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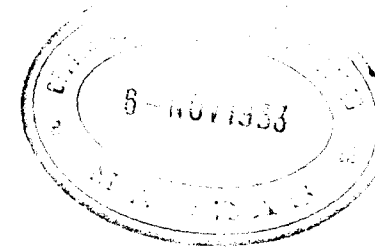
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The Madras Journal of Co-operation

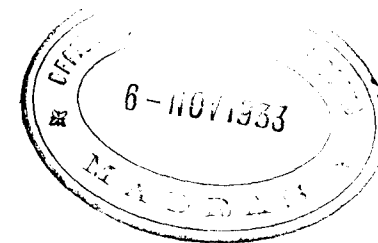


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THE
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VOL. XXV.]

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[No. 2.]

The Editorial Committee do not hold themselves responsible for views expressed by contributors. Contributors are requested to write legibly and on one side of the paper. Manuscripts will not be returned unless stamps are sent to cover postage. Matter intended for the issue of any particular month should reach the Committee before the 15th of the previous month.

Editorial Notes

Our Popular Acting Registrar.

We extend a hearty welcome to Rao Bahadur K. Deivasikhamani Mudaliar our popular acting Registrar. This is not the first time that he has been called upon to occupy this exalted position. Mr. Mudaliar has had the unique advantage of rising from the ranks and having come into close contact with every form of Co-operation; moreover, he has been connected with the Department practically ever since its beginning and hence, he has full information regarding the movement as a whole through the various stages of its progress from its humble beginning to its present condition. We hope, during the period he would be in charge of the Department, he will be able to bring his unique experience to bear upon many of the problems that confront the movement at the present time.

Central Co-operative College.

In the July issue of this Journal was published the scheme as approved by the Board of Management, for a Central Co-operative College to be conducted by the Madras Provincial Co-operative

Union. We are not alone in our ambition. Several other countries have felt the need for advanced Co-operative Education and courses have been instituted with varying degrees of success by National Co-operative Federations and the Universities, independently or in collaboration. This will be clear from a perusal of extracts from a contribution on higher Co-operative Education published elsewhere in this issue.*

There was some opposition, at the meeting of the Board of Management, to the whole idea of a Central College, in fact, of any institution superior to the existing Co-operative Training Institutes run in 6 centres in the presidency. It was urged that the more imperative need was the training of supervisors who were expected to supervise the village societies and teach the principles and practice of co-operation to the Panchayatdars and the members thereof. It was stated that for such training of supervisors the existing Institutes were essential and quite enough, and that if there was room for further educational expansion it lay more in the village where simple co-operative education for adult members might be imparted to the great benefit of the movement than in the establishment of any superior institution at the top, which would be a mere academic luxury. There was a misapprehension that the available funds might to some extent be diverted towards this superstructure at the expense of the existing institutes which needed strengthening.

It was certainly not the intention of the drafters of the scheme to lay violent hands on the meagre funds available for the training institutes. Whether all the six institutes were needed or not has been a subject of controversy. We have no doubt, however, that Institutes with short courses are essential for the training of Supervisors and of the staff of small credit societies. Perhaps the present syllabus might be lightened and the duration of the course shortened to 6 months. But we are of the view that the facilities for the training of the staff necessary for the special non-credit societies and the bigger banks cannot be found nor expected in the institutes, situated as they are. A higher institution situated in a central city can not only attract a permanent staff of higher calibre but also part-time lecturers who are specialists in particular branches of Co-operation (which is far wider than provision of simple agricultural credit for a short term) and allied subjects like Economics, Statistics and Commercial Law.

* See p. 78.

What is desired by the promoters of the scheme is to institute a higher cultural as well as a first rate professional course to more advanced students—a course worthy indeed of the great movement to which we all belong. The college may in the future be able to supply the teaching staff necessary for the institutes instead of their having to indent on the administrative staff of the Co-operative Department. It may be a training ground for propagandists of an itinerating type who may relieve the hard-worked supervisors and help them to concentrate their attention on their main work of supervision. Above all, the aim of the Central College will be to encourage its alumni, who have the special aptitude, to investigate economic conditions with a view to survey the field for co-operative activity and to explore the causes of the failure of special types of societies. Who can say that all this is inconsistent with the aims of the champions of the existing institutes who wish to see the principles and practice of co-operation spread among the rank and file?

We would indeed welcome the idea and be very glad if the College could be run by the University as some one suggested, either independently or better still in collaboration with the Madras Provincial Co-operative Union and with the aid of the Government. But it is doubtful if the Madras University will undertake to impart a professional as well as a cultural course in co-operation; for in the case of the B. Com., which yet remains a degree, neither the Government nor the University has so far thought fit to run a College. There is a special difficulty in the case of a co-operative college, since it might be said to involve the dissemination of knowledge and ideas in favour of one method of doing business as against others. The University might consider it neither proper nor wise to win over the public or its alumni or students to co-operative ideas to an extent that an institution run by the Co-operative Union may be anxious and free to do.

The South India Co-operative Insurance Society, Ltd.

We have much pleasure in publishing elsewhere the Audit Certificate together with the Revenue Account and Balance Sheet of the South India Co-operative Insurance Society, Ltd., for the first year of its working ending with 30th June 1933. The Society has placed on its books paid-up business of about Rs. 6½ lakhs and has a membership of over 600. The Registrar in issuing the Audit Certificate complements the Society as follows:—"The Society has

THE MADRAS JOURNAL OF CO-OPERATION

made an excellent start and the Board of Directors are to be congratulated for the results so far achieved." We are also publishing elsewhere the circular issued by the Registrar to Co-operative Institutions and Departmental Officials exhorting them to encourage the Society. We add our earnest appeal to all Co-operators to take advantage of the benefits of Co-operative Insurance by popularising the Society.

The Bombay Co-operative Life Insurance Society, Ltd.

We have received a copy of the Annual Report and Accounts of the Bombay Co-operative Insurance Society, Ltd., for the year 1932—1933 together with a copy of the speech which Professor H. L. Kaji, the president of the Society, made on the occasion of the presentation of the Report to the General Body. We are glad to be told that the Society has during the three years of its existence been making steady progress. It has issued 669 Policies assuring in all a sum of Rs. 505,150. They have two branches known as ordinary and Rural branches; in the latter, Non-Medical Policies for small sums are issued. Professor Kaji in his presidential address laid stress upon the fact that they have taken powers to do business in any part of India and issue Policies for any amount, not restricted by any maximum limit.

We are not at all certain whether Professor Kaji is right in looking upon the Bombay Society as supplying the necessary stimulus for the formation of Bengal and Madras Co-operative Insurance Societies. The Bengal Society was actually started a little earlier than the Bombay Insurance Society and in Madras the idea of Insurance was thought of as early as 1923. We in Madras are grateful to what help we got from Bombay in the organisation of our Society in recent times; but it is fair to add that we have derived equal help from Bengal Society as well. Mr. Kaji's idea of having a Co-operative Insurance Society for all India is a very good one and we feel confident, that in course of time the various Provincial Societies will federate themselves into an All India one. We are very glad to be told that the flourishing Urban Banks of Bombay have taken up the Agency of the Insurance Society and are doing good work. In Madras also, at the last Urban Banks' Conference held at Tiruvannamalai, a resolution was passed that Urban Banks should take up the Agency of the South India Co-operative Insurance Society, though for reasons best known to those Urban Banks

they have not come forward to take up the work and this resolution has not been put into operation. We sincerely hope that the excellent example of Bombay would spur the Co-operators in Madras and make them emulate our Bombay brethren in this respect.

Professor Kaji concluded his address with this fine sentence which every Co-operator will do well to bear in mind. "If Insurance is a husband's duty, a wife's claim and a child's right, Co-operative Insurance is verily the borrowers's dharma, the surety's right and the creditor's claim."

The Rules under the Act.

The Government of Madras have framed, revised rules under the Co-operative Societies Act. Formerly, we had 15 rules and now the number has increased to 22. When the draft rules were published in the Gazette and public criticism was invited the Provincial Bank appointed a committee to discuss the matter and they submitted their recommendations. We are glad to note that many of the recommendations have been accepted but some, as for example, Rule 16 (6) were not accepted. According to the rule referred to above, no legal practitioner is allowed to appear before arbitrators, etc. Perhaps, it is done with a view to minimise delay and make the process simple and summary, but it would have been better if the recommendations of the committee had been accepted. They did not ask for wholesale permission for legal practitioners to appear in all cases; but they wanted that it should be left open to the Registrar or arbitrator to permit such appearance in particular cases. So also under rule 22 (4) K. & L. though powers have been taken for securing property fraudulently conveyed by its being delivered forthwith to the Sale Officer by the court, the power has not been given as recommended by the Committee that in case of disobedience of such an order of the Court the same may be executed as if it were a decree passed by such a court.

In one important point, the new rules have given final powers to the Registrar and no appeal is allowed against his decision that is, in case the Registrar refuses to register a society. According to old rule No. 4 in such cases there lay an appeal to the Government within two months from the communication of such a refusal to the applicants and it was competent to the Government to direct the Registrar to register the Society or pass such other order as they may think fit.

Elaborate rules have been framed in the matter of procedure in execution of decrees, decision or award. As in the case of the Act, so the rules also go to strengthen enormously the powers of the departmental officers and let us hope these powers would be exercised for the benefit of the ryot for whose sake the movement itself has been brought into existence.

From Sentimentalism to Business.

The strong opposition that Co-operation is provoking in many countries of the West from the ranks of Capitalists and Businessmen of which the most glaring example is the imposition of Income-tax upon the profits levied by the Chancellor of the Exchequer in England, is full of warning to us Co-operators in India. Such an opposition against Co-operative Institutions is bound to arise in India as well when co-operative bodies become powerful enough to set themselves up as rivals to existing institutions in the field of big business.

Even at the present time when Co-operation has not come to be looked upon with disfavour by other business agencies, we see that it has imperceptibly glided from the first stage of enthusiasm and sentimentality to the stern realities of business. It is well within the memory of the pioneers of the Co-operative Movement in our country that when it was started in 1904, it came with all the novelty of new revelation and was hailed with enthusiasm by philanthropic and social workers as a new panacea for all the economic evils of the land.

The pioneers of the movement in their zeal for the new gospel lost sight of the business aspect of the movement in many cases or, if they took cognisance of it at all, it was subordinated to the sentimental aspect. We have known cases of enthusiastic members of the Co-operative Stores systematically buying from the Store only, even though the quality may not be upto the mark and the price not quite favourable. Like pious pilgrims bathing in dirty waters of holy tanks imagining they are winning merit or *Punya* by such baths, these pioneer enthusiasts were full of unquestioning faith and were above sordid motives and petty considerations of profit and loss. The three decades, however, during which the movement has been in existence in our Province has served to dispel a good deal of the original sentimental glamour about the movement and things

are settling down and people are beginning to realise that co-operation is not merely a social service or charitable institution, but is also essentially a quite sound business and like all good business it requires training, equipment, honesty, straightforwardness, perseverance organisation and other factors that go a long way in making business successful.

The real danger of the Co-operative Movement in this province seems to be that because it was introduced as a religion or as a meritorious thing of social service, it was able to attract not only pious souls actuated by motives of service and sacrifice but in course of time as all religions do, it attracted cunning people who wanted to exploit the credulity of the masses. If from the beginning the business aspect has been adequately and more insistently emphasised upon, side by side with the ideals of social sense and sacrifice; the cheat and the rogue, the man who does not pay his dues and yet wants to grab at power, the defaulter enthroned on the seat of authority and hence incapable of enforcing discipline upon others who are not worse than himself, all these would have been clean kept out. In many of the Joint Stock Banks directors are chosen from non-borrowing members with a view to inspire confidence of the clientele. Somehow or other Co-operators were made to believe that the interest of the borrower and the lender are identical and borrower will take better care of the lender's money than the lender himself who it was alleged might be actuated by mundane motives of profit which should not taint co-operative institutions. We wish it has proved true in practice.

It is time we purge the movement of the two extremes of the unthinking man of faith and his successor the unscrupulous exploiter. It is time we recognise the fundamental fact that of Co-operation is in essence business and therefore its need for man of the proper type, actuated by business habits and business methods tinged it may be by the necessary amount of idealism, and unless we realise this plain fact, success is impossible in co-operation and our difficulties will not clear away. We must, as co-operators, be prepared to stand upon our own legs, not to clamour for privileges and favours, but actuated by noble ideals, be in a position to help the needy ryot by bringing him and the rich man together and make the surplus of one available to meet the demands of the other. This might be done and should be done on business lines and not on sentimental lines. That way success lies.

THE MADRAS JOURNAL OF CO-OPERATION

We are not unmindful of the fact that the right knowledge of the fundamentals of 'Co-operation' and true type of idealism are great assets to the movement, and are essential factors in replacing by peaceful revolution capitalism and its profit seeking by co-operation. What we condemn is flabby sentimentalism.

Some Valuable Suggestions-Agricultural Co-operation.

We draw the attention of our readers to the summary of an article by Mr. G. Srinivasaraghavachariar dealing with "Agricultural Co-operation in Madras" and certain heroic remedies. Considering the long experience and the position that the writer of the article occupied both as an Official and a Non-official co-operator, his views would, we hope, receive that earnest consideration which they deserve.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
Madras, dated 16th August 1933.

AUDIT CERTIFICATE

BY

M.R.V. RAO BAHADUR K. DEIVASIKHAMANI MUDALIAR AVL.,
Registrar of Co-operative Societies, Madras.

On the accounts of the
SOUTH INDIA CO-OPERATIVE INSURANCE SOCIETY, LTD., MADRAS.
for the period ending 30-6-1933.

The accounts of the South India Co-operative Insurance Society, Ltd., for the period ending 30-6-1933 as audited by Messrs. Sastri and Shah, Incorporated Accountants, (London), are approved. The statements of (1) Receipts and Disbursements, (2) Revenue Account, and (3) the Balance Sheet as furnished by them are appended to this Certificate.

2. The period under review is the first year of the Society's working. There were on 30-6-1933, 605 Members with a paid-up share capital of Rs. 41,111. Of this sum, Rs 36,970 were held by Co-operative Societies. The Society issued 637 Policies during the period under review for Rs. 6,33,500. Claims in two policies aggregating to Rs. 1,800 have been intimated to the Society on account of the death of the policy-holders.* At the end of the year there were thus 635 policies for an assured sum of Rs. 6,31,700 in force.

3. The Society has made an excellent start and the Board of Directors are to be congratulated on the results so far achieved.

(Sd.) K. DEIVASIKHAMANI MUDALIAR,
Registrar.
16-8-1933.

(True Copy)

By Order
P. R. SUNDARAM,
Manager.
17-7-33.

ADDENDA.

*Of the claims in two policies referred to in paragraph 2 above, one is a non-medical policy to the value of Rs. 300 and is not payable under the rules of the Society, the death of the policy-holder having occurred within one year from the date of assurance.

(Sd.) K. DEIVASIKHAMANI MUDALIAR.

The South India Co-operative

FIRST

Under the Indian Life

REVENUE

For the period from 27th January

INCOME.

Rs. A. P.

Rs. A. P.

Life Assurance Fund at the beginning of the period :

Premiums :—

Premiums Actually Received :—

Life Assurance Fund	...	4,003	12	1
Working Fund	...	21,946	10	11
		25,950	7	0

Outstanding Premiums and instalment of premiums which have actually fallen due for payment but in respect of which the period during which payment may be made without penalty did not expire on 30th June, 1933 ... 1,920 0 0

Outstanding premiums and instalment of premiums in respect of which the period during which payment may be made without penalty has expired on 30th June, 1933 ... 622 10 0

Interest less Income Tax thereon...	...	28,493	1	0*
Entrance Fees	...	2,253	8	3
Revival and Alteration Fees	...	340	2	0
		49	7	6
		31,136	2	9

*Single premiums	...	Nil.
First Year's premiums	...	Rs. 25,311 2
Yearly Renewal	...	" 3,181 15
		" 28,493 1

(ii)

Insurance Society, Ltd.

SCHEDULE.

Assurance Companies' Act.

ACCOUNT.

1932 to 30th June 1933.

EXPENDITURE.

Rs. A. P.

Rs. A. P.

Claim under policies paid and outstanding :—

By Death ...	...	...	1,500	0	0
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Expenses of Management :—

Commission to Agents	...	5,427	6	8
Agents' and Canvasser's Allowances	...	1,175	0	0
Salaries of Staff including Commission paid to Secretary	...	7,211	8	6
Travelling Expenses	...	553	2	9
Medical Fees	...	2,919	4	0
Rent	...	1,150	0	0
Advertising	...	1,290	4	0
Printing and Stationery	...	2,032	2	6
Postage and Telegrams	...	803	6	6
Telephone Charges	...	349	2	0
Miscellaneous Contingencies	...	424	15	3
Electric Charges	...	171	15	8
		23,508	3	10

Other Expenses :—

Subscription to Provincial Co-operative Union	...	200	0	0
Depreciation	...	113	4	0
Outstanding Premiums as per Contra	...	2,542	10	0

Funds at the end of the Period :—

Working Fund	...	768	4	10
Life Assurance Fund (as per Third Schedule)	...	2,503	12	1
		3,272	0	11
Total	...	31,136	2	9

(iii)

The South India Co-operative
THIRD
Under the Indian Life
BALANCE SHEET AS

LIABILITIES.	Rs.	A.	P.	Rs.	A.	P.
Funds as Per Revenue Account—						
Life Assurance Fund ...	2,503	12	1			
Working Fund ...	768	4	10			
				3,272	0	11
Shareholders' Capital paid up—						
Co-operative Institutions ...	36,970	0	0			
Individuals ...	4,141	0	0			
				41,111	0	0
Claims intimated but not paid—				1,500	0	0
Premiums and other deposits ...				689	10	0
Outstanding Charges ...				3,717	4	5
Outstanding premiums as per contra ...				2,542	10	0
Total ...				52,832	9	4

(iv)

Insurance Society, Ltd.
SCHEDULE.
Assurance Companies' Act.
ON 30TH JUNE, 1933.

