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**Editorial Notes**

**Co-operation in the local Legislative Council.**

Rao Bahadur T. A. Ramalinga Chettiar B.A., B.L., M.L.C., from Coimbatore and a member of the Townsend Committee initiated by means of a token cut discussion in the local Legislative Council on the general policy of the Government with regard to co-operation. He complained that the Government were trying to back out of the movement especially at a time when it was going through a critical stage. He pleaded for more efficient audit. He pleaded for the creation of an agency to study the marketing problem and advocated policy of expansion even on the credit side and doing of intensive work in a localised area.

Other speakers followed, one advocating retrenchment in the department, another, a fairer representation of communities in the service, a third, easier terms of repayment of long term loans, especially for Adi-Dravidas. Encouragement of Khaddar by Co-operative Societies, a matter on which the last Ministry by its G. O. won enviable reputation was pressed. One Andhra member advocated the appointment of a separate Registrar for the Andhra Desa and the starting of Co-operative Insurance societies.

The Minister in his reply assured the house that the Government are not showing less interest in the movement than before and said that while some years back there was one Inspector for every 100 societies, now they have one for every 60. He promised to consider the suggestion about the encouragement of non-credit activities, and said that so far as the credit side was concerned the Department was concentrating its attention on 'Rectification and Consolidation'.

The policy of the Government, said the Minister, was to allow the non-official bodies ultimately to control the movement. We are glad to have this assurance from the Minister, and when fundamental questions involving policy are taken up we hope the Minister and his departmental officers will keep the goal in view, and see that the general tendency of their actions is such as to enable the movement to come nearer the goal every year.

### The Madras Bill for Amending the Co-operative Act.

The Government of Madras have published in the official Gazette a draft bill to amend the existing Co-operative Act. We hope to give our readers an opportunity to study it in detail in a comparative manner by giving them the salient points of the Bombay Act. Ever since co-operation became a transferred subject, there have been inquiries conducted in more than one province into the working of the movement, but the Act has been modified only in Bombay in the mainland of India.

We shall reserve for another number our comments and observations on the draft bill. There is, however, one point which we should like to mention in this connection, so that the authorities may consider it in time and give effect to it if they approve of our recommendation.

It is true that among the present members of the Legislative Council there are many eminent non-official co-operators like Rao Bahadur T. A. Ramalinga Chettiar of Coimbatore, who initiated the general discussion on Government's policy by a token cut motion. Nevertheless, it is highly necessary that an expert non-official co-operator be co-opted while the bill is being discussed.

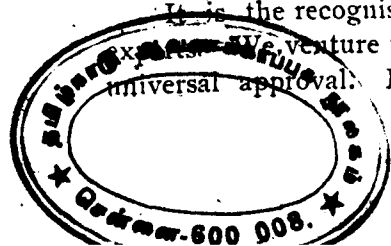
It is the recognised practice of the Government to co-opt such experts. We venture to suggest a name for co-option that will win universal approval. It is a fortunate circumstance that the two

Provincial Institutions on the Banking and Educational side have the same person as President. Mr. Ramadas Pantulu has an all-India reputation as a co-operation expert. He is also the President of the All-India Provincial Banks' Association and one of the Vice-Presidents of the All-India Provincial Co-operative Institutes' Association. He owes his membership on the Central Banking Enquiry Committee to the fact that the Indian Government recognised his merits and claims as a non-official co-operator of eminence and, with his worthy colleague Mr. G. K. Devadhar of Bombay, he has been ably advocating the cause of co-operation in the deliberations of that committee. It is a matter of pride to us that he is a Madrasi and therefore posted with details with regard to our own Province. Government cannot choose a better representative of the co-operative movement to be co-opted and we hope our suggestion would be accepted and acted upon.

### The coming Conference at Hyderabad.

Our readers will be glad to note that the All-India Co-operative Institutes' Association is going to hold its session at Hyderabad (Deccan), during the ensuing Easter week. The last meeting was held at Bombay in September 1929, and the next meeting was to have been held at Calcutta. Owing, however, to the highly disturbed conditions of the country and the absence from India of Mr. S. K. Lahiri of Calcutta, the Joint Secretary of the Association, the meeting could not be held as originally settled. Better late than never.

It is highly significant that the meeting is now held in the capital of the premier Indian State within the Empire, that of His Exalted Highness the Nizam. As a result of the deliberations of the Round Table Conference the barriers between British India and Indian India are breaking down and the ideal of a Federated Central Government has been clearly envisaged and definitely stated as the goal though, as is quite natural, many important details have yet to be discussed. We have the outline and much has to be filled in. It is to our credit as co-operators that this ideal remains no more as a vision, a distant thing to be realised in some remote future; but like the good businessmen that we are, we have begun to put it into practice. At Hyderabad we shall have the opportunity as we had in Bombay in 1929 of meeting workers in the field of co-operation from different parts of India and discussing the live problems, exchanging views and getting benefitted by such personal interchange of opinions and experiences.



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We are sure our claim will be recognised that we co-operators anticipated by two years the Round Table Conference. In September 1928 we had the first meeting of the Indian Co-operators at Simla, and then the first sod was turned. Long before the Sainkey Committee was dreamt of, co-operators had met and solved the problem. The All-India Co-operative Institutes' Association is a reality and constitutionally it is a harbinger of the Future of India. We look forward with pleasure to the Easter Conference in the capital of the Deccan.

### Some Stories and their Moral.

There is a story current in Malabar about an ignoramus of a lad who was being brought up by a fond widowed mother. He was growing up free from all cares and his brain remained smooth and did not undergo convolutions. An anxious relation once asked him: "Dear boy, what will you do for food when you grow up?" "The barn will yield, the man will husk the paddy, mother will cook and I will eat! That is all". The boy has seen the barn yielding etc, and in his simplicity believed this arrangement perpetual. We co-operators have not been doing anything better. The average member of the credit society thinks no more of finance except that it is the duty of his society to give him whenever he asks for it. The society in turn looks upon the District Bank as its never-failing barn and strangely enough even the District Bank (we speak of the average variety) had no idea of finance except as that which is bound to come from the M.C.U.B. whenever an application is sent. All from top to bottom believed in some barn yielding perpetually, each link looking upon the higher organisation as its barn.

Things have been going on this way for well nigh a number of years and then came the world economic depression with its repercussions even on our societies. The co-operative barn yields less and threatens to yield nothing. Even the M.C.U.B. which had huge surpluses is unable to meet the demand and we are faced with a crisis. This makes us think and think furiously. "What is inside the barn and how does it yield?" We begin to ask and Mr. Ramadas Pantulu's article\* is a clear answer to this natural curiosity born out of discontent.

He takes us to the root of the matter and places co-operative finance in its legitimate place in the Banking structure of India with

\* See pages 531 and 609 of this Journal (February and March Nos.)

its various movements and counter-movements. He shows how we were ignorant of the bigger forces operating and that we can no longer afford to live in a fool's paradise. "Co-operation is no "mantra," no "open sesame" which, the moment you pronounce it, will give you a golden shower. Money flows into banks according to the well-known laws of supply and demand and no Co-operative Canute shall say to these mighty forces, "Thus far and no further". "I am a co-operator. I have nothing to do with the materialistic commercial conceptions like supply and demand. I would pay gladly the time-honoured Co-operative rate of interest for deposits, say 4 per cent or 5 per cent so that with some margin of profit this may go down to the peasant at  $9\frac{3}{4}$  per cent or at best  $10\frac{1}{4}$  per cent. Considering the purity of motives, and the nobility of purpose, I expect deposits to flow to me". So these self-satisfied co-operators used to say. This world is a hard reality and we have to adjust ourselves to the world. This is what the President of the P.C.U. is telling us and we cannot be too grateful to him for the clear way in which he has expounded the rather complicated problem. Let us hope that every co-operative director who feels it his duty to get deposits for his society, Primary, Central or Provincial, will read them with care and profit by them.

### The Two Chittoor Addresses

As a rule addresses delivered at District Conferences deal mostly with their own local problems and the general reader finds little in them to interest him. The two addresses, extracts from which are published elsewhere, are full of matters of importance to the Province as a whole and therefore for some words of comment upon them are called for.

Mr. Venkataramana Iyer, Chairman of the Reception Committee, put in an eloquent plea for increasing the agricultural production by bringing within the easy reach of the peasant all the expert knowledge acquired at such cost to the State—a model agricultural farm for a Taluk is the ideal we have to work up to. He also drew pointed attention to some of the wrong ways pursued by Co-operative Central Banks whereby the co-operative nature is lost sight of, and Banks reduce themselves thereby to mere money-making machines. He appealed for making village panchayats realities and pleaded for the establishment of a Land-Mortgage Bank for the District.

Mr. C. V. Venkataramana Iyengar of Coimbatore, the well-known politician and social worker, who presided at the conference

ed the need for co-operatively organising the industry of agriculture from the very beginning to the end. We are slowly realising the limitations of the movement and the error we committed in relying upon one small fraction as the whole itself, when we thought that when the agriculturist gets cheap credit all his problems will be automatically solved.

He put in an eloquent defence of the attitude taken up by the President of the Provincial Co-operative Union in the recent local bank controversy and hoped the present Ministry would see that the obnoxious G. O. is withdrawn. He pleaded for the development of banking habits among the people and recommended that the select banks be given the privilege of receiving Government deposits as the branches of the Imperial Bank do.

There is one point in the address to which objections may be raised in some quarters. He put in an impassioned plea for the appointment of an Indian Registrar. While generally agreeing with the justice of the demand we take the liberty of observing that what really matters is not the colour of the skin but the nature of the mentality of the Registrar. There are brown bureaucrats as well as white, and the steel frame mentality of ordering things about, and directing everybody to say "Jo hookum" is not peculiar to the members of the heaven born service. There is, however, great force in the argument put forward that if the Registrar be an Indian all valuable experience will become available to us even after his retirement, as we see in the case of workers like Messrs. Machandra Rau, Vedachala Iyer, Venkatachariar etc.

## 2 fate of the Rochdale system in Japan.

Detractors of the consumers' movement in our country who are distressed by the slow progress we are making even in Madras will, perhaps, be more merciful in their criticisms if they ponder over the following extracts from a note on the Japanese co-operative movement, contributed by Sir Thomas Allen (Vice-President of the International Co-operative Alliance) now pursuing an economic enquiry in the Far East, as a member of a special economic mission sent out by the British Government. While we do not seek in fugitive sources of consolation it may serve to lift us from our mood of despondency.

"It was my privilege to come into close contact with those leaders of co-operation who are working for the furtherance of the

'Rochdale' system. Some success has been achieved in the larger centres of Tokio, Osaka, Kobe, etc. But the chief problem is that of credit. The only society I could hear of strictly practising the principle of cash-payments is that of Kobe. Its leaders state that credit was given at first, but as this was heading the society to ruin they decided on a strictly cash system. The result was that most of the industrial workers left the Store. Of the present 2000 members only 130 are classified as Industrial Workers, the remainder being salaried men, bankers, clerks, teachers, doctors, municipal officials, and lawyers. It should be borne in mind in extenuation of the workers' attitude, that wages are paid monthly. The Kobe Society has been in existence for ten years. For the first seven years it paid no dividend, but has returned one per cent for the past three years. The oldest Store is at Tokio, but there the 'Rochdale' principles are not strictly observed."

## A Very Good Example

It is with great pleasure that we publish the following extract from the report of the General Body Meeting of the Kachaleswarar Division Co-operative Bank.

"The Board of Directors presented for adoption two new schemes, namely, the Thrift Certificates, and The Cash Credit. The Thrift Certificates are transferable, and fetch an interest of 6½ per cent on the date of maturity. The Cash Credit saves the trouble of going in for a surety every time a small loan (not exceeding a month's salary) has to be raised for a short period. Both the schemes were heartily welcomed and adopted unanimously.

These schemes will be given effect to as soon as the sanction of the Deputy Registrar is obtained

• Lastly, the General Body decided that every member should contribute eight annas per share towards the Annual Savings Fund, instead of four annas as hitherto. This will come into force from 1st July 1931."

It is quite in the fitness of things that Urban Societies having an enlightened clientele should forge ahead and set an example to others. We wish our comrades of the Kachaleswarar Society all success in their new and highly commendable venture.

## Our Apologies to Our Members

The P.C.U. has a very wide clientele and it is growing every year as it should. We are having as our members all grades of Co-operative Societies from Provincial organisations to primary societies of a particular description. The P.C.U. is theirs and the Journal therefore is their organ. Every constituent member is naturally anxious to have its annual report published in the Journal. Space permitting, or to put it more correctly finances permitting, we would gladly publish every one of the reports we are getting; but taking the actual financial position into consideration such a course is obviously impossible. Therefore we have to adopt some policy in the matter of inclusion and exclusion and draw the line somewhere. We would publish studies of the reports of District Banks. We shall publish brief accounts of the working of Federations wherever they exist and function. Special types of societies always receive preferential treatment at our hands; but ordinary primary societies, Urban or Rural, cannot expect us to publish their reports or even to comment upon them unless they have some special activity worthy to be commented upon, as in the case of the Tirupathy Urban Bank\* or the Kachaleswarar Society.

Our patrons, therefore, will kindly realise our position and sympathise with us in our limitations and will not complain if all their activities are not chronicled in the pages of the Journal. It is up to them to distinguish themselves in some way and we can assure them their work would be heartily appreciated and commented upon by us.

## "The Development of Co-operation in India and an Examination into the Statistics."

BY MR. S. M. NAWAB, B.A.,

The number of agricultural co-operative societies in India had risen in 1927 to the huge figure of 67,000. In the same year there were 1,388 unions of various kinds and 521 Central Societies. The membership of primary agricultural societies alone amounted to over two-and-a quarter millions while their working capital exceeded 24 crores of rupees (Rupees 240 millions). So far as numbers go, the Progress has been remarkably rapid, especially when we remember that co-operative movement in India is only twenty-five years old.

The development has almost been confined to credit and the main achievement of the movement may be said to be the provision to the ryot of a large amount of capital at a reasonable rate of interest. No doubt, the seeds of a system of rural credit—a most pressing need of India—have been sown. The cultivator is to a certain extent being relieved of the extortions of Sowcars. People are being trained in handling money and in the elementary principles of banking. That the habit of thrift is also being inculcated would be evident from the fact that agricultural societies had in 1925-26 a subscribed capital of Rs. 2½ crores. The Deposits by members amounted to one-and-a-quarter crores while the Reserve Fund was nearly 3 crores of rupees. Thus a total sum of Rs. 6¼ crores which formed one-third of the total of 18 crores of rupees loaned by the societies was their own money.

During the last ten years more attention has been paid to the organisation and development of societies other than credit than it was before. Organisations for the marketing of agricultural produce such as cotton and jute, for the supply of agricultural implements, seeds and manures, productive societies for manufacturing butter, ghee and for supplying milk have been established and promoted. Besides, there are societies now in existence for such objects as irrigation, consolidation of land holding, cattle-breeding, and insurance etc. To promote moral welfare, Better-Living societies have been established. There are in the Punjab Education societies and in Bengal Anti-Malaria societies. Arbitration societies, which are found in many of the provinces form, perhaps, one of the most useful and interesting activities of the co-operative movement in India. Here and there

they have reached a high standard of development and are doing very useful work by saving cultivators from the burden of litigation.

Cottage industries are also being co-operatively organised. Weaving, shoe-making, leather work, brass and silver work and various other productive enterprises have been promoted. In the urban areas Building Societies are making a steady, though slow, progress.

Figures for all—India are not available to show the working and growth of the non-credit societies, nor of the societies with trading objects. Besides, in many cases, trading functions are undertaken by the credit societies and Central Banks. The following table will, however, show the progress of non-credit agricultural societies since 1919-20. The figures include all kinds of non-credit societies in rural areas, whether trading or otherwise.

| Year.   | No. of Socs. | No. of Membs. | Working capital in Lakhs of Rs. |
|---------|--------------|---------------|---------------------------------|
| 1919-20 | 616          | 34,057        | 18                              |
| 1920-21 | 857          | 50,212        | 21                              |
| 1921-22 | 1,073        | 62,984        | 30                              |
| 1922-23 | 937          | 57,320        | 32                              |
| 1923-24 | 1,196        | 77,686        | 40                              |
| 1924-25 | 1,595        | 99,694        | 49                              |
| 1925-26 | 1,769        | 121,789       | 54                              |
| 1926-27 | 2,133        | 154,322       | 58                              |

The following table will show the number of different kinds of agricultural non-credit societies in British India in 1926-27.

| No. of Purchase and Sale Societies. | No. of Societies for Production. | No. of Productive and Sales Societies. | Other Forms. |
|-------------------------------------|----------------------------------|----------------------------------------|--------------|
| 320                                 | 652                              | 713                                    | 444          |

Let us now examine the position of the movement as evidenced by the statistical growth. We will inquire into the figures of the credit societies, as it is in this direction that the development has been most marked.

We find that there were some 65,000 agricultural credit societies in 1926-27 (excluding non-agricultural credit societies). The number appears to be huge indeed, but there are in India 5,00,000 villages and the rural population was estimated to be about 2,22,000,000 in 1926-27. Thus, there is, roughly speaking, one

society for every eight villages and for every 3,400 of the population. These figures tell their own tale and no comment seems to be necessary. It may, however, be pointed out that the area of a credit society is generally limited to a village and the average membership is about 30 per society. India therefore still remains a co-operative desert in spite of its 65,000 societies.

As regards membership, the figures lose their enormity in proportion to the rural population. Only one per cent of the rural population seems to have been affected by co-operation. The following figures will indicate the extent to which the movement has touched the rural population in different provinces, though the number of families affected is not a proper material from which to draw deductions.

| Provinces.                      | Proportion of Members of Agricultural Societies to Families in Rural areas. |                       |
|---------------------------------|-----------------------------------------------------------------------------|-----------------------|
|                                 | Credit Societies.                                                           | Non-Credit Societies. |
| Bengal ...                      | 3'8                                                                         | '6                    |
| Behar-Orissa ...                | 3'1                                                                         | '1                    |
| Bombay ...                      | 8'7                                                                         | 1'3                   |
| Central Provinces and Behar ... | 2'3                                                                         | '1                    |
| Madras ...                      | 7'9                                                                         | 4                     |
| Punjab ...                      | 10'2                                                                        | '7                    |
| United Provinces.               | 1'8                                                                         | —                     |

(The table is based on the Statistics contained in the Royal Commission on Agriculture.)

