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Editorial Notes.

I

Amroti Conference

The All India Conference held at Amroti last month was an event of more than usual importance to co-operators. Representatives of important Provinces and States had assembled there and had ample opportunities of exchanging views on the many burning problems of the movement. The two All India Institutions, that is, the Provincial Banks' Association and the Institutes' Association had some important joint sessions and also separate sessions when they dealt with their own peculiar problems. Leaders who took part in the conference brought to bear upon the consideration of various co-operative problems, each own his rich personal experience and therefore, the opinions expressed and the resolutions passed at the Conference are of great importance.

II

Mr. B. G. Khaparde, the minister in charge of Co-operation in Central Provinces and Berar, who declared the Conference open, viewed the problems from the point of view of Central Provinces and Berar and most of his remarks were based upon his experience in that Province. According to him the causes that have brought the movement to its present condition are partly external and partly internal. Amongst the internal causes are granting of long-term loans with short-term deposits, concentration of big amounts in a few hands (not to be found in many other provinces), unhealthy

expansion without proper consolidation and too much reliance upon voluntary work which means "sincere devotion but elastic discipline". Amongst the external causes the most important is the phenomenal fall in prices of agricultural produce and the utter inability of the average agriculturist to keep up his obligations. As a combined effect of both, the Co-operative Movement which was intended for the benefit of the agriculturist has become almost his ruin. The financial banks resort to coercive process which themselves are not very effective and they have to take on hand vast areas of land. Execution proceedings are not attended to promptly by Government officers and the bewildered borrower is forced to go to other sources to meet his obligation to banks. In spite of all these things the minister was of opinion that there is no justification for despair; that workers must be actuated by confirmed optimism and that what is required is a radical change in the habits of the people, development of thrift and desire to keep their word of honour. He also pleaded for debt conciliation act and other measures which, wherever they have been tried, have not been unqualified success. The last remark made by the Minister that we have been trying a sort of democracy and it is time we give a chance to benevolent despotism may not be acceptable to non-official co-operators.

III

M. Mihir Nath Roy, Managing Director of the Bihar and Orissa Provincial Co-operative Bank, Ltd., Patna, who presided over the Provincial Banks' Association, viewed the same problems from his own point of view and his remarks were based upon his experience with the co-operative affairs in his own Province. He pleaded for prompt recovery of over-dues from persons who could pay, but do not pay and for granting extension to honest people who could not pay. Another important point stressed by him in his address was his belief in a cautious steady expansion of the movement side by side with consolidation, a policy which this journal has been consistently advocating. By expansion, Mr. Roy meant, enlisting of more members in existing societies, organising new societies and finding out new channels for the outlet of co-operative financial structure. We are glad to be assured by Mr. Roy that the co-operative financial structure is ultimately quite sound inasmuch as it has stood three great shocks in which many a financial institution has gone under, viz., the Great War, England going off the gold standard and the present unprecedented economic depression. There has

been, as Mr. Roy adds, no repudiation or non-payment of dues within the Co-operative movement, when this is the order of the day amongst the ruling powers of the world. He drew pointed attention to the stepmotherly treatment given to the Co-operative Movement by the Imperial Bank of India, which in all provinces has rejected co-operative paper as sufficient guarantee for the overdrafts sanctioned by it, and which in some provinces does not give facilities of remittance of money. He also pleaded for a uniform policy in all provinces regarding the levy of income-tax and super-tax upon co-operative banks and said inasmuch as most of the Co-operative Banks are almost completely owned by financing central institutions, there is no justification for the levy of such taxes.

Referring to the Reserve Bank he felt glad that Mr. Darling has been appointed as the officer-in-charge of the Rural Credit Section of the Reserve Bank. He also advised the Provincial Banks to make sure of long-term money before giving extension and converting the short-term loans into long-term ones. The peculiar disabilities of Bihar owing to its system of land tenure which would make the starting of land mortgage banks not so easy in the province were next dwelt upon. He pleaded for the development of Rural Reconstruction policy and for organising co-operative marketing of agricultural crops. He deprecated any attempt to have a central official organisation to co-ordinate the activities of various Provincial Banks and was of opinion that the two All India institutions now functioning viz., the Provincial Banks' Association and the Institutes' Association would be more than equal to discharge this function.

IV

M. V. Ramadas Pantulu with his much wider experience-viewed the problems from a broader point of view and showed how from the inception of the movement up to the year 1928 i.e., for nearly a quarter of a century, there was steady expansion at least numerically if not in quality and how there has been a set back during the last quinquennium as evidenced by the fact that very few new societies are started and many of the existing societies are liquidated, that credit facilities have been considerably curtailed, that the working capital of many credit institutions has considerably shrunk and as a result of this, contribution by financing agencies to supervision fund has dwindled and has made supervision itself very inefficient. He was of opinion that the movement hitherto has been working on two assumptions which in the light of our experience

are to be considered erroneous and have to be given up. One is that Co-operative Societies are intended to meet all the financial requirements of the agriculturist and the other, that his indebtedness is the cause of his poverty and therefore has to be removed. He suggested that co-operative societies should recognise their limitation and that there must be from top to bottom separation of the machinery administering long-term loans on the one hand and short-term and intermediate loans on the other. He advocated starting of land mortgage banks in all provinces and if the existing laws regarding the transferability of land be somewhat defective, they have to be considerably modified. He also pleaded for encouragement of cottage industries to supplement the meagre income of the agriculturist and for the financing of agricultural marketing to be taken by co-operative institutions.

V

Sir Lallubhai Samaldas, who presided over the Institutes' conference, surveyed the whole question from the position of vantage secured by his long and continuous association with the movement practically ever since its start. He took up for consideration the general criticism of the movement indulged in by persons in authority that it has strayed from its original principles and was of opinion that considering the difficulties under which the movement was started and the obstacles it had to meet with in its progress, the present condition, except for the set-back due to the world-wide economic depression, is as good as we have a right to expect. Among the difficulties met by the workers of the movement, he laid great stress upon the illiteracy of the masses and pleaded for a vigorous, nation wide campaign to have this colossal obstacle removed; but the task is so vast that no agency except the State can undertake it and non-official co-operators can but help the State in this matter.

He dealt with another equally important problem which is now engaging the attention of all Governors of Provinces, that is, Rural Reconstruction, and differed from those who are of opinion that work could be entrusted to village panchayats or to better living Societies. He was emphatically of opinion that Co-operative Societies alone are best fitted to discharge this function.

He pleaded for the Government taking up the cause of the agriculturists, and doing something to relieve his present distress as Governments in other parts of the world have done, and complained that apart from not doing something tangible to alleviate the

sufferings they do not even co-operate with financing Banks in the matter of speeding up arbitration, execution, liquidation etc. He also pleaded for the marketing of agricultural produce by co-operative societies and also for improved methods of agricultural production. He concluded his inspiring address with a plea for the spread of co-operative education among the masses.

Sir Lallubhai availed himself of this opportunity to take leave of the co-operative world as he said he was getting old and wanted to hand over his work into younger hands. He has done his share of service to the movement and done it so well, being connected with the movement, as he himself said, even before it was officially started in the year 1904. He was been in the fore front of the movement amongst non-officials and even though he is retiring from the movement, we hope, he would continue to watch it with a sympathetic interest and give the workers his valuable advice whenever necessary. It is somewhat of a consolation to us that he has given to the movement his son, Mr. V. L. Metha, a chip of the old block, to carry on his work. We wish Sir Lallubhai many years of well earned rest.

VI

The Bank's Conference passed resolutions on many important questions relating to the co-operative credit movement. Four resolutions were devoted to matters arising out of the Indian Reserve Bank Act requesting the Government to give adequate facilities to co-operative institutions to become shareholders of the Reserve Bank, to give representation to co-operative banks on the local and central boards of the Reserve Bank, to include co-operative banks in the Indian States within the scope of the Act and to so constitute the Agricultural Credit Department of the Bank as to be able to provide Rural Credit through co-operative banks somewhat on the lines adopted in South Africa, Australia, New Zealand and other countries. Another set of resolutions related to the separation of long term finance from short and intermediate term credit, starting of Provincial and Primary Land Mortgage Banks and the redemption of the prior debt of the agriculturists by debt conciliation schemes and other suitable measures. The next important set of resolutions related to development of cottage industries and subsidiary occupations by creating adequate facilities for organisation and finance of such industries and occupations and by the establishment of co-operative sale societies to market the products of those industries.

The creation of facilities for transfer of funds through co-operative banks in the several parts of India by suitable arrangements such as mutual agreements between Provincial Co-operative Banks to encash and collect cheques, drafts or bills drawn on central and urban co-operative banks at par, was resolved upon. Temporary measures of relief to members of co-operative societies, necessitated by the present economic depression like reduction of the rate of interest charged by central banks to primary societies and by the latter to the members, the extension of periods of instalments spreading the dues of members over long periods and advancing fresh credit to good and punctual members even where the societies are in default were recommended. Finally, some resolutions were devoted to the need to organise new credit societies in suitable areas where there is adequate human material and there are chances of their working successfully, besides new types of non-credit societies for promoting better living, increasing production and improving marketing.

The Institutes' association had a separate sessions and therein the resolution of the Government of India on rural economic planning was carefully examined by the Conference and suggestions were made that the contemplated action shall mainly be undertaken through co-operative agencies after consultation with the All India and the Provincial Co-operative Organisations. A seven year plan for the consolidation and expansion of the Movement was decided upon. The Conference laid considerable stress on the development of subsidiary occupations in rural areas so as to increase the earning capacity of the agriculturists, without which it is difficult to keep them free from debt, even when once their debts are redeemed by conciliation and other methods. The Institutes' Conference like the Banks' Conference stressed upon the need for the registration of new societies and for organisation of societies for marketing and for development of cottage industries. Another resolution was devoted to the spread of co-operative education and the creation of facilities for training the employees of co-operative institutions. Much interest centred round the resolution dealing with the nature of the official control over the movement. The Hon. Minister for Education, who inaugurated the Conference, invited the Conference in his opening address to express its opinion on his proposals to strengthen official control over the Movement. While the Conference did not pass any resolution in favour of relaxing the existing statutory official control,

it expressed itself against increasing official control in other directions, especially in regard to the new powers claimed for the Registrar to appoint and dismiss employees of non-official co-operative organisations and to supersede the managements of central societies. The Conference, however, expressed itself in favour of the Registrar being vested with powers to supersede managements of primary societies at the instance of the supervisory or of the financing organisations concerned and with the concurrence of the financing bank to which the societies are indebted.

VII

We are glad that Mr. V. Ramadas Pantulu has been elected as the President of the All India Institutes' Association as Sir Lallubhai Samaldas expressed his inability to continue owing to his advancing age. Another item of equally glad news is that these two All India Organisations have resolved to depute Mr. Ramadas as a delegate to the International Co-operative Congress to be held in London in the month of September 1934. We wish Mr. Ramadas Pantulu Bon Voyage and safe return and many days of strenuous work in London in interpreting India's co-operative position to the co-operators assembled in that great City.

Co-operative Training in Madras.

We have published elsewhere three items dealing with Co-operative Education in the Province, (1) an article upon Training Institutes by Dr. P. Guruswamy, (2) the G. O. about the starting of one Training Institute in Madras and two peripatetic institutes in other parts of the Presidency and (3) the opinion of the Institutes Committee of the Provincial Co-operative Union expressed at their meeting held on 7th July 1934. These will give our readers some idea of the situation and in order to make the position clear we shall deal with one or two salient points in the chronological order.

Prior to 1925 there was no recognised training given by officials or non-officials to recruits of co-operative service—official and non-official. The Townsends Committee in paragraph 28 of their Report refer to the way in which officials were trained and in paragraph 51 give their opinion about the efficiency of such training. They also make definite recommendations in paragraph 51 about the machinery for training and the responsibility of Government in the matter of contributing grant for the purpose. The P. C. U. which is recognised to be the proper authority had started under the guidance of Rao Bahadur A. Vedachala Iyer its first training class in the year 1925 and the Government promised to give a subsidy of Rs 1,200 for five years. This training was different from the training for members and Panchayatdars which every Federation was expected to give and which was started in the year 1925-26 by Chingleput and

South Kanara. When Federations were in full working order this short training, never extending to more than a week, and imparted at various centres was continued and large sums of money have been spent and even now when many Federations have been abolished, the practice is continued in some districts though the amount spent by way of grant by Government has dwindled almost to a fifth of what it was before. Taking the training of people likely to be employed in the official and non-official branch of the co-operative movement the Provincial Co-operative Union started the training class and the Townsend Committee recommended that the P. C. U. should be allowed to continue that work as in the Committee's opinion, P. C. U., when reorganised would be a suitable body to undertake this work.

The P. C. U., continued to be the only training agency and the course was for three months, and this state of affairs went on for four years; but in 1927-28 an Institute was started in Tanjore, originally a propaganda institute and later on converted into a training institute, and in the year 1927-28 the Institute named the Hood Institute conducted two sets of classes for supervisors and inspectors and held classes for Panchayatdars at 12 different centres in the District. In the next year four Training Institutes at Coimbatore, Anantapur, Vellore and Bezwada were started under the auspices of their respective Federations. Later on these were also registered under the Act as Training Institutes. Next year the training classes were conducted at the different mofussil centres because the P. C. U., discontinued its own training class and directed with the sanction of the Government the grant earmarked for training to do intensive propaganda in the City. The training institutes had been, in the mean time, linked up with the P. C. U., by the formation of an Education Committee in the P. C. U., to which each institute now affiliated to the P. C. U., sent a representative. By this time the practice had become common of each institute training two batches of students, course extending to 4½ months instead of 3 months as at the beginning. In the year 1928-29 the Government thought of opening Co-operative section in the Government School of commerce and recruits to Government service were taken mostly from those passed from the Government Institute so that, when we come to the year 1929-30 we find that there were six institutes working over and above the Central Institute at Madras. The Andhra area catered to by the Bezwada Institute was considered to be too big and hence an Institute was started at Rajamundry.

Next year the course of instruction was extended to nine months, so that only one batch of students could be trained by an institution in one year. It would be clear from the above survey that there has been a gradual growth and expansion and centralisation of the whole scheme under the P. C. U.

We would like to draw the attention of our readers to two important features of the scheme as worked in 1930-31. Firstly, The P. C. U., was in charge through its Educational Committee of all the Training Institutes and conducted a *common* examination. The Registrar was conducting the examination before; but he handed over the function to the P. C. U., as soon as the Education Committee began to function. The second feature is that those who were trained in these various Institutes were considered eligible for employment *both* under the Government *and* under the non-official agency.

In 1931-32 the world-wide economic depression made itself felt in co-operation as well and the Government of Madras appointed a Retrenchment Committee and one of the recommendations of the Committee was that the Commercial Institute be abolished. It was also felt in that year that the six institutes were sending out more people trained every year than could be absorbed by the two arms of the Co-operative Department—official and non-official—and hence proposals were made to reduce the number of Institutes. Unfortunately no agreement could be arrived at regarding which of them were to be abolished and hence they were all allowed to continue. The Registrar in his Report for 1932-33 mentions that the problem of continuing the institutes "has become a matter of great importance and calls for a satisfactory decision", and the present G. O., may be taken as the "satisfactory decision" of the Government regarding this complicated problem.

We are very sorry that we cannot agree with the Government in considering this as a satisfactory solution; on the other hand we consider the step taken by the Government to be highly reactionary. The policy of centralisation of co-operative training in the hands of the Education Committee of the Provincial Co-operative Union which has been going on has been given a rude shake. The P. C. U. is asked to run two peripatetic institutions and the Government in the teeth of the recommendation of their own Townsend Committee are attempting to run an Institution of their own. What is worse, the Government have created an undesirable distinction between those who may seek admission in Government Service and those who are likely to be absorbed by the non-official section of Co-operation. Till the present moment all the training institutes were looked upon as recruiting grounds for entrance *both* into Government *and* non-government service and now this unnecessary and undesirable distinction is created by the G. O. Thirdly, if the new institute to be started and run by the Government is intended to train hands for department requirements, are the Government satisfied that there is need for training fifty candidates every year? Should they not, like the Civil Service and the Financial Service, try to find out the number of vacancies likely to occur in their own department and

train only the required number so that all those picked and chosen and trained for Government Service may be absorbed immediately? Otherwise the present problems of unemployment of trained hands does not get solved.

Moreover, the Government have taken a very narrow view of training, if one is to judge from the salary they have sanctioned for the Principal and lecturers. They can only get people with second rate qualifications or damp the ardour of young men with first rate qualifications who may be obliged to accept any starting salary in these hard days. It ill becomes a Government to exploit the situation and appoint a Principal and Lecturers on paltry salaries and grades, offered for clerks in the Secretariat and Inspectors in the Co-operative Department, who, however, have better prospects of promotion. It is strange that a Government which pays handsome salaries to its Gazetted Officers, whose qualifications or duties do not strike us as more important, should have such a poor expectation of the qualities, mental and moral, needed of teachers of Training Institutes.

There is again no justification for the classification of prospective applicants into a superior grade men under Government Service and an inferior grade men for absorption in non-official institutions. Apart from the utter inadequacy of a five months' course, the inferiority complex which will result from a shorter course of training of young-men in the mofussil, who can only look forward to a supervisors job all their life is inimical to efficiency. There are, on the otherhand, Co-operative Central Banks, the bigger Urban Banks and Stores which do require a class of trained men not inferior to those trained for the Government Inspector's place. The Provincial Co-operative Union had indeed been planning with the knowledge and, we imagined, the co-operation of the Government for a Central Co-operative College for the recruitment of the highest grade of men. Provision had been made for the admission to such training of well tried men in the lower ranks of co-operative service. We have yet to hear of the disposal by the Government of this long and well considered scheme of a Co-operative College. Meanwhile we are confronted by this bolt from the blue. We are of the view that the P. C. U. has done the right thing by maintaining its old position and not accepting the Government offer in its entirety. As a compromise, however, it has agreed to run two peripatetic schools if the syllabus, course of training and examination are the same as for the Government Institute. We hope the Government will graciously acknowledge their mistake in not consulting the P. C. U., and be pleased to hand over the whole training to the organization best fitted for education, i.e., the P. C. U., as recognised by the Townsend Committee.

Better Living Societies in the Punjab.

By

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The Co-operative movement in India is carrying out the rural reconstruction of the country by the formation of different forms of societies. The most important of these are the Better living Societies in the Punjab.

If, as Sir Horace Plunkett says, better business is the foundation alike of better farming and better living, better living is the object of both. The better living societies have, therefore a special importance.