ASSETS.	Rs.	A.	P.	Rs.	A.	P.
Investments :—						
Deposits with the Controller of Currency ...				...		
Rs. 15,000 3½% Govt. Paper and Rs. 10,000 3% „ (at cost)				13,082	14	0
Indian Government Securities :—						
Rs. 4,450 3% Govt. Paper (at cost)	2,364	8	0	...		
Rs. 10,000 Post Office 5 years cash certificate (at cost) ...	7,500	0	0	9,864	8	0
Rs. 5,000 Debentures of the Madras Co-operative Central Land Mortgage Bank, Ltd. (at cost) ...				5,000	0	0
Rs. 5,000, 5 years Thrift Certificates of the Madras District Co-operative Central Bank, Ltd. (at cost)				3,750	0	0
Shares in Central Co-operative Printing Works (at cost) ...				100	0	0
Fixed Deposit with the Madras District Co-operative Central Bank, Ltd. ...				8,000	0	0
Stock of printed paper on hand ...				1,011	0	0
Furniture and Fittings less depreciation ...				1,676	1	11
Library ...				43	4	0
Medical Equipment ...				33	9	9
Blocks and Drawings...				102	8	0
Outstanding premiums as per contra ..				2,542	10	0
Interest accrued and outstanding				877	12	4
Sundry advances ...				178	15	6
Agent's Balances ...				461	2	0
Expenses paid in advance ...				782	8	6
Cash on hand ...				78	8	3
Cash on current account with Co-operative Banks ...				5,247	3	1
Total ...				52,832	9	4

(v)

Magic Lantern and Slides.

PREPARED BY THE
Madras Provincial Co-operative Union,
ROYAPETTAH, MADRAS.

Magic Lantern. This is a Swadeshi article, very suitable for Village Propaganda and quite cheap. It is worked by a Baby Petromax light, which, unlike carbide light, can be used for other purposes as well. The mechanism of the Lantern is very simple. Running cost very little, less than one anna per lecture.

Price of the Lantern Rs. 45 only.

SLIDES.

The Provincial Co-operative Union has prepared so far three sets of slides for co-operative propaganda.

I. The Evils of Drink and Benefits of Co-operation.

This set of 33 slides depicts a very interesting and edifying story of village life.

Price Uncoloured Rs. 35 ;
Coloured Rs. 50.

II. Thrift and Co-operation An urban story. It shows how an educated man in Madras got into trouble owing to his thriftless ways and how he was saved by a Co-operator. 40 slides.

Price Uncoloured Rs. 40 ;
Coloured Rs. 60.

III. Rural Reconstruction in Alamuru. These slides illustrate the activities of the Rural Reconstruction Centre at Alamuru and the various benefits conferred on the people by Co-operative Societies and Village Panchayats. Educative and Inspiring. 62 slides.

Price Uncoloured Rs. 62 ;
Coloured Rs. 93.

Consumers' Co-operation in India

Co-operation as an effective method is capable of being applied to various forms of economic activities ; and it has been so applied in various countries and hence it has assumed various forms suited to local conditions. A flourishing agricultural country like Holland or Denmark which is to depend for its maintenance on its export trade of agricultural produce develops agricultural co-operation and sells its articles to other countries by co-operative methods. An Industrial country like England, with very little of food-supply grown in the land, naturally develops Consumers' Co-operation. A poor country like India, whose peasants are chronically indebted, naturally develops its co-operative activities along the lines of credit. There seems to be a law of natural adaptation of the particular form of co-operation to the economic and cultural conditions of the people.

So far as India is concerned, Co-operation in the technical sense of the term is a recent importation ; and though our English masters tried to apply co-operation to what they considered the most urgent needs of the country, that is, credit co-operation with a view first to remove indebtedness of the masses, yet, in course of time, other aspects of co-operation have come to some prominence in India as well. We have in different provinces, societies for the sale of agricultural produce, Weavers' societies, Artisan Societies, societies for Joint Irrigation, for conducting schools and dispensaries and Better Living Societies aiming at 'social uplift of its members—to mention a few of the important varieties of non-credit Co-operation. In recent times, we have in three Provinces Co-operative Insurance Societies and in all provinces from the earliest times Consumers' Societies have been in existence with varying degrees of success. In this article, we are going to confine our attention to the last variety—Consumers' Society.

One who has been reading the reports of the Registrars of various Provinces for the last 30 years nearly would find that their observations on Consumers' Societies in respective Provinces are generally very apologetic. Registrar after Registrar confesses to the

starting of these societies with much enthusiasm, their working for some time and then gradually languishing away. There is, as every student of Indian Co-operation knows very well, one exception to this general rule and that is the famous 'T. U. C. S.', of Madras, and we may add that in recent times its own spiritual off-spring, the South India Stores of Mattunga, (Bombay) run almost exclusively by Madrasees actuated by what the Bombay Registrar has aptly termed, the "Triplicane Spirit." Excepting these, and perhaps some stores run by Railway Companies for the benefit of their employees other experiments have not been successful.

If we examine the causes that led to the inevitable failure of these societies in various Provinces, we would be indirectly arriving at the conditions necessary for the successful working of Co-operative Stores. One of the pioneers of the Triplicane Society, Rao Sahib T.K. Hanumantha Rao, a School-master who from his younger days has been an enthusiastic student of Economics and of the famous Rochdale pioneers and their work and whose unflagging zeal and disinterested work laid the foundation of the present success of the Triplicane Urban Co-operative Societies used to say that the Store Movement in India has been a failure only to the extent it has not been properly tried. In other words he is of opinion, it has not been given a fair trial before it has been universally condemned as being un-fit for Indian environment. Examining the causes why Stores have not been flourishing, we would find that mainly they are due to the following:—

Stores started by the Department Officers have all been following the well-known maxim of the Rochdale pioneers—sale to Members, sale for cash and sale at the Market Price and therefore, they came into clash with one of the oldest recognised institutions in the country, the re-tail shop-man giving to his customer articles upon credit and realising the price to suit the convenience of the consumer. This custom has been so deep-rooted that a majority of people who earn a fixed salary per month are not able to get over the older tradition and be in a position to buy for cash.

Secondly trade in this country has been followed by a set of people in whose family, that particular occupation has been hereditary and the shop-keepers therefore have inherited and have developed certain business habits and have got a fund of information about the places and the periods of production of various articles

which it may not be easy for the paid employees of the store to possess. Moreover the constitution of Co-operative Societies is such that the management changes frequently and the accumulated experience of one set of committee members is not available for their successors and a Co-operative Store in spite of its having been in existence for 25 years and more is not in a position, owing to lack of continuity of policy, to command that amount of knowledge and experience which a shop-keeper of 25 years of standing would be able to do.

Moreover, the difference between retail price and wholesale price is so little in India and the margin of profit a retail shop-keeper would get is not large. A retail shop-keeper converts a portion of his house into a shop and presses the services of all the members of his family for keeping the shop running for about 16 hours a day from 6, o'clock in the morning till 10 in the night; he employs no establishment outside his family; he is his own Auditor, Supervisor and Checking Authority; he is therefore able to do things very much cheaper than a Co-operative Institution with its establishment with its forms and conventions and with its checking and audit—inevitable in a public institution. The small margin of profit which keeps the petty shop-keeper going is absolutely insufficient for a public Co-operative Society which has to sell at the current market price unless its volume of business is sufficiently large and this in the earlier stages it is difficult for societies to get.

Another reason for the non-success of Co-operative Stores is that India is mainly an Agricultural Country and most of what we require is produced in our neighbourhood and moreover our articles of food such as grains pulses etc., do not undergo many stages of transformation before they reach the consumer; that is to say, between Agricultural Producer and the consumer there are not so many middlemen each contributing but a little in converting the agricultural produce into food-stuff. The contrast would be better understood if the contents of a Co-operative Store in India and in England be compared. There are certainly many more stages of transformation between agricultural production and consumption in England than in our country. Our house-wives do many of these acts, such as frying, pounding, powdering and packing etc., which the shop-keeper does for the house-wives in England.

Then again enthusiasm for public work is not so common in India as it is in Western countries and unless we have a large number of workers to man these institutions, at least, in their earlier stages, success would be very difficult.

Perhaps the most important cause of failure is that the right sort of men have not been recruited to the stores. The poor man who has to pay A1, price for C3 article because he buys for credit, the under dog who is perpetually indebted to the shop-keeper, the class of our population corresponding to the workmen of England, stores are not started or run by these. It is the intelligentsia, the upper middle classes that have received higher education and are economically not badly off that, attracted by the English example, come together to form a store. A perusal of the member list of the T. U. C. S. will give interesting revelations. Ministers, High Court Judges, Advocate Generals, Eminent Lawyers having very lucrative practice are all to be found therein. There would be very few of the labouring classes, of those whose income is less than a rupee a day; *i.e.*, those to whom it does matter very much whether tamarind sells at $2\frac{1}{4}$ annas or $2\frac{1}{2}$ annas a viss.

Having examined some of these reasons which account for the lack of success of co-operative stores, we have indirectly arrived at those conditions which are necessary for their success. Wherever we have a group of persons having common needs which are not so easily supplied or supplied at high cost by the local shop-keeper, wherever we have intelligent people willing to co-operate and work for the common institution, the co-operative store, it is sure to succeed well. The Madrassese colonists at Mattunga supply the best example of a homogeneous people having common needs, which needs, the Bombay merchant is not in a position to supply or if he supplies, he does so at what they consider high-cost. Almost all of them are cultured, lower middle-class people employed in offices and therefore they offer the best material for effectively and successfully running a co-operative store. Such was the condition in Madras in 1904 when the famous T. U. C. S. was started and such is the state of affairs amongst the Madrassese of Bombay at present; hence in these two places store movement has been successful.

But there is one danger inherent in the system of intelligent people coming together and running an institution. They begin in course of time to fight for words, for constitutional subtleties, for rights and privileges of this or that small section, so that a good

institution brought up with so much perseverance and sacrifice sometimes is exposed to the danger of being wrecked by petty factions which unfortunately are prevalent amongst our people. Secondly, so long as the enthusiasm of the pioneers continues the institution works well; but when the institution grows beyond the stage of being looked after individually by the founders, when it comes to the stage of employing a large number of paid employees it is faced with difficulties. The middle class in our country have not yet developed the art of running big institutions. We have not yet learnt to remain poor ourselves and yet combining our strength to manage huge institutions wherein the paid employees may be getting ten times our own salary. The tendency to subordinate one's own view to the opinion of the majority, the tendency to view with pride and not with envy the growth of common institutions where many officers may be drawing perhaps salary higher than that earned by many of the members, the tendency to look upon the institution as a whole as our own with some legitimate pride—that is not strongly rooted in us; and at times the suggestion is made that we are unfit to manage big institutions and that it is far better to have a large number of smaller institutions. Development on a large scale of a store having 30 to 40 branches having its members running into thousands seems to be the order of the day in England. In India our stores flourish so long as they are small and are managed by the enthusiastic beginners; but when it becomes a big concern, it is confronted with difficulties which we shall examine in a fuller manner with special reference to the Triplicane Urban Co-operative Society, Ltd.

S. K. Y.

The Inductive Approach to Co-operation

BY

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Its spirit apart, the wealth of which I descanted upon heretofore, Co-operation is sought to subserve the economic needs of man. The multifarious ramifications of Economics are the sensory nerves which instantaneously carry variegated experiences at every impact of world forces to the cerebral centres of Co-operation. The degree of brain-vigour is in concomitant variation with the innovation of the nerve-force and the success of Co-operation is commensurate with the development of Economics in various walks of life. If Co-operation is feeble at present, it is because the Economics of the world, which constitutes its organism, is in a diseased condition. Even as the well-being of an individual is to be traced sometimes in general features in the physical stamina of his parents, which circumstance the physician that is up with his diagnosis and prognosis poohpoohs as a factor of distant, imperceptible cause, the well-being of the Co-operative Movement is to be sought in the salutary working of distant economic forces, albeit this factor is not usually scrutinised into by the man in the street whose judgments are often slipshod having no data which punctilious observation and analytic study of the Economic Phenomena requisition in the six-fold process of Induction. During recent times several men—those endowed with a keen insight into the working of the Co-operative Movement, as also those who, like the blind testers instanced in the Sankhya Philosophy, catch the trunk or the leg, the tail or the tusk, ear or the neck and stumble on snippets of grotesque generalisation—spoke on the present predicament of Co-operation. There are again some who looked by chance into one or two flaws and rushed into sweeping generalisations, even as Miss Mayo plunged into horrid induction having had a peep into some city drainage, without even casting a perfunctory glance at the good work which the Reserve Fund or the Common Good Fund is doing for the uplift of the people. Like Macaulay who spoke disparagingly of the Eastern Culture despite the circumstance that geniuses—his contemporaries as also his forefathers and the great grand fathers of his forefathers—thousand times greater than him,

THE INDUCTIVE APPROACH TO CO-OPERATION

could not dare gaze at its meridian brilliance, these critics, by no means precocious, indulged in distorted judgments. A day may come when those 'who came to scoff might remain to pray'. Barring a few exceptions, there were very few who could present a full case-sheet of the malady. The dishonesty of workers, the ignorance of the principles of Co-operation, the want of business acumen and the ill-equipment of the Hierarchy of Co-operative Bodies are not the causes of the disease though, in fact, they constitute some conditions which are part and parcel of the cause. The positive potential conditions which work on the pulse and heart of the Movement are, I am afraid, merely, winked at as they might not be strictly subsumed under Undiluted Economics or as they might savour of Politics which has perforce to be abstracted in India from Co-operation. Neglect of proper study of the Plurality of Causes, failure of the careful vivisection of Intermixture of Effects, construction of postulates as hypotheses that stood the test of one or other of the five Experimental Methods and the Deductive Method, incorporation of prepossessions and idiosyncrasies into the logic of thought, complacent adherence to Fallacies which masquerade as Causes, and the play of manifold subjective and objective flaws, are responsible for the pessimism and misanthropy which colour the remarks of even some our cultured brethren. No less an authority than the 'Hindu' while quoting Mr. Ramadas Pantulu went the length of attributing faithlessness to the Co-operator. Others followed suit and easily sat in judgment over the defenceless Co-operator. They say that he is orphaned of the pluck that is necessary to successfully steer the ship of Co-operation marooned in disturbed waters. The reader will have seen the injustice of these uncharitable observations when he is led to view the circumstances which have wrought incalculable distress all over the world. He can, in this connexion, merely note that the causes already adverted to by Co-operators as the agencies that render Co-operation rather rickety, are not so serious as to warrant deep despair or excruciating anguish. No doubt unprincipled workers there are, we own, whose deeds fill us with moral nausea—but they are the excrescences that can be easily pruned away. These have easy birth and easier death. Nobody need fear the outgrowth on the head or on the finger. Injudicious policy evinced in the indiscriminate expansion of Co-operation has already received the cudgel blow as its deleterious upshot is necked out of the Movement. Consolidation is there well and good; but I refuse to believe that consolidation of the most efficient type

would render Co-operation bold enough to say 'thus far and no further.' The billows that have been surging on and on are throwing the gauntlet in the face of the Co-operator to stand unmoved on the foundations of consolidation—billows born at a distance beyond the ken of his vision and carrying nevertheless the vehemence of dynamic causes which out-Herod his powers of control.

The Ryot constitutes the immediate problem that stares in the face of the Co-operator. The Co-operative Bank wishes indeed to minister to his need, but the quick-sands on which the Peasant stands warp the confidence of the well-meaning Creditor-Institution. So the paradox, like the paradox of distress in plenty and that of turmoil in peace talk, is fathered by the ceaseless, 'To be or not to be' rocking within the mind of the concern concerned. The Ryot wants succour and the Co-operative Bank desiderates a safe and strong conduit which attracts its resources to let out the same in well-regulated channels for the irrigation of the arid life of the Peasant. The anxiety of the Co-operator to help the poor Ryot, who is in the vicinity of Serbonian Bog, reveals the conflict of altruistic intentions with apprehensions born of Non-confidence. Confidence and sincerity which are the silken ties that tie the Ryot with the Co-operative Institution suffer severe concussion not on account of any draw-back in the mental apparatus of the person and institution but because of the uncertainty and precariousness of the phenomena which have imperceptibly, yet invariably and inevitably been throwing their burning lava from distant regions.

As the all-pervading atmosphere registers everywhere the effects of any phenomenon that occurs anywhere in the world, the Economics of to-day distends its springs all over the world without leaving even an inch to get out of its ubiquitous working. The aftermath of the Great War,—rather the aftermath of the Peace of Versailles has a good deal to do with the efficiency of the Indian Ryot to discharge the debts he owes to the Co-operative Bank. This may sound strange, but strange things often throw light on sombre happenings and station us in the lap of Truth. The Indian Ryot is the unfortunate victim of causes for the generation of which neither he nor anybody within the purlieus of India is responsible. The debt obligations, the locking up of gold, the jealousies which are rampant in the Commercial World, the din and bustle of Disarmament Talk, the panic of Peace Conferences, the instability of

world-currencies are things which are beyond the comprehension of the Ryot but it is they that made him a living waste, a bundle of dry bones, a receptacle of dirty rags, a collection of ceaseless sorrows.