It will be evident from the above figures that, except in the Punjab, Bombay and Madras the movement has so far extended to only a very small part of the rural population. They also show how far non-credit activities have remained undeveloped.

The condition in urban areas is in no way better than in rural areas, although in some provinces considerably greater progress has been made than in others.

Coming to the financial position of the societies, there can be little doubt that the solvency of the movement as a whole is unquestionably established, but the figures in many cases are duplicated and fallacious. Figures showing the amount of loans repaid by the members are vitiated by the not uncommon practice of fictitious transactions. All loans shown as paid are not really paid.

The statistics for Loans Overdue (which are not very encouraging in many provinces) cannot be relied upon for the reason that extension is generally granted by the committees of the societies not always for genuine and strong reasons.

But when all is said and even the figures are taken as they stand, one is tempted to ask whether the figures are a safe guide to judge the results of the movement. Is numerical strength a true indication that co-operative methods and principles are properly followed? Would not this assign the same value to good as well as to bad societies? Would it not assume that all societies called co-operative are really co-operative? Do we want quantity alone, or is quality the best?

What, then, should be our criteria for measuring the success of the movement? Lord Linlithgow addressing the co-operators of Bengal said; "Unless you succeed in making the members of co-operative societies better men, better cultivators, better citizens by reason of their membership, *then, however much you may succeed in affecting their economic improvement you will fail in the first objective of co-operation.*"

Evidently, then, "economic improvement" of the members, however successfully effected, is not to be regarded as the only aim of co-operation. In the words of Professor Hall, Principal of the Co-operative College, Manchester, "the historian of the future will appraise the Co-operative movement by its contribution to human progress; ultimately by its product, that is, *by the kind of men and women it produces.*"

Let us now briefly examine the facts and figures in some of the provinces in the light of the above statements.

The Oakden Committee, appointed in 1925 to inquire into the conditions of the co-operative movement in the United Provinces, judged the position of the movement according to the test laid down by the MacLagan Committee of 1915. Here are some of its findings.

"Few of the members understand the purpose of their Society ..... or understand intelligently the co-operative contract ..... They become the ready prey of clever secretaries or their officials, or even of their own Sarpanch."

"The recorded purposes for which money is lent are not reliable and are designed mainly to satisfy the lender, which in the eye of the member, is ordinarily the bank, not his own society."

"In some societies too, the practice of paper transactions is prevalent, viz, loans are recorded as repaid and a fresh loan is shown as made, though in fact there was merely a book adjustment."

"Few members exercise their rights and duties, and there is usually very little control by members over the Panchayats."

"Members of societies are not generally more thrifty than other people. Very few societies have been able to obtain deposits either from members or non-members."

There is no adequate control from within, and owing to imperfect control from without, there is no progress in acting up to the principles of co-operation. Our conclusion is that, judged by the conditions laid down by the MacLagan Committee most of the primary societies of the province are, as co-operative societies, a sham, and we believe that unless effective changes are made, and improvements, both in spirit and working are introduced.....decay will spread rapidly and may ultimately lead to a general dissolution of the movement.'

'Such is the position of the co-operative movement in the United Provinces.'

"In some other provinces the condition is also not very encouraging. In Central Provinces the movement was recently saved from collapse only by the assistance provided by the Local Government in the form of large loan and guarantee of a substantial cash credit. It is estimated that several hundred societies will have to be liquidated before the evil effects of the past mistakes can be completely eradicated.'

In Madras according to the Report of the Committee on Co-operation (1927) more than 3,000 societies are in a dormant condition.' 'The position,' says the report 'is serious and must have resulted largely from the formation of societies without proper inquiry or preparation.'

Most of the defects found in the societies of the United Provinces are in a more or less degree common to all the Provinces. It would not be difficult to multiply instances from other Provinces, though the condition in the Punjab, Bengal and Bombay is comparatively better.

Commissions and committees of Enquiry on Co-operation instituted during the last decade are at one in proclaiming the defects of the movement to be mainly due to the lack of training and of understanding of the principles of co-operation. It is realised on all hands that illiteracy of the masses and lack of Co-operative

Education have been the main obstacles in the path of Co-operation. Progress in numbers has not always been accompanied by improvement in quality. While the number of members and the capital of societies have continued to grow, the real capital stock of the movement—Co operative Character—has not satisfactorily grown in quantity or quality. The movement has, so far, succeeded very little in making the co-operators 'better men, better cultivators and better citizens' and has not contributed much to 'human progress.'

It is therefore evident that we are still far away from what co-operation implies. We have to accomplish a great deal more if we want to see a Co-operative India in the real-sense. To achieve our goal, what we require is a sound system of co-operative education. The future expansion and development of the movement depends upon it. In this connection three problems require our immediate and serious consideration.

(1) General and cultural education of the masses.

(2) Education of the rank and file co-operators in the principles and practice of co-operation.

(3) Technical Training of the Co-operative officials and workers.

The central unions of the different provinces are trying to solve the above problems in their own ways but their resources are very limited and it cannot be denied that the education of the movement is not properly organised. In view of the overwhelming importance of the problem, it is no wonder that, the hopes of many of the co-operators are centred in the All India Co-operative Institutes' Association. It would, therefore, be not out of place to suggest that, the Co-operative Institutes' Association should, at the earliest opportunity, establish a strong central Education Committee composed of educational experts. The committee should invite representation from all the central unions and co-operative members, from Government Educational Departments and from the Education Committees of leading corporations in the country. It should seek the co-operation of such national public organisations as are interested in the work of co-operative education and propaganda.

The functions of the Committee would be to organise education on national lines and to introduce a coherent system of education all parts of which would be related to each other. It would draw up and publish a programme of education for the guidance of provincial educational organizations and would facilitate their work by offering technical opinion and advice upon educational matters. By controlling and guiding the educational activities of the different provinces it would be able to nationalise the education of the movement.

Once the education of the movement is organised on a proper basis, the present defects will automatically begin to disappear.

## Agricultural Marketing.

(BY MR. C. GOPAL MENON.)

### III

In this article, I propose to deal with agricultural credit and credit facilities that are in existence for small industries. Money is required for expenses during production and also for capital and permanent improvements. How does the agriculturist get money for these purposes? Personal credit is almost unknown among the agricultural population and even amongst other people. The banks do not lend money without security. The Sowcars and other money-lenders who lend money, charge a high rate of interest. These money-lenders advance money on crop or sometimes on future crops before it is farmed. Money is also raised on the pledge of one's wife's or family jewels. To people who want to avoid Sowcars for raising money, the easiest way is by the pledge of jewels, which is the cheapest and the most convenient way of raising money. The jewels may be taken to a locality other than the place where the borrower lives and the money is raised in a short time and the jewels may be redeemed at anytime with interest accrued. The transaction may be carried on even by women without the presence of adult male members. There is further utmost secrecy in the transactions. It is therefore that, when the agriculturist or the landowner gets a surplus, little or more, he invests it in jewels. He is often accused of hoarding gold, as the proverbial saying goes, that "gold dug in South Africa is buried in South Asia". This hoarding habit can be eradicated only by teaching him the habit of banking for which banking institutions should be brought to his very door. There is, however, one difficulty to overcome; that is, the great majority of them are illiterate and are not able to draw a cheque. Until literacy is improved, the banking habit is not likely to spread.

It is, therefore, that, any little surplus the agriculturist gets, is often invested in gold in the form of jewels and money raised on it from indigenous and other banks. Money is also raised from merchants and middlemen in advance on crops such as ground nuts, cotton, cocoanuts, aracanuts and other commodities, securing the produce at a lower rate for delivery immediately after harvest.

Landlords and grain lenders, who have got grains to spare advance seeds and paddy in kind. Commodities, lent in kind in March or

April are to be returned at the commencement of the cropping season either after the first or second harvest.

The real trouble for the agriculturist is this kind of borrowing; almost all the seed required by the poor agriculturist is borrowed and the lender is not a professional agriculturist generally and he collects all the seed after harvest and stores them in one granary without sorting. It is in this way that seed deterioration takes place in the interior parts of the country.

The remedy for all this is for the ryot to join a Co-operative Society, but, owing to the ignorance of the existence of these societies and the continuous credit he receives from the Sowcar (money lender), he is indifferent to find out other sources of raising money elsewhere. The extension of Co-operative Credit to enable the cultivator to secure a more adequate recompense than is possible under the present system of universal subordination to the control of the Sowcar is what is required. The dominance of the Sowcar over the rural population is so great that, Co-operative Credit system alone can overcome this difficulty. It is rather doubtful whether this influence of the Sowcar can entirely be wiped out. The rural indebtedness of India is computed to be at about 700 crores and in this Presidency it is something like 150 crores involving an annual burden in interest charges of at least one-fifth of this amount. If the purchasing power of the cultivator in India is to be raised, some solution should be found out to reduce this prior charge and this, to some extent, can be solved only by a fullfledged system of Co-operative credit. If the cultivator could borrow money on fairer terms than he is able to do now, he may be able, under the stimulus of education, and in particular of the valuable form of adult education initiated by the Agricultural Department and by a fuller utilisation of fertilisers and other means, within a reasonable period, to double and even perhaps treble his output.

Not only does the agriculturist require money for production, he wants accomodation for carrying out capital and permanent improvements also. No distinction is generally made by an agriculturist when he raises money between capital expenditure of a permanent nature and recurring expenses for annual production. They usually borrow for both purposes and spend it indiscriminately.

In the beginning when a ryot has credit he borrows on personal security or on mortgage of jewels and when he finds that he can't repay the loan in time and when the money lender finds that it is

risky to depend upon personal surety, he converts the debt into one of mortgage, and payment of interest on such loans is often demanded in kind and the price is fixed in advance without taking into account the fluctuation in price at the time of harvesting and the terms are always to the great advantage of the lender. It is mostly industrial crops that are mortgaged in this manner, groundnuts, pepper, ginger, cocoanuts, arecanut &c. Very often shopkeepers who are traders in produce advance money to the ryots securing the produce as security and this payment is not paid in cash but in grain or in other form.

Mention must be made of the Improvement Loans Act and Agricultural Loans Act. Both these loans bear the same rate of interest, although it is necessary that the improvement loans rate should be less. Government also lend money to agriculturists in the way of Taccavi loans (1793) to farmers, subordinate tenants and ryots for improving embankments, tanks, water courses &c. Government render help to agriculturists in this way, but they do not reach the smaller ryots.

Marketing of produce is financed by the Imperial Bank of India and Indian managed banks—these institutions meet the agricultural credit through middlemen, such as sowcars, multanese &c. Indian managed Joint Stock Banks and Exchange Banks do not finance marketing by coming directly into touch with the producers, but they advance money on the security of produce in godowns.

A real machinery for marketing of agricultural produce must be set up. The importance to agriculture of an abundant flow of new capital cannot be too much emphasised. In the United Kingdom joint Stock Banks have rendered a great service to the development of Agriculture, but the limitations of a banking system created for the development of industry and trade can render service to a limited extent only. The other banks in the country are only money lending institutions and they hardly have cared to finance agriculture or marketing of agricultural produce. Unless specific Systems of agricultural banks are brought into existence, it will not be possible to place agriculture on anything like economic parity with other industries.

The one outstanding feature of the failure in effecting improvement in farming may be mentioned (1) Lack of education (2) Weak Co-operation (3) Insufficient capital. As is well known, the financial

assistance given to agriculture in this country is meagre and at present most unsatisfactory. Financial assistance on a substantial scale must be given to the agriculturist. Out of land alone will come the issue of the real prosperity and internal vitality of the nation. Agriculture is an elastic one. Where an acre of land fetches only 25 measures of paddy, by high cultivation it will easily produce 125 measures. Carlyle has said that as soon as the landed aristocracy realise that their mission is a sacred one, then glorious things will happen. But as the sacred thing has not been carried out by them, the people—the State—must take up the matter.

The credit facilities now in existence are :—

- (1) Ordinary money lending on personal and mortgage
- (2) Co-operative credit facilities
- (3) Government loans under Improvement Act and Takkav loans
- (4) Facilities afforded by Commercial banks including Joint Stock Banks.

But these facilities do not enter the rural parts ; if they are getting help at all, it is through Co-operative Societies. Even this is only to a very small extent. Facilities afforded by commercial banks do not afford the ryots to get a good price for their produce in fact, such advances eventually ruin them. Whether the finance reaches the grower is doubtful. Produce is sold to the middlemen much earlier than the crop is harvested. It is this problem of marketing that requires urgent solution.

It is now necessary to notice what further credit facilities are needed. For raising crops short term requisites should be readily made available to the ryots at favourable rates with facility for easy repayments.

One difficulty however for Co-operative Institutions for financing marketing of produce is owing to prior indebtedness which the cannot discharge by the present facility afforded.

Another factor to be created is that transmission facilities should be strengthened. It must be done by the Treasuries and Co-operative Societies. If there are banking agencies, they are the proper channels for effecting transmission of money from one centre to another, but if there is treasury in a centre where there is no banking agency, treasury should undertake transmission work.

Standard rules and regulations must be made for interlocking the remittance facilities : book adjustments should also be allowed through the branches of existing banks. Co-operative institutions and treasuries should all co-operate in this work. Rules must be introduced in the interior parts of our land for regulating markets controlled by local bodies giving larger representation to producers to avoid preponderance of middlemen.

It is hoped that the bill on marketing which the government intends to introduce in the Legislative-Council will be conducive to create easy marketing facilities to producers and provide seats for them on the Marketing Committee in different parts of the Presidency, so that their grievances may be represented to find a solution.

#### IV

I have shown in the previous articles that agricultural marketing can develop only under the influence of modern co-operation. Our economic position now is that about 85 per cent of the people in India live on the one single industry of agriculture. Then there are the artisans and menials of the villages who depend on the produce of the fields, smiths, shoemakers, weavers, potters and others. A small number is engaged in factories and kindred industries. All these people are as much dependent upon the chances and fluctuations of agriculture as the actual tillers of the soil. Agriculture, therefore, forms the basis of national prosperity in India and the dependence on it is a matter of great consequence to the bulk of the people. It is not enough if attention is paid to the process of production, but the importance of efficient marketing arrangements of whatever we produce, whether it be agricultural or industrial commodities, can hardly be exaggerated. And in a country like India, where the art of finding a market for anything produced is at a low ebb, the problem of marketing efficiency is equal if not of greater importance to productive efficiency. One reason for the lack of marketing efficiency was the notion that the business of merchandising was considered to be an occupation unworthy of the refined intellect, forgetting the fact that no calling can degrade the noble, or dignify the mean, for

“ True gentrie standeth in the trade of virtuous life, not in the fleshy line ; For blood is brute ; but gentrie is divine.” But that day has gone by, and at the present time wealthy traders and intelligent manufacturers are ranked on a par with the noblest of the land, and

are in fact leaders in every great movement of material progress. The work of the salesman in the course of marketing, whether it be agricultural or manufacturing industry, contributes to the prosperity, consolidation and greatness of this work-a-day world. The capacity of the Salesman is the foundation upon which the success or failure of any business depends. Articles, which are valuable to the people are lying dormant for want of proper introduction and representation. Practical Salesmanship is an art almost unknown in India, and especially when production goes on a "Surplus capacity" then the problem of marketing assumes a special importance in any industry. Merely disposing of commodities—even large volumes of them, is not Salesmanship. True Salesmanship in the course of marketing is the art of exhibiting reasonable profit in the sale of the commodity which one sells. If marketing conditions in India should improve, we want marketing officers who possess both "business power" and "business knowledge." Business power for the opening of new markets, and for the creation of new customs depend to a great extent on natural aptitude, and that aptitude can be developed by proper training just as any other qualities—intellectual or moral. What facilities exist for this training in the country is worth examination. The other day, Sir M. Visveswarayya addressing the Sydenham College of Commerce in Bombay, pointed out that only three per cent of those who attend Schools and Colleges receive anything like a Commercial or technological education. In a country, where there are 100,000 young men receiving education, if only less than 3000 boys take to Commercial education, it is surely due to lack of institutions to impart the right kind of business education in the country.

It must be pointed out that the commercial progress of many countries in the world is attributable to the high level which commercial education has attained in them. The principal administrative appointments in most business concerns, particularly in Germany, France and America, are filled to-day by university men and as these men possess a wider outlook and a power of understanding the bigger aspect of business problems, they are able to conduct their business with much more efficiency and ability than those who have not had that specialist training. It is, therefore, that in western countries there exists a closer union between the university and business concerns. Methods of production have been revolutionised by new inventions, improved machinery and enlarged demands. The difference between the commerce of to-day and that of a century

ago is the increased complexity and increased competition. These two factors being the characteristics of modern commerce, it seems to follow that the education of a trader should be such as will develop in him "business power" and "business knowledge." What is then the meaning of trade and that of a trader? Trade means simply Exchange, and exchange, the art of division of labour, is the one inevitable characteristic of the development of Society. Economics, being defined as the actions of people and the work of society, may be defined as the science of Exchange. Thus we speak of spinning and weaving of cotton or making bread out of rice or wheat (baking) as a trade; every producer must therefore, exchange and therefore the art of marketing assumes a matter of great importance in production. It is only by the exchange of service that society can develop. Exchange is, therefore, the economic phase of brotherhood, of mutual dependence, each providing for other's wants, directly or indirectly and thus providing for his own. Therefore the maxim "Buy in the cheapest and sell in the dearest market," simply means take a thing from where it is least, where it is most wanted, in return for something else that is also more wanted by him who buys, than by him who sells. This is nothing more than serving the needs of individuals and society. The office of trade is to increase our capabilities of enjoyment and happiness, to multiply our wants and desires, with the ability of satisfying them.

