

The Madras
Co-operation



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THE MADRAS CO-OPERATOR

ISSUED
EVERY MONTH IN THREE LANGUAGES

"Numbers without union are powerless :
Union without knowledge is useless."

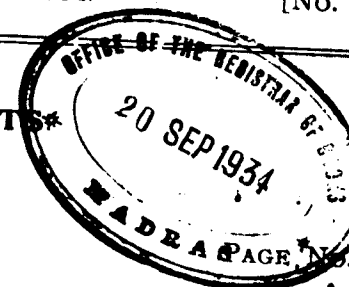
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We beg to announce that the FOURTH YEAR ending March 1933, our LIFE DEPARTMENT has issued

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Branch Manager.

The Fourth Madras District Co-operative Conference

H. 17 13th December, 1931



THE MADRAS CO-OPERATOR

EACH FOR ALL



ALL FOR EACH

VOL. II]

JANUARY 1932 & February [No. 7+8]

The Slums of Madras—A Survey.

BY MR. S. R. VENKATARAMAN,

Member, Servants of India Society, Royapettah.

The growth of slums in a city may be directly traced to the large influx of villagers into the city who are attracted to it by the high wages that they expect to get in a factory or in an industrial workshop. Along with this, the lure of town life with all its attractions and amusements like theatres, cinemas, illuminated streets, beautiful bazaars and vast crowds has made the villager leave the village and settle in town. In some cases, it may be that a poor man with no lands or agricultural work to keep him in the village ultimately turns to the town to earn his living. The rapid progress in the means of communication has brought the town and the village nearer, and has made migration to and fro easy and frequent. And this accretion to the town population in search of employment has created the problem of the slums. The Royal Commission on Labour in India say in their Report that "In the Urban and Industrial Areas, cramped sites, the high value of land and the necessity of the worker to live in the vicinity of his work have all tended to intensify congestion and over-crowding." In another place they say that "The establishment of an industry in the average Indian town has in certain respects not always been an unmixed blessing."

SLUMS AND THEIR ORIGIN.

The locality, where these industrial and factory workers live, has come to be known in common parlance as a "Slums," and it has thus been described in the Encyclopædia Britannica: It is "A squalid, dirty street, or quarter of a city or town or village inhabited by the very poor, destitute or criminal classes; overcrowding is another characteristic. The word is a comparatively recent one and is of uncertain origin it has been doubtfully connected with the dialectical use of 'slump' in the sense of marshy place, swamy place."

The slums in the city of Madras probably had their origin in a number of the poor belonging to a particular community living together in a group far removed from the quarters of the caste people. These are called cheries in Tamil, and invariably they are all inhabited by depressed classes like the Adi-Dravidas. But the word "Slum" nowadays is generally used to denote those localities which are inhabited by the poor classes of people belonging to all classes and communities. Therefore by 'slum' here we mean the latter. Many such slums have sprung up and are still springing up in the city on account of the growth of factories and industrial workshops and an account of the increase in demand for various hands of skilled and unskilled labour.

According to the figures furnished by the Corporation authorities there are as many as 158 slums in the City of Madras. In the course of a survey of the slums that is now being carried on by the Madras Sanitary Welfare League, the workers of the League often come across the slums not mentioned in the list, and it is surmised that there are at least 50 such slums. These are probably the new slums that have come into existence owing to the increase of population during the last decade. Therefore we may take it that there are about 200 slums distributed all over the City. There are big and small. The bigger ones consist of about 500 houses and of about 1,000 families; the smaller ones consist of about 20 houses and of about 50 families. The Royal Commissioners on Labour in India say that "in a city like Madras there are 25,000 one-roomed dwellings, sheltering 1,50,000 persons or one-fourth of the population. The general shortage of houses is so acute that many hundreds of workers are entirely houseless and live on the streets or on the verandahs of godowns in the vicinity of the harbour."

CHERIES ACCORDING TO OWNERSHIP.

The 158 slums in the city may be generally classified under three headings according to ownership. They are owned by either the Government, the Corporation or by private land-owners. For purposes of municipal administration, the slums owned by the Government and the Corporation are treated alike. That is to say, the Corporation can effect improvements in these cheries when funds are available, and can provide the fundamental civic services in these cheries or slums, like the provision of water-taps, lights, latrines, bathrooms, etc. In privately-owned slums, the corporation is not in a position to effect sanitary improvements, because that is objected by the Government Auditor.

The 158 slums in the City can therefore be analysed according to ownership thus:

Government slums	...	...	...	23
Corporation slums	...	...	...	20
Privately-owned slums	...	...	...	115
			Total	158

That is to say, 15 per cent are Government cheries, 13 per cent are Corporation cheries and 72 per cent are privately owned cheries. As a rule, the cheries owned by Government and the Corporation are better kept and attended to than the privately-owned cheries from the point of view of sanitary arrangements. But they are not what one would desire them to be. I may just cite one instance. There are a number of model huts owned by the Corporation intended for housing its menials like the scavengers and sweepers. In Egmore, the Corporation owns about 70 huts in Goyyatope, to house an equal number of families. But, to our dismay, we found the whole colony overcrowded. Each hut contains a living room about 8 feet by 10 feet with a verandah in front which has no roof. There is a verandah at the back which is roofed and is being used as a kitchen. Its dimensions are about 4 feet by 10 feet. Besides this, there is a small court-yard at the back which is used for bathing and other domestic purposes. This is scarcely sufficient to accommodate an average family of five members. But in the case of these sweepers and the scavengers, no family consists of less than five members and the average may go up to six or even seven members. On enquiry, we learnt that each hut consisted of more than one family and some of the sweepers and scavengers had sub-tenants from whom they also collect rents. We found numerous huts in which as many as four families were living. It is surprising that the Corporation, which owns these huts, should allow such a state of affairs to continue and remain indifferent to the urgent need of housing its own employees. Perhaps conditions will improve as soon as the houses in Bogipalayam are completed. It may be mentioned here that in Bogipalayam, the Corporation is building 180 model huts with the aid of a Government loan.

Privately-owned cheries are the worst in this respect. They are very insanitary and the Corporation does not think it its duty to attend to their sanitary needs. Out of the 115 private cheries on a rough calculation, it may be said that about 30 of them belong to religious or communal bodies. The rest are owned by Mahomedans, Hindus and Christians. The following temples own a number of cheries in the City; the Parthasarathy temple of Triplicane, the Kandaswamy temple of George Town, the Kannika Parameswari temple in Kottawal bazaar. Other temples and religious bodies also own a number of cheries each. It will be an easy matter for the Corporation to tackle at first these cheries. They are not properties owned by any single individual but by the community as a whole. The Corporation for instance can compel the temple authorities to effect the necessary sanitary improvements in the cheries, and I hope with growing civic conscience among the people it will not be very difficult to persuade the trustees of these temple properties to provide for the people in lands belonging to the temple the irreducible minimum civic amenities.