The objects of these societies are to promote the economic interests of their members and more particularly :—

1. to reform bad customs prevalent amongst the members;
2. to improve the physical, moral and spiritual condition of the members;
3. to prevent the waste of money and inculcate habits of thrift;
4. to teach and practice the rules of hygiene and combat epidemic diseases ;
5. to cultivate the sense of self-respect and resist corruption ;
6. to assist in arrangements for the education of members and their children and for the organization of games and all useful occupations which render the life of the community more pleasant and liberal;
7. to promote other measure, designed to encourage in the members the spirit and practice of thrift, mutual help and self-help.

1. The capital of the society is composed of (1) entrance fees (2) contributions (3) donations (4) fines.

The Society is not allowed to receive any loans or deposits.

2. A set of rules, practices and customs have been prepared for the consideration of a general meeting of the Society. These are reproduced in the end, *Vide* Appendix. These are not model rules but are prepared in order to stimulate thought. As it is extremely dangerous to induce or allow any society to adopt all these rules

at once and without the most careful consideration, therefore, care is always taken to see that only those rules are adopted in the beginning which a society may be in a position to carry out in practice. Therefore most of the societies confine themselves to the reduction of extravagant expenditure on ceremonial occasions as it is one of the chief causes of debt.

3. At first as a general rule better living societies were started only in villages where there was a successful credit or thrift society because it was realized that it was imprudent to attempt the moral reformation of persons who have not been trained for several years previously in the simple process of lending, borrowing and saving, which do so much to strengthen human character. But of late a change has been made in this policy on account of past experience. And now it has been decided that better living societies need not be linked with credit or thrift. They may be started independently of credit or thrift societies where there is enough staff to supervise them and conditions are favourable.

Moreover, it is proposed to enlarge the scope of these societies so as to include the whole range of rural reconstruction programme. For this a comprehensive schedule including the provision for better food is under preparation.

When a member is admitted to a Better Living Society he has to sign an agreement to the effect that in consequence of being a member of the Co-operative Better Living Society, he will observe such special rules and practices as the general meeting may approve; and in the event of his breach of this undertaking he will pay to the society such fine not exceeding Rs. 100 as the Committee may impose. Such fine becomes due for payment immediately after imposition, but the member may appeal to the general meeting.

The number of these societies is now 487, their total membership is 15,338 and the average membership is 31 per society. The following statement shows the progress made by these societies since 1927.

Year.	1927	1928	1929	1930	1931	1932	1933
Societies ...	136	231	289	312	359	430	487
Members ...	5,350	8,665	10,943	11,610	13,002	15,327	15,338
Average Membership per Society ...	39	38	37	37	36	36	31

The number of societies have increased from 136 in 1927 to 487 in 1933, membership from 5350 to 15338; but the average membership per society has dropped from 39 to 31, which is disappointing.

As already stated, the main original object of these societies was to induce their members to curtail the ruinous expenditure, imposed by customs on occasions of births, marriages, and deaths, and other domestic ceremonies. In places where these societies exist, they have beyond all doubt saved their members many thousands of rupees each year. For example, the members of 14 societies in Jullundur are said to have spent only Rs. 14,000 where they would normally have spent Rs. 40,000. In another instance the saving on previous standards on ceremonies celebrated by members of these societies are estimated as Rs. 23,000. The members of 7 societies in Montgomery saved Rs. 16,000 on 32 marriages. These societies extend their influence on non-members also. For example in Gujranwala District a non-member was induced to celebrate a marriage in his family according to the rules of the Society by the refusal of all the members of the Society to attend unless the wedding were celebrated as their society demanded. The danger of these societies is that they may push reform beyond the limits of human nature. There has been a case in which a big landlord prided himself upon having celebrated the marriage of his son for Rs. 11 as against Rs. 10,000 spent on the marriage of his brother before he joined his society. Some of the societies prohibit all expenditure on jewellery, on the ground not only of economy, but still more of personal security, for in some villages the wearing of jewellery is apt to lead to dacoity and murder. The daughter of a member on being told by her father that she would get no jewellery on her marriage insisted upon a quid *pro quo* and was given a deposit of Rs. 1000 in a central bank. In Jullundur, many ladies have sold jewellery and deposited the proceeds in co-operative societies.

As for as pure economy goes, it may almost be said that the whole province is now a school of compulsory education in better living. Therefore there has been a large increase in the number of societies in the past three years. This is chiefly due to the economic depression which has taught the people to be thrifty. Hence the present is a very good time for pushing on these societies. Let us hope that these plants, that flourish in the dry wilderness of scarcity, will not be drowned by the rain of prosperity, should it ever again fall on us.

A Union of ten societies was organised in Chunian Tehsil of the Lahore District and one of the main points of the teaching of Union was that there was no help for it but to go back to the way of living of their fathers thirty years ago. That this spirit is not universal yet is shown by the figures for loans given by credit societies for expenditure on ceremonies, which amounted to Rs. 1. 36 lakhs in 1933 which indicate that there is still a feeling that economy on the necessities of life is good and necessary, as one should spend one's own money on them; but on important occasions like ceremonies one must make a good show, and this can be done quite easily by spending borrowed money, which is almost as good as spending nothing at all, and any how, repayment need not be thought of yet.

Nevertheless the societies are extending their influence slowly and steadily and people are beginning to realise the immense good these societies can do.

For where better living societies are not in existence, the difficulties confronting the people to overcome the prevalent customs are indeed great. A man who refuses to spend lavishly on a wedding, is liable to get black looks from his guests, who feel that he has given a poor return for their lavish expenditure in the past. Until the people as a whole come to recognise the futility of wasting money on such ceremonies it is impossible to expect individuals not to be wasteful. The better living societies can help in this work. And once a man has been bold enough to overcome the force of custom, there is little doubt that he is grateful for the opportunity afforded to him of practicing some economy in the celebration of a ceremony.

The Registrar in his report for 1933 makes very interesting and instructive remarks about these societies. He says "The energies of these societies are concentrated mainly on the reduction of expenditure on ceremonies; that such expenditure has in the last year or two been drastically curtailed is an undoubted fact, but how much of the reduction is due to the preaching and practice of these societies and how much to the shortage of hard cash is debatable point. The villager had some reason on his side when he met the better living propagandist with the question". Where were you when our pockets were full? What is the use of this sermon now when we are broken?" Nevertheless the preaching itself is of value for the future."

In addition to the curtailment of useless expenditure on social ceremonies and reformation of bad customs, these societies are devoting their attention to matters of sanitation compulsory vaccination, and inoculation, ventilation of houses prohibition of opium, illicit distillation, cleanliness of clothes and person. Some have levelled and paved and swept the village lanes; A few have employed sweepers to clean the streets every day; some have repaired and roofed the village drinking wells; some have caused the villages to improve the ventilation of their houses by making windows and ventilators; putting of manure is now a common provision in almost all the societies; and in a village a public-spirited man has given land near the village site for the pitting of manure to those whose land was far away. But it is no easy matter to get people to deposit their manure in pits of their own accord and it is after much teaching and persuasion that people agree to this.

The activities of these societies are most diverse. One insists upon inoculation against plague; another has filled up three malodorous ponds and set up hand pumps to facilitate the supply of good drinking water; others distribute quinine and soap and disinfect wells; and two for criminal tribes prohibit the eating of dead animals. Perhaps the most curious is a society of Chamars in Gurgaon District which has two rules—one, that members should wash their clothes once a week and for this soap is purchased by the society and distributed to the members; the other, that they should brush their teeth once a day. Seven societies in Taba Tek Singh bind their members not to keep cattle in their houses and others in Lyallpur are taking measures for killing rats and stray dogs, disinfecting houses, walling in tanks and wells, and helping vaccination. In some societies the members have pledged themselves to have themselves and their families inoculated against epidemics. Some societies take practical measures to protect crop from stray cattle and pilfering humans; Gurdaspur organised a successful campaign against the damage done by cattle straying into crops by engaging a guard and the saving on one crop was estimated at Rs. 500; there are others which promote physical culture by wrestling matches.

All central banks and unions also are impressed to realise the great importances of spreading by all means possible knowledge of the effective ways of preventing and curing epidemics, particularly Malaria, a disease which costs the province many lakhs of rupees and many lives every year.

Apart from joint action to fill up holes, ponds etc. which contain stagnant water and are the breeding places of mosquitoes, by far the most effective prevention of malaria is the mosquito net. In order to popularise mosquito nets the Industrial Co-operative Societies in the Punjab have produced a cheap and a durable mosquito net costing Rs. 1-8-0 per net. All central Banks and unions are induced to obtain samples and do their best to popularise these nets in the villages and towns. They help by collecting indents from their affiliated societies. In addition to this, credit societies in malarial districts are encouraged to purchase quinine and supply it (by debit to loan accounts if necessary) to their members in the malaria season.

A good many credit societies have an extra by-laws laying down certain rules akin to those of a better living society.

Moreover the accumulated common good funds in credit societies are being used for the uplift of the villages on a variety of objects, *i.e.*, the engaging of a sweeper for village lanes, paving of streets, repairing of wells, fitting of pumps, construction of tanks and a small bridge, improvement of roads, drainage, guest houses, and free medicines. Stipends have been paid to poor students, both boys and girls, and books purchased for them. Contributions have been made for the building of schools and hostpitals. In a horse breeding area money was given for the expenses of village horse show. Two societies have purchased sets of standard weights, which have begun to be used by the members to weigh their produce before taking it to the market. Two Unions in Hoshiarpur have engaged a qualified nurse each out of their common good fund. Rs. 15,000 were contributed by Co-operative Societies in 1930 to help the members of flood stricken areas. This year the societies have again risen to the occasion and contributed their quota towards the relief of sufferers in Bihar.

Most of the societies are restricted to a single caste where the only object is to curtail expenditure on social ceremonial; it is natural that a society should be restricted to those whose ceremonies are identical. But where the aim is to develop better conditions of life for whole village, this is a disadvantage, and it is hoped that in future more and more societies will be organized on a non-communal basis.

Every breach of rule is punishable by fine. Fines have actually been imposed and recovered in a good many cases. But in some societies the rules are said to be infringed with impunity and no fines imposed, which is a reminder that societies find it easier to adopt a rule than to enforce it, and in others the fines that are imposed are often not paid: and here again speech is silver, for apologies have often been accepted in place of money and the offender has been let off. There is plenty of room for doubt as to the efficacy of fines in a matter of this kind, and for preferring the effect of continuous teaching and the social pressure of the society and its more enlightened members. But when all lapses have been fully discounted there remains a solidity of achievement which is full of promise for the future and striking evidence of the growing desire in the village for the better kind of life than has been possible in the past. If only more money and staff could be made available much more might be done along these varied lines for the rural reconstruction of India, because public opinion in the country-side is getting strongly in favour of reform and this is the most precious time to take advantage of this golden opportunity.

APPENDIX.

RULES FOR THE CONSIDERATION OF A GENERAL MEETING.

A.—Health.—Removal of Refuse and General Sanitation.

1. No member of the Society shall collect any refuse or manure in or about his residential house or compound. All the manure and refuse shall be removed daily either to the fields or to other plots selected by the committee where a pit shall be dug for storing it.

2. The site selected for collection of refuse and manure shall be situated at a distance from the residential houses and shall be under the control of the committee.

3. If necessary the committee shall appoint one or more sweepers in the village to remove all refuse to the site referred to in rule No. 2, all such refuse and manure collected by the sweepers or collected by persons who do not own or cultivate land shall be the property of the society.

4. Each member shall completely empty his house and thoroughly clean it at least once a year. Everything in the house shall be brought out and exposed to the sun for at least six hours either in the court-yard or on the roof of the house. All rat holes in the house shall be smoked by means of instruments supplied by the District Medical Officer of Health or the committee. The village shall be cleared within a period specified by the general meeting.

B.—Amusements and Recreation.

1. Arrangements shall be made for such indoor and outdoor games as may, in the opinion of the committee be conducive to the welfare of the members.

2. Regular outdoor exercise such as wrestling, football hockey, kubaddi tug-of-war, sonchi pakki, etc., shall be encouraged and a gymnasium shall be provided for the use of the members.

3. Co-operative and agricultural periodicals and non-political papers shall be obtained and shall be read by the literate members and explained to the illiterate.

4. Every member shall join at least one association or club set up in pursuance of the objects set forth under clause (2) above.

C.—Water Supply.

1. It shall be the duty of the committee to have the village well and tank cleaned once a year in the month of May. Any proposal for the repair of a well or tank and any drainage suggested by a Medical Officer shall be discussed in the general meeting and action taken according to its decision.

D.—Epidemic Diseases.

General.—It shall be the duty of the Secretary to give immediate information of the outbreak of any epidemic disease, especially plague, cholera or small-pox, to the Health Officer.

A. Plague.—(1) On the appearance of plague among rats or men in the village itself or in the surrounding villages it shall be the duty of the Secretary to inform the Health Officer.

2. The members in such a case shall have all their own houses, and those of the other villagers if possible, thoroughly disinfected and the rat holes smoked.

3. It shall also be the duty of the members in such a case to have themselves and all members of their family, and as many other villagers as possible, inoculated against plague, if and as advised by the Health Officer.

4. If the village is an epidemic centre of plague, it shall be the duty of every member to carry on throughout the year an anti-rat campaign and such other measures as are advised by the Health Officer.

B. Small-Pox.—(1) It shall be the duty of all the members to have all their children, male and female, vaccinated before the age of three months and revaccinated at the age of 7 years.

2. In case of an epidemic of small-pox the members shall adopt such measures as are advised by the Health Officer in the way of general vaccination, or the isolation of the patients, etc.

C. Cholera.—In case of an epidemic it shall be the duty of all members to have the wells, tanks and their vessels disinfected and to abide by the general directions issued by the Health Officer.

E.—Morals.

No member of the society shall commit theft or keep secret a theft committed by another person.

No member of the society shall call another by any name that may arouse hatred or derision.

No member of the society shall distill, help in or conceal the distillation of, or otherwise prepare any intoxicant.

No member of the society shall, except when prescribed by a medical adviser, drink or offer to another person, or deal in any intoxicant.

No member shall gamble or arrange gambling for others or keep company with gamblers.

Every member shall keep his agricultural produce clean and free from adulteration.

No member shall wet his cotton in order fraudulently to increase its weight, or mix dirt or grift in his grain.

Self Respect.—No member shall allow female members of his family to purchase or sell at any shop in his village or town.

No member shall adopt the profession of begging.

Corruption.—No member shall accept a bribe, or persuade another person to receive or give a bribe.

F.—Bad Customs.

1. A member shall not pay more than Re. 1 to each of the following on the occasion of the birth of his child.

				Rs.
(a)	Muazzan	...	...	1
(b)	Midwife	...	...	5
(c)	Barber	...	...	1

2. (a) On the occasion of Aquika a member shall not slaughter more than two he-goats or ewes in the case of a boy, and one She-goat or ewe in the case of a girl, for the distribution of food to the poor or his relatives.

(b) No guests shall be invited and no Tambol shall be received.

Circumcision.

3. (a) No guest shall be invited and no Tambol shall be received.

(b) Payment to the following shall not exceed the amount shown.

(1) Barber Rs. 5.

(2) Water carrier Re. 1.

(3) Mirasi Re. 1.

(4) Other kamins not more than Re. 1 each.

(5) Barber Re. 1 for every other boy circumcised.

4. On the occasion of the betrothal of a girl the following expenses only shall be incurred:—

- (1) The sum allotted to kamins shall not exceed Rs. 5.
- (2) The sum paid to the future son-in-law shall not exceed Rs. 5.

Marriage of a Boy.

5. (1) Var shall be strictly prohibited.
- (2) No member shall give food to his neighbours beyond the number approved by the committee.
- (3) Women shall not go to other villages on the occasion of a marriage except that of a near relative.
- (4) No dancing girl, Acrobat, Bhand or Napal shall be invited on any occasion.
- (5) Nothing shall be spent on fire-works.
- (6) Ghunanian, Laddus or sugar shall not be distributed on the occasion of Chakki Gala.
- (7) Ghara Gharoli or Lassi pair shall not be observed. No wedding parties shall be formed in future.
- (8) Barats shall be discouraged. If the parents of the bride insist on a Barat, the number of men composing it shall not exceed 50.
- (9) Ratha Chari, Ghar Verti, Wara and Sot shall not be observed.
- (10) The proclamation or announcement of the articles of the dowry shall be discouraged. If it is made, the reward paid to the proclaimer shall not exceed Re. 1.
- (11) The clothes and ornaments brought for the bride shall not be taken in procession.
- (12) There shall be no beating of drums.
- (13) Milni ceremony shall not be observed.

Marriage of a Girl.

6. (1) Only useful articles and cash shall be given in the dowry. No tear shall be given.

Cash may be given in lieu of ornaments, clothes utensils, beds, chairs or cattle.

(2) No member shall specify the ornaments to be given to a bride by the parents of a bridegroom.

(3) On the occasion of a meeting after the death of an old person not more than Re. 1 each shall be given to the servants of the guests.

(4) Payment of price for a girl in marriage shall be discontinued.

(5) No girl less than 16 years old shall be married.

(6) Lenhar should be discouraged. The party should be reduced to a maximum of two men or women.

7. Kaj or Akath is prohibited.

The Important Features of the Co-operative Movement.

BY RAO BAHADUR A. VEDACHALA IYER.

The important features of the Co-operative movement and its working in different directions in the past are dealt with in detail in the issue of the Madras Journal of Co-operation for the month of May which prints (1) the article of Dewan Bahadur M. Ramachandra Rao of Ellore on Land Mortgage Banks' Bill; (2) the address of Mr. V. Ramadas Pantulu at the Vizagapatam Co-operators' Conference dealing with rectification and consolidation of existing Rural Primary Societies proposing an altered structure of the primaries, Central Banks and the Provincial Bank so as to secure a thoroughly self-contained banking work and to function as one institution; (3) the Reviews of the Registrar and Government on Co-operation Annual Report and on Provincial Bank and Land Mortgage Banks.

2. The Editorial columns, as usual, reviews the various points dealt with in these documents and contains excellent advice in a general way to co-operators.

3. I have gone through, as carefully as I can, these documents and noted the advices and suggestions made in them. I now deal with the address at Vizagapatam of Mr. V. Ramadas Pantulu.

He says: "The salvation of the movement and its whole future will depend upon co-operators, official and non-official, high and low paid and unpaid bringing to bear on their work *co-operative ideology* in a *true spirit* of service. By the incessant preaching of true co-operative principles and the unfailing practising of co-operative virtues alone can, we hope to transform the movement into a true and potent agency for the service of the masses".