#### Co-operative marketing the solution.

In order to carry out the above moral, as I mentioned in the beginning of this paper, marketing can be developed only under the influence of modern Co-operation. Co-operation is a principle, which permeates every part of a social organism. Without Co-operation it is without the interchange of services, individual human efforts cannot achieve much success in any undertaking. Co-operative marketing in India has not taken deep root. Where it is tried, it has achieved great success. If you look into the history of the Co-operative movement in England and on the Continent, it will be observed that the earlier days were days of hardship, failure and disappointment, as in the case of every Social movement intended to ameliorate the conditions of the middle class people. Co-operative marketing is chiefly concerned with the side of distribution. In the Western countries long before the organisation of the distributive side of the movement in 1844, many Co-operative productive or manufacturing

Societies, started on Owenite principle, had only a short existence. But later on the movement took deep root and in the works of Rochdale Pioneers they began to organise and control the power of not only production, but the side of distribution. It is in this process of distribution that marketing assumes greatest importance. This result, as is seen to-day, is in those countries where there has been an onward march of Co-operators to a definite goal—an economic organisation in which “those who labour shall, and those who idle shall not eat bread.” What is wanted is to help the poor and the weak; the poor and the weak should be employed, and if this principle is kept in view, there is no reason why modern Co-operation cannot work marvels. What is required is to utilise the motive power of the millions of our people and the result will be a living force of which we will ever be proud. This is the work of the “upper ten,” who is not to spurn the poor, but to help them. Economic Co-operation can and will have best results when the Co-operative ideal should be made the basis of our work. Such was the dream of the wisest and best minds of ancient times. Will the modern world copy those ideals?

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## RURAL RECONSTRUCTION IN ALAMURU

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BY

MR. V. VENKATASUBBIAH, B.A.,

(Joint Secretary and Convener, Rural Reconstruction Sub-Committee,  
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### EXTRACTS FROM THE WELCOME ADDRESS

OF

MR. C. VENKATARAMANIER, B.A., B.L.,

*at the 4th Chittoor District Co-operative Conference.*

Though the movement was started in 1904, the first society registered in this district was in 1907. As the President of the Local Co-operative Town Bank, I am proud to state that it is the first that was registered in this District.

The Central Bank was registered only in 1919. About 50 Co-operative Societies had been registered in this District by that time.

\* \* \*

As many as nearly 300 societies were registered in this district up-to-date and there are at present only 258 societies functioning. The rest were either wound up or liquidated.

The growth of the movement in this District has not been very much different from that in other Districts. We are confronted with the same problems in this District as our brother co-operators in other Districts and considering from that point of view one may ask what is the special reason for this Conference to have been convened now. It is usual to pass a large number of resolutions on various subjects at every conference, though, with due respect, I regret to state that they have not really benefited the masses; they were thought of only at the next Conference. A departure was made in the 17th Madras Provincial Conference held in 1929, when owing to the general condition of the societies in this Presidency, attention was concentrated on the scheme of rectification and consolidation of societies.

\* \* \*

The indebtedness of the ryot is not a recent evil; and it has been continuously increasing.

What is the use of talking of consolidation and rectification, if we do not side by side help the ryot to repay the loans advanced. Much of the present condition is due to the poverty of the ryot and his inability to repay from what his holding yields, though faulty organisation and indiscriminate lending also largely contributed to it.

\* \* \*

Nothing is however gained by ruminating over the past, except to keep us away from similar pit-falls in future. We must try to pull up and strive our best to improve the present situation.

It is now well recognised that in our country the problem of agricultural finance and the problem of agricultural supply and marketing are so closely linked together that no solution of the one is possible without a solution of the other. The village sowcar is both a money-lender and a commission agent for his agricultural client; and if it is intended to supplant him and relieve the peasant from his clutches, Co-operative credit societies should be linked with non-credit work, and unless this is done, any amount of the so-called consolidation and rectification, an expression which all of us must have become tired of hearing, is bound to fail.

\* \* \*

The movement is accused of "throwing a noose in the country side and lure the peasants into it, "by the offer of cheap loans". The accusation cannot be said to be altogether unfounded having regard to the course the movement took, however different might have been the intentions of the workers, official as well as non-official.

Debt when productive is a blessing and if otherwise, it is a curse both to the borrower and the lender. Though no speech is made without a reference to this aspect of the question, I respectfully submit that sufficient and proper efforts have not been made to remedy the evil. Every effort must be made to increase the productive capacity of the ryot. It is only then, we can be without any anxiety regarding the repayment of loans. I am not ignoring the rectification and consolidation of societies about which a great deal has been spoken and written. But we should not rest satisfied with it, nor is rectification and consolidation really possible without remedying the root cause of the evil.

The average yield from land is only 4% even in Tanjore and other such fertile areas. What is the reason? What has been done to improve the situation? It is said that the Agricultural Department is always ready and willing to render help to the ryot. But I must strongly protest against the kind of help it is supposed to give. There is a stray demonstrator here and another there. It is madness to expect him to be of any real service to the ryots in the District: nor are the Government orders now and then issued urging Co-operation between co-operative and agricultural departments of any value, if nothing is done to carry them out in practice. There must be an Agricultural farm at every District and Taluk Head-quarters and I appeal to the Government on behalf of the nearly 90% of the people of this District who are solely employed in Agriculture; the Government can undertake no work more useful to the masses than the improvement of Agricultural conditions.

Model farms must be opened. Agricultural implements and seed grain must be made easily available to the ryots; so also agricultural literature. It is said that the department of Agriculture was founded in

Madras in 1863 by the then Governor of Madras. Let us pause for a moment and see how far the department benefited the masses. Of what are the costly buildings and costlier specialists in Poona and Coimbatore if the results of the investigations and researches made there are not made available to those who pay for it. It is imperative on the Government to undertake this work and it is a first charge upon its revenues.

\* \* \*

I therefore believe the day will not be far off when we may have at least every District Head-quarters provided with a Model farm and with Agricultural knowledge, theoretical and practical. In fact every District Head-quarter must be a small Coimbatore. To ignore this important side of nation-building activity and to divert funds for electrification of cities etc., etc., is to provide luxuries to a man who is in want of the very necessities of life.

\* \* \*

I have been strongly of opinion for sometime past, that we ought to put an end to our current account transactions and cashing of cheques by the Central Banks except for Co-operative Societies: but I hesitated to urge the same, lest I should be considered a revolter; but when I read the Burma Committee report, I felt that I was not the only one holding that view. The MacLagan Committee also objected to Central Banks having large current deposits; so also the Madras Committee. The Burma Committee observes that "the Central Banks are not intended to do the same business as commercial banks, the receiving of money on current account, the honouring of cheques, etc. A very different and much stricter law is provided for these". The Central Banks are now practically doing the work of commercial and Joint Stocks Banks. As Mr. Hood our popular Ex-Registrar of Co-operative Societies in his speech when he opened our newly built Local Town Bank Buildings in 1929 remarked, "though there are many points in common between Joint Stock Banks and Co-operative Banks, in their objects they are poles apart". More than half the establishment in a Bank is attending to this kind of what I may call "foreign business" and more than half the time spent on this; and as the Co-operative societies have become moribund and the transactions with them get fewer, the only kind of business done by these banks is the issuing and cashing of cheques. One of my friends to whom I expressed my view, stated, the Central Bank gets a good profit on Current Deposits; but my simple answer to it is that it is not our business to do all things that would yield good profits. Our motto is "service". I am afraid it is some such short-sighted notion of profit-making, that must have led us away from our path. If therefore we concentrate our work on Agricultural finance, I have no doubt we shall soon be out of the mire we are now in. Other Banks may be started at

each District Head-quarters, on Joint Stock basis ; in fact the Imperial Bank is bound to provide such facilities and we may urge on the Government to compel the authorities of the Imperial Bank to open Branches at least at every District Head-quarters.

\* \* \*

Village panchayats must be infused with life ; they must be made the unit of administration and to them must be entrusted all Rural Reconstruction schemes the failure of these schemes is attributed to the fact, that isolated problems are worked in piecemeal fashion, instead of co-ordinating all such activities.

Our ideal must be to make the village society perfect and self contained. It may go in for outside help, but this must not be the normal state of affairs.

\* \* \*

Co-operative movement is purely a moral movement ; in the formation of a Co-operative Society, the first essential is " the careful selection of honest men as members " and only those who have the strongest desire for social service, that can be of any use in the movement. Those fired with the ambition of distinguishing themselves as patriots and nation builders ignore this activity as comparatively trivial. But I state with all the strength I can command that the real patriot and real nation-builder is only he, who, ungrudgingly works amidst the illiterate masses and does his mite to alleviate the suffering of the poor. An Indian appointed as a Governor here or a Lieutenant Governor there, is of no consequence to the millions, unless something is done to improve their economic condition.

\* \* \*

The fact that attempts are being made to start a Branch Land Mortgage Bank in our District is really encouraging. The circumstances are also favourable to it and in one important respect, viz., finance, our District enjoys an advantage which probably no other does. A portion of the surplus funds of the Tirupati Devasthanam, sufficient to meet the needs may well be invested with profit to Devasthanam as well as to the ryot population of this District. The Government has Guaranteed 6½ per cent interest and surely the Devasthanam cannot find a better and more useful investment for their surplus funds. It is not merely my pious wish or imagination that makes me feel glad about the prospect of a Land Mortgage Bank. M. R. Ry. C. Duraisami Aiyangar Ayl, whose zeal in the cause of co-operation is known to all of you, favourably received the suggestion, and promised to use his influence with the Vicharanakarta of the Devasthanam in this matter. The circumstances therefore are not so discouraging as some pessimists might magnify and as I stated already, we should be in a position to give a very good account soon, but for the present trade conditions.

## EXTRACTS FROM THE PRESIDENTIAL ADDRESS

BY

MR. C. V. VENKATARAMANA AIYANGAR, B.A., B.L.,  
at the 4th Chittor District Co-operative Conference.

Gentlemen, the co-operative movement at present cannot escape from the effects of the recent national struggle and probably whilst almost every public activity in the country is being subordinated to the prime concern, one thing viz., self-Government for India, it is but natural to expect a depression in the trade and commerce of the country as well as financial stringency ; and these have not been without effect on our movement also. While there was a period of surplus of working capital two or three years ago in the movement we have now a period of scarcity for money. I understand that at the present movement many Central Banks are not in a position to satisfy the needs of their society members and the Madras Provincial Bank has applied for a loan of more than 10 lakhs of rupees from the Imperial Bank of India. Has the general depression due to the aforesaid causes changed the financial position of the movement or is there something else ? I for one am not prepared to say that the movement has come to the present stage merely because of the general depression in trade and agriculture. The defects disclosed by the reports of the Committees that examined the condition of the co-operative movement in various provinces have also, I believe, contributed their share to the present financial stringency in our movement. The alarming disclosures of the conditions in Burma by the Burma Committee, the defects pointed out as existing in the organizations in Madras by the Townsend Enquiry Committee and the increasing overdue of sums due by the members of the Societies in our Presidency have not failed to cause their repercussions on the structure of our movement.

\* \* \*

Whatever may be the aim of the co-operative movement let us all understand that it is a business and not a charity and that it is a business regulated and guided by sound principles of economics and finance as any other business. The three main principles of co-operative finance are acknowledged by all leading co-operators all the world over to be (1) Minimum risk (2) Maximum responsibility and (3) Maximum publicity. If the co-operative financial organizations as they exist now are to run on sound financial lines how can co-operative Central Banks issue long term loans on the strength of their short time deposits for over two or three years without going against the first principle of Minimum risk ? I would urge that at the present moment when even more efficiently organized financial houses in America, England and other places have

crashed, it is the duty of all co-operators to remember this useful maxim and apply the same to practical work. As regards the differences between co-operative Federations and Central Banks in the matter of supervision over their constituent societies, I would regard it as purely of academical value and I would earnestly appeal to the co-operators in general to abide by the opinion of Mr. H. W. Wolff whose interest in Indian co-operators is beyond doubt. He has definitely told us that ordinary supervision which includes daily teachings of co-operative principles to members must lie with the village societies, the foundation for the superstructure of the co-operative movement. But when an organization consisting of purely village societies like the Federation is not able to arrange for the rectification and consolidation of the work, he has no objection to permit the District Central Banks to take up that work in their hands on the distinct understanding that such work is purely temporary till order and sound conditions are established and I hope that each district instead of fighting as to whether this work of weeding out bad societies and establishing sound organization should vest in the Federation or District Central Bank will come to a definite conclusion in a Conference like this and once an agreement is reached the agreed plan should be worked out without raising any academic question again and I earnestly appeal to the Delegates here that this session of the Conference may be considered as a joint Session of the representatives of the District Bank as well as Federation and that they should devise ways and means to raise the status of the co-operative movement of the district to a higher standard.

It has been sometimes said that India is fit only for credit co-operation and that elements which go to make non-credit activities a success are wanting in India. It is generally assumed that agricultural indebtedness being heavy, the Act was intended mainly to relieve agricultural indebtedness and that the duty of the officials lay in promoting agricultural co-operative credit but in spite of working the Act for the last 25 years and more the Banking Enquiry Committee states that the agricultural indebtedness has not diminished. I believe therefore that it is high time for all to recognise that even for promoting the economic interests of agriculturist by co-operative principles, it is necessary that the business of the agriculturist from the stage of tilling the soil right up to the stage of marketing his produce is to be run on co-operative lines and for achievement of this object non-credit societies like Loan and Sale Societies or wholesale selling organizations like Tirupur Co-operative Cotton Sale Society should be established all over the districts and if they are to come under non-credit activities every assistance should be rendered by the Government through the co-operative department for developing such societies.

Once these non-credit societies assisting the agriculturist by enabling him to obtain legitimate price for his produce begin to work successfully, I am sure their enthusiasm will catch other activities intended to benefit artisans and persons of limited means like weavers, and middle class men in towns. The condition of weavers everywhere requires the earnest attention of the co-operative movement. What little has been done is not enough and I must say that the Government through their departments have not done all they can. Many an excuse has been given out as to why these weavers' societies have not been successful in the past. Let us profit by the mistakes we have made in not educating them in the principles of co-operation. May I appeal to all enlightened co-operators, official and non-official to put forth more vigorous efforts to see whether these weavers cannot be lifted up from their poverty and habits of drink by undertaking such measures that have been recommended by the Banking Enquiry Committees like starting a wholesale Society in Madras, having a vigorous propaganda amongst them, etc.

The Local Government should support the Bill introduced in the Assembly by my friend Mr. R.K. Shanmugam Chettiar to amend the Trust Act whereby Trust fund should be enabled to find their way into the co-operative movement as debentures of the Central Land Mortgage Bank. I understand that when the Reserve Bank Bill was before the country, our co-operative department did not submit any memorandum so as to protect the interests of the co-operative movement in connection with that Bill till their attention was drawn at the Madura Co-operative Conference, held just then. I hope that the present measure of Mr. Shanmugam in as much as it directly concerns the well-being of the Central organization of Land Mortgage Bank in Madras will not share the same fate at the hands of the Madras Government.

While dealing with this question I consider it my duty to give expression to my long cherished view that the Government should encourage the co-operative movement by having the Madras Central Urban Bank and at least some good district Urban Banks as their agents for transacting the Government work at least to some extent in the same way as the Imperial Bank is doing at present. This may not cause any loss to the Government but it will add considerably to the prestige and financial advancement of the co-operative banks and the movement itself can thereby be very much advanced.

The consideration of a subject like this brings me to the question of the appointment of an Indian Registrar of Co-operative Societies. Time and again it has been repeatedly urged at almost every conference that as early as possible an Indian should be found for this place. Without meaning any disparagement or disrespect to those who have held the

post of Registrar of Co-operative Societies in the past or to the present incumbent and fully realising that much good has been done to the movement by Registrars like Mr. Hemingway, I have to say that it is absolutely essential and necessary that this place should be held only by an Indian if the movement is to achieve its object. It is in proportion to the spirit and fire of enthusiasm for the movement evinced by the person at the helm of affairs that the work turned out by the subordinate officials will bear fruit. The Registrar of Co-operative Societies has to mix with the high and low, the educated and the uneducated, the city man and the village folk. He has to infuse into the minds of all co-operators the great enthusiasm and hope in the utility and prospect of the co-operative organization and I want to submit with all the earnestness I can command that no European member of the Indian Civil Service can claim that true spirit of the Indian behind him which is necessary to guide him in all that he does for this nation-building movement so as to enable him to say within himself, "All that I do is for my Motherland". When that spirit is wanting he cannot raise before his eyes a vision of future glory for his Motherland to which he would also have contributed his own humble share.

In this connection I consider it my duty to enter my emphatic protest against the Government Order prohibiting the khaddar propaganda and the manufacture of khaddar by Co-operative societies, passed by the last Ministry and I must say that the correspondence that passed between the Registrar and the President of the Madras Provincial Co-operative Union is not calculated to enhance the reputation of the Government. If Co-operation is for the promotion of economic interests of people and if the same can be obtained by joint efforts, I wonder, how, an excuse like the one offered by the department, viz., that this propaganda and manufacture of khaddar by Co-operative societies has a political background is a sound one. In this unhappy land of ours, where experiments are the order of the day I wonder what attempts at the economic uplift of the country cannot be accused of having a political background? For starting a cottage industry like this on a co-operative basis, if the present atmosphere of national awakening cannot be utilised, at what other time, I ask, can a better situation arise? I consider that so long as the activities like manufacturing khaddar come within the bye-laws of village Co-operative societies which have been found necessary for all times to come irrespective of political conditions for the time being, and are permissible under the provisions of the Act, the policy of interference on the part of the Government prohibiting such a legitimate work of societies is, I submit, wholly unwarranted and uncalled for and it shows a bankruptcy of statesmanship on the part of those responsible for it.