CASTE AND TRADE CHERIES.

The slums may be analysed according to castes also, as follows: the dhobies, fishermen, earth workers, leather workers, lime-kiln workers, scavengers, toddy drawers, brick layers and Adi-Dravidas, all these are scattered over the City of Madras, some of them in exclusive blocks. The cheries inhabited by particular castes are distinguishable from the rest. For instance, the names of the slums ending with "Chery" are Adi-Dravida slums, that is, of the untouchables. In it may be living domestic servants like butlers and chaprasis, rickshaw pullers, etc., "Kuppams" are fishermen quarters. The name "Palayam" is indiscriminately used for the rest. The slums where the leather workers live are in some cases called Chakkilipalayam. Some of these slums are known by the name of "gardens" also, for example Mackeys Gardens is a colony of Adi-Dravidas. There are many like this in the City.

There are several cheries inhabited by people belonging to the same trade or occupation. But this rule is not absolute. We come across cheries with people of a particular calling preponderating over the others. As there is a tendency among the poorer classes of people to live very near their place of work, they all live together in one locality though they may belong to different castes or communities. There is also the case of people belonging to a particular community always living together in a compact group in one or more places. The bond here is communal. As instances of the second, we may mention the following. The leather workers, who are chukklars, live in Perambur, Pudupet, Triplicane, and Periamet in compact bodies or groups. Rickshaw pullers live in small cheries off some public road in small groups of 40 or 50 families. Domestic servants, office boys, etc., live in slums in and round about Mount Road, Chetput, Kilpauk and Nungambakam within easy access to offices and European quarters. Hand cart pullers and casual labourers live along the bank of the Buckingham Canal, and in the vicinity. People working in the Harbour live in George Town, lime-kiln workers in Korukupet and fishermen along the sea shore. We can thus multiply instances. The point is that the general tendency among the people is to flock either to a chery peopled by their own caste men or by fellow workers. Cheries which are mixed in character are scattered all over the city.

Looked at from the point of view of the faiths professed by the inhabitants of the slums, they can be classified under two groups: one group consists of those cheries which are peopled by exclusively by the followers of one faith like the Hindus and the Christians. The other group is a mixture of all faiths including Islam.

SOCIAL AND ECONOMIC STATUS.

Most of the people, living in the cheries, are poor labourers. They occupy the lowest position economically and socially. They lead a hand to mouth

existence. Their poverty does not permit them to live in a good locality in decent houses, but drives them to the slums where they construct small houses or huts at a cost of Rs. 10 or Rs. 15 or more according to their means. Those who are not in a position to build huts live in rented huts. People owning huts in private cheries, pay to the land holder ground rent ranging from annas eight to two rupees in the case of thatched huts, and from Rs. 2 to Rs. 4 in case of brick and tiled buildings. The owner of a hut with a view to supplement his income, lets a portion of his hut for rent, making thus overcrowding in all the chery still worse.

They are a miserable lot, the people living in the cheries. As a general rule, all the low lying marshy lands, belonging to private individuals which cannot be put to any use without spending much money to improve them, are offered to these people for building huts. As these poor people cannot afford to pay the ground rent for sites in elevated places, they are naturally pushed on to the low-lying lands. During the rainy season, these cheries are not fit for human habitation. They get flooded; the floors of the huts become damp, and the surroundings are rendered insanitary.

IN THE RAINY SEASON.

During the cyclone in November last, a number of slums in the city were flooded and the huts therein were damaged. The cheries in the North of the City like Puliyanthope, Bogipalayam, Chakilipalayam, Kursadicheri and a number of others suffered the worst. In these cheries on account of their low level and the heavy rain, there was knee-deep water in a few and waist-deep water in the rest. In Perambur Chakilipalayam, there was four feet of water. After the floods had subsided, the roads became so very slushy that one got stuck up in the mud six inches deep. Darkness, bad air, dampness, dirt and dilapidation are the characteristics of the slums. Their walls are of mud and very low. The doors are small and narrow. In several of these slums the huts are on a lower level than the plinth level by two feet. Roofs of these are of thatch ordinarily but we also come across roofs made of flattened kerosene tins. At times old gunnies serve as a wall or partition. The streets in many of these cheries are narrow and full of foul smell as people throw all their rubbish and garbage there and allow rot. They allow their children also to use the streets as latrines. They seldom bathe and wash their clothes. Their habits of life are very insanitary. This is the general condition of most of the cheries in the city. In addition, the absence of good water-supply, lighting, latrine, and bathing arrangements, makes one shudder at the kind of life the people in the slums are forced to live in a city like Madras. It is a wonder that a fourth of the population in the city are left untouched by the wholesome influence of the civic services of the Corporation. Thus the poverty of the people, their bad houses, insanitary habits, the absence of a spirit of self-help among them to improve the sanitary

conditions of their surroundings, and the utter neglect of the land-owner to provide them with the necessary civic amenities, like water-supply, lighting, latrine, and bathing accommodation, etc., and the indifference of the Corporation to look to the sanitary needs of the slums, all these have contributed in no small measure to the gravity of the problem of public health in the city, the seriousness of which has not yet been fully realised by our City fathers. When we take into consideration that there are 115 private cheries with nearly 1,00,000 people living in them without water-taps, lights, latrines, and bathing ountains and without any arrangements for scavenging, the gravity of the problem will be better realised.

POWERS OF THE CORPORATION.

The problem of the slum in the city is mainly a problem of private slum-owners. It has already been pointed out that the 115 cheries in the city are not provided with fundamental civic services. The corporation has got ample powers given to it under the City Municipal Act to provide the necessary sanitary conveniences to the people in the cheries, at the cost of the land-owner; but it is strange that the Corporation has not used its powers to the fullest advantage. The City High Morality Committee in their report suggested as far back as 1927, the amendment of the Municipal Act to enable the Corporation to attend to the sanitary needs of these private cheries without being objected to by the Government Auditor. But so far nothing has been done.

Besides these, there are a large number of "squatters" that is, camps of houseless labourers scattered all over the City. They sleep in the streets and lanes under the canopy of heaven. This is again due to lack of cheap housing accommodation in the city. To understand the condition of these squatters requires a little more investigation. We have to find out whether it is the want of land in the vicinity of their place of work that makes them squat in open places, verandahs and pavements. Perhaps verandahs and shop fronts are better than damp huts. These squatters use the open drains, streets and lanes as public latrine with the result that the neighbourhood in which they live is rendered very insanitary.

The existence of these slums and more particularly the bad housing conditions therein, are responsible for the high death rate in the city for the last one decade. The lack of proper housing in the city to house its poor inhabitants has led to overcrowding, congestion, squalor and disease.

SANITARY WELFARE LEAGUE'S WORK.

