Madras Journal of

Co-operation

XXV No1

July, 1933

751

REG. No. M. 1284.
VOL. XXV No. 1.
JULY 1933.

270

The Madras Journal of Co-operation

PUBLISHED BY

The Madras Provincial Co-operative Union,

Royapettah, Madras.

ANNUAL SUBSCRIPTION :
INLAND RS. 4.
FOREIGN RS. 4-12.
SAMPLE COPY AS. 8.

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THE

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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.

Mr. Strathie.

Mr. Strathie was in charge of the Department from 15th December 1929 to 12th July 1933, that is, for a period of about 3½ years.

During this period it fell to his lot to publish three annual reports on the working of the Department for the years 1929-30, 1930-31 and 1931-32 and the report of the year just now over which will be published in due course will be practically a record of his work as head of the department. As we have remarked in reviewing his first report, there was a frankness about his statements and a human touch in his reports. Taking a broad survey of the movement during these four years Mr. Strathie was Registrar, we cannot resist the view that it is unfortunate that such a good and capable and sympathetic Registrar should have been at the head of affairs at a time when the economic situation in the country was getting worse day by day. Even in the first year of his administration he came to realise the grim facts connected with the movement and took steps to see that further deterioration was arrested. As somebody said the other day, he may be called the Land Mortgage Bank Registrar and the Liquidation Registrar. He realised that in accordance with the recommendations of the Townshed Committee and in accordance with the practice in Bombay and other provinces, Co-operative Banks should deal only with short and intermediate loans and that long term loans should be entrusted to specially created institutions, namely, Land Mortgage Banks. He, therefore, tried to encourage the formation of Land Mortgage Banks in our province and took a personal interest in the working of the Central Land Mortgage Bank, both in his capacity as Registrar and trustee and an ex-officio Director of the Bank. His reports give full details about the working of the Central Land Mortgage Bank and the Primaries showing thereby the great interest he evinced in their working.

But, side by side with the expansion of the movement on this particular line, he felt it his duty to liquidate as many of the bad societies as possible; in fact, we are led to suspect that he realised that the one way to get rid of undesirable elements from certain societies was to have them liquidated and therefore, if he sanctioned more liquidation than cautious co-operators would approve of, it was with a view to purge the movement of people who have somehow or other got into it and who are exploiting it for their own purposes.

One wholesome reform that he introduced and it was none too early was in compelling all District Banks to set apart a portion of their profits against bad debts curtailing the dividends and make them realise that everything was not alright with their loan policy. It is well-known that in many of the District Banks even though collections were not quite satisfactory year after year they declared 9 per cent. dividend and thereby gave a false idea to depositors and members as to the exact nature of their transactions. He boldly started even at the risk of incurring the displeasure of non-officials the policy of allowing, as the person ultimately responsible for issuing the audit reports, only a fraction of the so-called profits to be utilised for declaring dividend and all good financiers and good business men will approve of this far-sighted policy.

Early in his career as Registrar of Co-operative Societies he recognised the fundamental fact that the so-called disputes between District Banks and Federations as to who should be in charge of the Supervising Unions was a mere war-fare of words as ultimately the question was one of availability of proper human material. He hit the right nail on the head when he said the crux of the whole question is centralisation of the staff and funds available for supervision and so long as this centralisation is effected which was absolutely

necessary for the sake of efficiency, it mattered little whether the centralisation was in the hands of the Bank or Federation. He allowed wherever human materials were available the Federations to work, and scrapped them in districts where they could not work for lack of such enterprising workers. His frank and fearless exposure of the failure of many of the local Supervising Unions to fulfil their responsibility and his advocacy of the abolition of bad Unions set Co-operators to think furiously about the future of Supervising Unions in this Presidency.

Mr. Strathie realised as Sir Frederick Nicholson did long before him the importance of the proper kind of men to work Co-operative Institutions and wherever such men are available, he allowed institutions to develop, whatever his personal views may be. We cannot say what his view were about Audit Unions in general, but where he was satisfied that the District Audit Union had proper men at the head of affairs, as in Coimbatore, and Erode for instance he allowed the Union to function and encouraged it in all possible ways. It was his firm conviction that owing to the dearth of proper human material co-operative society cannot be expected to function satisfactorily in every village.

He was generous in his appreciation of the work of non-officials and it was a refreshing contrast to the previous reports when he first published his report and made public acknowledgment of the good work done by non-officials in charge of the Provincial Bank and the Central Land Mortgage Bank. To the best of our knowledge, he was co-operating to the fullest extent possible with the authorities of the Provincial Bank and whole-heartedly approved of the subvention scheme for rectification and consolidation. As one who came into intimate contact with him at the meetings of the Co-operative Union, both of its Executive Committee and its Board of Management, we may speak with authority, based upon personal experience, that he always tried to co-operate with the Provincial Co-operative Union and lent it his support and encouragement wherever possible. He was regular in attending the meetings and rarely missed any, if he was at the head-quarters. He took a lively interest, especially, in the meetings of the Training Institutes' Committee which after his coming has been invested with real powers over the conduct of examinations.

The frank speech he delivered at the Senate House under the auspices of the Madras University about co-operative movement as a whole, as it was worked in this Province, arrested the attention of all thinkers. As we said in dealing with it in April last, though we do not see eye to eye with him on some points, there can be no denying the fact that he spoke with experience, sincerity and conviction. The future he envisaged for the co-operative movement as becoming the nucleus of village improvement activities is an ideal to be cherished by all co-operators. One achievement which will stand ever to the credit of Mr. Strathie and which generations to come will associate with him is the Registration of the South India Co-operative Insurance Society. Ten years back when Mr. Heminghway was approached by the authorities of the Provincial Co-operative Union, the question was referred to the Government of India and the proposal to start an Insurance Society was turned down because, the Government then thought that in the Co-operative Movement, among the ranks of non-officials, there were not many men capable of running it and in the Government there were not techinical experts to supervise it. Mr. Strathie who in his younger days under-went some training for Actuary's work and passed the first two exams took up the proposal of the Provincial Co-operative Union for starting an Insurance Society seriously, because he was convinced there was genuine need for it and he was also convinced that there were persons sufficiently qualified to work it and he recommended its registration. During the short period of its existence, the Society has acquitted itself nobly and we hope, in the years to come, it will show even better work and will remain as a permanent monument of Mr. Strathie's genuine interest in Co-operation.

Over and above these positive achievements as an Officer, as a man he was easily accessible and the Scout Training he had, had taught him to look upon others not as his inferiors and had enabled him to break down the veil of official prestige which very often obscures the vison of Civilians. Though many may not agree with him in his dictum that Co-operation ought not to be mixed with Local Boards activities, yet it must be admitted he loved co-operation whole-heartedly and wanted that others should also be its cent percent adherents not frittering away their enthusiasm and loyalty in other directions. The net effect of the constructive measures taken by him would be known only in the years to come, but we feel sure, that future generations will look upon Mr. Strathie as one who tried to do his best for the people of this land.

Women with the Basket.

The average Indian co-operator who has read something about the magnificient development of the Consumers' Co-operative Movement in England knows that a good deal of the success is due to the loyalty and insistent support given to the movement by the Women with the basket. But he may not be fully aware of the fact that our sisters in England have not only been purchasing and inducing others to purchase from co-operative stores, but also taking their full share in all the activities calculated for social amelioration which consumers' movement makes it possible. Fifty years ago, the Co-operative News of Manchester opened its women's corner and Lady Acland, wife of Lord Acland, then Minister of Education and her co-worker Mrs. Lawrenson sent an appeal to the women of England to come together and this was the origin of the Guild of Co-operative Women. In course of time this tiny seed planted in the favourable soil of England grew like Jack's Bean-Stalk of the nursery story and the Guild has to-day over 72 thousand members.

This organisation celebrated its golden Jubilee in the 3rd week of June last at Westminister, London, after finishing 50 years of honest and strenuous work. The Manchester Co-operative News which was in a way responsible for the starting, has published a Jubilee Congress supplement, wherein the history of the Guild during the past 50 years of its existence has been narrated by Miss Catherine Webb. It is interesting to note that Lady Acland and Mrs. Lawrenson are still alive and that they have sent their messages to the Guild. Almost all the important co-operative organisations in England and Scotland sent their representatives to be present at the conference and sent messages and greetings.

Frau Freundlich, the President of the International Guild of Women presented the Guild with an International Banner of three strips of colours, white, blue and green with the background of a circle of rainbow colours and a Sun with 15 points and said that white, stood for motherhood, blue was the colour of fidelity, and green, colour of hope and rainbow represented International Guild, and the 15 points of the Sun represented 15 National Guilds which went to constitute International organisation. She paid handsome tribute to the work done by the Women's Guild in England, that was the pioneer in this field.

Mrs. Beaven who presided, traced the history of the Guild and showed how 50 years ago, though 99 per cent. of women members were customers at the store, they had no share in the administration and social side of the movement, which were entirely in the hands of men. She pointed out with pride the advancement made by this Guild from its humble origin to the present day magnificient position and appealed to every women to be loyal to the principles of the movement and to realise " our power as consumers and for the possibility there is of building through co-operation a world fit for children to be born into." She thus concluded her brilliant address:—

> We are confident that in the future, when the big change comes, as come it must, the machinery of our movement will be effective, and the experience gained by our men and women will be used for a complete turnover from the present system of cut-throat competition, with all the miseries it entials, to one of co-operation and goodwill to all.
>
> The Women can play a good part in ensuring the future success of this movement, for although trade is the lifeblood, humanity is the soul, and when the body is bruised by the blows of an unfriendly world, women can give to it new hope, new strength and new courage.

The Congress was attended by fraternal delegates from important countries all over the world and was from every point of view a complete success.

We offer our hearty felicitations to our Sisters of the West and hope that in time to come our Indian sisters also will come largely into the movement and contribute their own quota to the success of co-operation, especially of Consumers' Co operation, which, hitherto, has been very much neglected in this country.

Tamil Lovers' Conference.

We have received an appeal from the Madras Library Association for the holding of Tamil Lovers' Conference, that is a conference of all persons, individuals or associations interested in the Tamil Language and literature and in Education through Tamil.

As Co-operators we are interested in every movement that has as its aim the up-liftment of that massess and the Library Movement with this ambition of holding Tamil Lovers' Conference stands preeminently for mass education. We wish the Conference all success and hope through its deliberations definite steps would be taken for the publication of healthy readable literature for the young of this land and for making such literature available in as attractive and as cheap a form as possible.

Mr. Gray.

It is with great regret that we record the untimely death of Mr. Gray one of the former Registrars of this Province on the 19th July '33. The following account published in the Madras papers will give our readers some idea of Mr. Gray's official-career.

LATE MR. JOHN GRAY, O.B.E., I.C.S.

" Mr. Gray joined the Civil Service in 1906 and was first posted as Assistant Collector and Magistrate in the Tinnevelly district. In 1916 he was placed on special duty at Madras to enquire into the accuracy of wage statistics compiled by the Board of Revenue. In 1919 he was awarded the title O.B.E. for services rendered during the war as Director of Civil Supplies. In 1924 he was appointed Registrar of Co-operative Societies and he held the appointment till 1927 when he was transferred as Collector and District Magistrate of Chingleput. He was appointed Commissioner of Labour in 1929 and in that capacity he showed keen interest in the welfare of the working classes and Adi-Dravidas. He worked for the improvement of the slums in the city and in appreciation of his services a colony in the Pulianthope area was named "Graynagar". It was only a week ago that his appointment as a Member of the Revenue Board was officially announced."

(from the Hindu')

He was really a friend of the poor-man and both as Commissioner of Labour and as Registrar of Co-operative Societies he tried his best to uplift the poor of the land. We offer our condolence to the Members of the bereaved family.

Effect of the Economic Depression on the working of Co-operative Societies in Alamuru Local Co-operative Union Area

BY

N. SUNDARA RAMASASTRI, M.A.,

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The ground was prepared for the intensive development of co-operative movement in the Ramachandrapuram Taluq, East Godavari District, by the starting of a separate Co-operative Central Bank for the Taluq with its head quarters at Ramachandrapuram. Under the able guidance of M.R.Ry. J. Ramachandra Rao Pantulu Garu who was the President of the Bank for about 10 years and has been since then the whole time secretary, it made rapid strides and attained a position of eminence (in the district). Special impetus was given to the progress of the movement in the Alamuru Union Area with the advent of M.R.Ry. N. Satyanarayana Garu into the movement in 1923 as the secretary of the Alamuru Local Co-operative Union, Ltd. His missionary zeal brought about a rapid development of the co-operative societies both in number and size and it reached its high water-mark in the year 1928-29. Practically every village in the area has its own co-operative society and almost all the families in each village are represented in the respective societies. In some villages there are special societies for Field Labourers. All the phases of the credit movement are worked out there. There are ordinary surety loans, mortgage loans, crop loans and joint loans. The resources consist of loans from the Central Banks and deposits from members and non-members. The intensity of the work done can be seen from the fact that the total transactions of the societies in the Alamuru Area are nearly half the transactions of the whole area under the jurisdiction of the Ramachandrapuram Central Bank. Development in quantity was not done at the expense of quality. The union has got three trained supervisors to inspect the 36 societies in its area; and apart from the inspection by the Departmental Officials, the Directors of the union also visit the societies and are in personal contact with them. The movement reached the saturation point in the area by the year 1930 and the Management could have turned their attention with advantage from expansion to consolidation. But close upon the heels of this rapid expansion came the catastrophic world-wide trade depression which has been shaking the foundations of the world banking and credit systems, and it has had its own toll in the co-operative movement in this area.

The object of the present enquiry is to find out how the depression affected the various strata of members. Three societies which may be said to represent the societies in the area are taken and their work during the 4 years from 1928-29 to 1931-32 (*i.e.* one year prior to the beginning of the catastrophy and the subsequent years) is studied in detail. The members are sub-divided into several classes according to their gross and net property. Then they are sub-divided into several classes according to the loans outstanding against them and finally according to the amount of money borrowed from the society. Each of these distributions are formed separately for the 1st and the 2nd halfs of the co-operative year to note differences if any in these two periods. Lounz curves are drawn for all these distributions to compare one society with another and the work of each society in various years.

In considering the indebtedness of a member to the society both the crop and joint loans are neglected. Crop loans were primarily intended to help the ryots to store their paddy in the kist season when prices are generally low and sell it in the more favourable part of the year. The special feature with these loans is that they are granted over and above the maximum borrowing power of the members who are also exempted from taking shares to cover this loan amount. But many petty traders began to take advantage of these facilities to carry on trade on a large scale investing only 25 per cent. of the capital because the societies used to grant loans to an extent of nearly 75 per cent. of the market value of the produce pledged. Hence these loans do not represent the general indebtedness of the members. Moreover in view of the phenominal drop in prices of produce when storing produce turned risky and unremunerative and also in view of misuse in certain societies, the Department and the Financing Bank sent circulars to all the societies asking them to stop lending on pledge of produce. Joint loans are generally taken by 4 or 5 people who are individually and collectively responsible for the whole amount for a common purpose which benefits them all, *i. e.* purchase of costly manures, seeds, agricultural appliances etc. When considering the indebtedness of each member separately we cannot divide the liability equally between them and if we make each liable for the whole amount, there will be a ficticious rise in the total indebtedness. Moreover these loans were liberally granted to members who are in the management of the Village Panchayats also to finance their works, *i. e.* construction of roads, repairs of tanks etc., and they were repaid by the panchayats as soon as the contributions from the Local Boards and the Government

through the Inspector of Local Boards were received by them. So, though theoritically the members who borrowed the amount were liable for these amounts, it is really the village panchayat that is indebted for the amount. Hence these loans should certainly be excluded when considering the indebtedness of the members. Moreover like crop loans these loans also have been completely stopped since 1931. A detailed account of the working of the 3 societies is separately given below :—

Society A.

The maximum borrowing power of the society is Rs. 1,25,000 and the individual borrowing power of a member is Rs. 3,000. This is the biggest society in the area and is mainly run on deposits from members and non-members. There are three kinds of deposits, Fixed Deposits, Savings Deposits and Current Deposits. It takes loans from the Central Bank also and has got an overdraft account with the Bank. The number of members during the 4 years is given below :—

Year.		No. of members in the beginning.		No. of members at the end.
1928-29	...	474	...	464
1929-30	...	464	...	464
1930-31	...	464	...	460
1931-32	...	460	...	417

There is a fall in the strength of the society in the final year only, the causes for which shall be explained later.

The distribution of the property of the members is given in the Appendix. There is not much difference between the distributions of the gross and the net properties. We see from the distribution of net property that the lowest strata of members which form 58 per cent. of the total have a property of only 5 per cent. of the total property the highest strata which contributes only 5 per cent. to the membership has a property of nearly 54 per cent. of the total property. This shows the great unequal distribution of the property among the various classes of the people in the village. But this rich class is the real back-bone of the society because it is only on the strength of their assets that the maximum borrowing power of the society is fixed up; and their credit helps their less fortunate brother.

OUTSTANDING LOANS.

