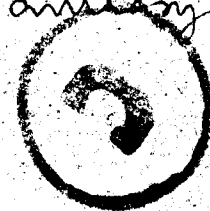


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VI. No. 4, January 1933



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January 1933

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The Official Organ of the Buy Indian League.

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Organ
of the
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EDITORIAL

1933

THE beginning of a year is usually an occasion, when one is inclined to be retrospective as we are at the present moment. Certain questions are generally asked. What have we done in the year that has passed out? What are we going to do in the New Year? Regarding the first, the answer is ready, namely, that 1932 inflicted untold misery on the country. The political conditions were in a phenomenal state of flux as they continue to be even to-day; and they led to the inevitable reactions on the economic life of the country. Hence to think of 1932 in happy terms is an impossible task and the best that can be said of the past year is that it was not worse than it actually was. We are to-day looking into the future and though it is not safe to adopt the tempting role of the prophet, we trust that the New Year will witness a steady all round improvement in the tone of India's economic life.

1932 has been bad in all respects, but we cannot judge it as harshly as we may be tempted to do in other circumstances, for it was in that year that our League was started. We are now entering on the tenth month of our life; and looking back on the months that have passed, we feel that the pace at which we have progressed has exceeded our own expectations. The League had at first to encounter a considerable amount of scepticism but to-day it is fairly firm on its feet. The Museum, which was formally opened on 19th December, 1932, by Acharya P. C. RAY, will be a permanent feature of our League, and through it we hope to make Indian goods better known to the public than they are to-day. We have held a number of exhibitions in different parts of the Presidency and it is universally acknowledged that these exhibitions create a genuine and abiding love for Swadeshi among the

people. It is not being suggested that all has been done for Swadeshi. Much still remains to be done and the little that has been accomplished is not to a little extent due to the generous co-operation of the press and the public, which the League has so far received. And we hope that the same unstinted co-operation will be extended to the League in all the stages of its career. Lastly, we desire to thank the enthusiastic men, young,

middle-aged and old, who have come forward to help the League in its regular work and we fully recognise and appreciate their disinterested labours for the cause. To conclude, we can say that 1932 was a terrible year, the like of which we do not wish to meet in the future. But we cannot help shedding a reminiscent tear, now that it has gone, for it was 1932 that ushered the Buy Indian League into the Indian economic world.

DUTY OF THE PUBLIC

Popular efforts like Exhibitions cannot, of course, always entirely make up for lack of official and Government encouragement, particularly in these days when foreign producers of goods, which we can very well produce ourselves, are dumping their wares upon us by every conceivable means in the shape of shipping subsidy, financial facility or even direct bounty on exports. When the claims of Indian industry have not received the attention of the Government in the land itself and when non-Indian interests actually receive a preference and greater attention, it is high time that popular efforts at any rate should try and compensate, as far as they can, for this lack of official encouragement, and make Indian industrial workers, artists etc., realise the capacity inherent in our own country and the possibilities to which we can rise, if only proper attention and suitable encouragement are given. Popular effort, it

should be repeated, which can only be spasmodic and unsystematic in organisation and control, cannot always be an effective substitute for a systematic policy, scientifically laid down and regularly followed up by the Government of the country.

The proper conception, the most acceptable meaning of the cult of Swadeshim is not merely confined to the people of this country, but it is found practically all over the world. It seeks just to make the people aware of their own possibilities and resources and making them see and give a concrete outward expression of the soul within and the possibilities inherent in forms and varieties in which you may not at first recognise any particular beauty and represent what lies within. Nurture it, encourage it, foster it, and you will get out of it far more results than at the time it is neglected and abandoned.

K. T. SHAH.

An Economic Survey of India

The proceedings of the Economic Conference at Delhi are of special value to those who are interested in the Swadeshi movement; for the delegates who participated in the deliberations suggested ways and means by which a drastic overhauling of the economic organisation of India may be carried out with a view to the raising of the prices of Indian raw materials in the foreign markets and the purchasing power of our people. That this could not be accomplished by solo effort was emphasised by Dr. Radhakamal Mukerji, who pleaded in his thoughtful address for international co-operation and a far-sighted agricultural policy based on the co-operation of ecological, agricultural and economic research in the wheat and cotton zones. He stated that the policy of economic protectionism in Federal India must be based on a consideration of conditions which encouraged the mutual utilisation of the products of different economic regions and groups of producers.

Sir George Schuster, who followed the doctor in the discussion, gave a detailed and careful review of the present Indian economic situation. Sir George contended that the purchasing power of the masses had not diminished, and to illustrate this, he pointed out that the country was still able to import a fair volume of merchandise; the value of the total retained imports for the eight months of the past year to the end of November was higher by Rs. 8 crores than the figure for the previous year. The increase occurred solely under two heads. The value of the imports of raw silk had gone up by Rs. 58 lakhs on the 1931 figure and by Rs. 23 lakhs on the 1930 figure. The imports of cotton yarn and manufactures had increased by Rs. 6½ crores since 1931. Taking the whole range of fabrics, cotton, jute, silk, woollen and others, the value of imports for the first eight months of the year were Rs. 8½ crores over the 1931 figure and Rs. 1½ crores over the 1930 figure. It was, therefore, in raw materials for the textile industry, cotton and silk piece goods that large increases

had occurred. The Finance Member proceeded to observe that these were very interesting figures, for piece-goods covered the needs of the poorest classes and when they were considered together with salt and kerosine, one was surprised at the way in which this country seemed to maintain a certain minimum standard of consumption in spite of economic depression. In the present crisis, there are many people in the world who cannot even secure the barest necessities. Sir George further stated that as a result of indirect revenue tariffs, some minor Indian industries had developed. He admitted that the statistics relating to internal trade and production were meagre and that this prevented an impartial assessment being made of the importance of the development, referred to above, in exact terms. The Finance Member then dealt with the development of the Indian textile and sugar industries. In the field of these two industries there has been a volume of activity and at least some patches of prosperity for which there is no parallel in the rest of the world. In 1926-27, the imports of piece-goods retained in India were just over 1600 million yards and Indian production just over 3500 million yards. In 1931-32, the retained imports were only 670 million yards and Indian production had increased to 4450 million yards. This represented a tremendous turnover from imported to Indian goods and demonstrates the existence of an industry thriving and growing in spite of these hard times. Then, again, after allowing for the export of Indian goods, the total quantity of goods, both foreign and Indian, retained in India for consumption in 1926-27 was 4896 million yards. In 1931-32, it was 4912 million yards. Sir George observed that these figures indicated that the Indian demand had been keeping up amazingly well, compared with that of the rest of the world.

He proceeded to point out that the prosperity of the investor was clearly borne out by the fact that there had been since 1931-32 a remarkable

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improvement in the net receipts from the Post Office Cash Certificates. The total net receipts in 1931-32 were 615 lakhs; while in the last eight months the receipts totalled Rs. 817 lakhs. These figures, said the Finance Member, showed that at least some part of the proceeds of gold was being converted into other forms of investment even by the smallest class of investor.

The statistics that Dr. Meek had prepared for him showed the effect of the fall in the price level of some of the main crops between 1928-29 and 1931-32 in all the provinces. The province which had been by far the most heavily affected was Bengal. In the case of Bengal, taking the seven main crops, rice, jute, tea, sugarcane, linseed, sesamum and rape-seed, the total value of the produce in 1928-29 was Rs. 257½ crores and in 1931-32 just over Rs. 170 crores.

Mr. B. Shiva Rao writes:—

The Swadeshi Musuem and Sales Depot

Now that the Bazaar has been closed, I think it is necessary to point out that the Museum is a permanent institution and will also serve as a Sales Depot. I hope district branches and others interested in the industries of our Presidency will respond to the appeal for making the Museum representative of all the cottage industries. I may mention that the toys from Kondapalle have been selling very well. Four have been ordered for being despatched to Chicago for the Exhibition.

The League and Exhibitions in other Provinces

I am making arrangements for participation in various Swadeshi Exhibitions, which are being organised during the next few weeks in different parts of the country, by the Buy Indian League. For instance there are exhibitions at Delhi, Shahjahanpur, Indore, Poona and Bagalkot, not to speak of Chickmagalur in Mysore. If manufacturers in South India were to take part in these exhibitions individually, the cost is bound to be high. If, therefore, a sufficient number of them come forward, I shall arrange to have a general stall in most of these exhibitions for the Buy Indian League, so that manufacturers from the South may have the benefit of participation at a small cost.

Even taking rice as cash crop, to the extent of only 25 per cent, the fall in the value amounted to Rs. 77 crores. Bombay during the same period had a total fall of Rs. 25½ crores compared to the total fall in Bengal of Rs. 137 crores to the total crop and Rs. 77 crores in cash crops. In the case of Panjab, the fall in cash crop was estimated at Rs. 10 crores compared with Bengal's 77. In U. P., the total fall was Rs. 34½ crores being very much smaller in percentage than that of Bengal. Sir George concluded that the need of the hour was an accurate knowledge of what was going on in India and that the object of his speech was to emphasise the danger of broad generalisations and the need for a scientific and objective study of the main features in the different parts of India and in the different spheres of activity.

Local Bodies and Swadeshi

I have just issued a circular to Presidents of District and Taluk Boards, Chairmen of Municipalities and Secretaries of various public institutions impressing upon them the desirability of purchasing, for their requirements for the year, only Swadeshi articles. I hope patriotic members of these institutions, who are desirous of advancing the country's economic welfare, will see that their respective institutions make their contribution to the cause of Swadeshi. With a little forethought and co-operation, a great deal can be done during the current year.

An appeal to coffee hotels

I referred in my speech in Gokhale Hall to the regrettable practice of coffee hotels and restaurants in Madras using tinned fruit imported from abroad for making their fruit salads. The encouragement of fresh and indigenous fruit is a duty, the performance of which should be impressed upon the proprietors. Very much can be done by customers by insisting upon salads made only of fresh fruit. In the Travancore section of the Buy Indian League in Madras, excellent, juicy pine-apples are being sold at a low price. I hope restaurant keepers will realise that they also owe a responsibility to the country in encouraging home products and industries.

Progress of the Movement

Aduthurai An Agricultural show, including a demonstration of various improved agricultural methods, was held at the Agricultural Research Station, Aduthurai, on Sunday, 15th January. The show was open on between 8 and 11 in the morning and 3 and 5 in the evening. The programme included the following:

- (1) Going round the station and inspection of crops like paddy, sugarcane, plantain, green manure and fodder crops, (2) demonstrating the working of iron ploughs and other implements, (3) demonstration of different methods of storing manure, including compost making from waste material, (4) making of plantain 'fig' from Poo-van fruits, cane crushing and jaggery making on improved lines, (5) inspection of farm herd of working animals and milking cows, and (6) a visit to the Laboratory and inspection of Exhibits.

Benares The Benares District Agricultural Exhibition was opened on Dec. 5 by the Maharaja Bahadur of Benares. It was attended by district officers, zamindars and other prominent people of the city.

Bengal The Secretary, the Bengal Swadeshi Sangha writes:—
The following Sanghas are affiliated as branch Sanghas of the Bengal Provincial Swadeshi Sangha:—

Pabna

President—Sj. Mahendra Nath Bhattacharjee, Manager, Pabna Silpa Sanjibani Co., Ltd.

Secretary—Dr. Subodh Chandra Sanyal, M. B.

Barisal

President—Sj. Rohini Lal Roy, Pleader.

Secretaries—Sj. Khagesdra Nath Ganguli, Pleader, Sj. Sushil Ranjan Ses, Muktear.

Khulna

President—Sj. Hem Nath Banerjee, B. L.

Secretaries—Sj. Mrinal Kanti Das, Sj. Suresh Chandra Bose.

Dinajpur

President—Maulvi Hasan Ali Ahmed, M. A., B. L., M. L. C.

Secretary—Khim Karan Bhuturia, B. L.

Nadia (office Ranaghat)

President—Sj. Narayan Chandra Goswami.

Secretary—Sj. Shib Chandra Chatterjee.