So far the general condition of these slums has been described. But it will be premature to suggest any remedy before a careful survey is made of all the slums in the city from the point of view of their sanitary needs. It is encouraging to find that the Sanitary Welfare League, which has been recently

started by a few interested in the civic problems of the city, is conducting sanitary surveys into the sanitary condition of each slum. The League has the following objects; (1) to carry on a campaign of Sanitary Education, to investigate and assist in bettering conditions of living in the city; (2) to bring together persons and bodies interested in the sanitary improvement of the city, and to co-ordinate their work; (3) to focuss the public attention on the main problems of sanitary improvements and to bring to the notice of the municipal authorities the sanitary needs of different localities in the city. Since it was started, about 20 workers have come forward now to work on behalf of the League. A questionnaire from the point of view of sanitation has been prepared and out of the 158 cheries, nearly 35 have been surveyed. After the survey is completed the information thus got will be made available to the public in the form of a report. Then surely effort will be made to find ways and means to improve the slums by non-official agencies as well as by official agencies.

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The Madras District Co-operative Central Bank, Limited.

20, Second Line Beach, George Town, Madras.

(Registered under Act II of 1912).

ANNUAL REPORT FOR 1930-'31.

The Board of Directors have the honour to submit the First Annual Report on the working of the bank.

STARTING AND JURISDICTION.

This is the first year of the Bank's working. It was registered on 10-7-1930 under Act II of 1912 and was started on its work on 30-7-'30 with 32 shareholders and with a paid-up share capital of Rs. 16,600. It worked for a period of 11 months in the Co-operative year under review. The operations of the bank are confined to the Madras District. It is gratifying to note that 101 societies out of the total number of 153 societies of all classes situated in Madras became members of the bank, which has undertaken to finance all constituent societies in the City including those organised specially for Christians and depressed classes.

PROGRESS.

At the end of the year the 101 societies which became members of the bank put in a paid-up share capital of Rs. 58,850 besides investing a sum of Rs. 2,02,680 in various kinds of deposits with the bank. Their Reserve Fund amounting to a sum of Rs. 2,20,290 was also invested with the bank. The bank disbursed a sum of Rs. 4,90,565 and Rs. 15,18,089 as loans and Cash Credits to societies and recovered Rs. 2,21,555 and Rs. 14,80,060 leaving a balance of Rs. 2,69,010 and Rs. 38,029 as loans and cash credits respectively at the end of the year. Out of the total outstanding principal, a sum of Rs. 7,358 only was in arrears at the end of the said period. The percentage of balance to demand works at 0.44. and there were no arrears under interest.

The bank has been discharging its functions of a financing agency and a balancing centre for the City Societies, satisfactorily from the commencement of its working.

The Board of Directors met 17 times for transacting the business of the bank and the average attendance was 7 out of 9 Directors.

As there is no Supervising Agency in the City, it devolved on the bank to take up the supervision of all societies. It continued to work not merely with an eye to profits but with a view to bring about true Co-operation among all classes, creeds and castes. It was assisted in its work of development of societies both by the Government and by the Madras Provincial Co-operative Bank Ltd. The Government were pleased to place at the bank's disposal three special Departmental Inspectors for collection work in depressed class societies from 23rd. January 1931. The Department however requested the bank not to collect any supervision fund from societies owing to their inability to pay the same and also in view of the fact that the Government has lent the services of three special Inspectors to the bank freely. The bank consented to this proposal not to levy any contribution from the societies for supervision and manifested a true spirit of co-operation in meeting the entire supervision charges. It was very generous of the Madras Provincial Co-operative Bank Ltd., to give a Subvention of Rs. 1,500 for the rectification of bad societies. The comparative statement in Appendix A. shows the increase in the transactions of the City Societies during the period of 11 months under review.

GENERAL.

The Christian Central Co-operative Bank Ltd., which insisted on the separation of the City Societies from its area of operations promised to transfer all assets and liabilities of the City Societies including their Fixed Deposits with it. But the Fixed Deposits of the City Societies have not yet been transferred to this Bank.

The Bank had to work under difficulties incidental to their working of a new bank. In order to maintain the prescribed proportion between the share capital and borrowing, it had to develop them simultaneously so as to obtain the required working capital to meet the financial needs of the constituent societies. It had to obtain orders of the Department placing it in the list of "Approved Banks" and also permission to place its surpluses in the Exchange Banks. The Directors are glad to note that these concessions have since been obtained, though not in time to take effect in the year under review.

The bank spent a sum of Rs. 6,057 only, under Establishment. Having regard to the growing volume of the bank's business, this expenditure is by no means excessive. It spent Rs. 4,244 under other contingencies. If in the audit certificate the entire preliminary expenses were not written down from the 11 months' profits but

Editorial Notes

We have heard of Co-operative Insurance in several parts of the world and have been longing for a considerable time for one in our midst. It is a welcome news to the people of South India that Co-operative Insurance has become an accomplished fact by the registration of the *South India Co-operative Insurance Society, Ltd.*, at Madras on 6th January 1932. We are glad to note that on the inauguration day, proposals to the extent of Rs. 65,000/- were received and we are quite sure that all co-operative agencies throughout South India will help this society in all possible ways to make it a great success within a very short time. Schemes are afoot for linking of co-operative institutions in this Province with this Insurance with a view to reduce the costs of agents' remuneration, giving the benefits of such reduction to the Policy holders of the society. The scheme of accepting proposals from rupees 100 onwards is really a great boon to the middle and poor classes and the Organisers well deserve their thanks. We wish every success to this new venture in our Province.

For the first time in the annals of Madras, a Co-operative Booth was opened by the Young Co-operators' League at the Park Fair Exhibition held in December last. They were ably assisted by the authorities of the Madras Provincial Co-operative Union. Photos of Rural Reconstruction Centres were exhibited,

a Reading Room was opened and Lantern Lectures were delivered every evening at the Booth educating the masses in the principles and philosophy of co-operation. Several visitors interested themselves in co-operation. It is one of the few Educational Booths opened at the Fair.

The members of the Young Co-operators' League are endeavouring their best to organise a General Co-operative Store for Students at Madras with Local Committees at various Colleges and have been successful to commence business informally at Queen Mary's College recently with the help of Principal, Miss. U. Devakiammal and the students of the said College, pending the registration of the General Store. We are glad to state that this is the first Women Students' Store in this Presidency. Women are also coming forward to take their proper place in all spheres of Co-operative activity. At the last General Body Meeting of the Madras District Co-operative Central Bank, Mrs. K. Alamelumangathayarammal, M.L.C., contested the elections to the Directorate of the said Bank and came out successful. She is the first Women Director of a Central Bank in this Province. If opportunities are given to our women folk we are quite certain that they will solve most of their economic problems with the aid of co-operation.

Women
Co-operators.

We draw the attention of our readers to the resolutions passed at the Fourth Madras District Co-operative Conference held on 13th December 1931 which are published elsewhere in this issue. They deal with the spread of co-operative education and with suggestions for the improvement of the conditions of the poor.