We next come to the distribution of the outstanding loans of the members which is given in the form of a table in Appendix A. The first point that strikes any one from a glance at the table is the difference between the number of members of the society; and the number of indebted members. This is contributed by two factors. Firstly in many cases for safety in the transactions the members of a joint family are admitted into the society as members though the head of the family is the only borrower because the restriction of the individual borrowing power applies to the whole family when more than one member of a joint family are members of the society. Again since the outstanding loans are taken on a definite fixed date namely as on the 1st January and 1st July of each year, some members might have cleared their debts by that date and so though they have got transactions with the society they do not come in here. There is a sudden jump in the number of indebted members from 238 to 316 during the year 1929–30. During this year there was a great demand for money on account of the large number of marriages performed to evade the Sarada Act; many people took fresh loans and some members who could have repaid their debts under ordinary circumstances had spent away their monies. This contributed to the increase in the number of indebted members. Again from the beginning of the year 1931, the bank and society took precautionary methods to secure their loans and those members whose solvency became doubtful on account of the phenominal drop in the prices of produce and lands sold their property, cleared their debts and left the society for good. The following table gives the outstanding loans due to the society in the 4 years. For the sake of comparison the total outstanding loans *i.e.*, inclusive of crop and joint loans also are given :—

Year.		Outstanding loans exclusive of joint and crop loans.	Outstanding loans inclusive of crop and joint loans.
1928–29	...	59,319	91,409
1929–30	...	74,634	1,061,661
1930–31	...	93,851	98,275
1931–32	...	78,848	78,908

The transactions reached their high water-mark by 1—7—1930 and there is a gradual fall afterwards. If we compare the outstanding amounts below 100, 100-200, 200-300 etc. of 1930 with that of 1932 we find that in every class except the class of higest magnitude there is a gradual fall. This difference in tendency in the highest class is contributed by 2 factors. Firstly these big loans are taken by the richer class of people who used to pay away their dues very regularly. Moreover they were previously accomodated, by the crop loans which are not considered now for reasons stated above. But

from 1931 the crop and joint loans were completely cut off and so their indebtedness is apparently increased. Secondly, after the depression came into full force the members were pressed to show sufficient security to cover the loan or repay the amounts due. So it was the poor people who could not show material security that were driven out because their dues were gradually squeezed out. The richer class of people could show the necessary security and they could take additional loans also in this hour of need. Thus the richer class of people were benefitted at the expense of the poorer classes by the situation created by the depression.

BORROWINGS.

The detailed transactions are given in Appendix B. Here again the old story is repeated. The Volume of transactions reached the high water-mark in the year 1929-30, and there is a gradual fall. The great volume of transactions in 1930-31 is merely a paper transaction. That year those members who paid the current interest and could show sufficient security were helped by the society which converted the short term loans into long term loans. So the pressure on the members was greatly decreased because they could repay the money in easy instalments ranging from 3 to 5 years. Thus this is only a paper transaction of conversion of joint and surety loans to mortgage loans. After 1931, the Provincial Bank and the Central Bank insisted that loans should not be granted in a haphazard way as before and put forth certain conditions which should be satisfied before a loan is granted. The chief condition is the repaying capacity of the member and since this has dwindled into insignificance by this depression, the volume of transactions has fallen very low.

SOCIETY B.

The maximum borrowing power of this society is Rs. 40,000 and individual borrowing power of a member is Rs. 1,500. It is wholly financed by the Central Bank and has no deposits. The number of members in the four years is given below :—

Years.		At the beginning.	At the end.
1928–29	...	199	201
1929–30	...	201	190
1930–31	...	190	178
1931–32	...	178	169

The saturation point was reached by 1928–29 and since then there is a gradual fall in the membership.

PROPERTY.

The distribution of property is given in Appendix. The lowest strata consists of 65 per cent. of the total number of members with 8 per cent. of the total property. The top-most strata consists of 6 per cent. of the total number of members with 45 per cent. of the total property.

OUTSTANDING LOANS.

A detailed statement is given in the Appendix.

A comparative statement of the total outstanding with and without the crop and joint loans for the 4 years is given below:—

Year.		Outstanding, excluding crop and joint loans.		Outstanding, including crop and joint loans.
1928–29	...	16,010	...	23,335
1929–30	...	14,037	...	23,021
1930–31	...	13,414	...	14,828
1931–32	...	6,732	...	7,926

As in the case of membership, the outstanding amount also reached the high water-mark in 1928–29 and since then there is a gradual fall. But the fall in the case of this society is more rapid than in the case of Society A, because there are no deposits as above stated; the financing bank insisted upon prompt repayment without granting extensions. The society in its turn had to press its members and take coercive steps against them to collect its dues and meet the obligations with the financing bank. In the case of this society rich members had no special advantage, as in the case of Society A, because all were equally pressed for repayment.

BORROWINGS.

A detailed statement is given in Appendix. The total borrowings in the 4 years are given below:—

Year.			Amount Borrowed. Rs.
1928—29	...	...	12,733
1929—30	...	...	7,667
1930—31	...	...	3,727
1931—32	...	...	9

Here again the old story is repeated. The volume of transactions is highest in 1928-29 and the transactions after 1-7-31 are insignificant. On

account of the panic created in financial circles in the later part of 1930, the Central Bank strictly ordered the societies to remit all collections to repay their loans and refused to sanction loans to those societies which had overdue loans with the Bank. As the repaying capacity of most of the members was shattered, the society could not promptly collect its dues and remit the money to the Central Bank. It had no money to lend to even regular members as it could not get a loan from the Central Bank. Hence the few regular members suffered for no fault of theirs.

SOCIETY C.

The maximum borrowing power is Rs. 40,000 and individual borrowing power is Rs 1,000. This is also completely dependent upon the Central Bank for its finances. The number of members for the several years is given below:—

Year.		Number at the beginning.	Number at the end.
1928–29	...	137	123
1929–30	...	123	112
1930–31	...	112	125
1931–32	...	125	119

The saturation point was reached by 1928–29. There is a fall of number of members except in 1930–31.

OUTSTANDING LOANS.

A complete statement is given in the Appendix. A comparative statement of outstandings with and without crops and joint loans is given below:—

Year.		Excluding crop and joint loans.	Including crop and joint loans.
1928—29	...	14,320	32,024
1929—30	...	22,703	34,292
1930—31	...	21,198	24,697
1931—32	...	16,550	16,281

Here again the same is repeated. The maximum is reached in 1929—30 and there is a gradual fall since that year. This fall is as rapid as in the case of Society B as contrasted with Society A and all the remarks there apply with equal force here also.

BORROWINGS.

Year.		Amount.
		Rs.
1928—29	...	14,401
1929—30	...	13,800
1930—31	...	9,803
1931—32	...	29

Here also we have the same state of affars once again. Transactions are highest before 1930-31 and they are insignificant after 1-7-31. All the remarks made in the case of Society B apply with equal force here also.

CONCLUSION.

From a study of the several distributions in the case of the three societies, we find the following features common to all: The saturation point in expansion of the movement was reached by 1930. But from 1931 the outstanding dues to the society by the members began to fall and this way more rapid in the case of the two societies which depended mainly upon the Central Bank for their financial resources. The transactions were highest in 1930; and after 1-7-'31 the loan business was completely stopped in the case of the two societies which depended entirely upon the Central Bank while the society which had other resources continued to help its regular members. A few remarks on the policy adopted by the Central Bank (which is by the way the common feature of the Banks in the province in general) in recovering loans and granting fresh loans are not out of place here. It is unfortunate that at a time when moratorium was granted even to foreign nations by the Governments in international transactions and every facility was being given by the various Governments of the world for the relief of their farmers and tax-payers, in India, a nation building movement controlled by an Indian Minister and non-official bankers should cause hardship to the members. On account of the tightness in money market and the general scare among the depositors in the strength of the Banks in the latter part of 1930, the banks launched upon a programme of intensive collection and very small dispersal of loans. No body denies the fact that at such a time the banks should take care of their assets and create confidence in the depositors. It could have better done by taking sufficient security from the members granting them loans repayable in instalments on convenient terms and helping the members to stand the shock of the world-wide catastrophy. If the depositors are nervous, it is the primary duty of the Government and the Provincial Banks to find necessary funds to back up the Central Banks and societies through them. But to demand the pound of flesh at a time when what is wanted is kindness and relief is something inhuman. The distress caused to the members who are almost bleeded out of existence can be easily imagined when we see that nearly 60 per cent. of the dues were collected and no loans were granted during this period of acute suffering. But for the advantage taken by the people of the high value of gold, they would have fared worse if that is possible. Whatever little benefits were conferred on the members previously by way of easy loans at low rates of interest were more than counterbalanced by these coercive processes adopted by the bankers during this period. Even the professional money-lenders, who are described as leeches by the propagandist of the co-operative movement, were more sympathetic in their treatment to their borrowers than the custodians of the co-operative movement. The former have been liberally written off some portion of the interest when the party is poor and they have purchased lands for their dues. But the members of the societies had neither of these advantages and on the other hand they had to sell away their properties for very small values to clear away their debts. It is a pity that the authorities could not rise up to the occasion in this crucial time.

Coming to the loan policy it has been the practice not to grant fresh loans to societies which have overdue loans with the Central Bank. This was intended to give healthy stimulus to the societies to be punctual in repaying their loans. If the management of the society is lethargic, the needy members would press them to collect their dues regularly, pay the Central Bank promptly, and get fresh loans to meet their demand. But in such extraordinary times it is not easy for the societies to be punctual in their repayments because the number of irregular members piles up. If now the golden rule is strictly applied to the letter, the few regular members will suffer and they try to seek fresh sources for their help. A comparison of the working of the Society A with that of B and C clearly brings out the fact that the short-sighted policy of the Central Bank in 1931 in demanding repayment without granting extentions and the refusal to grant fresh loans was responsible for the stagnation of the movement.

Then what is the result of this policy? The transactions of the Provincial Bank and Central Bank contracted and they had to find sources for safe investment of their surplus funds. They tried to reduce the flow of deposits by lowering down the rates of interest on deposits and invested all this money on Government securities which earn only a low rate of interest. Thus on one hand the Banks are suffering with too much money which cannot be profitably invested and the general members are suffering for want of financial help The members are simply scared away from the movement and there would have been a rapid fall in the number of members and share capital of the societies considered above, but for the fact that the Central Bank sent a circular prohibiting the societies from repaying the share capital of the members and allowing them to withdraw from the society. In their own interest to enforce the unlimited liability if and when the need arises, they did not like that rich members who are in a position to meet their obligations should run away from the society leaving a few insolvent members from whom the dues cannot be easily recovered. It is a welcome feature that of late, under the lead given by the Provincial Bank central banks are ready to convert the present loans which the members are not able to pay, into long term loans if they could show sufficient security. But it is now rather late in the day and it takes some time to create confidence in the ordinary folk regarding the potentialities of the credit movement which is taken for granted by many of the co-operators to have completly failed.

I may add a word in passing regarding the security of loans. The bed-rock of the co-operative movement is personal credit and honesty and it is on these foundations that it ought to develop. But of late personal credit has been neglected in preference to real credit in the form of property. The few people who could weather the depression are the wealthy people who could mortgage their loans to the society or to an individual to pay their dues to the society. This preference of mortgage credit is most unco-operative and though there is some excuse for it in these days of uncertainity it is better to build up the movement upon the honesty of members.

APPENDIX A (1).—Outstandings of Society A in several years.

Amount.	1-7-28 to 1-1-29. No. of loans.	Amount.	1-1-29 to 1-7-29. No. of loans.	Amount.	1-7-29 to 1-1-30. No. of loans.	Amount.	1-1-30 to 1-7-30. No. of loans.	Amount.
		Rs.		Rs.		Rs.		Rs.
Less than 100	122	5,861	125	5,514	192	8,454	189	8,565
100 to 200	43	6,661	47	7,247	48	5,817	43	6,647
200 to 300	11	3,060	10	2,533	15	3,824	22	5,703
300 to 400	7	2,542	12	4,269	15	5,367	10	3,665
400 to 500	8	3,585	9	4,243	8	3,636	10	4,767
500 to 600	6	3,403	8	4,653	9	5,087	8	4,516
600 to 700	3	1,965	6	3,966	8	5,274	5	3,356
700 to 800	5	3,702	5	3,847	5	3,857	9	6,820
800 to 900	5	4,223	3	2,606	5	4,346	2	1,800
900 to 1000	5	4,978	3	2,919	2	1,988	3	2,948
Above 1000	13	27,397	10	17,522	9	16,141	14	26,047
Total ...	228	67,377	238	59,319	316	63,791	315	74,634

Amount.	1-7-30 to 1-1-31. No. of loans.	Amount.	1-1-31 to 1-7-31. No. of loans.	Amount.	1-7-31 to 1-1-32. No. of loans.	Amount.	1-1-32 to 1-7-32. No. of loans.	Amount.
		Rs.		Rs.		Rs.		Rs.
Less than 100	183	8,201	176	6,919	172	6,376	168	6,316
100 to 200	43	6,313	39	5,870	38	5,793	30	4,611
200 to 300	17	4,485	21	5,671	14	3,769	14	3,662
300 to 400	11	4,082	11	4,096	13	4,706	10	3,560
400 to 500	11	5,136	13	6,160	10	4,687	9	4,274
500 to 600	11	6,091	6	3,299	6	3,333	5	2,718
600 to 700	5	3,311	4	2,568	5	3,156	4	2,591
700 to 800	7	5,221	8	6,034	6	4.611	6	4,611
800 to 900	...	...	2	1,685	1	836	1	833
900 to 1000	3	2,948	3	2,942	2	1,935	1	1,000
Above 1000	16	30,519	23	48,607	24	46,460	24	44,672
Total ...	307	76,307	306	93,851	291	85,656	272	78,848

APPENDIX A (2).—Amounts borrowed from Society A by its members.

Amount.	1-7-28 to 1-1-29.		1-1-29 to 1-7-29.		1-7-29 to 1-1-30.		1-1-30 to 1-7-30.		1-7-30 to 1-1-31.		1-1-31 to 1-7-31.		1-7-31 to 1-1-32.		1-1-32 to 1-7-32.	
	No. of Members.	Amount.	No. of Members.	Amount.	No. of Members.	Amount.	No. of Members.	Amount.	No. of Members.	Amount.	No. of Members.	Amount.	No. of Members.	Amount.	No. of Members.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.
Below 100	59	2,920	86	4,241	81	3,607	78	4,222	67	2,285	46	2,117	34	1,460	36	1,489
100 to 200	14	2,240	23	3,859	20	3,178	24	3,755	9	1,500	17	2,860	8	1,239	4	680
200 to 300	6	1,708	9	2,310	8	2,070	9	2,375	4	1,005	8	2,230	1	265	4	1,091
300 to 400	...	...	3	1,020	2	730	5	1,904	1	380	7	2,630	1	320	3	1,039
'00 to 500	3	1,430	6	2,778	1	450	5	2,380	1	500	2	1,000	1	500	...	...
00 to 600	...	...	1	600	2	1,147	3	1,720	1	550	...	...	...	...	1	600
00 to 700	1	700	3	2,076	1	700	2	1,335	..	...	2	1,250	...	...	...	...
00 to 800	1	800	1	800	1	800	1	799	1	800	2	1,483	1	790	...	...
00 to 900	...	...	1	900	...	...	...	...	...	...	4	3,448	...	...	...	...
00 to 1000	1	1,000	...	...	...	...	2	2,000	...	...	1	982	...	...	...	...
ᴧbove ...	1	1,555	2	3,875	3	4,099	6	10,468	3	6,800	16	30,930	2	3,690	1	1,988
Total ...	86	12,353	135	22,159	119	16,781	135	30,958	87	14,520	105	48,927	48	8,264	49	6,857

Gross property and Net property of Members of Society A.

—	Gross Property.		Net Property.	
	No. of Members.	Amount.	No. of Members.	Amount.
		Rs.		Rs.
Below 1,000 ...	200	64,888	217	59,299
1,000 to 2,000 ...	49	75,225	49	76,100
2,000 to 3,000 ...	33	80,095	26	53,135
3,000 to 4,000 ...	13	45,565	15	52,939
4,000 to 5,000 ...	15	69,170	16	74.807
5,000 to 6,000 ...	16	89,020	3	59,325
6,000 to 7,000 ...	6	3,95,000	11	20,410
7,000 to 8,000 ...	8	6,24,000	9	66,135
8,000 to 9,000 ...	5	43,910	2	26,731
9,000 to 10,000 ...	4	37,830	5	37,995
Above 10,000 ...	24	7,57,580	20	6,24,035
Total ...	373	13,65,183	373	11,50,907

N. B.—Similar tables were formed with regard to Societies B and C also.

The Spirit of Co-operation

By

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Some few only would have paid thought to the reasons which weighed with Reifessin and Rochadale Pioneers in christening their great activity as Co-operative Movement. Albeit it is widespread in India, it is construed as a movement solely of money and method, business and organisation. Loan-giving the country man opines, is its alpha and realisation of dues its Omega. Co-operation is too sacred to be thrown at will on the counter-caster. Its aim is to develop the wholeman. If flesh and blood are man, Co-operation is concerned in *toto* with Economics. Flesh and blood are means through which human spirit works its way to the realisation of its sacred mission. The Economics of Co-operation is the means which its spirit has chosen for leading man through contentment to its smiling Eldarado. Its Service and its Religion count most and its protagonists therefore have chosen for it a name that has spiritual significance.