EXTRACTS FROM THE PRESIDENTIAL ADDRESS

I consider it to be my first duty to congratulate the Chittoor Town Bank on the splendid progress it has made since its start. On the whole all the Urban Banks in the Presidency have done their work very satisfactorily though some of them are faced with the problem of surplus funds and there have been attempts made by some of them to usurp the function of District Urban Banks. One cannot be sure how far such a step is a wise one if he remembers the object with which the Urban Town Co-operative Bank is started. If instead of making the funds available at cheaper rates to their members, attempts are made to employ the surplus funds so as to increase their profits, it is not fulfilling the function of co-operative banking organization. It must be the aim of Urban Banks to obtain funds at as cheap a rate as possible for the benefit of their members and not to care for high profits—without of course working detrimentally against increased reserve funds—and I hope that in this district there is no clash between the interests of the District Central Bank and the Town Bank.

\* \* \* \*

Another problem facing the Urban Banks is the levy of audit fees by the Government and the formation of Audit Unions and I dare say that there will be a difference of opinion as to the necessity of audit unions as well as levy of audit fees by Government. While I am strongly of opinion that sufficient time has not elapsed since the inauguration of the movement to demand an audit fee from Urban Societies, I possess an open mind regarding the formation of audit unions in general. Now that the audit fee question has been practically settled by the enactment of a rule demanding such a fee from Urban Banks, they have naturally directed their attention to the formation of audit unions, though I must admit that on the question of audit being non-officialised I find there is a marked difference of opinion. The general tendency on the part of investors all over the Presidency is always to rely on audit by Government and I believe the evidence before the Banking inquiry Committee has been practically unanimous to that effect. We are sometimes told that the audit of Co-operative Societies in the Punjab has been for some years in the hands of the non-officials and that therefore the audit of Town Societies like Urban Banks and other limited societies may be left in the hands of non-official organizations such as audit unions. But it may be replied that supervision in the Punjab is in the hands of the Government while non-officials are entrusted with audit. You know supervision is much more onerous than audit and by placing the audit of Urban Societies in the hands of non-officials both supervision and audit come to them and the only question that will have to be faced is, although co-operators as such would like to have both these things under their control, whether co-operation has reached such business efficiency as will satisfy the ordinary investing public upon whose funds Urban Banks are still depending instead of on their own savings under a

campaign of thrift and savings amongst themselves. As the Urban co-operators have not fully sounded public opinion in this matter I am afraid that taking up audit may probably prove rather early though I have no doubt that many able and efficient urban co-operators may be inclined to take up the offices of a President, Secretary and the Governing Body member of an audit union. We should remember that the finances of such Urban institutions will ultimately suffer if it is found that non-official audit is not popular with the investing public and therefore those who undertake to run audit unions assume a very serious responsibility, a responsibility not probably apparent at the outset and a responsibility whose consequences may be realised only at a distant time. In this respect the Government owes a duty to the public if they want to support audit unions already formed and if they want to relieve themselves of the statutory duty of audit even to a slight extent, they should support the audit unions by paying subsidies and by lending suitable men to run them for some time to come as no responsible organization without proper establishment and proper finance can run smoothly and satisfactorily and the financial side of the audit unions so far registered is certainly to be strengthened. My desire is that the same eagerness with which these audit unions are being started should be shown in properly running them also and that the edifice should be made sound even at the start so that there may be no room later on for any reproach that these unions were not started on sound lines, which is the argument now met with as an excuse for failures of non-credit societies.

\* \* \*

An examination of the working of the Co-operative Urban Banks will also reveal the fact that nothing has been done by co-operative organizations as such to promote banking habits either amongst their members or the general public. Even District Central Banks have, I am afraid, done very little to promote banking habits amongst our co-operators. Introduction of cheques in vernacular languages is a thing yet to come in the co-operative movement while many commercial joint stock banks have not been slow in that respect. Current account facilities to the public consistent with safety and maintenance of fluid resources are yet to be introduced in many co-operative banks and the inconvenience of transmitting cash from place to place remains still unrelieved. As the Banking Enquiry Committee itself has made recommendations to inculcate banking habits amongst the public, I do not know why co-operators should hesitate to do something substantial in their own field by trying to popularise the cheque system. In this connection I would refer to the system of the one rupee cheque prevalent in the sister district of Salem. I do not propose to trouble you with the details of that matter as they will be found in the issues of the Madras Journal of

co-operation and I would specially refer you to pages 457 to 474 of the Journal of Co-operation for February 1930 and I would earnestly appeal to the District Bank of Chittoor to see whether they cannot at once follow the example set by the District Bank at Salem.

\* \* \*

In the matter of asking concessions from the Government for this movement, I am not at all behind others but when concessions asked for are likely to cut at the root of some of the fundamental principles of co-operation, I cannot but protest against the disservice which such concessions cause to the movement. Among such a category I would mention the craze for utilising the Revenue Department for recovery of overdues of members and while I recognize that the rule in the matter of realisation of co-operative dues at this stage may be a hard one, I cannot shut my eyes to the fact that an unlimited demand for help at the hands of Revenue Authorities for realising unsound and unproductive loans advanced by panchayatdars is against the fundamental principle of maximum responsibility of the members forming the Panchayat. Naturally when one knows that there is some powerful agency to recover at all cost the loans advanced by one, there is a slackness in the supervision over the utilisation of the loan—whether it is utilised for a productive purpose or not—and there is the danger of legitimate credit being converted into licentious credit and hence I am not surprised at the refusal of the Government to help co-operative societies to a large extent in this way in the matter of recovery of overdues from members. Considering the grave danger to the movement by heavy overdues in any district, I would make a humble suggestion to the Government that they should modify their policy in this direction. As the present overdues are the result of ignorance of co-operative principles not combated till now and as it has also become necessary to restart the movement as it were on sound financial basis, the present limit of the number of cases may be removed as a temporary measure for such a period as the Registrar of Co-operative Societies desires, on the clear understanding, if necessary, that after that period Co-operative Societies should stand on their own legs for recovering their overdues.

## Unveiling of Mr. J. Gray's portrait.

BY MR. P. T. RAJAN, BAR-AT-LAW.

*Development Minister.*

The Hon'ble Mr. P. T. Rajan unveiled the portrait of Mr. J. Gray, I. C. S., at the office of the Registrar of Co-operative Societies on Saturday the 28th February 1931. Prominent among those present were Mr. & Mrs. Strathie, Dr. B. Sundara Raj, Messrs. K. Deivasikamani Mudaliar, V. Ramadas Pantulu, T. Audinarayana Chettiar, P. Ramanathan, C. S. Venkatachariar, R. Ramaswami Ayyangar, Krishna Rao Bhonsle, Jaganadham, O. N. Ramaswami Ayyar and S. P. Perumal Pillai, Rao Sahib S. Venugopal Chetty, Rao Bahadur R. K. E. Pillai.

Mr. M. Giriappa, Special Deputy Registrar, then read the following address:—

Honoured Sir and Gentlemen,

We are met here this evening to do honour to Mr. Gray who presided over the Co-operative movement and guided its destinies from August 1921 to September 1926 with a brief interval of 8 months in 1923 when he was absent in Europe on leave.

I do not propose to recount the various things which Mr. Gray did for the Co-operative movement during the period of his regime. They are recorded in the pages of the Administration Report and are public property. I shall only single out a few outstanding achievements of his, which are his standing contribution to the co-operative movement and for which the public and the Department are indebted.

First and foremost should be mentioned the Supervising Unions which increased in numbers during his administration and became at a permanent feature of the co-operative organisation. He believed that all good work in co-operative societies could be done only by and through the supervising unions. Experience has shown that this is absolutely true. Whether it is the Federation that supervises societies, or whether it is the central bank that does this work, it is now evident that nothing can be achieved without the help of the unions. Even the Royal Commission on Agriculture have picked up the supervising unions of Madras as an achievement which might be introduced in other Provinces of India.

Next may be mentioned the Reorganisation of the Department which Mr. Gray brought about with a view to gradually make the department self-contained. Prior to his period, the officers of the Department were Deputy Collectors lent by the Revenue Department. For the first time he introduced a few non-Deputy Collector Deputy



sq, O.B.E., I.C.S.

#### UNVEILING OF MR. J. GRAY'S PORTRAIT

Registrars, and later, divided the Presidency into eight circles each under a Deputy Registrar with an Assistant Registrar in charge of each district. The object of this scheme was that Deputy Registrars would be relieved of much of their routine work so that they could devote a greater portion of their time for the growth and consolidation of the movement, while Assistant Registrars would acquire sufficient training which would, in due course of time, fit them to take up the responsibilities of Deputy Registrars. There can be no doubt that the subordinate staff were much contented with the prospects of preferments which the Reorganisation scheme held out to them. It may be said that as a result of this Reorganisation a better type of men were drawn into the Co-operative Department.

A third point which may be said of him is that he had faith in the possibilities of the Co-operative movement and spared no pains for its development. He was an indefatigable worker, hard at his desk, examining every minute detail of the administration, even to the extent of writing, re-writing and improving upon the model-bylaws of societies and other co-operative institutions. It may be said that during his period the movement attained a very large expansion.

One can hardly close this brief account of the out-standing achievements of Mr. Gray's official career in the Co-operative Department without referring to his personal qualities which were the key to his success. His wide sympathy and his uniform courtesy to both non-officials and officials were characteristics which endeared him to all those who came in contact with him and made his period a memorable one for the Co-operative Department. We are thankful to Mr. Strathie, the present Registrar for having allowed us to perpetuate his memory by unveiling his portrait in the office of the Registrar, and we would request you Sir, to be good enough to unveil his portrait so that his figure may ever remain with us.

The Hon. Mr. P. T. Rajan, in unveiling the portrait, said that Mr. Gray had left his mark on the department in the various improvements he had been able to effect. He had been responsible for the supervising unions, which really made the co-operative societies an effective institution for doing the work they were intended for. Mr. Gray would also be remembered for bringing in non-Deputy Collector Deputy Registrars, whereby he gave a chance to men in the department for high places. The establishment of Panchayat training classes was due to him and he had devoted great attention in drawing up bye-laws of societies. All these showed how keen Mr. Gray was in his work. He was the pink of courtesy and brought in a good deal of sympathy in his dealing with men and things. Mr. Gray had thus made the work of the Department easy not only for those who were in it but also to the Ministers.

Mr. J. C. Ryan, Manager, Office of the Registrar of Co-operative Societies, Madras proposed a vote of thanks to the Minister and the gathering. The meeting then broke up.

## GARDEN PARTY.

TO MESSRS J. GRAY O.B.E., I.C.S., AND H. M. HOOD, I.C.S.

*Ex-Registrars of Co-operative Societies.*

The officers of the Co-operative Department gave a garden party at Chepauk Gardens on the 21st instant to Messrs J. Gray, O.B.E., I.C.S. and H. M. Hood, I.C.S., Ex-Registrars of Co-operative Societies, on the eve of the departure of the former on leave to England. Prominent among those who attended the party were Mr. and Mrs. Strathie, Mrs. Hood, Mrs. Gray, Dewan Bahadur M. Ramachandra Rao, Rao Bahadur A. Vedachala Aiyer, M. K. Venkatachariar, K. Rajabhadra Mudaliar, K. Sitarama Reddiar, Mr. Pulla Reddi I.C.S., Rao Sahib T. K. Hanumantha Rao, Ari Goudar M.L.C., Mr. Venkatesa Choudri, Dewan of Chellapalli, and others. The guests were received by Rao Bahadur K. Deivasikamani Mudaliar, Joint Registrar of Co-operative Societies and Mr. C. Narayanan Nair, the Personal Assistant. After tea which was catered by Messrs. Harrison and Co., and Neo Komala Vilas the guests were entertained to a variety of musical entertainment and magic performance. The function ended with a photo.

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## Conference Resolutions.

### COPY OF THE RESOLUTIONS PASSED AT THE IVTH CHITTOOR DISTRICT CO-OPERATIVE CONFERENCE.

*Held on 21st and 22nd February 1931.*

1. This conference records its deep sense of sorrow at the death of the Great Indian Patriot Pandit Motilal Nehru.
2. This conference is of opinion that a scheme of intensive Rural Re-construction should be launched in the district by the District Bank.
3. This conference regrets that as yet no experimental farm has been established in the district head quarters by the agricultural department and is of opinion that if the ryots are to be really benefitted by improved and scientific methods of cultivation there should be an experimental agricultural farm at the district head-quarters.
4. With a view to promote co-operative marketing of the agriculturists' produce and the weavers' products by which only they can be saved from the exploitation of middle men this conference requests the district bank and the department to take necessary steps in the matter of promoting Co-operative marketing associations.
5. This conference is of opinion that to provide long term credit to the ryots Land Mortgage banks be organized at once in this district.
6. With a view to put a stop to the practice obtaining in many societies of keeping heavy cash balances and with a view to promote punctual repayments to the district bank, this conference resolves to request the Government to permit treasuries to receive remittances of sums above Rs. 20.
7. This conference resolves to request the Government to exempt Co-operative Institutions from payment of fees for money orders, Insurances etc., for remittances made by and to societies.
8. This conference resolves to request the Government to permit only the excess of the auction amount over the loan amount to be deposited in cash by a society in cases where the society itself happens to bid at auction sales conducted by the Civil and Revenue authorities.
9. In view of the inordinate delay in effecting recoveries through civil courts or through the Revenue department of overdue loans even after decrees are obtained this conference resolves to request the Government either to empower the District Co-operative Officers to execute the decrees or if that is not possible, to appoint for the purpose a separate officer of the grade of a Tahsildar for this district.

10. In view of the fact that large amounts remained unpaid for a long time possibly on account of the loans having been given without proper regard to the repaying capacity of the members and also in view of the drought in the past years and the present depressed trade conditions, this conference recommends to the Central Bank and Co-operative Societies that after examining the pending loans carefully the date of payment of loans may be refixed so as to be convenient of repayment in deserving cases, without in any manner impairing the security and at the same time, to insist on immediate repayment wherever this is possible and necessary.

11. Resolved that the Government be requested to introduce suitable provisions in the proposed act to amend the Co-operative Societies' Act making it penal for Panchayatdars of societies to retain cash balances without sufficient cause.

12. This Conference recommends to the Central Bank that loans may be given more liberally and yet cautiously on the security of produce.

13. This Conference resolves that the Government be requested to arrange with the Revenue authorities to inform the societies concerned of the notices of sale of holdings of any pattadar for arrears of revenue both in the Zamindar and Government area.

14. This Conference recommends to the District Bank to introduce the system of one rupee cheques for circulation amongst its member societies as Salem District Bank has done.

15. This Conference resolves to request the Government to exempt the Co-operative societies from liability to pay profession and property tax to Local Boards and Municipalities.

16. This Conference resolves

- (a) to call on Co-operators and Co-operative societies in this District to organize the production and sale of Khaddar as an imperative item of rural Reconstruction.
- (b) that in the opinion of this Conference, the press communique issued by the Government on 24-6-'30, putting a ban on such activities by Co-operative societies is an unwarranted interference with the free and healthy growth of the Co-operative movement.
- (c) that this Conference requests the Government to lift the ban immediately.

17. This conference resolves that the institution of a Provident fund system to the permanent office and outdoor staff of the Local Co-operative Unions, District Federation and the District Bank in this District is necessary to promote efficiency and tenure of office as is done in the case of Local Boards staff etc., and recommend to the District Bank to provide necessary funds for the same.

18. This conference resolves that a provision should be made in the bye-law relating to the distribution of profits of unlimited liability of Co-operative Societies every year, shall be paid as honorarium to the President, or the secretary or any one of the panchayatdars who takes interest and attends to the work of the society.

## Correspondence.

THE EDITOR,

MADRAS JOURNAL OF CO-OPERATION.

The procedure in different societies being different as regards the wing points, it will of course be a great help to officers of societies, these difficulties are authoritatively cleared through the pages of your magazine:

1. In an unlimited liability society, a deceased member's heir is admitted as member in his stead. Is it necessary to collect first entrance from the new member?

2. A member indebted to a society on a surety bond dies; his heir, application, is admitted to membership and the loan by a panchayat mutation transferred. In this case

- (a) Is it absolutely necessary to execute a fresh bond on transfer?
- or (b) Is it sufficient if the consent in writing by the new debtor, to pay the debt, is obtained?

3. In case 2(a) what entries, if any, are to be made in the cash book loan ledger?

In case 2(b), does not the suretyship cease, if the change in principal debtor is made without the consent of the surety?

4. Does it make any difference, if the bond is a mortgage deed?

5. Does membership cease on death? If so, is any panchayat mutation necessary to remove a deceased member? If necessary, what action is open against a panchayat which fails to remove a deceased member? In this case, can the Union authorities or the auditor make necessary entries for removal, in the cash book, if the panchayat fails in a reasonable time, fail to do so?

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## SCHOOL CO-OPERATIVE SOCIETIES

### SUMMARY OF REPORT

The present survey will deal only with the associations of elementary and secondary school children, sometimes including ex-pupils, which may be run either by the children themselves in complete independence, or, as happens more often, under the discreet supervision of their teachers, and are intended for the collective management of an economic undertaking for satisfying certain needs they have in common, or certain needs of the school itself, or even of the locality or district. Co-operative societies of this kind have sprung up mainly, though not solely, in Europe. In this connection the movement for "young farmers' clubs", or "young stockbreeders' clubs", which has made progress chiefly in the Anglo-Saxon countries, must also be taken into account.

#### *Geographic Extension and size of the Movement.*

In one or other of these forms, school co-operative societies are to be found in at least 18 countries in varying numbers, namely, in Belgium, Bulgaria, Canada, Czechoslovakia, France (also in French East Africa and Cameroon), Great Britain, Hungary, India, Italy, Latvia, Lithuania, Mexico, Poland, Union of South Africa, Union of Soviet Socialist Republic, the United States.

In some of these countries they have already made remarkable progress. There are 50,000 in the U. S. S. R., 6,381 in France, about 5,000 in the United States, about 1,000 in Poland, 600 in the Union of South Africa, 270 in India, 200 in Latvia, about 100 in Great Britain, etc. The total number may be estimated to lie approximately between 60,000 and 65,000.