The Indian Ryot is India itself. The Great Constitution gets its strength and stamina from the toil and moil of the Ryot. The Ryot's be all and end all is his produce. The staying of his produce is the stoppage of his heart-beat. The present slump in prices is the father of the Ryot's stupefaction. Dangerous distress now dangles on his head as the sword of Democles. Well-known Economists—Mr. Thomas of the Madras University, is one of them—said that the gold locked within India would go a long way towards eradicating the present distress if it embarks on circulation. The Indian gold has not yet ceased embarking, even as the distress has not yet ceased making its horrid depredations into the sacred sanctuary of the Ryot's heart. It is as plain as daylight that the circulation of the Indian gold is being 'cribbed, cabined and confined' within the gaping coffers of the American Federal Reserve Bank. The export of each ounce of gold from India is the removal of a strong stone of foundation of the Future—in case the hope of its inauguration is fructified—Reserve Bank. The gold has not solved the problem. Then came the turn of silver. The Silver Agreement of the World Economic Conference chooses to restrict the sale of silver and give a fillip to the silver demand for arts and currency, thereby paying the way for the rise in prices. The child born of a sickly mother is never healthy. Even men inebriated with inordinate optimism have retired from the Great Conference with sighs of hot despair; but those that 'go on arguing though vanquished' have carefully dished their opinions in Euphemism. With no results the Conference, for the nonce may be, ceased its fanfare. Like the other great Conferences—in fact this is an Era of Conferences—it served as a megaphone of bootless fulmination. Commercial rivalry is quite happy; tariff controversies are quite sound, obstinate indulgence in thoughts of self-aggrandisement is quite hale; and talk of peace is quite hearty! Equilibrium between production and distribution smiles from the Delectable Heights of Future and Capital and Labour are as obdurate and pertinacious like the Patrician and Plebian of the Roman world. The Hydra-headed distress—it is not what Shakespeare says a toad, friends, with a jewel on its crest—is there as virile, as puissant as before hissing its venomous

message in the ear of the poor Ryot. The Co-operator is not the preter-natural snake-charmer that can safely manipulate this horrid dragon—he is too human to hold the Recalcitrant Economic Forces of the world within his grip. Opprobrious criticism is cheap; but, for Heaven's sake, it shouldn't be laid before the Co-operator's door. On the other hand, credit is due to him for standing four-square against tremendous contending forces and for vindicating the necessity of his righteous endeavours. The causes, which contribute to the sorry plight of the peasant, which off-set the efforts of the Co-operator and which are beyond his control, are by no means few and far-between. Those adverted to above can be tackled only in the Parliament of man which has not yet descended from the land of Utopia. The rulers of the country can, if they choose, usher in peace and prosperity by affording facilities to the Ryot for extensive and effective cultivation, by assuaging the burden of taxation and by adopting a commercial policy which would be suitable to the peculiar circumstances attending India and the part she has to play in the Federation of Strong Free Nations. It is not possible to discuss the details of this great work within the compass of a short article and I therefore, elect to say a word only on the subject which has been credited with a good deal of careful consideration and which with the material assistance of the Government, the Co-operator can successfully handle for improving the Ryot's standard of living—I mean the subject of education.

The ignorance of the Ryot which detrimentally affects his life has yet to be dispelled. Dogmatism, Superstition, Conservatism and Fanaticism are the off-spring of Illiteracy. These should not be perpetuated in the name of Liberalism and Catholicity for, without the complete annihilation of the manifold evils which they generate in the society, the humanitarian activities of the Co-operator would prove abortive even as the stimulative injections administered by the anxious doctor would be of little avail on the person of a patient whose constitution has not ceased generating poison within its veins. The great principles of Co-operation must necessarily be understood by all coming within its ambit. It is not safe to hold that they cannot be assimilated and digested by the villager. With regard to matters which are too abstract, abstruse and metaphysical, a man ill-equipped with keen intellect for a time might be allowed to follow a certain line of action like an obedient soldier. But he should not be suffered to remain a humble Light {Brigadier at all

times. For a while, 'blind belief' may be tolerated when a man is slipping into disbelief; but it is the height of unwisdom to transfix a person to Dogma without allowing him to hail Holly Light. Man—for a time ignorant may be—is not an automaton. He must needs know the why and wherefore of what he does, for, if suffered to remain a grown-up child, he will trifle away the brightest gem as a bootless pebble. The Co-operative Movement has sufficiently advanced in Space and Time to make it incumbent on the ryot to have a clear conception of the rudimentary principles, which are very few like the precepts of Tathagata, of Co-operation, if not the full details of its difficult technique. Evil wrought by initiating him into the *Deeksha* of Co-operation without enjoining on him the possession within his grip the fundamentals of Co-operation is greater than that wrought by perpetual dogmatism which is misconstrued as the indispensable convenient, catholic cloak for the poor Ryot. It is true that the Ryot should be permitted to gain some experience in the crucible of his life before he is called upon to answer the rigid test of a sacrosanct principle, and that in the interest of Co-operation, smooth-sailing must needs be invited in constructive work which should never be allowed to be littered by the derelicts of acrimonious controversy. But no Co-operator should insistently and persistently subscribe to the thought that Liberalism, specially when so much unmerited obloquy is being poured on the Great Movement, should suffer any regulation to wax elastic at will.

Above all, it is the righteous duty of one and all to bury their differences in their common aim, to join their heads together for viewing things in toto and in the right perspective and to work with inflexible resolve—haphazard critique notwithstanding—for the removal, as far as they lie within their power, of those causes that militate against Co-operation and for the uplift of masses in whose uplift lies the uplift of all and sundry. Success would be theirs if they feel

“ We are strong in will

To strive, to seek, to find and not to yield ”!

As others see us.

(Reprinted from the *Bombay Co-operative Quarterly*).

The Movement in Madras—Its Failures.

In the course of a speech delivered under the auspices of the Madras University at the Senate House in March last, Mr. D. N. Strathie, Registrar of Co-operative Societies, Madras Presidency, made some important pronouncements on "The Co-operative Movements—its achievements and failures." The speech has created quite a stir in the minds of non-official Co-operators unsettling them to a great extent on some of the vital issues that concern the healthy growth and development of the movement from within. He based his main stand in regard to the question of the introduction of Co-operative rural credit in India on the position assumed by the Board of Revenue, Madras, in 1896, while rejecting the recommendations of Sir Frederick Nicholson made in his now famous *Report on the Possibility of Introducing Land Banks into the Madras Presidency*. Mr. Strathie thinks that the members of the Board Revenue in 1896 were wise, stately old gentlemen, who knew the country probably better than the present-day Civilian, and that subsequent events have shown that many of their criticisms of Sir Frederick Nicholson's proposals were justified. The subsequent events referred to are the heavy and growing overdues in Societies, Local factions and favouritism, frauds etc. Mr. Strathie concludes that it is impossible to decide definitely which was right, Sir F. Nicholson or the Board of 1896, though he concedes that the Board possibly took a low view of human nature, and Sir F. Nicholson was possibly unduly optimistic. On the question of "Finding a Raiffeisen" for every society that was started, Mr. Strathie goes to a humorous length, in putting forward his "crucial point" that "a Co-operative Society requires a Raiffeisen" and that "no supervising agency can take his place." He also pointed out that the next main point on which the Board of 1896 disagreed with Sir F. Nicholson was regarding the necessity for these societies. He continued that if it was true that the problem of rural credit in Madras was not very acute and if it could be shown that the bulk of the Societies in the province were not the result of a spontaneous demand from the people really affected, then the partial failure of the movement required no further explanation. The Board of 1896 opined that there existed

no reason, on an impartial review of the economic condition of the Madras ryot at the moment for any hasty interference with the then existing loan system in villages. The whole question of rural credit with the Board rested on the assumption that the Madras ryot, unlike that in Bombay and other provinces in India, was in nine cases out of ten dependent on a brother ryot for his credit needs and that there was no "Sowcar" question in Madras. Referring to land mortgage credit in Madras, Mr. Strathie felt that it was too often hastily assumed that the Indian ryot was always the same improvident, ignorant, careless cultivator, steeped in debt and that such a picture was not true of the average Madras ryot. He believed further that the mortgage figures so often quoted were not really evidence that the ryots as a class were heavily indebted. In his view they merely represented land changing hands—from the improvident to the provident ryot, one family rising, another sinking and that such changes were inevitable in any community. In short, Mr. Strathie stated that his experience corroborated that held by the Board of Revenue in 1896—that the problem of rural credit in Madras was not acute and that the creation of a large number of village societies in each district regarded *solely from the point of view of supplying credit* to the agriculturist, was not a matter of proved necessity. Mr. Strathie, however, acknowledged that Co-operative Societies should not be regarded merely from the point of view of the supply of credit facilities. He stressed the point that there has been a neglect of the thrift side of Co-operation. Referring to the point of honorary service in village societies, he deplored the fact that men were not forthcoming in the villages to devote the few hours a week necessary to manage a village society without receiving payment. To sum up, Mr. Strathie thought that the failures of the movement in Madras have been due to an undue imposition of societies from without, lacking honest workers, with some honorable exceptions, when, in fact, there was no economic need for them.

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Its Achievements and Future.

Mr. Strathie, however, was not slow to recognise some of the solid achievements of the Co-operative movement in Madras. He acknowledged the existence of some excellent societies, run on model lines and doing immense good. These societies, he said, were working on their own capital in a quiet way for the credit

needs of their members, enabling them to buy new bulls, set up little shops, running night schools, settling disputes, digging wells and helping to keep the village clean. In the last administration report, he gave the number of these societies as 363 out of 13,425 primary credit societies based on a rough classification on the audit certificates for 1930-31. Secondly, he admitted that the Co-operative movement had been one of the factors in reducing the rates of interest throughout the presidency; it was probable, he said, that the existence of societies with a prescribed rate of interest had had some influence. Thirdly, there could be little doubt, he said, that the movement had encouraged the investment habit among the middle classes. Fourthly, he said, he was sure that the movement had helped to develop banking in the presidency. For many years, before the recent great development of Joint Stock Banks, the Central Co-operative Bank was in many areas the only source of supply of cheques, drafts, etc. Lastly, he believed that the movement, with all its imperfections had done a great deal to break down caste barriers and bring out the essential worth of man as man. He admitted that the extent to which conditions in the villages had changed was indeed remarkable and that he had no doubt at all that the Co-operative movement had been one of the chief influences in this great social amelioration. Summarising his impressions and attempting to give some indication of his ideas for the future, Mr. Strathie said that in its early days the Co-operative movement undoubtedly did much good. It fostered the idea of thrift; it developed banking and the investment habit; it helped to break down caste barriers; it was one of the strongest agencies in inspiring and spreading the idea of social service; it gave many good men an opportunity for unselfish and unobtrusive work. As had happened in most religions and in most other social movements, he said, the higher ideals of the original founders no longer permeated every co-operative worker and that the movement had been taken up for unworthy motives. He asked his hearers to openly accept the position that "the movement has not been an unqualified success." "Abandon the idea," he said, "that it must be developed at all costs; that malpractices have to be hushed up and scandals avoided. Realise that, if a society is not in the hands of an honest unselfish worker, no supervising authority can prevent its doing harm, and ruthlessly liquidate every society where malpractices come to light or where the members do not work together in the co-operative spirit." He did not wish to decry propaganda and

education. In course of time, he said, they may produce a race of perfect co-operators. In the meantime, the root cause of many of the troubles was dishonesty. More stringent methods were required to deal with it. He was quite certain that attempts at reform from within rarely succeeded, except in putting off the evil day. He would plead with any co-operative worker to join with him in the policy of ruthless extermination of bad societies, and elimination of unworthy office-holders. He was certain it was the only policy that held out any hope of lasting success. To the question what was to happen to the huge banks that had been built up during the last 20 years, his reply was that he believed that the Co-operative transactions of the Central Banks must fall, as the huge loans given during the boom years were not genuine. If co-operative banks in the future, he said, were going to adhere to the wise lines of policy laid down in recent years by the Provincial Co-operative Bank, *i.e.*, carefully scrutinized loans for genuinely productive purposes, they could not lend on the old scale nor could they afford to take deposits at rates higher than Joint Stock Banks. "The Provincial Co-operative Banks and the Central Banks will remain as great banks and in a sense as great co-operative banks, for they will be banks not run purely for profit but with ideals of service before them, limiting their dividends and spending their profits on rural reconstruction and social amelioration." He does not regard the Central Land Mortgage Bank as particularly co-operative in the sense that mortgage lending is not co-operation and that the borrower is not controlling the management of the Bank's funds. When the "dull" collective work was over, he would contemplate, say 10 years hence, the co-operative movement as a similar thing,—devoting itself more to Rural Reconstruction than to credit. As an antidote to the pessimistic attitude presented by Mr. Strathie, we would recommend our readers to go through carefully the presidential address of Mr. V. Ramadas Pantulu delivered at the Guntur District Co-operative Conference which contains an examination of Mr. Strathie's University speech.

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Mr. Pantulu on Mr. Strathie's Speech.

Mr. V. Ramadas Pantulu, in his presidential address before the Guntur District Co-operative Conference held in April last, has answered effectively some of the problems raised by Mr. Strathie in his speech above referred to. To the question asked by Mr. Strathie

whether there was a genuine and wide-spread demand for co-operative credit in the villages of Madras and whether it was not forced from above, Mr. Pantulu admits that it is somewhat difficult to answer this question precisely. He said that Co-operation in many countries was no doubt at first resorted to as a measure of salvation, but it had been increasingly applied as a means to greater efficiency and profit. It need not, he said, always be the lever to raise people from depths of economic misery. It may be utilised as a proper channel for the better distribution of resources to all classes of people on an equitable economic plan. In regard to the need for co-operative credit in the province, Mr. Pantulu said, some of Mr. Strathie's conclusions were a challenge to the rural economist as well as the practical co-operator. The idyllic picture of neighbourly accommodation rendered by the wealthy ryots to their poorer brethren was, in Mr. Pantulu's opinion, perhaps overdrawn of conditions that prevailed in 1896, and, at any rate, did not seem to be an accurate picture of the present day village economy. The Board of Revenue and the Local Government in Madras, he said, had always been accustomed, he might say interested, in painting a rosy picture of the prosperity of their villages in order to defend their land revenue policy. The Madras Board of Revenue had never any great faith in the possibilities of agricultural improvements by the ryots nor had it to its credit any notable measures for the amelioration of the Madras peasant. The opinion of the Madras Board of Revenue about the inefficacy of co-operative credit, on which Mr. Strathie laid considerable emphasis, he said, would therefore hardly carry conviction to co-operators in the province. It was not, in his opinion, altogether unnecessary for the initiation and maintenance of co-operative societies in particular places to arrive at an estimate of the extent and character of the entire rural indebtedness of the province. It would be enough, he said, to investigate into the conditions fully and accurately in particular locality before any type of co-operative society was organised therein. Mr. Pantulu considers that it is not a fruitful task for co-operators to discuss the relative merits of the several estimates of the total rural indebtedness of the Province. It could hardly be doubted, he continued, that such indebtedness was almost universal among the agricultural classes and was in most cases of a ruinous type. Assuming that agricultural money-lenders preponderated in the province, he said, it was not in his opinion possible to say that they generally lent on easier terms than the alien or the sowcar money-lenders. The rates of interest might perhaps

be less shocking than those demanded by the professional alien money-lenders. "But an agricultural money-lender rarely makes advances for cultivation without coupling with the transaction an agreement for the sale of the produce at prices below the market rate or for the performance of certain free or low paid services. It is by such devices that many a poor agriculturist is permanently tied to the bigger ryot in the village and debt is perpetuated from generation to generation. The agriculturist money-lender soon develops into a middleman, merchant or commission agent and exploits his indebted ryot brethren in all these capacities. He has a hunger for land which the alien sowcar has not and feeds his victims on credit till the latter are forced to part with their holdings for the debt. The example of the Punjab where the agriculturist money-lender has now assumed a dominant position ought to put the Madras Co-operator on his guard against pinning his faith in the ryot money-lender." In Mr. Pantulu's opinion, co-operative credit was, therefore, far more beneficial than other forms of rural credit. He reiterated his faith by saying that a well conducted co-operative credit society ought to be and would be a boon to the agriculturist in his province. The circumstances that there were to-day many more bad societies than good ones, the overdues had mounted up and there were numerous cases of frauds and benami loans, he remarked, did not militate against the need for co-operative credit and the necessity for consolidating and expanding it. As for the deterioration of some of the societies, the root cause, in his opinion, was the bad organisation and hasty registration of many of them. It now fell to the lot of the present Development Minister, he urged, to draw up a programme of progressive liquidation of bad societies. He admitted that the liquidation of a large number of societies in any area would have an adverse reaction on the movement and might have undesirable effects on the investing public and financing banks. He stressed the point that the process of liquidation of the bad societies must, however, be supplemented by a live simultaneous programme of rectification of the existing indifferent societies and registration of new societies in localities where there was a genuine demand for them and where reasonable prospects of their successful working were forthcoming. If the departmental policy, he said, was against even such cautious expansion, it must be reversed promptly. Otherwise, he feared, stagnation would set in and the enthusiasm of the people for the movement would vanish. He held that it was quite possible to inculcate the Raiffeisen spirit in some uncovered areas and to plant new societies therein. On the whole, Mr. Pantulu's address, we think, serves as a corrective to some of the suspicions raised by Mr. Strathie's speech in the minds of non-official co-operators as regards the utility or otherwise of unselfish work in their attempts at reform from within.

From the Bombay Co-operative Quarterly June 1933.

Extracts.

HIGHER CO-OPERATIVE EDUCATION IN
OTHER COUNTRIES.

(Extracts from a contribution by Margaret Digby to the Year Book of
Agricultural Co-operation, 1932.)

British Isles.—Seven English Universities (Oxford, Cambridge, London, Bristol, Reading, Leeds, Durham) have agricultural departments and some of them have separate agricultural colleges or schools. All but one include agricultural co-operation among the subjects taught. The English Co-operative Union has established a Co-operative College at Manchester for the training of its own employees, and also receives students from overseas. It provides training in Co-operative and also economic and commercial subjects and holds a weekly class in Agricultural Co-operation which runs for a year and is followed by an examination.