The credit side is but the necessary prelude to Co-operation. The Religion of Co-operation turns into a misnomer or Jejune platitude if the needs of its Economics remain unfulfilled. It is cruel to talk of spirit to a starving stomach or a crying mouth. The groans and travails of poverty are the death-knell to the lofty objective of Philosophy. Heaven is not for a soul that found no success within its sublunary coil. The Non-credit side of Co-operation is its Spirit, its Idealism, its Religion, its Philosophy, and the Credit side its Corpus, its Economics, its Realism, its Utilitarianism, its Science.

The rugged declivities and the precipitous heights on the Credit side hurl the challenge straight in the face of the Co-operative pilgrim to jostle with its rocky obstinance and a legion of Apollyons before gaining an ingress within the golden gates of the Non-credit side. It is dangerous to get oblivious over the Non-credit side while fighting one's way through the obstacles galore on the Credit side. If Credit is the be all and end all of Co-operation, no pilgrim would be foolish to invite the pains of an uphill march. The end in view is the urge to progress. The treasures of Non-credit are the resplendent acme which inspires the Co-operator to strive his way up through the cliffy problems of Credit. If failure, of which Mr. Strathie spoke at length recently, is writ large now on Co-operation in our Presidency, it is because Credit is rendered the *Summumbonum* of the Movement and Non-credit with its lofty aims relegated to the limbo of oblivion.

Co-operation is regarded as a panacea to social evils in the west. If the Occident realised the greatness of its altruistic ideal, the Orient

which reads deep meaning even in stones and invests mundane problems with the nimbus of Religion, should have welcomed it as a potential promoter of spiritual stamina and progressive thought. The great ideas of yore have assumed fresh complexion while passing through the auroral flush of the New Era. The inspired utterances of our Rishees, attuned to the novel notes of a fresh gamut, constructed with the reeds of present day taste, float as mellifluous symphonies that entrance the soul of advancement. The saint that locks himself in the inmost recesses of the Himalayan Snow telling the beeds of his Salvation, is now regarded as a despicable fugitive that fled from the battle-field to indulge in thoughts of selfishness. Work now is worship, Duty, the Deity of Geeta, and Service, the Golden Key to 'ope the Palace of Eternity!' The teachings of Goethe and Gladstone, Carlyle and Emerson, Tolstoy and Tilak, Browning and Besant, Ruskin and Gandhi, Ranade and Ramadas are a call to the path of social service from isolation, to co-operation from sheer individualism. If the Co-operative Movement received a good bouquet of blessings from Gandhi and Tagore, it is because it is the great gate-way through which the uplift of man in the sphere of service becomes feasible and facile. The present social and economic condition of India is an apology for the anxiety of the Co-operator. Poverty and Pestilence, Illiteracy and Ignominy, Injustice and Irreligion, Disease and Death are stalking freely from Landikhana to Cape Comerin. The Standard-Bearers of Co-operation should take on themselves the sacred duty of disseminating ideas of physical and mental hygine, wholesome criticism and public good, besides teaching them the fundamental principles of Economics.

Non-credit may be compared to what some Metaphysians call Transcendental Realism. Transcendental Realism is the approximation of Realism to Idealism. Realism falls to the ground without the breath of Idealism which vouch-safes unto it its very being. Co-operation is no Co-operation if it is not Realism and the Realism of Co-operation is an impossibility without the life-giving throb of Idealism. The power of Idea is ineffable and infinite. Man has been endeavouring to fathom the depth of Idea ever since the birth of Creation. Its treasures lead him on and on. The strength of an Idea can strike the death-knell to the enormity of any occurrence. The most terrific calamities of life pass over a strong mind as a furious wind over a crowd of jocund reeds. Calumny and abuse, fire and brimstone cannot touch a mind fortified within the citadel of impregnable will. The mind that can make a Heaven of Hell drives gloom and sorrow, pain and pang by virtue of its penetrating light. Equally strong is the evil thought that renders a man stationed in happy situation miserable and tearful. Ceaseless travel on the Continent with the poetic tambourine in hand could not show Goldsmith the April of life. The Alpine perfume could not fill the disconsolate poet with bliss. The softness and beauty, the melody and aroma of his bed-chamber could in vain touch the uneasy head of a Henry that wore a crown. *(Vide: Shakespeare's Henry IV.)*

The bounds of mind are conterminous with the bounds of the universe. The training of mind is the life-long endeavour of great men. A passing emotion, however lofty, can invain lift a man to the Empyrean of Perfection. Ceaseless toil and steady evolution embracing—may be—several births are indispensable for the harmonious development of Cognition, Emotion and Volition, for the adjustment of *Satva, Rajas* and *Tamas*, for the adaptation of Amba, Ambika and Ambalika, for the concomitant play of *Trimurties* within human breast, for the simultaneous practice of *Karma, Upasana (Saguna* and *Nirguna)* and *Gnana Yogas*, for the beatific realisation of the Father, the Son, and the Holy Ghost, and for the attainment of *Satchitananda (Sat, Chit* and *Ananda)* which constitute the Divine self of man. Eaternal Hell or Eternal Heaven after the Sojourn of a single life on Earth are not in the Province of Hindu Conception. Whatever might be the contentions of Modern Christian brethren with regard to the fate of Non-Christians, the Bible is there and Jesus is there to tell you in unequivocal language that Ibrahim reached Heaven long before the birth of the Son of Man. The Karma Theory of Hindus is the most effective exposition of the evolution of soul. Even Arjun, the great devotee that he was, fell below the mark. His lofty wish of becoming an ideal saint was turned down by his Divine Charioteer since his warring flesh, his bubbling blood, his birth and breed his practice and predilection,—in a word his nature and nurture could n't be outflanked in a trice to station him on the lofty pedestal of a selfless seer. The limitations, which still weighed on Partha could not—the divine sight vouchsafed unto him then notwithstanding—suffer him to see *Akhanda Aparichinna Sarvavyapa Moolaswarupa* but allowed him to gaze only at *Viswarupa* (*vide* Chapter XI Geeta) and shriek for the vertigo that seized him at the very appearance of superb, stupendous, superhuman Phenomenon.

Self-discipline is the *Open Seasame* of untold Treasures of the Spirit, involving as it does the complete repression, at its very threshold, of any unwholesome complex, termed by Mr. Freud the greatest psychologist of the Present Era, as the constellation of ideas of the unconcious mind. Self-control invests the life of man with the halo of Royalty. His strength is his forte. His conquest over himself is the glory of his life. He has nothing to fear. His march is majestic. Temptation and Tragedy bark and recede, filled with the shame of defeat before his potential detachment. The man of self-control and self-realisation is an asset to Humanity. He is the effective expression of *Dharma* or of what the Germans say *Sittlichkeit*. His precept has the perfume of Elysium, and his example the sincerity of God. He is the strength and solace of the needy and virtuous. He is a Colossus that stands above the jarring elements of life. He is a lion that strikes terror in the heart of chicanery and falsehood.

The world that runs adrift in the poisonous flood of greed and violence is prevented often by one man of lofty character from falling headlong in the whirl-pool of annihilation. Man is man if he is the embodiment of sterling virtue, if he is the expression of spirit. He is worse than devil if he is Pretence or Insincerity moving in flesh and blood. We have it from Shakespeare and Tagore that the exterior does not reveal the inner man. The exterior of a God-man need not exhibit the flush and glow, the smile and beam of Heaven. An Iago may have a fine skin. The gold in his skin does not say a word about the hell-fire blazing in his mind. He is not recognized soon in his true colours. The evil wrought by him in Human Family is horrid and death-like. "The motive-hunting of motiveless malignity," as Coleridge puts and Bradley endorses it, flings angelic beings in the vortex of terrible tragedy. (*Vide* Criticism of Shakespeare's Tragedies by Coleridge and Bradley).

Education that reveals the glories of Idealism, that suppresses the selfish and rebellious elemant in man turns evil-mongers into seers who hunger after God, puny humans into lofty beings. Inspiring ideas alchemize ugliness into holiness, iron blackness into golden splendour. The three Rs. are not *Sat, Chit* and *Ananda* which reveal the Great Being enthroned in Human Heart, which explain the Immanence and Transcendence of God. Cart-loads of Text-books do not garner the students' mind with the wealth of spiritual ideas. Religious instruction is under taboo in our universities. The Madras University, which produced a Radhakrishnan, in a way took the cudgel against philosophy. An *Almamater*, which expatriates philosophy from the curricula of its subjects, presents the spectacle of a Temple bereft of its Deity yet filled with the miscellany and medley of devotional paraphernalia. Religion and Philosophy are the Sun and Moon of culture. No culture invites the enquiring gaze of the scholar if it reveals the absence of the spirit, which rains its delicious blessings from its boundless firmament.

Ideas which count most in the uplift of Humanity, which give life and light to all and sundry are not cooked in testitubes or manufactured in workshops. The wheel that receives no spiritual grease is a gibbet which kills Humanitarian Civilisation. Civilisation void of the light of spirit grows grossly material. Pampered with inordinate capitalism, it develops plethora and chuckles over the enormity of its heartlessness. Science which does not heed human values and which jettisons the wealth of character during its eliminating process strives to attain malign victory at the expense of benign forces. The Induction and Deduction with which the scientist is buzy within his laboratory, design the destruction of humanity if they do not proceed in the light of human spirit. Poisonous gasses and ingenious implements of wholesale murder are among the worst—they say the best—achievements of science. The paradox of peace-talk amidst sabre-rattling, of distress in plenty, is the upshot of Science uncontrolled by Spiritual Considerations,—of Civilisation unmanned by Religious Thought,—of Materialism unbound by Moral Principles,—of Education untouched by Idealistic Injunctions. An Irreligious Civilisation militates against Co-operation and multiplies disintegrating forces.

Civilisation is the sum-total of human character. What is true of a man is true of a nation. The distemper of an individual cannot be the salutary symptom of a nation anymore than the pestilence that seizes a whole people can rain luscious drops of health on an individual. The welfare of nations is, in fact, nourished in the overflowing peace of human breast. It is not difficult to know why the repercussions of ubiquitous selfishness are now evident all over the world. The atmosphere filled with venom has perforce to receive the sun of Lofty Idealism before the world becomes a fit place for human habitation, before humanism and humanitarianism become the milk and honey of daily sustenance. The moment spiritualism is rehabiliated, the world will have, as it were, a rebirth, as selfishness yields place to co-operation. What is true of the co-operation of nations is true as well of the co-operation of individuals. No co-operation is possible unless man feels that he is a member—not a limb that can safely be amputated—of the human family and as such he cannot feel unless he cherishes love and fellow-feeling which are the light of human spirit.

Idealism, however great, unless acted up to becomes the precious coin that gets incrusted within the safe of miserly brooding. It must needs be the Transcendental Realism which 'keeps true to the kindred points of Heaven and Earth', to Theory and Practice. Without love, co-operation becomes a rabble, a caucus that is lost in hurly burly, that is out to set a man against the throat of another, that bursts into smithereens as the magazine of its evil propensities receives the match-touch of an untoward event. Good will and mutual trust are the ventricle and auricle of the Organism of Co-operation. The Orginators of the Co-operative Movement subsumed their Great Organisation under Co-operation in *toto*, whose cannotation is universal, in as much as their endeavour could thrive, like the greater endeavour of Universal Brotherhood, in the Light of Human Spirit which beams forth the beautiful ideals of life.

Goodwill, Mutual trust, Self-discipline, Self-respect, Self-help, Truthfulness and Thrift are not Shibboleths or Economic Commodities manufactured at cheap cost, buttressed by *Laissez faire*, supported by Physiocrats and imported into our household without the impediment of Tariff or the

bulwark of protection; they are the invisible and invincible principles which steer a man through the eddies and cross-currents of dissension and envy into safe haven. The Co-operative movement deserves a decent burial if it has nothing to do with these ideals and if it is concerned solely and wholly with (as Hamlet says of 'words, words, words') money, money, money. Money is the god of the heartless village Shylock. His god flings him in damnation and others in perdition. The money of Co-operation is energy and strength. Co-operation puts the premium on personal credit and moral stamina. Over dues, perpetual dues, dishonesty extravagance, suspicion and queruloussness pull down Co-operation, which falls to the ground with a heavy thud rocking on rickety legs. If Co-operation has nursed soul-force within its heart, it can stand four-square against the furious blast of militarist tendencies. If the exterior of Co-operation is Economics, its interior is Religion; and no Economics stands without an immediate fall if it is bereft of the substratum of Religion. Catholicity and Culture are reared on Religion. They pour life and light into Co-operation, exercise Dogmatism and give fillip to advancement which—notwithstanding Kiplings—marked the great Civilisation of the Orient. Ruskin's exposition of the indispensable kinship of affairs that appear dissimilar ushered in the Social Re-generation of England. A recent poet attributes the illustrious success of Gladstone to his wont of viewing "Eternal will in Temporal Policy." Rabindranath made his Sreeniketan, the Moga of Bengal, the beautiful poem of Co-operation. One is struck with the remarkable friendship of Economic Activities with Cultural Occupations, of Rural Reconstruction with the Development of Aesthetic taste, of Agricultural Implements with the Lofty Principles of life, of Idealism with Realism. To Tagore village is a mother and Nature the fount of life. His *Sreeniketan* and *Santiniketan* are an illustration of the deep implications of Co-operation. The spirit of Co-operation prevailing round about Bolepur is drawing multifarious races from the remotest corners of the world into one loving embrace. The poet's heart reveals the wealth of peace and love and lures the nations of the world to enjoy its ineffable splendour.

The bliss and joy which every human being aspires after are the quintessence of Co-operative Endeavour. The Malignant Facts that confront a human being in his daily life are exacerbated by Bitterness and Pessimism and extirpated by Love and Optimism. And Love and Optimism are the Spirit of Co-operation whose light kisses life into smiling efflorescene.

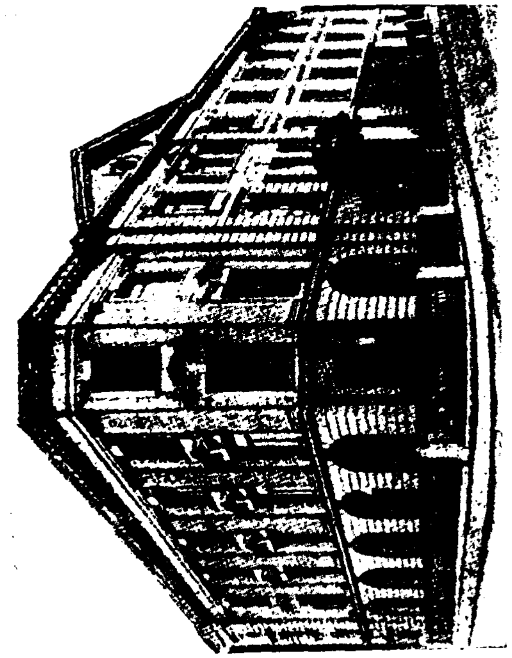
British Co-operative Education.

(Continued.)

BY MR. P. M. CHENGAPPA.

National Education.—The actual work of the Manchester Co-operative College covers the teaching of nearly all subjects included in the Educational programme. It is interesting to note that students are drawn from all parts of Great Britain, Ireland and abroad. A number of national and local scholarships are tenable at the College. Although majority of the students attend the College on scholarships granted by various societies ranging from 100 to £200 per year, there are some who attend at their own expenses. Exchange scholarships are available between the International People's College, Elisinore, Denmark and the Co-operative College. The College is financed partly from a College fund created by subscriptions from societies and other individual philanthropists and a greater part by the Co-operative Union. I learn from very reliable sources that England was the foremost country to establish a Co-operative College, which was soon followed by other European countries and America. Every big country of the world except India has a separate Co-operative College or People's College and the Colleges in France and Germany are affiliated to the Universities.

The persons who were chiefly responsible for the establishment of the Co-operative College in England were a group of staunch young Co-operators who formed into a society known as the College Herald Circle and Professor Fred Hall, the present Principal and Adviser of studies to the Co-operative Union of Great Britain and Ireland. I feel that I cannot adequately do justice to this article without giving a brief account of this great educationist and Veteran Co-operator. He was born in Rochdale, the place of activity of the Pioneers and after completing his scholastic career in his own town of Rochdale, he entered the Manchester University and secured the degrees of M. A. B. Com. in 1910. Till 1915 he spent his time in teaching at the Belfast Technical College, where he very soon held the chair of the Professor of Commerce. While as a professor of the University, he showed his keen interest and distinct sympathy with the Co-operative movement and various other working-class movements. In consideration of his exceptional teaching ability and his staunch belief in Co-operation, the Co-operative Union appointed him as the Adviser of studies in 1915. Co-operative Education took



CO-OPERATIVE COLLEGE, MANCHESTER.

PROF. F. HALL.

definite shape under his able guidance and to-day the College stands out as a monument of his great task. He is accepted all over England to be a teacher of exceptional ability. He has written 7 text books and about a hundred pamphlets on various subjects on Co-operation and its allied subjects.

The educational Committee of the Union is also represented in the board of management of the Working Men's College in London, Ruskin and Oriel Colleges Oxford, Fircroft College, Birmingham. Hillcroft College, Surrey, and in the numerous working-class associations like the Workers Educational Association (W. E. A.) etc., University Extension movement and National Home Reading Union. The Committee has also a working arrangement with the Oxford University Extension Delegacy for the examination of Co-operative students.