Very few will quarrel with these ideas and criticism of the past work done. I may state, as the result of the experience of the movement for the last 22 years, that the co-operators who worked hitherto in the movement, officials and non-officials, have, as it lay in their power, educated the masses in the principles of co-operation and the virtues of co-operative service. The formation of Central Banks and local unions inclusive of District Federations are the results of the comprehending of co-operative principles and the practice of co-operative virtue by those connected with them. Probably Mr. Ramadas will lay out hereafter a clear cut procedure

to be adopted by the officials and the non-officials in order to secure his desired object. He is not enamoured of union supervision and he disfavours the existence of District Federations.

The only other non-official agency is the Central Bank. Let it have a fair chance of doing every kind of work, management, banking, finance and supervision. We can wait to see how far the Central Banks will fulfil the expectation of Mr. Ramadas. The official machinery has become more or less an auditing machine dealing purely with accounts, books, decrees and sales. Personal touch with rural co-operators is very very meagre.

4. The next point relates to the overhauling of the structure of our organisations. Mr. Ramada's scheme is worth its trial to prove its success. He proposes to knit together the several units of it (the co-operative credit system) so as to be interdependant on each other; not merely for borrowing and lending but also for the conduct, administration and control of the credit organisation as a whole. He wishes to make substantial changes in the financial structure of the movement.

Co-operators will be glad to have details of the changes he proposes. As regards supervision, he notes that the appointment and control of the supervisory staff of the unions and the administration of the supervision fund must be centralised in the Central Bank. The managers of the unions must be responsible not only to the unions but to the Central Bank as well. Let us have these changes and it is not yet known how he proposes to reconstruct Central Banks to take up all the functions in the movement on the credit side, when the directorate are representatives of societies, elected by the vagaries of election in which the really efficient men are unable to secure seats in the Executive Committee which is the real Managing Board. Whatever may be the central edifice which is to control the primaries and the finance of the masses, we must secure efficiency and business management. Co-operative lending and recovery must solely depend upon dealing directly with persons and not merely with bonds, account books and decrees. Repaying capacity can only be gauged by local people if they discharge their duty with responsibility. Can we be assured of such responsibility by mere unlimited liability? Anyway co-operators will be glad to secure details of Mr. Ramadas by which Central Banks will function suitably even giving up local unions which need not be a block in the way of administration.

5. The co-operative movement in India, Mr. Ramadas says, owes its origin mainly if not solely to the belief in its efficacy to redeem agricultural indebtedness. This is an assertion which has to be received with considerable qualifications. The co-operative movement or for the matter of that any movement cannot remove the indebtedness of agricultural borrowers who have no means to pay. It aimed at people getting better resources of income, less expenditure and thereby secure savings with which to remove indebtedness in all possible cases. For those who had capacity to pay and who were inclined to work for increased capacity, it offered a chance of redeeming their debts by payment in easy instalments at a comparatively lower rate of interest than what they owed to money lenders. It aimed at concerted and joint action by all agriculturists to improve their position in all its aspects especially to produce better results than if they had acted individually. The success or failure of the movement must be judged by what it was able to accomplish by concerted action. Where such action was unbusiness-like, they failed and, where business principles prevailed, they succeeded. The officials and non-officials who were at the helm of affairs from 1904 to 1934 had tried their level best to give relief to the agriculturist through their own self-exertion and self-help. They accomplished at least one thing that they were able to produce a large number of men imbued with co-operative spirit, co-operative ideals and sufficient knowledge to spread such principles and ideals among the masses. The co-operative movement, composed mainly of the union of village agriculturists, aimed at educating the masses that their economic salvation depended upon themselves and not on any outside agency however benevolent or philanthropic it may be.

In the circumstances, I would suggest that co-operators be summoned to a conference, a business one, where what has to be done can be discussed in detail and settled as clearly as possible in place of ideals expressed in a language and a form not easily assimilable by the masses. The Registrar's scheme of rectification and consolidation is directly only towards distribution of concessions to defaulters affected by the depression and intended to secure better collection. It requires amplification and the co-operative structure has to be recast from the bottom so as to take up the real work of financing agricultural and other allied rural industries to the full and to secure the economic amelioration of the rural population.

Arbitration Societies.

BY J. L. RAINA.

Arbitration Societies were in the first instance started by me in Banihal and I was of opinion, that such societies might do well only in mountainous places. In Bhadon 1989, Mirpur District, was a disturbed area and under the direct control of the Special Minister appointed by the Jammu and Kashmir Government for this purpose. In the tehsil of Kotli account books of money lenders were missing through the disturbance and it was a problem with the Special Minister as to how he could bring in a reconciliation between the borrower and the lender.

After the disturbance on account of lack of rains (1) the produce was very short, (2) provisions stored by the sahuks had been burnt by the rioters and (3) the sufferers also had been rendered homeless; all these things had made the situation precarious. The matter was fully discussed and the Hon'ble the Special Minister agreed with Wazir Feroz Chand, the able Registrar of the Jammu and Kashmir Government, and the arbitration societies were organised by me.

The first arbitration society was started in the name of Mr. L. W. Jardine, I. C. S. the Hon'ble Special Minister for the disturbed area etc., in Kotli tehsil, and this was registered by the Registrar immediately. Another society was started in the name of Colonel Baldev Singh, the then Administrative Officer for Mirpur disturbed area. Subsequently a net work of arbitration societies was started in the eastern side of Kotli tehsil with a union at Seri.

An extension of these societies was made in Bhimer tehsil also, and another union was started at Manawar. In the meanwhile Mr. V. N. Mehta, the Hon'ble Revenue Minister suggested, that Better-Living-Societies might also be started so that the sahuks and the peasant might be able to bring in a reconciliation by a better living without referring the matter to a third party, much less going to the court. Hon'ble Mr. Mehta suggested that these Better-Living Societies might be formed on the basis of the Reconciliation Boards, proposed by the C. P. Government which is a miniature legislation passed by the Kashmir Government through Relief Regulation Act.

I am personally opposed to the formation of different institutions in one village as that would only tax the energy of different classes of officers under different Heads of Departments working for the same purpose. And the villagers also shall have to be dealt with the different people.

The arbitration societies, so formed, could achieve this without introducing much difficulty in the village-organism which is deemed to be smoothened by the adoption of a simple procedure.

In order to find a solution to bring in reconciliation between the two, a few provisions in the bye-laws of the arbitration societies were introduced and tried in Bhimber tehsil and arbitration societies with provision for Better Living were formed which have also been registered by the Registrar.

These have been called Better-Living Arbitration Societies which have also been turned into small village municipalities and they are working satisfactorily. A Bill proposed by Mr. V. N. Mehta, the Hon'ble Revenue Minister regarding the reconstruction of villages to spread sanitation throughout the rural areas has also been passed into an Act by the Kashmir Government. This might bring into conflict the different institutions so formed unless amendments are proposed to bring in the two under one control.

At Manawar, Barnala, Barhing and other places where these Arbitration, Better-Living Societies are working, the people are taking interest in their sanitation work which is going on very smoothly.

In this Division 110 societies with two unions have been organised and these societies are doing wonderfully well. These societies were registered about the end of Bhadon 1990 and references made by the people to the Police Thana at Seri will show that :—

Month	No : of cases referred to Thana Police before the establishment of arbitration societies.	Month	No : of cases referred to Thana Police after the establishment of arbitration societies.
Jeth '90	5	Assuj '90	3
Har '90	6	Katik '90	2
Sawan '90	4	Maghar '90	2
Bhadon '90	10		

From the above figures one is naturally inclined to deduce that comparatively much reduction has been made in criminal litigation. And these arbitration societies are themselves settling most of the

cases without referring the cases to the Police. Most of the arbitration societies are doing the work of the spreading of the compulsory education in rural areas. By the introduction of a clause in the bye-laws of the arbitration societies much of the propaganda has been done in removing the bad customs of the people.

Many cases of interest have been decided by the Jardine Arbitration Society and other arbitration societies. Some of the money lenders' accounts were decided very smoothly to the agreement of both the parties. A case by a father against the disobedience of his son was very interesting. The son stood guilty for having beaten the father and mother both for his young wife having not agreed to like their ways. Father asked the committee to punish the son as severely as it rested in their hands but the mother thought that an apology from the son might be considered sufficient for all that was done, and persuaded her husband to her views. The father showed inclination but asked for the return of the buffalo which had been given to the daughter-in-law in anticipation of a child's birth. The committee agreed to that and the son was made to apologise and to return the buffalo which was considered a sufficient punishment.

Some of the societies have made it necessary for the members to send their boys to the neighbouring Government Schools.

At Barnala and Manawar people have decided to clean their own street and the latter has enforced a tax of one anna to maintain 3 Bhangis in addition as the village consists of about 500 houses and they consider that the small bazaar should always remain clean. In this way other villages are also doing. At Barnala the members of the society have collected good amount to introduce water pumping. At Bairampur the villagers have built a Dharamsala and have now begun to drink water together from one well which had become a matter of great trouble on account of certain personal prejudices. The members are arranging baths and other necessary items for a healthy life.

At Pangali two brothers, who were living jointly for a long time after the death of their parents, had to keep the whole of the property and earnings with the wife of the elder brother. When the brothers began to live separately the elder brother refused to give share of the property. The case if referred to the court would either be dismissed for want of evidence or some other thing technical with a heavy expense. But it was decided very amicably by the society.

At Chhamb a member of the Jat community who had some time before given his daughter in marriage in a family with the definite promise of getting a girl in return for his son, when both would attain majority, came up before the Panchayat, but when the parents refused and wanted to marry the girl elsewhere the members of the society of this village decided the case in his favour.

In this way many interesting cases have been decided by these village arbitration societies.

Most of the cases regarding money transactions were so decided that the repayments were readily made in each on spot to the agreement of both the parties. One has really to take caution lest some villains take the advantage of the simple-heartedness of the Panchayatdars. The supervision of the staff may have to be strengthened in such ways as the men on spot should think proper.

Cases of Land Demarcation, Division of property, restitute of conjugal rights, compensation, simple hurts and similar other things have been decided.

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Co-operative Education in Madras.

By P. GURUMURTHI,

*President of the Ramadas Co-operative Training Institute, Ltd.,
Rajahmundry.*

For some time the Federations were conducting classes to train Panchayatdars of Village Co-operative Societies and supervisors and other subordinate staff required for non-official Co-operative Organisations. Subsequently six Co-operative Institutes were organised in various parts of the Presidency for imparting Co-operative Education. The membership is open to Banks and other Co-operative Institutions. The Registrar and the President of the Madras Provincial Co-operative Union are ex-officio members of these institutes. They held regular classes and imparted instruction in Co-operation, Auditing, Banking, Book-keeping and Co-operative Law, according to a syllabus approved by the Registrar. The course was for about five months and the Registrar was conducting common examinations and awarding certificates. Subsequently the course of instruction was extended to a period of 9 months—the short term course having been found to be inadequate, and the institutes have been working under the guidance of the Madras Provincial Co-operative Union, through an Educational Sub-Committee consisting of the representatives of the various institutes, the Registrar, the Secretary of the Provincial Co-operative Union, and two eminent educationists. The Examinations are being conducted by the Sub-Committee by appointing outsiders as examiners. The Government was meeting the deficit in their budgets.

The Provincial Co-operative Union requested the Government some time back to start a Co-operative College at Madras with a view to train graduates for two years so that they may have a broad cultural study of the Co-operative Movement and its varied developments at home and abroad to fit them to carry on the work efficiently and with faith in the movement.

While matters are standing thus, the Government have suddenly thought it fit to prescribe in G. O. No. S. 27. Mis. dated 20-6-1934 that there should be a Central Institute at Madras and two Peripatetic Institutes in the mofussil, one in the North and one in the South

and that the period of instruction in the Madras Institute should be nine months while in the mofussil Institutes it should be five months though the minimum educational qualification required in both the instances is just the same (*viz.*) S. S. L. C.

The Institutes which have been doing the educational work now for some years, or the Madras Provincial Co-operative Union which has been controlling and co-ordinating the work of these institutes, were not consulted in the matter. The Government drafted a scheme and have asked the Provincial Co-operative Union to put it into force. The Provincial Co-operative Union is an independent body and it passes one's comprehension as to how the Government could think of preparing a scheme with every detail worked out by them, *viz.*, the period of training, the salaries to be paid to the instructors, the tuition fees to be collected, the number of students that could be taken up in a year etc., etc., and ask the Provincial Co-operative Union to work it up. But the Government thinks that it could interfere in all details and dictate all conditions, perhaps, for the simple reason that it grants a subsidy for the running of these institutes. We have come to depend too much upon the Government for everything and the Government therefore, dictates. Another curious feature in the G. O. above quoted is that the Government gives a grant of Rs. 2,400 as contribution for the current financial year and any deficit is to be met by the Institutes themselves, whereas any surplus will be taken into account and the grant will be reduced to that extent.

The Executive Committee of the Provincial Co-operative Union met on 7-7-'34 and requested the Government to permit it, pending further consideration of the whole question by the Government, to conduct, as a temporary measure for this year, two peripatetic institutes one at Vellore and one at Rajahmundry, one the model of the Central Institute at Madras providing for 10 months course. But I understand that the Registrar has objected to the ten months course being given in any of the mofussil institutes, and said that five months course is enough for supervisors, and that for higher appointments, pupils will be trained by the Central Institute at Madras. The minimum educational qualification being the same for both the courses, I cannot understand why this difference in the course of training is found necessary.

The Registrar in his annual report on the working of the Co-operative Societies Act VI of 1932 for the year 1932-33 observes that "these institutes have admittedly done great service to Co-operative Education in the Presidency, and raised the standard of education for employment both in the non-official institutions and the Government service". Yet he proposes that there should be two types of institutions to train men for the non-official institutions, and another to train men for Government service. When he was satisfied with the working of these institutes, one cannot understand why he chose to discriminate in the way in which he did. It is also not known why and for what reasons he chose to lower the standard of training for the non-official employees, while it was found difficult to cover the present course even within nine months.

The Provincial Co-operative Union is the recognised and authorised body to organise the Co-operative education and to prescribe the courses and the syllabus of study and to discharge such other functions as may be necessary to promote co-operative education in the Presidency. In other provinces, specially in Bombay, it is the Provincial Co-operative Union that undertakes the education and the department has nothing to do with it. The Townsend Committee also opined that the Provincial Co-operative Union should carry on the educative work in the Province. I would, therefore, urge upon the Provincial Co-operative Union to run the institutes at Rajahmundry and Vellore and at other centres by rotation with the help and assistance of the Provincial Co-operative Bank and other co-operative institutions in the Presidency. If some of the Common Good Fund in these institutions could be pooled for the purpose it will not be a difficult task. Let us show to the Government that we can stand on our own legs and manage our affairs without dictation and interference from outside.

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The Madras Provincial Co-operative Union.

**The Proceedings of the Education Committee of the
Provincial Co-operative Union held at 2 P. M.
on Saturday the 7th July 1934.**

Present :

- Messrs. V. Ramadas Pantulu, B.A., B.L., (President).
 „ T. Austin, I.C.S., Registrar of Co-operative Societies, Madras.
 „ M. Narayana Rao, B.A., B.L., (President, Anantapur Institute).
 „ C. Rajagopala Acharya, B.A., B.L., (President, Bezwada Institute).
 „ Dr. P. Gurumurthy, (President, Rajahmundry Institute).
 M.R.Ry. Rao Bahadur T. A. Ramalingam Chettiyar Avl., B.A., B.L.,
 M.L.C., (President, Coimbatore Institute).
 „ Rao Bahadur V. Murugesu Mudaliyar Avl., (President, Vellore
 Institute).
 Mr. O. A. Narayanaswamy Iyer, (Representative, Tanjore Institute).
 Prof. S. K. Yegnanarayana Iyer, M.A.
 Prof. K. C. Ramakrishnan, M.A.
 Mr. V. Venkatasubbaiya, B.A., (Hon. Joint Secretary).

The G. O. No. 27 S. Ms. dated 20th June 1934, issued by the Government in connection with the Training Institutes was discussed at length and Rao Bahadur T. A. Ramalingam Chettiyar made the following proposals:—

'It was after some years of experience that the course of instruction was extended from five months to nine months with the approval of the then Registrar at the meeting of the Provincial Co-operative Union held on the 29th June 1930. The course of 4½ or 5 months was found very inadequate. The Committee is of opinion that no satisfactory instruction can be given within five months prescribed in the Government Order and so is not in favour of opening the schools with the five months course.

The nine months course was fixed after considering the requirements of the syllabus laid down and the Committee thinks that the period cannot be reduced. The Committee is also of opinion that there should not be any difference among the several Institutes, those in the mofussil and that in the city, so far as

syllabus, period of training and examination are concerned ; otherwise, we will be creating two classes of trained men which is not conducive to the development of a healthy system of Co-operative training.

The Committee is convinced that there is no demand for an inferior course of training and the people trained for five months in the new institutions as proposed by the Government will not be in a position to get employment after they come out of those institutions.

The Committee to meet the wishes of the Government in regard to reducing the number of training Institutes to two peripatetic ones is prepared to undertake the conducting of two such Institutions under its control—one in Tamil Districts and the other in Telugu Districts—with a full course similar to that of the Central Institute at Madras. The Institutes will work in one of the present institute centres by rotation annually. The Government Institution will be taken as the model and the syllabus and the period of training fixed for the Government Institute will be followed in the other two Institutes and a common examination shall be held for the students trained in all the Institutes.

As for funds, in view of the higher course of training that is proposed to be given in the two mofussil Institutes, the salary provided for in the Government scheme for lecturers will not be sufficient and requires an increase. It must be at least on the same scale as that provided for in regard to the Central Institute at Madras.

The Provincial Union will be prepared to conduct the two Institutes if a grant of Rs. 3,600 is made to the Union by the Government for the remaining eight months of the current financial year or Rs. 5,400 for the whole year in addition to the services of 2 Sub-Deputy Registrars to be given free. This request made by the Union cannot be considered as unreasonable. The sum of Rs 3,600 asked for the remaining months of the current financial year roughly represents the expenditure to be incurred on the same scale as the Central Institute minus the salary of the Principal, house rent and furniture.

After some discussion the following resolutions were passed :—

I. On the motion of Rao Bahadur V. Murugesu Mudaliyar, a vote was taken on the question whether the six Institutes should

continue as at present as training Institutes or whether they should be reduced to only two. The representatives of Bezwada, Anantapur, Vellore and Tanjore voted in favour of the continuance of the six institutes as at present. The representatives of Coimbatore and Rajahmundry were not in favour of six but in favour of two.