It was pointed out at the Conference that the present levy of Company's Tax by the Corporation of Madras works a very great hardship. It was suggested that immediate steps should be taken for exempting co-operative societies from the levy of the said tax either by making a provision in the present Co-operative Societies Bill or by amending the City Municipal Act. That in virtue of a Government order declaring that co-operative institutions do not come under the category of companies, the Corporation of Madras was levying till recently Professional Tax on big Co-operative Institutions only. Now that this order was overruled by a decision of the High Court of Judicature at Madras which declared that co-operative societies do fall under the category of Companies, the Corporation cannot but levy company's Tax on all co-operative institutions.

Under the present Rules of the City Municipal Act every society with a paidup share capital of less than one lakh of rupees carrying on business in the City has to pay Rs. 30 per half-year or Rs. 60 per year. This is a real

hardship to some of the moribund and poor societies which have not got even capital enough to pay the tax. We wish that the authorities concerned will sympathise with the co-operative institutions and deal fairly with them by obtaining the necessary sanction of the legislatures exempting them from the operation of the existing law.

To add to this, the Co-operative Building societies are asked to pay for the first time audit fees to the Government for their transactions of 1930-31, on the basis of a scale intended for mere credit institutions. As the present rate of $7\frac{1}{2}$ to $8\frac{1}{2}$ per cent charged on the loans granted to members by Building societies is too heavy for members to bear, the societies do not propose to increase their rates. They lend mostly at the rate at which they borrow from the Government leaving no provision for any kind of tax or fee. We trust that they will also be exempted from the levy of the fees now contemplated to be levied by the Government.

With a view to suit the convenience of various constituents of Ourselves, the Madras District Co-operative Central Bank, the Bank was shifted from 20, Second Line Beach, to a Central Business Place at Esplanade, Madras, towards the close of last month. Our Office is also shifted along with it to the new premises. In future all communications to the Editor, The Madras Co-operator, may be addressed to No. 1, Armenian Street, Esplanade, Madras.

News and Comments.

Shops on Wheels.

The British Co-operative Movement has 1000 "travelling shops." 621 of these were built by the C. W. S.

--(Co-operation).

Buy British Campaign.

A "Buy British Campaign" has recently been conducted in Britain. British Co-operative Union posters were displayed alongside those of the Empire Marketing Board all over the country, and on store windows, calling upon British Co-operators to "Buy British at the Co-operative Stores."

Buy Co-operative.

Members of the Canadian Co-operative societies should "Buy Co-operative." For mutual advantage they ought also to influence their neighbours to do so. Every dollar spent in a genuine co-operative store is a contribution to the building up of a new and better social order. The dollar spent in capitalist and competitive stores assists in maintaining and enriching the discredited economic system now prevailing.

Co-operation vs. Group selfishness.

The value of co-operation to the individual in the material sense is determined by the co-operative and social interest of the average member. Many members—indeed some officials—unfortunately mistake group selfishness for co-operation. There is no difference between group selfishness except it may be more anti-social in its effects. The real co-operator is known by his social outlook.

—("The Canadian Co-operator.")

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City News.

THE FOURTH MADRAS DISTRICT CO-OPERATIVE CONFERENCE.

Pachaiappa's College Hall, G. T. Madras,
held on 13th December 1931.

RESOLUTIONS PASSED.

1. This Conference regrets the premature demise of Mr. K. T. Paul, O. B. E., one of the foremost Co-operators of this Presidency and conveys its sympathy to Mrs. Paul and to other members of the bereaved family.

2. This Conference is of opinion that there is need for the establishment of Credit and Consumers' Societies for industrial labourers and labouring classes and for small industrialists and small traders and urges upon the Department to appoint a qualified organiser to develop such societies in the City.

3. This Conference is of opinion that the Audit Fees now levied on Co-operative Building societies are excessive and out of all proportion to the labour involved and requests the Registrar to make the levy moderate with due regard to the time taken, labour involved and the capacity of the societies to pay.

4. Resolved to request the Registrar to remit in full the Audit fees levied on societies working at a loss and on all Depressed class societies.

5. This Conference recommends to Urban Banks with a working capital of Rs. 50,000/- and upwards, to entertain full time Managers to help the Directorate for the safe and efficient working of their Institutions.

6. Resolved to request the Registrar to amend suitably the Bye-laws of the Depressed class societies regarding the Individual Maximum Borrowing Power in such manner as to enable persons of property among them to get the necessary accommodation from their own societies.

7. Resolved to request the Registrar that where co-operative societies for depressed classes exist, if the members of such societies desire to purchase the sites on which they have built their super-structures, to amend in their bye-laws suitably the maximum so as to increase the borrowing power of the members and of the societies.

8. This Conference is of opinion that there is urgent need for opening Co-operative Pawn Shops for the poor in the City of Madras.

9. This Conference while thanking the Madras Provincial Co-operative Union for conducting the City Panchayatdars Classes

requests it to continue the work and spread Co-operative education in conjunction with the District Bank.

10. This Conference feels that there is a great need for an economic survey of the City and requests the Madras Provincial Co-operative Union to take early steps in this behalf.

11. Resolved to request the District Bank to raise a Co-operative Education Fund.

12. Resolved to request the Provincial Co-operative Institutions big Urban Banks, Co-operators and the Corporation of Madras to co-operate with the District Bank with liberal donations in its endeavours to start Urban Uplift Centres for the benefit of poor Classes.

13. In view of the increasing number of awards pending execution, in view of the inordinate delay and other inconveniences experienced in getting them executed through Revenue Courts and also in view of the expensive nature of executions through Civil Courts, resolved to request the Revenue Department through the Registrar of Co-operative Societies to place the services of a Revenue Inspector with powers to execute under the control of the District Bank freely if that can be done or charging the bank for his services for the execution of co-operative awards.

14. This Conference requests the Madras Provincial Co-operative Union and the Madras Provincial Co-operative Bank to take immediate steps for providing a Co-operators' Hall in the City as resolved at the last conference.

15. Resolved to request the Government through the Registrar of Co-operative societies to see that the Co-operative societies are exempted from the levy of Company's Tax by the Corporation of Madras and if need be to introduce a provision in the present Co-operative Societies' Bill or by an amendment in the City Municipal Act for such exemption.

16. This Conference requests M. R. Ry. T. S. Ramaswamy Ayyar Avl., B.A., B.L., M.L.C., the President of the Conference, M.R.Ry. Rao Sahib V. Dharmalingam Pillai Avl., M.L.C., the Chairman of the Reception Committee, M.R.Ry. G. Sriram Babu Naidu Garu, B.A., B.L., Dip. Econ., the Secretary of the Conference to form a Standing Committee to give effect to the resolutions passed at the Conference.