The Horace Plunkett Foundation, to which is attached the Co-operative Reference Library, is open to a limited number of students for the intensive study of Agricultural Co-operation in theory and practice. No lectures are given or examinations set and no business training is included. Students have usually either made preliminary studies at the Co-operative College or are university graduates or colonial or Indian officials engaged in co-operative administration.

In Wales, the Welsh Agricultural Organization Society and the University of Wales have between them produced the most comprehensive educational scheme which has so far been carried in Great Britain for the benefit of agricultural Co-operators. In 1926, they entered into a scheme known as the Joint Scheme for Educational and Advisory work in Agricultural Co-operation. They agreed to provide, as far as possible, the following services:—

(1) The advising of all Agricultural Co-operative Societies in Wales which contributed to the fund on co-operative work in general, and on credit, accounts, costings, etc.

(2) The arranging of conferences in Wales of farmers and representatives of Agricultural Co-operative Societies and other parties interested to discuss agricultural co-operative problems.

(3) The distribution to societies of information concerning Co-operation and of reports, statistics, etc., relating to the movement in Wales.

(4) The organisation of courses for the training of managers and other officers of Agricultural Co-operative Societies.

Not only have a number of lectures been given and conferences arranged, but a general survey of the Welsh Agricultural Co-operative Society was made in 1926 and 1927 and two reports were issued. As a result of the studies made special papers have been published and copies supplied to societies.

The amount of special advisory work in the individual societies has been considerable; and in a number of cases detailed attention has been given to the affairs of societies over considerable periods of time.

The Department of Agricultural Economics in the University College of Wales, Aberystwyth, gives advanced training in Agricultural Co-operation to special students of Agricultural Economics. It has been asked to supply a correspondence course on principles of organisation and administration for officials and employees of co-operative societies.

In Scotland, 3 Universities have agricultural departments which provide instruction in the General principles and history of the co-operative movement fairly adequately. It forms part of a degree or diploma course in Agricultural Economics, but occasionally of a General Economics course unconnected with the agricultural side of the University.

Germany.—Nine Universities and Technical High Schools provide courses in Co-operation, some specially adapted for the actual training of co-operators. In addition, a Chair of Co-operation has been provided at Halle. Co-operative courses for professors of Economics and Agriculture have been organised.

France.—The National Agricultural Credit Bank in directing and financing the section of Agricultural Credit and Mutual Organisation and the National Agronomic Institute at Paris intended for the training of co-operative officials.

U. S. S. R.—The list of institutions throughout the Soviet Union imparting co-operative education is an imposing one: Co-operative Trade Schools 345 (with nearly 80,000 students); Co-operative Technical Schools 111; Co-operative High Schools 15; Co-operative Faculty of the University (with 2850 students); Co-operative Teachers' Training College (with 1280 students); Co-operative Academy (with 125 students).

Italy.—Has a special school of higher studies in Co-operation and Social Legislation.

Belgium.—The Boerenbond Relge (Belgian Peasants' Union) provides co-operative courses for teachers and for students of the Agronomic Institute at Louvain.

Hungary.—A seminar of co-operation is provided by the Faculty of Economics in the University of Budapest and is compulsory for those taking the agricultural diplomatic or administrative courses.

Switzerland.—The Federal Polytechnic at Zurich gives co-operative courses and touches on the subject in other connections. It is attended by many employees and prospective employees of the Central Co-operative organisations. It is suggested that students should be allowed to specialise for a co-operative diploma.

Denmark.—Good technical training in the management of co-operative creameries and other organisations is provided by agricultural colleges. The Co-operative Bacon Curers Association provides the technical training of higher employees.

Latvia.—The Law and Economics Faculty of the University has a co-operative section with two Professors and two Assistants. The Faculty of Agriculture has a Chair of Social Agronomics and Co-operation with obligatory co-operative courses. Co-operative courses are given weekly in all teacher's training colleges and agricultural schools devote considerable time to the subject.

Poland.—The University of Cracow provides a course of one year in Co-operation and other Universities and commercial high-schools give similar facilities. The School of Rural Economy provides technical training as well as theoretical instruction in co-operative legislation and commercial practice.

Rumania.—A school of higher co-operative studies has been established at Bukarest with the support of the national office of co-operation; it is held at the Commercial Academy. From time to time qualifying examinations are held for the higher posts in the movement for which old students of the school are allowed to compete.

Canada.—Co-operation is taught by the University staff in co-operative schools. A move is being made towards more co-operative instruction in Universities and agricultural schools.

West Australia.—Perth University provides a course in co-operative agricultural economics.

New Zealand.—Co-operative courses are given at the Economics Department of Canterbury College, Christchurch.

United States of America.—The Universities include co-operation in various general courses. 42 special courses are given at 32 colleges, usually in co-operative theory but occasionally in accounts and management.

2. CO-OPERATIVE UNION'S TAX CAMPAIGN.

(From the Co-operative Review, July 1933)

Co-operative societies are now taxed for the crime of mutuality. Thus ends the first stage of the Co-operative Union's great Tax Campaign, during which millions of people have been brought to a realisation of the most discreditable wangle in recent fiscal history. Some co-operators, it is true have little right to complain, for they helped to elect the Government which is now contemptuously abandoning its earlier pretensions towards national unity and equity.

Our Campaign thus far has broken all records. The greatest Petition to Parliament, the greatest Postcard Campaign, and the greatest minority against the Government—these are achievements against which only a Government swollen to independence of public opinion, armoured by prejudice, and lost to principle, could ignore. As stated in the last issue of the Co-operative Review, Mr. Neville Chamberlain's undistinguished Budget will be remembered only by this single monstrous injustice. To the end of the consideration of the Finance Bill the only real controversy was the penal tax of co-operators.

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(We intend publishing extracts from articles on Co-operation that appear from time to time in the daily press of the Province. We have chosen this time an article by Mr. G. Srinivasaraghavachariar, Retired Deputy Collector and Deputy Registrar of Co-operative Societies, Madras, whose long experience both as Official and Non-Official invests his views with great weight.—Editor, M. J. C.)

AGRICULTURAL CO-OPERATION IN MADRAS.

BY MR. G. SRINIVASARAGHAVACHARIAR, B. A.

Mr. G. Srinivasaraghavachariar begins the article with a description of the very unsatisfactory condition of agricultural Co-operation in the Province, a matter which he anticipated as early as 1926 in an article contributed to the Madras Journal of Co-operation. His worst fears have come true while to-day important members have been slowly withdrawing themselves and debtors and defaulters have captured all Co-operative Organisations from Rural Credit Societies to the Executive of the District Banks.

He reviews the work in the matter of rectification done by District Banks with the help of subvention granted by the Provincial Bank. He is of opinion that a great deal of money has been wasted and the result is not at all proportionate to the expenditure incurred. He substantiates the statement by quoting actual figures for the District of Madura where various serious irregularities have been found out by the special staff for rectification which work under the Federation. If this is an indication of the state of affairs, the general condition should be expected to be alarming.

Mr. Achariar then suggests positive remedies and thinks that the Government, individual non-borrowing share-holders and District Banks who have been hitherto running them efficiently and the depositing public whose money that is ultimately at stake have to take their legitimate part in getting this state of affairs rectified as early as possible. He suggests that the rectification work should not be entrusted to Unions and Federations as it is done now because these institutions are under the management of defaulting members, but it should be done by a special staff directly under the supervision of the Financing Banks. Workers entrusted should be given special training. Thirdly he suggests that the Supervising Unions might be abolished. He quotes Mr. Strathie our Ex-Registrar in support of his view and holds that when Mr. Strathie complained of the absence of old-fashioned Presidents at the present time, he hinted that these unions are not running efficiently, but did not have the courage to declare openly that they must go. Next he comes to the Financing Banks and suggests that the present system of giving one Director to every Union makes the Directorate unwieldy. He also wants the recommendations of the Townshend Committee to be given effect to, namely that individual share-holders must have half the number of representation on the Directorate. He agrees with Mr. Strathie in condemning the Directors taking part in local body politics and would like to see that all defaulting members are deprived of their seats. Finally he appeals to the Government to quicken the process of rectification work and to see that in posting their officers none is posted to a district where he had previously worked in a subordinate capacity. These things coming as they do from a man of Mr. G. Srinivasaraghavachariar's standing and experience deserve careful consideration by all co-operators.

LETTER ADDRESSED BY THE MINTO PROFESSOR OF ECONOMICS, UNIVERSITY OF CALCUTTA.

54, PARLIAMENT STREET, LONDON,
July 27, 1933.

TO THE ASST. EDITOR,
Madras Journal of Co-operation.

DEAR MR. SATYANARAYANA,

Your letter has been forwarded to me here.

I am glad to know that you have identified yourself with the Co-operative Movement. There is hardly any other field of work where you can do as much useful work as in Co-operation. I am sorry this letter will reach you long after the Session of the Co-operative Conference. But I wish the Movement the fullest measure of success in Madras as in every other Province of India.

I shall attend the Economic Conference at Chidambaram next December, and shall be glad to see you either there or at Madras. I shall be back in Calcutta by the third week of November.

Trusting you are keeping good health,

I am
Yours sincerely,
(Sd.) P. BANARJEE.

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MANAGER,

The Madras Agricultural Journal,

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Lawley Road P. O. Coimbatore.*

Rules under the Madras Co-operative Societies Act.

Fort St. George Gazette, August 1, 1933.

G. O. No. 932, Development.

No. 264.—In exercise of the powers conferred by sub-sections (1) and (2) of section 65 of the Madras Co-operative Societies Act (VI of 1932), the Governor acting with Ministers is hereby pleased to make the following rules to carry out the purposes of the said Act, the same having been previously published as required by sub-section (3) of the said section :—

APPENDIX

RULES.

Definitions. In these rules unless there is anything repugnant in the subject or context—

- (a) 'the Act' means the Madras Co-operative Societies Act, 1932;
- (b) 'audit union' means a registered society, the main object of which is to arrange for the audit of other registered societies which are its members;
- (c) 'co-operative year' means the year ending with the 30th of June or in the case of any society or class of societies the accounts of which are made up to any other date with the previous sanction of the Registrar the year ending with such date;
- (d) 'decree-holder' means any society holding a decree or order of a civil court, a decision or an award of the Registrar or arbitrator or an order of the Registrar or liquidator for the realization of money;
- (e) 'defaulter' means any person against whom a society has obtained a decree or order of a civil court, a decision or an award of the Registrar or arbitrator or an order of the Registrar or liquidator for the realization of money;
- (f) 'district federation' means a registered society the objects of which are the co-ordination of the work of supervising unions and other co-operative organizations in the district as regards supervision, primary audit, administration and general co-operative propaganda and education;
- (g) 'Registrar of the district' means a person subordinate to the Registrar who is empowered to exercise in that district the powers of a Registrar under section 28 of the Act;
- (h) 'Sale officer' means an officer of the Co-operative department empowered by the Registrar by general or special order to attach and sell the property of defaulters;

RULES UNDER THE MADRAS CO-OPERATIVE SOCIETIES ACT.

- (i) 'society' means a registered society as defined in the Act;
- (j) 'supervising union' means a registered society, the main object of which is to control and supervise other registered societies which are its members; and
- (k) 'working capital' means such portion of the reserve fund, paid-up share capital, loans and deposits received by a society and debentures issued by a society as have not been locked up in buildings and other fixed assets.

I. Any body of persons desiring to apply for registration as a co-operative society under section 9 of the Act shall apply to the Registrar of Co-operative Societies in the form prescribed in the Schedule appended to these rules.

II. With every application for registration, the applicants shall submit a draft of the by-laws agreed upon by them. The by-laws shall be consistent with the Act and with the rules made by the Local Government thereunder and they shall deal with the matters specified in clause (a) to (z) and may deal with such other matters incidental to the organization of the society and the management of its business as may be deemed necessary—

- (a) the name and address of the society;
- (b) in the case of a credit society, the area of its operations;
- (c) the objects of the society;
- (d) the purpose to which its funds are applicable;
- (e) the qualifications for admission to membership and the payment, if any, to be made or interest to be acquired as a condition of exercising the right of membership;
- (f) the nature and extent of the liability of the members for the debts contracted by the society;
- (g) the circumstances under which withdrawal from membership shall be permitted;
- (h) the procedure to be followed in cases of withdrawal, ineligibility and death of members;
- (i) the conditions, if any, under which the transfer of a share or the interest of a member shall be permitted;
- (j) the nature and amount of the share capital, if any, of the society and where there is a share capital, the maximum share capital which a single member can hold;
- (k) the circumstances under which the society may borrow funds and the procedure to be followed in so borrowing;

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(l) the entrance and other fees and the fines, if any, to be collected from members ;

(m) the maximum loan admissible to a member and the procedure to be followed in granting loans and extensions of time for the repayment or renewals thereof and in recovering loans from members ;

(n) the conditions on which loans and extensions of time for the repayment or renewals thereof, may be granted to members ;

(o) the consequences of default in payment of any sum due by a member ;

(p) the method of appropriating payments made by members from whom moneys are due ;

(q) the maximum dividend payable on paid-up share capital to members ;

(r) the rates of interest payable by the society on borrowed funds and by members on loans granted to them ;

(s) in the case of productive and distributive societies, the procedure to be followed in purchasing and selling stores, raw materials and finished products and in stock-taking ;

(t) the mode of holding meetings, the right of voting and subject to rule III, the manner of making, altering and abrogating by-laws ;

(u) the mode of appointment and removal of the committee and of other officers, and the duties and powers of the committee and such officers ;

(v) the mode of custody and investment of the funds, and subject to Rules V and VII the mode of keeping accounts ;

(w) the authorization of an officer or officers to sign documents and to institute and defend suits and other legal proceedings on behalf of the society ;

(x) the disposal of the net profits ;

(y) the preparation and submission of the annual statements prescribed by the Registrar and the publication of the same ; and

(z) whether the society is to be affiliated to any supervising union or audit union or to a financing bank or other institution and, if so, the charges to be paid in respect of such affiliation.

Procedure on receipt of application.

III. (1) The Registrar shall examine the application and the by-laws in order to satisfy himself ;

(a) that the application and the by-laws are in conformity with the Act and the rules ;

(b) that the by-laws are suitable for carrying out the objects of the society ; and

RULES UNDER THE MADRAS CO-OPERATIVE SOCIETIES ACT.

(c) that the proposed society has reasonable chances of success with reference to local conditions ;

and may before passing final orders, call for such further information or make such inquiry as he may deem necessary. It shall also be competent to the Registrar before registering a society to make such alterations in the draft by-laws submitted with the application for registration as he may deem advisable, provided that the written consent of the applicants is obtained to such alterations.

(2) If the Registrar is not satisfied on all or any of the points mentioned in clauses (a), (b) and (c) of sub-rule (1), he shall refuse to register the society ; but if he is satisfied on all the said points, he may register the society and its by-laws and grant to such society free of cost a certificate of registration signed by himself and bearing his official seal ; and he shall also issue to the society along with the certificate of registration a certified copy of the draft by-laws as approved and registered by him, and these by-laws shall, subject to the result of any orders passed on appeal or in revision as provided in the Act, be the by-laws of the society.

(3) In every case in which the Registrar refuses to register the society, he shall record in writing the reasons for his refusal and shall communicate his decision to the applicants free of cost by registered post.

IV. The Registrar shall keep

Registrar to keep a record of names, addresses and by-laws of societies.

(1) a register of the names and addresses of all societies ; and

(2) a register of the by-laws of each society, with all subsequent amendments thereto, arranged in the order in which the amendments are registered.

Accounts and other books to be maintained by societies.

V. Societies shall keep the following accounts and books for the purpose of recording the business transacted by them :—

Books to be maintained by credit societies.

(a) Books to be maintained by a credit society—

(1) Minutes book, recording the proceedings of the Committee and of the general body of members,

(2) Admission book, showing the name and address of each member, the date of his admission, the shares taken by him and the amount paid by him towards such shares and the amount of share capital, if any, refunded to him, together with the date of each such payment and refund.

(3) Cash book, showing daily receipts and expenditure, and the balance at the end of each day.

(4) Receipt book, containing forms in duplicate, one of each set to be issued for money received by the society and the other to serve as counterfoil.

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(5) Loan ledger, showing the number and date of disbursement of each loan, issued to members, the amount of loan, the purpose for which it is granted and the date or dates of repayment, distinguishing principal and interest.

(6) Ledger of borrowings, showing deposits and other borrowings of all kinds,

(7) Liability register showing the indebtedness of each member to the society whether on account of loans taken directly by him or on account of loans for which he stands as surety,

(8) Monthly register of receipts and disbursements,

(9) Register of immovable property of defaulters bought in auction by the society,

(10) Register of closed loans,

(11) Register showing progress of applications for arbitration and for execution,

(12) Voucher file containing all vouchers for contingent expenditure incurred by the society numbered serially and filed chronologically,

(13) Register of dividend,

(14) In the case of a society with unlimited liability, Property Statement of members,

Note.—This statement shall show the assets and liabilities of each individual member on the date of his admission as well as on the last day of each co-operative year. Full details of property including survey numbers of lands shall be given. The statements should be entered in a register in stitched volumes

(15) In the case of a society with limited liability to which rule IX is applicable, Register of fluid resources,

Note.—This register shall show the immediate liabilities of the society and the extent of fluid resources available to meet them.

(16) In the case of a society with limited liability, the working capital of which exceeds Rupees twenty thousand, General ledger, and

(17) Such other accounts and books as may be required or prescribed by the Registrar.

(b) *Books to be maintained by a financing bank.*—

Books to be maintained by a financing bank. In addition to the books to be maintained by a credit society under clause (a) a financing bank shall maintain the following books, namely:—

(1) Interest register, showing interest payable and paid by each borrower,

(2) Reserve fund register, showing reserve funds of societies invested in the financing bank,

RULES UNDER THE MADRAS CO-OPERATIVE SOCIETIES ACT.

(3) Suspense accounts and

(4) "General information register" showing under appropriate heads particulars about the financial condition and working of societies borrowing from the bank.