The summer schools conducted by the International Co-operative Alliance and the week-end and one-day schools by the Co-operative Political Party also deserve special mention. The present leaders of the movement seem to disagree completly with the Pioneers in their principle of " Political Neutrality " and great importance is attached to the study of civics and politics by the Co-operators, solely for the sake of self defence. Some of the important auxiliaries like the Men's and Women's guilds and the British Federation of Co-operative youths are carrying on effective propaganda in that direction, in addition to their educational activities. This closes the National Education Work.

2. *Sectional Educational Work.*—The Educational sections are the connecting link between the local and the national organisations. Most of these sections are still under trial but they are slowly proving the usefulness and will in course of time become a definite part of the Co-operative Educational Machinery. Much of the work of these associations is confined to advisory and organising Conference. The sectional associations do not receive much of financial aid from the Union, but are supported by subscriptions of the societies in the section. The sections play a very important part in the organisation of quarterly conferences of Co-operative teachers and Easter week-end schools.

3. *Local Educational Work.*—It is this work that is directly beneficial to the members. Education and propaganda are almost intertwined and it is often difficult to distinguish between them. I am inclined to believe that propaganda is also a practical method of fostering education. Most of the local societies arrange for the holding of classes for employees in cultural and technical subjects. Junior employees are permitted to attend the day-continuation schools and thus facilitate their obtaining

general education. Week-end and one-day schools have increased in number during very recent years and this work is commended as being definitely educational. Periodical lectures of educational importance or lecture-concerts are also arranged.

The sale and distribution of co-operative literature and the maintenance of Lending libraries and Reading rooms are some of the useful methods of education practised by some of the societies. Magic lantern and Cinema shows and co-operative choirs and dramas are also becoming very popular in most of the societies. Some of the other activities, other than strictly educational work, include the organisation of clubs of various kinds *e.g.* camera, sports, cycling and Nature-study groups.

I should like here to lay stress on the part played by the Co-operative Press with regard to propaganda and education. The three Printing Works, are the National Co-operative Publishing Society (N.C.P.S.), the Co-operative Printing Society, and Co-operative Working Society Printing Works, which are gigantic concerns, are a real asset to the movement. In a free country like England where there is freedom of speech and Press, one can easily guess what influence a gigantic gress can have. The most powerful organs of the movement are The Co-operative News, The Reynolds, The Co-operative Officials, The Educator and The Guildman. Many hundreds of Journals are run by some of the national organisations and individual societies. It is believed in certain quarters that the Co-operative Press has been responsible for the quick awakening of the working classes, who form the bulk of the Co-operators.

My readers will be quite convinced from the perusal of the article that the noble principle of the Pioneers to set out 2½ per. cent of the net profits to Education of the members and the state aid in compulsory education of the citizens, have been solely responsible for the wiping off illeteracy and the awakening of the working classes. To-day Great Britain has 1302 Co-operative Societies, including the three wholesale societies, one Producutive Federation and a number of other national organisations, with a total membership of 6,700,000. Very nearly 1/5 of the population has come under the Co-operative banner. Grants to education made by retail societies alone, excluding the C. W. S., S. C. W. S., Productive Federation and the Union in 1931 amounted to £ 242,895. The annual subscription received by the Union is about £ 54,000, of which a greater part is spent for propaganda and education. The College has its separate fund of nearly £ 5,000. The three Whole Sale Societies and the Productive Federation also make liberal contributions towards education annually. So the amount spent by retail societies and the wholesales may be roughly estimated at about £ 400,000 yearly. The supreme importance paid to Co-operative education in

England is a fitting example to be followed by other nations and especially so by India which has a very low percentage of literacy.

In conclusion I wish to draw the kind attention of the readers to the extremely thoughtful quotation on Co-operative education by Professor Stuart.

" If the mass of your members are not sufficiently instructed in economic science, in the facts of commerce, in the state of this and other countries, in the history of trade, in general knowledge and in particular knowledge of what you aim at and how you seek it—I say, if the mass of your members are not sufficiently instructed in the things, there arises a real danger to the Co-operative Movement, your numbers become a hindrance and your possessions become a peril and your productive endeavours will continue to be the failure, which they too often hitherto have been. Your movement is a democratic movement, if ever there was one. It therefore, cannot repose on the good sense of a few; its success will depend on the good senses of the masses of your people. First you must educate your members in your own principles, and in those of economic science, and in the history of endeavours like your own; and in the second place, you must educate them generally. Education is desirable for all mankind, it is the life's necessity for Co-operators." So then the hope of Rural India and its dumb millions, lies entirely in *Conscientious Co-operation* and *Wiping off illiteracy* by the united action of the state and the people.

My Impressions of the British Co-operative Congress of 1933 Whit-suntide.

By Mr. P. M. CHENGAPPA.

I am attempting to give a short account of my impressions of the British Co-operative Congress, which I had the pleasure of attending during the Whit-week. I do not propose to deal at great length with all the details of the Congress, but I shall confine my survey to the most salient points.

The sixty-fifth British Co-operative Congress was held at the Central Hall in Birmingham on the 5th, 6th, and 7th of June, 1933, the hottest days ever experienced before in England. It is surprising to know that the weather report on Monday was 129·4 degrees, in the sun. The abnormal weather conditions had thier due effect even on me, a person who hails from the hottest part of India. Owing to the excessive heat there was complete restlessness on the part of the delegates and visitors, numbering nearly 2000. I was particularly struck with the large number of lady delegates and visitors. Another thing which attracted my attention was the tasteful decorations of the Congress Hall with Co-operative banners and Co-operative slogans of the day. In addition to the delegates from all the Co-operative societies of Great Britain and Ireland, there were fraternal delegates from over-seas, other organisations and the representatives of Government Departments. The foreign deputations were from Norway, Sweden, Russia and France. The International Co-operative Alliance was also represented by the Vice-President and the Secretary. The Government departments represented were the Registry of Friendly Societies, Board of Trade, Development Commission, and the Ministry of Labour. Other organisations consisted of Trade Union, National Union of Teachers and the Worker's Educational Association. The press reporters of almost all the leading papers of England were also present. The Lord and Lady Mayoress of the city were the distinguished visitors.

The proceedings commenced on Monday morning with the selections of the organ of the Hymn on "The Co-operative commonwealth," which every one, including the Lord Mayor, sang in chorus. Then the Lord Mayor delivered his very impressive welcome speech and extended

a hearty welcome to all the delegates and visitors to the great progressive city of Birmingham. Before the Lord Mayor left the hall the deputy Chairman of the Congress presented him with 3 handsomely-bound volumes of the "People's year Book, The Productive Federation's Year Book and Foundations," all of which were purely Co-operative productions. After the deputy-chairman, Mr. John Downie, had introduced the President-elect, Mr. J. Millington, J. P., he delivered his lengthy inaugural address.

The first fraternal greeting was conveyed by Mr. H. J. May, the secretary of the International Co-operative Alliance. His speech contained serious condemnations of the treatment meted out to the Co-operators in Germany during the recent fascist regime of Hen Hitler. He was followed by the four other Europeon deputationists who made impressive speeches. The Russian delegate's speech was listened to with rapt attention and was lustily cheered, when he uttered that *Russia had not a single un-employed and that illiteracy was completely wiped out.* These were followed by the speeches of the delegates of Trade Union and other organisations. Just before the closing of the morning session, the general secretary read out letters of regret from Co-operative Organisations all over the world which were unable to send delegates. The afternoon session was also well attended, except for the slight disturbance caused by the heat. Every delegate had a copy of the Congress report which he had received in advance. Many of the reports were read and accepted without much discussion.

The Tuesday session was anxiously awaited by all the delegates, as the Income Tax question was coming up for discussion. It was previously notified that Tuesday would be "a secret session day" and so press reporters would not be admitted. Every delegate appeared to show his indignation at the penal taxation. The Prime Minister Ramsay McDonald and the chancellor of the Exchequer, Mr. Chamberlain were the targets of the discussion. The most prominent persons who took part in the debate on this thorny subject were Mr. Alfred Barnes, the chairman of the Co-operative political party, Mr. W. Leonards the Co-operative M. P., and the Rt. Hon'ble A. V. Alexander, the secretary of the Co-operative party, the General Secretary of the Union, Mr. Palmer, and the presidents of the two wholesale societies. The whole discussion on the subject amounted to saying that the present National Government was influenced by Tory politicans, Capitalists and private traders and as a result penal taxation was imposed on the Co-operative societies, whose membership consisted of teeming millions of working classes. The Congress has decided to put in a united fight. After the discussion of this subject, Congress resumed usual business. On

Wednesday after the morning session, the Congress terminated with a procession of the delegates in the main streets of the city. In the afternoon the delegates visited some of the important places. I also visited the New Shakespeare Memorial Theatre, the Shakespeare houses in Stretford—on—Avon, the World-famous Cadbury's chacolate-works in Bourneville, the Birmingham University, the woodcraft college and some of the important buildings of the town.

So far, I have dealt with only on the Congress proceedings and the visits. There were also other important activities besides the Congress proper. On Saturday the 3rd June, the Congress exhibition was formally opened and public propaganda meetings were held in the afternoon of Saturday and Sunday. The Co-operative party also held a very imposing demonstration on Sunday evening. On Monday evening the delegates were fully occupied in attending the meetings of the National Publishing Society and Secretary's Manager's Associations, United guild Rally and the Educational Meeting on Tuesday evening.

Of all the things that impressed me most was the magnificient exhibition and the impressive display of the productive power of the Co-operative movement, in the Bingeley Hall. Many were of opinion that it was the best congress exhibition ever held. To me it looked that the show was much better than some of the show rooms of London. Every necessity of the modern man, from the cradle to the grave, Co-operatively produced, was exhibited. It is no wonder that the capitalists and private traders are up in arms against the "Co-op." There were exhibits from 39 C. W. S. works and departments, 4 S. C. W. S., 3 English and Scottish joint whole sale society, 26 Co-partnership societies, 2 retail societies and 8 other bodies. The area covered by the exhibition was nearly 16,000 sq. ft. A model garden was set up at the entrance by the C. W. S. horticultural branch which also contained a model Bungalow equipped with C. W. S. furniture. In addition to the variety of stalls, there was continuous free talkie cinema mannequin parades, 3 sets of bands entertainers and cafes, and a charming temple of Co-operative industry. All the three days I visited the exhibition hall, I found that it was fully packed with visitors. This is no doubt a good medium of propaganda. Another interesting incident on the opening of the exhibition was that of 50 local Co-operative children were clothed in costumes representative of the 50 nations in which the Co-operative Movement has been established. India was represented by a girl wearing a saree though there are comparatively few lady Co-operators in India.

The congress report and the president's inaugural address contains lots of useful information with regard to the progress of the Co-operative movement in Great Britain and Ireland. To put it in a nut-shell, there

were 1302 societies of all types having a membership of 6,700,000 at the end of 1932. Compared with the figures of 1931 there was an increase of 110,000 in membership, share and loan capital increased from 133,000,000 to 137,600,000, number of Co-operative employees from 187,000 to 189,000 and the wage bill from 22 to 23 millions. The volume of trade showed a decrease from 207 millions to 202 millions. The C. W. S. and S. C. W. S. had produced goods to the value of 25 and 5 millions respectively, during the year.

It is useless for me to attempt to give an account of all the resolutions passed at the Congress. I have given here true version of the two important resolutions, with the hope that it may be of some use to the readers—one on Education and the other on Income-tax.

"That this Congress, believing that it is principally through the strengthening of faith in co-operative principles and through its own endeavours that the co-operative movement will attain its objects, and realising the importance to the movement of the staffs of societies being imbued with co-operative ideals and keen in their desire for the realisation of a Co-operative Commonwealth, expresses its approval of graded schemes of education in co-operative principles and technical training for co-operative employees and of their development; it urges societies to give all possible assistance to this work, and recommends committees of management to encourage those employees who are following courses of instruction, and as far as possible to make appointments to higher posts from the movement's own employees, giving preference to those who have qualified by study and practice to fit themselves for these positions."

"That this annual Congress of the Co-operative Union requests all its members to adopt a firm common line of policy in the method of procedure for dealing with any extra tax on co-operative societies, and instructs the National Co-operative Authority to draw up such policy, and further asks societies to refrain from taking individual action until the policy of the National Co-operative Authority has been placed before the movement."

"This Congrees condemns the proposal of the Government to destroy the established principle of mutuality as being inequitable and, if passed into law, will inflict great injustice on co-operative societies and their members, the majority of whom are drawn from the poorer section of the community. Such legislation would be a false use of Income Tax Acts, and would impose taxation not according to the ability of the individual to pay nor the origin and nature of the funds to be taxed, but according to the use to which such funds are put. This Congress, therefore, calls upon all co-operators to use every constitutional means of impressing upon the Government and members of the House of Commons the injustice of the proposals, and urges co-operators to use all the power they possess in order to influence the Government to withdraw the proposals. This Congress further calls upon every co-operative society to give full support to the Co-operative Union's Income Tax Committee in any measures it deems necessary to oppose the proposal of the Government, and pledges societies not to relax their active opposition until these inequitable proposals are finally defeated."

Owing to the cent per cent literacy prevailing in the masses, the Government Department of the Registry of Friendly Societies has very little interference with the Co-operative movement in England. The highest authority of the movement is the annual Congress. The resolutions of the Congress are binding on all societies affiliated to the British Co-operative Union and the Executive body that brings the resolution into effect is the Central Board of the Union. *Complete Loyalty to Congress decisions is the key-note of success of the British Co-operative movement.*

Short Practical Courses of Training in Agriculture

By

G. SRINIVASARAGHAVACHARIAR.

In "The Hindu" of the 15th June, I find a notice issued over the signature of the Director of Agriculture calling for applications from young men belonging to families owning land to attend the short courses in practical agriculture to be started in the Agricultural College, Coimbatore, and lasting from July to March. This is really a move in the right direction to extend the popularity and usefulness of the Agricultural College; and it only indicates what an Indian Director of Agriculture with imagination can do towards bringing home to the minds of the ignorant agriculturists the results of experience gained and researches made by the Agricultural Department. Having, however, regard to the fact that applications should reach the Principal of Agricultural College before 30th June, it is doubtful whether the time allowed is sufficient to attract a fairly large number from the landed class. The Director of Agriculture may perhaps do well to extend the time.

In this connection, I would submit for the consideration of the Government as also the Director of Agriculture the desirability of extending the courses to co-operative supervisors and inspectors, who are to play the role of friend, philosopher and guide of the ryot population and who, by virtue of their office, come into greater contact with and are, in a better position to catch the ear of the ryot. To what extent an addition of scientific knowledge of agriculture combined with some knowledge of minor industries which can also be taught during the courses will be helpful to the ryot population and how this can best be effected by co-ordinating the activities of the three departments of co-operation, agriculture and industries by amalgamating them into one department and placing it under the guidance and control of an Indian I.C.S. officer will be seen from the following extracts of an article of mine contributed to "The Madras Journal of Co-operation," in 1926, which hold good even to-day:

"Except perhaps in a few most favourably situated villages, co-operative societies cannot be said to have effected any improvement worth the name in the economic condition of the ryot. But it must be stated to the credit of these societies that they were to some extent instrumental in bringing down the general rate of interest on loans in rural areas. As was remarked already, the annual budget of the members closes with a nil or minus balance. That income minus expenditure is saving is a simple question of arithmetic and if this nil or minus balance should be converted to plus, suitable measures should be taken either to increase the income or reduce the expenditure or do both simultaneously. It is a known fact that, on account of the smallness and fragmentation of his holdings and his primitive methods of cultivation, a ryot is not able to raise from his lands as good a crop as he could, even in favourable years, that he is not able to find an advantageous market for his surplus produce, if any, and that, by reason of his residence in an out-of-the-way place and consequent inability on his part to approach a wholesale dealer, he has to pay very dearly for every one of his requirements. It is also a known fact that the farmer in India is much in need of subsidiary occupations as he is fully employed only for about six months out of the twelve. There is therefore plenty of scope for work for the departments not only of co-operation and agriculture but also of industries towards the uplift of the ryot population. Notwithstanding the definite orders issued by Government from time to time, the co-operation of the departments or co-ordination of their activities has not been possible for a variety of causes best known to the department officers themselves. Further it is no use inflicting the ryot with the visitation of three sets of officers, who are individually powerless to do anything real or substantial. It is desirable that, so far as the ryot is concerned, the activities of the three departments should be centered in one set of individuals, that all educative and propaganda work in the direction of improving his lot economically, agriculturally and industrially should be done by them. As was stated already, the discoveries as a result of researches and experiments made by the agricultural and industrial departments towards improving the economic condition of the ryot, which are published in their annual administration reports and periodical bulletins and which are, however, few and far between, may well be communicated to ryot population through the more numerous officers of the co-operative department and by means of vernacular leaflets. Having regard to the foregoing considerations, it is imperative that the present desultory activities of the departments of co-operation, agriculture and industries should be co-ordinated; and this can, in my humble opinion, be best done by placing the three departments in charge of one officer styled, 'The Development Commissioner' who should be senior Indian I.C.S. officer of first rate ability and varied experience with headquarters in Madras. He should have the help of three secretaries, who should be the pick of the provincial service, if possible with European experience and well-versed in co-operation, agriculture and industries respectively."

The suggested amalgamation of the three departments must be welcomed both by the Government and the tax-payers of the country on grounds of economy also. I find that similar amalgamation has been or is proposed to be made by some of the other provinces in India. Will the Government of Madras, taking advantage of the impending leave of the present Registrar of Co-operative Societies, begin the experiment by putting at least the department of Co-operation in charge of the present Director of Agriculture, who fortunately, happens to be an officer of undoubted ability, energy and enthusiasm?