#### *Activities, Aims and Methods of School Co-operative Societies.*

The school co-operative societies reproduce in miniature from purchasing, savings and credit, marketing, producers, agricultural, or stockbreeding co-operative societies, or several of these at once. Their activities vary according to the country, the needs to be satisfied, and the available resources: joint purchase of stationery and text books, sometimes also of toilet articles or raw materials for manual work; organisation of co-operative restaurants; encouragement of thrift; loans; manufacture of various wooden or metal articles or pottery; embroidery, knitting, weaving, etc.; agricultural or horticultural production, stockbreeding and sale of the produce; afforestation; the forming of libraries; organisation of lectures, festivals, choral societies, dramatic societies; physical education and sports; decoration and arrangement of school premises; creation of

### CORRESPONDENCE

school museums and collection of teaching material, etc. In most cases one and the same society will engage in several of these different activities at once.

The economic aim of the school co-operative societies relates either to the pupil himself (or his family), being that of providing him with resources or lightening the cost of his schooling; or it may relate to the school itself, being that of its maintenance, and material and pedagogical equipment. Sometimes it may relate to the locality and district. There is no lack of examples of school co-operative societies which have revived absolute trades, promoted by their example the adoption of more efficient methods of production, and restored to their locality or district resources that had been neglected or wasted. In nearly every case there is the motive of joint action and the attempt to relieve some form of distress, whether close at hand or distant.

The feature common to all these societies, which distinguishes them from other children's societies and gives them their true educational value, lies in their constitution and methods of work. Practically all of them are, in fact, small economic units managed by the pupils themselves, grouped in a fully organised association, with its rules and its authorities for discussion and direction. As a rule, however, the teachers have advisory or supervisory functions, which they exercise with the maximum of discretion.

#### *Their Function in the Education of the Young.*

In addition to their economic advantages, which generally promote the spread of instruction, either directly or indirectly, the school co-operative societies render the school valuable assistance. It has been said of them that they constitute "the popular realisation of the new school". Their contribution in this field is two-fold.

On the one hand, in certain countries the school co-operative movement has helped to equip the school with the material needed for applying active and constructive methods.

On the other hand, in the opinion of those teachers who have had experience of it, it is itself in practice an instrument, method and means of intellectual and moral training. Not only does it constitute a "project" by means of which the knowledge acquired in class is grouped, developed and rendered more flexible; it also offers a direct means, based on practical experience, of acquiring such knowledge, and even other information (e. g. elements of economics) which is not usually to be found in the curriculum of elementary schools. Above all, by appealing to the whole personality of the child, it brings out and exercises faculties that ordinary schooling is incapable of revealing or developing. This is true not only of intellectual faculties, such as judgement, concrete reflection, imagination

and the spirit of order, which in combination make up the talent for organisation; it refers also to emotional faculties, such as the artistic sense sometimes, and the sentiment of solidarity always; and finally, to qualities of character, initiative, decision, self-control, self-respect, and respect for others, apprenticeship in liberty, and awakening of responsibility. Contact with other minds in the association develops the power to think. Joint action in the undertaking helps the co-operators to discover the true significance of discipline and what is the compelling force of moral regulations. The risks and responsibilities of managing an undertaking introduces much that is serious and real into the more playful aspects of the school co-operative movement.

Finally, the movement is a particularly suitable form of preparation for social activity, since it reproduces such activity on a scale exactly suited to the child.

## Special Types of Societies.

### THE TIRUPATHI CO-OPERATIVE TOWN BANK LTD., TIRUPATHI.

#### *Daily Deposits and Daily Repayments of Loans.*

We have introduced a scheme of daily savings to enable petty traders and wage earners to deposit their small savings and thus encourage economy and thrift among them. The system has been working for the last more than four years and is immensely popular in the town.

A depositor pays in the bank daily a fixed sum of annas four, eight, or one rupee for a period of 100, 150, 200 etc., till 365 days and he shall be entitled to get back the amount of his deposit with interest on a scale calculated for each period at the rate of 4½ per cent per annum i.e., ¾ pie per rupee per month. A depositor who defaults in payment shall pay a penalty of one pie per day of default. Continuous default for a period of 12 days will entail the cancellation of the deposit. If a deposit is so cancelled or if a depositor wishes to close his deposit account voluntarily at any time within the period originally fixed by him he shall be paid back the amount actually paid by him.

The system is being largely availed of by the petty traders for whose benefit it is intended.

Encouraged by the popularity of this system the bank has opened a system of daily repayment of loans by members. This has diverted a large number of small traders generally resorting to local money lenders for this kind of daily repayment even at the usurious rates of interest.

A member who borrows Rs. 25, 50, or 100 may clear the loan repaying *daily* four annas, eight annas, or one rupee for principal and one pie, two pies or three pies respectively for interest within a period of 100 days. Again a member who borrows Rs. 200 or 300 may clear the loan within a period of 200 or 300 days by repaying at the rate of five pies or eight pies for interest respectively and one rupee for principal. The usual provisions for default in repayment are also made.

P. RADHAPATI,  
*Secretary.*

#### *Day Deposits.*

By-Law 25. (a) A day deposit is a deposit made by a person who undertakes to pay to the bank daily a fixed sum of annas four, eight or one rupee for a period of 100, 150, 210, 220, 230, 240, 250, 260, 270, 280, 290, 300, 310, 320, 330, 340, 350, 360 or 365 days.

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(b) Every day depositor shall pay an admission fee of annas two and he shall be supplied with a note book for entering amounts deposited by him.

Every depositor shall be entitled to get back the amount of his deposit on the following scale.

## A DAY DEPOSITOR FOR

| Period<br>of<br>days. |           | As. 4<br>per day. |    |    | As 8<br>per day. |     |    | Re. 1<br>per day. |     |    |    |
|-----------------------|-----------|-------------------|----|----|------------------|-----|----|-------------------|-----|----|----|
|                       |           | Rs.               | A. | P. | Rs.              | A.  | P. | Rs.               | A.  | P. |    |
| 100                   | shall get | ...               | 25 | 2  | 7                | 50  | 5  | 2                 | 100 | 10 | 5  |
| 150                   | "         | ...               | 37 | 13 | 10               | 75  | 11 | 8                 | 151 | 7  | 3  |
| 200                   | "         | ...               | 50 | 10 | 3                | 101 | 4  | 7                 | 202 | 9  | 3  |
| 210                   | "         | ...               | 53 | 3  | 4                | 106 | 6  | 9                 | 212 | 13 | 6  |
| 220                   | "         | ...               | 55 | 12 | 5                | 111 | 8  | 11                | 223 | 1  | 11 |
| 230                   | "         | ...               | 58 | 5  | 7                | 116 | 11 | 3                 | 233 | 6  | 7  |
| 240                   | "         | ...               | 60 | 14 | 10               | 121 | 13 | 8                 | 243 | 11 | 5  |
| 250                   | "         | ...               | 63 | 8  | 10               | 127 | 1  | 8                 | 254 | 3  | 5  |
| 260                   | "         | ...               | 66 | 1  | 5                | 132 | 2  | 10                | 264 | 5  | 8  |
| 270                   | "         | ...               | 68 | 10 | 9                | 137 | 5  | 7                 | 274 | 11 | 2  |
| 280                   | "         | ...               | 71 | 4  | 2                | 142 | 8  | 5                 | 285 | 0  | 11 |
| 290                   | "         | ...               | 73 | 13 | 8                | 147 | 11 | 4                 | 295 | 6  | 8  |
| 300                   | "         | ...               | 76 | 7  | 2                | 152 | 14 | 4                 | 305 | 12 | 9  |
| 310                   | "         | ...               | 79 | 0  | 9                | 158 | 1  | 6                 | 316 | 3  | 0  |
| 320                   | "         | ...               | 81 | 14 | 4                | 163 | 4  | 9                 | 326 | 9  | 6  |
| 330                   | "         | ...               | 84 | 4  | 0                | 168 | 8  | 1                 | 337 | 0  | 2  |
| 340                   | "         | ...               | 86 | 13 | 9                | 173 | 11 | 6                 | 347 | 7  | 1  |
| 350                   | "         | ...               | 89 | 7  | 6                | 178 | 15 | 1                 | 357 | 14 | 2  |
| 360                   | "         | ...               | 92 | 1  | 5                | 184 | 2  | 9                 | 368 | 5  | 6  |
| 365                   | "         | ...               | 93 | 6  | 3                | 186 | 12 | 7                 | 373 | 9  | 3  |

(c) A depositor who defaults in payment shall pay a penalty of one pie per day of default. Continuous default for a period of 12 days will entail the cancellation of deposit. The amounts falling due on the bank holidays have to be paid on the following working day of the bank.

(d) Every day depositor shall be entitled to draw the amount due to him the next day after the period of the deposit, but if a deposit is cancelled under by-law 21 (c) he shall be paid back the amount actually paid by him less the actual charges of notice etc., issued to him and other monies, if any, due from him to the bank; in such a case no penal interest shall be deducted.

## TIRUVANNAMALAI WOOD-CUTTERS' CO-OPERATIVE SOCIETY.

(By A WELL-WISHER).

Sir,

The Co-operative Societies' Act was passed in 1904 and for the first two lustrums the general complaint was that no advance was made in other than the credit side of the movement. It is, therefore, to the credit of M. R. Ry. Rao Sahib M. S. Seshachala Aiyar of Tiruvannamalai that he organised the Chucklers of his place as a production and sale society. Thanks to his indefatigable efforts it became a success. It secured valuable contracts from several departments of Government and one of its original members is to-day a member of the District Board. But the ails claimed preference to the Chuckler's Society for the supply of boots and sandals to the departments and it soon ceased to exist.

A lover of the poor, Mr. Seshachala Aiyar could not see his faithful members starving. While he was racking his brains to find out some employment for these seventy and odd people, the idea struck him that the starting of an wood-cutters' society would be a good solution. The idea came to him this way. Two or three hundred thousand pilgrims congregate in Tiruvannamalai for the Deepam in October to November. The petty merchants put up the prices of all provisions at that time. Mr. Aiyar found that as much as Rs. 1-12-0 was asked for a gundu (6 lbs.) of fire-wood which was neither dry nor of the correct weight. The putting up of the price of fuel occurred at other times as well when there was a failure of supply in the town-depots. It occurred to him that by organising the fuel supply of his large municipal town on a co-operative basis not only would the unemployed members of his late chucklers' Society find remunerative employment, but the town would also benefit not to speak of the effects on forest growth to which however I shall revert presently.

The wood-cutters' Society was started in 1919, the society obtaining the contract of two coupes of 250 acres at the rate of Rs. 4-8-0 per acre. Few members were admitted and 2,008 cart loads of fuel were removed and sold during the first year. Selling at the rate of five annas per gundu the workmen-members were able to earn Rs. 1-8-0 to Rs. 1-12-0 as sitting charge per cart load instead of the one rupee they used to receive from the contractors and yet there was a net profit of nearly Rs. 500 at the end of the very first year. The Forest Department's conditions and requirements were also fully satisfied. The second year's working was even more successful, the profits almost doubled and the workmen-members got a bonus besides.

Soon after, however, the former "mamool" contractors made up their minds to kill this society. But the only result of their activities was the increase of the auction amount payable to the department and the consequent slight reduction in the divisible profits. In the third year, however, there was a noteworthy experience. The society's fuel supply was exhausted by the month of May and from April onwards the local price for fuel rose nearly cent per cent thus proving the need for such a society in the consumers' interest.

The subsequent career of this society has been one of continued and sustained progress, although in recent years profits have been somewhat smaller owing to successful combination among the mamool contractors in bidding for coupes. But the wood-cutter-members and the cartmen continued to receive decent wages and an annual bonus roughly equivalent to 25 per cent of the wages while the town's people had their fuel at reasonable rates. The Forest Department had also to own repeatedly that the methods of felling employed by the society were such as did not injuriously affect the forests.

As stated already the financial position of the society has always been sound. The position on 30th June last was as follows:—

It had as assets fixed deposits in the bank to the tune of Rs. 3,500. A dividend of Rs. 1,116-2-0 was payable to its members besides an undistributed dividend of Rs. 315-5-0. There was a common good fund of Rs. 236-3-0 while the Reserve Fund stands at Rs. 899-2-0. The net profit for 1929-30, viz., Rs. 2,992-9-0 brings up the total assets to Rs. 5,559-5-0 and of this not a pie was due to any non-member.

One would naturally expect that a branch of Government in what is known as the Development Department would feel proud of such an achievement but we shall see presently how this useful institution is sought to be dealt with by the co-operative officials. The Deputy Registrar had no doubt an occasion for interfering. In the audit of 1929-30 the Inspector discovered that 64 cart-loads of fuel had not been brought into account and the Deputy Registrar suggested their cost should be made good. The general body meeting of the society resolved to recover the value from the clerk concerned and also removed him from service. But in the beginning of 1930, the department checked the accounts for all the previous years as well and came to the conclusion that there had been a total loss of 185 cart-loads. The general body met again and although it differed from the above calculation, took prompt steps for the recovery of the total amount from the clerk concerned and if the amount has not been completely recovered by now, it is mostly due to the department launching a criminal prosecution against the clerk in the meantime. Now a word as to the difference regarding the exact amount of the loss between

the calculation of the Deputy Registrar and that of the office bearers of the society. The system of account-keeping in a production and sale society is naturally complicated and taking into consideration the distance between the forest and the depots some leakages might easily occur unless the watching is perfect and where a large number of low-paid men are employed it is not possible to guarantee the honesty of every one. At any rate there are reasons for believing that the calculations of the department are not infallible. But as a Co-operative Society deals only with its members and not with outsiders, this would not be such a serious matter and consequently the society reconciled itself to the views of the Deputy Registrar as regards calculations.

The general body approached the Registrar. In the meantime the Deputy Registrar, without passing any orders on the subject of recovery of the amount, asked the President of the society to furnish him with a note on the working of the Labour Union specifying the safe-guards provided against illicit removals of fire-wood. Accordingly, a note was submitted to him as long ago as September 1930. It would take too much space to detail here the safeguards suggested. While favourable orders were daily expected, to their surprise, the honorary workers who had given so liberally of their time and of their brains these ten years with the altruistic object of providing steady and remunerative employment to over one hundred poor and sober men who had stood by co-operative practice almost from the inception of the movement in our province, heard one fine morning that the Deputy Registrar had passed orders for enquiry under Section 35 of the Act. This order was not even communicated to the society, and it seems the holding of the enquiry too was not to the knowledge of the office-bearers of the society.

I trust that the Registrar, who has earned a name for fairness and love of co-operation and the Hon'ble Minister will see that such a unique institution is not strangled. For surely there should be other methods of killing rats than burning the house.

(Reprinted from the "Hindu.")—20-3-'31.

## REPORT

OF THE

### XVII Madras Provincial Co-operative Conference

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Apply to:—

THE JOINT SECRETARY,

The Madras Provincial Co-operative Union,

ROYAPETTAH, MADRAS.

## P. C. U. and Co-operative Propaganda.

Mr. R. Krishnaswamy Iyengar visited Vadalur in S. Arcot and delivered an interesting and instructive lecture on Rectification, Control, Interim Supervision and Collection.

He impressed upon the audience the need for obtaining short term loans. He had prepared a memorandum in respect of what the Supervisors and the panchayatdars of societies and the governing body members of Unions ought to do at governing body and general body meetings with a view to put everything in order. That was handed over to the Chairman 3 days in advance. With the aid of the suggestions contained therein suitable resolutions were passed after discussion.

On 12-1-31 there was a meeting of the general body of the Villupuram Supervising Union, and Mr. R. Krishnaswamy Iyengar took part in the proceeding.

He delivered a lecture dealing with the duties and responsibilities of Panchayatdars in minimising the ever-increasing overdues. He suggested remedies as how to improve the state of societies in the interest of the depositor whose money is invested in the movement and who requires protection especially when the whole management is entrusted to a body of persons who are themselves borrowers. The importance of short term loans, marketing of produce, classification of members of societies against whom suitable and prompt steps had to be taken to recover the arrears was emphasised. He also requested the governing body members to visit societies more often than they had been doing. Suggestions for rectification of societies were also made.

## II

1. A conference of Co-operators and Village Panchayats was held at Palakole under the Presidentship of Mr. B. Satyanarayana on 3rd October 1930. Mr. N. Satyanarayana, Joint Secretary of the P. C. U. was invited to address the audience on the Co-operative movement in general and Village Panchayats in particular. It was a divisional conference and was well attended when Mr. Satyanarayana delivered his speech.

2. On the 16th of October he went to Coconada and organised a Land Mortgage Bank.

3. On the 18th Mr. Satyanarayana was invited to the Ryots Conference at Palakole and address them on Land Mortgage Banks. Ryots of more than 50 villages attended the conference. He spoke to them about the benefits of co-operation in general and about the starting of Land Mortgage Banks and long term finance in particular.

4. On the 16th of November he attended the general body meeting of the Amalapur Co-operative Central Bank and spoke to them on rectification and consolidation scheme.

5. On the 26th of November he spoke to the Tuni Co-operative Union members on the rectification and consolidation work to be done by them.

6. On the 30th of November he attended the opening ceremony of the Tapeswaram Co-operative Union and addressed the audience on the duties of Co-operators and particularly of office-bearers of the Union.

Mr. N. Satyanarayana next went to the North Arcot District to study the condition of the Co-operative movement there and consult Co-operative workers regarding the steps to be taken for future development of the movement in the area.

He arrived on 20-2-30 at Vellore and addressed the students of the Gray Institute on the 'Principles and Ideals of Co-operation'. On the 22nd morning, he spoke to the students of Gray Co-operative Training Institute again on the structure of the Co-operative movement and its progress in the Madras Presidency.

On 22nd morning, he visited Pallikonda Co-operative Union and inspected the office. There were 27 Societies affiliated to the Union and here was only one supervisor working in the area. Out of the 27 Societies, ten societies only borrowed and the remaining 17 societies did not at all borrow last year. The majority of the societies in the Union area were in a moribund state. But it is surprising to see that there are no overdues under interest to the Central Bank. From this, he inferred that the Bank authorities and the Unions and the Federations were very prompt in collecting the interest arrears due to the Central Bank. There are heavy overdues from members to the society both under principal and interest. Long term loans extending to ten years were given in the past. Most of the loans were in arrears. The staff was quite inadequate. For intensive supervision better staff had to be employed and verification of loans in Societies had to be immediately attended to, to ensure the solvency of the members.