Kishoreganj (Dt. Mymensingh)

President—Dr. Gobinda Kishore Chakrabarty.

Secretary—Babu Kailash Chandra Chakrabarty, Pleader.

Amurshi P. O. (Dt. Midnapur)

President—Sj. Rabindra Nath Chandra.

Secretary—Sj. Dwijendra Nath Chandra.

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Shahazadpur P. O. (Dt. Pabna)

President—Dr. Bidhubhushan Ghosh, L. M. F.

Secretary—Kaviraj Nagendra Nath Chakravarty.

Dacca

President—Dr. Sulalit Sarker.

Secretary—Sj. Prafulla Chandra Roy.

Rajnagar, P. O. Panchgaon (Dt. Sylhet)

President—Sj. Jagat Chandra Bhattacharjee.

Secretary—Sj. Haran Chandra Das.

Faridpur (Students Swadeshi Sangha)

President—Mr. Jahangir Kabir.

Secretary—Sj. Ramesh Chandra Basu Roy.

(sd.) S. K. SEN GUPTA,

Secretary,

Bengal Provincial Swadeshi Sangha.

(Buy India League of Bengal.) Calcutta.

The 1st. January, 1933.

The following is an extract from a Bombay paper regarding the Swadeshi Bazaar organised by students in December 1932.

"The Swadeshi Bazaar, organised by the Bombay Students' Social League, has been a grand success far beyond expectations. Citizens are humming about it all throughout the day. The Swadeshi articles exhibited in the Stalls bear testimony to the potentialities of Swadeshi enterprise on a nationwide scale."

An Exhibition was organised by the students during the Xmas' week and Pandit Malaviya who visited it said, "I have been pleased

to see this Prafulla Jayanti Exhibition organised by the students of Bengal. I congratulate them on their having got up a fine and useful exhibition in such a limited space. I have no doubt that this exhibition will stimulate the production and the use of Swadeshi articles".

The Exhibition organised by the Swadeshi Exhibition Committee was opened by Mrs. Ammu Swaminadhan on 10th December 1932. Mrs. Kasturibai, Gandhi and Srimati Urmila Devi, who were present at the function made a fervent appeal to the people to strengthen the Buy Indian campaign.

An Exhibition will be held under the auspices of the Kadur district board in the Municipal gardens beginning on 22-1-1933 and lasting for a week. About a hundred stalls are being erected and a rent of Re. 1 per day will be charged for a single stall. Ten stalls have been exclusively reserved for khaddar free of charge, Chickmagalur is 25 miles distant from Kadur Ry. Station. The Exhibition Committee has written to the railway authorities to show concessions in freight charges for those who participate in the exhibition.

An Associated Press Telegram says:—

The 20th All India Poultry Exhibition will be held in the Qudsia Gardens, Delhi, on the 28th, 29th and 30th January, 1933, under the patronage of His Excellency Lord Willingdon, Viceroy of India, His Excellency the Governor of Bengal, His Excel-

lency the Governor of U. P. and H. H. the Maharajadhiraj of Patiala. The second All India Poultry Conference will also be held in connection with this Exhibition on the 27th and 28th January and it is hoped that some varieties of poultry that are hitherto unknown in this country will be on view, and some eminent scientists and poultry experts will read papers in the Conference. The growing interest all over India specially during the last five years in this industry has encouraged the Hony. Secretary, to hold a show in the Indian capital with a view to demonstrating to the country the great possibilities it affords of earning a good income.

The Publicity Officer All-India Swadeshi Exhibition, Indore, writes:—

The Indore All-India Swadeshi Exhibition Committee announces that Pandit Madan Mohan Malaviya and Seth Govindass have finally promised to grace the Exhibition by their presence. Acharya Praful Chandra Roy has opened the exhibition. Chiefs, Princes, Sardars and prominent men of Central India were present. The Committee has also organised a grand Art Exhibition representing painting, sculpture, statues, plaster and needle works and other fine arts. Medals, gold and silver, and certificates, will be awarded for the best artistic pieces.

Tinned fruits, juices, pickles, and the products grown in the two canal colony districts of Martgomery and Lyallpur were exhibited

at a Fruit Show organised by the Panjab Government Agricultural Department on Dec. 20th, 1932.

The Swadeshi Bazaar and Museum organised by the Buy Indian League was formally opened on Dec. 19th '32 by Acharya P. C. Ray. A public meeting was held to celebrate the function and was very well attended. There was a great rush of visitors during the Christmas week and the number of those who visited the Bazaar and the Museum came to 16,000. The Bazaar was continued till Jan. 5th on public request and an "At Home" to those who participated in the Exhibition signalled its closing. The Secretary of the Buy Indian League desires to thank all the stall-holders, volunteers and every one of those who co-operated with him, for making the Bazaar a great success. The Museum will be a permanent feature of the League and the following is taken from a press report regarding the Exhibits in the Museum:—

In the Buy Indian Museum, goods from several parts of India are exhibited. Chief among the products of cottage industries are the carpets of Cottage Industries Institute, Patna, mats from Patamadai, Tinnevely District, toys from Kondapalli, leather goods from Palakarai, Trichinopoly District, kamblis from Bellary, Khadi goods, silk of fine texture certified by A. I. S. A., (C. Suran Sircar Co.) from Murshidabad, shoe-laces from Lucknow and Shoranur Metal Industries Products.

Chief among the exhibitors are the Bangaluxmi

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Soap Works, Calcutta, the Calcutta Chemical Co., Calcutta, Messrs. the Tata Oil Mills, Chittoor Toilets, Calcutta Soap Works, Kesoram Cotton Mills, Calcutta, Salem Weavers' Co-operative Society, Salem, Standard Fruit Juice Co., Yelahanka, Bangalore (grape juice), biscuits from Sathe Brothers, Patel Abdul Lateef, etc., Ganga Soap Works, Madras, Parle Products Mfg. Co., Bombay, (sweets), Nanjangud medicines, and medicines from the Tamil Nadu Ayurvedic Pharmacy.

Travancore Products

The Government of Travancore has taken up about 300 sq. ft. in the Museum for representing the various products of Travancore. Some of the articles exhibited are ivory goods from Trivandrum (which display excellent workmanship), coir products from Alleppey Co., sugar, silks, different agricultural products that are produced in State, and paper manufactured by the Punalur Paper Mills Co., The Travancore Government has donated Rs. 1,000 for the Swadeshi Exhibition.

Mysore Products

The Government of Mysore has taken up two big show-cases for representing its products. Chief among them are the articles of Chamarajendra Technical Institute, soaps, silks and other things.

Central Provinces

The Government of the Central Provinces has sent a big board containing some of the goods that are produced in the School of Handicrafts,

Nagpur. This contains several instruments used by mechanics.

The Secretary, the Buy Indian League writes:

I have tried to impress upon branches of the League, but so far, I regret to say, without much success, the necessity for sending regular reports of their activities for purposes of publicity. Of the few answers that I have had to my circular of 8th November, one of the most interesting is from the Secretary of the Guntur branch. In answer to my query as to whether the Guntur branch intends having a Swadeshi Exhibition in 1933, he writes that in view of the coming Pushkaram at Bezvada, there will be no need for a separate Exhibition in Guntur. It is interesting to learn that during the last Deepavali, 20,000 leaflets on Swadeshi were distributed in the important villages of the district. The League is considering the idea of having a moving van as a miniature travelling Exhibition, though lack of funds is a formidable obstacle. I entirely endorse his appeal to the Christian population of our presidency to buy only Indian goods. He complains that a very large number of the Christians of the Guntur district "are using cent per cent foreign goods at present", and adds, "it is time these people also began taking to Swadeshi". A somewhat similar complaint was made to me during my recent visit to Malabar about the difficulty of inducing the Moplahs to buy Swadeshi. It has repeatedly been pointed out that the Swadeshi Movement is above all communal

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considerations and benefits all alike.

The "Buy Indian" diary (price as 5 postage extra) and the December issue of the "Buy Indian" magazine (price as. 2) have been selling very well and a number of orders have come from the mofussil.

A wholesale dealer from the Punjab wants to get into touch with dealers in groundnuts and cashew nuts. I shall be glad to establish the necessary connections if the dealers will write to me.

The Exhibition that was held in the Christmas Week was a great success. The Secretary of the Exhibition Committee states that the exhibits consisted of Swadeshi products from all over India and the receipts amounted to about Rs. 1300, including donations kindly sanctioned by the Maharaja's Government, the District Board and the Mysore City Municipality. A report of the Exhibition is to be printed shortly.

A meeting of the leading gentlemen of the town was held on 17th Dec. '32 and it was resolved that an Industrial Exhibition should be held during February next. A strong Exhibition Committee has been formed. A very big godown with an exclusive plot of land has been selected at Tambayar for the purpose and it is understood that Mr. G. D. Birla will perform the opening ceremony of the Exhibition.

A correspondent writes from Proddatur under date 3rd January, 1933.

With the permission of the President of the George Coronation Club of this place, Mr. C. Malahari Rao, B.A., B.L., Advocate, organised a public meeting in the premises of the Club at 6 p.m. on the 1st instant, with a view to start a Buy Indian League in the place. Mr. A. Parasurama Rao presided. While explaining the need for such an organisation in this place, the Chairman laid stress on two important points, viz., strict observance of economy in items of daily expenditure and a vow to use only Indian made goods. Mr. Malahari Rao was elected Secretary of the local League and was requested to enlist members for the same. Mr. Kopparapu Subbiah Chetty, the Vice-Chairman and influential member of the Vysya community promised his hearty co-operation and said that he would try to induce some young men of the community to start shops dealing entirely in Indian articles.

With a vote of thanks to the President the meeting was brought to a close.

The Third All-India Swadeshi Exhibition was opened on 28th Dec. in the Victoria Town Hall by Professor K. T. Shah of Bombay before a very large gathering of prominent ladies and gentlemen. Prof. Shah said whenever we talk of Swadeshim we run the risk of overlooking the fact that the benefits of full Swadeshim may require sacrifices in the beginning but let us make them joyfully.

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The Kumbakonam Exhibition

The Secretaries of the Mahamagham All-India Swadeshi Exhibition Committee write:—

1. Under the auspices of the Buy Indian League and the All-India Spinners' Association, with the sole object of bringing to the notice of the tradesmen and the general public, Indian raw materials, articles manufactured in India, Indian arts, handicrafts and industries, as well as machinery and implements necessary for our Industries and Agriculture, the Mahamagham All-India Swadeshi Exhibition has been organised by the citizens of Kumbakonam, to be held at Kumbakonam during the Mahamagham festival which comes off in March 1933, the festival beginning on the 1st and closing on the 10th. The Khadi section of the Exhibition will be under the charge of the All-India Spinners' Association.

Like the Kumbha Mela at Allahabad and the Pushkaram at Rajahmundry, this festival is one of all-India importance, taking place only once in twelve years, and attracts about a million people from all parts of the country. It is not a mere holiday crowd that gathers but a great assembly of businessmen also. Coming up as it does at the close of the harvesting season in South India it will bring in substantial business. Kumbakonam is also an important commercial and trading centre in South India, and Indian manufacturers will have a very good opportunity of exhibiting and advertising their wares. Any tradesman desirous of establishing live touch with the people of South India will find this a unique occasion for that purpose.

The Working Committee is composed of the leading and influential citizens of Kumbakonam, and the Exhibition is held under the auspices of the Buy Indian League and the All-India Spinners' Association.

2. The Exhibition will be held between the 25th of February and the 20th of March, 1933 in the extensive playgrounds of the Town High School, Kumbakonam situated in the centre of the town and only about 4 furlongs from the Railway station.

3. There will be a Museum Section in a spacious hall where rare exhibits approved by the Exhibition authorities will be prominently displayed.

4. It is desired that demonstrations should be made of various cottage industries and handicrafts. For this, arrangements are being made to demonstrate to the public the various processes of ginning, carding and spinning of cotton and weaving, dyeing and printing of cloths. Adequate facilities will be given to those who want to demonstrate other useful cottage industries and handicrafts. Those who can demonstrate such industries are requested to correspond with the Secretaries giving full particulars of what they intend to demonstrate.