Scheme for a Central Co-operative College.

The following resolutions were passed by the Education and Executive Committees at their meetings held on the 18th February and 19th March, 1933.

Resolution No. III.

"The Education Committee is in favour of a Co-operative College being established at Madras to be conducted under the auspices of the Provincial Co-operative Union, not less than half the cost being met by Government. A scheme would be submitted after consultation with the Executive Committee. The future of the Co-operative Institutes and the exact scope of their activities after the college is established may be considered when the scheme for a college materialises."

Resolution No. II.

"Resolved that a Committee consisting of Mr. V. Ramadass Pantulu, Rao Bahadur T. A. Ramalingam Chettiyar, Mr. A. Ranganadha Mudaliar, Prof. S. K. Yegnanarayana Iyer and Prof. K. C. Ramakrishnan be appointed to prepare and circulate to the Members of the Executive Committee a scheme for a Central Co-operative College."

The Committee met in pursuance of the above resolutions formulated a scheme for a Central Co-operative College. The scheme was circulated to the Members of the Board of Management of the Provincial Co-operative Union and was placed for consideration before the Board at its meeting held on the 17th June 1933. The original scheme drafted by the committee was Post-Graduate, but the Board changed it to a Degree or Diploma course and also made one or two minor alterations. The scheme as amended by the Board of Management is given below: —

1. The Course.

The course shall be one of Diploma or Degree and shall be of two years duration.

N.B.—The question of affiliating the College to the University making it a Degree or Diploma course and providing for a research and publicity section and the scope of the future training in the existing Institutes will have to be considered later, if the scheme outlined below is approved by the Government and the Madras Provincial Co-operative Union.

2. Admission.

Admission shall be opened to Intermediates, Graduates (B.A., B.Sc., B.Sc. (Ag.) and B. Com. etc.)

Exemption.—Co-operative employees under the Government and under the Non-official Institutions possessing sufficient equipment and general knowledge may be exempted from the prescribed qualifications in exceptional cases.

3. Subjects of Study.

The following shall be the subjects in which students will be given instruction and examined.

Part I.—Economics.

1. Economic Theory.
2. Rural Economics
3. Industrial Organisation.
4. Statistical Methods.

Part II.—Co-operation.

1. History of the Movement.
2. Principles of Co-operation, Credit and Non-Credit.
3. Co-operative law.

Part III.—Technical Subjects.

1. Banking.
2. Book-keeping.
3. Auditing.
4. Commercial Law (Indian Companies Act, Negotiable Instruments Act).

Part IV.—Practical Training.—Including lectures on Rural Sanitation and Village Panchayat Organisations and Village Administration.

Part V.—Essay.—English or Vernacular.

There will be a separate minimum for each part and also for such groups of subjects in each of the first three parts as may be decided upon.

4. Staff.

Two ideas were discussed.—One was to have a permanent staff of Principal and Lecturers to impart all the instruction. The other was to have a Principal and two tutors on the Permanent staff and to rely on lectures by outsiders who are experts in their subjects on payment of a fee for each lecture.

5. Scheme of Permanent Staff.

		Rs.
Teaching Staff.—	A Principal on	250—15—400
	3 Lecturers on	150—10—250
	A Tutor on	75

6. Clerical Establishment.

One clerk, one attender and one peon.

7. Estimated cost for the above for an year.

	Rs.		Rs.
Teaching Staff as described from	9,300	rising to	14,700
Clerical	1,000		
Rent, contingencies etc.	1,500		
	11,800		17,200

8. Alternative Scheme of part time Lecturers.

Permanent Staff.—One Principal on Rs. 100 monthly allowance, plus fees for lectures delivered in subjects to be alloted to him.

Two Tutors on Rs. 75 per each month.

Three part-time lecturers on Rs. 10 to Rs. 15 per lecture. Persons possessing special knowledge of the subjects will be appointed to deliver these lectures.

N.B.—30 to 50 lectures or 40 lectures on the average shall be delivered in each subject. There will be about 120 working days in an year and four lectures a day on the average for both classes.

9. Estimated Cost.

		Rs.
Principal & Tutors.	...	3,000
Part-time lectures about 500 for the Junior and Senior classes	...	6,500
Clerical Staff	...	1,000
House rent and contingencies	...	1,500
		12,000

Taking that 50 students will be seeking admission and that Rs. 80 will be charged per year, per student, the total income per year will be Rs. 4,000 from the fees.

N.B.—If a hostel is run in connection with the college, it may be placed on a self-supporting basis by making it a co-operative boarding and lodging house, the cost of which will be shared by all the in-mates.

Registrar's Circulars.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
Madras dated 14th May '33.

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

CIRCULAR.

Subject:—Common Good Fund—contribution—by co-operative societies in the Tamil districts to the Central agricultural and citizenship school at Mayanur, in Trichinopoly district.

The President of the Servants of India Society, Poona requests the Registrar of Co-operative Societies, to suggest to Co-operative Societies in the Tamil districts that they may contribute from their Common Good Fund for the building and maintenance of a Central Agricultural and citizenship school on a residential basis at Mayanur in Trichinopoly district, for the sons of agriculturists. The aim of the school is "to instruct agriculturist youths, in agriculture, cottage industries and citizenship for a period of 4 years." A copy of the Presidents' letter is enclosed. It is felt that the hope for all village institutions and particularly for co-operative societies lies in bringing up the younger generation in a true spirit of unselfishness and social service and that the association of village youths with workers such as are found in the Servants of India Society will have a lasting beneficial effect.

2. The Registrar has every confidence in the members of the Servants of India society and is glad to support the request of the President. He therefore recommends that all co-operative societies in the Tamil districts should contribute to the proposed school so far as their Common Good Funds permit. If an amendment to the Bye-laws of any society is necessary to enable it to contribute, the Deputy Registrars should not hesitate to register any amendment that may be passed by societies with this object.

(BY ORDER)
P. R. SUNDARAM,
Manager.
8—5—33.

Copy of letter No. Nil dated 24th April 1933 from G. K. Devadhar Esquire, M. A., C. I. E., President, Servants of India Society, Poona-4, to D. N. Strathie Esquire, I. C. S., the Registrar of Co-operative Societies, Madras :—

This is an application requesting you to circularise the Co-operative Societies in the Tamil district to contribute from their Common Good Fund for building and maintenance of a central agricultural and citizenship school

on a residentail basis at Mayanur, S.I.R., (the rural centre of the Servants of India Society) for the sons of agriculturists.

The Servants of India Society has already constructed a building for workers and the foundation stone for the school was laid on 28—12—1932. The project is to instruct agriculturist youths, who have undergone the lower class elementary course in agriculture, cottage industries and citizenship for a period of four years. It is hoped that association with life-workers of a missionary type will train these young men in leadership and social service.

The main reason for starting the project is that we have found by experience that the future of village institutions, particularly the co-operative society, lies in training the younger generation in public spirit and social service, so that these young men when they go back to the villages may help through the co-operative society all the industrious people in the village in a responsible manner. We hope also that the liberal outlook we inculcate will produce self-confidence and enterprise to make the most of agriculture.

It is our desire that when once this institution comes into being it will also arrange a number of short courses for adults during the off seasons on co-operation and allied subjects.

Mayanur S.I.R. (Trichinopoly) has been chosen as the rural centre for the school as it is near to the districts of Coimbatore, Salem, Madura, Ramnad, Tanjore and South Arcot.

From appeal herein enclosed it will be seen that the various buildings and sheds are expected to cost Rs. 25,000.

It is but proper that for such a scheme which will benefit all the Tamil districts the District Banks particularly contribute from their Common Good Fund and also such of the Society as could afford and are willing to do so.

I should also request that, where societies are willing to change their Bye-laws agreeing to make a contribution to the proposed school, Deputy Registrars be advised to register such Bye-laws.

I shall be therefore thankful if you would be kind enough to help us by issuing a circular on the subject.

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

Subject:—Registration—Encumbrance certificates to be sent by post—only in prepaid.

In Registrar's circular No. D. Dis. F. 3791/32 the Deputy Registrars were informed that the Registration Department will send the encumbrance certificates to the Co-operative Societies by post *service unpaid* (bearing) if the society has not made arrangements to take delivery of them personally or otherwise. This method is found objectionable and will therefore be discontinued. In future encumbrance certificates will be sent by post only if the postage required therefor is previously deposited with the registering officer.

(BY ORDER)
P. R. SUNDARAM,
Manager.
1—6—33.

District News.

FAREWELL TO D. N. STRATHIE Esq., M.A., I.C.S.

Registrar of Co-operative Societies.

The Executive Committees of the Provincial Co-operative Union and Provincial Bank, entertained Mr. D. N. Strathie, M.A., I.C.S., Registrar of Co-operative Societies to tea on the 18th June on the eve of his departure to England on furlough. It was the second day that the Provincial Co-operative Conference was in session and distinguished Co-operators all over the province attended the function. Among those present were Dewan Bahadur S. Aravamuda Iyengar, Sir Mohammad Habibullah, Mr. A. Ranganadha Mudaliar, Dewan Bahadur M. Ramachandra Rao, Rao Bahadur T. A. Ramalinga Chettiar and Mr. V. Ramadas Pantulu.

After tea Mr. Ramadas Pantulu made a short speech. He said that the gathering was arranged as Mr. Strathie would be going to England ere long; and that as he would not return to the Co-operative Department an occasion like the meeting of the provincial conference was counted as the best one to meet him; and that co-operators from all the districts in the province could have an opportunity of meeting him before he left. Continuing Mr. Ramadas Pantulu said that though Mr. Strathie could not come up to the level of an ideal Registrar pictured by the Linlithgow commission, he almost came up to the picture. It was unfortunate that the regime of Mr. Strathie as Registrar of Co-operative Societies should synchronise with the world-wide economic depression. Mr. Strathie's courageous stand in favour of rectification and consolidation did much to place Co-operation in Madras on a sound basis. On behalf of the Co-operators of the province Mr. Ramadas Pantulu thanked the Registrar for his manifold services to the Co-operative movement and wished him *bon voyage*. In conclusion he expressed the hope that Mr. Strathie would on his return sympathetically serve the people of this country.

Mr. Strathie briefly replied thanking the Co-operators for the honour done to him. He felt sorry for leaving the Co-operative Department wherein he worked for more than three years in collaboration with non-officials. He observed that this period gave him an opportunity to come into close contact with the people and understand their business capacities. He said that it would do good to the members of the Civil Service as well as to India if every civilian before he embarked on his other duties was asked to come into touch with the Co-operative Department as it would give them opportunities to move with the

people and the financial self-governing Institutions and to gauge their efficiency. He felt confident that the future financial condition of India would be strong under the able governance of Indian financial ministers. In conclusion Mr. Strathie said that if the leaders of the Co-operative Movement worked, inspired by the lofty ideals for which the Movement stands the people of this country would be greatly benefited.

Two more functions were arranged in honour of Mr. Strathie.

One was at the Cosmopolitan Club by the Central Co-ope-rative Land Mortgage Bank where prominent co-operators assembled to bid farewell to the distinguished Registrar.

The other was at the Registrar's Office and was arranged by a committee of hosts consisting of Officers of the Co-operative Department. Distinguished Officials and Non-officials were present at the function.

Mr. Strathie was seen off by a number of Official and Non-Official Co-operators at the Central Station as he boarded the Bombay mail on the 11th July 1933.

THE PERUNDURAI RURAL CENTRE.

Report for February and April 1933.

Mr. N. Lakshmanan, the Secretary Writes:

"The nine items of work entrusted to me are stated as below :—

(1) CO-OPERATIVE LABOUR SOCIETY.

The Coimbatore District Board has given the contract of Rs. 600 for the Perundurai Railway Feeder road as before. The Labour members have duly commenced work.

(2) EXPANSION OF SOCIETIES.

(*a*) *Kanj Kovil* :—We noted down resolution dated 19-8-32 which requested that the maximum borrowing capacity be raised from Rs. 15,000 to Rs. 25,000. I am arranging to get the same passed by a general body meeting.

(*b*) *Labour Colony*.—The Deputy Registrar has kindly given us valuable suggestions regarding Adi Dravida settlements when we visited the Colony near Kanji Kovil.

(*c*) *Pethampalayam*.—The Villages of Pethampalayam and Naripalayam lack education and clean drinking water. There is a demand for an Elementary School.

(3) VEGETABLE GROWERS' SOCIETY.

Vegetables of the perishable variety are to be found only in small quantities and in scattered places. Till the services of a marketing agent are secured, it is proposed to deal at the outset with two local varieties of growers which are kept in stock. A profitable sale of the stock is likely to induce the *ryots* to enrol themselves as members of the society.

(4) WEAVERS' SOCIETY.

I draw the attention of the Weavers to the fact that they should have the advantage of joint purchase of yarn on a co-operative basis and to the necessity of securing co-operative marketing of the finished products of the hand-loom weavers.

(5) ERI-CULTURE.

At our request, the Eri-cultural expert kindly notified that the services of the Eri- spinner should be retained for sometime. Eri-rearing is continued by the President of the Kandapalayam Society.

(6) CO-ORDINATION.

(*a*) *Public Health.* – I have applied to the District Health Officer for permission to hold the school for mothers in the Perundurai Child Welfare Home.

(*b*) *Anti-Tuberculosis.*—Patients suffering from acute diseases are coming to the Rural Centre for guidance.

(*c*) *Yoke-gall.*—The touring Veterinary Assistant Surgeon at Bhavani gave hints for treatment of bulls suffering from Yoke-gall.

(7) PANCHAYATS.

(*a*) *Perundurai.*—Necessary steps are being taken by the Erode Taluk Board to start the Panchayat at Perundurai.

(*b*) *Nasiyanur.* -The President of the Perundurai Co-operative Union wants a Panchayat for the Nasiyanur area. Necessary steps are being taken to this end.

(8) ADULT-SCHOOLS.

The Adult Schools at Appichimermadam, Kommakkovil and Perundurai are functioning well.

(9) VILLAGE GUIDANCE.

(*a*) *Publicity.* -The fodder problem and several problems regarding cattle have been discussed in a series of articles.

(*b*) *Study Circle.*—Rev. Popley spoke about his personal impressions on the Co-operative Labour Societies in Italy.

Mr. M. Gopala Chettiyar, Advocate Erode, spoke on Poet Tagore's Sri-Niketan explaining how Rabindranath envisaged the Indian Problem as a Problem of Rural Reconstruction.

REGISTRAR'S VISIT TO DHARMAPURI

Mr. D. N. Strathie, M.A., I.C.S., Registrar of Co-operative Societies inspected the Co-operative institutions of Dharmapuri recently. A reception was accorded to him. After group photo and light refreshments Mr. P. R. Sundaram Iyer, the President of the Town Bank and the Secretary of the Union introduced the Registrar to the audience Mr. Strathie made a speech. Among other things he said:

"I say I have absolute faith in the ideals of Co operation and practice and in co-operation as it is practised in many societies. The villager's life must be made more easy. It must be made more healthy and more happy, but I do not believe it can be done by merely giving more credit. The members of the union should make the villagers practice thrift and remove social customs which are admittedly harmful. The villager must be induced to take to improved methods of cultivation, and I think that it is what we should do. In the Punjab and Northern India and at Rasipur in our own presidency, it has been worked successfully.

A good deal can be done in this direction. They should try to remove social customs which are admittedly harmful. The villager should be taught not to spend extravagent sums on ceremonies, marriages etc. For example by spending Rs. 5000 and more for a marriage, he loads himself with a debt which can never be discharged. Another way by which useful work may be done is to discourage expensive litigation The money spent on this is out of all proportion. I think co-operative societies should give more of their time to this type of work than merely supplying credit.

In these days of economic depression, it would be certainly proper for Urban Banks to lend money on the security of gold jewels, provided the Banks had a relaible appraiser and are satisfied with the genuine ownerships of property......I find that the Directors are not supervising the work in the union personally very much. I suggest that personal attention is far more valuable than the service of paid men... ......I believe when the people settle the quarrels between themselves, they would have better results than when they are imposed upon you from above. In the end I request you all to work in harmony and never forget the ideals of Co-operation."

CO-OPERATIVE ACTIVITIES AT ALAMURU.

(*a*) The Alamuru Rural Reconstruction Centre opened a Summer School with a view to spread literacy among Harijans and Caste people. It was the first attempt of the Rural Reconstruction Centre in conducting a mixed school of the Harijan and Caste children. The school was started with only 10 boys; but the number of rolls gradually rose to 100. Twenty Five of these were girls, of whom 3 were from the Harijan community. Of the 75 boys, 30 were Harijan children.

Daily, the school opened its classes with prayer at 7 A.M., and prayers were offered for Mahatmaji's health. News Bulletine on Mahatmaji's health was read out to the pupils. In addition to the three Rs. and to the usual course of instruction, special lectures on Natural science, Indian History, Geography and Civics were given by experienced workers. Messers. N. Sundararamasastri, M.A., A. Vyasamaheswar.du, B.A., B.E.D. P. V. Ramachandramurti, B.A., and T. Subramanyam, B.A. gave regular instruction on the various subjects while M.R.Ry. N. Satyanarayana Garu, the superintendant of Rural Reconstruction Centre, delivered special lectures to students on Rural sanitation and the Development of Local Government.