II. The representatives of Anantapur and Tanjore moved the following resolution :

"If the Government does not agree to continue the six institutes, the Committee recommends that one Institute for the Telugu and one for Tamil Districts may be run at the Head-quarters of the existing Institutes in rotation with a full year course identical with that of the Central Institute run by the Government at Madras."

"Carried." (With Rao Bahadur V. Murugesu Mudaliyar dissenting).

III. Mr. V. Ramadas Pantulu moved the following resolution :

Pending the decision of the Government in regard to the retention of the six institutes, the scheme of Rao Bahadur T. A. Ramalingam Chettiyar be adopted and put in force in the mean-while along with that of the Central Institute and that necessary arrangements be made for it.

"Carried."

IV. The representative of the Rajahmundry Institute, Dr. P. Gurumurthy moved the following resolution :—

The Committee recommends to the Government to make necessary grants to the Institutes to enable them to meet the existing deficit in their finances as they incurred expenditure in the belief that the Institutes would be continued and as the intimation of their abolition came very late without adequate notice.

"Carried."

(Sd.) V. RAMADAS,

President.

Royapettah,

Dated, 7th July, 1934.

Extract of para 4 of G. O. No. 27 S. Ms. dated 20th June 1934.

The Registrar's proposals for the Central Institute and Peripatetic Schools have now been received and the Government proceed to pass orders on them.

1. *Central Institute*: (1) This Institute will be located in rented premises at Madras and will, for the present be under general control of the Registrar with a Principal in immediate charge.

2. *Admission*: The course in the Central Institute will last a year including the vacation. Candidates for departmental requirements alone will be trained in the institute and, as the statutory rules for the Madras Co-operative Subordinate Service will require previous technical training only in the case of candidates for admission to Class III of the Service (Junior Inspectors), the Government consider that it is sufficient to prescribe that admission to the institute will be open to candidates with the minimum educational qualification laid down in the general rules for subordinate services. The admissions will be restricted to a maximum of fifty a year, and it will be open to the Registrar to give preference to candidates who have taken a degree.

3. Each candidate will pay a fee of Rs. 40 for the whole course in one lump sum in advance or in two instalments at Rs. 20 at the beginning of each term (July and January).

4. *Subjects for study*: The course will be divided into two parts.

Part I—comprising Co-operation, Auditing, Book-keeping and Banking.

Part II—comprising :—Rural Economics.

The syllabus for Part I will be the same as for the Government Technical Examinations. For Part II a copy of the syllabus is enclosed.

The students will be given training for the Government Technical Examinations in Co-operation, Auditing, Book-keeping and Banking (Lower). There will be a class examination in Part II (Rural Economics) and certificates will be given to students successful in the subject.

5. *Staff*: The Government sanction the following temporary staff for employment in the Institute for a period of one year :—

One Principal	... on Rs. 100-10/2-150.
Two Lecturers one and the other	... „ 70-5/2-85-7½/2-100. ... „ 55-5/2-70.
One Clerk	... „ 30 per mensem plus Presidency allowance of Rs. 6½.
Two Peons	... „ 12 per mensem plus Presidency allowance of Rs. 2½

The posts of Principal and the two lecturers will be treated as outside the cadre of the Co-operative Subordinate Service.

6. The Government sanction the payment of a rent not exceeding Rs. 200 a month for the building in which the institute will be located. Including the sum of Rs. 750 required in the first year for the purchase of furniture, the cost of the institute for 1934-35 as approved by Government will come to Rs. 5,600.

II. Peripatetic Schools.

Cost for '34-35.

	Rs.
(i) There will be two schools—one working in the Southern Districts and the other in the Northern District.	
Pay of Principal	800
Pay of 2 Lecturers (Rs. 70 plus Rs. 55).	1,000
1 Clerk Rs. 30 plus Rs. 6½	292
2 Peons at Rs. 12 plus Rs. 2½ each per mensem.	232
Rent for 9 months	1,800
Contingencies	750
Furniture	750
Total	5,624

(ii) The schools will be held successively at the head-quarters of the existing institutions and the latter will be responsible for their conduct; except in Coimbatore, where the Central Bank will undertake the control of the Southern school when it is held at the Centre. The schools will be subject to the general control of the Madras Provincial Co-operative Union.

(iii) The course in each school will be of five months duration and two classes will be held in a year in two of the centres in the north and two of the centres in the south.

Admission will be restricted to holders of the S. S. L. C., and employees in the service of Central Banks, Federations or Local Unions who are certified by the Registrar to possess such general educational qualifications as would enable them to profit by the course.

Each school will take in not more than 40 candidates in each centre and the selection will be made by the authorities of the institution in the centre where the school is being held.

(iv) Each candidate shall pay in advance a fee of Rs. 20 for the full course.

(v) The subjects of study will be ;

i. Co-operation. (Theory and Practice of Co-operation A to G as in the syllabus of 'Co-operation' for Government Technical Examination).

ii. Audit :

iii. Book-keeping ; and

iv. Banking.

The instruction will be in the essential elements of these subjects.

6. *Staff*: Each school will be in charge of a Superintendent of the grade of Sub-Deputy Registrar whose pay and travelling allowance will be met by Government and two Instructors on Rs. 55.5/2-70 to be appointed by the Madras Provincial Co-operative Union which will receive a subsidy from Government towards their pay and travelling allowance which during 1934-35 will be limited to a sum not exceeding Rs. 2,400. As at present the Superintendent of each school will supervise the training classes and will do some teaching work.

7. The tuition fees received from candidates will be utilised by the Institutes running the schools to meet the rent of building, pay of a clerk, menial staff, contingencies etc., and any extra cost incidental to the conduct of the classes will be borne by the Institutes concerned. If in any year the fees received and income from other sources exceed the expenditure incurred, a corresponding deduction should be made from the amount of subsidy payable to the Provincial Co-operative Union.

Summary of All India Institutes' and Banks' Conference.

Held at Amraoti on 23rd, 24th and 25th June 1934.

A joint session of the Third Indian Provincial Co-operative Banks' and all India Co-operative Institutes' Conferences was held in the Berar Co-operative Institute, Amraoti on Sunday the 23rd June 1934 at 3 P. M. The Conference was held at Amraoti on the invitation of the Berar Co-operative Institute, which made splendid arrangements in connection with the Conference. There was a large attendance of delegates of Provincial Co-operative Banks and Institutes in British and many of the Indian States, besides prominent co-operators and officials. Most of the delegates arrived on the morning of the 23rd, though a few arrived on the 22nd. Volunteers received them at the station and took them to the camp which was located in the large and commodious Municipal School buildings.

The Conference commenced at 3 P. M. and a couple of songs specially composed for the occasion were rendered sweetly by Miss Shakuntala Jayapurkar. Rao Bahadur K. V. Brahma, M. B. E., C. I. E., President of the Berar Co-operative Institute and a leading advocate of Amraoti welcomed the delegates in a short but lucid speech.

His Excellency the Governor of Central Provinces and Berar who was invited to open the Conference sent a message that is given below regretting his inability to do so owing to other pressing engagements, but at the same time wishing the Conference all success.

"I regret that owing to engagements elsewhere I am unable to attend this conference of the Co-operative Institutes and Co-operative Provincial Banks. It is in the fitness of things that the conference should be held at Amraoti, which is the headquarters of the oldest Co-operative institute in our province.

The crisis through which the co-operative movement is passing at present has been brought to a head by the general agricultural depression, but its real cause lie in to ascertain how far the movement has strayed away from the true principles of co-operation, and to suggest ways and means to bring it back on to the right track. It is a happy arrangement that the Conference of institutes, which are responsible for the education and supervision of societies, and the conference of provincial banks, which are responsible for the provision of finance are meeting at the same time and place. I welcome the presence of the many veteran co-operators from the various parts of India who are attending the conference, and hope that their wide knowledge and

mature experience will succeed in finding a solution of the many problems that concern the movement to-day, in particular that they will be able to indicate some way in which the idle capital of the provincial banks can be made available for the promotion of agriculture, and industry. I wish the conference all success."

After His Excellency's message to the Conference was read, Rao Bahadur Brahma requested the Hon. Mr. B. G. Khaparde, Minister for Education and Co-operation of the Central Provinces and Berar Government to inaugurate the Conference, whereupon the Hon. Minister delivered his inaugural address dealing with many of the co-operative problems, which are of current interest.

Sir Lallubhai Samaldas, Kt. C. I. E. then delivered his presidential address to the Institutes' Conference.

A separate session of the Third Conference of the Indian Provincial Co-operative Banks met at 8 A.M. on the 24th June and Mr. V. Ramadas Pantulu, President of the Association welcomed the delegates in his opening address. Rai Bahadur Mihir Nath Roy Managing Director of the Bihar and Orissa Provincial Co-operative Bank presided over the session. The Conference discussed many of the important questions relating to the co-operative credit movement and the resolutions passed at the Conference are appended.

A similar separate session of the Third Conference of the All India Co-operative Institutes met at 8 A.M. on the 25th June with Sir Lallubhai Samaldas, President of the Association, in the chair. Just like Banks' Conference, the Institutes' Conference also dealt with many important questions relating to both the credit and non-credit side of the Movement and passed resolutions, which are appended.

RESOLUTIONS PASSED AT THE THIRD ALL INDIA CO-OPERATIVE INSTITUTES' CONFERENCE.

1. This Conference places on record its sense of the loss to the Co-operative Movement in India generally and Bihar and Orissa in particular, sustained by the premature death of Babu Mahendra Prasad. A sincere worker, he was connected with two central banks and the Provincial Co-operative Bank as a Director and was a member of the Standing Committee of the All India Co-operative Institutes' Association and the first elected Deputy Governor of the Bihar & Orissa Provincial Co-operative Federation.

2. Resolved that the Central and Provincial Governments and the Governments of Indian States be requested to refer for opinion to the Association, bills, resolutions and other matters affecting the co-operative

movement, village uplift problems, marketing, subsidiary occupations, indebtedness, rural education and allied subjects, and associate the representatives of the Association with the work of Committees and Commissions dealing with such subjects.

3. This Conference recognises the great importance of rural reconstruction in the interests of the Co-operative Movement and directs the Standing Committee of the Association to obtain information periodically about rural reconstruction work that is being carried on in the different provinces and States in India and make that information available to the member-Institutes.

4. This Conference is of opinion that the development of subsidiary occupations in rural areas ought to be one of the most important items in the programme of co-operative work so as to increase the earning capacity of the agriculturists without which it would be difficult to keep him free from debt even when once his debts have been redeemed.

5. This Conference while welcoming the resolution of the Government of India on Rural Economic Planning issued on 4th May 1934, and the move made by some of the Provincial Governments in this direction, urges the need for an unequivocal declaration that such action shall in the main be undertaken through co-operative agencies and recommends early consultations between the All India and Provincial Co-operative Associations and the Governments concerned.

6. This Conference is of opinion that it is advantageous to borrowers from Land Mortgage Banks to take out policies of insurance on a suitable scheme for wiping out the debt of the land mortgage banks or on other plans suited to the economic conditions of the borrowers and to endorse such policies in favour of land mortgage banks and exhorts land mortgage banks and insurance societies to encourage such schemes.

7. This Conference directs its Standing Committee to undertake the systematic organisation of Co-operative Publications, statistics, charts, etc.

8. This Conference recommends to the Government of India to enlarge the scope of the Imperial Council of Agricultural Research so as to include problems connected with agricultural co-operation and to give adequate representation to co-operative institutions in the Imperial Council of Agricultural Research.

9. This Conference recommends to the Universities to give prominence to the study of co-operation in every practicable manner, for instance by instituting a separate paper on that subject in the syllabus for study and examinations in economics.

10. This Conference directs the Standing Committee of the Association to obtain information about the arrangements for courses in

Co-operative Education in the various provinces and States in India and to make that information available to the member Institutes in a suitable form.

11. This Conference requests the Standing Committees of the Institutes' and the Provincial Banks' Associations to examine the possibility of organising All India or Provincial Co-operative Investment Trusts, and if in their opinion the organisation of such trusts is practicable, to draw up a scheme and circulate the same to the Provincial Co-operative Banks and Institutes.

12. Resolved that the first Saturday in November being convenient to the majority of the provinces and Indian States be continued to be observed as the All India Co-operators' Day and the Government be requested to declare that day as a public holiday.

13. This Conference is of opinion that Provincial Governments can do much to arrest the deterioration of and improve the movement in their provinces and urges upon them to take greater interest in the Movement and formulate constructive schemes to develop and strengthen it.

14. (a) This Conference is of opinion that the registration of new societies should not be stopped and that in suitable places, after due enquiry, new societies should be organised.

(b) This Conference is of opinion that greater attention should be paid to the organisation of non-credit societies specially for marketing and for development of cottage industries and subsidiary occupations.

15. This Conference recommends to the Provincial Co-operative Institutes the necessity for formulating and working a programme for rehabilitation and development of the Co-operative Movement on a five or seven year plan.

16 (a) This Conference disapproves of the recent attempts in some provinces to increase official control over the co-operative organisations, as running counter to the principles and objects of the Co-operative Movement.

(b) This Conference is opposed to the idea of Registrars being vested with powers to cancel licenses or certificates of the employees of co-operative organisations, even in provinces where powers of issuing such licenses or certificates is vested in them.

(c) This Conference is of opinion that the Registrar should not be vested with any power for suspending the management of a primary society except at the instance of the supervisory or of the financing organisations concerned and with the concurrence of the financing bank to which the society is indebted. The Registrar shall in no case have power to supersede the management of the central societies.

(d) This Conference is emphatically of opinion that the Registrar shall in no case have any power to appoint or dismiss the staff of the Co-operative institutions.

17. This Conference delegates Mr. V. Ramadas Pantulu to attend the International Co-operative Congress at London to be held in the coming autumn, as the representative of the All India Co-operative Institutes' Association.

18. Resolved that Mr. V. Ramadas Pantulu be elected President of the Association in the place of Sir Lallubhai Samaldas.

19. This Conference places on record its grateful appreciation of the very important services of Sir Lallubhai Samaldas, the President of the Association, to the Co-operative Movement in general throughout the country and to the Association in particular and regrets that he is unable on considerations of health and age to continue to be at the helm of affairs of the Association any longer.

20. (a) Resolved that the following two gentlemen be elected Vice Presidents of the Association:—

- (1) Rao Bahadur N. K. Kelkar.
- (2) Prof. H. L. Kaji.

(b) Resolved that the following two gentlemen be elected Honorary Secretaries of the Association:—

- (1) Mr. Bashir Ahmed Khan.
- (2) Mr. S. K. Lahiri.

RESOLUTIONS PASSED AT THE THIRD INDIAN PROVINCIAL CO-OPERATIVE BANKS' CONFERENCE.

1. This Conference places on record its deep sense of sorrow at the death of Babu Mahendra Prasad, the Deputy Governor of the Bihar and Orissa Co-operative Federation, and a leading co-operator who rendered valuable services to the movement during the past 20 years.

2. (a) This Conference requests the Provincial Governments to take necessary action either under section 32 or under section 46 of the Indian Co-operative Societies Act (II of 1912) to enable co-operative societies to take shares in the Reserve Bank of India and urges the co-operative societies and banks and individual co-operators to become members of the Reserve Bank by taking the prescribed number of shares to qualify themselves to vote at the general meetings of the Bank.

(b) The Conference requests the Government of India to consult the co-operative organisations in the matter of their representation on the Local and Central Boards of the Reserve Bank before nomination.

3. This Conference is of opinion that some modification will be necessary in the form of the securities taken for the loans advanced by the Provincial Banks so as to make them eligible for rediscount by the Reserve Bank of India, and requests the Standing Committee to prepare a suitable draft for adoption by the Provincial Banks.

4. (a) This Conference is emphatically of opinion that the provisions of Sections 54 and 55 of the Reserve Bank of India Act for the constitution of an agricultural credit department of the bank are very unsatisfactory and that department should not merely be an agency for advice and consultation, but should be a machinery for actually providing agricultural finance to the co-operative banks somewhat on the lines adopted in South Africa, Australia, New Zealand and other countries (*Vide* The Agricultural Credits Act, 1928, The Commonwealth Bank Act, 1911-24, the Land Bank Act of 1912, etc.)

(b) This Conference requests the Standing Committee to draft a bill indicating the lines on which the Agricultural Credit Department of the Reserve Bank should be established.

5. This Conference recommends to the Government of India to suitably amend the Reserve Bank of India Act so as to bring the Provincial Co-operative Banks and other co-operative societies in such of the Indian States as may be notified by the Government of India at the request of the Indian States Governments concerned, within the scope of the Act.

6. This Conference recommends to the Provincial Co-operative Banks and Institutes and the Governments to interest themselves actively in the organisation of co-operative sale societies for the sale of the produce of the members of affiliated societies preferably as commission agents.

7. This Conference urges on the Provincial Governments to take action on the following recommendation of the Indian Central Banking Enquiry Committee: "Provincial Governments should consider the desirability of advancing long term loans at concessional rates of interest to co-operative societies to build godowns in centres which provide good markets."

8. This Conference, while urging the continuance of the facilities for free transfer of funds for purely co-operative purposes, emphasizes the necessity for action being taken by the Imperial Bank of India on the recommendation of the Indian Central Banking Enquiry Committee that "as regards remittance facilities for other than co-operative purposes, co-operative banks should be entitled to the same privileges as joint stock banks."

9. This Conference fully endorses the resolution of the Eleventh Registrars' Conference about the necessity for All India Legislation providing for the registration of co-operative societies, the operation of which extend over all India or more than one province.

10. This Conference is of opinion that the following among other steps may be taken to meet the situation arising from the economic depression :—

(a) In view of the present depression, the rate of interest charged by primary societies and central banks to their members should be temporarily reduced as far as possible, consistent with the safety of the society, even at the cost of reducing the margin for contribution to the Reserve Fund.

(b) The instalments payable to the societies may be spread over a longer period, as far as the resources would permit; and

(c) That fresh finance should be given to good members consistent with the safety of the funds, even if the societies are in default to the central banks.

11. This Conference invites the attention of the Provincial Governments to the scheme of debt conciliation recommended by the Indian Central Banking Enquiry Committee in paragraph 91 of their Report and urges upon the Governments the necessity of introducing suitable legislation to give effect to the same as early as possible.

12. This Conference fully endorses the recommendation of the Indian Central Banking Enquiry Committee that the ordinary co-operative credit societies should normally confine themselves to dispensing short and intermediate term credit, long term credit being normally provided only by land mortgage banks.

13. (a) This Conference is of opinion that while long term credit should be provided by a distinct type of co-operative organisation, viz. Land Mortgage Bank, there should be sufficient co-ordination between such banks and the ordinary rural credit societies to satisfy all the financial needs of the agriculturists.