5. Competitions will be held in carding, spinning, weaving, dyeing and other lines which will be notified later through the Press.

6. Lectures will be arranged on suitable and appropriate subjects by experts. There will also be provided amusements, such as musical entertainments etc.

7. Gold and Silver medals, certificates of merit and other prizes will be awarded to successful competitors and to the best exhibits and stall-holders. A special panel of judges will be appointed for the purpose, and in the distribution of prizes and certificates, the judges' opinion will be final.

8. The entire Exhibition grounds will be fitted with electric lights. Gas lamps will also be provided at suitable places.

Each stall will be furnished with one light of 25 C. P. free of cost. Extra lights and high power bulbs will be provided at the stall-holder's cost.

9. The Exhibition authorities are corresponding with the various Railway Companies for getting concessions in the matter of Railway freight etc. As soon as the concessions are granted by the Railway Companies, the same will be announced through the Press.

Goods and parcels are to be booked to Kumbakonam, South Indian Railway. As it is understood that after the 17th February 1933 goods traffic will not be allowed between Mayavaram and Tanjore Junctions on the South Indian Railway, all goods will have to be sent so as to reach Kumbakonam before the traffic is closed. Kumbakonam is between Mayavaram and Tanjore.

Facilities for transport from the Railway station to the Exhibition grounds can also be arranged for exhibitors and stall-holders.

10. Adequate precautions are being taken for the protection of the Exhibition pandals and stalls from fire and similar accidents. If individual exhibitors desire to have their goods insured, the Exhibition authorities will arrange for such insurance, at the cost of the exhibitors.

11. Adequate arrangements will be made for the protection of property inside the Exhibition grounds. But the Exhibition authorities do not hold themselves responsible for any manner of loss which may occur.

12. In order to help the exhibitors and stall-holders, banking facilities will be provided, and arrangements will also be made to provide postal facilities inside the Exhibition grounds.

13. A Restaurant, fruit-stalls, and refreshment stalls will also be provided inside the Exhibition grounds. Arrangements can be made for the lodging and boarding of exhibitors and stall-holders at their own cost, on previous intimation.

14. Arrangements will also be made to have medical and first aid available near at hand.

15. Participation in the Exhibition will be subject to the rules framed by the Exhibition authorities.

All enquiries for stalls, competitions, demonstrations etc., and all other correspondence should be addressed and all remittances made, to:—

The Secretaries, The Mahamagham All-India Swadeshi Exhibition Committee, Post Box No. 9, Kumbakonam.

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IF NOT
ENROL YOURSELF TO-DAY
AND
Contribute your quota towards the economic
advancement of your country.

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INDIAN AGRICULTURE

by

V. RAMADAS PANTULU

The impression that Indian agriculture is in a prosperous condition is entirely erroneous. While the cultivated area has been more or less the same for the last decade or two, the pressure of population on land has been increasing. The total net area sown with crop is about 225 million acres in British India and gives about one acre per head of the population. Only 16 per cent of the cultivated land is irrigated and the other 84 per cent is rain fed and depends on monsoons. The Royal Commission on Agriculture said: "We do not consider that the construction, preservation, and the improvement of the minor irrigation works have in the past received the attention from the Government which their importance justified". The land in India does not produce enough for satisfying the economic needs of the people. Acre per acre, the productivity of land in India is much lower than elsewhere. This will appear from the statistical information regarding our main food crops like rice and wheat, as well as our commercial crops like cotton and oil seeds. Compared with countries like U. S. A. and Egypt, our cotton productivity per unit is very low. So is our wheat production compared with the United Kingdom or Canada. Foreign countries are competing with us in agricultural products in the overseas markets. Even in India, other countries are able to sell such important articles like wheat and cotton cheaper than the Indian producer can. It is a serious situation. Just as many of our non-agricultural cottage occupations are destroyed by the stress of foreign competition, our agricultural industry also may find itself face to face at no distant future with deadly competition. So we must wake up to the serious situation and do something immediately substantially to develop our agriculture.

THE INDIAN RYOT

Land is a national asset and the national wealth in India comes mainly from land. So, it is the duty of the State to see that the soil is not impoverished to the prejudice of the coming generations by its being left in the hands of a semi-starving peasantry, groaning under the burden of chronic indebtedness, and unable to invest any capital or utilise the benefits of scientific research and take advantage of labour saving machinery. The Royal Commission on Agriculture reversed the process of agrarian reforms when they said that "no substantial improvement in agriculture can be effected unless the cultivator has the will to achieve a better standard of living and the capacity in terms of mental equipment and of physical health to take advantage of the opportunities, which science, wise laws, and good administration may place at his disposal". This is simply grotesque. The Indian peasant is not unwilling or incapable of taking advantage of factors which will ensure his benefit, if he is placed in a position to do so. The fault is not his. He is asking for "wise laws and good administration". But he does not get them. No "will" or "mental equipment" to achieve a higher standard of living or to change the outlook on life is possible until the material condition of the peasant is so improved as to secure to him the barest creature comforts of a human being. Many informed and impartial students of Indian agriculture (Europeans and Indians) have pronounced that so long as the Indian peasant's physical and mental conditions are not improved and his economic position the remains what it is, the prospects of development of Indian agriculture are very slender.

SOME PROBLEMS

It is, therefore, most surprising to find that a Government, which appointed a Commission to investigate into

Indian agricultural problems and to make recommendations to develop agriculture, should have excluded from the scope of that Commission's enquiry the most vital questions connected with agriculture, namely, the system of land tenures and the incidence of taxation on land. Cultivators, who hold land under a system of precarious tenures or raise produce, the bulk of which is consumed by the rent or revenue payable on it, can hardly be expected to develop agriculture. All authorities on rural economics say that an unsatisfactory system of land tenure and land taxation cuts at the root of agricultural progress.

So the first and foremost duty of the Government is to reform the land laws so as to remove the evil of landlordism; and to so rationalise and moderate the demand of the State and landlords on land, as to leave to the cultivator a margin, which will give him a living and serve as an incentive to improve the land.

TEPID DEVOTION TO AGRICULTURE

The next important duty of the State is to pursue an enlightened agricultural policy which is now a feature of all civilised countries. The expenditure on agriculture in India is perhaps the lowest. All the provinces which together collect 90 crores of land revenue per year spend just a crore on agriculture. In the United States, the Federal Government gives to a single Institute, the Bureau of Agricultural Economics as much as Rs. 1½ crores a year. The following table gives some idea of the relative position as to expenditure on Agriculture in some countries.

Countries.	Expenditure in Rupees	
	On 1000 of population	On 1000 cultivated acres
U. S. A.	... 1020	... 210
United Kingdom	... 960	... 1380
Germany	... 945	... 705
Italy	... 225	... 184
India	... 34	... 30

It is again part of enlightened agricultural policy elsewhere to protect indigenous agriculturists by tariffs on imported products and subsidies to producers to withstand the stresses of foreign competition. There is very little evidence of it in India.

TRANSPORT DIFFICULTIES

Then, coming to the transport of articles useful for agriculture and agricultural products,

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in many countries, Railways pursue policies which are formulated for the special benefit of agriculturists. In India, few facilities are given by railways to agriculture. Manures are charged heavy freight; bone meal and potassium nitrate produced in India are charged higher freight than imported artificial manures on Indian railways. While the freight on one maund of wheat from Australia to Calcutta by steamer is Re. 0-6-0, it is Rs. 1-3-3 from Lyallpur to Calcutta. Under such conditions, agriculture can make little progress.

Schemes for the improvement of land and livestock and for control of pests of plants and animals, the provision for power for use on farms and other benefits are placed at the disposal of agriculturists in most countries. Research in India rarely reacts on the masses who toil in the fields. It is a sealed book even to educated Indians and is confined within the four walls of the Government laboratories or the buildings at Pusa.

NO COMBINATION

Finally, economic organisation of the cultivators for production and distribution is the most marked feature of agricultural development in most civilised countries. The individuality of the farmer is giving place to a new groupism. The productive and distributive systems have undergone a revolution in the western countries. But our ryots are taught not to combine but to act individually even in the matter of representing their grievances and asking for agrarian reform. The Indian farmer is suffering the fate of an individual in a corporate age. So the economic organisation of the Indian peasant is an urgent necessity.

India can make two blades grow where one grows now, if it organises her peasantry and gives them "wise laws and good administration" which will put the peasant in the same position that 92 per cent of Danish peasants occupy to-day Japan with only 17 million acres of cultivated land maintains a population of 56 millions on a much better standard of living than India. Agrarian reform and an enlightened agricultural policy of the State are thus the pressing problems of India. A change in the form of Government or the revision of the Government of India Act will not improve matters by itself. The Government, whether British or Indian, must make agricultural development a main item of State activity.

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SUGAR PRODUCTION IN U. P.

Extracted from a speech delivered by Sir Malcolm Hailey at Bareilly in December 1932.

IT may be interesting to give a few facts about the development in the production of white sugar. I need not go into the international position; I am concerned only with India, and particularly, with the position in my province. India grows on an average 2½ million acres of cane; but it is used mainly for the production of *gur*, of which between 2½ and 3 millions are estimated to be consumed annually. Only a small part of the produce has been converted into white sugar; the figures of the Tariff Committee's Report gave an estimate of 300,000 tons, of which about one-third comes from factories or refineries and two-thirds by the indigenous or *bel* method.

THE GROWTH OF THE INDUSTRY

But two factors of late have been coming into operation. There has been a growing use of white sugar; the import, which was half a million tons in 1908, rose to about one million in 1930. Owing to economic and other causes, it fell last year to about 600,000 tons; but that still presents an import of great magnitude. The second factor has been the increase in the outturn of cane, owing to the use of improved types, mainly due to the research originally undertaken at Coimbatore. The estimated yield of the new canes may be taken as about 40 or about 50 over the old types. Take these two facts, and add a third, namely, that the desire to establish an Indian industry has now resulted in the production of white sugar by a tariff rate, and you get the explanation of the impetus given to the sugar mill industry. All the three factors are operating; an increasing demand for white sugar as against *gur*, increased supplies of cane, and an assured protection for the manufactured article.

Take now my own province; and you will see the reason why so large a number of factories are being attracted here. Of the total 2½ million acres under cane (I give the Tariff Committee's figures) no less than 50 per cent are grown in the

United Provinces, its nearest rival being the Punjab with 15 per cent. In the last two years there has been an actual increase of 8 per cent in our cane area, owing to the use of irrigation from the Sarda Canal. Add to this, the province has, thanks mainly to the work done by our agricultural department at Shahjahanpur, led the way in adopting the new and improved types of cane; 75 per cent of our total area or over one million acres are now under improved cane. The Director of Agriculture calculates that we have 210 million maunds of cane over and above that produced ten years ago. Here then would in any case have been a field for the enterprise of the capitalist, but I must take you to yet another stage to find the explanation of the quite unusual interest that we take in his arrival. Last year, the increase in the production of cane, combined with the decline of purchasing power among the classes consuming *gur*, completely knocked the bottom out of the *gur* market. The prize of previous years was halved, and at the worst stage of the market, was more than halved; there were large areas of cane left standing because it did not pay to cut them and make *gur*. The one crop amid the general fall of foodgrain prices was expected to give the cultivator a return for his labour, and the one crop to which we ourselves had looked to recoup us for our expenditure on the Sarda Canal had suddenly become, as an old cultivator said to me, something very much like a weed. True, there was the still indigenous or *bel* system of production of white sugar; it was one largely practised in this and the neighbouring districts. But it was not so organised that it could expand itself rapidly nor indeed could its product compete with the imported sugar; its factor of extraction was only five or six per cent against about 9½ per cent for an efficient large scale factory. That meant that in any case it could only pay a very low price for cane. The extension of factories, therefore, was the solution of our problem.