A general body meeting of the Pallikonda Co-operative Credit Society was held and Mr. Satyanarayana addressed them on their duties and responsibilities as members.

In the evening of 22-12-30 he visited Arni Co-operative Union. A general body meeting of the Arni Palem Co-operative Credit Society was held. He verified nearly twenty five loans. There were a few long term loans, and the majority of the loans were given for short periods. It was a happy sign to see in the North Arcot District that the volume of short term business was growing. There were a few defects which he found in the working of the society.

He then attended the Executive Committee meeting of the Federation and the Central Bank on the 22nd noon and addressed the members of both the Committees on the importance of appointing more staff for consolidation and rectification work in the area. An administrative branch was opened in the Bank with three clerks. Regular files were maintained in the Bank office society var with details of working of each society. The Bank had no field staff. The Federation is maintaining 8 special supervisors for the whole district to attend to consolidation and rectification work. They had taken up the rectification work of 200 societies in the whole district. They were not able to cope with the work. Out of the 900 societies working in the Bank area, 200 societies only borrowed last year. The remaining societies did not apply for loan at all. Some societies were not borrowing for the last two or three years.

Rectification work was not carried on intensively on a large scale. There were over-lapping and duplication of work. He therefore suggested to the directors of the Bank and the Federation to co-ordinate their activities and assign work to supervisors with limited areas for their operations. To revive the old societies and to improve the existing ones the present staff was, in his opinion, quite inadequate.

The Deputy Registrar of Co-operative Societies also attended the Executive Committee meeting of both the Institutions. He was also of the same opinion. But Mr. Satyanarayana thought that the directors of the Bank and the Federation did not sufficiently realise the gravity of the situation. Unless, this intensive work was taken up in one area at least, in right earnest, they could not know the actual state of affairs in the Societies.

## III

Mr. A. Rajabadar Mudaliar attended the propaganda class held in Karumbakam Co-operative Supervising Union on 29-1-31 at Tirukundram where there was good attendance of the Panchayat-Members of the societies affiliated to the Union.

*Points dealt with in his address were:—*

1. The moral nature of the movement and the qualities among the members of the credit societies which were essential for the success of the movement.
2. The existing condition of the movement with its appallingly heavy overdues from the societies and the danger ahead.
3. The practical steps which the societies and the Unions should take to save the movement from danger.
4. Lack of interest and sense of responsibility among the members of the governing body.
5. Non-observance of by-laws.
6. Deplorable features of elections.

## IV

Professor S. K. Yegnanarayana Iyer, M.A., visited in the month of March the Co-operative Training Institutes of Bezvada, Rajahmundry and Anantapur and lectured to the students on Consumers' Co-operation and Co-operative Life-Insurance.

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## Reviews.

### AGRICULTURAL CO-OPERATION IN ENGLAND.

(A Survey by the Horace Plunkett Foundation.—Routledge, London. 7sh. 6d. net.)

The Book under review is issued by the Foundation now famous for its Year Books of Agricultural Co-operation. The work is unique in more than one respect. The books published on industrial co-operation in England are legion; while those on agricultural co-operation are far and few between and are largely propagandist in character. The treatment of the subject is masterly and avoids the extremes of optimism and cynicism. It is both critical and constructive and is not content to be merely informative as several of the "Orange Reports" of the Ministry of Agriculture are. While we get a complete and detailed picture of agricultural co-operation in England—County by county which is unique, though for this there can be no great demand by readers in India—the inferences and observations in which the general chapters, occupying half the book, abound are bound to be of very great interest not only to serious students but also to eager practical co-operators in our country.

We have at first a short and illuminating historical sketch in which are traced the three phases passed through by agricultural co-operation in England. It brings out in particular the influence exerted by the industrial co-operative movement and the example set by neighbouring European countries in the creation and growth of several types of agricultural societies. Readers will be struck by the lack vigour and spontaneity in the movement in some of its stages.

The chapter dealing with the "Structure of Societies" is a remarkably clear and concise exposition of the legally enforceable conditions of a co-operative society's existence—which are after all few in England—and of the general trend of rules adopted by the societies under the guidance of one or other of the federal bodies in the past. The rules relating to the division of profits have been specially dealt with, as they are the best test of the correct co-operative policy pursued by societies. It is shown that only a few societies, of rather dubious co-operative origin, tend to move in the direction of joint-stock practice.

Co-operative credit, so vitally important in India and several other agricultural countries, is of little or no importance in England. This is due mainly to the penetration into the countryside of the English branch banking system. County councils add to this source of credit in the case

## REVIEWS

of "small holders." The "requirements" societies are enabled to sell on credit to members by means of bank overdrafts to themselves. The C. W. S. and marketing societies offer credit facilities. No wonder the few credit societies formed under the 1923 Agricultural Credits Act have been inactive for sometime.

Due to the absence of credit societies and the failure of creameries and a few other well-known types of activity, England has been for long a byword for the failure of agricultural co-operation. Even according to Sir Horace Plunkett, who writes the foreword, "social tradition, the stage of development that farming has reached and the organisation of the trading system have combined to make the growth of co-operation more difficult" in that country. But this intensive survey shows conclusively that the movement is quite strong at least in one sphere, that is, in the purchase of agricultural requirements, like feeding stuffs, fertilisers and seeds. The societies are well distributed; indeed there is said to be need for reducing their number, while the size and scope of usefulness of most of them may well be increased. Many of them, like the agricultural merchants whom they have partially displaced, undertake the disposal of one or other of members' produce—particularly grain and potatoes.

The *ad hoc* marketing societies, however, have not fared quite well, even in the one "sheltered industry" of fluid milk. The wholesaling of fresh milk is the rule; manufacturing of milk products from surplus milk is only spasmodic. The English farmer finds it easy to sell his milk, amongst others to ever growing dairy departments of Stores; but he does not get a fair share of the price. What is needed is "Collective bargaining where the main output is concerned coupled with an adequate co-operative organisation for the handling of surpluses.

The co-operative marketing of live-stock and meat, so important in England which specialises in animal husbandry, is much less of success. Failure in most cases is traced to the lack of standardisation in breeding and the want of regular and continued support by members. Societies have been started in ignorance of the capacity of existing traders and the prevailing competition. Some sprang from war-time control and have failed to adopt themselves to peace conditions. The best thing would be to entrust the requirements societies to sell fat stock to the industrial co-operative movement and to private wholesalers and slaughter-houses.

Egg marketing has received a fillip from the introduction of the National Mark. More packing stations have been started, and, what is more important for co-ordinating sales under the National Mark, a

central selling agency has begun its operations. Compulsion in some form is advocated, as in the case of hops which has only provided an "instructive failure" thanks to the perversity of a minority of growers who increased their acreage and sold independently and ruined the whole trade.

Fruit marketing has succeeded in a small way in some localities. More marketing information and some uniform system of grading and the proper disposal of the surplus are the urgent needs of the moment.

Co-operative marketing of wool as a specialised business, is of recent growth (since 1920) but shows greatest success. But there is said to be little scope for new societies. What is needed is a natural scheme, which is under consideration.

Though co-operative marketing is not yet a very important factor in England, the prospect is not so poor as depicted by critics. Co-operative supply of requirements has been very well developed except in the case of joint use of machinery. The movement is after all only 30 years old; it has passed through several crises, not of its own making. Much may be hoped for with the wider recognition and encouragement and the revival of the leadership and the unifying authority of a federal body like the Agricultural Organisation Society. India has perhaps more to learn by the "instructive failures" than by the shining successes of English societies.

K. C. R.

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## CO-OPERATIVE INDIA

BY

PROF. S. K. YEGNANARAYANA IYER,

Only a few copies of "**Co-operative India**" in 1928, being reprints from the "**Year Book of Agricultural Co-operation**" published by the Horace Plunkett Foundation, are available with us. Apply sharp to avoid disappointment.

Copies can be had from:—

THE MANAGER,

PROVINCIAL CO-OPERATIVE UNION,

ROYAPETTAH, MADRAS.

## AGRICULTURAL JOURNAL.

We are glad to note that the Madras Agricultural Journal, one of the most interesting amongst our exchanges has grown in size and has changed its appearance for the better and we hope that the appeal for more active support by Rao Bahadur M. R. Ramaswamy Sivan, B. A., D. A., a former Principal of the Agricultural College, Coimbatore, will be enthusiastically responded to. We wish our contemporary all success.

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## THE INDIAN INDIA.

We have received the first two numbers of the newly started Journal the "Indian India" a monthly devoted to Agriculture, Banking, Co-operation, Economics, Philosophy and Insurance. The first editorial styled "Ourselves" explains the view point of the paper. The editor confesses that he belongs to no political party but is actuated only by the motive of service so that India may attain *Sampurna Swarajya*. We heartily welcome this addition to Indian journalism and we invite the attention of our readers to a brief review of an interesting drama on Insurance published in our last number.

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## REPORT OF THE INDORE STATE CO-OPERATIVE CONFERENCE.

We have received a copy of the Report of the Indore State Co-operative Conference and the celebration of the VIIIth International Co-operators' Day held under the auspices of the Indore Co-operative Central Association. Diwan Bahadur A. U. Maljee, a prominent co-operator of Bombay who presided over the conference delivered a short and thought-provoking address. The resolutions that were passed at the conference held in July and in November pleaded for the strengthening of the Central Institute and the promotion of new forms of co-operative societies like the printing society, house building society, society for sale and supply. We are glad to note that strenuous attempts are being made to encourage thrift among the members of the co-operative societies. We wish our brethren of Indore every success.

S. K. Y.

THE MADRAS JOURNAL OF CO-OPERATION  
SOUTH INDIAN CONSUMERS' CO-OPERATIVE  
SOCIETY LTD.

Co-operators in Madras would be glad to note that the South Indian Consumers' Co-operative Society Ltd., situated at Matunga, G. I. P., Bombay, is one of the few successful stores in Bombay. We had the pleasure of visiting it on more than one occasion and we were struck with the business-like way in which the institution is run. We have just received the balance sheet of the institution for the half year ending with 30th September 1930 with a turnover of a just less than Rs. 50,000. They have been able to declare a net profit of over Rs. 2,000, an achievement which even the famous Triplicane Urban Co-operative Society is not in a position to boast of. It is run entirely by Madrasedes and the T. U. C. S. may well be proud of being the inspirer, though it is not able to set a very good example to any one in the matter of good balance-sheet.

S. K. Y.

MADRAS KACHALESWARAR DIVISION CO-  
OPERATIVE SOCIETY LTD.

We have received a copy of the VIth Annual Report of the Madras Kachaleswarar Division Co-operative Society Ltd. We generally do not review the operations of Primary Societies unless there is something peculiar about them worth mentioning and given prominence to. In this report under review there are two proposals which we are glad to note have been accepted at the General Body Meeting and are merely waiting for the sanction by the Deputy Registrar to become operative bye-laws of the Society. One such proposal was for the issuing of Thrift Certificates payable in five years and the second the granting of Cash Credit to members to the extent of their monthly salary, or income or Rs. 200 whichever is less.

Both these are novel features which other flourishing urban banks with a capital directorate and reliable clientele of members may also introduce. We wish the pioneering society of Kachaleswarar Division all success in its new venture.

S. K. Y.

REVIEWS

ON FRANCHISE.

By MR. K. S. MUTHUSWAMI AYYAR.

Mr. K. S. Muthuswami Ayyar, once on the staff of the Hindu High School, Triplicane, is not a new figure in the co-operative world. He has been of late interesting himself, and a host of readers, in the wider and more attractive field of politics. He is rendering yeoman service by his clear and concise exposition of political and economic problems in racy Tamil.

The present pamphlet is on the important topical subject of Franchise. The author avoids the narrative form which tends to monotonous and conveys his instruction in a graded and guarded manner by means of a series of imaginary conversations in which an increasing number of citizens with varied interests take part. A number of intelligent doubts and difficulties, in addition to prejudices, are raised against adult suffrage and representative institutions and are all answered effectively. It is full of argument and there is little that is dogmatic. In the closing chapter is inculcated the spirit of service to society which should animate all representatives and without which improvement in the mere form of Government is of little avail.

Mr. Muthuswami Ayyar has in this booklet, in our view, fulfilled his new role of adult educator in a striking fashion. We wish the author and his series, to follow, on Legislation, Taxation and finance, Rural uplift etc., all success in the Tamil World.

K. C. R.

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account books prescribed for credit societies. It will be sufficient if they maintain the following books only.

- (1) Cash book.
- (2) Loan Ledger.
- (3) Minute book.
- (4) Admission register.
- (5) Liability register.
- (6) Property statement register.

Only the first three books namely the cash book, the loan ledger and the Minute book need be bound books. The remaining books may be small books of quarto size, with the headings written in manuscript at the top. Deputy Registrars are requested to instruct the Inspector in charge of these societies to maintain only the books mentioned above and to minimise expenditure on contingencies as much as possible.

(By Order.)

J. C. RYAN,  
Manager.

To

- All Deputy Registrars and Sub-Deputy Registrars in independent charge (i duplicate,
- Copy to Superintendents of all Training Institutes.
- Copy to the Commissioner of Labour with reference to his Circular No. B. 4392/31 dated 10-2-31.
- Copy to the Christian Central Co-operative Bank Ltd, for information (i duplicate.)
- Copy to the Editor, the Madras Journal of Co-operation, Madras.
- " " Andhra Sahakara Sammelanam, Bezwada.
- " " Tamil Nadu Co-operative Federation, Coimbatore.

No. R. Dis. B. 1294/31.

OFFICE OF THE REGISTRAR OF  
CO-OPERATIVE SOCIETIES,  
Madras, 4th March 1931

D. N. STRATHIE ESQ., I. C. S.,  
Registrar.

CIRCULAR.

II

Amendment—Model by-laws—Land Mortgage Banks.

When the by-laws of the primary Land Mortgage Banks were first formed, by-law 46 of the model by-laws provided that loans may be given only for two purposes, namely, (1) Redemption of mortgages and (i

Registrar's Circulars.

No. B. 5872/30

OFFICE OF THE REGISTRAR OF  
CO-OPERATIVE SOCIETIES,  
Dated 4th March 1931.

D. N. STRATHIE ESQ., I. C. S.,  
Registrar.

CIRCULAR.

Sub :—Depressed class societies—By-laws—Amendments.

As a result of the discussion with the Commissioner of Labour and the Special Deputy Registrar under him on the supervision of depressed class societies, the following amendments to the by-laws of depressed class societies have been agreed upon.

By-law No. 4.—The value of a share will be Rs. 10 payable in 40 monthly instalments.

By-law No. 7.—The maximum number of shares will be 5 in this by-law and in by-law 13. The entrance fee will be reduced to one anna per share, the maximum amount being annas four only.

By-law No. 8.—Renumber the existing bylaw No. 8 as No. 8 (a) and add the following as by-law No. 8 (b).

"In case the society has no Government loan outstanding, a member may withdraw shares after five years subject to the conditions prescribed in by-law 8 (a)."

By-law No. 42.—The individual maximum borrowing power per share of a member will be fixed at Rs. 50.

By-law No. 43.—The rate of interest on all short term loans will be reduced to 1 3/4 pies per rupee per mensem.

By-law No. 44 (2).—The surety limit be enhanced to Rs. 100 per share.

By-laws 47, 50, 51 and 52.—The penal rate of interest on loans will be reduced to two pies.

2. Deputy Registrars are requested to register the amendments to by-laws on the above lines when they are received from the depressed class societies.

3. The expenditure on account books in these societies should be kept down to a minimum compatible with proper working. It does not really appear necessary that these societies should maintain all the

improvement of land and methods of cultivation. Subsequently, the scope of this by-law was enlarged by making provision for loans for the charge of other prior debts not secured by mortgages and for purchase of lands in special cases. (Vide by-law 37 of the model by-laws now in force) By-law 41 of the current by-laws requires that every loan should be secured by a mortgage on the lands to be redeemed or improved by means of the loan. When a loan is taken for the discharge of prior debts not secured by mortgages or when a loan is sanctioned for the purchase of land, by-law 41 cannot be followed for the reason that no lands have been redeemed or improved. It has therefore been found necessary to amend by-law 41 as follows:—

“Every loan shall be secured by a mortgage of lands and shall not exceed 50 per cent of the estimated market value of such lands. The mortgage shall be without possession.”

2. Deputy Registrars are requested to register amendments to by-laws proposed by the land mortgage banks on the above said lines. Any other wording that secures the same end can also be accepted.

(By Order).

J. C. RYAN,  
Manager.

All Deputy Registrars, Deputy Registrars for land mortgage banks, and Sub-Deputy Registrars (in duplicate)

Copy to land mortgage banks.

.. Central Land Mortgage Bank, The Madras Provincial Co-operative Union, Andhra Sahakara Sammelanam, and Tamil Nadu Federation.

Copy to the Superintendents of Institutes.

## GOVERNMENT OF INDIA.

FINANCE DEPARTMENT (CENTRAL REVENUES.)

New Delhi, 21st February 1931.

### NOTIFICATION.

Stamps.

No. 2. In exercise of the powers conferred by clause (a) of Section 9 of the Indian Stamp Act, 1899 (II of 1899), the Governor General in Council is pleased to remit the duty chargeable under the said Act on deeds evidencing transfer of debentures floated by the Central Land Mortgage Bank, Madras.

A. TOTTENHAM,  
Joint Secretary to the Government of India.

R. Dis. B. 1079/30

OFFICE OF THE REGISTRAR OF  
CO-OPERATIVE SOCIETIES,  
Madras 16th March 1931.

### III

Copy (of the notification published in G. O. No. M. S. 366 Dev., dated 10-3-1931) communicated to the President, Central Land Mortgage Bank with reference to his letter No. 35 dated 17-2-1930.

Copy to the Deputy Registrars, Land Mortgage Banks and the other Deputy Registrars and Sub-Deputy Registrars for information.

Copy to the Superintendents, Training Institutes.

Copy to the Editor, the Madras Journal of Co-operation, the Andhra Sahakara Sammelanam and the Secretary, Tamil Nadu Federation.