DEWAN BAHADUR M. RAMACHANDRA RAO's VISIT TO ALAMURU.

(b) Dewan Bahadur M. Ramachandra Rao Pantulu, President of the Central Land Mortgage Bank, Ltd., during his recent visit to East Godavari District paid a visit to Alamuru on 29-6-33. During his stay there he visited some villages and inspected the works done by the various panchayats, co-operative societies and libraries under the auspicies of the Alamuru Rural Reconstruction Centre. He was pleased to see the Alamuru Co-operative Society situated in its own pucca building in the middle of the village. He made the following remarks of his visit.

"I have had the pleasure of visiting the Alamuru Co-operative society this after-noon. This is the first village co-operative society that I have seen which has got its own depositors and which has not borrowed from the Central Bank to finance its members. It is very creditable, that the society has been able to attract nearly Rs. 90 thousand as deposits and this is entirely due for the confidence reposed in the President of the society. M.R.Ry. N. Satyanarayana Garu The working expenses have been kept very low. Much credit is due to the President and other directors as they have been able to keep this society at a high level of efficiency. I hope the thrift certificate scheme will succeed in this area. I wish the institution every success."

The Directors of the Alamuru Land Mortgage Bank met him in the office of the Land Mortgage Bank and explained the successful working of the Institution and also the special problems which they are facing now on account of the present economic situation. Under the rules and By-laws the Land Mortgage Bank authorities have to close the loans of all persons who have been in arrears in respect of even one instalment. This has been a hardship now-a-days on account of the fall in prices of lands and commodities. The second problem which they have explained is about the annual depreciation of the value of mortgaged properties. According

to the By-laws, the deficiency is to be made good by the member and it is a great hardship now-a-days to pay the amount of instalment and also the amount due to depreciation in the land value. Mr. Ramachandara Rao agreed to show concession in this matter and promised to see that the needful is done in consultation with the Registrar. M.R.Ry. N. Satyanarayana Garu, President of Land Mortgage Bank, Ltd., Alamuru, gave a tea party to the distinguished guest and paid a glowing tribute to the services rendered by Mr. Ramachandra Rao, as a public worker, during the last quarter of a Century and to the special service rendered as President of Madras Central Land Mortgage Bank, Ltd.

THE PRIMARY LAND MORTGAGE BANKS' CONFERENCE.

Resolutions passed on 19th June 1933.

1. This Conference accords its support to the bill dealing with the land mortgage banks as modified by the Select Committee of the Madras Legislature and request the Government to accept the recommendation of the Select Committee to guarantee the principal and interest on the debentures issued by the Central Land Mortgage Bank.

2. This Conference is of opinion that the provisions of the bill in so far as they make it obligatory on the primary banks to carry out the instructions of the Central Bank in the matter of distraint and sale and at the same time make the primary banks responsible for the consequences thereof are opposed to sound principles of legislation and are not just and equitable and requests the Government that the provision for damages in clause 20 be deleted.

3. (*a*) This Conference is of opinion that ten year loans through Primary Land Mortgage Banks for the liquidation of prior debts and improvement of holdings are inadequate and that the period should be extended to 20 to 30 years according to circumstances.

(*b*) This Conference is of opinion that in respect of the ten year loans heither-to advanced, efforts should be made where necessary to increase the period to 20 years by such suitable means as may be decided upon, as it will give considerable economic relief to the borrowers.

4. This Conference is of opinion that the rate of interest charged to the ultimate borrower at 8 per cent is high having regard to the present money market conditions and that the interest should be reduced to 7 per cent.

5. (*a*) This Conference is of opinion that the present arrangement regarding the relation between the Primary Banks and the Central Bank are not

satisfactory and that the Central Land Mortgage Bank should have an effective voice in the appointment and control of the Chief Executive Officers and the legal advisers.

(*b*) This Conference is further of opinion that in cases where the arrangement stated above has been effected the Primary Banks should be given the power to sanction loans to its members subject to such instructions or veto in particular cases which the Central Land Mortgage Bank excercises.

6. This Conference requests the Government through the Registrar of Co-operative Societies to further extend the existing facilities to remit the entire registration fees and fees levied for furnishing encumbrance certificates to Land Mortgage Banks and also to remit the audit fees, as the banks are still in their infancy.

7. This Conference places on record its high sence of appreciation of the valuable services rendered to the Co-operative movement by Mr. D. N. Strathie, M. A., I.C.S., during his regime as Registrar of Co-operative Societies, Madras.

The Madras Provincial Co-operative Union.

List of Institutions that subscribed donations for the 20th Madras Provincial Co-operative Conference.

		Rs.	A.
1.	Salem District Urban Bank ...	15	0
2.	Kumbakonam Co-operative Central Bank	20	0
3.	Vellore do. ...	10	0
4.	Erode Co-operative Urban Bank ...	10	0
5.	Sreekonaseema Co-operative Central Bank	25	0
6.	Coimbatore District Urban Bank ...	25	0
7.	Uthamapalayam Co-operative Union ...	2	8
8.	Dharmapuri Co-operative Town Bank ...	5	0
9.	Little Conjeevaram Urban Bank ...	5	0
10.	Ramachandrapuram Co-operative Central Bank	25	0
11.	Guntur District Co-operative Central Bank	5	0
12.	Kurnool do. ...	10	0
13.	Vizagapatam Co-operative Bank ...	10	0
14.	Madura Ramnad Central Bank ...	25	0
15.	Yellamanchilli Co-operative Union ...	0	8
16.	Triplicane Urban Co-operative Society ...	25	0
17.	Nellore District Co-operative Banking Union	15	0
18.	Periyakulam Co-operative Urban Bank ...	5	0
19.	Velur Urban Bank, Salem District ...	5	0
20.	Vizianagaram Co-operative Bank ...	10	0
21.	Cuddappah District Co-operative Central Bank	10	0
22.	Ramnad Co-operative Union ...	2	0
23.	Ariyanur do. ...	2	0
24.	Amalapuram do. ...	5	0
25.	Pithapuram Co-operative Bank ...	5	0
26.	Pollachi Co-operative Union ...	0	8
27.	Krishnagiri do. ...	0	8
28.	Provincial Co-operative Bank ...	50	0
29.	Vizianagaram Co-operative Central Bank	20	0
		348	0

Statement of accounts of the Madras Provincial Co-operative Conference.

Particulars.		Receipts. Rs.	A.	Charges. Rs.	A.	P.
1. Delegation Fees	...	663	0	...		
2. Boarding and Lodging	...	291	6	692	10	9
3. Donation	...	348	0	...		
4. Stationery	...	...		50	13	6
5. Contingencies	...	...		151	2	9
6. Establishment	...	...		57	1	6
7. Lighting	...	9	12	42	0	0
8. Printing and Paper	...	...		167	4	6
9. Postage	...	...		96	3	0
10. Furniture for Hire	...	...		80	6	0
11. Telegrams	...	...		4	12	0
Deficit		30	4			
Total		1,342	6	1,342	6	0

The Government Telegraph Employees' Co-operative Society, Limited, Madras.

FREE PUBLIC LIBRARY.

During June 1933, 727 volumes were loaned out from the above library for home reading and 1324 persons made use of the Library.

Third Quarterly Report of the Alamuru Rural Reconstruction Centre for the year 1932-33.

(From 1-1-33 to 31-3-33.)

The various activities of this centre have been in progress during the quarter on the lines chalked out by the Madras Provincial Co-operative Union, Ltd. The Local Committee consisting of Messrs. N. Satyanarayana, Soorampudi Veeraswami and Edala Dorayya is in charge of this work. Mr. N. Satyanarayana is officiating as the superintendent. The Committee met thrice during the quarter, sanctioned several itmes of expenditure and guided the work of the centre.

Library and Reading Room.

Mr. Kota Sarveswararao, B.A., is in charge of the Central library and reading room at Alamuru and also of adult education classes. The central library is well equipped with books, on all branches of Telugu Literature and they are widely circulated in Alamuru and the villages in the vicinity. The number of books read in the quarter is about 600. The library with three thousand volumes is now worth nearly Rs. 2,000. The Inspector of Local Boards contributed grants at Rs. 200 for three successive years and the village panchayat of Alamuru gave an equal grant. The Alamuru Co-operative Credit Society has been during the past three years contributing Rs. 250 per annum out of its Common Good Fund to the up-keep of the library and the reading room. This year it has given only Rs. 116 being the entire amount of Common Good Fund earned. The Co-operative library in the locality is also kept in charge of the Rural Reconstruction *pracharak*. There are three hundred volumes, worth about Rs. 2,000 on special subjects, such as Co-operation, Economics, Banking and Rural and Public finance. The books are circulated in the district to official and non-official co-operators and are also made use of by the students and staff of the Ramadas Co-operative Training Institute, Ltd., Rajahmundry.

Apart from the Central Library at Alamuru, libraries are also developed and are working in the villages of Jonnada, Mulastanam, Choppella, Madiki, Pedapalla and Kapileswarapuram. They are maintained by the local Panchayat Boards.

Facilities are made for the circulation of books for women by taking them twice a week from house to house on a special carriage, maintained by the Rural Reconstruction Centre. Upperla Lakshminarayana, the magic lantern propagandist, and a peon are in charge of this work. Three hundred volumes are circulated and read during the quarter.

A reading room also is attached to the central library and is kept in the co-operative hall at Alamuru. Daily Newspapers, such as 'The Hindu' and the 'Andhra Patrika,' weekly papers such as the 'Krishna,' 'Ryot,' 'Subodhini,' 'Sunday Chronicle' and 'Sunday News' and monthly magazines such as 'Modern Review,' 'Bharathi,' 'Gruhalakshmi,' 'Nellore 'Sahakari,' The Madras Journal of Co-operation,' and the 'Andhra Sahakari' are subscribed and kept on the table for the use of the public. The reading room is kept open on all days from 7 a.m., to 8 p.m. It is a free reading room and the library also is a free lending library. No fees are charged. The average daily attendance during this quarter is twenty-five. A watcher is engaged to look after the reading room and the distribution of papers and Journals to the neighbouring villages.

To keep the illiterate and uneducated masses in touch with the current topics and public matters, newspaper reading circles are organised at Alamuru, Kotturu, Pedapalla, Chintaluru, Sandhipudi and Choppella. Six copies of 'Andhra Patrika' are subscribed and are daily circulated in the neighbouring villages through the special *pracharak*. These papers are read out daily at 'Rama Mandirs,' where ryots gather after the day's labour. Desodharaka Nageswara Rao Pantulu Garu, Proprietor, 'Andhra Patrika' is pleased to supply these papers at half the rates to help the Rural Reconstruction activities here. The organisation of the news paper-reading circles has been very popular and the villagers are evincing keen interest to become acquainted with the daily news.

In this quarter a reading circle was organised for the study of "Suthra Bhashyam." M.R.Ry. B. Namberumallu Garu, senior Deputy Inspector of Schools, read his Telugu translation of the work regularly and explained the philosophy of Vyasa. M.R.Ry. N. Perusastri Garu, a famous scholar in the locality and other pandits have also taken active interest in making the reading circle a success.

Brahmasree Rambhatla Appanna Sastri Garu of Konaseema, the famous Andhra Powranic, was invited to the Centre to give readings

in Bhagavatham to the public. People from the neighbouring villages of Alamuru have also attended the Kalakshepam in large numbers. A Harikatha Kalakshepam also was arranged on Bhishma Yekadasi day and was largely attended.

The Harijan Bhajan party at Tatapudi organised by the Rural Reconstruction Centre, is carrying on good propaganda in the villags and giving good performances on festive occasions. The Harijans have completed the construction of "Rama Mandir" at Tatapudi at a cost of about one thousand rupees. "The Mandir" will be opened on Sree Ramanavami day.

For carrying on adult education among masses, rural dramas are organised. Under the auspices of the Rural Reconstruction Centre, young labourers and workers in the village have formed into an association to enact rural dramas, such as Kusalava, Kanakathara, Chendrakanta and Harischandra. They gave more than a dozen performances in and about Alamuru. Karrothu Veeranna the Alamuru *panchayat* bill-collector, is the chief organiser of this section. The Rural Reconstruction section has financed them for the purchase of necessary curtains and other equipments. The performances have been very popular and attractive. Rural Reconstruction Petromax lights have been made use of for the occasions.

Education.

The Taluk Board schools in the locality are regularly visited by M.R.Ry. N. Satyanarayana Garu, Taluk Board Member and Rural Reconstruction Superintendent and necessary encouragement is given to the staff and pupils in the direction of imparting proper education. Mr. N. Satyanarayana has been attending every month the Centre class of teachers at Alamuru and addressing them on General Education, Co-operation, Civics etc.

Special attention is paid to improve the Girls' school at Alamuru. The present strength of the school is 350 and eleven teachers are working. The Taluk Board is giving good encouragement by providing adequate staff for the school. The instruction now given in the school is only up to the sixth standard. Steps are being taken for the opening of seventh and eighth standards and to make it a higher grade school for girls. The head-master of the school Mr. Ch. Subbarayudu is taking pains for the efficient working of the school. He has addressed the Rural Reconstruction Centre to provide the school with a conductress to be a guide to children. This question has to be considered in the succeeding quarter, if the finances permit.

There is a Lower Secondary School at Alamuru under private management. Mr. N. Satyanarayana, the Superintendent of the Centre, has taken up the management of the school in the quarter, to improve the working of the school and encourage higher education among the children in the locality.

The Rural Reconstruction Centre has taken up the education of Harijan children during the last three years, by giving scholarships and by providing them with all the facilities for the promotion of their education. Mr. K. Sarveswara Rao, B.A. is taking special care of them. He daily visits the Lower Secondary School both morning and evening and imparts moral and religious instruction to the pupils in the school. Special classes are arranged at the week-ends for the Harijan as well as caste students to give special instruction in Bhagavatham and Bhagavadgeetha and Ramayana. Out of a total strength of one hundred and twenty pupils in the school there are forty-five Harijan children. On the recommendation of the Rural Reconstruction Centre sixteen Harijan students are receiving scholarships from the Government, Labour Department, while scholarships are given for 29 Harijan students out of the Rural Reconstruction funds. Out of the 45 students five are girls—one is reading in Third Form, one in Second Form and three in First Form. The Maharajah of Pithapuram is pleased to provide facilities for the education of Harijan students who have completed their studies here by granting free boarding and lodging at Pithapuram. There are now three Harijan boys and two Harijan girls studying in V and II Forms in the High School at Pithapuram.

With a view to spread literacy among the boys and girls in the locality a summer school is going to be opened for two months in May and June next. The school will be conducted by the Rural Reconstruction Centre in the Co-operative Building at Alamuru and special coaching will be given in Telugu Literature, Indian History, Geography and Civics. The teachers of the Lower Secondary School are enthusiastic to co-operate with the workers to run the summer school. Lectures on first-aid will be delivered by Dr. P. V. Chelapathi, who is in charge of the Rural Dispensary at Alamuru. Special instruction will be given in cottage industries such as bee-hiving, eri-culture, and mat-making. M. R. Ry. Ayyanki Venkataramanayya Garu has kindly consented to deliver special lectures on the Library Movement.

A night school for Labourers was opened at Alamuru under the auspices of the Rural Reconstruction Centre. There are now

thirty students who are receiving education. Two teachers are working. Application was made for aid and recognition.

Magic Lantern Lectures were delivered in all the Rural Reconstruction villages by the propagandist, Upperla Lakshminarayana. The Superintendent also addressed the gatherings on special occasions. There were slides on Temperance, Co-operation, Thrift and Cottage Industries. With a view to impart General knowledge to the masses on Indian History, Physical Geography and Natural Science slides were taken from the Education Department and Lectures were delivered in the villages on these special subjects. Slides on the work of Rural Reconstruction Centre at Marthandam were taken for hire from the Y. M. C. A. and shown in the villages and the work as regards poultry-rearing and bee-hiving was explained.

Cottage Industries.

The propagation of Eri-silk works is undertaken as a special work during the quarter. Worms are obtained from the Ericulture Expert at Madras and are exhibited and spread in villages. The Government Ericulture Demonstrator at Ellore has been specially deputed by the Industrial Department to help the Rural Reconstruction Centre at Alamuru for developing this cottage industry in the locality. Rural Reconstruction exhibitions have been arranged at Kotipalli, Korukonda and Alamuru in connection with the local festivals, when several thousands of people gathered and the advantages of developing the cottage industries like bee-hiving, poultry-rearing and Ericulture have been demonstrated.

Irrigation.

The Rural Reconstruction Centre arranged conferences of ryots to represent their grievences with regard to the distribution of water for second-crop cultivation. The ryots approached the authorities to declare open for second crop certain channels which were notified as closed, in view of the present financial depression and the heavy fall of the prices of the agricultural produce. The Executive Engineer, Godavari Eastern Division has sympathetically viewed the question and granted facilities for the ryots for cultivating second-crop under closed channels. But the ryots could not make full and proper use of this concession as it was given very late in the season. The Revenue authorities have not yet communicated orders on the subject and the ryots are still uncertain about the attitude of the revenue authorities in the matter. It is hoped that the revenue department will not fail to show necessary concession in the change of water-tax and help the ryots at this critical juncture.