GOOD PROFITS

The factories have begun to arrive, and just in time. How far are they going to be a real benefit to us? We all rejoice to see any development of Indian industries, and by all accounts the white sugar factories in India have in the last two years made very handsome profits. I am told (though here, of course, have no means of checking the figures) that a really efficient factory will make a profit of anything up to Rs. 2 per maund of white sugar. We need not grudge them that, because experience shows that the one way to secure development of an industry is to allow the pioneers to make good profits. But there are other considerations. Protection was given not merely in order to promote an Indian industry, but in the hope that it would secure for the cultivator a better price for his cane than he could get either by getting into *gur* or selling it for conversion by the indigenous process. We promised ourselves a long chain of advantages; we should now give an inducement to the cultivator to increase the area under a profitable crop, by expenditure on the expansion of irrigation, whether by the improvement of canal systems or tube wells or the like. This aspect of the question has struck many people so strongly that they demanded that we should introduce legislation compelling the mill owner to pay a minimum price for cane. One would naturally prefer that the factory owner should himself recognise that he cannot profiteer at the expense of the cultivator, because if he does so sufficient cane will not be forthcoming with the increase in the number of factories, which competition is bound to produce.

SOME COMPLICATIONS

There will be continually diminishing returns on the capital outlay, and the fate of the industry itself would be endangered. Let me come down to concrete figures. We are told that some factories have had in the past as little as 3½ to 4 as a maund for cane. I do not wholly accept that figure, for it is a good deal complicated by the question of advance given, the cost of delivery and the like. I only mention it because I have heard it frequently

quoted; I know for certain that many factories have given a much higher figure. But the Tariff Board thought that the bare cost of production of cane was about 4½ as. per standard maund and suggested that a remunerative price for cane would be somewhere about 7 as. a maund. We must take these as only rough figures, but they serve to indicate the range within which our ideas at present move. That is one point, but there is another worth making.

JAVA vs. INDIA

I have referred to the question of the competition between factories. One of the disadvantages, which the industry will in any case have to encounter as compared with Java, is the lack of organisation of supplies. Climatic and cultural conditions already give Java a great advantage over India in the matter of outturn of cane; I have heard it stated that Java produces no less than 50 tons of cane per acre, whereas India as a whole does not produce much more than 15 tons. The latter figure may be raised by growing the new canes but even then the disparity will be great. But the greatest advantage enjoyed by Java is the concentration of large areas near the factory and the adoption of a zone system by legislation. On general principles, it would no doubt be preferable, if we can avoid this. But from what I have already seen, I fear that factories are in many cases already being built without due regard to this consideration. What we want on behalf of the cultivator is a reasonable measure of competition such as will keep up the price of cane; a cut throat competition which may lead to the closing down of factories is almost as bad as a monopoly which gives the miller an unchallenged control over the price of cane. There is one more point. Factories will have a large bye-product in the shape of molasses, which is now of little or no value. They would be well advised, if they could combine to pay for research into methods, which would enable them to make some use of it, such as the production of commercial alcohol. The prospects of the industry would be immensely improved if this were done.

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THIS ADVERTISING BUSINESS

BY

A. T. KRISHNAMACHARI, B.A.,

ADVERTISEMENT is the modern equivalent in civilized society, under improved methods of propaganda and broadcasting, of telling the prospective buyers the wares you have to sell, their excellence and utility to the buyer and why they should buy from you. It is, therefore, equally important to the manufacturer, the wholesale businessman, the retailer and the broker.

BENEFITS OF ADVERTISEMENT

William Ewart Gladstone in one of his famous speeches said: "No one but the mint can make money without advertising". The advantages could not have been better expressed. But for the wonderful art of advertisement, the large, cheap and excellent supplies of grain and meat from the United States and Argentine will not be available to the residents of Western and Northern Europe; Londoners and Americans cannot get the wool and dairy products of Australia; nor will the diamonds of Kimberly and the East Indies reach the hands of millionaire connoisseurs of Paris and New York. An advertisement is the first and the last effort at salesmanship.

ITS HISTORY

Primitive man was entirely dependent on geographical conditions for his livelihood. He lived in caves, hunted animals, collected the fruits of the forests and fished in the streams, rivers, and sea. At a much later date in history, he tamed and domesticated animals to ensure a constant supply of food. Forest-clearing, agriculture and farming should have taken long ages of toil and error. He gave up his wandering habits, settled down, and built a habitation for himself. Necessity made him by turns inventor, artist and craftsman. He learnt to cross the seas and the finding abroad of things which he did not find at home, brought them and invited the envy of cupid eyes. Here we have the germ of commerce and advertisement, Novelty is the keynote.

MEANS OF ADVERTISEMENT

The printing press was the first step in advertisement. Then came the artist, the magic lantern and the movies. No doubt even before Caxton, there were signs of inns in England and on the Continent. But they were more identification marks than living advertisements like those that confront you to-day at any railway station. On the top of all these came the broadcasting and the talkies. The observer can see to-day huge moving lorries out on the purpose of advertising "bringing before the public eye" every one of these inventions of man in the shape of leaflets, cartoons placards, moving pictures, and records

HOW TO ADVERTISE

An advertisement has a tale to tell. It should say all that the advertiser should like to say personally, if he met the prospect. It should bring out in relief all the important points meant to be made most of, not a whit less nor more. Pictures especially those which have a tale to tell appeal more than words. Advertising psychology is like humour. It depends largely upon the people for whom it is intended. The subtle joke of London may be lost on the Chinese people. What you want to use rhetoric say in simple and straight language. Do not advertise diamonds in penny papers. The readers of penny literature are not interested in costly luxury. Nor insert Sivagiri Scented Tobacco in the Strand magazine or the Royal Society Reports. Take the people unawares but be topical. Do not advertise, when the season is adverse or unripe. Thus, Limes and Glycerine, Sandanadhi Tailam, etc., are summer requirements. They do not produce effect, if you advertise in the winter. But do not wait until your rivals have taken the field. It may cost you a longer and brighter poster or placard to get effect and customers.

ORGANISATION

Advertisement is an extra expenditure and must be considered as such. Nevertheless, it is as much essential as the plant, machinery and books of your business. The advertisement department is one of the most important parts of a business concern. The largest part of the revenue that comes through the hands of your cashier depends entirely on this. It is, therefore, necessary that any business which hopes for success should have a separate department for advertising, publicity and propaganda. In such an office, the head will not be a lazy boss. There will be plenty to occupy his time, and his chief regret will be that there are so few working hours in the week. A fair proportion of his time will be devoted to administrative duties and in the direction of others' efforts, but in a majority of cases he may have to pay personal attention to every detail of his work.

MAN POWER

The selection and management of such a staff calls for expert guidance and judgment, as on their worth depend the prosperity and success of the whole business. Given the right men, the rest is quite easy. Personality and above all reliability, these are the two most desirable attributes in an assistant. Personality implies popularity and sociability and a reliable man is a steady worker.

Such a staff, to get the maximum benefits, should set to work on a system, for all unsystematic work takes us down on the road to blunder and failure.

HOW TO WORK

Keep your files and the files of the bulletins and advertisements of your rivals up to date. See that the local reference books are in their places and handy. Prepare and forward your "copy" for the next advertisement in time for the press—beware the pressman may turn round and plead lack of time. Scrutinize the proofs of advertisements thoroughly and return them promptly. Send out the mail order, canvassing, and circular letters regularly and in order. Obtain, record and file voucher copies of newspapers and journals in which your advertisements have appeared. Inspect the space covered, compare it with the order in your books and if satisfied that it is all right, post the bill in

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your books under the Ad. a/c. Record the daily and weekly announcements of your rivals here and abroad, as they appear in the press or in their catalogues and manifestos, so as to be easily available for reference.

RECORD YOUR WORK

Each member of the staff should have definite work allotted to him. He should maintain a good diary of his work and a faithful record of his interviews with customers, retailers and agents. Copies of the latter should be written, dated and filed by the head of the department. The insistence on such a report makes the canvasser systematic in his duty and careful in his writing, which may at any time be quoted against him. And the manager thus keeps in touch with his staff individually, saves time and ensures a record of the work of the department, which might otherwise be missed.

PITFALLS IN WORK

The average canvasser has no subtle methods. He calls upon a trader, trots out the usual tale and tries to cook an order. He is disillusioned. The cause is not the failure of the canvasser to impress the retailer about the article. He succeeds in telling him its popularity, and possibilities in the market. But he betrays too much zeal and forgets that the retailer is also a vendor.

The successful advertiser should insist on getting the best copy, for advertising is an investment, which you will not deposit in a bank without sufficient reputation or sink in a concern without enough promise. The announcement should be bright without being dazzling, persuasive without being perverse.

REGULAR WORK

Keep a diary of events, especially those ahead. This must be your business gospel, so to say. Look up the file for the last year's work and follow up the leading foreign rivals in their mode and season of the advertisements. Do not copy but imitate them, "altering the style and method to suit your needs, country and the public". The entries should each have a number, and mention the paper in which the advertisement was inserted, the cost paid and effect in the shape of calls received with reference to that announcement. Go through the various

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magazines issued by foreign rivals. Cultivate fraternal relations with the editorial staff of the papers in which you advertise, and whenever possible get into print through their aid in the shape of some demonstration at fairs, shows and exhibitions so as to attract the attention of your manufacturer and the unwary reader as well. It ensures a healthy curiosity tending to enlarge your business.

SHOWS AND FAIRS

When arranging shows, pick and choose the time and place. Do not go to a festival to advertise your wares, when you are aware that the side-shows, the picture-house and the tamashas may attract away a majority of the visitors. You must be sure of a good number of fairly intelligent and literate population visiting your stall before you make up your mind about taking one.

STALLS AND PLACARDS

In arranging your stall make sure that "the window is well dressed". Do not crowd in your wares. You are out to *show* and *not* to *sell*. Let there be no fuss about your placards. They take effect by the contrast and not by the volume of your slogans. Do not choose the stall that is too big or too small for your purpose. If too big, your show will look niggardly, if small it will be clumsy. Decorate it but do not stuff it.

In drafting the leaflets be topical. Be straight, crisp and telling. Do not shower the leaflets. They cost you more. Sing the outstanding merits of your articles not the values of its class. The public knows the utility of a torchlight, they need know only where your make excels.

PLACARDS AND POSTERS

Colour effect is effective. Bright colours against light background attract the eyes of even unwary passers by. Posters are most arresting, when the types are big and words are few. Fill the poster fully. Do not leave space.

It is waste of paper, loss of range and a positive set back to your advertisement. Put in a cartoon or a drawing but not too many. Where line work can best denote your tale, do not hanker after colour effect. It is more costly and less effective. Put them in thoroughfares, lamps, posts, railway compartments, telephone directories and popular magazines. Most eyes meet them in these places.

SLIDE AND CINEMA

Not every trade can afford to own a moving car, a set of talkie or movie tools, and a staff of projectors and demonstrators. If yours is not a big business to warrant all these, you may arrange with a talkie company to demonstrate your films interspersed with their daily programme on their tours. Do not send a Hindi talkie to Tuticorin or a tastelessly worded Telugu song hit to the N. W. F. The English talkie is no good at all here. Better silent films.

BROADCASTING

With the growth of the radio and its progressive entry into the Indian home, we find more and more of the necessity and the opportunities to harness this latest inventions of science to the needs of trade and commerce. It is to-day answering the needs of the under writers and the speculators of exchange and foreign trade. Every evening, we hear broad casts from Bombay, Calcutta and Colombo, and the cross rates, American and London. In foreign countries, broadcasting syndicates undertake to supply their constituents with "non-stop" programmes of music, opera, lecture and news. In the U. S. A., at the tail of each newspaper Ad. you see inserted "watch for the 30 minutes talk to night from P. M. from on wave length", which suggests that the radio there is used for the constructive art of advertisement which pleases the ear, persuades the public, promotes trade and thus preserves the prosperity of the nation.

THE PRESENT MONETARY CRISIS.

BY CHUNILAL B. MEHTA.