T. S. RAMASWAMY AYYAR,
President.

N.B.—It has been resolved to refer the following resolution to the Triplicane Co-operative Stores which has several branches in the City with a large number of members on rolls, for opinion :—

“This Conference is of opinion that in the case of societies with more than 500 members each, there is a real need for the revision of the constitution with a view to increase the control of the General Body of members in respect of policy but to dissociate them from the discussion and decision of details of administration which must be entrusted to a newly elected representative assembly which will in turn entrust the execution of business to the Directorate elected by and responsible to itself.

The Madras District Co-operative Central Bank, Ltd.

Esplanade, Madras.

ANNOUNCEMENT.

To suit the convenience of various constituents, this Bank was shifted from 20, Second Line Beach, to a Central Business Place at Esplanade, Madras, (Opposite to High Court) from 1st February 1932.

THE FIRST ANNUAL GENERAL BODY MEETING 10TH JANUARY 1932.

A large number of representatives of Societies and Individual shareholders attended the meeting. Mr. V. Ramadas Pantulu, B.A., B.L., the President of the Bank presided over the occasion.

After a thorough discussion of the report presented by the Board of Directors on behalf of the Bank (report published elsewhere in this issue) on its working for 11 months ending with 30th June 1931, it was adopted unanimously. Several important amendments to the Bye-laws were carried enlarging the activities of the bank consistent with its position as a Financing agency and a Balancing centre for Urban Banks. It was recognised that though the main function of the bank is to cater to the needs of the Urban Co-operative Banks in the City, it should not give up altogether the general banking business of the kind expected of it. Its Bye-laws are therefore amended to grant loans to individual shareholders and also to its constituents on the security of their deposits with the bank, on the debentures of co-operative Banks and on gilt-edged securities. This healthy change will not only further the banking facilities of this bank but will also induce the public to invest in the Debentures of Central and other Land Mortgage Banks. Messrs. Sastri & Shaw were re-elected as Auditors for the bank.

The following seven retiring Directors were re-elected :—

Messrs.

V. Ramadas Pantulu, B.A., B.L.,

S.S. Sankara Mudaliyar, B.A., B.L.,

Burra Satyanarayana, B.A., B.L.,

K. Parameswara Ayyar.

V. Manicka Mudaliyar.

M.S. Sabhesan, M.A., L.T., and

Rao Sahib V. Dharmalingam Pillai, M.L.C.,

and Mrs. K. Alamelumangathayarammal, M.L.C., and

Mr. C. Tyagaraja Mudaliyar, were elected in the places of Messrs. Rao Sahib C. Gnanaprakasam and A. Sivarama Menon respectively.

MEETINGS OF THE BOARD OF MANAGEMENT.

Important Resolutions.

1. Resolved to elect Messrs. V. Ramadas Pantulu and S. S. Sankara Mudaliyar as President and Vice-President respectively.
2. Resolved to accept unregistered pronotes executed by co-operative societies in favour of this bank, only when such Promissory notes are executed by at least *three Directors* one of whom should be the President or the Secretary and that the execution of the documents should take place in the office of the bank in the presence of the President or Secretary.
3. That Loans sanctioned to Primary societies will be current only for three months. They must be drawn only in multiples of Rs. 500, when the loan exceeds Rs. 500 and Rs. 250 when it is below Rs. 500. Loans not so drawn will lapse.
4. Resolved to invest Rs. 1,000 in the share of the South India Co-operative Insurance Society Limited.
5. Resolved to demand 'Two Years' Notice for the withdrawal of the Reserve Fund of societies invested in the bank as per the subsidiary Rules already in force.

The Salem Weavers Co-operative Society Ltd.**EXTRACT FROM THE VISITORS' BOOK**

"The accounts have just been audited for 1930-31 and show very gratifying results.—Gross profits Rs. 4,107 and Net Profits Rs 2,064. This is better than we expected. It is quite unusual for a society of this kind to make a good Profit in its first Year. The Marketing Officer has clearly been doing his work well and the Directors too deserve great credit for their share in this success."

SD. D. N. STRATHIE,
21-12-1931

Registrar of Co-operative Societies.

The Madras District Co-operative Central Bank, Ltd.,**RECEIPTS AND DISBURSEMENTS FOR THE MONTHS OF
DECEMBER 1931 & JANUARY 1932.**

Head of Account.	Receipts.			For Dec. 1931.			For Jan. 1932.		
				Rs.	A.	P.	Rs.	A.	P.
Share capital (societies)	...	...	...	7,88	0	0	1,532	0	0
Current deposits—societies	...	...	...	2,15,776	10	7	1,95,680	0	7
Do. Individuals	...	...	...	28,354	7	8	51,706	5	11
Fixed Deposits—societies	...	...	...	9,000	0	0	4,000	0	0
Do. Individuals	...	...	...	10,572	2	0	5,750	0	0
Reserve Fund deposits	...	...	...	10,924	2	9	3,067	12	11
Desertion fund	...	...	...	2,041	10	0	...	...	...
Recurring deposits	...	...	...	323	0	0	347	0	0
Thrift deposits	...	...	...	4	11	0	19	11	0
Savings deposits—societies	...	...	...	2	11	0	23	1	0
Do. Individuals	...	...	...	1,897	15	6	1,734	0	6
Call deposits	...	...	...	1,15,000	0	0	...	...	...
Suspense	...	...	...	38,370	2	6	2,348	5	0
Loans—Long-term	...	...	...	54,223	0	0	22,262	0	0
„ Short-term	...	...	...	3,105	13	0	1,357	0	0
Short term loans—Individuals	...	...	...	...	...	...	64	0	0
Interest received on loans...	...	...	...	1,698	2	4	945	8	5
Interest received on investments	...	...	...	2,325	11	9	...	...	...
Interest received on loans from Individuals	...	...	...	264	10	0	0	5	8
Overdraft loans repaid by societies	...	...	...	1,10,788	10	0	1,45,602	7	10
Entrance fees	...	...	...	5	0	0	...	...	...
Commission on cheques	...	...	...	0	13	0	2	2	0
Fines	...	...	...	0	1	8	0	2	6
Loan application forms	...	...	...	0	6	0	0	4	9
Treasury Bills	...	...	...	...	...	...	25,000	0	0
Telephone charges	...	...	...	...	...	...	0	2	0
Madras Co-operator	...	...	...	12	0	0	10	0	0
Bills account	...	...	...	80,277	6	10	39,949	3	11
Provident Fund Establishment No. I	...	...	...	60	6	0	60	6	0
Do. No. II	...	...	...	11	4	0	11	4	0
Adjusting heads	...	...	...	0	4	0	...	...	...
Miscellaneous Revenue	...	...	...	2	9	0	...	...	...
Withdrawals from current account in :—									
1. Indian Bank, Ltd., ...	...	...	...	93,941	3	7	65,782	7	6
2. Imperial Bank of India, H. O. ...	...	...	...	3,88,814	1	3	1,44,701	1	8
3. Do. Mount Road Branch ...	...	...	...	2,250	0	0	2,500	0	0
4. C.C.C. Bank, Ltd. ...	...	...	...	563	15	0	...	...	...
5. Salem Dt. Co-op. Urban Bank Ltd.	...	...	...	150	0	0	...	...	...
6. Pro. Co-op. Bank, Ltd., T. Br. Act No. 1	...	...	...	75	0	0	...	...	...
7. Do. No. 2	...	...	...	43,000	0	0	...	...	...
8. Do. No. 3	...	...	...	1,70,977	1	0	2,11,314	5	0
Opening Balance	...	...	...	727	2	1	28	0	2
Total	...	...	...	13,86,330	1	6	9,28,429	10	6

Disbursements.