(b) This Conference is of opinion that 20 years period is not sufficiently long to prove economically beneficial to the borrowers and that the maximum period of loans by land mortgage banks may be extended to 40 years.

(c) This Conference is of opinion that separate provincial land mortgage banks should be established to finance primary land mortgage banks and the Provincial Co-operative Banks should not be entrusted with this business.

14. In view of the abnormal conditions created by the economic depression, this Conference is of opinion that as a special case, central

banks should be permitted to lend to members of rural credit societies affiliated to them on the security of produce and gold.

15. This Conference requests the Provincial Co-operative Banks and Institutes to make an earnest effort to develop subsidiary occupations of the agriculturists and to make suitable arrangements for finance and marketing.

16. This Conference is of opinion that in regard to the financing of small industrial societies of artisans in urban areas, well developed urban co-operative banks are more suitable agencies than the central banks operating in the same area.

17. This Conference requests the Standing Committees of the Provincial Co-operative Banks' and Institutes' Associations to examine the possibility of organising All India or Provincial Co-operative Investment Trusts, and if in their opinion the organisation of such trusts is practicable, to draw up a scheme and circulate the same to the Provincial Co-operative Banks and Institutes.

18. This Conference is of opinion that Provincial Co-operative Banks may with advantage enter into mutual agreement whereby they may collect at par all cheques, drafts or bills drawn on central and urban co-operative banks in India.

19. This Conference is of opinion that steps should be taken for the judicious and steady expansion of the movement by the inclusion of new members in the existing societies, organisation of new societies on sound lines and opening of new channels of co-operative activity.

20. This Conference urges the Government of India to take immediate steps for the rectification of the anomalous treatment accorded to the various Provincial Co-operative Banks in the matter of assessment of their income from gilt-edged securities for income and supertax and urges that the investments of these banks in such securities to the limit of the fluid resources required should be exempted from both income and supertax.

21. This Conference urges the Government of India to extend the privilege of the Provident Fund Act and the Income-tax (Relief) Act to the Provident Funds established by Co-operative Banks and Societies for their employees.

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Some Problems of Co-operation.*

The bulk of the agricultural population of every province is deeply involved in debt, and the co-operative movement has so far only touched the fringe of the problem. In order to extricate a substantial percentage of cultivators from the perpetual grip of the money-lenders, it is necessary to adopt some method of debt adjustment. In Bengal a Board of Economic Enquiry has recently been constituted to consider the subject. It is not unlikely that a similar Board will be appointed for Assam in the near future, and I would advise you to be ready to deal with the question. The idea is to pursue a vigorous policy of debt conciliation, and to make over the adjusted debts to approved co-operative organisations. These debts are to be treated as deposits in the names of the money-lenders concerned, and the debtor cultivators are to pay them off by instalments out of their incomes. In order to deal adequately with the problem of indebtedness a great expansion of the co-operative movement will be needed in the province. The present policy of the Government will thus have to be abandoned. There need be no objection to the utmost care being taken and adequate safe-guards being provided to ensure that societies are started and worked on sound lines. But it ought to be remembered that while due caution is good, an undue measure of it may hinder progress and lead to stagnation.

Assam may learn many valuable lessons from Madras and some of the other provinces in regard to Land Mortgage Banks. The Government of the province should help such banks, as was recommended by the Royal Commission on Agriculture, by subscribing to the debentures issued by them, by guaranteeing interest on such debentures, by treating the debentures as trustee securities, and by granting loans at reasonable rates of interest. I need hardly say that land mortgage banking is a difficult business, and it is essential for its success that it should be conducted on sound lines and under the management of duly qualified persons.

It is a matter for regret that the Bill which has just been passed by the Indian legislature provides for a Share-holders' and not a State Bank. A State Bank would certainly have served the interests of the people, particularly the poorer section of them, to a greater extent than a Share-holders' Bank. Another retrograde feature of this Bill which makes it inferior to the Reserve Bank Bill of 1927 is that there is no provision for the representation of co-operative interests on the management of the Bank. In spite of these defects, however, the Reserve Bank is likely to be of considerable help to the co-operative movement. Two of the desirable features of the measure from our stand point are that co-operative banks will be entitled to buy shares in the Reserve Bank and that there will be a separate department of rural credit.

I have so far confined my attention to the credit side of the movement; but the non-credit side of it should not be ignored. In the Surma Valley, non-credit co-operation comprises milk societies and stores. Milk is an article of absolute necessity and in no sphere of economic activity

*Extracts from the Presidential address by Prof. P. N. Bannerjee taken from the Bengal Co-operative Journal April—June 1934.

is co-operation more desirable than in the supply and, if possible, the production of this commodity. Unfortunately, it appears from the Annual Report that the milk societies are not in a prosperous condition. It seems no attempts have so far been made in these districts to start societies for the marketing of agricultural produce. If properly organised, co-operative in this field may be of great benefit to the cultivators. Another purpose for which co-operative societies may be established is the marketing of fruits. This is a subject which has recently been investigated at Poona, and deserves consideration in this province. Oranges are produced here in large quantities, and if suitable arrangements can be made for sending them to the other parts of the country immense benefit may accrue to the growers. Small industries, subsidiary to agriculture, may also be established, on a Co-operative basis; and these, if worked on proper lines, are likely to make a considerable addition to the slender incomes of the people. I recognise that the working of non-credit co-operation is more difficult than credit co-operation, but success can surely be attained in this field if the services of honest workers and competent directors are available.

The fundamental basis of the co-operative movement is self-help. But up to the present moment its special feature has been State-aided self-help, and this feature is likely to continue for a considerable length of time. An increase in Governmental control is urged in certain quarters. I consider this to be a move in the wrong direction, for a larger measure of official control is sure to destroy the essential character of co-operation. What is really needed from the Government is sympathy, guidance and supervision. The amount of money which is spent for the co-operative movement is exceedingly small, and no improvement in its working can be expected unless a more generous measure of financial support is extended to it.

Time was when co-operators in India in their new-born enthusiasm looked only on the bright side of the picture, but thirty years' experience has disclosed many dark spots on it. There is, however, no cause for pessimism. The fundamental principles of co-operation are as true to-day as they were years ago. The problem which faces us now is how to get rid of the difficulties which stand in the way of carrying these principles into practice. If the Co-operative Movement has not proved as great a success as it ought to have proved, the main reason is to be found in the absence of a co-operative spirit among the people. In order to remedy this defect, it is essential not only to spread education among the vast illiterate mass of the population, but also to extend the knowledge of co-operative principles and methods among the educated section of the community. Furthermore, a persistent endeavour will have to be made to strengthen the moral as well as the economic basis of the movement. A good and benevolent national Government can surely do much for the uplift the people; but the people also can, by honest and intelligent co-operation, do a great deal for themselves. One great merit of co-operation is that it transcends all racial and communal barriers, and can bring harmony where discord prevails. I have not the slightest doubt in my mind that, if we stick fast to the essential principles of co-operation, we shall be able to make steady progress towards economic prosperity and national freedom.

Registrar's Circulars.

D. Dis. 293/34.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
Madras, 21st June 1934.

M. R. Ry. Dewan Bahadur K. Deivasikhamani Mudaliar Avl.,
Registrar.

MEMORANDUM.

Subject.—Central Banks—Assessment of income-tax on interest realised on Government Securities—obtaining refunds.

Section 8 of the Income-tax Act provides that the tax shall be payable by an assessee under the head "Interest on Securities" in respect of the interest receivable by him on any security of the Government of India or of a Local Government and Section 18(3) provides that the person responsible for paying any income chargeable under the head "Interest on Securities" shall at the time of payment, deduct income-tax on the amount of the interest payable at the maximum rate fixed by the Finance Act. Section 18(9) provides that every person deducting income-tax in accordance with the provisions of sub-section (3) of Section 18, shall, at the time of payment of interest, furnish to the person to whom the interest is paid a *certificate* to the effect that income-tax has been deducted and specifying the amount so deducted, the rate at which the tax has been deducted and such other particulars as may be prescribed. The certificate should be in the form prescribed in rule 13 of the Indian Income-tax Rules 1922.

2. Section 48(3) of the Indian Income-tax Act, 1922, provides that if the owner of a security from the interest on which, income-tax has been deducted in accordance with the provisions of Section 18, satisfies the Income-tax Officer that the rate of income-tax applicable to his total income of the previous year was less than the rate at which income-tax has been charged in making such deduction on that year, he shall be entitled to a refund on the amount of interest from which such deduction has been made calculated at the difference between those rates. An application for refund of income-tax under Section 48 should be made in the form mentioned in rule 36 of the Indian Income-tax Rules 1922 and rule 38 of the Income-tax Rules provides that where the application under rule 36 is made in respect of *interest on securities* the application shall be accompanied by the certificate prescribed under Section 18(9). According to rule 39, the application under rule 36 shall be made to the Income-tax Officer for the district in which the applicant is chargeable directly to Income-tax. Under Section 50 of the Indian Income-tax Act "no claim to any refund of income-tax under this chapter (Chapter VII) shall be allowed, unless it is made within one year from the last day of the year in which the tax was recovered."

3. An instance has come to the notice of the Registrar where a Central Bank which was receiving the certificate prescribed in Section 18(9) from the year 1927 onwards did not take any action till 1933. No claim for refund was made all these years with the result that the Central Bank lost a large amount of over Rs. 1,300 which could have been got as refunds, had only the Central Bank been aware of the provisions of the Indian Income-tax Act and Rules and applied for refunds then and there.

4. In view of the fact that most Central Banks have in recent years invested large amounts in Government securities, it is now essential more than ever for the directors of Central Banks to acquaint themselves thoroughly with the Income-tax Laws and procedure.

5. The attention of all Deputy Registrars and Sub-Deputy Registrars in section charge is invited to the particular provisions of the Indian Income-tax and Rules mentioned above. They are requested to see that the Central Banks in their jurisdiction obtain refunds of Income-tax charged on Government securities wherever the Central Banks are entitled to them under Section 48.

(By Order)

A. CUNNIAH,
Manager.

F. 5369/33:

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
Madras, dated 23-6-1934.

M. R. Ry. Dewan Bahadur K. Deivasikhamani Mudaliar Avl.,
Registrar of Co-operative Societies.

PROCEEDINGS.

Subject :—Arbitration—Levy of fees for certain disputes filed under Section 51 of the Madras Co-operative Societies Act VI of 1932—Scale of fees—Prescribed.

ORDER :—

Under Rule XV (5) of the Rules framed under the Madras Co-operative Societies Act VI of 1932 the Registrar of Co-operative Societies prescribes the following scale of fees to be levied on certain classes of disputes filed under Section 51 of the said Act to cover expenses :—

1. For every dispute other than that relating to a debt due to a registered society—Rs. 50.

2. For every revision petition filed before the Registrar under Section 51(5) of the Madras Co-operative Societies Act VI of 1932, in the class of disputes referred to above Rs. 50.

(Note :— When the fees charged according to the above schedule are considered to be unduly heavy with reference to the facts of the case, the Registrar may on the recommendation of the Deputy Registrar concerned order the refund of a portion or the whole of fees collected such recommendations for refunds being made by the Deputy Registrars only after the disposal of the disputes.)

2. Orders regarding the expenses to be recovered according to the scale laid down above should be passed by the Registrar or the person or persons deciding such disputes under Section 51 of the Act ; but the fees shall have to be paid in cash in the first instance by the party or parties rereferring the case to arbitration.

(By Order)

A. CUNNIAH,
Manager.

No. D. Dis. B. 3540/34.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
Madras, dated 25th June 1934.

M. R. Ry. Diwan Bahadur K. Deivasikhamani Mudaliar Avl.
Registrar of Co-operative Societies.

CIRCULAR.

Subject :—Documents—Co-operative Societies—Registration—Blank forms—Presentation under Rule 114 of the Registration rules.

The Inspector-General of Registration has brought to my notice a number of instances in which societies failed to produce blank forms when presenting documents for registration as required under rule 114 of the Registration Rules. The attention of the Deputy Registrars and Sub-Deputy Registrars in independent charge is drawn to the Registrar's Circular No. 334 of 1915 dated 17-3-1915, in which societies were advised when presenting a document for registration, to produce before the Sub-Registrar, for his office use, a spare copy of a similar printed form, in order to facilitate quick despatch of work. Else, the documents have to be copied in extenso and this would throw much scriptory work on the Registration Department. The Deputy Registrars and Sub-Deputy Registrar's in independent charge are requested to instruct all societies to produce blank forms in future, along with the documents for registration, so that the clerical work in the Registration Department may be minimised and early registration of documents facilitated. This would be advantageous both to the society and the Registration Department.

(By Order)

A. CUNNIAH,
Manager.

D. Dis. 6974/34.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES,
Madras, Dated 25th June 1934.

M. R. Ry. Diwan Bahadur K. Deivasikhamani Mudaliar Avl.,
Registrar of Co-operative Societies.

CIRCULAR.

Subject :—Interest—Accrued interest on fully overdue loans—Treatment by Central Banks.

A question has been raised as to what is the correct method of crediting the money received towards a loan due by a primary society to a central bank when that loan is overdue. In view of the fact that the amount is set apart towards a bad debt reserve in all Central Banks before the net profit is arrived at, the Registrar thinks that no change is called for in the existing practice of crediting the money received first towards interest due or overdue and the balance towards principal even when a loan (principal) is overdue, provided the overdue loan is considered recoverable.

(By Order)

A. CUNNIAH,
Manager.

District News.
THE GOVERNMENT, TELEGRAPH EMPLOYEES'
CO-OPERATIVE SOCIETY, LTD., MADRAS

Free Public Library.

The number of readers and the number of volumes issued for home reading during June 1934 were 1315 and 822 respectively. The corresponding figures for the previous month being 1301 and 723. A good number of valuable books on various subjects has been added to the Library recently.

**PROGRESS MADE BY THE SOUTH INDIA CO-OPERATIVE
 INSURANCE SOCIETY,**
During the Co-operative Years ending 30th June 32-33 and 33-34.

Year.	Proposals.	Proposals, Amount.	Policies No.	Policies Amount.	Total Proposals.	Total Amount of proposals.	Total No. of Policies.	Total Amount of Policies.
		Rs.		Rs.		Rs.		Rs.
1931-32 (4 months)	235	2,63,300	148	1,70,800	...	...	...	...
1932-33	644	6,10,800	489	4,62,700	909	8,74,100	637	6,33,500
1933-34	1,072	8,96,950	816	6,66,850	1,981	17,71,050	1,453	13,00,350

THE MADRAS P. C. U. FREE READING ROOM.

The Reading Room of the Madras Provincial Co-operative Union, Royapettah, Madras, is kept open to public from 8 to 10-30 A. M. and from 5 to 7-30 P. M. on all days of the week except Monday. The Reading Room is becoming more and more popular. The number of readers during the months of June and July 1934 were 1,142 and 1,142 respectively.

Reviews.

**"THE SILVER JUBILEE OF THE SALEM DISTRICT
 CO-OPERATIVE CENTRAL BANK."**

The District Co-operative Urban Bank of Salem recently celebrated its silver jubilee and we offer to that institution which was the first of its kind to be started in our province, our hearty felicitations. The authorities of the Bank have published a small Silver Jubilee Souvenir containing the history of the Bank and a number of messages received from all over India and outside from eminent co-operators. Mr. Adinarayana Chettiyar, the present President, and who was its President for a long time except for a brief interval, introduces the volume by a charming introduction full of personal reminiscences.

The history of the Bank, as could be seen in the Management Report, is roughly divided into three periods; the first period from 1909 to 1916 when individuals alone were members; the second period from 1917 to 1921 when co-operative societies were taken as members and the third period from 1921 up to the present time when co-operative societies through unions have been given seats on the Board of Management.

The most important work done by the Bank is the experiment at Rural Reconstruction under the inspiration and personal supervision of Mr. R. Ramachandra Rao. They also started the novel experiment of popularising the issue of one rupee notes which for certain reasons had to be discontinued. The Bank has been spending money in an unstinting manner on the supervision of its constituent societies. Mr. Adinarayana Chettiyar, one of the pioneers of the Co-operative movement in the Province, has devoted his personal attention to the Bank from its humble beginnings to its present prosperous condition. The remark of the Board of Management that in its history there has been no factions or cliques reminds us of the famous remark of the Queen in Hamlet that "the lady protests too much". If things are so rosy, as it is pointed out to be, the very last paragraph of Mr. Chettiyar's reminiscences would be out of place. We are glad

to note that in spite of occasional differences the Bank has been getting on well and we once again congratulate it on its prosperous career and wish it a glorious future.

S. K. Y.

THE ANNUAL REPORT OF THE BENGAL CO-OPERATIVE ORGANISATION SOCIETY FOR 1932-33.

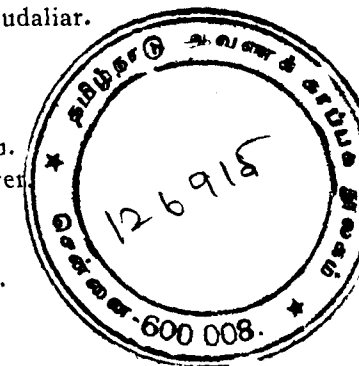
This Society, which is the Provincial Organisation for Bengal, felt the bad effects of economic depression like its sister institutions in other Provinces and could show very little of expansion of its useful activities. The Society was just able to live. It was able to run two Journals, one in English and the other in Bengalee and the Publicity Officers entertained by the Society visited a number of places and lectured with the help of Magic Lantern on Co-operation and allied subjects. The Bengal Co-operative Organisation Society held the Annual Conference and among the resolutions passed at the conference the most important ones were that for rejecting the recommendation of the Bengal Retrenchment Committee that said there should be no further expansion of the movement and another asking for a Committee to inquire into the conditions of the movement and a third for the establishment of land mortgage banks. The Society celebrated the International Co-operators' Day and hopes with improved finances to resume its useful activity in the matter of training candidates for co-operative service. The Society is to be congratulated on the wise step taken in locating a portion of its library near the students' quarters in the City of Calcutta as a result of which, we are glad to learn, the library is being utilised by the student population. The Organisation Society is affiliated to the All India Institutes Association and also to the International Co-operative Alliance and the record of its work during the year under report is as good a record as could be expected taking financial conditions into consideration. We wish our sister organisation all success in the coming year.

S. K. Y.

Proceedings of the Meeting of the Board of Management of the Madras Provincial Co-operative Union, Madras, held on 21st July 1934.

PRESIDENT.