FIFTEEN months have passed since the present monetary crisis commenced, and several currencies of the world still continue to fluctuate in terms of gold. Since the Hoover moratorium of June 1931, the world vainly expected several times for the tide to turn which never materialised. During the post-war boom, owing to the abnormal relation between production and consumption of goods, prices went up abnormally high, although the stock of monetary gold did not proportionately increase. The same amount of gold was artificially made to perform a greater function than before. Economy in the use of gold was explored and the ratio between gold and notes in circulation was made loose.

What the crisis has taught

This change in ratio between gold and note issue after the war explains how the real functional value of gold came to be minimised. If at all the present crisis has taught anything to students of monetary science, it is that gold and gold alone can be the ultimate measure of international prices; and greater the attempt made to face this fact, the greater will be the difficulties. Solid gold must be the basis of any sound currency and as long as this is ignored and the elementary laws of monetary science are mutilated, and distorted by human ingenuity, there can be no stability in world economic conditions.

Causes of Sterling Stability

A few days ago in the Legislative Assembly, Sir George Schuster is reported to have observed that Sterling was more stable than gold. Sir George Schuster said "Some people pin their faith on gold but you cannot eat gold, when it is no longer the basis of currency. Ever since the British Government decided to unlink their currency from gold, Sterling has become the reliable standard of value in the world. To-day

it is the Sterling that is stable". Evidently, Sir George Schuster has not recognized the fact that the stability of Sterling in terms of commodity prices has been due to the fall in gold prices of commodities combined with the strenuous efforts of the British Government not to allow the cost of living to go higher. But this cannot last long. The financial editor of the *Manchester Guardian* wrote on 23rd November last as follows:—"The British have had great luck with the fact that so far food prices in depreciated Sterling have remained relatively stable through the fall in gold prices; but they cannot be expected permanently to escape the effects of monetary depreciation upon the cost of living, especially with a newly imposed tariffs on food stuffs. The possible emergency is that the paper pound may be forced down with the help of speculation, and that prices in this country may rise alarmingly at the very moment, when other countries are urging an unconditional general return to gold as the first act of reconstruction. At that moment, the only effective action would be to put a stop to the rise in prices and to proclaim that the paper pound is stable in the sense that chiefly matters. Can we and should we rely upon a further and perhaps precipitate fall of gold prices to spare us that experience?"

From this, it can be seen that the stability of Sterling in terms of commodities has been a coincidence only, and Sir George Schuster's basic conception that Sterling is more stable than gold is erroneous. We trust that Sir George Schuster will not say that it is no longer necessary to have gold in the Paper Currency Reserve or Gold Standard Reserve as it cannot be "eaten".

Gold Standard must be restored

It is recognised even in Britain that the restoration of the Gold Standard is absolutely essential, if London

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is to continue as the important monetary centre of the world. Regarding this subject, the *Statist* London wrote on 12th November last as follows:—

It seems inevitable that if real international financial leadership is to return to London, it will have to be a co-operative leadership shared at least with New York and perhaps with Paris. Joint leadership can be conceived only on the assumption that a universal basis of monetary values has been restored. It will, therefore, be to our advantage and to that of the whole world to return to the Gold Standard".

Questions of Reserve Bank

It is necessary to dwell at length on this matter, because in a very short time the whole country will be engaged in discussing the question of the establishment of a Reserve Bank of India. According to press reports, it appears that the Committee of the Round Table Conference at London discussed the establishment of a Reserve Bank of India, which may be set up even before the actual inception of the Federation. The rupee ratio which the Reserve Bank will be asked to maintain must necessarily be stated in the relevant Bill. In January 1932, Sir George Schuster said in the Legislative Assembly that they had adequate gold reserves for a Reserve Bank of India. Since September 1931, there have been excellent opportunities for the Government of India to acquire gold but they totally ignored it. Public opinion in India wants that there should be an embargo on gold exports and that Government should buy all available gold. Instead of that, the Government actively support the export of gold.

Lost Opportunity

It should have been possible for the Government to acquire gold by this time to the value of about Rs. 100 crores (1000 millions). The Government of India have lost the best opportunity to secure the necessary gold for a Reserve Bank. Therefore, in the absence of sufficient gold, if at all the Reserve Bank is to come into existence, the rupee might be compulsorily

linked to Sterling for all time. Public opinion in India should stoutly oppose any such proposal. Further, it is reported that as a measure of financial safeguard the Reserve Bank is to be run in a way approved by the Bank of England. This means that financially India would become permanently linked to the chariot wheel of the Bank of England. This is not the type of Reserve Bank which we want to have.

It is likely that after some months there will be the World Economic Conference, wherein monetary problems will be a prominent feature. The question of the rupee and the monetary problem of India have a large bearing on world rehabilitation and it is, therefore, necessary that true Indian opinion should find expression in the Conference and for that purpose, it is necessary to depute an Indian delegation commanding the confidence of the Indian commercial community.

Rehabilitating Silver

There is no doubt that the question of rehabilitating silver will also come up prominently for discussion at the World Economic Conference. America is much interested in this question. In the course of the latest message to the Congress, Mr. Hoover said: "A larger use of silver as supplementary currency would aid stability in many quarters of the world; but it appears that there is no co-operation from Europe in this matter". At any rate, the attitude of the British Government towards silver is not at all friendly, and it does not give any hope of rehabilitating silver in one form or other. The action of the Government of India in continuing to demonetize silver and sell it, is a positive act of non-co-operation for the rehabilitation of silver. Even a month ago, the Government of India shipped about 4 million ounces to London for sale and there seems to be no end to it. They do not want silver. They do not want gold.

Extracted from the speech delivered at the annual meeting of the Bombay Bullion Exchange Ltd.

FOREIGN DRAIN IN INSURANCE

BY

THE BOMBAY SWADESHI LEAGUE

The Insurance Blue Book issued by the Government Actuary in August this year publishes the following telling figures with reference to life insurance business in India. The figures are for the year 1930.

The total new life assurance business effected in India during the year 1930 amounted to 145 thousand policies assuring the sum of nearly Rs. 27½ crores and yielding a premium income of one crore and sixty lakhs of which the new business done by Indian companies amounted to 106 thousand policies assuring the sum of 15 crores 68 lakhs and having a premium income of nearly 86 lakhs. The actual figures of the business of Indian and non-Indian companies were as under:—

Number of companies Indian 92, non-Indian 23.

Number of policies issued Indian 1,05,686, non-Indian 39,523.

Sums assured Indian Rs. 15,68,00,000, non-Indian Rs. 11,75,82,000.

Premium income Indian Rs. 85,95,000 non-Indian Rs. 69,86,000.

STEADY HEADWAY

From the above, it will be observed that though the non-Indian companies are only one-fourth in number of the Indian companies, they have got 43 per cent. of the total business effected in the year in India, with a premium income of 45 per cent. of the total premiums paid on the new business during the year. It is gratifying to note that Indian companies are making steady headway and year by year they are showing increased business.

The above figures are for the year 1930 only. When we consider the volume of the total life assurance business in force and how it is distributed between Indian and non-Indian companies, the figures show the following interesting position:

Number of policies in force	7,16,663
Total sums assured	Rs. 1,54,00,00,000
Premium income	Rs. 7,96,48,000

Out of the above figures the share of 92 Indian life assurance companies is as under:

Number of policies in force	5,13,955
Total sums assured	Rs. 84,88,91,000
Premium Income	Rs. 4,09,02,000

The business of 23 Foreign or non-Indian companies was as under:—

Number of policies in force	2,02,708
Total sums assured	Rs. 69,76,48,000
Premium income	Rs. 3,87,46,000

It will be seen from the above figures that nearly 50 per cent of the income derived from Life insurance business in this country is still with non-Indian companies.

FINANCIAL POSITION

The financial position of Indian life assurance companies in 1930 was as under:

Number of Indian companies	92
Paid up capital	Rs. 52,00,000
Annual income	Rs. 5,39,67,000
Total life assurance fund	Rs. 20,52,93,000
Total assets	Rs. 27,00,00,000

The combined strength of Indian life assurance companies shows an excellent position strong enough not only to absorb the entire business at present in force in India but also all increases in the future.

In life assurance, the first duty of every patriotic Indian should be to insure with Indian life assurance companies only. By doing so, at once helps to keep in India money that is going out of India. This will not only strengthen the position of Indian life assurance companies, but also enable them to assist immensely Indian banks, Indian industries, Indian enterprise and generally improve the economic condition of India.

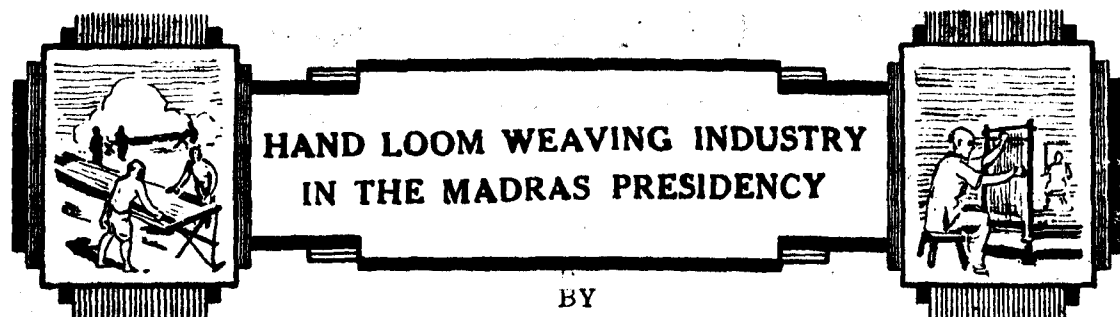
EXCELLENT RECORD

Life insurance companies are great credit institutions. They are a part and parcel of the daily life of the people. They have been tried in many crises, epidemics, wars, floods, depressions and other devastations and they have stood their trials remarkably well. Indian life insurance companies have now come to stay; their record of service has been excellent, their financial position is very good and their future is now assured.

It is for the people of India to stand by these great national concerns, whenever life insurance has to be bought, as and when the majority of population of this country are satisfied with the real benefits of Life Insurance. The funds that will accumulate in the hands of Indian life companies will be more than ample to meet every legitimate demand of India.

Buy Indian

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BY
SITARAMA RAO, B. A., (HONS.)

Research Scholar of Andhra University.

The race between the hand loom & the power loom

AND now a few words about the competition between the hand loom and the power loom. The hand loom weaving industry has to face severe competition from both Indian and foreign mill-made goods and survives only because of certain advantageous factors. These are as follows:

1. The looms cost little and very little repair is needed, though they are used for many years.
2. The hand loom caters better to the infinite variety of the tastes of consumers.
3. The comparative durability of the hand loom products e.g., the coarser varieties that suit the cultivators for rough wear.
4. The low standard of living of the weaver enables him to cut down his wages to the lowest possible point.
5. Inherited skill of the artisan as well as the assistance he gets from his family, as a result of working in his own house. The power loom in India, on other hand, suffers from certain disadvantages, though a steady progress has been maintained in the production of mill-made cloth. The cost of installing machinery, its upkeep and repair are very high as also the ever increasing price of coal, which outweigh the advantages obtained from cheap Indian labour. There is still some diversity of opinion on the probable outcome of the contest between the hand loom and the power loom. The Royal Commission on Agriculture point out that the hand loom industry has "shown remarkable vitality in the face of competition with factory products. It is likely to remain the principal form of village industry and there is no immediate reason to fear its decline". The Indian Industrial Commission expressed the same opinion. The experience of hand weaving in certain other countries such as Belgium, France, and Germany

also lends support to this opinion. Prior to the great war, the hand looms were producing in the whole of India about 990 million yards of cloth, and in the year 1928, they produced 1,190 million yards of cloth. So, any fears entertained about the future of this industry do not find justification and still less in the case of Madras, where the hand loom weaving industry has developed inter provincial as well as foreign markets for some of its products, though measures to lessen the competition from the "power rival" ought to be taken even in the earlier stages.