(c) *Books to be maintained by a distributive or productive society.*—

Books to be maintained by a distributive or productive society.

Societies with credit branches shall maintain all the books prescribed for credit societies other than a financing bank and societies without credit branches shall maintain the following books:—

- (1) Minute book.
- (2) Admission book.
- (3) Cash book.
- (4) Receipt book.
- (5) Voucher file.
- (6) Register of Dividend.
- (7) Register of bonus on purchases made by members.

In addition, the following books shall be maintained by a distributive and productive society, with or without credit branches:—

- (1) Goods ledger containing a classification of goods stocked and sold.
- (2) Purchase book, showing the daily purchase of articles.
- (3) Sales chit.
- (4) Daily sales book.
- (5) Register of purchases made by members.

(d) *Books to be maintained by a supervising union.*—

Books to be maintained by a supervising union.

- (1) Minutes book.
- (2) Admission register of affiliated societies.
- (3) Day book.
- (4) Register of inspection of affiliated societies.
- (5) Register of loan applications from societies.
- (6) General information register with a demand, collection and balance statement of dues owing to a financing bank from every society which is under the supervision of the union.
- (7) Supervision fund register, and
- (8) Register of assets and liabilities of members, with an abstract of changes therein, of every society with unlimited liability which is under the supervision of the union.

VI. For the purpose specified in sub-section (1) of section 27 of the Act, a copy of an entry in the books of a society regularly kept in the course of business shall be certified—

(a) by not less than three members of its Committee of whom one shall be the president or the Secretary and shall also bear the society's seal, or

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(b) where an order has been passed under section 47 of the Act, appointing a liquidator of the society, by the liquidator.

The charges to be levied for the supply of such certified copies shall not exceed the amounts prescribed in that behalf by the Registrar from time to time.

Registrar may require statements and returns to be furnished.

VII. (1) Every society shall prepare for each co-operative year in such form as may be prescribed by the Registrar—

- (a) a statement showing the receipts and disbursements for the year,
- (b) a profit and loss account,
- (c) a balance sheet, and
- (d) such other statement or return as may be prescribed by the Registrar.

(2) Every society shall submit to the Registrar annually within such time as he may direct, a copy of the statements specified in sub-rule (1). After the Registrar has verified the statements and granted his audit certificate, the society shall publish the audit certificate and such of the prescribed statements as he may direct in the manner prescribed by him.

(3) All distributive and productive societies shall submit every year to the Registrar, in addition to the copies of the statements specified in sub-rule (1) a statement of verification of the stock on hand at the close of the co-operative year, in such form as may be prescribed by the Registrar and within such time as he may direct;

(4) Every society shall, in addition to the annual statements specified in sub-rules (1) and (3) also submit to the Registrar any statement or return of the nature similar to that described in sub-rule (1) in such form, within such time and for such period as the Registrar may prescribe.

(5) In case of failure by any society to submit any statement or return specified in sub-rule (1) or sub-rule (3) or in sub-rule (4) within the time directed by him the Registrar may depute an officer to prepare the necessary statement or return at the expense of the society. Such expense shall be recoverable in the manner specified in section 58 of the Act.

VIII. A society may receive deposits and loans from persons or institutions who are not members provided that the amount borrowed from such persons and institutions together with the amount borrowed from members does not exceed the limit fixed from time to time by the Registrar for the society or for the class of societies to which it belongs.

Restrictions on borrowings by societies.

IX. (1) Every society with limited liability shall maintain fluid resource in such form and according to such standards as may be fixed by the Local Government from time to time by general or special order in respect of;

RULES UNDER THE MADRAS CO-OPERATIVE SOCIETIES ACT.

(i) deposits and loans received from individuals as well as from bodies, not being societies; and

(ii) cash credits granted to societies to serve as cover for deposits in such societies.

(2) The Local Government may by general or special order empower the Registrar to relax the form or the standards so fixed for a specified period, in the case of any society or of any class of societies.

X. Every member of a society may nominate a person to whom under section 24 of the Act his share or interest in the capital shall be transferred or the value thereof or any sum payable under sub-section (2) of that section shall be paid. Such member may from time to time revoke or vary such nomination. Such nomination shall, in the event of his death, be given effect to by the society provided that—

(1) the nomination is in writing and has been signed by the deceased in the presence of at least two witnesses, attesting the same;

(2) the nomination has been registered in the books of the society kept for the purpose; and

(3) the nominee may become a member only if admitted by the Committee.

The sum representing the share or interest of a deceased member in the capital of a society with unlimited liability shall for the purpose of sub-section (1) of section 24 be the amount actually paid towards the value of the share or interest held by him.

XI. (1) Every registered society which on the last day of any co-operative year consisted of more than 500 members or the Levy of audit fees. working capital of which, on such day, amounted to twenty thousand rupees or more, shall pay to the Local Government a charge for the audit of its accounts for such year in accordance with the scale fixed by the Registrar with the previous approval of the Local Government in respect of the class of society to which it belongs:

Provided that this sub-rule shall not apply to—

(a) any agricultural credit society with unlimited liability; or

(b) any audit union, district federation or supervising union; or

(c) any society which has its accounts audited at its own expense—

(i) by the staff of an audit union,

(ii) under an arrangement approved by the Registrar, or

(iii) by a person authorized by the Registrar to audit the accounts of the society under section 37 of the Act, if such person is willing to furnish the statements prescribed by rule V and in the forms required by the Registrar.

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(2) The charge payable by a society under sub-rule (1) shall be for the co-operative year and shall be paid into the nearest Government treasury within four months of the close of such year.

(3) All charges leviable under this rule shall be recoverable in the manner specified in section 58 of the Act.

(4) The Registrar may, at his discretion, remit the whole or any part of the charge payable under sub-rule (1) by a particular society or by a particular class of societies for any year or other specified period.

XII. (a) In a society with shares and unlimited liability, not less than one-half of the net profits and in a society with shares and limited liability, not less than one quarter of the net profits shall be carried to a reserve fund. The remainder of the net profits may be used in such manner and for such purposes as are prescribed by the by-laws of the society.

Provided that

(i) no society with shares and limited liability shall pay dividend to its shareholders at a rate exceeding 9 per cent. per annum on the paid-up value of each share,

(ii) no society with shares and unlimited liability shall pay dividend to its shareholders at a rate exceeding $6\frac{1}{2}$ per cent. per annum on the paid-up value of each share and

(iii) no society shall set apart more than $7\frac{1}{2}$ per cent. of its net profits for a common good fund.

Provided also that any profits not allotted in the manner specified in the rules and by-laws shall forthwith be credited to the reserve fund.

(b) Societies with shares and unlimited liability, registered as urban societies under the Co-operative Credit Societies Act, 1904, may continue to divide profits in accordance with their by-laws as they stand on the date of issue of these rules; but they shall not increase proportion of net profits to be divided among the members except in accordance with the foregoing provision.

(c) No bonus, which when added to the dividend, brings the total of bonus and dividend above the maximum laid down in sub-rules (a) and (b) shall be allowed.

(d) Should a society, whether with limited or unlimited liability, which is competent either under the Act or under these rules to divide a part of its net profits among its members elect to appropriate such portion or part thereof to a 'Common good fund,' the purpose designated by the expression 'common good' shall be clearly defined in the by-laws of the society and it shall not be other than a *charitable purpose* as defined in section 2 of the Charitable Endowments Act, 1890.

Note. The term 'net profits' in this rule means net profits as certified by the Registrar under rule VII.

RULES UNDER THE MADRAS CO-OPERATIVE SOCIETIES ACT

XIII. A society shall not invest or deposit its reserve fund except in one or more of the modes mentioned in clauses (a), (b), (c) and (d) of sub-section (1) of section 34 of the Act.

Provided that when the reserve fund of a society exceeds 20 per cent. of its working capital, the excess may, with the sanction of the Registrar, be utilized in the business of the society.

Provided, further, that a society not being a credit society may, with the sanction of the Registrar, utilize the whole of its reserve fund in its business.

XIV. (1) The reserve fund shall belong to the society as a whole and is intended to meet unforeseen losses. No member can claim a share in it. It shall not be drawn upon except with the sanction of the Registrar.

(2) On the dissolution of a society the reserve fund and other funds contributed by it under the provisions of its by-laws shall be applied—

(i) to discharging such liabilities of the society as may remain undischarged after the enforcement in full of the liability of the individual members of the society;

(ii) to the repayment of the share capital paid up; and

(iii) to the payment of dividend upon such share capital at a rate not exceeding 9 per cent. per annum in the case of societies with limited liability and $6\frac{1}{2}$ per cent. per annum in the case of societies with unlimited liability for any period or periods for which no dividend has been paid.

Exception.—This sub-rule does not apply to the Dividend Equalization Fund built up by the Trichinopoly District Urban Bank prior to the 1st July 1920. The amount to the credit of that fund on that date will be kept separate and dealt with under the conditions on which it was built up.

(3) Such portion of these funds as shall remain after the payments mentioned in sub-rule (2) shall be applied to such local object of public utility as may be selected by the general body and approved of by the Registrar. If within 30 days after the issue of notice by the liquidator after the final closing of the society the general body fails to make any selection that is approved by the Registrar, the latter may use the abovementioned portion of the funds in supporting other co-operative societies in the neighbourhood or shall place the same on interest or otherwise with some co-operative bank until a new co-operative society in the area is registered, in which event the funds shall be credited to the reserve fund of such society.

XV. (1) The reference to the Registrar of any dispute under section 51 of the Act shall be in writing.

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(2) Where on receipt of such a reference the Registrar wishes to refer it for disposal by arbitration, the reference shall be made either to a single arbitrator appointed by the Registrar or to a body of arbitrators of whom one shall be nominated by the Registrar and one by each of the parties to the dispute. The arbitrator appointed by the Registrar shall act as the chairman of the body of arbitrators and shall fix the time and place for the hearing of the dispute and carry on the necessary correspondence in connection with the reference.

(3) The Registrar, the arbitrator or body of arbitrators or other persons deciding the dispute shall have power to administer oaths, to require the attendance of all parties concerned and of witnesses and to require the production of all books and documents relating to the matter of the dispute.

(4) The Registrar, the arbitrator or the chairman of the body of arbitrators or other person deciding the dispute shall record a brief note in English or in the vernacular, of the evidence of the parties and witnesses who attend, and upon the evidence so recorded, and after consideration of any documentary evidence produced by the parties, a decision or award as the case may be shall be given in accordance with justice, equity and good conscience by such Registrar, arbitrator or body of arbitrators or other person. The decision or award given shall be reduced to writing. In the absence of any party duly summoned to attend the dispute may be decided *ex parte*. Where several arbitrators are appointed, the opinion of the majority shall prevail.

(5) The Registrar, arbitrator or body of arbitrators or other person deciding the dispute shall have power to order the expenses incurred in determining the dispute to be paid either out of the funds of the society or by such party or parties to the dispute as he or they may think fit, according to a scale laid down by the Registrar.

(6) In proceedings before the Registrar, the arbitrator or body of arbitrators or other person deciding the dispute, legal practitioners shall not be entitled to appear to represent parties.

(7) The decision or award shall be enforced in any of these ways—

(a) On an application to the Registrar of the district, in which the cause of action arose, the decision or award shall be enforced as provided in rule XXII.

(b) On a requisition to the Collector of the district or to any person authorized by him in this behalf, made by the Registrar of Co-operative Societies, all sums recoverable under the decision or award shall be recovered in the same manner as arrears of land revenue.

(c) On application to the Civil Court having jurisdiction over the subject-matter of the decision or award, that Court shall enforce the decision or award as if it were a *final* decree of the Court.

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Note.—In this sub-rule Civil Courts shall include Village Courts constituted under the Madras Village Courts Act (Madras Act I of 1889).

XVI. (1) Every summons issued under the Act shall be in writing, and shall be authenticated by the signature and the seal, if any, of the officer, by whom it was issued.

It shall require the person summoned to appear before the said officer at a stated time and place, and shall specify whether his attendance is required for the purpose of giving evidence, or to produce a document, or for both purposes; and any particular document, the production of which is required, shall be described in the summons with reasonable accuracy.

(2) Any person may be summoned to produce a document, without being summoned to give evidence; and any person summoned merely to produce a document shall be deemed to have complied with the summons if he causes such document to be produced, instead of attending personally to produce the same.

(3) The service of summons under the Act on any person may be effected in any of the following ways:—

(a) by giving or tendering it to such person; or

(b) if such person is not found, by leaving it at his last-known place of abode or business or by giving or tendering it to some adult member of his family; or

(c) if the address of such person is known to the Registrar or other authorized person, by sending it to him by post registered; or

(d) if none of the means aforesaid is available, by affixing it in some conspicuous part of his last-known place of abode or business.

(4) *Person served to sign acknowledgment.*—Where the serving officer delivers or tenders a copy of the summons to the defendant personally or to an agent or other person on his behalf, he shall require the signature of the person to whom the copy is so delivered or tendered to an acknowledgment of service endorsed on the original summons.

(5) *Endorsement of time and manner of service.*—The serving officer shall in all cases in which the summons has been served under sub-rule (4), endorse or annex, or cause to be endorsed or annexed, on or to the original summons a return stating the time when and the manner in which the summons was served and the name and address of the person (if any) identifying the person served and witnessing the delivery or tender of the summons.

(6) *Service on civil public officer or on servant of railway company or local authority.*—Where the defendant is a public officer or is the servant of a railway company or local authority, the officer issuing the summons may

if it appears that the summons may be most conveniently so served, send it by registered post prepaid for acknowledgment for service on the defendant, to the head of the office in which he is employed together with a copy to be retained by the defendant.

Procedure to be adopted by liquidator.

XVII. Where a liquidator has been appointed under sub-section (1) of section 47 of the Act, the following procedure shall be adopted :—

(a) the appointment of the liquidator shall be notified by the Registrar in the *Fort St. George Gazette*.

(b) The liquidator shall, as soon as the order of cancellation of the Registration of the society takes effect, publish by such means as he may think proper a notice requiring all claims against the society the registration of which is cancelled to be submitted to him within two months of publication of the notice. All liabilities recorded in the account books of a society shall be deemed *ipso facto* to have been duly submitted to him under this clause.

(c) The liquidator shall, after settling the assets and liabilities of the society as they stood on the date on which the cancellation of its registration takes effect, proceed next to determine the contribution to be made by each of its members, past members or by the estates or nominees, heirs or legal representatives of deceased members or by any officers or former officers, to the assets of the society under clause (b) and (c) of sub-section (3) of section 47 of the Act. Should necessity arise, however, he may also frame a subsidiary order or orders regarding such contributions and such orders shall be enforceable in the same manner as the original orders themselves.

(d) The liquidator shall submit to the Registrar a quarterly report in such form as the Registrar may prescribe, showing the progress made in the liquidation of the society.

(e) The liquidator may empower any person by general or special order in writing to make collections and to grant valid receipts on his behalf.

(f) All funds in the charge of the liquidator shall be deposited in the Post Office Savings Bank or in a financing bank or with such other Bank or person as may be approved by the Registrar and shall stand in his name.

(g) Registrar shall fix the amount of remuneration, if any, to be paid to the liquidator. The remuneration shall be included in the cost of liquidation which shall be payable out of the assets of the society in priority to all other claims.

(h) The liquidator shall have power to call for meetings of members of the cancelled society from time to time.

(i) At the conclusion of the liquidation, a general meeting of the cancelled society shall be called at which the liquidator or any person authorized by him by special or general order in writing in this behalf shall summarize the result of his proceedings, and shall take a vote as to the disposal of any surplus funds in the manner prescribed in sub-rule (3) of rule XIV.

(j) If any liability cannot be discharged by the liquidator owing to the whereabouts of the claimants not being known or for any other cause, the amount covered by such undischarged liability may be deposited in a financing bank and shall be available for meeting the claims of the person or persons concerned.

(k) A liquidator may, at any time, be removed by the Registrar and he shall on such removal be bound to hand over all the property and documents relating to such person as the Registrar may direct.

(l) *Disposal of records of a society which is finally wound up.*— All the books and records of a society whose registration has been cancelled and the proceedings of liquidation may be destroyed by the Registrar after the expiry of three years from the completion or conclusion of the liquidation.

XVIII. No society shall appoint any member, who at the time, is in default to the society for a period exceeding three months, to its committee or to the committee of another society or to represent the society in other society and vote; and any member of a society who has been appointed to its committee or to the committee of another society or to represent the society in another society and vote, shall cease to hold his appointment as such, if he is in default to the society of which he is a member for a period of three months.

XIX. No distributive society shall sell its goods to persons other than members without the previous sanction of the Registrar.

XX. No person being a member of a credit society, except a land mortgage bank, or a financing bank shall be a member of any other credit society without the general or special sanction of the Registrar; and where a person has become a member of two such credit societies, either or both of the societies shall be bound to remove him from membership upon a written requisition from the Registrar to that effect.

XXI. The shares of a society shall not be hypothecated to that society by its members as a security for a loan.

XXII. (1) Any decree-holder requiring the provisions of section 28 of the Act to be applied shall apply to the Registrar of the district in which the cause of action arose and shall deposit the necessary costs on a scale prescribed by the Registrar. If the defaulter resides or the property to be proceeded against is situated in a district other than that in which the cause of action arose the application shall be made to the Registrar of the district in which the cause of action arose who shall transfer the application to the Registrar of the district where the defaulter resides or the property is situated.

(2) The application shall be made in the form prescribed by the Registrar and shall be signed by the decree-holder. The decree-holder may indicate whether he wishes to proceed in the first instance, against the immoveable property mortgaged to the decree-holder or other immoveable property or to secure the attachment of movable property. On receipt of the application, the Registrar of the district shall verify the correctness and genuineness of the particulars set forth in the application with the records, if any, in his office, and prepare a demand notice in writing in duplicate in the form prescribed by the Registrar, setting forth the name of the defaulter, the amount due and forward it to a sale officer. If the defaulter resides or the property is situated outside the jurisdiction of the Registrar of the district to whom the application is made such Registrar shall forward the application and the demand notice to the Registrar of the district in which the defaulter resides or the property is situated.