(By Order)

J. C. RYAN,  
Manager.

To  
The officers concerned

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D. Dis. C. 661/31

OFFICE OF THE REGISTRAR OF  
CO-OPERATIVE SOCIETIES,  
Madras, 9th February 1931.

D. N. STRATHIE ESQ., I. C. S.,  
Registrar.

CIRCULAR.

IV

*Subject:—Agriculture—ploughs—popularisation.*

The Director of Agriculture has written to say that he has selected a light plough of Meston type which can be used in place of Meston, Konkan and other light ploughs sold in the market at prices varying over Rs. 5 each. This new plough is called "Cooper Plough No. 25." It will be available for sale at all agricultural depots at Rs. 5 iron parts only. If it is purchased in cases containing 15 ploughs each, the cost per plough will be reduced to Rs. 4-12-0. The Director of Agriculture is willing to arrange for the demonstration of this plough wherever it is necessary. The names of societies that are willing to buy the implements might be sent up to the Director of Agriculture direct.

(By Order)

J. C. RYAN,  
Manager.

To

All Deputy Registrars and Sub Deputy Registrars.  
Federations.  
Editors of Madras Journal of Co-operation.  
" Andra Sahakara Sammelanam.  
" Kannada Sahakari.  
Tamil Nadu Federation, Coimbatore.  
Copy to the Director of Agriculture, Madras.

## International Co-operative Alliance.

### INTERNATIONAL COMMITTEE FOR INTER-CO-OPERATIVE RELATIONS.

The International Economic Conference of 1927 expressed the hope that the efforts of the Agricultural Co-operative Organisations and the Distributive Co-operative Organisations which tended towards the same goal should "receive attention and be furthered by the creation of a Committee representing National and International Co-operative Organisations of agriculturists and of consumers . . ."

By its composition, as by its object, the International Committee for Inter-Co-operative Relations which has now been constituted after a number of preliminary meetings since 1929, and which began its work at the International Labour Office, Geneva, on 9th and 10th February, may be said to fill this need.

The Committee consists of an equal number of representatives of the International Co-operative Alliance (Sir Thomas Allen, and Mr. E. Poison, Vice-Presidents of the International Co-operative Alliance, Mrs. E. Freundlich, Messrs. A. Drejer, V. Klepzig and E. Lustig, members of the Central Committee of the Alliance, and Mr. H. J. May, General Secretary of the Alliance), and of the International Commission of Agriculture (Messrs. de Vogue and Jules Gautier, President and Vice-President of the International Commission of Agriculture, and Messrs. A. Hermes, N. Gijzen, F. Klindera, G. Mladenatz, and Ch. Schandl. Substitutes: Messrs. A. Borel, Gannes and P. Vimeux).

The purpose of the Committee is "to promote the development of moral and economic relationships between Agricultural Co-operative Societies and Distributive Co-operative Societies" and further "to act as a liaison body between the Co-operative Movement as a whole and international institutions, in particular, the Economic Organisation of the League of Nations, the International Labour Office and the International Institute of Agriculture."

The Committee unanimously elected Mr. Albert Thomas as its independent chairman.

As soon as it was constituted the Committee decided to invite regularly to its meetings representatives of the institutions between which and the Co-operative Movement it hoped to establish liaison and, in addition, a representative of the International Co-operative Wholesale Society, and possibly also a representative of a similar International Agricultural Co-operative Organization.

A first discussion, animated by a desire for wholehearted mutual collaboration, showed what contribution the Agricultural and Distributive

#### INTERNATIONAL CO-OPERATIVE ALLIANCE

Co-operative Societies, working in the closest harmony, could make to the work of economic reconstruction by a better adjustment of supply and demand, a more efficient organisation of a more stable market, and the elimination of certain causes of waste in the distribution of agricultural products which would be to the advantage of the community as a whole.

After examining reports submitted by Messrs. H. J. May, F. Klindera, E. Lustig, E. Poison, on certain examples of relationships already existing or proposed between Co-operative Societies of the two types, the Committee adopted a number of decisions some of which aimed at making known, and suggesting as models some of the experiments already carried out, while others, aimed at supplementing the information already collected, with a view to more extensive and more intensive study.

It decided to undertake a monographic enquiry into the egg trade in certain countries. Finally, it recommended that in every country in which relations have not already been established between Agricultural and Distributive Co-operative Societies mixed committees should be set up which would serve to prepare, and propagate, the work of the International Committee.

The next meeting of the International Committee for Inter-Co-operative Relations will be held on 23rd and 24th June next.

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## **The Triplicane Urban Co-operative Society, Ltd.**

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THE SECRETARY,

**Triplicane Urban Co-operative Society, Ltd.,**

***Triplicane, Madras,***

## “Rural Reconstruction”—In Lepakshi.

(BY MR. G. HARISARVOTTAMA RAU, M.A.)

Lepakshi is in the Hindupur Taluk of the Anantapur District. It is 8 miles from Hindupur. There is bus service between Hindupur and this place. The place is within easy reach of the Railway station, and is a fairly convenient centre, worth trying “Rural Reconstruction” work. Lepakshi itself has been famous for its great Rock-Bull, and its temple. The area round about must have, at one time, been of great productivity, because there is still to be seen parts of a ruined canal carrying water from the Penna right up to Penukonda. There is an inscription within the area of Lepakshi centre, as is now constituted, which speaks of an expert engineer who designed the channel during the Vijayanagar period. Within a few miles of Lepakshi, the border is crossed into Mysore. For the past few years, Mysore has been putting forth a great deal of effort to organize and run Panchayats in an efficient manner. Therefore, the area here is fairly congenial for rural reconstruction work.

*Foundation.*—In the year 1929 about the end of May, the centre was started under the Presidency of M.R.Ry. Rai Bahadur N. Gopalswamy Iyengar, B.A. B.L., District Collector, who was himself the most enthusiastic Registrar-General of Panchayats. From reports, I find that he has been taking keen interest in the work. The Supervisor in charge of the centre is Mr. V. Ramachandra Rau, B.A. B.L., who has sacrificed a fairly good practice at the bar, and is devoting himself to rural uplift work. He is well equipped for the work, wielding a powerful racy pen in Telugu, and able to make himself felt as he speaks in the vernacular.

*Area included.*—The villages included in the centre are 8 in number, taking the main villages as such. Including the hamlets the number would come to 34. From village to village the distance is generally a mile or a mile and a half. I feel, the most robust and enthusiastic worker will find it difficult to cover the whole area to any effect, though Mr. Ramachandra Rau appears to have done remarkably well within the 19 or 20 months that he was in charge up to the time of my visit. Even he has selected some villages for intensive work, but if the area is definitely cut out into two, one for intensive work, and the other for a general kind of supervision, this to be taken up later on for intensive work, the worker may be expected to be more effective.

*Economic Survey.*—The one great result of establishing this centre, apart from the detailed day to day work, is that a careful economic survey has been undertaken. While some preliminary surveys were made in a general way for determining the work that could be done in the villages, Mr. Ramachandra Rau has fully finished a detailed economic survey in one village, and he has finished parts of it in other villages. On one important

question, viz., indebtedness of the ryot, his conclusion is that the average per man in this area (of 8 villages) is 67 rupees. I had occasion to examine the individual budgets he had prepared and I found that he had gone very carefully into the question. In dealing with the expenditure side of the budget, however, only the interest on debt was included. I suggested that a scheme of figures may be adopted providing for an amortisation instalment on the expenditure side. As our people generally, and as our villagers particularly, do not take kindly to insurance schemes, it appears safe to provide for liquidation of existing debts spread over 20 years. It is of interest to note that Mr. Ramachandra Rau's figures amount almost to double that mentioned by the Banking Enquiry Committee's report. Anantapur is the poorest district in our Presidency and no average arrived at for the whole area would hold good in its case.

It would be interesting to know the ratio that this average of Rs. 67 per man bears to the land revenue paid. That, according to some authorities, would be index of the extent to which the ryot is involved.

*Adult Education.*—The scheme adopted at this centre for adult education is extremely interesting. It may be divided into two parts: one is the utilisation of special occasions. A summer school is held covering a period of about two weeks and the services of the best available men from Anantapur and other places are utilised. Anantapur has a splendid first grade college, and the interest some of the professors there took in running the school is praise worthy. Karthikam is a month which involves daily observance of congregational religious service. This was intelligently used for adult education by Mr. Ramachandra Rau, and the occasion of Krishna Deva Raya Vardhanti and the Health Week were equally utilised. But this is not the best part of the adult educational effort. The day to day organization, and more especially, of the standing small volunteer corps is a speciality. One volunteer corps has been formed at Kallur, one of the villages within the area of the reconstruction centre. The volunteers work not only in their villages but they are sometimes used in other villages for purposes of Bhajana. This volunteer corps has influenced some of the villages to have regular bhajana every day, and bhajana means the education of the adults on all subjects through song and through the great educative organ, the ear.

There is an additional advantage in the bhajana that it brings together, more prominently the children and the adults. Agricultural, sanitation, health and temperance songs form a part, I understand, of the daily bhajanas. I wish a small booklet were published of these songs so that it may be of use in the Telugu district at any rate. The actual work done by these volunteer corps, as also by the students' volunteer corps during the holidays, of cleaning the roads, effecting small repairs to them, also cleaning wells has a great demonstrative value for all the villages.

*Panchayats.*—The Panchayats in this area were originally 4 in number. Three have been since started. Out of these Panchayats one village

Panchayat (old) is reported not to be working on account of factions in the village. The remedy in such cases appears to be that such villages should be, if possible, clubbed with the adjoining villages and the burden of setting right the faction should be left in the hands of Panchayatdars. That is an experiment worth trying. For this purpose the Government may be asked to redefine the "village", and steps may then be taken to constitute a combined Panchayat. While on this subject, I may mention that some of the works in these Village Panchayats are said to have been held up on account of the delay in drawing up estimates. There is a provision in the Local Boards Act, Section 60, which is being used in some areas for forming Joint Committees for the Panchayats and through them employing technical men for carrying on the work in the villages. Five per cent of the works money is available for supervision, and it might advantageously be spent in employing men who will directly be under the Panchayats, and carry on the work. However, this appears to be feasible only in places where the financial resources of the Panchayats are strong. I recommend that the Panchayats of the Lepakshi Rural Reconstruction area be called together and asked to discuss this question either by themselves, or in co-operation with other Panchayats in the adjoining area.

*Medical Aid.*—Individual Panchayats in this area are doing certainly very good work. Lepakshi has a Panchayat Library, has a Panchayat dispensary, has a Panchayat sweeper, and also Panchayat roads. There is another Panchayat which runs a dispensary and that is situated at Cholasamudram. The number of patients that attend these dispensaries, more especially, Cholasamudram, is very encouraging. The total number treated there is recorded as 9431 between 1-7-1929 and 1-7-1930. There is medical aid provided in one or two villages by private agency. Quinine was distributed specially during the Malarial season by the Rural Reconstruction Supervisor. Homeopathy appears to be in some favour in this area. Thus this area appears to be well equipped from the point of view of medical aid.

*Sanitation.*—The activities of the Panchayats in this area in regard to sanitation have a peculiar interest. Sweeping of streets has been tried on a voluntary basis and the Supervisor and his voluntary corps have themselves done it. The Supervisor reports, however, that this is not a success and paid men must necessarily be employed. I am afraid the Supervisor did too much for the people. An occasional example by him and his volunteers would be more valuable than the continuous attention by them, and instead of throwing the voluntary burden in the matter upon a few volunteers, it will be more profitable to induce householders to stick to the old custom of sweeping the streets before their houses. This custom has no doubt fallen into disuse, and, where it is observed, every householder who keeps to it at all, sweeps only a little patch before the house for the mere form of it. If one street in a village can be taken up, as an experimental measure, and the householders induced regularly to sweep and water every morning, so as to meet one

another's patches and keep ready the rubbish so swept in small heaps arrangements may be made on a voluntary basis to remove these heaps. The panchayat may at a later stage allow these heaps to be removed for manure purposes, and make a small sum over them as income. The attempts made in this area to remove rubbish heaps from within the villages, and to kill or remove prickly pear are good, and it is very encouraging to find that all the Panchayats are prepared to have bore-hole latrines and have applied to the Inspector of Local Boards for sanction.

*Education.*—The panchayats seem also to be keen on running schools. The Lepakshi Panchayat has a population of 2,400, and it has four schools under its supervision. The Cholasamudram Panchayat runs schools of its own. I visited a school in one of the hamlets, Bisalumanepalli. It was a school teaching only up to the third standard. I found the boys and girls fairly clean and lively. The teaching also appeared to be good, to judge from the short examination that I could hold. There was one special feature of the school which I noticed. The Children were trained to small gardening work. The plot of the garden was very tiny. It deserves expansion. Even in that tiny spot children grew their own vegetables, and it was reported to me that one child received a bonus of 2as. 4ps. in the month for his work. I understand that in almost all the village schools in this area school gardens are being grown. If every other school is as good as this school in this matter the work appears to be creditable to the Panchayats concerned. In this area there are 11 schools all told, and these schools are utilized by the Rural Reconstruction Supervisor as centres of itinerant education. He calls his volunteers by turns to these schools, and every second Saturday in the month he gives them training. The work in these schools is attended to by groups of boys with their monitor at the head, called Badiped in Telugu. Besides these schools, there are 5 night schools within this area: three of them in charge of the Board schoolmaster, and two organized by private effort. The Supervisor of the R. R. Centre is at the preparation of an educational survey of 4 villages, and intensive work is done in these villages with his volunteers through bajana, harikatha, and lecture.

*Libraries.*—There are 5 villages in the R. R. area which have libraries; one of them having been started since the centre was established. These libraries serve the villages round about. Though men use these libraries alright, there appears to be no movement for the education of the ladies through this instrument. If arrangements can be made to spread the use of the libraries to the ladies, it would be a great advantage. The library movement in this area appears to require strengthening.

*Forests' other Departments.*—The Panchayats in Manaipalli, Lepakshi and Kallur are looking after irrigation, and in 4 village panchayats, village site poramboke have been transferred to the village Panchayat. In one the cattle grazing poramboke is also in charge of the Village Panchayat. Though two of the villages included in this area are subjects of a Forest Panchayat

they seem to have very little to do with the Forest administration. It appears to be appropriate that all the administrative functions in the village should be left in the hands of the Panchayat. The village panchayats for the villages included in the Forest Panchayat area must at least be allowed their own representatives on the Forest Panchayats. Where Panchayats exist in all villages of a Forest Panchayat area it would be best to hand over the forests to a committee of these Panchayats.

*Taxation.*—The Village Panchayats in this area have not been slow to levy Taxation either. Two Panchayats, Lepakshi and Manaipalli have levied property taxes. Lepakshi has got a labour tax sanctioned already. I understand that 4 other panchayats have applied for the labour tax. The labour tax appears to be the most handy method of taxation in villages. It is to be hoped that panchayats will make the best use of it and the Government will accommodate panchayats by sanctioning schemes of this kind of taxation expeditiously and liberally.

*Cottage Industries.*—The R. R. Centre has also very materially helped towards resuscitating some of the local cottage industries. In three of the villages there are about 70 families of Kurubas who weave woolen blankets. There is a co-operative credit society which helps the Kurubas of two of villages in their work.

*Hand-spinning.*—Next to it hand-spinning and hand-weaving are receiving attention. There are two associations; one at Manaipalli, and the other at Kallur, which have started hand-spinning and hand-weaving. 41 charkas are said to be in regular working order on behalf of these societies. This industry, though very essential, equally requires finance, and it is to be hoped that ere long more finance would be forthcoming, and more work would be undertaken. It is of interest to note that Malas, Mohemmadans and Brahmins are here-to-fore the most prominent in this work. The out-turn in 3 months has been about 800 yards of cloth, and the weavers' earnings being Rs. 102-12as., and the spinners, earnings being Rs. 41-14-8ps. In addition yarn seems to have been purchased to the value of Rs. 153-15-4 and cloth to the value of Rs. 58-5.

Bamboo workers are stationed in one of the villages within the area of R. R. Centre. There is a co-operative credit society at Manaipalli which gives them some help.

Beedies also figure as a cottage industry at Lepakshi. Mostly Mohemmadan women carry on the work and the finance comes from the Beedi-sellers of Hindupur.

There are 8 co-operative societies in this area Consolidation and rectification are being carried on by the supervisor of the R. R. Centre. In addition to the registered co-operative societies there is a co-operative grain bank in Kallur with 27 shareholders, 67 shares and a total of share-capital and

deposit of 3,978 local measures or 2,652 Madras measures. Another grain bank of the type has been started at Manaipalli with 21 members. From the fact that consolidation and rectification work is being conducted in the case of 4 registered co-operative societies and 3 others are in a moribund condition, it is evident that the Co-operative Dept, and the R. R. Supervisor have uphill work to do in regard to co-operation. Even under such conditions, it is a gladdening feature that life has been infused and the general-body meetings of these villages have called Panchayatdars to account and hat new society has been started at Kondur and Rs. 3,000 of loans have been distributed by the supervisor. He reports very good collections from the moribund societies.

I cannot better conclude these notes of mine than by expressing my admiration for the robust enthusiasm of the supervisor of the R. R. Centre. He deserves all the sympathy that can be extended to him. I consider he was perfectly right when he decided to concentrate on 5 villages out of the 8 he took up, though he does not appear to have neglected the other places. He has kept himself in close touch with the work that is carried on by the Mysore Panchayats near about and I am sure he can render a very good account of himself provided he is allowed to choose his own lines of activity, control over him being restricted to keep him from doing over too much.

## Memorandum of the Registrar of Co-operative Societies, Madras.

D. N. STRATHIE Esq., I.C.S., REGISTRAR,  
*Chepauk, Madras, No. B. 6217.30, dated 19th January 1931.*

SUB: Co-operative Training Institutes—Examinations November 1930  
Results.

The results of the Co-operative Examinations conducted in November 1930 are communicated to all Superintendents of Training Institutes and Deputy Registrars for information.