Mr. V. Ramadas Pantulu.
" A. Ranganadha Mudaliar.
Rao Bahadur T. A. Ramalingam Chettiyar.
Mr. V. Venkatasubbaiah.
" N. Satyanarayana.
" G. Srinivasaraghavachariar.
" S. Krishnaswamy Iyengar.
" V. Venkatachalam.
Dewan Bahadur M. Ramachandra Rao.
Mr. K. G. Sivaswamy.
Rao Bahadur A. Rajabadar Mudaliar.
Mr. E. S. Sunda.
" B. Venkataratnam.
" C. Subba Rao.
Rao Saheb V. Krishna Menon.
Mr. O. A. Narayanaswamy Iyer.
Dr. P. Gurusurthy.
Mr. S. Nagaswamy Iyer.
" G. Sriram Babu Nayudu.
" N. Kameswara Rao,
" Y. Hanumantha Rao.
" Muthusankara Mudaliar.
" K. Venugopala Mudaliar.
Rao Saheb K. M. Chinnarangayya Gounder.
Mr. Kuchumanchi Venkataratnam.
" V. Chinnakrishna Naidu.
" N. Ramunni Nair.
" R. G. Nallakuttalam Pillai.
Janab V. K. Peer Batcha Saheb.
Mr. M. M. Krishnaswamy Pillai.
" K. L. Narasimha Rao.
" A. Sivarama Menon.
Prof. K. C. Ramakrishnan.
Mr. Bunday Goud.



1. Consideration of Administration Report of the Union from 1st June 1933 to 30th June 1934 as approved by the Executive Committee to be presented to the General Body on 22-7-34.

Dewan Bahadur M. Ramachandra Rao made the following suggestion.

"In future the meetings of the General Body be so fixed as to permit the audit certificate of the year under report being also brought up for consideration and it be recommendation to the General Body to accept this."

It was decided to delete lines 1 and 2 in page 3 in the printed annual report and to approve the report and resolved to place it before the General Body.

2. Read proceedings of the Education Committee held on 7th July 1934. The following resolution was adopted.

"The Board approves the scheme formulated by Rao Bahadur T. A. Ramalingam Chettiyar and agrees to run the two peripatetic schools with the same course and the same standard as the Central Institute and is of opinion that the candidates trained by the peripatetic schools should also be eligible for Government service."

3. The Budget for 1934-35 was considered and adopted with the following additional provision.

"A provision of Rs. 3,000 be made for Rural Reconstruction under both Receipts and Charges and with this amendment the budget be passed."

4. Amendment to the Bye-laws of the Provincial Co-operative Union:—

Resolved to place the following amendments before the General Body:—

1. Bye-law No. XIX. (b) The Board shall meet twice in a year and the quorum for a meeting of the Board shall be 12.

In Bye-law No. XIX (b) replace the word "Twice" by the words "at least once".

2. Bye-law No. XX. (g) (vi) Representatives elected by other member societies as hereunder provided:—

(vi) Training Institutes:— 2 representatives,
1 from Tamil districts and 1 from
Telugu Districts.

Delete Item No. vi.

3. Bye-law No. XX. (2) The election of the representatives of the constituencies mentioned in clause (g) shall be made as follows:—

(c) The representatives of the other four constituencies, namely, Urban Banks, Limited liability Primary Non-credit Societies not falling under any of the other classes, Primary Land Mortgage Banks and Training Institutes, shall be elected by postal voting in accordance with the rules to be framed in this behalf by the Executive Committee.

Insert 'and' after 'classes' and delete the words 'and Training Institutes.'

4. Bye-law No. XXVI. A Central Committee for the co-ordination of the working of Training Institutes and to look after co-operative education in general shall be constituted, with the President of the Provincial Co-operative Union and the Registrar as ex-officio members thereof. Each of the Training Institutes shall appoint one representative to serve on the Committee. The Executive Committee of the Union shall also appoint a Secretary, who shall be a member thereof by virtue of his office. The Central Committee so constituted may co-opt two other members, as far as possible from the ranks of educationists, who are residents of the City of Madras.

Delete the above and substitute the following:—

"The Board of Management or the Executive Committee shall have powers to constitute sub-committees for efficiently carrying out any of the objects of the Union and such committees shall be deemed to be committees constituted under this Bye-law".

5. The following resolution given notice of by Mr. E. S. Ganapathy Iyer was read by the President.

"Resolved to invite the attention of the Government to the existence of free scope for abuse of authority by officers of societies in the matter of convening meetings and conducting elections so as to thwart opposition and facilitate consolidation of position and suggest that in exercise of the powers vested in them under section 65 of the Madras Co-operative Societies Act VI of 1932, they may be pleased to provide for themselves by rules framed under the section without leaving the same to the Bye-law making powers of the Societies."

The following resolution was passed thereon:—

"The Board resolves to appoint a sub-Committee consisting of (1) Dewan Bahadur M. Ramachandra Rao, (2) Rao Bahadur T. A. Ramalingam Chettiyar, (3) Rao Bahadur A. Rajahbadar Mudaliar and (4) Mr. V. Venkatasubbaiya (as convener) to draft rules for meetings, elections and allied matters relating to co-operative societies and to send them to the Executive Committee of the Provincial Co-operative Union for consideration and necessary action."

V. RAMADAS,
President.

Proceedings of the Meeting of the General Body of the Provincial Co-operative Union, held on 22-7-1934.

The meeting of the General Body of the Madras Provincial Co-operative Union was held in the premises of the Union on Sunday the 22nd July 1934 at 1 p. m. More than 142 Delegates attended the meeting. Mr. V. Ramadas Pantulu, the President of the Union, occupied the Chair.

I. The first item of the agenda was the consideration of the Administration Report from 1-6-1933 to 30-6-1934 and the Audit Review for the year 1932-33. As printed copies of the Report had already been circulated to the members before the meeting began, it was taken as read.

The adoption of the Report was moved by Mr. L. Gangadhara Sastry, and seconded by Mr. Sriram Babu Naidu. After some discussion the Report was adopted.

II. **Amendment of Bye-laws.**—The following amendment to bye-laws were considered.

1. *Bye-law No. XIX (b)* The Board shall meet twice in a year and the quorum for a meeting of the Board shall be 12.

In Bye-law No. XIX (b) replace the word "Twice" by the words "at least once".

2. *Bye-law No. XX (g) (vi)*. Representatives elected by other member societies as hereunder provided:—

(vi) Training Institutes:—2 representatives, 1 from Tamil Districts and 1 from Telugu Districts.

Delete item No. vi.

3. *Bye-law No. XX (2)* The election of the representatives of the constituencies mentioned in clause (g) shall be made as follows:

(c) The representatives of the other four constituencies, namely, Urban Banks, Limited liability Primary Non-credit Societies not falling under any of the other classes, Primary Land Mortgage Banks and Training Institutes, shall be elected by postal voting in accordance with the rules to be framed in this behalf by the Executive Committee.

Insert 'and' after 'classes' and delete the words 'and Training Institutes'.

4. *Bye-law No. XXVI*. A Central Committee for the co-ordination of the working of Training Institutes and to look after co-operative education in general shall be constituted, with the President of the Provincial Co-operative Union and the Registrar as ex-officio members

thereof. Each of the Training Institutes shall appoint one representative to serve on the Committee. The Executive Committee of the Union shall also appoint a Secretary, who shall be member thereof by virtue of his office. The Central Committee so constituted may co-opt two other members, as far as possible from the ranks of educationists, who are residents of the City of Madras.

Delete the above and substitute the following:—

"The Board of Management or the Executive Committee shall have powers to constitute sub-committees for efficiently carrying out any of the objects of the Union and such committee shall be deemed to be committees constituted under this Bye-law".

III. **These Amendments were passed.**—With regard to the resolutions which were sent up for discussion it was pointed out that they were not in conformity with the requirements of the Bye-law No. 30 as they were not supported by the resolution of the concerned society and therefore had not been admitted. A suggestion was thereupon made by Mr. K. Bhashyam Iyengar to the effect that while issuing notice of meeting of the General Body next time, the Bye-law regarding resolutions should be quoted for the information of the member societies.

IV. **Election of Honorary Members.**—The question of the election of Honorary Members was then taken up. A point of order was raised by Mr. D. Venkoba Rao to the effect that as the election of Honorary Members as an item had not been put in the agenda it cannot be done at this meeting. After some discussion and on the suggestion of Mr. Nagaswami Iyer, the President took the sense of the House which was in favour of proceeding to elect Honorary Members as in previous years at the meeting. The names of the following 20 gentlemen were proposed by Mr. T. A. Ramalingam Chettiyar and seconded by Mr. C. Subba Rao and they were elected as Honorary Members:—

Mr. V. Ramadas Pantulu.
 „ V. Venkatasubbaiah.
 „ A. Ranganatha Mudaliar.
 Dr. B. Pattabi Seetharamayya.
 Rao Bahadur A. Vedachala Iyer.
 Dr. P. Gurumurthi.
 Mr. V. C. Rangaswami.
 „ Gulam Ahmed.
 Rao Bahadur C. Gopala Menon.
 Prof. K. C. Ramakrishnan.
 „ S. K. Yegnanarayana Iyer.
 Dr. P. J. Thomas.
 Mr. R. Suryanarayana Row.
 „ V. Viyanna.
 „ N. Ranganatham.

Mr. T. M. Narayanaswami Pillai.
 „ K. Venkatachariar.
 „ Daniel Thomas.
 Rao Saheb K. C. Antony.
 Mr P. K. Pushparaj.

V. Election of office bearers:

President. The question of election of President was first taken up. Mr. V. Ramadas Pantulu vacated the chair requesting Rao Saheb K. Raghavendra Rao of Coimbatore to take the Chair. Mr. Ramadas Pantulu's name was proposed for re-election as President by Rao Bahadur T. A. Ramalingam Chettiyar and seconded by Mr. A. Ranganatha Mudaliar. No other name was proposed. Mr. V. Ramadas Pantulu was unanimously elected President.

Then Mr. V. Ramadas Pantulu took the Chair.

Vice-Presidents.—The names of Rao Bahadur T. A. Ramalingam Chettiyar and Mr. A. Ranganatha Mudaliar were proposed by Rao Bahadur A. Rajabadar Mudaliar for the Vice-Presidentship and duly seconded by Mr. V. Ramadas Pantulu. As no other names were suggested, they were elected Vice-Presidents unanimously.

Secretaries. Messrs. N. Satyanarayana, Rao Bahadur A. Rajabadar Mudaliar and Venkatasubbaiah were proposed and elected as Secretaries unanimously as no other names were suggested.

VI. Election of Members to the Board of Management.—The representatives of the Central Banks met separately under the Chairmanship of M. R. Ry. Rao Bahadur T. A. Ramalingam Chettiyar and elected the following representatives to the Board of Management:—

Telugu Districts:

Messrs. C. Subba Rao (Co-operative Central Bank, Vizianagaram.)
 B. Venkataratnam (Co-operative Central Bank, Ramachandrapuram).
 K. Lakshmana Rao (Co-operative Central Bank, Cuddapah).

Tamil Districts:

Messrs. E. S. Sunda (Madura Ramnad Co-operative Central Bank).
 S. S. Sankara Mudaliyar (Madras District Co-operative Central Bank).
 T. Adinarayana Chettiyar (Salem District Bank).

South Kanara:

Mr. Ullal Mangesh Rao (South Kanara District Co-operative Central Bank).

Malabar:

P. S. Nambiyar (Malabar District Co-operative Central Bank).

The meeting then terminated.

V. RAMADAS,
President.

REPORT ON THE WORKING

OF

The Madras Provincial Co-operative Union, ROYAPETTAH.

From 1st June 1933 to 30th June 1934.

The report on the working of the Union up to 31st May 1933 was presented to the General Body which met on 18-6-1933. The present report covers the period from 1st June 1933 to 30th June 1934.

Membership.

The number of member societies rose from 468 on 1—6—33 to 470 on 30—6—34. Together with the 20 Honorary Members elected by the General Body on the 10th April '32, the total number of members on 30—6—34 was 490:

The number of different classes of members is given below:—

	As on 30—6—33.	30—6—34.
Provincial Societies ...	6	5
Language Federations ...	1	1
Central Banks ...	31	31
Federations ...	7	6
Supervising Unions ...	277	278
Audit Unions ...	4	4
Non-Credit Societies ...	39	40
Urban Banks ...	81	82
Primary Land Mortgage Banks	16	17
Training Institutes ...	6	6
Honorary Members ...	20	20
Total ...	488	490

The Board of Management.

During the period under review, the Board met once that is, on the 17th June 1933. The Board co-opted three members to the Board and also discussed the scheme for a Central Co-operative College.

The Executive Committee.

The Executive Committee met four times during the period under review and transacted business of the Union from time to time and urgent matters were circulated to the members of the Committee for

their opinion. At the meeting held on 27th August 1933 the Committee discussed the circular letter of the Government of India, Department of Industries and Labour to Local Governments, regarding "Arrest and Imprisonment for Debt" and resolved that the note prepared by the President may be accepted. (Vide page 178, September 1933 issue M.J.C.) The Committee also discussed the proposals of Mr. G. Srinivasaraghavachariar regarding the reconstitution of the Provincial Co-operative Union (Vide page No. 429 M.J.C. January 1934) and the President's note thereon was circulated to members and resolved that the same may be placed before the meeting of the Board. The Committee at the same meeting resolved to discontinue the Provident Fund system of the employees and to refund the amount due to them together with interest accrued thereon.

The Committee at its meeting held on 17th December '33 considered the subject of efficient supervision of Co-operative Societies and passed the following resolution :—

"The Committee while it is of opinion that local Supervising Unions are essential for the efficient supervision of societies recommends for adoption with due regard to local conditions a policy of reducing the number of Unions by abolishing unnecessary and inefficient Unions and by amalgamating smaller ones into larger Unions wherever practicable.

The Committee recommends that paid managers for Unions be appointed where it is considered essential by the Central Bank."

At the meeting held on 18th February 1934 the Committee considered the question of conducting Economic Enquiries by the Provincial Co-operative Union and the note by Mr. V. Ramadas Pantulu thereon and adjourned further consideration till the budget for 1934—35 was settled by the Board.

The Committee at its meeting held on 18th February 1934 considered the subject of the amendment of the bye-laws of Provincial Co-operative Union. There was some discussion on the subject but no resolution was adopted.

Publication of Co-operative Literature.

The Madras Journal of Co-operation.

The Executive Committee constituted an Editorial Committee consisting of Professor S. K. Yegnanarayana Iyer, Prof. K. C. Ramakrishnan and Mr. V. Ramadas Pantulu to be in charge of the publication of the Journal. The Journal is being issued regularly

every month. In the year 1932—33 it worked at a profit of Rs. 1,756-8-6 and in the year under report also it is expected to work at a profit.

Andhra Sahakara Patrika and Kooturavu.

As decided by the Board of Management which met on 23rd July 1932, the Telugu Journal, "*The Andhra Sahakara Patrika*" is being published by the Union.

The Executive Committee appointed Dr. P. Gurumurthy, Mr. N. Satyanarayana and Mr. V. Venkatasubbaiah to be in charge of the Journal. It is being published on or about the 20th of each month. The Government who were approached to subscribe for copies of the Journal have not done so, pending the appeal of the Andhra Sahakara Sammelanam against the liquidation order. Efforts are being made to popularise the Journal but on account of bad times through which most of the societies are passing, we have not met with sufficient encouragement. The Journal is in its infancy and hence a loss of Rs. 766-3-0 has been incurred. It is difficult to say how long it may take to make it self-supporting. The Executive Committee at its meeting held on 15-4-1934 in approving the Draft Budget for 1934-35 was of opinion that a subsidy of Rs. 500 might be paid to some organisation in Andhra Districts that would undertake its publication, as is being done in the case of the Tamil Journal *Kooturavu*, published by the Tamil Nadu Co-operative Federation.

The Tamil Nadu Co-operative Federation applied for a grant of Rs. 600 for 1933-34 and the same was sanctioned and paid.

Library and Reading-Room.

Books of the value of Rs. 167-1-9 were added to the Library from 1st June 1933 to 30th June 1934. The free Reading Room attached to the Library continued to be popular as is evident from the increase in the number of visitors to the Reading Room which rose from an average of 43 to 45 per day. During the period under review over 15,000 visitors made use of the Reading Room. An application has been made to the Corporation for a grant to the Reading Room and their reply is awaited.

Propaganda.

The President Mr. V. Ramadas Pantulu during his visits to Central Banks on behalf of Provincial Co-operative Bank, Madras did propaganda work on behalf of the Union. He presided over the West Godavari and Vizag District Conferences held at Bhimavaram

and Dimili on 18th November 1933 and 21st April 1934 respectively. M.R.Ry. Rao Bahadur T. A. Ramalingam Chettiyar presided over the Karur Taluk Co-operative Conference held on 18-11-33. M.R.Ry. Rao Bahadur A. Rajabadar Mudaliar visited a large number of primary societies in Chengleput in the course of his propaganda tours and attended the general body meetings of the Unions. The Thrift Society started by him at Conjeevaram under the auspicious of this Union worked very satisfactorily during the year, as it did during the two previous years. Messrs. Venkatasubbaiya and S. K. Yegnanarayana Iyer visited some of the Training Institutes and addressed the students on Non-Credit Co-operation with special reference to T.U.C.S. and South India Co-operative Insurance Society. Mr. Yegnanarayana Iyer visited important towns in the South and on the West Coast like Coimbatore, Calicut, Mangalore, Erode and Palghat, where he addressed public meetings on co-operation with special reference to Insurance. Mr. Venkatasubbaiya did some propaganda work at Puducottah and Tanjore. At Puducottah he gave a magic lantern lecture on Rural Reconstruction at Alamuru. Mr. N. Satyanarayana did propaganda in East Godavari, West Godavari and Vizagapatam Districts. He presided over the Primary Land Mortgage Banks' Conference on 24th April 1934 at Dimili. He conducted Rural Reconstruction exhibitions at Kotipalli and Korukonda during the annual festival gatherings. He addressed the students of the Ramadas Co-operative Institute at Rajahmundry and also addressed the students of the library classes at Bezwada. He visited Indukurpet Rural Reconstruction in Nellore District and Pathencheru Rural Reconstruction Centre conducted by the Hyderabad Co-operative Institute. He delivered a public lecture at Hyderabad in the Reddi's Students Hall on Rural Reconstruction.

The International Co-operators Day was duly celebrated by the Union on 4-11-1933. The meeting was presided by the Hon'ble P. T. Rajan, Development Minister, and speeches were made by Dewan Bahadur M. Ramachandra Rao, Rao Bahadur T. A. Ramalingam Chettiyar, Fr. Basenach, Mr. T. Adinarayana Chettiyar and Mr. P. K. Pushparaj.