(3) Unless the decree-holder has expressed a desire that proceedings should be taken in a particular order as laid down in sub-rule (2), execution shall ordinarily be taken in the following manner :—

(i) Movable property of the defaulter shall be first proceeded against, but this shall not preclude the immovable property being proceeded against simultaneously in case of necessity.

(ii) If there is no movable property, or if the sale-proceeds of the movable property or properties attached and sold are insufficient to meet in full the demand of the decree-holder, the immovable property mortgaged to the decree-holder or other immovable property belonging to the defaulter may be proceeded against.

(4) In the seizure and sale of movable property the following rules shall be observed :—

Rules for seizure and sale of movable property.

(a) The sale officer shall, after giving previous notice to the decree-holder, proceed to the village where the defaulter resides or the property to be distrained is situated and serve the demand notice upon the defaulter if he is present. If the amount due together with the expenses be not at once paid, the sale officer shall make the distress and shall immediately deliver to the defaulter a list or inventory of the property distrained and an intimation of the place and day and hour at which the distrained property will be brought to sale if the amounts due are not previously discharged. During the interval between the distraint and sale, the sale officer shall arrange for the custody of the property either with the decree-holder or otherwise. If the sale officer requires the decree-holder to undertake the custody of the property he shall be bound to do so and any loss incurred owing to his negligence shall be made good by the decree-holder. If the defaulter is absent, the sale officer shall serve the demand notice on some adult male member of his family, or on his authorized agent, or, when such service cannot be effected, shall affix a copy of the demand notice on some conspicuous part of his residence. He shall then proceed to make the distress and shall fix the list of the property attached on the usual place of residence of the defaulter endorsing there on the place where the property may be lodged or kept and an intimation of the place and day and hour of sale.

(b) The distress shall be made after sun rise and before sunset and not at any other time.

(c) The distress levied shall not be excessive, that is to say, the property distrained shall be as nearly as possible proportionate to the sum due by the defaulter together with interest and all expenses incidental to the distraint, detention and sale.

(d) If crops or ungathered products of the land belonging to a defaulter are attached, the sale officer may cause them to be sold, when fit for reaping or gathering, or at his option may cause them to be reaped or gathered in due season and stored in proper places until sold.

In the latter case, the expense of reaping or gathering and storing such crops or products shall be defrayed by the owner upon his redeeming the property or from the proceeds of the sale in the event of its being sold.

(e) The sale officer shall not work the bullocks or cattle, or make use of the goods or effects, distrained; and he shall provide the necessary food for the cattle or livestock, the expense attending which shall be defrayed by the owner upon his redeeming the property, or from the proceeds of the sale in the event of its being sold.

Distrained cattle or property not to be used.

(f) It shall be lawful for the sale officer to force open any stable, cow-house, granary, godown, out-house or other building, and he may also enter any dwelling house the outer door of which may be open, and may break open the door of any room in such dwelling house for the purpose of attaching property belonging to a defaulter and lodged therein provided always that it shall not be lawful for the sale officer to break open or enter any apartment in such dwelling house appropriated for the zenana or residence of women except as herein-after provided.

(g) Where the sale officer may have reason to suppose that the property of a defaulter is lodged within a dwelling house the outer door of which may be shut, or within any apartments appropriated to women, which, by the usage of the country, are considered private, the sale officer shall represent the fact to the officer in charge of the nearest police station.

On such representation, the officer in charge of the said station shall send a police officer to the spot in the presence of whom the sale officer may force open the out door of such dwelling house, in like manner as he may break open the door of any room within the house except the zenana.

The sale officer may also, in the presence of the police officer, after due notice given for the removal of women within a zenana, and, after furnishing means for their removal in a suitable manner (if they be women of rank who, according to the customs of the country, cannot appear in public), enter the zenana apartments for the purpose of distraining the defaulter's property, if any, deposited therein, but such property, if found, shall be immediately removed from such apartments, after which they shall be left free to the former occupants.

(h) The sale officer shall cause proclamation of the time and place of the intended sale to be made by beat of drum in the village in which the defaulter resides and in such other place or places as the Registrar may consider necessary to give due publicity to the sale.

No sale shall take place until after the expiration of the period of 15 days from the date on which the sale notice has been served or affixed in the manner prescribed in clause (a). Provided that where the property seized is subject to speedy and natural decay, the sale officer may sell it at any time before the expiry of the said period of 15 days, unless the amount due is sooner paid.

(i) At the appointed time, the property shall be put up in one or more lots, as the sale officer may consider advisable, and shall be disposed of to the highest bidder.

Where the property may sell for more than the amount due, the excess amount, after deducting the interest and the expenses of process and the other charges, shall be paid to the defaulter.

(j) The property shall be paid for in cash at the time of sale, or as soon thereafter as the officer holding the sale shall appoint, and the purchaser shall not be permitted to carry away any part of the property until he has paid for it in full.

Resale in case of default.—Where the purchaser may fail in the payment of the purchase-money the property shall be resold, and the defaulting purchaser shall be liable for any loss arising, as well as the expenses incurred on the resale.

Where the property may, on the second sale, sell for a higher price than at the first sale, the difference or increase shall be the property of him on whose account the said first sale was made.

(k) Where a defaulter makes or has made a fraudulent conveyance of the property to prevent the distress, any Civil Court of competent jurisdiction, shall on being satisfied that such fraudulent conveyance has been made, order that the property shall be delivered forthwith to the sale officer.

(l) Where it is proved to the satisfaction of any Civil Court of competent jurisdiction that any property which has been distrained under these rules has been forcibly or clandestinely removed by any person, the Court may order forthwith such property to be restored to the sale officer.

(m) Where prior to the day fixed for sale the defaulter or any person acting in his behalf or any person claiming an interest in the property attached, pays the full amount due including interest, batta and other costs incurred in attaching the property, the sale officer shall cancel the order of attachment and release the property forthwith.

(n) The moveable properties mentioned as exempt from attachment in the proviso to section 60 of the Civil Procedure Code, 1908, shall not be liable to attachment or sale under these rules.

(5) Where the moveable property to be attached is the salary or allowances of a public officer or of a servant of a railway company or local authority or a firm or a company, the Registrar of the district may, on receiving a report from the sale officer, order that the amount shall subject to the provisions of section 60 of the Code of Civil Procedure

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1908, be withheld from such salary or allowances either in one payment or by monthly instalments as the said Registrar may direct and upon notice of the order, the officer or other person whose duty it is to disburse such salary or allowances shall withhold and remit to the sale officer, the amount due under the order or the monthly instalment, as the case may be.

(6) Where the moveable property to be attached is—

Attachment of debt, share and other property not in possession of defaulter.

(a) a debt due to the defaulter in question,
 (b) a share in the capital of a corporation or a deposit invested therein, or
 (c) other moveable property not in the possession of the defaulter except property deposited in, or in the custody of, any Civil Court, the attachment shall be made by a written order signed by the Registrar of the district prohibiting

(i) in the case of the debt, the creditor from recovering the debt and the debtor from making payment thereof;

(ii) in the case of the share or deposit the person in whose name the share or the deposit may be standing from transferring the share or deposit or receiving any dividend or interest thereon;

(iii) in the case of the other moveable property except as aforesaid the person in possession of it from giving it over to the defaulter.

A copy of such order shall be sent in the case of the debt, to the debtor, in the case of the share or deposit to the proper officer of the corporation and in the case of the other moveable property (except as aforesaid) to the person in possession of such property. As soon as the debt referred to in clause (a) or the deposit referred to in clause (b) matures, the Registrar of the district may direct the person concerned to pay the amount to him. Where the share is withdrawable, the said Registrar shall arrange for its sale through a broker. Where the share is withdrawable, its value shall be paid to the said Registrar or to the party concerned as soon as it becomes payable. In the case of the other moveable property referred to in clause (c) the person concerned shall place it in the hands of the said Registrar, as soon as it becomes deliverable to the defaulter.

Procedure in attachment and sale of immovable property.

(7) In the attachment and sale of immovable property the following rules shall be observed :—

(a) The application presented under sub-rule (2) shall contain a description of the immovable property to be proceeded against sufficient for its identification and in case such property can be identified by boundaries or numbers in a record of settlement or survey the specification of such boundaries or numbers and the specification of the defaulter's share or interest in such property

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to the best of the belief of the decree-holder and so far as he has been able to ascertain it.

(b) The demand notice issued by the Registrar under sub-rule (2) shall contain the name of the defaulter, the amount due, including the expenses, if any, and the batta to be paid to the person who shall serve the demand notice, the time allowed for payment and the particulars, of the properties to be attached in case of non-payment. After receiving the demand notice, the sale officer shall serve or cause to be served a copy of the demand notice upon the defaulter or upon some adult male member of his family at his usual place of residence or upon his authorized agent, or, if such personal service is not possible, shall affix a copy thereof on some conspicuous part of his last known residence, or on some conspicuous part of the immovable property about to be attached.

(c) If the defaulter fails to pay the amount specified in the demand notice within the time allowed, the sale officer shall proceed to attach and sell the immovable property noted in the application for execution in the following manner.

(d) He shall, if possible, cause a notice of attachment to be served on the defaulter personally. Where personal serving is not possible, the notice shall be affixed in some conspicuous part of the defaulter's last known residence, if any. The fact of attachment shall also be proclaimed by beat of tom tom in the village where the defaulter resides and in such other place or places as the Registrar of the district may consider necessary to give due publicity to the sale. The attachment notice shall set forth that unless the amount due with interest and expenses be paid within the date therein mentioned, the property will be brought to sale. A copy shall be sent to the decree-holder. Where the sale officer so directs the attachment shall also be notified by public proclamation in the District Gazette.

(e) Proclamation of sale shall be published by affixing a notice in the office of the Registrar of the district and the Taluk Office at least 10 days before the date fixed for the sale and also by beat of tom tom in the village on three consecutive days previous to the date of sale. Notice shall also be given to the decree-holder and the defaulter. The proclamation shall state the time and place of sale and specify as fairly and accurately as possible—

- (i) the property to be sold,
- (ii) any encumbrance to which the property is liable,
- (iii) the amount for the recovery of which the sale is ordered, and
- (iv) every other matter which the sale officer considers material for a purchaser to know in order to judge of the nature and value of the property.

(f) When any immovable property is sold under these rules, the sale shall be subject to the prior encumbrances on the property, if any. The decree-holder shall when the amount for the realization of which the sale is held exceeds Rs. 100 furnish to the sale officer within 20 days of the attachment an encumbrance certificate from the Registration department for a period of not less than twelve years prior to the date of the execution application on which the sale is ordered. The sale shall be by public auction to the highest bidder. The interval between the actual date of sale and the service of the notice of attachment of the property shall be at least 30 days. The time and place of the sale shall be fixed by the Registrar of the district and the place of sale shall be the village where the property to be sold is situated or such adjoining prominent place of public resort as may be fixed by the said Registrar.

(g) A sum of money equal to 15 per cent of the price of the immovable property shall be deposited by the purchaser in the hands of the sale officer at the time of the purchase, and in default of such deposit, the property shall forthwith be resold:

Provided that where the decree-holder is the purchaser and is entitled to set off the purchase money under clause (k) the sale officer shall dispense with the requirements of this rule.

(h) The remainder of the purchase money shall be paid within 15 days from the date of sale:

Provided that, in calculating the amount to be so paid, the purchaser shall have the advantage of any set off to which he may be entitled under clause (k).

(i) In default of payment within the period mentioned in the last preceding clause, the deposit may, if the Registrar thinks fit, after defraying the expenses of the sale, be forfeited to the Government and the defaulting purchaser shall forfeit all claim to the property or to any part of the sum for which it may subsequently be sold.

(j) Every resale of immovable property, in default of payment of the purchase money within the period allowed for such payment, shall be made after the issue of a fresh proclamation in the manner and for the period hereinbefore prescribed for the sale.

(k) Where a decree-holder purchases the purchase money and the amount due on the decree shall be set off against one another, and the sale officer shall enter up satisfaction of the decree in whole or in part accordingly.

(8) Where prior to the day fixed for sale, the defaulter or any person acting on his behalf or any person claiming an interest in the property attached, tenders payment of the full amount due including interest, batta and other expenses incurred in attaching the property, the sale officer shall cancel the order of attachment and release the property forthwith.

(9) (i) Where immovable property has been sold by the sale officer any person either owning such property or holding an interest therein by virtue of a title acquired before such sale may apply to have the sale set aside on his depositing with the Registrar of the district.

(a) for payment to the purchaser, a sum equal to 5 per cent. of the purchase money, and

(b) for payment to the decree-holder, the amount of arrears specified in the proclamation of sale as that for the recovery of which the sale was ordered together with interest thereon and the expenses of attachment and sale and other costs due in respect of such amount less any amount which may, since the date of such proclamation have been received by the decree-holder.

(ii) If such deposit and application are made within 30 days from the date of sale, the Registrar shall pass an order setting aside the sale and shall repay to the purchaser the purchase money so far as it has been deposited, together with the 5 per cent. deposited by the applicant:

Provided that if more persons than one have made deposit and application under this sub-rule, the application of the first depositor to the officer authorized to set aside the sale shall be accepted.

(iii) If a person applies under sub-rule (10) to set aside the sale of immovable property, he shall not be entitled to make an application under this sub-rule.

(10) (i) At any time within 30 days from the date of the sale of immovable property, the decree-holder or any person entitled to share in a rateable distribution of the assets or whose interests are affected by the sale, may apply to the Registrar of the district to set aside the sale on the ground of a material irregularity or mistake or fraud in publishing or conducting it:

Provided that no sale shall be set aside on the ground of irregularity or fraud unless the said Registrar is satisfied that the applicant has sustained substantial injury by reason of such irregularity, mistake or fraud.

(ii) If the application be allowed, the said Registrar shall set aside the sale and may direct a fresh one.

(iii) On the expiration of 30 days from the date of sale if no application to have the sale set aside is made under sub-rule (9) or under clause (i) of this sub-rule or if such application has been made and rejected the said Registrar shall make an order confirming the sale:

Provided that, if he shall have reason to think that the sale ought to be set aside, notwithstanding that no such application has been made or on grounds other than those alleged in any application which has been made and rejected, he may, after recording his reasons in writing, set aside the sale.

(iv) Whenever the sale of any immovable property is not so confirmed or is set aside, the deposit or the purchase-money, as the case may be, shall be returned to the purchaser.

(v) After the confirmation of any such sale, the said Registrar shall grant a certificate of sale bearing his seal and signature to the purchaser.

Such certificates shall state the property sold and the name of the purchaser, and it shall be conclusive evidence of the fact of the purchase in all Courts and tribunals, where it may be necessary to prove it and no proof of the seal or signature of the Registrar of the district shall be necessary unless the authority before whom it is produced shall have reason to doubt its genuineness.

(11) When immovable property is purchased at a sale held under this rule the Registrar of the district or the sale officer shall publish by beat of tom tom or other customary mode, in the village in which the immovable property sold is situated and in the District Gazette, the name of the purchaser and the purchase together with a declaration of the lawful succession of such purchaser to all the rights and property of the defaulter in the said immovable property.

(12) Where, notwithstanding such publication, any lawful purchaser of immovable property is resisted and prevented by any person other than a person (not being the defaulter) claiming in good faith to be in possession of the property on his own account from obtaining possession of the immoveable property purchased, any Court of competent jurisdiction, on application and production of the certificate of sale provided for by sub-rule (10) shall cause the proper process to be issued for the purpose of putting such purchaser in possession, in the same manner as if the immoveable property purchased had been decreed to the purchaser by a decision of the Court.

(13) It shall be lawful for the sale officer to sell the whole or any portion of the immoveable property of a defaulter in discharge of money due provided always that, so far as may be practicable, no larger section or portion of immoveable property shall be sold than may be sufficient to discharge the amount due with interest, and expenses of attachment and sale.

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(14) Persons employed in serving notices or in other process under these rules, shall be entitled to batta at such rates as may from time to time be fixed by the Registrar.

(15) Where the costs and charges incurred in connection with the attachment and sale of movable or immovable property under this rule, exceeds the amount of the costs deposited by the decree-holder under sub-rule (1), such excess shall be deducted from the sale proceeds of the property sold or the moneys paid by the defaulter, as the case may be, and the balance shall be made available to the decree-holder.

(16) Every person making a payment towards any money due for the recovery of which application has been made under this rule shall be entitled to a receipt for the amount signed by the sale officer or other officer empowered by the Registrar of the district in that behalf; such receipt shall state the name of the person making the payment and the subject matter in respect of which the payment is made.

(17) (a) Where any claim is preferred to, or any objection is made to the attachment of, any property attached under this rule on the ground that such property is not liable to such attachment, the sale officer shall investigate the claim or objection and dispose of it on the merits;

Provided that no such investigation shall be made when the sale officer considers that the claim or objection is frivolous.

(b) Where the property to which the claim or objection relates has been advertised for sale, the sale officer may postpone the sale pending the investigation of the claim or objection.

(c) Where a claim or an objection is preferred, the party against whom an order is made may institute a suit within six months from the date of the order to establish the right which he claims to the property in dispute, but, subject to the result of such suit, if any, the order shall be conclusive.

SCHEDULE.

(See rule 1.)

Form of application for registration as a co-operative society under the Madras Co-operative Societies Act, 1932.

1. Name of proposed society.
2. The headquarters of the society and in the case of a credit society, the area of its operations. (Note the situation of village or town with reference to district, taluk, nearest railway station or well-known place and distance therefrom.)