The Government of Madras, in their Press Communique dated 31st October '32 embodying their recommendations to the Tariff Board in connection with their enquiry into the question of protection for the Indian Textile Industry, recognize the importance of preserving this village industry in the face of severe mill-competition and recommend external protection as well as internal organization. The external handicaps include the duty on cotton yarn of counts above 40s, the enormous import duty on gold thread and the duties recently imposed on textile machinery, apparatus and accessories required by the handloom weavers. The Government strongly advocate the abolition of the above duties, and to make good the consequent loss of revenue, and suggest a small duty of 3 pies per pound on cotton cloth imported from non-British sources. To improve the internal organization of the hand loom weaving industry, the Government advocate a fund to be created by the levy of a cess of 2 pies per pound of cotton yarn consumed by the weaving mills. It is also recommended that legislation should be undertaken to enforce the proper grading and labelling of Indian mill yarn and to penalise short reeling and other fraudulent practices prevalent, which are detrimental to the handloom weaving industry.

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THE SWADESHI MOVEMENT

by

C. Y. CHINTAMANI

The Swadeshi Movement is the concrete expression by the people of their acute dissatisfaction with the present economic conditions, and of their earnest determination to see that those conditions shall cease to be, and that as in the political sphere, so in the economic the people of India shall be in their own land what free peoples are in their own respective countries. The economic condition of India was described by a master mind, Mr. Justice Ranade at an Industrial Conference held at Poona more than 40 years ago in these graphic words. "The country is fed, clothed, warmed, washed, lighted, helped and comforted generally by a thousand arts and industries in the manipulation of which its sons have every day a decreasing share. Foreign competition not because it is foreign but because it is the competition of Nature's powers against man's labour—it is the competition of organised skill and science against ignorance and idleness—is transferring the monopoly not only of wealth, but what is more important, of skill, talent and activity to the other". These words were uttered in 1890. In the same address, Mr. Ranade also said: "The political domination of one country by another attracts far more attention than the more formidable though unfelt domination, which the capital enterprise and skill of one country exercise over the trade and manufacturers of another. This latter domination has an insidious influence which paralyzes the springs of all the varied activities which together make up the life of a nation". Forty-two years have elapsed since then. Where do we stand to-day? Where do we stand to-day by comparison with where we stood in 1905, when the Swadeshi movement received, as I have said, a fresh impetus from Bengal. A comparative study of the statistics of production of

industries in India and of the imports of foreign manufactures will throw light upon this aspect of the matter. What are the conclusions which can reasonably be drawn from such a comparative study of the figures for these periods—1890, 1905 and 1930? One conclusion that emerges from it is that we have undoubtedly made progress in this period of 40 years. But the other is that the progress actually accomplished is only fractional and falls far short of that which still remains to be accomplished. The latter circumstance must be and is an inducement to the ever-increasing activity on the part of our countrymen. And in their efforts, the former circumstance encourages and inspires them to ever-increasing activity. If you take the imports of Lancashire cloth for the three years and the indigenous production for the same period, you will see that India is less independent to-day for the clothing of her children upon imports from Lancashire than she was in 1890 or 1905. So much so it has become a matter of practical politics to think of the complete avoidance of the purchase of cloth from that country, and as nearly as possible of complete dependence upon home-made cloth. This is a proposition which upon a study of figures had to be dismissed as impracticable in 1905. But to-day, it has come within the range of practical politics. Take another commodity—sugar. The position of the Indian sugar industry by comparison with the inroads of imported sugar was discouraging in 1905. But thanks to the adoption of the policy of protection by the Government of India, the prospect of the Indian sugar industry is ever so much brighter to-day than it was then. Similarly, if you run your eye on article after article of necessity as well as luxury and consider our relative dependence on the

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imported article and on home-made products, you will find, nearly all along the line, reasons for encouragement and for work inspired by hope for success in the future.

A question may be put whether industrial development can be achieved by means of protection or by means of Swadeshi Movements, Exhibitions and so on. The answer is that the question embodies only a partial statement of the truth. There is nothing which so helps progress as sentiment or feeling behind activity. This form of Swadeshi is not so very new as people sometimes imagine. It goes back to the time when the late Mr. V. N. Mandlik was a member of the then Viceroy's Legislative Council and when import duties on Lancashire goods were abolished in the pursuit of free trade. That measure had a very discouraging effect upon the Indian textile industry. His protests proved unavailing. Mr. Mandlik, one of the most distinguished men of his day, attended the next meeting of the Legislative Council clad in coarse home-spun cloth, which has now become famous under the name of Khaddar, thanks to Mahatma Gandhi. You have to go back to that very early period and to a man who could in no sense of the term be regarded as a man with extremist leanings, who was not a whole-time politician but a jurist of high repute, and who sat in the highest Council in the land as a member nominated by the Governor-General. I remember 15 years later Mr. Tilak was taken to task for preaching the gospel of Swadeshi, which was considered economically unsound. Next, in the Congress of 1902, a resolution was moved in the Subjects Committee to support the Swadeshi movement, but it was withdrawn as there was not sufficient opinion in its favour. Three years later, at the Benares Congress, a resolution on Swadeshi was not pressed. Twelve months later, however, Swadeshi became a commonplace, and the resolution was unanimously accepted. It was not Swadeshi but boycott that then became the bone of contention. To-day, I should like to face the Indian with courage enough to avow on a public platform that he is not a supporter of the Swadeshi Movement. I cannot find better words in which to sum up what exactly the Swadeshi movement is, what it is inspired by, than the words in which Mr. Gokhale spoke about it in his Congress Presidential Address. He said, "The true Swadeshi movement is

both a patriotic and economic movement. The idea of Swadeshi or 'one's own country' is one of the noblest conceptions that have ever stirred the heart of humanity. The devotion to the motherland, which is enshrined in the highest Swadeshi, is an influence so profound and so passionate that its very thought thrills and its actual touch lifts one out of oneself. India needs to-day above everything else that the gospel of this devotion should be preached to high and low, to prince and to peasant, in town and in hamlet, till the service to the Motherland becomes with us as overmastering a passion as it is in Japan. . . The question of production " Mr. Gokhale proceeded, " is a question of capital, enterprise and skill, and in all these factors our deficiency at present is very great. Whoever can help in anyone of those fields is, therefore, a worker in the Swadeshi cause and should be welcomed as such. Not by methods of exclusion, not by insisting on every one working in the same part of the field, but by leaving each one free to select his own corner by attracting to the cause all who are likely to help and not by alienating any who are already with us, are the difficulties of the problem likely to be overcome. Above all, let us see to it that there are no fresh divisions in the country in the name of Swadeshim. No greater perversion of its true spirit could be imagined than that".

A British Example

Recently an incident occurred which would amuse and instruct you.

A German circus prepared to visit England to make money. According to the law, the company had to apply for a licence from the Home Office. The licence was applied for and was granted. The German circus troupe, in order to win greater popularity in the land, where it was sought to make money, dismissed a number of its employees, who were Germans, replaced them by British, and duly advertised the fact that in all the shows which that circus company would give in England, a certain percentage of artists and workmen would be British; and further, that a certain proportion of the goods required by them would be purchased in England as an inducement to the natives of England to patronise that circus. What happened next? The Imperialist Press in England set up an agitation

against the permission given to that circus company to give performances in England on the ground that it would mean increased unemployment among British artists and workmen. The agitation was carried to such purpose that the Home Office unblushingly cancelled the licence which it had given and told the circus company that it must not come. The circus company protested that, after the receipt of the licence, it had chartered two special steamers to carry its men, its animals and its materials to England; that it would be put to a loss of thousands of pounds

by this eleventh hour withdrawal of a licence duly applied for and duly granted. The protest, however, did make no impression on the Home Office. It remained obdurate. The German company threatened an action at law. I do not know what has happened subsequently. Newspaper reports did not say anything. Probably legal difficulties were discovered for Germans suing in British courts of law. The lengths to which the Swadeshi sentiment has been carried by the people of England is illustrated by this most recent instance.

Use of long Staples

In the course of a communication which they have addressed to the Indian Tariff Board on the subject of the use of long staple cotton by Indian mills, the Indian Central Cotton Committee, it was suggested by the President of the Board that there was a wastage of wealth owing to the practice in Indian mills of using long stapled Indian cotton for the production of yarns of lower denominations than the cotton was actually suited to spin, and that on this account either the mills or the cultivators of cotton suffered. The proposition enunciated by the President of the Board required detailed examination and the representatives of the Indian Central Cotton Committee, therefore, asked to be given an opportunity of examining it more closely.

In studying the situation the Committee had the benefit of consultation with the representatives of the East India Cotton Association, the Mill owners' Associations, Bombay and

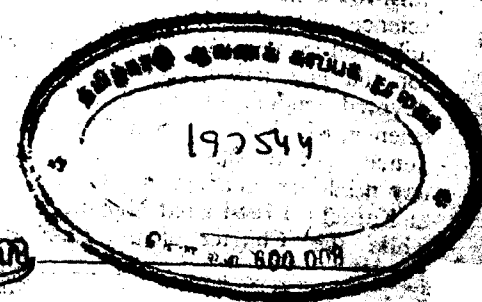
Ahmedabad, and the opinions here expressed are the agreed views of all these interests.

Effect on Growers.

On the general proposition as to whether cotton growers suffer any financial loss on account of mills in India using Indian staple cottons at times for production of counts lower than the maximum counts which such cottons are capable of spinning, there is no doubt that full market rates are invariably paid for all cotton purchased from the grower including staple cottons irrespective of the uses of which such cottons may be put. Therefore, whether cotton bought by mills is used for the purpose of spinning higher or lower counts the agriculturist does not suffer by mills in India spinning lower counts than the maximum counts that can be spun out of such cotton. The conclusion of the Committee is that no financial sacrifice or waste is made at the expense of the agriculturist in this connection.

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The Swadeshi Museum and Bazaar, Madras

ACHARYA P. C. RAY'S OPENING SPEECH.

I am no poet, no Seer and no visionary. But, of course, I am a visionary in the sense that gorgeous visions of the Swaraj that is near at hand are floating before my imagination and for which, my friend on my right (Mr. C. Rajagopalachariar) one of the noblest sons of Madras (cheers) is working so hard. In the whole of India, he is one of those, who transcend the boundaries of a province and has consecrated his life for the whole country. In that sense I am a visionary. But ordinarily, I am a practical man,—a test tube holder, (laughter), and there is nothing in me of imagination. So, all along, I have tried my best to help Swadeshi industries in the way we can help—by starting industries for which there is a very great demand in this country. The two things must go hand in hand, and Swadeshi will have no meaning until and unless you are in a position to produce those articles at home for which there is a great need.

We must change our mentality

But, as I said the other day at Karachi, we must also at the same time change our mentality. We must not go in for fine things. We must for the time being turn our eyes not to the West, but to the East. I have been a student of Western science and I should be the last man in the world to turn round to decry the marvellous progress in science, literature and art which has been achieved in the West. All through my life, for the last half a century, I have been a devoted student of one particular branch of science, which now over all others takes precedence as far as manufacture of articles of every day need are concerned. Only the other day at Karachi, I read what Macaulay, while the Charter of the East

India Co. was going to be renewed in 1833, said in the course of his peroration :

We must do our best to form a class of persons, Indian in blood and colour, but English in taste and opinion and intellect.

Since then we have unconsciously become so many hybrid products, past masters and adepts in the art of sycophantic mimicry of Western modes of living. I find this everywhere to my consternation. Now I have been of late several times in Madras and I find round about your Aquarium, a Restaurant. I find big restaurants springing up everywhere. I do not know by whom it is patronised but surely Gods and Angels do not descend from above to patronise them. Some of you must be doing it. This only shows that you are becoming a kind of hybrid product. We must change our taste.

Many things are necessary if we are to become Swadeshi. It is no use delivering to eloquent addresses to extort your homage. The first thing is that we must for the time being, or some years at any rate, until we are in a position to manufacture highly finished products which tempt our eyes, be content with comparatively coarse things. We know the great objection to wearing khaddar raised by our English educated and especially England returned people, namely, that 'it is so very coarse'. But does it scratch the skin? After all, it is the ladies that must set the ball of fashion rolling. They are really the makers of fashions. If they adopt Swadeshi as typified by khaddar, their husbands, brothers and relations will be compelled to adopt Swadeshi in every household. It is for them, therefore, to take the lead in such matters.