(By order)

J. C. RYAN,  
*Manager, 19-1-'31.*

To all Superintendents of Training Institutes and Deputy Registrars (In duplicate).

Copy to Sub Deputy Registrars in independent charge.

- „ District Federations.
- „ Central Banks including Madras Central Urban Bank.
- „ Provincial Co-operative Union, Madras.
- „ Andhra Sahakara Sammelanam, Bezwada.
- „ Tamil Nadu Federation, Coimbatore.
- „ President, Central Land Mortgage Bank.
- „ Deputy Registrars for Land Mortgage Banks (North and South).

*First Class 15 per cent and above (arranged according to rank)*

| Name of candidates            | Centre | Name of candidates       | Centre |
|-------------------------------|--------|--------------------------|--------|
| 1 K. B. Narayana Rao          | A      | 8 K. Kesavan Nair        | T      |
| 2 K. Theyunni Menon           | C      | 9 A. Narasimachari       | B      |
| 3 T. V. Rangaswami Ayyar      | C      | 10 M. Krishnaprasada Rao | B      |
| 4 P. R. Sivaramakrishna Ayyar | C      | 11 P. S. Narayanan       | C      |
| 5 S. Krishnan                 | C      | 12 G. V. Ragaviah        | B      |
| 6 Aswatha Narayana Rao        | A      | 13 S. V. Ananda Mudaliar | V      |
| 7 T. Venkateswaralu           | A      | 14 V. Sankunni Menon     | C      |
|                               |        | 15 U. S. Theerthapathi   | T      |

| Name of candidates          | Centre | Name of candidates          | Centre |
|-----------------------------|--------|-----------------------------|--------|
| 1 Anantha Praharaj          | R      | 51 V. Nagaraja Ayyar        | V      |
| 2 S. Ananthiah              | A      | 52 K. S. Narayana Ayyar     | C      |
| 3 Annapurniah               | R      | 53 S. Narayaniah            | B      |
| 4 S. Appa Rao Chowdry       | B      | 54 K. Narayanaswami         | T      |
| 5 H. Balasubramanian        | T      | 55 B. Narasimham            | B      |
| 6 Bala Rao Patro            | R      | 56 T. D. Narasimham         | V      |
| 7 G. H. Balaramiah          | B      | 57 M. Narasimhamurthy       | R      |
| 8 K. V. Beemasekara Rao     | R      | 58 G. L. Narasimha Rao      | B      |
| 9 B. Buchi Raju             | R      | 59 D. V. Narasinga Rao      | R      |
| 10 K. Chalamiah             | A      | 60 V. S. Nataraja Mudaliar  | V      |
| 11 S. Chidambaram           | T      | 61 A. B. Natesan            | B      |
| 12 A. China Chittena        | R      | 62 A. D. Nathaniel          | T      |
| 13 M. David Isiah           | A      | 63 S. V. Parthasarathy      | V      |
| 14 David Joseph             | V      | 64 Y. Pappireddi            | B      |
| 15 V. Y. Devadasan          | T      | 65 V. Parvateesam           | R      |
| 16 N. Divakaran Nayar       | T      | 66 L. Pasupathy             | T      |
| 17 L. Ethirajaloo           | C      | 67 D. Paul                  | A      |
| 18 A. Gopalan               | R      | 68 A. Peravadhani           | B      |
| 19 V. S. Gopalan            | T      | 69 P. Piramanayaga Mudaliar | T      |
| 20 B. Gopinathan            | T      | 70 T. Ponnurangam           | V      |
| 21 R. Gopinatha Rao         | C      | 71 V. C. B. V. Prasad       | B      |
| 22 A. Gumpasawmi            | R      | 72 K. Raghava Rao           | B      |
| 23 Hariharaswami            | R      | 73 P. Raghava Rao           | R      |
| 24 G. J. Itty               | C      | 74 B. Raghavendra Rao       | C      |
| 25 V. P. James              | A      | 75 A. Raghupathi Raju       | R      |
| 26 K. Janakiraniah          | B      | 76 P. Rajagopalan           | V      |
| 27 Kameswara Rao            | B      | 77 T. J. Rajagopalan        | T      |
| 28 K. Kanakiah              | B      | 78 N. Ramachandran          | T      |
| 29 P. Kesava Pillai         | T      | 79 M. Ramachandran Rao      | B      |
| 30 P. Kochukuttam Menon     | C      | 80 K. G. Ramachandran       | C      |
| 31 V. S. Krishnamachari     | C      | 81 N. Ramanathan            | T      |
| 32 D. Krishnamurthy         | R      | 82 P. Ramanathan            | V      |
| 33 K. Krishnamurthy Patro   | R      | 83 T. S. Ramanathan         | C      |
| 34 R. Krishnamurthy Rao     | V      | 84 K. Raman Nair            | C      |
| 35 M. R. Kriahnan Nambudhri | C      | 85 K. Ramankutty Nair       | C      |
| 36 P. K. Krishna Rao        | C      | 86 G. Rama Rao              | R      |
| 37 P. Kumaran               | C      | 87 N. Rama Rao              | R      |
| 38 M. Lakshmanachary        | B      | 88 M. V. Ramaratnam         | C      |
| 39 M. K. Lakshmanan         | V      | 89 B. Ramaswami Avadhani    | B      |
| 40 V. Lakshminarayana       | B      | 90 S. Ramaswami             | T      |
| 41 G. Lakshminarayana       | R      | 91 B. Ramayya               | A      |
| 42 T. T. Manavala Ayyangar  | V      | 92 P. Rangachari            | B      |
| 43 S. Manikavasagam         | T      | 93 T. V. Rangachari         | V      |
| 44 K. Manikkam              | R      | 94 N. Ranganathan           | T      |
| 45 R. Muthiah               | T      | 95 K. Rangaswami            | T      |
| 46 P. S. Muthuswami         | T      | 96 K. M. Rangaswami         | V      |
| 47 R. Muthuswami            | T      | 97 K. Sadasiva Moorthy      | B      |
| 48 K. A. Muthuswami         | C      | 98 M. N. Samuel             | C      |
| 49 S. V. R. Nagabhushnam    | B      | 99 T. Sanyasi Raju          | R      |
| 50 T. V. Nagaraja Ayyar     | V      | 100 T. B. G. Sarma          | R      |

| Name of candidates               | Centre | Name of candidates          | Centre |
|----------------------------------|--------|-----------------------------|--------|
| 101 S. Satyanarayana (A Section) | B      | 128 V. Subramanian          | C      |
| 102 Satyanarayana Kuchimanchi    | R      | 129 S. M. Subramanian       | C      |
| 103 R. Satyanarayana             | R      | 130 C. N. Subramanian       | C      |
| 104 Y. Satyanarayana             | R      | 131 K. Subrayapadhyaya      | C      |
| 105 B. Seetha Ramamoorthy        | R      | 132 R. Sundara Ramiah       | B      |
| 106 G. V. Seetha Ramaswami       | R      | 133 R. Sundara Rajam        | C      |
| 107 K. Seshadri                  | B      | 134 K. Suryanarayana        | B      |
| 108 U. S. Seshadri               | C      | 135 D. Saryaprakasa Rao     | R      |
| 109 Bh. Sadhanarayana            | R      | 136 V. V. Suryaprakasa Rao  | R      |
| 110 P. S. Binmanna               | R      | 137 L. V. Swaminathan       | V      |
| 111 D. S. Sivarama Krishnan      | V      | 138 S. Swaminathan          | C      |
| 112 G. C. V. Siva Rao            | R      | 139 V. S. Thirachithambalam | T      |
| 113 P. Siva Rao                  | B      | 140 C. Thiruvengadaswamy    | V      |
| 114 V. Sita Rama Rao             | B      | 141 D. Vaithanathan         | T      |
| 115 V. Somanadhasastry           | R      | 142 Varahalu                | R      |
| 116 P. C. Sounder Rajan          | T      | 143 P. Vasudeva Rao         | R      |
| 117 M. Srinivasamoorthy          | A      | 144 S. Venkata Ramana Rao   | A      |
| 118 A. Srinivasa Sarma           | B      | 145 R. Nenkata Ramiah       | B      |
| 119 T. Srinivasa Sarma           | B      | 146 Venkata Rao Ch.         | R      |
| 120 M. Srinivasalu               | V      | 147 M. Venkata Rao          | R      |
| 121 V. K. Srinivasan             | T      | 148 K. Venkata Ratnam       | C      |
| 122 S. S. Srinivasan             | T      | 149 K. Venkat Rayan         | V      |
| 123 Srishupabapathi              | R      | 150 K. Viraraghavan         | V      |
| 124 A. Subba Rao                 | B      | 151 M. R. Viraraghavan      | V      |
| 125 A. V. Subba Rao              | R      | 152 K. Venkatasubba Rao     | A      |
| 126 Y. V. Subba Rao              | B      | 153 M. Venkataswarulu       | A      |
| 127 S. Subbiah                   | T      | 154 K. Viswanathan          | T      |
|                                  |        | 155 D. Viswanatha Rao       | R      |

*Failed Candidates.*

|                          |   |                             |   |
|--------------------------|---|-----------------------------|---|
| 1 G. Achuth Rama Rao     | R | 18 V. T. Jared Sabapathi    | V |
| 2 B. Appalaswami         | R | 19 S. Kalyanasundaram       | T |
| 3 N. Arjuneswaran        | C | 20 S. Kamal Muhamed         | T |
| 4 B. Arumuga Sundaram    | T | 21 T. Kanta Rao             | R |
| 5 K. Bhogalingachary     | B | 22 C. K. Karunackaran       | C |
| 6 K. Bhramarachary       | B | 23 C. H. Kasiviswanathan    | B |
| 7 Bridavan Tripathi      | R | 24 V. Koteswara Rao         | B |
| 8 V. Chenchuramayya      | B | 25 K. S. Krishnamachari     | C |
| 9 G. China Suryanarayana | R | 26 M. S. Krishnamurthy      | B |
| 10 T. China Venkata Rao  | R | 27 R. Krishnamurthy         | T |
| 11 V. Dakshnamoorthy     | B | 28 S. Krishnamurthy         | T |
| 12 S. Devanesan John     | V | 29 G. S. Krishnan           | C |
| 13 P. Gangalu Naidu      | A | 30 R. Krishnaswami Ayyahgar | C |
| 14 V. Gopalakrishnan     | T | 31 M. Kuppuswami            | T |
| 15 A. Hanumantha Rao     | R | 32 P. Lakshminarasiah       | R |
| 16 C. Jagannadhan        | B | 33 T. Maduetti              | A |
| 17 D. Jagannadhan        | R | 34 R. Malayappa Pillai      | T |

| Name of candidates              | Centre | Name of candidates              | Centre |
|---------------------------------|--------|---------------------------------|--------|
| 35 Y. Manikka Rao               | A      | 79 A. Srinivasayya              | V      |
| 36 O. S. Nagarajan              | C      | 80 M. Stephen                   | G      |
| 37 K. S. Nagaraja Rao           | V      | 81 Ch. Subba Rao                | B      |
| 38 R. Nagasubramanyam           | T      | 82 Ch. V. Subba Rao             | R      |
| 39 V. Nageswara Sastry          | R      | 83 T. Subba Rao                 | R      |
| 40 T. K. Narayanaswami Pillai   | T      | 84 A. Subba Rao                 | R      |
| 41 M. Narayana Rao              | B      | 85 N. Subba Rao                 | B      |
| 42 N. Narayanaswami             | T      | 86 V. Subba Raman               | T      |
| 43 B. N. Narasimhachari         | A      | 87 P. R. Subramanian            | T      |
| 44 K. V. Narasimham             | R      | 88 T. K. Subramanian            | T      |
| 45 S. V. Narasimhan             | V      | 89 K. S. Subramanian            | T      |
| 46 A. Natarajan                 | T      | 90 B. S. Subramanian            | C      |
| 47 R. Natarajan                 | T      | 91 A. S. Sundaram               | T      |
| 48 V. B. Natarajan              | V      | 92 Surendranath Patnaick        | R      |
| 49 S. Parvatesan                | R      | 93 B. Suryanarayanan            | R      |
| 50 P. Pattabirama Rao           | R      | 94 S. Suryanarayanan            | R      |
| 51 P. Phalalocham               | B      | 95 M. Suryanarayana             | A      |
| 52 N. Pratapa Rama Rao          | B      | 96 B. N. Suryanarayanamoorthy   | R      |
| 53 P. Purnachandra Rao          | R      | 97 G. Tatiah                    | B      |
| 54 S. Radhakrishnan             | V      | 98 K. M. V. Thamiah             | R      |
| 55 A. Radhakrishnamachari       | R      | 99 R. Thukkaram Rao             | V      |
| 56 D. Ramamurthy                | V      | 100 M. Tyaga Raju               | R      |
| 57 M. Ramamurthy                | R      | 101 S. Vaithnathan              | T      |
| 58 M. S. Rama Rao               | B      | 102 P. S. Varadadesikan         | B      |
| 59 V. Ramaswami                 | C      | 103 G. Veerabhadra Rao          | R      |
| 60 K. V. Sadasivan              | C      | 104 M. Veera Raghavaswami       | B      |
| 61 D. Sambasiva Rao             | B      | 105 Y. Vedavyasachar            | A      |
| 62 A. Sankaralingam             | T      | 106 N. Velumurugan              | V      |
| 63 B. Satiraju                  | R      | 107 K. Venkatachari             | R      |
| 64 K. Satya Gopala Rao          | R      | 108 R. Venkatachalapathy        | A      |
| 65 N. Satyanaraya               | B      | 109 S. S. Venkataraman          | C      |
| 66 P. Satyanarayana             | B      | 110 S. Venkata Rama Ayyar       | T      |
| 67 S. Satyanarayana (B Section) | B      | 111 V. R. Venkataraman          | T      |
| 68 Satyanarayana Kesari         | R      | 112 S. Venkataraman             | T      |
| 69 A. Satyanarayana             | R      | 113 N. Venkata Rao              | R      |
| 70 T. Seetharamaswami           | R      | 114 S. Vira Raghavan            | T      |
| 71 K. Seshan                    | T      | 115 G. Venkatasubba Rao         | B      |
| 72 K. Sethu Kanthimathinathan   | T      | 116 V. C. Venkatasubbiah Chetty | B      |
| 73 S. Sherafuddin               | A      | 117 E. Venkateswaralu           | R      |
| 74 V. R. Shanmugham             | V      | 118 N. Venkataswara Sarma       | B      |
| 75 K. Sita Ramiah               | B      | 119 D. Venkateswara Rao         | T      |
| 76 R. N. Somajulu               | B      | 120 S. Viswanathan              | T      |
| 77 W. Sona Rao                  | V      | 121 P. Viswanatha Mudali        | V      |
| 78 Ch. Sree Ramamurthy          | R      | 122 P. Williams                 | R      |

## Candidates who answered in Telugu.

|                      |     |      |                       |   |
|----------------------|-----|------|-----------------------|---|
| FIRST CLASS          | ... | Nil. | 3 D. Sanyasi Raju     | R |
| SECOND CLASS—        |     |      | 4 B. Subba Rao        | B |
| 1 Abdul Samad        | B   |      | 5 Bh. V. Subba Rao    | B |
| 2 S. Narasimhamurthi | B   |      | 6 M. Suryaprakasa Rao | B |

## Failed Candidates

| Name of candidates   | Centre | Name of candidates   | Centre |
|----------------------|--------|----------------------|--------|
| 1 P. Akikhan         | B      | 6 K. Ratnachari      | B      |
| 2 Lakshmi Perumal    | B      | 7 T. Satyanarayana   | B      |
| 3 D. V. Narayana Rao | B      | 8 B. Subba Raju      | B      |
| 4 G. Ramamurthi      | R      | 9 R. V. Vasudeva Rao | B      |
| 5 T. Rama Rao        | B      |                      |        |

## Supplemental Candidates—(Passed).

|                    |   |                      |   |
|--------------------|---|----------------------|---|
| FIRST CLASS—       |   | 3 P. Seetharamiah    | R |
| 1 V. Subramanian   | T | 4 A. Seshagiri Rao   | B |
| SECOND CLASS—      |   | 5 G. Sundara Rao     | B |
| 1 K. Ramamoorthy   | T | 6 U. R. Venkatachari | B |
| 2 K. Satyanarayana | B | 7 K. Venkataramiah   | B |

## FAILED CANDIDATES.

## Supplemental Candidates—Failed.

|                           |   |                              |   |
|---------------------------|---|------------------------------|---|
| 1 K. A. Amirthalingam     | T | 19 K. Ramakrishna Rao        | B |
| 2 Andrews Kasthuri        | A | 20 M. A. Sathananda Sundaram | T |
| 3 T. R. Ayyaswami         | V | 21 S. Seethapathy Naidu      | A |
| 4 Balaram Gondo           | R | 22 K. Seshagiri Rao          | B |
| 5 G. P. Bharathapisharady | C | 23 P. S. Sivakaminathan      | T |
| 6 B. H. Chandramauli      | B | 24 D. Sivanarayanawami       | V |
| 7 H. Dakshinamurthy       | A | 25 S. Sri Ramamurthy         | R |
| 8 A. Janiki Raman Rao     | B | 26 P. T. Srinivasachari      | T |
| 9 K. V. Kothanda Raman    | T | 27 A. N. Srinivasan          | V |
| 10 P. K. Krishnamoorthy   | T | 28 M. V. Subba Rao           | R |
| 11 P. S. Krishnaswami     | T | 29 A. Subramanian            | A |
| 12 M. Nagiah              | A | 30 R. Subramania Sastri      | A |
| 13 S. Nalleperumal        | T | 31 M. Suryanarayana          | R |
| 14 K. Narayana Rao        | B | 32 S. Thrugnanam             | T |
| 15 T. S. Periaswami       | V | 33 R. Tirumalai              | T |
| 16 V. Rajagopalan         | T | 34 R. Vedachalam             | V |
| 17 T. S. Rajagopalan      | T | 35 S. Venkatachalam          | B |
| 18 G. R. Ramalingam       | T | 36 D. Venkata Rao            | R |

(Sd.) D. N. STRATHIE,

Registrar.

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