Head of Accounts.	For Dec. 1931.			For Jan. 1932.		
	Rs.	A.	P.	Rs.	A.	P.
Current deposits—societies ...	2,27,390	2	5	1,88,580	3	5
Do. individuals ...	29,252	7	5	44,502	12	6
Savings deposits—societies ...	200	0	0	40	0	0
Do. Individuals ...	629	2	0	1,251	10	0
Fixed deposits—societies ...	5,800	0	0	20,000	0	0
Do. Individuals ...	5,000	0	0	25	0	0
Call deposits ...	1,15,000	0	0	...	...	...
Establishment No. I ...	516	8	0	516	8	0
Do. No. II ...	265	10	0	265	10	0
Mis. contingencies No. I ...	3	0	0	58	8	0
Do. No. II ...	7	0	0	7	0	0
Stationery No. I ...	2	14	0	32	14	0
Furniture ...	...	...	...	26	3	6
Suspense ...	38,380	0	0	2,560	6	0
Thrift deposits ...	...	...	...	6	9	0
Loans Disbursed to societies—Long-term ...	12,450	0	0	24,770	0	0
Do. Short-term ...	2,596	13	0	3,000	0	0
Do. Individuals ...	...	...	...	300	0	0
Overdraft Loans to societies ...	1,20,693	0	0	1,41,443	7	0
Treasury Bills ...	1,00,367	3	0	50,000	0	0
Rent ...	100	0	0	300	0	0
Electric charges ...	23	10	0	14	14	0
Telephone charges ...	21	1	0	20	5	0
Petty Cash ...	30	0	0	15	0	0
Interest paid to societies ...	1,713	5	0	830	0	0
Do. Individuals ...	351	14	0	36	15	6
Development Scheme ...	6	0	0	37	0	0
Bills account ...	85,705	10	3	39,931	3	11
Interest paid on loans and Overdrafts ...	230	10	0	...	...	...
Remittances to current account in :—						
1. Pro. Co-operative Bank Ltd., T. Br. A/c No. 1	21	7	0	...	...	...
2. Do. No. 2	43,209	13	0	...	...	...
3. Do. No. 3	1,17,473	9	10	1,98,977	12	4
4. Indian Bank Ltd., ...	85,652	15	1	64,727	13	3
5. Imperial Bank of India, H. O. ...	3,89,705	12	2	1,42,094	0	7
6. Do. Mount Road Br. ...	2,304	14	10	2,240	5	2
7. C. C. C. Bank Ltd., ...	803	5	2	309	10	5
8. Bengal Provincial Co-operative Bank, Ltd.,	209	6	0	158	10	0
9. Bombay Provincial Co-operative Bank, Ltd.	...	...	...	200	0	0
10. Salem District Urban Bank do.	105	0	0	145	4	5
11. Kistna Dt. Co-operative Bank Ltd.	80	0	0	186	1	0
Closing Balance ...	28	0	2	817	15	6
Total	13,86,330	1	6	9,28,429	10	6

G. SRIRAM BABU NAIDU,
Secretary.

சென்னைக் கூட்டுறவின்

மலர் II.]

ஜனவரி, பிப்ரவரி 1932

[இதழ் 7, 8.

கூட்டுறவுச் சங்க வேண்டிய.

மக்களிடையே சேர்க்கை மிகுமா வொற்றுமை நல்குஞ்
சிக்கன வாழ்வைச் செயலிக்கும்—ஐக்கியமாய்
நாட்டு மளம் பெருக்கி நக்கு ரவைத்தேய்க்குங்
கூட்டுறவுச் சங்கமெனக் கூறு.

பத்திராதிபரின் குறிப்புகள்.

நாம் கூட்டுறவு இன்ஷியூரென்ஸைப்பற்றி அநேக தேசத்தில் கேள்விப்பட்டிருக்கிறோம். ஆனால், அவ்விதமான சங்கம் வெகு காலமாக, தென் இந்தியாவில் ஸ்ரீ ஸ்ரீ இன்ஷியூரென்ஸ் ஆவாக் கொண்டிருந்தேனாம். ஆனால், இவ்வருஷம் 6-1-32-ல் ரிஜிஸ்டர் செய்யப்பட்ட, தென் இந்தியா கூட்டுறவு இன்ஷியூரென்ஸ் சங்கம், நமக்கு சந்தோஷத்தைக் கொடுக்கிறது.

சங்கம் நிறுத்தப்பட்ட காலத்தில், ரூ. 65,000-க்கு பிரபோசனங்களுக்கு இச்சங்கத்துடன், ராஜநாயினுள்ள இரா கூட்டுறவுச் சங்கங்களை இணைக்க ஏற்பாடுகள் செய்யப்பட்டு வருகின்றன. அவ்விதம் செய்வதினால் இன்ஷியூரென்ஸ் சங்கத்தின் செலவு குறைவுபட்டு, பாஸிவி ஹோஸ்ட்ஸ்களுக்கு நன்மை செய்கிறது. ஏழைகளை உத்தேசித்து ரூ. 100 முதல் பிரபோசனம் சம்பந்திக்கப்படும்.

சென்ற டிசம்பர் மாதம் நடந்த பார்ச் வேடிக்கையில், யங் கோவாப்பேடிவ் ஸீக் பெர்பர்கள் சில வேலைகள் செய்தார்கள். சென்னை மாகாண கூட்டுறவுத் துறையினுள் அவர்களுக்கு உதவி புரிந்தார்கள். ரீடிங் ரூம் ஸ்டான்டி அமைக்கப்பட்டு, கிராம சந்திரபுரம் பிளங்குளின் புனைப்படங்களை காண்பிக்கப்பட்டன. மேலும், அவ்விதம் கூடியிருக்கும் ஜனங்களுக்கு முன்பு, கூட்டுறவு தத்துவங்களைப்பற்றி புகழ்ப்படங்களுடன் பிரதிநிதிகள் சாயத் திரும்ப உபத்திரவம் செய்யப்பட்டது.

மேற்கூறிய யங் கோவாப்பேடில் ஸீக் பெர்பர்கள் சென்னையில் பாணுக்கர் ஸ்தீர் கூட்டுறவு களுக்காக பொதுவாக ஸ்ரீ ஸ்டோர் ஸ்தாபனம் செய்ய ஏற்பாடுகள் செய்துகொண்டிருக்கிறார்கள்.