The Agricultural Demonstrator in the Taluk has been invited to the Centre and under his guidance steps are taken to introduce new varieties of sugar-cane cultivation and manure crops. Cultivation of plantain gardens on an extensive scale has been undertaken. The area cultivated with plaintain gardens in the villages covered by Rural Reconstruction Centre is about 500 acres. Representations have been made to the Revenue Authorities to treat plaintains as a dufassal crop and supply water as in the case of sugar-cane and betel gardens. Messrs. N. Satyanarayana and V. Vivyanna Pantulu have represented these facts to the Chief Engineer and the Director of Agriculture and it is said that the matters have been receiving favourable consideration.

Marketing of plantain fruits has become an acute problem now. A close study of markets is being made in order to help the agriculturist to obtain a fair price for his produce.

Village Panchayats.

The chief activity of the Rural Reconstruction Centre is the development of village *panchayats*. A Joint Committee of the Panchayat Boards in the area was formed previously with a view to co-ordinate the activities of the various *panchayats* and help them in the execution of works. There are twenty two *panchayats* working in the area and all of them are affiliated to the Joint Committee. The question of the statutory recognition of the Joint Committee of the *panchayats* is not yet decided by the Inspector or Local Boards having been referred to the Government for opinion.

A Panchayat Board has recently been registered and started on work for the village of Modukuru. The Nalluru Panchayat had hitherto been under a special officer, Mr. K. Sareswara Rao, our Panchayat Librararian. The Inspector of Local Boards has permitted the *panchayat* to elect office-bearers to manage its own affairs. Fresh elections were held in January and these two *panchayats* also have been affiliated to the Joint Committee. Proposals for the registration of fresh Panchayat Boards for the villages of Baduguvanilanka, Tatapudi and Yeditha have been sent up to the Inspector of Local Boards, but no orders have yet been received.

Election of the office-bearers of Panchayet Boards under the new Local Boards Act were conducted and finished by January. A new Joint Committee of *panchayats* was formed in February. The first meeting of the new Committee took place on 26th February. Mr. N. Satyanarayana, the superintendant of the Rural Reconstruction Centre was unanimously re-elected as the chairman of the Joint Committee.

The District Board is pleased to appoint a Panchayat Overseer specially for this area for the preparation of estimates and submission of bills for the works done. A Maistry and a peon also were sanctioned to the Overseer. The salaries of this establishment are met by the District Board, out of 5 per cent. deductions in the bills of works completed by the *panchayats* in the locality. Mr. S. Krishnaswami, supervisor of *panchayats*, is in charge of Joint Committee office; and is attending to the preparation of the budgets, statements and estimates of the works of the *panchayats* in the area. He is also helping the *panchayat* overseer and his staff in the execution of works. He is helping the *panchayats* in their routine work and is instructing the office-bearers of *panchayats* in the proper discharge of their functions.

Estimates amounting to Rs. 52,480 were prepared and submitted to the Inspector of Local Boards for sanction but the Inspector of Local Boards has sanctioned works to the value of Rs. 37,555 in the month of January and contributed half the estimated cost, to the *panchayats* from the provincial funds towards the completion of the works. The *panchayats* have worked strenuously during these three months, completed all the works except the Chintaluru bridge and received payment by the end of March 1933. The work of Chintaluru bridge has been in progress and will be completed by the end of April. It is a strong masonory work estimated at Rs. 2,200 and the District Board Maistri is in special charge of this work. Out of the sum of Rs. 37,555 sanctioned by the Inspector of Local Boards, estimates amounting to Rs. 6,230 relate to water-works in six villages while those of the road-works and communications in ten villages amount to Rs. 31,325.

In addition to the above estimates sanctioned by the Inspector of Local Boards several *panchayats* have spent money out of their own funds and, even though there are no contributions by the Inspector of Local Boards or the District Board, have carried out important works. The village *panchayat* of Jonnada, has raised and landed the village streets at a cost of Rs. 1,505. The Alamuru village *panchayat* has spent Rs. 1,200 to repair the public latrines. The new type of bore-hole latrines is introduced in Alamuru.

The Taluq Board has sanctioned about Rs. 2,000 to the Nalluru *Panchayat* for raising and sanding of village streets and the work was completed by the end of March.

The *panchayats* of Pedapalla, Pinapalla, Chintaluru, Sandhipudi and Vedurmudi have jointly taken up the work of Kotturu-Vedurumudi road, extending over three and half miles. The laying out of the road, sanding and metalling was already completed up to Vedurumudi Panchayat limits. The Vedurumudi Panchayat has taken up the continuation of laying out the road and completed earth-work and sanding during this quarter. The Inspector of Local Boards has sanctioned an estimate for Rs. 4,500 for this work and the *panchayat* has completed the work and obtained half the grant from the Inspector of Local Boards. This road has linked up Mandapeta-Kapileswarapuram road to Kotturu-Kadiam road. The Sandhipudi Panchayat has also laid out a road about one and half miles leading from Kotturu-Vedurumudi road to the Coringa Canal. Thus easy means of communication are established between the canal and the villages of Pedapalla, Sandhipudi, Chintaluru and Pinapalla and the agriculturists are enabled to transmit their produce to the cannal at lower cost, so as to send their produce to Rajahmundry for marketting.

The *Panchayat* of Choppella and Moolastanam have taken up the construction of school buildings for the elementary schools with half contribution from the Taluk Board. The School building at Choppella has been completed, while that of Mulastanam is in progress. The Panchayats of Mulastanam and Choppella have taken good interest in improving the condition of the village life in all aspects. These *panchayats* have metalled the village streets and constructed face walls to the existing pipes and culverts. Tanks have been repaired, sanitation has been improved and libraries are maintained and they have set a typical example of Rural Reconstruction Work.

The Village Development Fund Committee has sanctioned about Rs. 9,000 as one-fourth of its contribution to the *panchayats* in respect of the estimates sanctioned by the Inspector of Local Boards. But after the recent Local Board Elections, the newly constituted Village Development Fund Committee has cancelled this contribution to the *panchayats* at its meeting in February last. The Joint Committee represented that it is quite unjust for the Village Development Fund Committee to cancel the contribution already sanctioned, while the works have been almost completed and requested the authorities

concerned to sanction the contribution and re-allot funds. It hoped that the Village Development Fund Committee will sympath thetically view the matter and help the *panchayats* in carrying the works.

Statements, showing the receipts and charges for the quart the works taken up and completed by the various panchayat boards the quarter and a list of Harijan students educated by Rural Recon truction Centre, Alamuru, are herewith appended.

Harijan students receiving scholarships from Rural Reconstruction Funds.

S. No.	Name of the pupil.	Class or form.
1.	Ch. Somaraju ...	... 1st Form
2.	M. Ravulu ...	... „
3.	Ch. Satyanandam ...	... „
4.	Ch. Veeranna ...	... „
5.	L. Ganneyya ...	...
6.	B. Satyam ...	...
7.	B. Katamma ...	...
8.	K. Laxmiah ...	... Vth Class.
9.	M. Venkataswami ...	...
10.	B. Ganganna ...	...
11.	M. Veerraju ...	...
12.	N. Venkataratnam ...	...
13.	A. Subbamma ...	...
14.	N. Annapurnamma ...	...
15.	V. Ganneyya ...	... IVth Class.
16.	N. S. J. Raju ...	...
17.	B. Macharayya ...	...
18.	D. Venkanna ...	...
19.	M. Veeranna ...	...
20.	D. C. Venkanna ...	...
21.	G. Ganiraju ...	... Vth Class.
22.	M. Subbanna ...	... IVth „
23.	V. Krishnamurty ...	... Vth „
24.	G. Ravulu (Setti Balji)	... IInd Form
25.	V. Tatayya do.	... „
26.	V. P. Satyam do.	... Ist Form
27.	K. Laxmiah ...	... „
28.	Ch. Veeraswami ...	... „
29.	P. Muneyya ...	... Vth Class

Pupils Receiving Government Labour Scholarships.

1. N. Ganneyya	...	... IIIrd Form
2. P. Brahmayya	...	... "
3. K. Chakrayya	...	...
4. P. Suranna	...	...
5. K. Kunti Devi	...	...
6. Ch. Satyam	...	...
7. K. Mahalakshmi	...	... IInd Form
8. B. Tanukulu	...	...
9. B. Tatayya	...	...
10. P. Appalaswamy	...	...
11. K. Venkataswamy	...	...
12. G. Chendriah	...	... Ist Form
13. M. Ravulu	...	...
14. Ch. Veeranna	...	...
15. B. Kantamma	...	...
16. B. Satyam	...	...

N. SATYANARAYANA,
Superintendent.
The Alamuru Rural Reconstruction Centre.

LIST OF DELEGATES

The 20th Madras Provincial Co-operative Conference.

ANANTAPUR.

Name of the Society.	Name of Delegate.
Kadiri Local Co-op. Union ...	Mr. K. Vasanthacharlu
Gooty " " ...	" Y. Ramaswami
Hindupur Co-op. Town Bank ...	" L. Gangadhara Sastry
Dharmavaram Loan & Sale Society.	" Y. Hanumantha Rao
Rayalaseema Co-op. Institute ...	" S. S. Murthy
Tadpatri Co-op. Town Bank ...	" K. Venkatramacharlu
Penukonda Local Co-op. Union ...	" K. Thejappa
Hindupur Local Co-op. Union ...	" L. Gangadhara Sastry
Medakasira Local Co-op. Union ...	" A. Krishnamoorthy Rao

NORTH ARCOT.

Gray Co-op. Institute ...	Rai Bahadur V. Murugesa Mudaliar
Tiruvannamalai Co-op. Society ...	Rao Saheb M. S. Seshachala Iyer
Pallikonda Co-op. Union ...	Mr. A. Venkatarama Mudaliar
Thotapalayam Urban Bank ...	" T. P. Govindaraja Mudaliar
Cheyyar South Co-op. Union ...	" V. P. Krishnaswami Sarma
Mailpatti Co-op. Union ...	" S. Perianna Mudaliar
Tirupattur Town Co-op. Bank ...	" D. Damodara Mudaliar
	" V. S. Palaniswamy Mudaliar
Timiri Co-op. Union ...	" K. S. Rajagopala Mudaliar
Thandari Local Co-op. Union ...	" M. Annamalai Naicker
Ambur " " " ...	" V. Manicka Mudaliar
Wandiwash Co-op. Union ...	" W. Markandeya Chetty
Pernamallur " " ...	" N. Ramaswamy
Thandrampet Co-op. Union ...	" M. B. Rangaswami Reddi

SOUTH ARCOT.

Pudupalayam Co-op. Stores ...	Mr. R. Krishnaswami Iyengar
Kattumannar Koil Land Mortgage Bank ...	" M. Viswanatham Pillai
Alamboondi Co-op. Supervising Union ...	" R. Venkatarama Iyer
Valavanur " " ...	" K. R. Chinnappa Pillai

Name of the Society.	Name of Delegate.
Kattumannar Koil Co-op. Supervising Union ...	Mr. V. Ratnam Pillai
Rishivandiam Co-op. " ...	" T. A. Kannan Mudaliar
Mudianur " " ...	Rao Sahib Kolandaivelu Mudaliar
Thindivanam Co-op. Urban Bank...	Mr. C. Doraiswami Pillai
The Kallakurichi Union ...	" D. P. Thathachariar
The Co-op. Agl. & Indl. Society, Kallakunchi ...	" R. Ramachandra Iyer
Sankarapurm Co-op. Supervising Union ...	" S. R. Krishnaswami Naidu

BELLARY DISTRICT.

Hospet Co-op. Central Bank ...	Mr. K. Rama Rao
	" M. Venkataswami
Rayadrug Co-op. Supervising Union.	" B. Venkatappa
The Bellary Local Co-op. Union ...	" G. Veerabhadra Gond
Harpanahalli Local Co-op. Union...	" A. Narayana Bhat
Hospet Local Co-op. Union ...	" Arshi Lakshminarayanacharya
Adoni Co-op. Union ...	...
	" N. Ramprasad
Bellary Loan and Sale Co-op. Society	" P. Lutchmi Reddy
Hadagalli Co-op. Union ...	" K. Patri Basappa

CHINGLEPUT DISTRICT.

Pothery Co-op. Supervising Union.	Mr. Chakrapani Iyengar
Little Conjeevaram Urban Bank ...	" M. Ponnuswami Mudaliar
Conjeevaram Co-op. Central Bank.	Rao Bahadur A. Rajabadar Mudaliar
	Mr. K. Rangaswami Iyengar
	" V. Vijayaraghavachariar
Tiruvellore Co-op. Supervising Union ...	" Subbiah Naidu
Big Conjeevaram Town Bank ...	" P. D. Anniappa Mudaliar
Conjeevaram Co-op. Land Mortgage Bank ...	Rao Bahadur C. Sambasiva Chettiyar
Uttukottai Co-op. Union ...	Mr. A. Rajagopal Reddy
Uttirameru " Bank ...	" O. M. Venkatanatha Ayyangar
Chingleput Co-op. Supervising Union ...	" Luke Devadoss
Chingleput Dt. Co-op. Federation...	" K. Venugopala Mudaliar
	" S. M. Varadarajulu Naidu
	" A. Rajagopalachariar
Mukundagiri Co-op. Union ...	" M. Rama Reddy
Chingleput Urban Bank ...	" C. T. Gopalakrishna Pillai

CHITTOOR DISTRICT.

Name of the Society.	Name of Delegate.
Madanapalle Co-op. Supervising Union ...	Mr. B. S. Seshagiri Rao
Tiruvelangadu Local Co-op. Union.	" T.C. Nataraja Mudaliar
Punganur Co-op. Union ...	" P. Chenga Reddy
Tirupathi Co-op. Town Bank ...	" P. Radupathi
" Local Co-op. Union ...	" M.K. Gopalachariar
Punganur Co-op. Town Bank ...	" K. Krishnamoorthy Rao
The Chittoor Dt. Co-op. Bank ...	" C.P. Sarathy Mudaliar

COIMBATORE DISTRICT.

The Erode Urban Bank, Ltd. ...	Mr. M. Chikkaiah Naicker
The Coimbatore Dt. Urban Bank ...	Rao Bahadur T. A. Ramalingam Chettiar Avl.
	Mr. M. V. Meenakshisundara Mudaliar
Sulur Co-op. Union ...	" R. N. Appachi Gownder
Bhavani Co-op. Land Mortgage Bank.	" B. V. Devajee Rao
Erode Local Co-op. Union ...	" S. K. Senniappa Gownder
Kodumudi Co-op. Credit Society ...	" S. V. M. Venkatachala Gownder
Kambiliampatty Co-op. Union ...	Rao Sahib V. M. Chinnarangayya Gownder
Satyamangalam Co-op. Union ...	
" Urban Bank ...	
Coimbatore Co-op. Audit Union ...	Mr. E. S. Ganapathi Iyer
	" A. L. Subba Rao
The Erode Co-op. Building Society ...	" C. V. Venkatasubba Iyer.
Coimbatore Town Co-op. Bank ...	" K. S. Madhava Rao.
Gobichettipalayam Urban Bank ...	" P. S. Ramachandra Iyer.
Kannanpalayur Co-op. Credit Union ...	" R. Ramaswamy Naidu.
Gobichettipalayam Co-op. Union ...	" G. V. Subramania Iyer
Tiruppur Urban Bank ...	" C. S. Narayanaswamy
The Pollachi Co-op. Union ...	" M. S. Arunachala Mudaliar
Tamil Nadu Co-op. Federation ...	Rao Bahadur M. K. Venkatachariar.
	Mr. T. R. Sundaram Pillai.
	" S. Thirunavikarasu Mudaliar.
	" A. Munuswamy Reddiar
	" Muthuvanatham Pillai
	" S. Singaram Mudaliar
	" R. Ramaswamy Naidu
	" S. Meenakshisundaram Iyer

Name of the Society.	Name of Delegate.
Tamil Nadu Co-op. Federation ...	Mr. Subedar Venkatachalam Mudaliar
	„ Kuppurama Mudaliar

CUDDAPPAH DISTRICT.

Cuddappah District Co-op. Federation ...	Mr. K. Gundu Rao
	„ A. V. Subba Rao
Rajampetta Local Co-op. Union ...	„ V. R. Satyanarayana
The Cuddappah Co-op. Town Bank	Janab Syed Abdul Rahiman Sahib
Cuddappah Local Co-op. Union ...	Mr. R. Venkataramiah
The Cuddappah District Co-op. Central Bank ...	„ V. Pichaiya
	„ N. Subramiah
	„ K. Lakshmana Rao
Khajipeta Local Co-op. Union ...	„ C. Jaya Rao

GANJAM DISTRICT.

Ganjam District Co-op. Banking Union ...	Mr. G. Dharma Rao
	„ W. A. Rowe
The Urban Co-op. Bank, Berhampore ...	„ G. Dharma Rao

EAST GODAVARI DISTRICT.