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Effect of the Swadeshi Movement

In order to be able to realise the effect of the Swadeshi movement, we cannot do better than study the report of the Customs House as regards imports. Only the other day, I got a copy of the "Swadeshi" published from Bombay. I am glad to find that your Buy Indian League has also begun to issue a beautifully printed monthly magazine advocating the cause of Swadeshi and collecting facts and figures to bring home to all of us the supreme necessity of adopting Swadeshi. The "Swadeshi" of Bombay gives the trade returns for last September. Let me give you some these.

Tobacco	...	Rs. 11,67,000
Liquors	...	Rs. 12,00,000
Cotton (Raw)	...	Rs. 20,70,000

For this last item, we in Bengal are largely responsible.

Chemicals and Drugs	...	Rs. 38,50,000
(one month)	...	Rs. 38,50,000
Furniture	...	Rs. 2,00,000
Miscellaneous goods	...	Rs. 20,00,000

So in one month, Rs. 1,15,00,000 gone! But we must be cautious about these figures because the last two or three years have been years of depression. We must, therefore, take also a year of prosperity. It so happens that there is an insane craze for artificial silk now; as a result we in Bengal have been chiefly hit. By these importations, the silk factories of Moorshidabad have been hard hit. So also I think Mysore. Let me give you some figures.

In 1922-23, the importation of artificial silk was to the extent of £ 225; in 1926-27, it was £ 5,776. Between the years 1925 to 1929, about four crores of rupees worth had been imported! Mahatmaj, you will see, has laid the greatest stress upon the textile industry, because though we say importation of piecegoods has diminished very greatly, we find it is still very large.

In 1925-26 importation of Motor-cars	4 crores
" " Cigarettes	2 "
" " Cotton	65 "
" " Medicines	2 "
" " Chemicals	2.5 "
" " Soaps	" "

In Madras, the sale of groundnuts, your chief commercial crop, which used to be about Rs. 15 crores has suffered much; so also cotton.

Support Khadi

Our attention must be devoted towards the revival of khaddar and spinning. Unfortunately, in the course of recent years, the products of the mills have been given a prominent place in the Swadeshi work, and they have now almost monopolised the front seats, compelling khaddar to recede into the background.

Depots and stores for the sale of khaddar and Swadeshi articles are being started not only in different parts of the city, but in various centres in the presidency. This, of course, was a growing want. In this museum or stores, that is today being opened we have got almost everything Swadeshi, so that at a glance we know what we want. There will be no more room for complaint as regards the unavailability of such things nor even of their inaccessibility.

My chief complaint is against your anti-Swadeshi ways. Swadeshi somehow or other is inborn in me. It is the very breath of my life. I for one cannot understand how an Indian can afford to be 'Videshi' in taste. Time was when Indian arts and crafts and wares drained the civilised world's gold into India: now the tables have been turned. We are now practically imbibing all the fashions of the West without being able to assimilate their many redeeming qualities.

The repercussions of the loss of one industry react upon the other. Lord Curzon administered a severe rebuke to the Indian Princes, that instead of patronising Indian made carpets, of exquisite texture and colour, they imported goods from Mayfair. All round we see we are deteriorating and degenerating. All the arts and industries have been lost. All the people have been thrown upon the land, with the result that there is a very severe pressure on land leading to our utter impoverishment. At least 30 or 40 per cent. of the population of India were living by handicrafts and industries. But all these have now been thrown on the land.

Insurance companies, again, are a very great channel through which our country's money is being drained off the land. If the money had

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remained in India, we could have started so many new industries. It is a vicious circle: the want of patronage means the ruin of industries and leads to the impoverishment of the land in various ways. This is another argument why we should be genuinely Swadeshi.

The future of young men

This Buy Indian League is doing noble service, I should say. It is not necessary, that we should all go to jail in order to have the impress of martyrdom. My apology is that without going to jail, I have done the utmost that I could to promote Swadeshi industries and arts. After all, Bengal is a land of emotionalism. But Bengal is also a land, which is most backward in the matter of industries. I am afraid Madras has been suffering much more on this score. Unless we start new industries, we will be ever in the same position. Graduates are turned out on a mass production scale. Universities are springing up, mushroom-like here there and everywhere. Universities are competing with each other in giving the hall mark like postal peons impressing the date stamps on letters in the post office! (laughter). With the result that the market price of a graduate in other provinces is Rs. 25 and in Madras, where you have learnt the art of living on an irreducible minimum—of 'rasam' and 'mor' diluted till it is nothing but *aquapura*—it is Rs. 20 (laughter). We must all take to starting industries, new busi-

nesses and to trade and commerce. Precious and valuable lives and intellects are allowed to run to waste. For instance, the Madras Pencil Factory has been doing excellent work and its output is to be found all over India. There is one enterprise started in Karachi—the typewriter ribbon and carbon paper industry, whose products are in no way inferior to the imported stuff. Even in small industries there is ample scope.

Carry on incessant propaganda

The museum is just the thing wanted for the promotion of Swadeshi. Genuine propaganda all along the line is necessary. We have a knack of hearing an eloquent lecture and going home and forgetting everything. But that should not be. We must carry on incessant and sustained propaganda. Constant vigilance is also essential. We should all take a solemn vow that we would use only Swadeshi articles as far as possible, even if the home made articles happen to be slovenly or coarse. Whenever you are purchasing a Videshi article, you are robbing your own fellow countryman of his legitimate food. See that you do not further add to the impoverishment of the land but positively do something to mitigate it, to remove the hunger which now seems to be the lot of an ordinary Indian. For an educated Indian to use a Videshi article is almost a crime; and to use Videshi when a Swadeshi article is available, is high treason.

"BUY INDIAN" DIARY

Published by

THE BUY INDIAN LEAGUE, MADRAS

Will be available at:

The League office, Armenian Street, Madras
and at all other local dealers.

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MYSORE COFFEE

BY A CORRESPONDENT

Mysore coffee was the one commodity that arrested my attention, when I visited the stall of the Mysore Coffee Prachar Association of Chickmagalur in the Swadeshi Museum and Bazaar organised by the Buy Indian League in the Hindusthan Buildings in the city of Madras. The Mysore Coffee Prachar Association deserves congratulations for the service it has done by educating our own people on the coffee trade of India generally and of Mysore State in particular. Very few know the difference between coffee that is known as the whole copulative and that known as gleaning or tiles. There are at present two associations of coffee growers in the Mysore State, the headquarters of both of which are in the town of Chickmagalur. One association is called the Coffee Growers' Association which is entirely an association of European planters. The second association is the Mysore Coffee Prachar Association, which was recently started by the Indian planters consisting of about 200 members. The object of this association is to supply the Indian market with the best coffee that is grown in the Baba Budan hills. This coffee of Baba Budan hills is not so green as the Nilgiri coffee but the taste of that of the Baba Budan is far superior to that of the Nilgiri coffee. The capital and management of the Mysore Coffee Prachar Association are all Indian and there is nothing foreign. It is a well known fact that there is no demand in the foreign market for Nilgiri coffee; and, therefore, Nilgiri coffee is generally sold in the Indian market, whereas Baba Budan Hill coffee, for which there has been a great demand in the foreign market, was invariably exported to foreign countries. Before the Indian planters started the Mysore Coffee Prachar Association and organised their own business in regard to the marketing of the best coffee grown in the Baba Budan Hills, it was only the Nilgiri coffee or the inferior quality known as gleanings that could be available in the market for sale.

Grave Confusion

Some planters, used to enter into contracts with the exporting firms in Mangalore to export all the parchment coffee to foreign countries. Parchment coffee is another name of the whole crop native. Gleanings, which are of a very inferior quality alone could find their way into the Indian markets. Their gleanings are a mixture of ripe and unripe coffee seeds plucked at the last picking and are inferior in quality to the ripe seeds plucked in the previous picking. These gleanings never commanded a sale in the foreign market and they have been sold in the Indian market, under the name of "Native" coffee. The confusion created in the coffee market by the numerous names given to the coffee put in the Indian market for sale has been so great, that it has not been possible for people to know which is good and which is bad, and which is Indian and which is non-Indian. In these circumstances, the Mysore Coffee Prachar Association came into existence and they have been supplying the Indian market with the best coffee that is grown in the Baba Budan hills.

Appeal to Public

When I visited the stall of the Association the other day, I was struck at the demonstration made by them to enable people to know the difference between the best coffee of Baba Budan hills and that of the inferior qualities that have hitherto been passing in the market for good Native coffee. The printed pamphlets and the literature supplied by the Association enable the dealers and the drinkers of coffee to know which is which and what they should purchase. Coffee and tea plantations and the manufacturing processes have developed scientifically and those aspects would be examined by me later.

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Accountancy as a Factor in Business Organisation

by

MR. R. B. SHAIK, B. COM., C.D.A. A.S.A.A.

INCORPORATED ACCOUNTANT, (LONDON).

"Buy Indian" appeals to the patriotic sense of consumers and as such it is purely a consumers' movement. The propaganda being mainly one-sided would not make much headway, unless there is a hearty co-operation on the part of producers and distributors. Often we hear people say "I want to buy an Indian article, but I do not know where to get it", or "the quality of Indian articles is not good, while the price is not competitive". These are the questions to be tackled by the producers and distributors and on their successful handling would depend the success of the 'Buy Indian' Movement.

Efficient organisation

The problem of efficient organisation seems to be easy at first sight, but will be found to be very complex on further consideration. It is one of the most difficult and important problems which the manufacturers throughout the world have to tackle. The necessity for such efficient organisation is much more felt in these days of severe international competition. Now comes the question of the survival of the fittest and the firm with the best and most efficient organization as regards production and distribution would succeed in the end. It is on this point the Europeans and Americans score over us, with the result that we find our market flooded with foreign goods even though in most cases they are manufactured from raw materials taken from India.

The general tests of efficient organisation of an industry are :—

1. Technical equipment, layout and handling.
2. Adequate working capital.
3. Low cost of production.
4. Economy in overhead charges.
5. Proper distribution.

6. Sound credit and trade finance in regard to purchases and sales.

7. Effective sales organization

8. Provision for adequate reserve for depreciation and the like.

The problem of organisation is a very complicated one and various factors contribute towards making it efficient. This article would, however, deal only with the part played by Accountancy and the Accountancy profession in organizing industry on sound and efficient lines.

What is Accountancy

Accountancy is the art of recording, tabulating and interpreting transactions arising in the course of a business. Accountancy, therefore, is closely connected with business. It is the accountant, who tells from whom the firm has to receive and to whom the firm has to pay and how much. It is the accountant, who would tell the management whether the sum total of the year's labour is profit or loss. It is the accountant who will give information to the proprietor about his financial position and whether he is solvent or insolvent. Thus the accountant is an indispensable and valuable adjunct in any department of business.

The Accountant

The work of an accountant was up till now confined to the writing of books of accounts only and sometimes preparation of periodical statement of accounts. However, with the increase in trade and its complexity and with the advent of international market, and, consequently, international competition, the accountant is required to be much more than a mere book-keeper. Not only is he required to interpret the accounts for the benefit of proprietors but he is required to submit various statements and records to the management from time to time for their guidance.

Buy Indian

A close consideration of continuous records constitutes the only means of control available in a great organisation. Proper and sufficient records are a sort of tool in the hands of the management with which they must work. The vital problem of the management, therefore, is not only whether the accounts are adequate for the purpose of giving information to proprietors but whether they are adequate for the needs of management. It is a problem for an accountant as to how best to submit the information to the management. The statements will gain or lose in value according to the manner in which they are presented. The accountant must, therefore, ascertain first, for whom the statement is intended, and, secondly, what it is for. It is only after considering these two factors the accountant will be able to reduce the statement of complicated technical matters to simplicity by the elimination of irrelevant and unimportant detail and so cause the main factors and tendencies to stand out clearly.