பொது ஸ்டோர் ரிஜிஸ்டர் செய்வதை முன்னிட்டு, மேரி கல்லூரியில் ஸ்டோர் ஸ்தாபிதம் யிருக்கிறது. மேலும், சென்ற சென்னை ஜில்லா பாங்கி மகா சபையின் முடியு கே. அலவேலுங்கை, நாயாயப்பன், எம். எல். எல். அவர்களை பாங்கி ஸ்தாபகர்களில் ஒருவராகத் தேர்ந்தெடுக்கப்பட்டது. சென்னை ராஜநாயினுக்கே சென்னை பாங்கி ஸ்தாபகராக தேர்ந்தெடுக்கப்பட்ட முதல் முறையாக, இவ்வாறு நான். கூட்டுறவு இயக்கத்தின் ஸ்திரிகள் ஸ்தாபிதம் உழைக்க ஆரம்பிக்கிறார்கள்.

சென்னை ஜில்லா கூட்டுறவு செண்டரல் பாங்கியின் 1930-31-ம் வருஷத்திய ரிப்போர்ட்.

இந்த பாங்கி 10-7-30-ல் ரிஜிஸ்டர் செய்யப்பட்டு 32 மெம்பர்களுடைய 30-7-30-ல் வேலை ஆரம்பித்தது. ஆரம்பித்து, 11 மாதங்களுக்குள் சென்னையிலுள்ள சங்கங்கள் 153 ல் 101 சங்கங்கள் பாங்கியில் பங்குத்தொகை எடுத்துக்கொண்டார்கள். வருஷக்கட்டையில் சங்கங்களின் பங்குத்தொகை ரூ. 58,850-ம், இதர டிபாஸிட் வசூலாகிய ரூ. 2,02,680-மும் பாங்கியில் கட்டிவைக்கப்பட்டிருந்தன. சங்கங்களினால் கேள்விப்பட்ட ரூ. 2,20,290-யும் கட்டிவைக்கப்பட்டிருந்தது. பாங்கியார், சங்கங்களுக்கு கடன்மூலமாக ரூ. 4,90,565-ம் காஷ் ரெடிட்டாக ரூ. 15,18,089-ம் கொடுத்தார்கள். கடனில் ரூ. 2,21,555-ம், காஷ் ரெடிட்டில் ரூ. 14,80,060-ம் திருப்பிச் செலுத்தப்பட்டன. பாங்கி கடனில் அசல் தவணை கடந்தது ரூ. 7,358 மாதிரம். பாங்கிக்குச் சேரவேண்டிய வட்டி முழுவதும் வசூலிக்கப்பட்டன. பாங்கி ஆரம்பமுதல், சங்கங்களோடு திருத்தியாரமாகவே வேலைசெய்து வருகிறது.

சென்னையில், சங்கங்களைப் பாதுகாப்பதற்கும், மேற்பார்வை செய்வதற்கும், தகுந்த ஏற் பாடில்லாமையால் பாங்கியாரே இந்த வேலையில் தலையிட்டுக்கொண்டு லாபம் சம்பாதிப்பதில் மாத்திரம் கருத்தாயில்லாமல், ஜாதிபேதமன்னியில் சரிவர வேலையை நடத்திக்கொண்டுவந்தார்கள். சர்க்காரும் 23-1-31 முதல் கீழ்க்கா சங்கங்களில் பணவசூல்செய்ய மூன்று இன்ஸ்பெக்டர்களை அனுப்பிவித்திருக்கிறார்கள். சங்கமே பார்வைக்காக சர்க்காரிஷ்டப்படி மேற்பார்வை கட்டணம் வசூலிக்கப்படவில்லை.

கீழ்க்கா சங்கங்கள். — கீழ்க்கா சங்கங்களினால் கிரிஸ்தியன் செண்டரல் பாங்கிக்கு மூன்று வருஷங்களுக்கு கடன்பாபத்தில் சேரவேண்டிய தொகை பின்வருமாறு:—

வருஷம்	ரூ.
1927-28	32,627
1928-29	27,295
1929-30	30,805

அநேக சங்கங்கள் சர்க்கேடாயும் கடன் தண்ணை தவறியிருந்தன.

சென்னை ஜில்லா பாங்கி ஸ்தாபனம் செய்யப்பட்டபொழுது, பாங்கிக்கு சங்கங்களினால் சேரவேண்டிய தொகை ரூ. 30,805 பாங்கியிருந்தது. இப்பாங்கியார் சர்க்கேடான சங்கங்கள் சிலவற்றை சீர்திருத்தம்செய்து ரூ. 20,030 வரையில் கடன் பட்டுவாடாசெய்து பழைய கடனில் ரூ. 10,166 ம் புதுக்கடனில் ரூ. 4,816-ம் வசூல்செய்தார்கள். ஆகையால் இப்பொழுது பழையகடனில் தவணை கடந்தது ரூ. 4,274, புதுக்கடனில் தவணை கடந்தது ரூ. 898. அதே வருஷத்தில் சங்கங்களின் நிலைமை மேன்மேலும் விருத்தியாகும்.

சங்கங்களில் வரவு செலவு அதிகப்படுத்தப்பட்டதல்லாமல் கீழ்க்கா சங்கங்கள் சர்க்காருக்கு கட்டிவைத்த தணிக்கைக்கட்டணமும் பாங்கியில் வரபீஸ் வாங்கிக்கொடுக்கப்பட்டன. மேலும், சர்க்கார், சங்கங்களுக்கு எழுத்தாக்கலிக்காக கொடுத்தவந்த சம்மானமும் சர்க்கார் நிருத்திய வடன் பாங்கியாரே சங்கங்களுக்குக் கொடுத்து நடவடிபுரிந்து வருகிறார்கள். சில சங்கங்களில் சில மெம்பர்கள் வீடு மேற்குரையாத்திரம் சொந்தமாகப் போட்டிருக்கிறார்கள். அவர்கள் அடியனை வாங்குவதற்கும் ஏற்பாடுகள் செய்யப்பட்டு வருகின்றன.

சென்னைச் சேரிகள்-பரிசோதனை.

(எஸ். ஆர். வெங்கட்டராமன், மெம்பர், ஸ்ரென்ட் ஆப் இந்தியா கொண்டி.)