Mummidivaram Local Co-op. Union	Mr. B. Butchi Raju
The Razole Co-op. Land Mortgage Bank ...	„ V. Ramamurthy
Ramachandrapuram Local Co-op. Union ...	„ M. Venkatanarayana
Ramachandrapuram Local Co-op. Central Bank ...	„ B. V. Krishna Row
	„ B. Venkataratnam
	„ N. Pattabhiramayya
Pallivela Local Co-op. Union ...	„ N. Karamcheti Vegnanarayana
Cocanada District Co-op. Bank ...	„ K. Sitramaiya
	„ V. Rama Rao
	„ K. Chellapati Rao
Sree Konaseema Co-op. Central Bank ...	„ Vadrevu Ramamurthy
	„ Kala Venkata Rao
	„ Namuduri Achutha Ramachandramurthi
Local Co-op. Union Tuni ...	„ Kotagiri Krishnamurthy
Island Polavaram Co-op. Union ...	„ Akundi Rajagopalan

Name of the Society.	Name of Delegate.
Pithapuram Co-op. Bank ...	Mr. Dronam Raju Bapiraju
Kirlampudi Local Co-op. Union ...	Mohammed Meera Sahib
Rajahmundry Tq. Local Co-op. Union ...	Mr. Palkodety Suryaprakasa Rao
Narendrapuram Local Co-op. Union.	„ Potapragada Ramabrahmam
Cocanada Local Co-op. Union ...	„ Avasarla Ramachandra Rao
The Pithapuram Local Co-op. Union ...	„ G. Kasiswami
The Local Co-op. Union Kodurupadu ...	„ Ganti Brahmanandam
Ramachandrapuram Co-op. Urban Bank ...	„ M. Narasimha Rao
Amalapuram Local Co-op. Union...	„ Kuchimanchi Venkataratnam
Peddapuram Local Co-op. Union...	„ N. Venkatasubba Rao
Moberlipeta Co-op. Credit Society.	„ K. Lakshminarasimha Rao
Peddappalla Co-op. Stores ...	„ N. Satyanarayana
Alamuru Co-op. Land Mortgage Bank ...	„ N. Kameswara Rao
Alamuru Local Co-op. Union ...	„ Uppaluni Ramamurti
The Cocanada Co-op. Bank ...	„ D. Venkayya
Ramdas Co-op. Training Institute	Dr. P. Gurumoorthy

WEST GODAVARI DISTRICT.

Penumantra Co-op. Credit Society...	Mr. Datla Rajem Raju
The West Godavari District Co-op. Central Bank ...	„ Mocherla Viyyanna Pantulu
	Rao Saheb G. Anjaneya Choudri
	Mr. Devayya Naidu
Tadepalligudem Local Co-op. Union	„ Kodey Narayya
Palacole Co-op. Union ...	„ D. Narasimham Pantulu
Undi Local Co-op. Union ...	„ Mudundi Lakshminarasimharaju
Attili Local Co-op. Union ...	„ Seetharama Raju
Nadudavole Local Co-op. Union ...	„ K. Pulliah
Kaikaram Local Co-op. Union ...	„ Swami Naidu
The Atchanta Local Co-op. Union	„ Vajjala Mrutyunjayudu
Kovuru Local Co-op. Credit Society	„ Boddupalli Lakshminarayana Narasimham
Ellore Local Co-op. Union ...	„ D. Ranga Rao Naidu
Kovur Co-op. Urban Bank ...	„ Boddupalli Lakshminarayana Narasimham
Narasapur Co-op. Union ...	„ Kapila Kameswara Sooryanarayana

GUNTUR DISTRICT.

Name of the Society.	Name of Delegate.
Ongole Local Co-op Union ...	Mr. Dhenuvakonda Hanumanta Rao
Pittlavanipalem Local Co-op. Supervising Union ...	„ Yellapragada Prasada Rao
The Guntur District Co-op. Central Bank ...	„ C. Venkata Rao Pantulu
	„ K. Sreeramulu Pantulu
	„ M. Viswapathi
Repalle Local Co-op. Union ...	„ V. Satyanarayana Rao
Guntur Local Co-op. Union ...	„ N. V. L. Narasimha Rao
Gurazalla Co-op. Union ...	„ Duggaraju Purushotham
Chirala Co-op. Union ...	„ Kaza Dattyya
The Bapatla Co-op. Urban Bank ...	„ V. Lokanadhan
Ponur Local Co-op. Union ...	„ D. Adiah
Tenali Local Co-op. Union ...	„ Krishna Rao

SOUTH KANARA DISTRICT.

The South Kanara District Central Co-op. Bank ...	Mr. A. M. Monterio
	Rao Sahib P. N. Bhandarkar
Karkala Co-op. Credit Society ...	

KRISHNA DISTRICT.

Addada Local Co-op. Union ...	Mr. Parvataneni Ramachandrayya
Sri Krishna Co-op. Urban Bank ...	„ Tadepalli Sreeramulu
The Kistna Dt. Co-op. Federation...	„ Nallury Papayya Choudry
	„ Veerapaneni Basaviah Choudry
	„ Kolapalli Lakshmiah Naidu
Arthamur Local Co-op. Union ...	„ K. V. Raghava Rao
Gudlavalleru Co-op. Land Mortgage Bank ...	„ Sivalanka Punniah
Chennuru Co-op. Credit Society ...	„ Chennury Venkata Subba Rao
Viziavada Co-op. Bank ...	„ Pedarla Venkatasubbayya
	„ Sunkona Rajayya
	„ P. V. Krishna Sastri
Kistna Co-op. Bank Musulipatam...	Rao Bahadur S. Hanumantha Rao
	Mr. Bhogaraju Venkataratnam
	„ Hanumara Perneedu.
The Vuyyuru Co-op. Land Mortgage Bank ...	„ P. Punniah
	„ S. L. Narayana
Gudivada Co-op. Union ...	„ S. Gopalakrishnayya
Gannavaram Local Co-op. Union ...	„ N. Ramaswamy Naidu
East Bezwada Local Co-op. Union	...

KURNOOL DISTRICT.

Name of the Society.	Name of Delegate.
Pattikonda Co-op. Supervising Union ...	Mr. P. Ramanjulu Chetty
Kurnool Dt. Co-op. Central Bank...	„ T. R. Ramachandra Sastry
	„ P. Ramaswamiah
	„ M. Rambaji Rao
Payapully Co-op. Union ...	„ Raja Subbarayudu
Chagalamury Co-op. Union ...	„ V. B. Chenchi Reddy

MADURA DISTRICT.

The Madura Co-op. Bank ...	Mr. S. K. Thirumakilmaran Pillai
Uthamapalayam Co-op. Union ...	„ M. Parimanam
The Madura Ramnad Central Co-op. Bank ...	„ E. S. Sunda
	„ V. Chinnakrishna Naidu
The Madura Ramnad Dt. Co-op. Federation ...	„ S. Aiyothiram
	„ S. Nagaratnam Pillai
	„ N. M. Ramasubbu Ambalam
Tirumangalam Local Co-op. Union	„ E. R. Krishnaswamy Iyer
Dindigul Co-op. House Building Society ...	„ N. Subramaniya Iyer
Tiruparankunram Local Co-op. Supervising Union ...	„ V. Alagappan
Periyakulam Co-op. Urban Bank ...	„ P. V. Muthuswamy Iyer
Kalayambathore Agraharam Credit Society ...	„ K. S. Subramaniya Iyer
Vadamadura Co-op. Credit Society	„ R. Ramaswami Naidu
The Madura Ramnad Dt. Police Co-op. Society ...	...
Palani Local Co-op. Union ...	„ K. S. Sundaraswamy Iyer
The Madura Co-op. Stores ...	Dr. E. S. Ramasubbu

MALABAR.

The Malabar Dt. Co-op. Bank ...	Rao Sahib V. Krishna Menon
Ottapalam Co-op. Union ...	Mr. Ramauni Nair

NELLORE DISTRICT.

Nellore Dt. Co-op. Banking Union...	Mr. P. Venkata Subba Reddy
	„ O. Viswanatha Rao
	„ J. Sreehari Naidu
Kandukur Co-op. Union ...	„ P. Chenchu Ramiah
Kovur Local Co-op. Union ...	„ V. Raghava Reddy
Indukurpet Local Co-op. Union ...	„ Vangallu Kodana Rama Reddy

Name of the Society.	Name of Delegate.
Sulurpet Local Co-op. Union ...	Mr. K. Sundaram Reddy
South Penar Co-op. Union ...	„ P. Hanumantha Rao
	...
Nellore Co-op. Society ...	„ V. Narasingha Rao
Nellore Dt. Paddy Loan Purchase and sale Co-op. Society ...	„ V. Sanjeevi Chetty
Nellore Land Mortgage Bank ...	„ M. S. Narasimha Rao
Muthukur Co-op. Union ...	„ Bh. Subbayya

RAMNAD DISTRICT.

Srivilliputtur Co-op. Audit Union...	Mr. V. Meenakshisundaram Pillai
Paramakudi Co-op. Union ...	„ V. Dhustaraja Pillai
Thadagam Co-op. Society ...	„ S. Venkatachala Mudaliar
Srivalliputtur Co-op. Supervising Union ...	„ R. G. Nallakuttalam Pillai
Srivalliputtur Co-op. Trading Union	„ „
Kallavanayakkampatty Supervising Union ...	„ C. Venkatakrishna Naicker
The Srivallipattur Co-op. Banking Union ...	„ P. S. Kumaraswamy Raja
	„ V. Mukundaramanuja Doss
	„ P. S. Chinna Venkata Raja
Ramnad Co-op. Union ...	„ Neelamegam Servai
Sivaganga Co-op. Urban Bank ...	„ S. Nagaswamy Iyer
Sundarapandian Co-op. Union ...	„ G. Alagiriswamy Naidu

SALEM DISTRICT.

Dharmapuri Co-op. Union ...	Mr. P. R. Sundaram Iyer
Salem Dt. Urban Bank ...	„ S. C. Venkatappa Chettyar
	„ D. Krishnamurti
	„ K. Sundara Raja Iyengar
Tholasampatti Co-op. Union ...	„ T. C. Krishnaswamy Iyer
Salem Co-op. Union ...	„ N. V. Krishniah Chettyar
Attur Co-op. Union ...	Janab K. Abdul Hamid Sahib Bahadur
Dharmapuri Co-op. Town Bank ...	Dr. S. R. A. Chellan
Kavaripatnam Co-op. Town Bank...	Mr. P. N. Kuppuswamy Naidu
Krishnagiri Urban Co-op. Credit Society ...	„ P. Krishnamurthy
Dharmapuri Co-op. Building Society	„ N. Srinivasan
Salem Urban Co-op. Society ...	Rao Sahib D. P. Chenna Krishna Chettiyar
Velur Urban Bank ...	Mr. S. Govindaswami Pillai
	„ T. P. Somasundara Kandanar
Velur Land Mortgage Bank ...	„ S. M. Natesan Chettyar
	„ T. P. Subramania Kandanar

Name of the Society.	Name of Delegate.
Anayampatti Co-op. Union ...	Mr. R. Subba Rama Iyer
Namakkal Co-op. Urban Bank ...	„ Rajamanicka Mudaliar.
Namakal Co-op. Union ...	„ G. P. Somasundaram Mudaliar
Paramthi „ „ ...	„ V. K. Eswara Iyer
Rasipuram Co-op. Union ...	„ S.S. Krishna Chettiyar
Krishnagiri Co-op. Union ...	

TANJORE DISTRICT.

Mayavaram Co-op. Urban Bank ...	Mr. A. Natesa Iyer
Tiruturaipundi Co-op. Union ...	„ T.S. Subramania Pillai
Karuntattangudi Drivadan Co-op. Credit Society ...	„ I. Kumaraswami Pillai
Kumbakonam Tq. Co-op. Supervising Union ...	„ V. S. Sesha Ayyangar
Mayavaram Co-op. Supervising Union ...	„ M. Muthukumaraswamy Mudaliar
Pattukottai Supervising Union ...	„ P.V. Kamakshi Naidu
Shiyali Co-op. Supervising Union...	„ K. Chinnaswamy
Papanasam Tq. Co-op. Supervising Union ...	„ S. Swaminathan
Kumbakonam Co-op. Central Bank.	Janab Kutbudin Sahib
	Mr. V. Panchapakesa Iyer
	„ N. Ratnasabapathi Pillai
Tanjore Co-op. Central Bank ...	„ T. B. Ratnachalam Iyer
	„ O. A. Narayanaswami Iyer
	„ V. M. Govinda Pillai
Tirukattupalli Co-op. Supervising Union ...	„ N. Kalyanarama Iyer
Tirukattupalli Co-op. Supervising Union ...	
Tiruturaipundi Co-op. Supervising Union ...	„ Subaraya Bhutt
Tiruvarur Co-op. Supervising Union	Rao Sahib K. V. Thiruvenkata Mudaliar
Nicholson Town Bank ...	Mr. P. Sundaresa Iyer
Hood Co-op. Institute ...	Khan Sahib Dr. Syed Tajuddin Sahib Bahadur
The Tanjore Co-op. Union ...	Mr. S. Thangavelu Pillai

TINNEVELLY DISTRICT.

Srivaikuntam Co-op. Audit Union	Mr. Ramachandran Pillai
Ottaipidaram Co-op. Union ...	„ A. Veerabhadra Pillai
Tinnevelly Junction Urban Co-op. Bank ...	„ S. R. Krishna Iyer

Name of the Society.	Name of Delegate.
Tinnevelly Dt. Co-op. Central Bank	Mr. Madaswami Pillai
	„ M. Sankarapandiya Reddiar
	„ Chithiraputhira Mudaliar
Pudur Co-op. Union ...	„ Obi Reddiar
Ottaipidaram Co-op. Stores ...	„ A. Sivasubramania Pillai

TRICHINOPOLY DISTRICT.

Paramathi Co-op. Union ...	Mr. P. Velayutha Gounder
Lalgudi Sivagnanam Co-op. Agl. Society ...	„ R. P. Ratna Sarma
Lalgudi Urban Bank ...	„ L. V. Gopalakrishna Sarma
Lalgudi Co-op. Union ...	„ L. D. Ramachandra Iyer
Nanjaipugalur Co-op. Credit Society	„ P. S. Ramanatha Iyer
Trichinopoly Co-op. Building Society ...	„ N. S. Ramanarasu Iyer
Karur Town Co-op. Bank ...	„ T. S. Muthukumaraswami Pillai
Trichinopoly Dt. Co-op. Fedn. ...	„ M. M. Krishnaswami Pillai
	„ L. N. Paramasivam Pillai
	„ P. Manickam Chettiyar
Karur North Co-op. Union ...	„ K. A. Chinnaswamy Gownder
T. Pallor Co-op. Society ...	„ C. Rajagopala Ayyangar
The Trichinopoly Dt. Urban Bank	„ L. N. Paramasivam Pillai
	„ Vembu Iyer.
Andimadam Co-op. Supervising Union ...	„ A. M. Sivachidambara Mudaliar
Musiri Co-op. Bank ...	„ M. K. Neelamegam Pillai
The Kulitalai Co-op. Land Mortgage Bank ...	„ A. Annadurai Ayyar
The Kulitalai Co-op. Union ...	„ M. K. Ramachandra Iyer

VIZAGAPATAM DISTRICT.

Salur Local Co-op. Union ...	Mr. S. Suryanarayana Dev
The Vizagapatam Co-op. Bank ...	„ V. Viziarama Murthy
Yellamanchilli Local Co-op. Union	„ Nemani Satyanarayana
Anakapalle Local Co-op. Union ...	„ Pentakota Sreeramulu
Cheepurupalli Local Co-op. Union	„ D. Appa Rao
Vizianagaram Co-op. Bank ...	„ Vommi Hanumanlu
	„ Venkata Ramiah
Sringavarapukota Local Co-op. Union ...	„ Allu Joges Naidu
The Vizianagaram Co-op. Central Bank ...	„ M. Venkatarangayya
	„ Subba Rao Pantulu
	„ K. Kalidas Pantulu

Name of Society.	Name of the Delegate.
Anakapalle Loan & Sale Society ...	Mr. B. Achan Naidu
Gazapathinagaram Local Co-op. Union ...	„ D. Paravathalu
Vizainagaram Local Co-op. Union	„ G. Appala Naidu
Narasapatanam „ „ „	„ D. Rama Rao Pantulu
Polepalle „ „ „	„ M. Sreeramamurthy

MADRAS.

Christian Co-op. Central Bank ...	Mr. Dewan Bahadur A. Appadurai Pillai
	„ L. F. Foucar
	„ S. Krishnaswamy Iyengar
The Madras Co-op. Central Land Mortgage Bank, Madras ...	„ C. Gopal Menon
	Dewan Bahadur M. Ramachandra Rao Pantulu Garu
	Dewan Bahadur P. S. Seetharamiah Pantulu Garu
	„ N. Kameswara Rao
	„ T. Adinarayana Chettiar
Triplicane Urban Co-op. Society ...	„ S. Desikacharaiar
	Mr. S. Lakshminarasimhan
	„ E. Lokanatha Mudaliar
	„ C. Sadagopachariar
The Central Co-op. Printing Works	„ V. Manikka Mudaliar
	„ A. Sivarama Menon
	„ G. Sreeram Babu Nayudu
	„ C. Thyagaraja Mudaliar
	„ Thirunavukkarasu Mudaliar
Postal and R. M. S. Co-op. Benefit Fund ...	„ K. Raja Rao

THE NILGIRIS.

The Nilgiris Public Servants Co-op. Society ...	Mr. M. Padmanabha Naicker
The Wills Co-op. Credit Society ...	Rao Sahib T. R. Masilamani
Oottacamund Co-operative Building Society ...	Rao Sahib V. S. Muniswamy Pillai

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and Printed at the C. C. P. Works, Chintadripet, Madras