do not take up agriculture as an occupation after completing the course and become teachers or village Officials, the value of the training they have received will not be lost to the country-side and will help to bring their lives into closer relation with the environment.

The syllabus has to be prepared by the Director of Public Instruction in consultation with the Director of Agriculture. To ensure the successful working of the scheme, the teacher should be a qualified man. He should be well-trained in agriculture and be able to demonstrate the latest agricultural methods and improvement. He should be able not only to train boys but also to afford guidance to the neighbourhood and be a source of idea and a centre of propaganda in respect of agricultural matters. The Official Agricultural Demonstrator who passed out of the College of Agriculture may be appointed on such salary as may be fixed by the Director of Agriculture and his prospects of promotions should be the same as those available in the Agricultural Department. He is to be given a year's normal training and he may also teach other subjects in the middle school curriculum. Supervision of agricultural instruction should be undertaken by the higher staff of the Agricultural Department. A farm of equitable size and sufficient equipment should be provided wherever it is proposed to provide such instruction.

City parks. "The parks of a city are the safety valves to our overwrought nerves. The rest and relaxation needed by the brain-lashed and the muscle-weary are not found in the excitement of baseball, football, or automobile races or in the tedium or exaggeration of moving pictures" says Ernest McGaffey in the *American City*. They may be found in the contemplation of quiet waters, green grass, cultivated fields and flower and restful and shady trees. The city dweller will do well to spend every available holiday in the country. As to most city dwellers this may not be a practical proposition. City municipal authorities will do well to lay out parks in all available open sites. The city park is at best an artificial effort to copy nature but it brings repose and beauty to those who cannot afford trips to the country and the reaction is both comforting and stimulating.

The fly nuisances. The ordinary house fly which is tolerated in far too many homes, restaurants, bakeries and grocery-stores is the greatest single problem in man's war against disease and death says Dr. E. L. Bishop, Health Commissioner of Tennessee. Twentyfour diseases are carried by the fly—typhoid, dysentery, infantile diarrhoea and tuberculosis, being among the worst. Flies breed rapidly. The female lays 120 eggs in one

hatch and this may occur from two to four times daily. The principal hatching places are stables, cow-sheds, manure heaps. A pair of flies beginning to breed say on May 1st are capable of producing 5,746,670,500 flies by July 30th. Flies can eat half their weight in food at a single meal and they take their meals fifteen minutes apart if they can get them. The milk-jug and the fresh loaf of bread are as inviting to them as the unsavoury matter they also frequent. Food that has been touched by the fly should not be eaten. Destruction of breeding places is the best way to control flies.

Reviews and Notices

Djawa, Vol. 8, No. 3—6; Vol. 9, No. 1. Published by the Java Institute, Surakarta, Netherlands Indies.

When reading publications like the above, regret at the non-existence of a word language makes itself more poignantly felt than ever. Being written in Dutch the contents are available for the few only, one would like them to be accessible to lovers of India and Indian lore all over the world. The first three numbers, bound in one volume, deal with "Music among the Madhurese" by J. S. and A. Brandts Buys-van Zyp. Madhura is an island on the North-East coast of Java. The authors describe how in past times an artistic influence went out from the court of the princely Rulers and how when their power diminished they did away with the orchestras and musicians, belonging to a royal state, and the art became forgotten. The traveller in Madhura now-a-days will only receive an impression of a people's art—gay, forceful, multi-colored. It is difficult to distinguish between a real Madhurese art and that of Mid-Java, with which the island had numerous relations. Numerous illustrations are given of the various instruments found in the island. Each instrument is described and an attempt is made at reproducing the intoning and harmonies. Bells of all kinds and small tinkling balls are used everywhere, the inhabitants being apparently very fond of the sound. An interesting description is given of the various kinds of dances and of the singing accompanying some of them or, is it the dance which is an accompaniment to the singing.

Children's songs and various games are also described and some are translated.

The authors have tried to describe something of the impression which the music, heard by them, made. They say that it gave them something which Western music had either not given them or in a different way, not necessarily better or more forceful but quite different. Javanese musical art and Western music cannot be compared, just as little as any great original art can be compared with any other—each has its own individuality and is therefore incomparable. A new world was opened to them when they first heard good Javanese music and singing, at times it seemed rather a re-finding of old things, well-known but forgotten. This book should be studied by music-lovers who know the Dutch language.

The number belonging to Volume 9 of the same journal contains shorter articles on various subjects of interest to those who make a study of East Indian folklore, and literature.

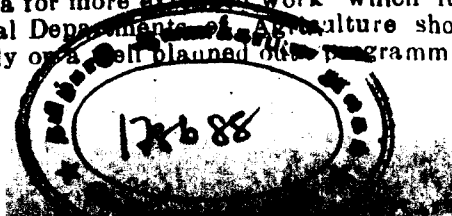
Reviews are also given of books dealing with these matters. It has some good illustrations. Paper and print are good. J. v. 9.

A History of India Part I—Hindu India, by C. S. Sreenivasachary M.A., Professor of History, Pachaiyappa's College, Madras, and M. S. Ramaswami Iyengar M.A., Professor of History and Economics, Maharaja's College, Vizayanagaram with an introduction by Radha Kumud Mookerji M.A., F. R. S., Ph. D., Head of the Department of Indian History, Lucknow University. (Messrs Sreenivasa Varadachari & Co., Madras. Price Rs. 2—8.

We owe an apology to the enterprising Publishers and the learned authors for the delay in noticing this interesting and well written book on the Hindu period of Indian History which has been lying on our table for some time. The book is intended to present a continuous narrative of the political and social history of India down to the Mahammoden conquest. As stated by Prof. Radha Kumud Mukerji, it is difficult to present a connected story of Indian history. Viewed as political history, India loses very often its unity, but viewed as cultural history, as a history of thought and civilization, it has a unified and organic whole. The learned authors have grasped the relative importance and significance of the local annals and the part played by various Provinces, dynasties and peoples to contributing to the unity of life, social, religious, political and intellectual and the narrative which the authors have succeeded in presenting in lucid style is satisfactory both as general and local history and clearly brings out the unity and distinctive features of Indian culture and civilization. Naturally South India has received somewhat more prominent attention and the authors have laid under contribution up-to-date materials and results of recent research. The Publishers deserve to be congratulated on the excellent get up.

Bulletins Nos. 191—194 of the Agricultural Research Institute, Pusa, 1929.

These Bulletins deal with agricultural implements and machinery used and tested in the Farm attached to the Central Research Institute, Pusa. The authors Mr. G. S. Henderson N. D. A., N. D. D., and Mr. Arjun Singh L. Ag., Imperial Agriculturist and Assistant to the Imperial Agriculturist respectively deal under four heads. Bulletin No 191 deals with cultivation implements and machinery, Bulletin No 192 with harvesting and threshing implements and Machinery, Bulletins No 193 and 194 dealing with special and miscellaneous implements and power implements. In a huge country like India with its varying agricultural conditions, climate, soil, Rainfall and crops the question of the introduction of agricultural implements suited to the tracts and the crops raised in them, is no easy matter. As a contribution to the literature on the Subject the detailed description given of such of the implements and machinery as have passed through the acid test of practical work extending over a number of years even in a limited area with no variation of crop, climate or soil should prove useful as affording data for more extended work which it is necessary the Provincial Departments of Agriculture should undertake systematically on a well planned out programme.



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