3. Address of society (including nearest Post Office.)
4. State whether liability of members is to be limited or unlimited.
5. Application to register a society under the above name is hereby made by the persons whose names are submitted hereunder with their signatures and particulars of age, profession, residence, etc.
6. With this application is sent a copy of the draft by-laws accepted by the applicants and signed by them.
7. The applicants have elected the following persons to the Committee which is to conduct the affairs of the society for a period of three months from the date of registration of the society or for such further period as the Registrar may consider desirable.

- 1.
- 2.
- 3.
- 4.
5. etc.

Note.—If all the applicants are individuals, at least ten of them who have attained majority should attest the application and the by-laws. Where an applicant is a registered society the application and the by-laws should be signed by a duly authorised person on behalf of such registered society and where all the members of the society are not registered societies by ten other members or by all of them when their number is less than ten.

I

The draft by-laws.

II

Serial number.	Name of applicant.	Father's name.	Age.	Tribe class or caste.	Profession.	Place of residence.	Signature or thumb impression of applicant.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

International Co-operative Women's Guild.

1. DEPUTATION TO MR. HENDERSON.

President of the Disarmament Conference, London June 25, 1933.

A meeting of the International Co-operative Women's Guild Committee, held in London on June 24th, at which representatives were present from Austria, Belgium, Bulgaria, Czecho-Slovakia, England, Holland, Ireland, Poland, Scotland and Spain, passed a strong resolution on the Disarmament situation which was subsequently presented by a deputation from the Committee to Mr. Henderson prior to his departure for Geneva on the 25th June.

The resolution expressed the gratitude and continued support of Co-operative women to Mr. Henderson to his efforts to secure the success of the Conference, their great disappointment that no concrete results had yet been obtained and their anxiety that before it was too late to prevent the fast-approaching new conflict, decisions should at once be taken, particularly as regards the ending of air warfare and the private manufacture and trade in arms, the fixing of a time limit for compliance with the promises made to the vanquished powers, and the setting up of a permanent commission of control.

In introducing the deputation the President of the International Guild, Mrs. Emmy Freundlich, M. P. of Austria said how deeply thankful Co-operative women were to Mr. Henderson for his wonderful conduct of the Conference and pledged them to further efforts for Disarmament. After describing the very difficult situation in her own country which made decisions on disarmament urgent, she called on the different members of the deputation—each of whom spoke on the position of disarmament work and the feelings of the women in the country they represented, bringing out the enthusiastic work that had been done to arouse public opinion, the growing difficulties owing to the long delayed results of the Conference, and the strong feeling existing among women on the points mentioned in the resolution.

In replying, Mr. Henderson associated himself with the views expressed in the resolution as to security being only attainable through disarmament, and the importance of President Roosevelt's statement, and said he was in agreement with the specific points stressed in the resolution. He was prepared to admit there were disappointing features in the situation, but there were also hopeful ones. It was no small achievement

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after generations of militarist mentality that the 64 nations had been held together for 18 months and none dared break up the Conference, and it would be a great achievement if a Convention based on the British draft, though it did not go far enough, were signed by those 64 nations, as a first step towards real disarmament. They were likely to have a better Convention now than they would have got 6 months ago. France was coming to believe that strict control and supervision was a means to the security she had at first tried to obtain by guarantees of mutual assistance. There were still important differences of opinion to be reconciled, but if time were allowed for this necessary work he would try to bring about a spirit of reconciliation so that the Convention might be ready before Christmas.

2. WHAT HOUSEWIVES AND MOTHERS SAY TO THE WORLD ECONOMIC CONFERENCE.

In contrast to the last occasion women have this time no representative at the World Economic Conference, and not a single Government has appointed a woman among its national delegates. It is therefore all the more necessary for women to make their voices heard and tell the Conference what they demand in order to be freed from the sufferings inflicted by the economic crisis. For this reason, in spite of the daily shrinking prospects that the Conference will succeed the Committee of the International Co-operative Women's Guild, which has just met in London, adopted the following resolution :—

The Committee of the International Co-operative Women's Guild, which represents hundreds of thousands of housewives and mothers, is persuaded that the causes of the world crisis are still not completely understood. While the effects of war debts and reparations, the breaking up of large areas which are natural economic units, and the extraordinary development of every form and method of protection which the war and the peace treaties engendered and strengthened have greatly accentuated this crisis, its real causes lie deeper.

The increase of production has absorbed so large a proportion of the world's wealth that the purchasing power of the people has necessarily fallen. This fall in purchasing power moreover, cannot be permanently raised by the artificial means of extending either individual or national credit, for the repayment of credit and the interest upon it diverts an ever larger share of the people's income into the coffers of national and international finance. The International Co-operative Women's Guild is therefore convinced that the crises can be overcome neither by

INTERNATIONAL CO-OPERATIVE WOMEN'S GUILD

restriction of production nor by the artificial increase of purchasing power by means of inflation, but only by a redistribution of wealth as between production and consumption. This must be sought primarily through the rationalisation of distributive machinery which will enable productive costs to be covered without endangering the purchasing power of the people.

The Co-operative Movement has demonstrated the practical possibility of such a system by taking as the object of its activities the satisfaction of the needs of the consumers and not the making of profit. By organising the consumers it secures an organised market and the means for correctly estimating the productive capacity required. Economic activity of any kind can only find its social and moral justification if it serves to increase the welfare of the people. Therefore the housewives and mothers look to the World Economic Conference to bring about a regulation in the distribution of goods, without restriction of production and without inflation, by means of an increase in purchasing power, and to this end they call for the following action :—

1. To safeguard production, rationalise distribution and increase purchasing power direct trading relations between agricultural and consumers co-operative societies, both nationally and internationally, should be fostered by legislative, administrative and any other suitable means. Similar measures should be taken to secure organised collaboration between the producers and consumers of industrial goods, under the control of the consumers.

2. The tariff truce should be continued till a definite abandonment of Protection and the restoration of the free movement of goods and population is assured.

3. Stabilisation of the exchanges should be brought about in such a way that the purchasing power of the people may be increased without leading to inflation.

4. Private investments in industry and agriculture should be converted by national and international action into terminable annuities at a low rate of interest, so as to enable the costs of production to be reduced. Further the interest rates on international and government loans should be reduced and their terms extended so that the burden of taxation and the costs of production can be lowered.

From all these measures a reduction in production costs and a raising of purchasing power will set in, a redistribution of wealth between production and consumption will take place by natural means and the world crisis will thus be overcome.

THE MADRAS JOURNAL OF CO-OPERATION.

CO-OPERATORS' DAY RESOLUTION.

The International Co-operative Alliance resolution with which co-operators the world over declared their faith on Co-operators' Day—

This assembly of Co-operators, on the occasion of the eleventh anniversary of the International Co-operative Day.

"Salutes with cordial fraternity fellow co-operators throughout the world who, inspired by their common ideals, celebrate to-day the Progress of Co-operation and the Advance of Civilisation under the Rainbow Flag of Hope ;

"Declares its inflexible determination to maintain the Voluntary and Autonomous Character of the Co-operative Movement wherever it is established, and to preserve its Complete Liberty of Action and Direction;

"Heralds the coming triumph of the cause of organised consumers over the multitude of enemies which the success of co-operation has produced ;

"Expresses its confidence that the system of economic Co-operation which we practise is the only practical effective alternative to the present world-wide debacle of private profit-making enterprise, and—

"Calls upon the Co-operators of the world to unite in a universal and sustained manifestation of solidarity in the promotion of peace, Liberty, and justice as the only sound basis upon which true civilisation may rest."

INDIAN STUDENT'S SUCCESS.

Mr. K. M. Menon, M.A., (Co-operative Department, Cochin, India) has won two summer school scholarships in the Co-operative College annual examination, tenable at the Edinburgh Summer School. Subjects taken by Mr. Menon were "Co-operation in Agriculture" and "International Co-operation."

Mr. Menon is a popular student at the College and he has been warmly congratulated by his fellow-students on winning these two scholarships.

Co-operative News Manchester.

District News.

1. THE CO-OPERATIVE REGISTRAR
AT TIRUCHENGODE.

Rao Bahadur K. Deivasikamani Mudaliar, Acting Registrar of Co-operative Societies paid a short visit to Tiruchengode on 20th July 1933. On arrival at the Sankari Railway Station (by the Malabar Express) the Co-operators of Tiruchengode met and received him. During his short stay here, he visited the local Urban Bank, the Cotton Sale Society, and the Supervising Union. He also paid a short visit to Gedapady Rural Society and the Agricultural Improvement Society. In the afternoon he was present at the Union Governing Body Meeting. In the evening a public meeting was held in the premises of the local Girls School where an address of welcome was presented to the Registrar by the Co-operators assembled. The address referred to his long service in the Cause of Co-operation in general and non-credit activities in particular. A request for starting a Land Mortgage Bank was also made. The Registrar in his reply thanked them for the honour done to him, and said his success if at all was chiefly due to the Co-operation of the public. He said that the future of the movement depended largely on the quality and enthusiasm of the workers. He also promised to direct the Deputy Registrar of Land Mortgage Banks to visit the place at an early date and do the needful. He left for Salem the next day morning.

2. THE MADRAS CO-OPERATIVE MILK SUPPLY
UNION, LTD.

The Annual General Meeting of the above Union was held at 6 P.M. on Saturday the 5th August 1933 at the Union premises under the Presidentship of M. R. Ry. P. Ramanatha Mudaliar Avergal.

The Secretary read the sixth Annual Report on the working of the Union for the Co-operative year ending 30th June 1933, which showed that there has been a steady progress all round, that the Union supplies Milk to two state Hospitals in the City and that the general public now evince a keen desire to use dairy products of the Union.

Members to the Board of management of the Society we elected.

Messrs. P. Ramanatha Mudaliar and A. Balasundra Naicker were re-elected as President and Secretary respectively.

LATE MR. GRAY.*A Condolence Meeting.*

A public meeting of Co-operators and citizens of Conjeevaram was held in the Co-operative Central Bank, on Saturday the 22nd July 1933 with Rao Bahadur A. Rajabadar Mudaliar, the President of the Central Bank in the chair. Among those present were, Rao Bahadur M. K. Venkatachariar, Rao Bahadur A. Doraiswami Ayyar, Dr. J. H. Maclean, Mr. Muthuswamy Ayyar, District Munsiff, Mr. Manthiramoorthi Pillai, Tahsildar, Mr. K. Rangaswami Ayyangar, Vice-President of the Bank, Rao Bahadur C. Sambasiva Chettiar, Mr. M. Swaminatha Mudaliar Chairman of the Municipality and several other local officials.

In opening the proceedings of the meeting, Rao Bahadur A. Rajabadar Mudaliar, said that their grief at the sudden and premature demise of Mr. Gray was intensified by the fact that his death took place when he was about to proceed to Madras to take charge as third Member of the Board of Revenue and when he was separated from his wife and children. He was a trusted administrator and an asset of the British Empire of which he was an Honoured Officer as his title O. B. E., would indicate. He was an officer of a special type in the Civil Service and was very popular in all the Departments of Government he served. He was always loved and respected by both officials and non-officials alike. He had remarkably a high sense of duty and his work was characterised by thoroughness. He had always a smiling countenance and was patient to the extreme. The present was a time when this country needed such British officers, who, by their good administration, would create trust and confidence among the people and it was really a great pity that one of the few exceptionally amiable officers had been snatched away by the hand of death. He would pray on behalf of those assembled that his noble soul may rest in blissful peace.

Rao Bahadur M. K. Venkatachariar spoke in Tamil and said that Mr. Gray had never a feeling of superiority and he was always patient, kind and cheerful. He was one of the very rare officers to find. He was always trying to improve the Co-operative ideals of the movement and had an immense faith in the good that it was conferring on the rural folk. Probably due to his sympathetic mind to uplift the trodden villagers he was often placed, on one special duty or other as for instance the Labour Department, the Co-operative Movement, the Wages enquiry and Settlement. The silent and unostentatious manner in which he always tackled the problems before him and his able advocacy of the cause of peasants are the characteristic features of his official life. It was due to him that in the Co-operative Movement, produce loans and loans for cultivation expenses and standing crops were encouraged, and he never hesitated to take advantage of any useful suggestion made to

him and to give them a fair and an honest trial unmindful of the quarters from which they might come. He concluded by saying that in memory of the death of Mr. Gray, they would do well to perpetuate his name in some suitable form.

Rev. Dr. J. H. Maclean explained that Mr. Gray started with a humble life in a village in Scotland and he was not one of the wealthy classes. By dint of his hard and persevering work he passed different examinations by obtaining scholarships and by slow degrees rose to high positions. He led a simple life and had a great respect for religion, repeating several sermons by heart. He knew him in connection with the question of his investigating the special disabilities in throwing open Government and aided schools to untouchables. It was after his investigation and report that all public schools were thrown open to all castes without any distinction. His fairminded dealing and his courteous treatment thoroughly endeared him to all who came in contact with him. Officers of his type were especially required just at the present moment to settle amicably the various points of differences and to bring all people together and it was a great pity that he was so unexpectedly taken away.

Rao Bahadur C. Sambasiva Chettiar also spoke in Tamil and narrated some of his experiences with Mr. Gray while he was the Collector of the District and concluded that he was courteous, patient and always ready to render all possible help to the deserving. His death was so sudden that their sorrow knew no bounds.

Mr. T. R. Ranganatha Ayyengar, who as Camp clerk with Mr. Gray in the Registrar's Office had been in very close personal contact with him for a long time, referred in very feeling terms to the exceedingly kind and generous heart of Mr. Gray to all his subordinates including peons and to the anxious enquiry he used to make of their comforts in camp and to his other amiable qualities.

Then a resolution expressing profound grief at the sudden death of Mr. Gray and conveying their heart felt condolence to Mrs. Gray and other members of the bereaved family was passed.

A NEW BOOK OF ITS KIND.

**Simple Interest, Compound Interest, and Annuity
Tables with Notes**

By **BRAJANANDAN SAHAI, B.Sc.,**
OF

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WITH A FOREWORD

By **V. M. THAKORE, Esq., B. Com. A. M. I. B.**

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Reviews.

1. AN ECONOMIC SURVEY OF GIJHI A VILLAGE IN
THE ROHTAK DISTRICT (PUNJAB)*Enquiry, conducted under the auspices of the Economic Board.*By Mr. Raj Narain, M. A. and supervised by Prof. Brij Narain,
M. A., Sanatana Dharma College, Lahore.

The economic life of the village Gijhi is depicted in its various phases in this Report. No warrant is left for grandiose colour or grandiloquent delineation. Since the data, scrupulously collected and punctiliously studied, lead to sound generalisations.

The total cultivated area of the village at present embraces a space of 1414 acres. It is interesting to note that there are no families in it which do not follow any productive calling. The labourers are engaged in agricultural work; and cultivators do not have recourse to any subsidiary occupations. Young men are smart and take interest in physical feats and musical entertainments. Almost all irrigation is done by canal water. Watering is done by lift for a piece of land extending over of acres. The holdings are extremely fragmentary. No holding bigger than 1'53 acres exists in one single plot; the disadvantages which follow in the wake of such fragmentation are vividly pointed out. Figures showing indebtedness of cultivators and non-cultivators are given and the conclusions suggested by these figures are noted. There is no Co-operative Society in Gijhi. The Zamindari money-lender is no less exacting than his rival the Mahajan and copies the latter's methods in every way as regards the rate of interest and recovery of loans by speedy appropriation of grain and fodder of the borrower at harvest time. He seems to be worse, than the Mahajan in that he encourages the borrower to borrow more than he can ever hope to repay and this forces the borrower ultimately to mortgage his land to him. Land hunger on the part of the Zamindar is the chief motive in his loan transactions. Social observances which involve extravagance, famine and scarcity, rise of prices and the prevalence of the joint family system are the causes of indebtedness of the Gijhi folk. Well-to-do owners are always prepared to advance money on land very little surplus produce is carried for sale to the Central Markets by the cultivators, distance and general ignorance of the methods of sale being same of the causes of this phenomenon. As regards rent in villages, whose boundaries are contiguous, different conditions prevail.

The Report is comprehensive and provokes thoughtful study of Rural problems.

J. S. M.

2. FARM ACCOUNTS IN THE PUNJAB 1930-1931

BY

SARDAR KARTAR SINGH, B.Sc. (AGRI.) N.D.D., L.AG.,
Assistant Professor of Agriculture, Lyallpur.

This is the seventh of a series of publications on the Subject of Farm Accounts issued by the Board of Economic Inquiry whose investigations into the Economic condition of the Punjab have been of immense use for the systematic conduct of those labours which are aimed at Rural Reconstruction and Economic Regeneration. Data pertinent to the different phases of economic phenomena have been collected in this Book with scrupulous care. Graph showing the whole sale harvest prices for the main agricultural products during the last five years in the Punjab is given. The income and expenditure per acre for the various holdings and details of average figures for various districts have been noted. Figures indicating the real position of the holdings under different conditions of cultivation have been discussed. The average yield for various districts has been stated. With a view to work out the proportion which the land revenue bears to gross produce, land revenue is treated separately from water rates. The summary of income and expenditure for each form is given for easy reference. The details of the average cost of bringing a crop to maturity have been noted; and the efficiency, in this connexion, of the Persiau wheel has been examined. The labour performed by bullocks on various holdings during the year is vividly described. Accounts of holdings under *siri* and other systems and under well-irrigation in a number of Districts have been given.

The book is highly useful in that it presents, in detail, the premises collected under various heads and argues the efficiency of the work done.

J. S. M.

A SCHEME FOR BROADCASTING IN RURAL INDIA.