Reprints of the "Memorandum submitted to the Joint Select Committee on the Reserve Bank Bill" and certain other articles contributed to the *Madras Journal of Co-operation* were distributed to important societies and commercial bodies.

Magic Lanterns and Slides.

The Magic Lanterns made by the Union had good sales during the year. The Director of Public Health who inspected the

Magic Lantern was satisfied with its working and recommended it to the Health Department. We received orders from some districts and are expecting some from the other districts. Our thanks are due to the Director of Public Health for the interest he has shown in our Lantern. The lantern and slides were exhibited at the 3rd All-India Co-operative Banks' and Institutes' Conference held at Amraoti on 23rd, 24th, and 25th June 1934.

Education.

The Provincial Co-operative Union continued to co-ordinate the activities of the six Training Institutes through its Education Committee consisting of representatives of Institutes, the Registrar and the President of the Provincial Co-operative Union, two Educational Experts co-opted by the Committee and a Secretary nominated by the Executive Committee of the Provincial Co-operative Union. As noted in the last administration report of the Union, the students of the Institutes were examined by the examiners appointed by the Education Committee. During the year under review i.e., 1933-34, out of 278 students that appeared for the examination 13 passed in First Class, 135 in Second Class, 16 in Part I and 38 in Part II only. The conduct of the examination has resulted in a surplus of Rs. 506-15-11.

General.

The audit review of the Department on the working of the Union for the year 1932-33 is appended to this Report. The total receipts during the period from 1st June 1933 to 30th June 1934 amounted to Rs. 23,883-8-7 and the expenditure to Rs. 21,289-14-8.

A sum of Rs. 2,802-13-0 still stands as overdue from societies being the subscriptions for the Tamil, Telugu and English editions of the *Bulletin* supplied prior to 1923. A sum of Rs. 133-7-0 was collected from societies under this head during the current co-operative year. In this connection, we acknowledge with thanks the warm co-operation received from the Deputy and Sub-Deputy Registrars in the concerned districts. The bulk of the collections under this head is due to the energetic action of M.R.Ry. Rao Bahadur A. Rajabadar Mudaliar Avl. and the Chengleput Federation, who are taking all possible steps for the realisation of these long-standing arrears. A sum of Rs. 15-0-0 was written off under this head as it could not be recovered. Of the balance now outstanding a good amount may have to be written off in course of time.

As per the Audit Report for 1932-33 a sum of Rs. 1291-2-0 was pending collection on 1st July 1933 as annual contribution from

members. Since then a sum of Rs. 750-0-0 has been collected. Member societies are earnestly requested to clear up the arrear contributions as early as possible.

Rural Reconstruction.*

The finances of the centres were generally in an unsatisfactory state. The Central Rural Reconstruction Committee was not in a much better position. Only a sum of Rs. 1500-0-0 could be allotted for Rural Reconstruction work during the year from the Provincial Bank's contribution. It was not possible to contribute amounts to the centres on a rupee to rupee basis as in former years. At the beginning of the period under review, there were six centres. During the period the Rural Reconstruction Centre of Satyamangalam conducted by the Coimbatore District Co-operative Urban Bank came under the supervision of this Union. Two centres, those at Lepakshi and Elur, were closed about the beginning of April 1934, with the result that at the end of the period five centres were at work.

A brief account of the work done in the six centres is given below. The work continued to be done on the lines indicated in the instructions to Supervisors and published as appendix to the consolidated report referred to in our last report.

During the year under review Mr. V. Venkatasubbaiya, the Secretary of the Rural Reconstruction Committee, visited the Indukurpet centre and the President, Mr. V. Ramadas Pantulu, visited Gudlavalleru. Other centres were not visited for want of funds.

Alamuru (East Godavari District)

The various activities of the centre were continued energetically during the period under review. Two new and important activities were the starting of a Homeopathic Dispensary and the starting of a Folk School with a view to impart knowledge in agriculture and co-operation. The students of this Folk School are given special instruction in rural reconstruction work to prepare them as rural guides. Harijan boys and girls are freely admitted in all classes and allowed to sit along with caste boys. The Homeopathic Dispensary is becoming increasingly popular day by day. There is now an average attendance of 40 patients per day. When cholera broke out in the rural reconstruction area, prompt steps were taken to suppress the epidemic and thousands were inoculated in the course of a week.

* As detailed reports of the centres have been published in *The Madras Journal of Co-operation* from time to time, only a brief summary is given here.

On the recommendation of the Director of Agriculture, irrigation channels in the rural reconstruction area are thrown open permanently for garden crops especially for sugar cane and plantain plantations.

A library worth about Rs. 3000 consisting of books of all branches of Telugu Literature is established at Alamuru. Books are delivered to men and women in their homes twice a week at Alamuru and other villages in the centre. The Reading Room attached to the library is becoming more and more popular.

All the panchayats in the rural reconstruction area are doing exceedingly well under the able guidance of Mr. N. Satyanarayana, the Superintendent of the centre.

Indukurpet (Nellore District.)

The Enadi Colony established by the centre is progressing satisfactorily. The colonists are feeling happy and earn their livelihood by honest labour. By industrious habits they have been also able to build decent habitations in the colony. The supervisor of the centre spends 10 or 12 days in the month at Padalakur where a second centre is proposed to be established, and is helping the propagandist appointed by the Nellore District Co-operative Banking Union, Ltd. The supervisor gave many lantern lectures on the evils of drink, the benefits of co-operation and rural reconstruction in the villages near Padalakur.

All the panchayats in the Rural Reconstruction area are working well. The production of Khaddar as a cottage industry was stopped during the year, as heavy amounts fell due from a number of individuals.

200 books were circulated in the villages during the year and the demand for new books is keenly felt by the readers. Newspapers are as usual subscribed for in all villages of the centre and the people are taking interest in reading them.

Malapanagudy. (Bellary District.)

The Malapanagudy centre has the good fortune of being under the personal supervision and guidance of Mr. A. Ranganatha Mudaliyar. Education (physical, intellectual moral and spiritual) which counts most in the Rural Reconstruction work is pursued in the Centre with vigour.

The Panchayats in the Rural Reconstruction area are working very satisfactorily. A programme of Harijan Seva is being carried

AUDIT REVIEW

BY

M.R.Ry. K. Nagarathnam Aiyar, Dip. Econ.,

Sub-Deputy Registrar of Co-operative Societies, Madras.

On the Accounts of the

Madras Provincial Co-operative Union, Ltd., No. 1130.

For the year ending 30th June 1933.

1. The accounts of the Madras Provincial Co-operative Union Ltd., for the year ending 30th June 1933, as audited by R. Sreenivasa Gopalan, Senior Inspector of Co-operative Societies, Madras are approved. The statements of Receipts and Disbursements, Assets and Liabilities as submitted by him are appended to this Review.

2. The number of members on the rolls rose from 444 at the commencement to 468 at the end.

Class.	Number as on 30th June '32.	Number as on 30th June '33.
1. Provincial Societies ...	6	6
2. Central Banks ...	31	31
3. Language Federations ...	1	1
4. District Federations...	8	7
5. Institutes (Training) ...	6	6
6. Unions (Supervising) ...	270	277
7. " (Audit) ...	3	4
8. Non-Credit Societies ...	42	39
9. Land Mortgage Banks ...	2	16
10. Urban Banks and Credit Societies	75	81
	444	468

3. *Demand Collection Balance of Annual Contributions.*—Out of a demand of Rs. 6,168-2-0 including arrears of previous years Rs. 4,877 was collected leaving an arrear of Rs. 1,291-2-0 at the end. Several members have got arrears, exceeding 3 years and the Union is requested to take adequate steps for getting these collected, or decide as per By-law No. IV C (iii) whether or not such institutions should be members of the Union.

4. *Publication of Journals.*—The Village Panchayat journals were discontinued from July 1932. The Board of Management which met on 23rd July 1932 resolved to publish the Telegrams

out in the area. The actual work consists of arranging for (1) the sweeping of Harijan quarters (2) bathing Harijan children and (3) sports and games for children.

Gudlalleru (Krishna District.)

The Gudlalleru centre is making attempts to establish new panchayats in the area. Societies in the area are induced to contribute from out of their common good fund to libraries started in the villages and we are glad to note that the library work in this centre is going on well. The two night schools started in the area to impart adult education are progressing satisfactorily.

(Lepakshi Centre.)

The central school on the lines of the Moga institution which was started by the Supervisor is progressing well.

The Supervisor continued to help the village panchayats and the co-operative societies. He also helped the villagers in settling petty quarrels amicably by arbitration in stead of resorting to courts. The centre is very much advanced in point of sanitation.

For want of funds the centre was closed on the 31st March 1934.

Elur (Salem District.)

Until about the end of March last, work was continued at Elur under the direct supervision of the Salem District Urban Bank. Sanitation of the village, propaganda and treatment of lepers at the leprosy clinic were the chief items of work. More than 200 patients attended the clinic twice a week for treatment. The centre has now been shifted to a village near Salem, but medical relief is continued at Elur.

The Provincial Co-operative Union was unable to make any grant to this centre during the year under report.

The Coimbatore District Co-operative Urban Bank is conducting two rural reconstruction centres one at Satyamangalam and the other at Peruundurai. A grant of Rs. 500 was made by this Union during the period under report towards the expenses of the former. Between them the two centres look after some 35 co-operative societies and about the same number of village panchayats, and conduct ten adult schools. The work was under the supervision of Mr. R. Suryanarayana Rao, Member, Servants of India Society.

Our Thanks.

We tender our grateful thanks to the Madras Provincial Co-operative Bank for its generous grant of Rs. 7,500 for propaganda.

Education and Rural Reconstruction for 1933-34. We realise that our activities in various directions are largely dependent upon Bank's contributions. Our thanks are also due to Dewan Bahadur K. Deivasikamani Mudaliar, Registrar of Co-operative Societies who has been evincing immense interest in the work of the Union and generously responding to Union's invitations to be present at our meetings and helping us with his timely advice.

Our special thanks are due to the Women's Indian Association for giving us copies of the journals that they receive for the use of our Reading Room.

(Sd.) V. VENKATASUBBAIYA,
N. SATYANARAYANA,
G. SRINIVASARAGHAVACHARIAR,
Hon. Joint Secretaries,

ROYAPETTAH, }
7th July 1934. }

"Andhra Sahakara Patrika" as the Andhra Sahakara Sammelanam which was publishing it ceased to function and sanctioned a sum of Rs. 600 to meet the deficit. The work was taken up and the Union sustained a deficit of Rs. 766-3-0 as shown in the annexure. The publication of the English Journal was successful as usual and the Union got a surplus of Rs. 1,765-8-6 as shown in the enclosed statement.

The Union paid a subsidy of Rs. 600 for 1932-33 and Rs. 500 for 1931-32 to the Tamil Nadu Federation for conducting the Tamil Journal "Kooturavu".

5. *Library and Reading room.*—Books to the value of Rs. 189-4-3 were added to the library. The reading room continued to be popular and is in charge of an attender of the Union. The Union spent Rs. 146-7-3 on periodicals. Books on Co-operation Economics and allied subjects are made available to the visitors in the reading room. The journals received in exchange for the Madras Journal of Co-operation also are made available to the visitors of the reading room.

6. *Education.*—The Union conducted the annual examination for the students of the six Training Institutes this year also. Rs. 1,240 were collected by way of examination fees and Rs. 874-12-0 were spent on this behalf.

7. *Propaganda and organisation.*—The members of the Board and the propaganda committee did propaganda as usual. The expenses on this behalf amounted to Rs. 1019-2-2 including arrears of previous years. A statement showing details of propaganda work done by various members is enclosed.

No new organisation work was done during the year under review. The Union paid Rs. 383-13-0 to the South India Co-operative Insurance Society towards the organisation expenses of that society.

8. *Lantern and slides.*—During the year under review the Union patented its lantern and decided to pay a royalty of Rs. 5 per lantern to the inventor Mr. Babu Rao. 24 Lanterns were newly prepared and 28 including the old stock were sold. Two more dozens of lanterns were under preparation at the end of the year. The Union got a profit of Rs. 663-8-6 in the sale of lanterns and slides as shown in the statement enclosed.

9. *Meetings.*—One general body, two Board and four executive committee meetings were held during the year besides meetings of various sub-committees. In the first meeting of the Board (on

23-7-32) the publication of the Telugu Journal, the discontinuance of the Village Panchayat journals, co-option of three members for the Board and election of executive committee etc., were considered and in the 2nd on 17-6-33 the administration report for the year 1931-32 was considered. The following sub-committees met during the year as noted below:—

(a) Non-Credit Sub-Committee	...	...	Once.
(b) Rural reconstruction	...	...	Twice.
(c) Education	...	...	"
(d) Examination Board	...	...	Once.
(e) Propaganda Committee	...	...	Twice.
(f) Committee for considering the question of the establishment of a Co-operative College	...	...	Once.

10. *Conference.*—The 20th Provincial Conference was held on the 17th and 18th June 1933 under the Presidency of M.R. Ry Dewan Bahadur S. Aravamutha Ayyangar Avl., of Hyderabad in the P. S. High School, Mylapore. The Conference was opened by Sir Muhammed Habibulla Khan Bahadur and was attended to by a number of delegates and distinguished visitors. Rs. 1312-2-0 was collected by way of donation, delegate fees etc., and Rs. 1,294-12-0 was spent as shown in the statement enclosed.

11. The accounts of the Rural Reconstruction Fund are kept separately. The statements of receipts and disbursements, assets and liabilities as on 30th June 1933 are enclosed. There were 6 Centres functioning during the year. The accounts of the Central are kept in the Centres themselves. The Union does not receive them regularly. Necessary arrangements should be done in the matter.

12. *General.*—The Provincial Bank continued to help the Union by way of a grant of Rs. 7,000 with which it was able to do successful work.

(Sd.) K. NAGARATNAM,

20th February, 1934.

Sub-Deputy Registrar.

MADRAS PROVINCIAL CO-OPERATIVE UNION.

RECEIPTS FOR THE YEAR ENDING 30th JUNE 1933.

RECEIPTS.

	RS.	A.	P.	RS.	A.	P.
I. Annual Contributions—						
Current ...	3,400	0	0			
Arrears ...	1,477	0	0			
Advance ...	60	0	0			
				4,937	0	0
II. Madras Journal of Co-operation—						
Current ...	3,049	6	4			
Advance ...	817	5	4			
Arrears ...	94	0	0			
Postage recovered ...				3,960	11	8
Advertisement ...				45	11	0
				174	9	6
III. Andhra Sahakara Patrika—						
Current ...	419	0	0			
Advance ...	10	2	0			
Postage recovered ...	6	4	0			
				435	6	0
IV. Bulletin Arrears—						
Tamil ...	453	0	0			
Telugu ...	195	4	0			
				648	4	0
V. Sale of Reprints, Publications &c.—						
Old Journal Copies ...	8	0	6			
Village Panchayat ...	16	12	6			
Reprints etc., ...	26	14	9			
				51	11	9
VI. Sale of Lantern, Slides, etc.—						
Magic Lanterns (28) ...	1,260	0	0			
Slides ...	1,572	0	0			
Petromax Lights (3) ...	51	6	0			
Packing charges ...	59	4	0			
Arrears for 1931-32 recovered ...	346	4	0			
Advances for slides ...	40	0	0			
				3,328	14	0
VII. Library and Reading Room.—						
Cost of Book lost recovered ...	4	13	0			
Sale of old paper, latice etc. ...	15	10	0			
				20	7	0
VIII. Institutes (Training) Examinations.—						
Examination Fees ...	1,240	0	0			
Duplicate certificates ...	3	0	0			
Miscellaneous ...	1	1	6			
				1,244	1	6
IX. Provincial Co-operative Conference.—						
As per details ...	1,237	2	0			
				1,237	2	0
Carried over ...				16,083	14	5

Rs. A. P. Rs. A. P.
16,083 14 5

Brought forward ...

X. Miscellaneous Receipts.—

Contribution from the Madras Provincial Co-operative Bank, Ltd., Madras ...	7,000	0	0
Rural Reconstruction account ...	300	0	0
Dividend on M.P.C. Bank Shares ...	9	0	0
Interest on Fixed Deposits ...	165	0	0
Interest on Current & P.D. Accounts. ...	71	0	0
Fines etc. ...	1	2	0
Surplus of previous conferences ...	24	1	8
Cost of Establishment Recovered from Insurance Society ...	52	5	6
Telephone calls collected ...	4	0	0
Sale of stationery ...	5	0	0
Postage recovered ...	6	15	0

7,638 8 2

XI. Investments withdrawn.—

P. D. Accounts Town Branch ...	39	12	0
Head Office ...	200	0	0

239 12 0

XII. Employees Provident Fund.—

Contribution recovered ...	157	12	0
Counter contributions ...	157	12	0
Loans recovered ...	60	6	11
Withdrawals of investments ...	229	5	0

605 3 11

XIII. Advances and Suspenses.—

Advances Assets ...	1,810	13	0
Suspenses Liabilities ...	578	0	3
Village Panchayat Suspenses ...	8	5	0
Consignment account Sale of Co-operation in India ...	30	0	0

2,427 2 3

XIV. Adjustments made on 30-6-1933.—

Without proper sanction or vouchers. ...	597	2	4
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597 2 4

Opening Balance—Cash ...	302	2	3
Stamps ...	2	10	3
Bank ...	739	2	0

1,043 14 6

Total ...

28,635 9 7

CHARGES.

	RS.	A.	P.	RS.	A.	P.
I. Journal of Co-operation (English).—						
Printing ...	1,618	3	0			
Paper Supplied ...	605	0	5			
Postage ...	514	12	3			
Honorarium to Editor ...	360	0	0			
Conveyance to Editor ...	29	0	0			
Miscellaneous Expenses ...	10	10	6			
Advertisement Commission ...	30	4	0			
Excess subscription refunded ...	4	0	0			
				3,171	14	2
II. Andhra Sahakara Patrika (Telugu).—						
Printing ...	588	6	0			
Paper supplied from Office ...	31	14	0			
Postage ...	136	1	9			
Remuneration paid ...	330	0	0			
Other Expenses ...	3	6	0			
				1,089	11	9
III. Other Publication Reprints etc.—						
Printing etc. ...	107	8	6			
Cost of paper ...	16	13	0			
				124	5	6
IV. Magic Lantern and Slides for Sale—						
Preparation of 24 lanterns ...	666	3	6			
Royalty paid for 31-32 ...	45	0	0			
Do. 32-33 ...	120	0	0			
Patent ...	10	0	0			
Slides purchased ...	994	12	0			
Lens (31) for preparation of lanterns remained incomplete on 30-6-1933. ...	151	0	0			
Projectors 24 do ...	198	0	0			
Petromax lights 5 ...	78	14	0			
Packing materials ...	38	11	9			
Miscellaneous Expenses ...	24	1	3			
T.A. for exhibiting slides ...	15	11	0			
Advance for lens to Messrs. Houghton and Butcher & Co. ...	50	0	0			
Slides dues of 31-32... ...	325	8	0			
				2,717	13	6
V. Library Reading Room & Furniture—						
Books and Bindings etc. ...	218	5	3			
Reading Room (Periodicals etc.)... ...	146	4	3			
Furniture ...	76	4	0			
				440	13	6
VI. Training Institutes (Examination).—						
Stationery paper etc. ...	109	11	3			
Printing ...	87	0	0			
Valuation of Papers ...	603	8	0			
Miscellaneous—Ry. freight etc. ...	54	8	9			
Steel die for the certificates ...	20	0	0			
				874	12	

Carried over ...