சாதாரணமாய் நகரங்களில் சேரிகள் அதிகமேற்படுவதற்கு காரணமென்னவென்றால், ஏழை கிராமவாசிகள் அதிக சம்பளத்திற்கு ஆசைப்பட்டும், வேலை தேடிக்கொண்டும், பட்டணங்களில் வசிப்பதற்கே ஆசைகொண்டும், வந்து நகரங்களில் குடியேறிவிடுகிறார்கள். பட்டணங்களிலும் நாளுக்குநாள் ஜன நெருக்கம் அதிகமாகிவிடுகிறது. சென்னைமாநகரத்திலுமாத் திரம் மேற்சொல்லியவாறு ஜன நெருக்கமுள்ள சேரிகள் 153 இருக்கின்றன. பெரியச்சேரிகளில் சுமார் 1000 குடும்பமுள்ள 500 குடிசைகளும், சின்னச்சேரிகளில் சுமார் 50 குடும்பமுள்ள 20 வீடுகளிருக்கின்றன. இதுவும் தவிர அநேக ஏழைமக்கள் குடியிருக்க வீடுகளில்லாமல் நெருக்கிலேயே தங்கள் வாழ்க்கைக் கழிக்கிறார்கள்.

மேற்கூறிய சேரிகளை மூன்றுவகைப் பிரிக்கலாம். (1) ஸர்க்காருக்குச் சொந்தமான சேரிகள், (2) கார்ப்பொரேஷன் சேரிகள், (3) ப்ரைவேட் சேரிகள். சென்னையில் 153 சேரிகளில் ஸர்க்காருக்குச் சொந்தமான சேரிகள் சுமார் 23, கார்ப்பொரேஷனுக்குச் சொந்தமான சேரிகள் 20, ப்ரைவேட் சொந்தமான சேரிகள் 115 என்றும் சொல்லலாம். சாதாரணமாக ஸர்க்கார், கார்ப்பொரேஷன் சொந்தமுள்ள சேரிகள், ப்ரைவேட் சேரிகளைக்காட்டிலும் அதிக வசதிகளாகவேயிருக்கின்றன குப்பைக்காரர்களுக்காக கார்ப்பொரேஷன் அதிகாரிகள் சென்னையில் சில இடங்களில் குடிசைகள் கட்டிக்கொடுத்திருக்கிறார்கள். ஆனால், குப்பைக்காரர்களில் ஒவ்வொரு குடும்பத்திற்கும் 5 ரபர்களுக்குக் குறையாமல் இருக்கிறார்கள். ஆனால், கட்டியிருக்கும் குடிசைகளோ 5 ரபர்கள்கூட அடங்காது. சில குடிசைகளில் சிலசமயங்களில் 4, 5 குடும்பங்கள் கூட வசிக்கின்றன. இதை கார்ப்பொரேஷன் அதிகாரிகள் எவ்வாறு சம்மதித்தார்களோவென்று ஆச்சரியமாயிருக்கின்றது.

சேரிகளில் மிகவும் சர்க்கேடான சேரிகள், ப்ரைவேட் சொந்தக்காரர்களுடையனவே. தேக சொளக்கியமென்பதே அச்சேரிகளில் அரிது. கார்ப்பொரேஷன் அதிகாரிகள் ஜன சொளக்கியத்துக்கு வேண்டிய முறைகளை ப்ரைவேட் சொந்தக்காரர்கள் அனுபவிக்கும்படியான வற்புறுத்தல் வேண்டும். சேரிகளிலுள்ள கோயில்கள் தர்மகர்த்தாக்களும், பொது ஜன சொளக்கியத்தை உத்தேசித்து பிரபாசப்படுவேண்டும்.

சென்னையில் சேரிகள், குப்பைக்காரர்கள், செம்படவர்கள், சக்கிலியர்கள், பட்டர்கள் முதலியவர்களுக்குத் தனித்தனியாக இருக்கின்றன. பலவித மதஸ்கர்களுக்குத் தகுந்தபடியும் சேரிகள் அமைந்துள்ளன. சரிபத்தில் ஆபீஸில் வேலை செய்கின்ற ஏழைகளும் ஒன்றுகூடி ஒவ்வொரு பாகத்தில் வசித்து வருகிறார்கள்.

சேரிகளில் வசிக்கும் ஜனங்கள் படுக கஷ்டங்கள் சொல்வது சாத்தியமல்ல. சில சொந்தக்காரர்களுக்கு தங்கள் சம்பாதிக்கும் சொற்ப சம்பளத்திலிருந்து வாடகை கொடுக்கவேண்டியிருக்கின்றது. சில சொந்தக்காரர்களோ தங்களுக்கு வரும் வாடகையில் மாத்திரம் கண்ணையிருக்கிறார்களேயொழிய ஏழைகள் வசிக்கும் குடிசைகளைப்பற்றி கவலை எடுத்துக்கொள்ளுவதில்லை. பள்ளத்தாக்குகளில் ஜனம்முள்ள சேரிகள் மழையினால் கஷ்டப்படுவது அதிகம். சென்ற நவம்பர் மாதம் புயல் காற்றாலும், மழையினாலும் சென்னைச் சேரிகள் அநேகம் பாழாகி விட்டன. ஒவ்வொரு சேரியிலும் காண்கடி ஜலம் தேங்கியிருந்தது. சாலைகளும் அநேகம் பாழாகிப்போய்விட்டன. அப்பொழுது சேரிகளிருந்த கந்தி சொல்லத்தக்கதல்ல.

மேலும், சேரிகளிலுள்ள ஏழை ஜனங்களும் வீடு வாசல்களை சரிவர வைத்துக்கொள்ளுவதில்லை. ஜனங்கள், ஜலக்கஷ்டத்தாலும் வெளிச்சமில்லாததினாலும் ஸ்கான்பானம் செய்ய சரியான இடங்கள் இல்லாததினாலேயும் அதிகக் கஷ்டப்படுகிறார்கள். இப்பேர்க்கொத்த குற்றங்களினாலேயே ஜனங்களுக்கு பற்பல வியாதிகளுண்டாக அம்வியாதிகளுக்கு இரையாகுகிறார்கள்.

சென்னையில் சேரிகளின் தற்கால நிலைமையை ஆராயவும் பொதுஜன சொளக்கியத்தைப் பற்றிஅறியவும் ஒரு கமிட்டியொன்று ஏற்பட்டு சுமார் 35 சேரிகள் பரிசோதனை செய்யப்பட்டிருக்கின்றன. இச்சமிட்டி பரிசோதனை முடிந்தவுடன் சர்க்காரும், கார்ப்பொரேஷன் அதிகாரிகளும், நகர சபைவாக்களும், பரிசோதனையின் ரிப்போர்ட்டைக் கொண்டு, தேரிகளை எவ்விதத்திலும் முன்னுக்குக் கொண்டுவர விடாமுயற்சி செய்து, ஏழைமக்களைப் பரிபூரண வேண்டும்.

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AN OPINION.

The "NEW INDIA" is admittedly the largest General Insurance Company in India. From the Capital point of view, it may claim to be one of the largest Insurance Companies in the World.

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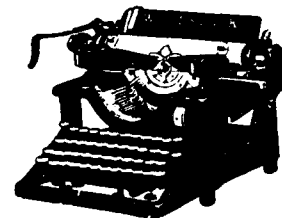
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