We have received a copy of a very small leaflet describing in detail the scheme for broadcasting in Rural India published by the Indian Village Welfare Association of England which has as its office bearers very prominent Englishmen and Indians. The Lady Irwin is its president and Sir Atul Chatterjee and Sir B. N. Mitra Col. Nawab Umar Hayat Khan are among its Vice-Presidents and Sir Francis Young husband is its working Chairman. Madras would be glad to know that Mrs. Whitehead who was indefatigable in her work for the amelioration of the masses in South India while she was in Madras, is the Treasurer. The Organisers feel hopeful that their experiment is likely to be successful as it has succeeded in Russia and Ceylon. They expect every village to contribute at the rate of Rs. 120 per annum for seven years and they hope that villages will come forward to subscribe this amount as village life is dull and women especially would like to have some variety. If a village has 120 houses this tax will come to only one Rupee per annum. They expect the Government also to come to their aid. We wish the scheme all success.

S. K. Y.

Registrar Circular.

No. C. 2380/33.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
Madras, dated 13th May '33.

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

SUBJECT :—*The South India Co-operative Insurance Society, Ltd.—
Encouragement of Business.*

The South India Co-operative Insurance Society has made very satisfactory progress since it was started 15 months ago. But it is disappointing to find from the business statements of the Society that the really rapid progress has been confined to certain areas and that in most cases it is due to the special individual efforts of prominent non-official co-operators. The expectation that the society would be loyally supported by every co-operative organisation in the Presidency and that every Urban Bank and Union area would act as an insurance agent on less than the commission usually demanded by paid agents, has unfortunately not been fulfilled. The Registrar would therefore like to recall the attention of all co-operators—official and non-official—to the great advantages of the Co-operative Insurance Society and to urge that every officer in this Department and all gentlemen holding positions of power in Societies should take every possible opportunity of impressing upon the members of Societies the desirability of insuring through the South India Co-operative Insurance Society. It is not contemplated that Departmental Officers or Office-bearers in societies should tout for business or force insurance on people who cannot afford it, but it is contended that the existence of the Insurance Society and the special terms it offers should be made known to all members of co-operative societies. Deputy Registrars are requested to speak about Co-operative Insurance every time they visit a society and all Inspectors should be instructed to acquaint themselves with its chief features as set out in the Insurance Number of the Co-operative Journal of February, 1932 and to make them known to the villagers. The ideal to be aimed at is this—If a member of a co-operative society does desire to insure his life, it should be only through our Society.

By Order,
(Sd.) P. R. SUNDARAM,
Manager.
16-5-'33.

To all Deputy Registrars and Sub-Deputy Registrars
in independent charge of districts.
Copy to all Central Banks.

P. C. U. Circular.

R. C. 52/33-34.

MADRAS PROVINCIAL
CO-OPERATIVE UNION ROYAPETTAH,
Madras, 8th August 1933.

FROM,

V. VENKATASUBBIAH ESQ., B.A.,
Honorary Joint Secretary.

TO

THE SECRETARIES

of all Co-operative Central Banks & Federations.

Dear Sirs,

At the instance of Rao Bahadur A. Rajabadar Mudaliar, the Executive Committee of this Union discussed the subject of Honorarium to office bearers of Primary Credit Societies, particularly with regard to the amount and authority to sanction it. It was thought that in accordance with section 35 of the Madras Co-operative Societies Act, a Society was competent to sanction remuneration to its office bearers for clerical and other work of the Society. Such remuneration in the opinion of the Executive Committee should not exceed 5% of the actual collections of share Capital, loan principal and interest made during the year, nor 15% of the net profits. This scale is recommended for being adopted in the bye-laws of Rural Credit Societies.

If an honorarium in excess of remuneration is to be paid the Executive Committee thought that the General Body of a Society could sanction such a sum up to 15% out of the net profits as declared by the Registrar. If the General Body wishes to pay in excess of 15% the previous sanction of the Registrar should be obtained for payment.

The above information may be communicated to Rural Credit Societies in your District who may be advised to suitably amend the bye-laws wherever necessary.

(By Order)

M. DATTATRAYULU,

Manager

8-8-33.

Section 35.

No part of the funds of a registered Society shall be divided by way of bonus or dividend or otherwise among its members.

Provided that payment may be made to a member for work done by him as Secretary or as clerk on such scale as may be prescribed by the bye-laws.

Provided also that after at least one-fourth of the net profits in any year have been carried to a reserve fund, payments from the remainder of such profits and from any profits of past years available for distribution may be made.

(i) as a bonus to a member for any specific service rendered by him to the society including work done as Secretary or as clerk and (ii) among the members to such extent and under such conditions as may be prescribed by the rules or bye-laws.

PUBLICATIONS RECEIVED.

From the Missouri University.

The Bodling Moth and its control,

by Leonard Haseman.

Factors Causing Cull Apples in Missouri,

by G. C. Schowengerdt & D. C. West.

The Sorghum Worm in Missouri,

by L. Haseman.

Growth and Development (with special reference to domestic animals).

The effect ultra-violet rays on the Dermatitis preventing vitamin

by Albert G. Hogan and Luthur R. Richardson.

The Freezing Properties, Stability, and Physical Qualities of Chocolate, Ice Cream,

by W. H. E. Reid and W. E. Painter.

The Effects of Management and Sex on carcasses of yearling Cattle,

by M. T. Foster and J. C. Miller.

The Relation of Dry Skim Milk to the Physical and Chemical Properties of Cottage Cheese,

by W. H. E. Reid and C. Z. Fleshman.

The Distribution of the Genus Phytophthora,

by C. M. Tucher.

From the Government of India.

Review of Agricultural Operations in India.

From Thacker Spink & Co.

The Law and Principles of Co-operation,

by H. Calvert.

From Messrs P. S. King & Sons, London.

Co-operation and Charles Gede,

by Karl Walter.

The 20th Madras Provincial Co-operative Conference.

Action taken by the Registrar of Co-operative Societies, on the resolutions passed at the 20th Madras Provincial Co-operative Conference held in June last at Madras.

Resolution No. 2.—"This Conference resolves that in selected areas the experiment of running Thrift Societies and Better Living Societies should be conducted."

**I have no objection to the Registration of Thrift Societies and Better Living Societies in selected areas. Application for registration of such Societies will be considered on their merits.*

Resolution No. 14.—Resolution requesting that the Scale of Audit Fees fixed by the Government which is very high may be reduced by 50%.

The question of reduction of the existing scale of audit fees is under the consideration of the Government and their orders will be communicated on receipt.

Resolution No. 15.—Resolution requesting the Registrar to allow Rural Credit Societies to charge interest at $1\frac{1}{4}$ pies per month per Rupee instead of $1\frac{1}{2}$ pies as is the case now, if the Financing Bank affords necessary facilities.

The question of allowing rural Societies to charge interest at $1\frac{1}{4}$ pies instead of $1\frac{1}{2}$ pies per rupee per month will be considered and dealt with in each case. No hard and fast rule or uniform rate for all rural societies seems necessary.

Resolution No. 18.—That the South India Co-operative Insurance Society, Ltd., be encouraged by all Co-operators, officials and Non-officials etc.

The Deputy Registrars and the Co-operative Central Banks in the presidency have already been circularised.

Resolutions 1,4,5,13,16.—1. That the Government should have a policy of cautious expansion side by side with the present policy of rectification.

4. Resolution requesting the Government to form a Provincial Development Board consisting of Ministers and Officials to co-ordinate working of the various development departments.

** Reply of the Registrar stating the action taken by him on the resolutions is printed in italics.*

THE MADRAS JOURNAL OF CO-OPERATION

5. That Development Boards be started for Districts and Taluks to prepare and carry out definite programme of general rural and urban development.

13. Resolution requesting the Registrar to remit the entire registration fees for co-operative documents and fees for furnishing encumbrance certificates to Co-operative Societies.

16. Resolution requesting the Government to reduce the rate of interest on loans advanced to Building Societies to 6% and to permit the Co-operative Central Banks to advance loans directly to building societies.

Copies of these resolutions are being sent to the Government.

Resolution 9.—Regarding developing a system of directly financing loans by Central Banks against produce to Members of Primary Societies. If the Central Bank is unwilling to take up the work the Provincial Bank may transact such business through a suitable agency.

Resolution No. 10.—That the Registrar be requested to encourage this form of credit (co-operative credit) by giving necessary facilities to Central Banks.

Resolution No. 11.—Requests the Registrar to permit all suitable Urban and Central Banks to advance loans against gold.

Resolution No. 12.—That facilities be given to the Provincial Bank to finance Industrial Concerns organised on co-operative basis.

Action has been taken already on similar resolutions passed at the Bankers' Conference held in March 1933. Government have been addressed on the matter and their orders are awaited.

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BANGALORE.

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**Report of
Work done in the Rural Reconstruction Centre.**

*Malapanagudi Area—Hospet, Bellary District for the
Month of May 1933.*

This month was more or less a free month for the Villagers. All wet land operations were over by last month. Dry land operations have not yet commenced, though in some places dry land tilling is being carried on. People were more or less leisurely and so could be assembled very often for discussions and propaganda. The month was the busiest that the supervisor ever had, due to (1) Harijan work that he organised and (2) preliminary Panchayat elections. The special officers appointed last month in the area had all received their Voters list as also instructions to be followed during elections. Thus the supervisor was hard pressed for time, having to meet the prospective Panchayatdars and to explain to them their responsibilities and rights. As a matter of fact, some of villagers became nervous and were anxious to have no Panchayat for themselves, though at the time they made applications they were eager. This was due to counter propaganda in the villages by sections interested in leaving things as they are. It was with considerable difficulty that the supervisor could satisfy all elements and quiet them for the time being.

The following round of visits was kept up by the supervisor during the month. It will be seen (1) that almost all days of the month were spent in villages on active work including many overnight camps; (2) that a change has been made in the number and manner of visits to the villages, due to having had to visit all villages and hamlets and Lambadi settlements as also due to the inclusion of two more groups of villages namely (a) the Basapur group comprising the major village of Basapura and the minor villages of Tarehalli and Arlehalli, and (b) the Anipinakatte group comprising the major village of Anipinakatte and the minor villages of Vysankere and Venkatapura. A solitary village-Gowripur (Inam) has been left out though it is on the road to either of the above groups and may have to be included when the special officers were appointed for the other villages in the area, and when the talk of proposed panchayats and advantages thereof spread, the groups above mentioned became anxious and had desired the supervisor to visit them and organise Panchayats for their villages also. As a preliminary to making the Panchayats proposals in those groups, a few visits were made and some propaganda carried out.

ROUND OF VISITS DURING MAY 1933.

Date.	Day.	Morning.	Evening.	Night.
1	M.	Malapanagudi ...	Kondinayakanahalli'	...
2	T.	Nagenahalli ...	Basavandurga ...	...
3	W.	Amaravati (new)...	Amaravati Old ...	...
4	Th.	...	...	...
5	F.	Kallahalli ...	Rajapura ...	...
6	St.	...	* Hospet Troop ...	Malapangudi.
7	S.	* Hospet Troop ...	...	Kondinayakanahalli
8	M.	Inglige ...	Sanklapur Old ...	...
9	T.	Vadrahalli ...	Kariganur Old ...	...
10	W.	Basapur ...	Tarehalli ...	...
11	Th.	...	...	...
12	F.	Anipinakatte ...	Vysakere ...	...
13	St.	...	* Hospet Troop ...	Anantassayayudi.
14	S.	* Hospet Troop ...	...	Nagenahalli.
15	M.	Malapanagudi ...	Anantasayayudi ...	...
16	T.	Nagenahalli ...	Kallirampur ...	...
17	W.	Amaravati (new) ...	Hosur ...	...
18	Th.	...	...	...
19	F.	Kallahalli ...	Rajapura thaida ...	...
20	St.	...	* Hospet Troop ...	Basavandurga.
21	S.	* Hospet Troop ...	...	Kallirampur.
22	M.	Inglige ...	Sankalapur New ...	...
23	T.	Vadrahalli ...	Kariganur New ...	...
24	W.	Basapur ...	Arlehalli ...	...
25	Th.	...	...	...
26	F.	Anipinakatte ...	Venkatapur ...	...
27	St.	...	* Hospet Troop ...	Amaravati New.
28	S.	* Hospet Troop ...	...	Amaravati Old.
29	M.	{ Malapanagudi Thande Malapanagudi Camp 		
30	T.			
31	W.			

A certain order of visits has been planned out and followed. Alternate week days were devoted to visiting major villages or group centres, in the mornings. The evenings were generally devoted to a minor village in the group. All Saturday and Sunday nights were devoted to Magic lantern or other lectures and the villages were chosen by rotation in the order of place in the division of groups (found elsewhere in this report). Thus every village centre received two visits in the month. All minor villages received one visit in the month. This programme does not include magic lantern lectures in the nights which

were extra visits by rotation. Similar advance programmes have been made for the month of June 1933 also in consultation with important village elders and the dates of visit notified to them.

The villages in the area, including those newly added, were reformed into groups for convenient visiting, so that the Supervisor could take up a group and complete work in the course of two or more days consecutively, sleeping overnights in one or other of the villages of the group. This method also helped him financially. He could engage a carriage for carrying Lantern and accessories, books and periodicals his cooking and other materials for a morning, and manage to transport these to minor villages in the group with the help of the villagers themselves.

Re-arranged Grouping of Villages in the area.

Group	No.	Name.	Village centre.
I	1	Malapanagudi	Do.
	2	Kondinayakanahalli	
	3	Anantasayanagudi.	
II	4	Nagenahalli	Do.
	5	Basavandurga.	
	6	Kallirampur.	
III	7	Amaravati New.	Do.
	8	Amaravati Old.	
	9	Hosur.	
IV	10	Kallahalli.	Do.
	11	Rajapur.	
V	12	Rajapur thanda.	Do.
	13	Inglige.	
	14	Lanklapur Old.	
	15	Sanklapur New.	
VI	16	Vadrahalli.	Do.
	17	Kariganur Old.	
	18	Kariganur New.	
VII	19	Basapur.	Do.
	20	Tarehalli.	
	21	Arlehalli.	
VIII	22	Anipinakatte.	Do.
	23	Vysankere.	
	24	Venkatapur	
IX	25	Gouripura.	(Not visited.)
X	26	Hospet.	(Scout work etc.)

Saturday evenings and Sunday mornings were intended for Scout classes for Hospet. These classes were not actually conducted due to the vacation. The days were utilised to see gentlemen at Hospet for collection of Books for libraries as also to arrange meetings.

Education:—(Children) The Panchama School at Nagenahalli and the caste school at Kondinayakanahalli are working well. I visited these schools as often as I visited the villages. The pay of the schoolmasters are not yet arranged for. Attempts to secure some help to maintain this schools from the public of Hospet have not borne fruit yet. Many have sympathised with the objects and have promised to do what they can. Many practical difficulties are in the way. The masters have been advised to apply to the Taluk Board and to the Government for help.

Education:—(Adult) The usual news-paper classes were continued. Magic lantern lectures as detailed elsewhere were also given.

Education:—(Physical) Informal scouting and games classes were conducted in the villages during visits as usual. The Nagenahalli Vyayam classes are working satisfactorily. Nagenahalli Y. M. Assn. has been conducting practice sports for the Panchama Children, and a sports programme has been fixed for Saturday the 10th June 1933.

Scouting:—Hospet classes were not conducted during the month due to vacation and the time was utilised for other work.

Panchayats:—The Reddies (Headmen) of Nagenahalli, Ingliche, Kallahalli, Kondinayakanahalli, Anantasayanagudi, have been appointed special officers and have received the list of voters in their places. Dates are being fixed for elections by the District Panchayat and election officers. Meetings have been fixed for preliminary proposals of names and to explain general procedure.

These meetings will be attended by the people of hamlets and villages belonging and the respective groups. The Basapur and Anipina Katte meetings are intended to obtain signature for petitions and proposal forms for Panchayats of those groups. Sanklapur old and new will make application to be included in the Kondinayakanahalli Village Panchayat. Hosur and Amaravati villages are arranging to convene a meeting to petition for Panchayat jointly. As the new year commences in July 1933, fresh programme of work for the villages may have to be made, for. By that time, the elections for the villages in the area may be completed.

Youth Movements:—All Sundays and Saturdays in the month were utilised to collect books for the libraries of the Youth Associations of

Nagenahalli and Malapanagudi. Nagenahalli has now a total of 48 books while Malapanagudi has commenced activities with 18 books. The latter have subscribed enough money for Two Kannada Weekly papers and further programme is being arranged for. The Youth Association at Kallahalli is not yet active and will be roused into activity next month. They all helped a great deal in Harijan work as described under separate head. The Nagenahalli Association met 4 times in the month including a Tea party to the newly elected President *Mr. Rudriah* the old president having resigned on account of leaving the place.

Magic Lantern Lectures.

Malapanagudi	...	6-5-1933.
Kondinayakanahalli	...	7-5-1933.
Anantasayanagudi	...	13-5-1933.
Nagenahalli	...	14-5-1933.
Basavandurga	...	20-5-1933.
Kallirampura	...	21-5-1933.
Amaravati New	...	27-5-1933.
Amaravati Old	...	28-5-1933.

Harijan Seva:—A programme of Harijan Seva was carried out in the following villages on dates noted against each. The young men of Nagenahalli, Malapanagudi and Kallahalli greatly helped in the work, taking the initiative themselves. The actual work consisted of (1) Sweeping Harijan Surroundings, (2) Bathing Harijan Children, (3) Sports and games for children, (4) A general gathering and public lecture by the supervisor and the members of the Young Men's Association.

In a few cases sweets were distributed to children. Attempts are being made to form a Harijan Sangha at Hospet, and members of all Youth Associations are meeting the Public of Hospet for help in the matter.

Harijan work Programme.

Date.	Villages.
8-5-1933	Ingliche.
9-5-1933 & 30-5-1933	Vadraballi.
15-5-1933 & 29-5-1933	Malapanagudi.

Miscellaneous:—The Vegetable garden that was arranged for at Nagenahalli has commenced work. The plot has been sown with Chillies, Brinjals etc. A full time man is working at it. Vegetable seeds, procured from Messrs. Pocha and Sons, Poona, were sold to villagers in small quantities. The amount invested has not been realised.

Quinine was distributed in the villages whenever there was necessity.

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