8,419 6

	RS.	A.	P.	RS.	A.	P.
Brought forward ...				8,419	6	5
VII. Provincial Conference—						
As per details ...	1,291	10	0			
Cost of paper supplied ...	23	13	0			
VIII. Establishment—				1,315	7	0
Salary paid ...	2,864	1	0			
Prov. Fund Contribution ...	157	12	0			
Contingencies as per details ...	2,495	10	4			
				5,517	7	4
IX. Miscellaneous Expenses—						
Propoganda—T. A. Paid ...	1,004	3	9			
do. other expenses ...	14	14	5			
Meetings—T. A. Paid ...	1,424	7	0			
do. other expenses ...	32	9	3			
Contribution to Tamil Nadu Federation for 1931-32 Rs. 500 0 0						
1932-33 Rs. 600 0 0	1,100	0	0			
T.U.C.S. for Bulletin arrears ...	20	2	8			
Contribution to the All India Institutes Association ...	218	15	6			
				3,815	4	7
X. Advances and suspenses—						
Advances made ...	1,177	12	0			
Suspenses liability ...	828	12	9			
Village Panchayat suspenses ...	16	5	0			
C. C. P. Works bills of previous years ...	679	1	6			
XI. Other items—				2,701	15	3
Organisation expenses of the South India Insurance Society ...	383	13	0			
Annual contributions etc.,						
Written off as irrecoverable ...	292	5	0			
Advance contribution adjusted ...	93	0	0			
do. Journals subscription adjusted ...	827	14	0			
Adjustments made on 30-6-33, without proper sanction and vouchers ...	597	2	4			
				2,194	2	4
XII. Investments made—						
Prudential Account Deposit ...				3	2	0
XIII. Employees Provident Fund—						
Deposits made ...	315	8	0			
Loans repaid ...	60	6	11			
Loans given to members ...	165	0	0			
Provident Fund returned ...	64	5	0			
				605	3	11
XIV. Closing Balance—				24,512	0	10
Cash-Petty cash book ...	1	11	6			
Main day book ...	13	12	0			
Bank ...	4,031	3	6			
Stamps ...	16	13	9			
				4,063	8	9
Total ...				28,635	9	7

ASSETS AND LIABILITIES AS ON 30th JUNE 1933.

ASSETS.

I. Cash on Hand—	...	15	7	6		
Stamps	...	16	13	9		
Provincial Bank	...	4,031	3	6		
					4,063	8 9
II. Investments—						
Prudential Deposit Account	...	21	11	0		
Fixed Deposit in Dt. Bank	...	2,000	0	0		
Reserve Fund in Xian Central Bank.	...	262	11	11		
Savings Deposit in Indian Bank	...	7	0	3		
					2,291	7 2
III. Shares in other institutions. —						
Provincial Bank	...	100	0	0		
C. C. P. Works	...	1,000	0	0		
T. U. C. S. Ltd.	...	17	8	3		
Sadananda Printing Works	...	25	0	0		
South India Co-op. Insurance Society	...	100	0	0		
					1,242	8 3
IV. Library & Furniture—						
On 30-6-32	2,049	13	0			
Books for Library	218	5	3			
Furniture	76	4	0			
	2,344	6	3			
Cost of Book lost	...	4	13	0		
Depreciation 10%	...	234	9	3		
	239	6	3		2,105	0 0
Gramophone and Records as on 30-6-'32	...	67	8	0		
Depreciation	...	17	8	0		
					50	0 0
Lantern and Slides for Propaganda value on 30-6-32	...	340	0	0		
Less depreciation	...	40	0	0		
					300	0 0
2 Cycles, 2 Typewriters and 1 Duplicator value on 30-6-'32	...	560	0	0		
Less depreciation	...	56	0	0		
					504	0 0
Building-superstructure for the Reading Room	400	0	0			
Less depreciation	...	40	0	0		
					360	0 0
					3,319	0 0
Carried over					10,916	8 2

Rs. A. P. Rs. A. P. Rs. A. P.
Brought forward ... 10,916 8 2

Reprints and publications
value on 30-6-'32 ... 484 14 0
Expenses in 32-33 ... 124 5 6

609 3 6
Sales 51 11 9
Depreciation 152 7 9
----- 204 3 6

405 0 0 405 0 0

V. Stock for Sale—

Magic Lantern Lenses 31 ... 151 0 0
Projectors 24 ... 198 0 0
Petromax Lights 2 ... 31 0 0
Slides ... 115 8 0
Advances for lens ... 50 0 0

545 8 0

VI. Revenue Due—

Annual Contributions ... 1,291 2 0
Subscriptions of Journal ... 23 0 0
Arrears of Bulletin

Tamil 2,204 1 0
Telugu 519 6 0
English 212 13 0

2,936 4 0

Interest on Savings Bank Account of Indian Bank ... 0 3 5

Advertisement Charges

1924-25 30 0 0
1932-33 45 0 0

75 0 0

Commission due on sale of Books "Co-operation in India" ... 36 0 0

4,361 9 5

VII. Advances & Suspenses—

Cost of Publications pending recovery ... 101 11 0
Advances ... 826 9 2

928 4 2

VIII. Employees Provident Fund Account

925 7 11

IX. Items adjusted without proper sanction

597 2 4

Total ...

18,679 8 0

THE MADRAS PROVINCIAL CO-OPERATIVE UNION,
ROYAPETTAH, MADRAS.

INCOME & EXPENDITURE—ENGLISH JOURNAL.			
Income.		Expenditure.	
	Rs. A. P.		Rs. A. P.
Current Subscription.	3,049 6 4	Paper for printing paid.	2,223 3 5
Arrears pending ...	23 0 0	" " due.	223 12 0
Last Year's arrears collected ...	94 0 0	Postage Paid	Rs. 514 12 3
		" Pending	48 9 6
	3,166 6 4		563 5 9
Less shown in 1931-1932 ...	28 14 8	Remuneration and conveyance to the Editor ...	389 0 0
	3,137 7 8	Advertisement Commission ...	30 4 0
Appropriation out of annual contributions for free supply to members 468 at Rs. 4 ...	1,872 0 0	Miscellaneous Expenses ...	10 10 6
Advertisement charges ...	174 9 6	Subscription Refunded ...	4 0 0
Postage Recovered ...	45 11 0	Appropriation out of the Establishment charges for the salary of Assistant Editor for June 1933 (Rs. 50 less Rs. 30) ...	20 0 0
			3,464 3 8
		SURPLUS.	1,765 8 6
	5,229 12 2		5,229 12 2

INCOME AND EXPENDITURE FOR THE TELUGU JOURNAL.			
Income.		Expenditure.	
	Rs. A. P.		Rs. A. P.
Current Subscriptions ...	419 0 0	Paper & Printing Paid.	620 4 0
Postage recovered ...	6 4 0	" " due.	68 9 6
		Postage Paid	Rs. 136 1 9
		Postage Pending	3 1 9
			139 3 6
		Remuneration Paid...	380 0 0
		Cost of Establishment charges for June ...	30 0 0
		Other Expenses ...	3 6 0
	425 4 0		1,191 7 0
		DEFICIT.	766 3 0

THE MADRAS PROVINCIAL CO-OPERATIVE UNION,
MADRAS.

LANTERN AND SLIDES ACCOUNT.

Lanterns.—

		Rs.	A.	P.
Stock as on 30-6-32	...	128	0	0
Made in 32-33	...	666	3	6
Royalty paid & due for 24 at Rs. 5	...			
per lantern	...	120	0	0
Patent	...	10	0	0

Slides.—

Stock as on 30-6-32	...	349	4	0
Purchases during the year	...	994	12	0
Petromax Lights Purchased	...	78	14	0
Packing Materials	...	38	11	9
Miscellaneous Expenses	...	24	1	3
T. A. for Exhibiting slides	...	15	11	0
		2,425	9	6

Sales.—

Lanterns 28	...	1,260	0	0
Slides	...	1,572	0	0
Petromax Lights 3	...	51	6	0
Packing charges recovered	...	59	4	0
Stock on 30-6-33	...	115	8	0
Petromax Lights (2)	...	31	0	0
		3,089	2	0
PROFIT.		663	8	6

XX. MADRAS PROVINCIAL CO-OPERATIVE
CONFERENCE.

(STATEMENTS OF RECEIPTS AND CHARGES)

Particulars.	Up-to		After		Total.	
	30-6-33.		30-6-1933.		Rs. A. P.	
	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.
RECEIPTS:—						
Delegate Fees	648	0 0	15	0 0	663	0 0
Boarding Charges	291	6 0	...	...	291	6 0
Donation	278	0 0	70	0 0	348	0 0
Sale of lanterns after use	9	12 0	...	...	9	12 0
Advances and Suspenses	10	0 0	50	0 0	60	0 0
Total	1,237	2 0	135	0 0	1,372	2 0
CHARGES:—						
Boarding:—Provisions	275	6 9	...	...	...	...
Milk	100	4 0	...	...	...	...
Vegetables	77	13 6	...	...	...	...
Wages of cooks	122	8 0	...	...	...	...
Erection of shed etc.	89	2 0	...	...	...	...
Hire of utensils and sundry expenses	40	9 6	...	...	705	11 9
OTHER EXPENSES:—						
Hire of Furniture	76	6 0	4	0 0	80	6 0
Lighting charges	25	8 0	3	0 0	28	8 0
Conveyance	72	6 9	...	...	72	6 9
Establishment	57	1 6	...	...	57	1 6
Stationery	58	8 6	8	...	59	0 6
Paper supplied by P.C.U.	23	10 0	...	...	23	10 0
Printing Charges	89	0 6	...	...	89	0 6
Translation and Proof correction charges	9	8 0	...	...	9	8 0
Postage	96	3 0	...	...	96	3 0
Telegrams	4	12 0	...	...	4	12 0
Garlands	30	0 0	...	...	30	0 0
Wages and sundry expenses.	6	8 0	30	0 0	36	8 0
Excess delegate fees refunded.	...	...	2	0 0	2	0 0
Advances and Suspenses	60	0 0	...	...	60	0 0
Total	1,315	4 0	39	8 0	1,354	12 0

**THE MADRAS PROVINCIAL CO-OPERATIVE UNION,
ROYAPETTAH, MADRAS.**

DETAILS OF PROPAGANDA WORK DONE.

I. Mr. K. L. Narasima Rao.—

	Rs.	A.	P.	Rs.	A.	P.
Attended Nellore Dt. Conference ...	8	8	0			
" " " ...	14	12	0			
				23	4	0

II. Mr. S. Sthanukrishnan-Manager.—

Insurance Propaganda in Chittoor and Vellore ...	11	2	0			
Lantern Lecture at Tiruvannamalai Conference ...	9	11	0			
				20	13	0

III. Mr. V. Venkatasubbaiya-Secretary.—

General Propaganda in Salem Dt. ...	29	10	0			
Tiruvannamalai Conference, Gray Institute and General Propaganda at Ainbur ...	30	14	0			
Propaganda in East Godavari Dt. ...	26	1	0			
				86	9	0

IV. Mr. V. Ramadas Pantulu-President.—

Tiruvannamalai Conference ...	21	6	0			
Propaganda in Bezwada ...	4	0	0			
" Gudlavalleru and Bezwada ...	47	12	0			
				73	2	0

V. Mr. A. Rajabadar Mudaliar.—

Insurance Propaganda at Ponneri ...	14	12	0			
" " Chingleput and Maduranttakam ...	9	10	0			
General Propaganda at Tinnanur ...	7	14	0			
" " " ...	8	2	0			
" " Arni ...	11	4	0			
				51	10	0

VI. Prof. S. K. Yegnanarayana Iyer.—

Propaganda at Vellore, Tiruvannamalai Chidambaram, Madurai, Tinnevely and Tuticorin ...	92	5	0			
Tiruvannamalai Conference ...	21	6	0			
Lecture in Bezwada and Rajahmundry Institutes ...	20	0	0			
General Propaganda in Villupuram. ...	18	6	0			
				152	1	0

VII. Mr. V. Venkatachalam (Secretary, Insurance Society)—

Insurance Propaganda in Bhimavaram ...	51	0	0			
				51	0	0

Carried over ...

458. 7 0

Brought forward ...

Rs. A. P. Rs. A. P.
458 7 0

VIII. Mr. N. Satyanarayana—

Propaganda in East Godavari Dt. Conducting Propaganda camp at Kotepalli during the festival (expenses incurred) ...	32	8	0			
Propaganda on Land Mortgage Banks and general in East Godavari District. ...	37	6	9			
	69	14	0			
				139	12	9

IX. Mr. E. S. Sunda.—

Lecture in Bodinayakanur ...	7	4	0			
				7	4	0

X. Mr. A. Ranganatha Mudaliar.—

General Propaganda ...	45	6	0			
				45	6	0

XI. Mr. M. Dattatrayalu, Manager—

Rajahmundry Exhibiting Slides ...	9	13	0			
				9	13	0

660 10 9

T. A. paid for propaganda work done in previous years (Advances outstanding against them treated as T. A. by the Executive Committee.

1. Rao Saheb T. Srinivasa Rao for attending Tamil Nadu Co-operative Conference ... 40 0 0
2. S. Nagaswami Iyer for attending the Institutes' meeting at Nagpur ... 55 0 0
3. Prof. S. K. Yegnanarayana Iyer for attending Institutes' meeting at Nagpur ... 88 13 3
4. Mr. A. Sivarama Menon for propaganda work done in Malabar and S. Canara Districts ... 93 14 0

277 11 3

Grants Paid to others for Propaganda.—

Madras Dt. Central Bank for propaganda in Madras City ...	50	0	0			
Conjeevaram Thrift and Loan Society for publishing pamphlet on Thrift ...	9	9	0			

59 9 0

T. A. paid to peon Ellappan for taking propaganda materials to Tiruvannamalai Conference ...

6 4 9

6 4 9

Total ...

1,004 8 9

**THE MADRAS PROVINCIAL CO-OPERATIVE
UNION, ROYAPETTAH.**

RURAL RECONSTRUCTION ACCOUNT.

Receipts and charges for the year ending 30th June 1933.

Receipts.

	Rs.	A.	P.	Rs.	A.	P.
1. Grant from the Provincial Co-operative Bank.				2,000	0	0
2. Local Contributions—						
i. Indukurpet	1,000	12	0			
ii. Alamuru	600	0	0			
iii. Gudlavaluru	500	0	0			
iv. Lepakshi	800	0	0			
v. Malapanagudy	711	4	3			
vi. Tirupachanur	154	11	8			
				3,766	11	11
3. Advances & Suspenses—						
i. Provincial Co-op. Union	95	0	0			
ii. Individuals	72	0	0			
iii. Lantern dues	90	0	0			
				257	0	0
Cost of Petromax Light not shown as asset in 31-32 recovered	15	0	0			
Interest on Current A/C.	115	0	0	130	0	0
Opening Balance—				6,153	11	11
i. Cash	3	15	3			
ii. In Bank	6,880	5	3			
iii. Stamps	2	3	6	6,886	8	0
				13,040	3	11
<i>Charges.</i>						
1. Contribution to Centres—						
i. Indukurpet	1,131	7	0			
ii. Alamuru	1,537	2	0			
iii. Gudlavaluru	988	7	0			
iv. Lepakshi	848	0	0			
v. Malapanagudy	1,120	4	3			
vi. Elur	499	10	0			
vii. Maharajapuram	309	0	0			
				6,433	14	3
2. Establishment—						
i. P.C.U. Staff	300	0	0			
ii. Physical Instructor	275	0	0			
				575	0	0
3. Contingencies—						
i. Postage and Telegrams	22	11	9			
ii. Remittance Charges	4	1	3			
iii. Stationery	21	5	6			
iv. Printing	34	12	0			
v. Repairs to Gramophone	14	4	0			
vi. Miscellaneous contingencies.	16	2	6	113	5	0
Carried over				7,122	3	3

	Rs.	A.	P.	Rs.	A.	P.
Brought forward				7,122	3	3
T. A. Paid to the Committee Members etc.				544	12	0
Advances & Suspenses—						
Provincial Co-op. Union	141	1	3			
Individuals	10	0	0	151	1	3
				7,818	0	6
Closing Balance—						
i. Cash	0	15	0			
ii. In Bank	5,220	3	11			
iii. Stamps	1	0	6	5,222	3	5
Total				13,040	3	11

ASSETS AND LIABILITIES AS ON 30-6-33

Assets.

Cash on hand	0	15	0
In Bank	5,220	3	11
Stamps	1	0	6
Total	5,252	3	5

Liabilities.

Nil.

**CONTRIBUTIONS RECEIVED AND PAID
TO VARIOUS CENTRES.**

Centre.	Amount Paid.	Local Contributions Received.	Net amount paid by P.C.U.
	Rs. A. P.	Rs. A. P.	Rs. A. P.
i. Indukurpet	1,131 7 0	1,000 12 0	130 11 0
ii. Alamuru	1,537 2 0	600 0 0	937 2 0
iii. Gudlavaluru	988 7 0	500 0 0	488 7 0
iv. Lepakshi	848 0 0	800 0 0	48 0 0
v. Malapanagudy	1,120 4 3	711 4 3	409 0 0
vi. Elur	499 10 0	...	499 10 0
vii. Tirupachanur	...	154 11 8	...
viii. Maharajapuram	309 0 0	...	309 0 0
	6,433 14 3	3,766 11 11	2,821 14 0

The Committee that met on 20-8-1932 sanctioned a grant of Rs. 700 per centre provided equal amount is contributed by the local Centre. This amount has been exceeded in the case of Alamuru. In the case of Malapanagudy, major portion of the local contribution was not by actual collection but by adjustment from the savings in the estimated expenditure.