Some Details

I will now consider in detail as to how the accountant can supply useful information to the management. A factory can be divided into two departments viz. manufacturing and distributing. It is the proper organisation of these two departments that goes to make up profits or losses. The manufacturing department would give an idea of the cost of production and the selling department would furnish information about the cost of selling.

On the manufacturing side, the accounts will deal with materials, wages and overhead charges, which go to make up cost of production.

The factory will be divided into various departments and information will be collected, and tabulated under each department. Unless the information under each department is available, a loss on one department might be masked by profits in another. It is only the detailed information under each department that would give information as to the directions in which the trade is to be fostered and as to the regions in which it might profitably be abandoned to competitors.

The Cost Accountant

The function of the Cost Accountant would be to divide the unit of production to the minutest detail possible and consider the cost of each component

part under each head. It is only by dividing and subdividing each operation and collecting information at every stage, the management would be in a position to know whether there is a proper quantity production in relation to the quantities of materials used and whether due economy has been practised in regard to men's time and usage of stores.

Standard Cost

The tabulation under various heads would enable the management to arrive at a standard or normal cost of each unit of production. Having in this way arrived at a standard cost, the management will require that for every unit of production in future an accurate record of materials, wages and overhead charges, shall be kept in a similar form and compared with the standard, any variations being carefully inquired into.

The existence of a standard cost on the basis of a normal output, with which a running comparison of actual costs is being made, will make possible the preparation of a valuable budget. It is rather strange that, though we hear of budgets of Provincial and Central Governments, the businessman has been slow to appreciate its usefulness.

Features of a Budget

The principal feature of a budget is that a careful survey is made of the anticipations in regard to a future period of determined length. The anticipated expenditure is considered and the means available to meet it. In the preparation of the budget for a manufacturing business, it will be necessary to consider on the basis of past experience and present trade conditions, the anticipated sales—quantities and prices. On this estimate, the factory output for the period will be calculated. This information will be of help to the buying department, which will be in a position to estimate the quantity of stores and raw materials required, which in their turn may be calculated on the basis of standard cost and total output. Every other item of expenditure will be planned beforehand and arranged in different classes for scrutiny and consideration. As the period passes, the figures as they accumulate will be compared with the anticipations in the budget, and this may be found in many cases to be a potent engine for the control of expenditure.

Buy Indian

The Work of the Cost Accountant

The Cost Accountant would, with a mine of information with him, be able to render a real and useful service to the management. The knowledge of exact cost of production would enable the selling prices to be regulated, thus minimising the trading risks. The detailed analysis of expenditure to different jobs would disclose vital information as to techni-

cal deficiencies e.g.—spoilage of materials, idle time of workmen or advantages of alternative processes. Proper planning in advance would result in better supervision and the flow of work would be more effectively controlled enabling a larger and more uniform output to be secured at lower cost and larger profit. It would also enable the management to secure data and information, which may be preserved and made available at any time in future.

CORRESPONDENCE

THE EDITOR,
"BUY INDIAN",
MADRAS.

Dear Sir,

I have great pleasure to communicate to you the following on behalf of my friends and stall holders of the Swadeshi Exhibition at the Hindustan Buildings: We wish to express our heartfelt thanks to you and the Exhibition authorities for generous and kind treatment shown to us.

The stall holders were greatly pleased with the arrangements and the way in which they were treated by the authorities as well as by the volunteers, and I can point out that there was no room for any complaint by the stall holders during the Exhibition.

We want to express our gratitude to the Buy Indian League authorities and the volunteers for their sincere work without any selfish motive in their minds, which is clearly proved by their allowing the public to enter the Exhibition by paying a nominal fee of 6 pies only.

I can boldly say on behalf of the stall-holders of greater experience than myself that we admire the courteous behaviour of the authorities and the arrangements made at this Swadeshi Exhibition.

We have also asked our factories to show their gratitude by sending their goods direct to the Buy Indian Museum. Most of the stall-holders have agreed to send their goods to the Museum and thus make it a success.

It may be suggested that, if the League co-operates with the manufacturers by forming a small Committee, with manufacturers as members of the Committee, it will help to make the Swadeshi Museum a great success.

We have every hope and confidence in the Buy Indian League which will surely establish

not only the spirit "Buy Indian" in the heart of the public, but also effect more sales of Swadeshi goods. We have been experiencing good sales of Swadeshi goods ever since the establishment of the Buy Indian League, for which we are grateful to the authorities and to Mr. B. Shiva Rao.

In spite of the repeated appeals made by Mr. B. Shiva Rao, the Madras public, although aware of many stationery articles manufactured in India are using foreign stationery goods, which is proved by the statistics regarding stationery imported into the Madras Harbour. There has been a little decrease in imports recently and many are under the impression that this is due to the propaganda of the Buy Indian League.

I can say that the decrease in imports is also due to the dumping of unsaleable and rejected foreign-made articles from such places as Bombay, Karachi, and Calcutta. Many merchants in this Presidency are getting these goods at a rate cheaper than the usual foreign indent rates and selling them at a profit.

As there has been no remarkable sales effected in Indian stationery during last year, the public should sympathise with the Buy Indian League and purchase Indian stationery articles.

All sorts of stationery such as pens, fountain pens, pencils, penholders, pins, carbon paper envelopes made of pure Swadeshi paper as well ribbons and other 90% of Indian stationery goods are available.

Now there are whole sale dealers in Madras who have got stock to meet large demands.

Yours faithfully,
A. N. RAMACHANDRAN,
Commercial correspondence,

Buy Indian



Non-Indian Insurance Companies

IN the Indian Insurance Year Book published recently by the Government of India, it is stated that the total assets of non-Indian companies amount to nearly Rs. 34 crores. The Year Book gives full particulars regarding the distribution of these assets among the foreign companies, but no mention is made about the actual items and securities in which these assets are invested. In regard to Indian companies, the Government Actuary gives details about their investments. It is difficult to understand why a discrimination of this kind should be made between Indian and non-Indian companies in an official publication.

Indian Insurance Companies

The same publication tells us that the total assets of Indian companies amount to Rs. 27 crores. The bulk of these assets is invested in stock-exchange securities, the net value being nearly Rs. 19½ crores. Mortgages, loans on policies and on stocks are estimated at about Rs. 3½ crores; land and house property are valued at Rs. 1½ crores. Investments outside India amount to Rs. 3¼ crores.

Russian Textile Mills

In an article in the monthly review of the Moscow Narodny Bank, London, it is stated that within the next five years many new textile mills are to be erected in Central Asia by the Russian Textile Industries. The plan includes extensive development of silk, cotton, wool, jute and other fibre

cultivation. The 1932 plan called for the production of 133,000,000 metres of woollen goods. The object of the Textile Industries is to make the industry entirely self-supporting as regards raw materials. The second "Five Year Plan" includes measures for the development of sheep-breeding and the "securing of special quality wools and merinos".

Economic Councils

A suggestion that really deserves serious consideration has been made by the Bengal Chamber of Commerce in a letter to the Government of Bengal, wherein it is stated that a small standing Economic Council of an expert rather than a representative nature should be set up in the province, "to study and co-ordinate the reports of various commissions appointed from time to time by the Government. The Chamber further states that this Council should be composed of business men, officials and "practical economists"; and it believes that an intensive study would reveal many avenues in which Bengal can profitably supply most of the requirements of her population. A Free Press telegram states in this connection that Sir George Schuster and Dr. Meek are now busily considering the feasibility of establishing Economic Advisory Councils at the Centre and in the Provinces on the lines indicated by Sir Arthur Salter. So far as Bengal is concerned, His Excellency the Governor of Bengal is reported to be very keen on having an early start in this direction, while the European commercial interests in Calcutta under His Excellency's lead are supporting the scheme.

Buy Indian

British Capital in India

The estimate of British capital invested in India was once put down at Rs. 1,000 crores but this figure has not been universally accepted. Sir Jadunath Sircar says that the amount invested in India may be something above Rs. 518½ crores. Mr. M. C. B. Sayer, formerly Secretary to the Bombay European Chamber of Commerce, stated early in November 1932 that only 650 million pounds of British capital have been invested in India in Government loans, Railway bonds, Municipal loans and commercial enterprise.

Rural Indebtedness

The Central Banking Enquiry Committee gives the following table of rural indebted-

ness in the various Provinces in India. The total indebtedness is put down at Rs. 900 crores.

PROVINCE	INDEBTEDNESS	
	Rs.	crores
Assam	Rs. 22	crores
Bengal	100	"
Bihar and Orissa	155	"
Bombay	81	"
C. P.	36	"
Central Areas	18	"
Burma	50-60	"
Coorg	35-55	"
Madras	150	"
Punjab	135	"
U. P.	124	"

EXPORTS FROM INDIA

Through the courtesy of a number of exporting houses the Indian Central Cotton Committee have been able to collect details of exports to different countries classified according to the usual graded descriptions on the definite understanding that figures relating to individual firms would not be divulged to the public. Those figures shows that the total average exports from India of Indian long staple cotton falling under the above class during the season 1929-31 were as follows:—

	bales.
Hyderabad Gaorani	39,000
Tinnevellies	56,000
Cambodias	55,000
Westerns and Northern	30,000
Kumta Dharwar	2,000
Broach	25,000
Punjab-American	42,000
Total	249,000

From these figures it may be inferred that not less than 2.49 lakhs bales of long staple cotton were exported, leaving only 2.58 lakhs for consumption in Indian mills.

The next point for consideration is whether the whole of this long staple cotton was absorbed by Indian mills. As there were no reports of unsaleable quantities of staple cottons during the seasons referred to, the Committee believe that it is justifiable to infer that the long staple cottons available in India were absorbed by mills in India. On the other hand, it is the general experience of mills that owing to scarcity the premiums which have to be paid for staple cottons increase in July, August and September.

Buy Indian

OTTAWA AND 10%

Buy Indian first.; Buy Indian next; Buy Indian always.

Buy Indian and employ Indian Labour;

Buy Indian and encourage Indian Industries;

Buy Indian and keep your money in the Country;

Buy Indian and develop National Industries;

Buy Indian and become self reliant and self supporting.

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The Calcutta Industrial Magazine March, 1931 speaks:—

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THE EX-JUDGE, HIGH COURT, MADRAS.
 SIR C. V. KUMARASWAMI SASTRIAR KT., B.A., B.L.
Writes:—

I have known Dr. E. S. Gopan for some years and consider him a very good Ayurvedic doctor. His "KAYASIDDHI MAKARADHWAJA" is a good Tonic and his 'VETTIVER THAILAM' a very good bathing oil. His knowledge of Ayurvedic Science is deep and his experience as a Doctor wide. I shall always be glad to hear of his Success
 (Sd). C. V. Kumaraswamy Sastriar
 30-9-1932.

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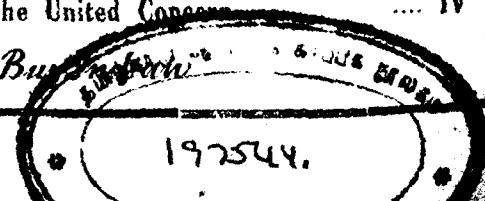
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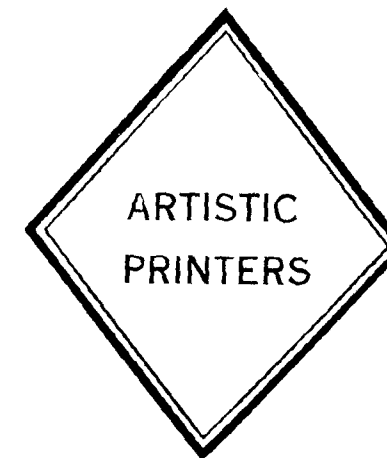
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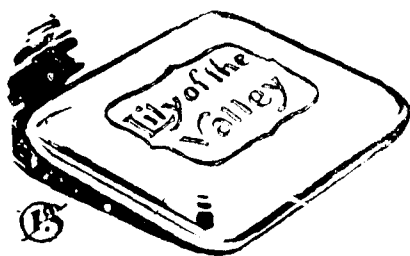
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