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CONTENTS

	PAGE No.
I. EDITORIAL NOTES	1
II. ARTICLES:—	
(1) THE CO-OPERATIVE SUPPLY OF MUNICIPAL REFUSE AS MANURE—By Mr. G.C. Spitteler...	9
(2) CONSOLIDATION OF HOLDINGS—By S. Krish- nayya, B.A.	18
(3) HOW TO IMPROVE THE FINANCES OF THE FAR- MER OR THE WEALTH OF THE COUNTRY—By M. R. Ry. K. Unnikrishna Menon Avl. ...	22
(4) CO-OPERATIVE SOCIETIES AND JOINT PURCHASES —By Mr. K. K. Subramaniam ...	26
(5) A NEW LIFE MOVEMENT FOR INDIA—By Rev. R. R. Keithahn	28
III. CONFERENCES—	
(1) THE BOMBAY DIVISIONAL CO-OPERATIVE CON- FERENCE	32
(2) THE PROVINCIAL FRUIT EXHIBITION, 1938 ...	34
(3) REPORT OF WORK OF THE KONDEVARAM RURAL UPLIFT CENTRE FOR THE HALF YEAR END- ING 30-6-38	41
IV. REVIEW	43
V. CORRESPONDENCE	47
VI. P. C. U. EXAMINATION RESULTS	49
VII. NEWS AND NOTES	50
VIII. GOVERNMENT ORDERS	54
IX. REGISTRAR'S CIRCULARS	55
X. LISTS OF SOCIETIES REGISTERED AND CANCELLED	60 & 62
XI. MARKET NEWS	63



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Editorial Notes.

Cochin's First Minister.

We congratulate the Government of Cochin and Mr. A. Sivarama Menon on the appointment of the latter as the first popular Minister under the new Cochin Act. He is to be in charge of such important subjects as agriculture, co-operation, cottage industries, public health, panchayats and uplift of the depressed classes. The greatest scope is thus afforded him, by wise policy and good administration, to raise the level of the masses economically and in the capacity to govern themselves. Cochin being educationally the most advanced part of India, Mr. Sivarama Menon should be able to get a greater degree of intelligent co-operation from the people than any Minister in any British Province. His long experience of public life in Madras, especially his intimate connection with the co-operative movement there, should enable him to discharge his duties to the satisfaction of himself and the people of the State. He was president of the Triplicane Urban Co-operative Society, the largest consumers' co-operative society in India, for a longer period than anyone else and was also secretary and later president of the Central Co-operative Printing Works for a very long period. In both the institutions he has had experience not only of prosperity and smooth working but also of adversity and opposition. This varied experience, added to his gift of persuasive exposition and his natural ability, should ensure for him a very successful term of office.

The Proposed College of Co-operation.

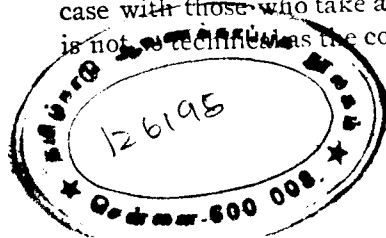
There is a proposal under the consideration of the Local Government for the conversion of the present Central Co-operative Institute into a regular College of Co-operation with a two year course and an examination to be conducted at the end of it by the University, entitling the successful candidates to a degree in Co-operation, which the University will be requested to institute. Admission into the College is to be open to students who have passed the Intermediate Examination of the University or any equivalent of it and not confined to those who are recruited to the Co-operative Department. Fees of about Rs. 100 per year are to be collected from the students, instead of their being given stipends as at present. In addition to Co-operation, Banking, Book-keeping and Audit, instruction is to be provided in Secretarial Practice, Rural and General Economics and in the Economic History of England and India. The College is to be under the control of the Registrar of Co-operative Societies, just as the Agricultural and Veterinary Colleges are under the control of their respective departments. The College is expected to be self-supporting, and the money now spent on the Central Co-operative Institute from the provincial revenues and from the Government of India's special grant is to be utilised for placing the College on a permanent footing.

It is an important proposal and we have no doubt that the Government will invite the opinions of prominent co-operators and of representative co-operative institutions regarding it. Meanwhile, we may give expression to what we believe to be the prevailing non-official opinion in the province. The establishment of a College of Co-operation has long been the dream of our co-operators, and some five years ago the Provincial Co-operative Union prepared a scheme which had the approval of the then Registrar. Many of the details will be acceptable to them, but on one point in particular we expect they will differ strongly from the originators of the proposal—the placing of the College under the management and control of the Registrar of Co-operative Societies. There is no valid reason why it should be placed under departmental management. It is not intended entirely or mainly to supply recruits to the Co-operative Department, as the Agricultural and Veterinary Colleges are. The graduates of the latter Colleges have little scope for private employment, which certainly is not the case with those who take a degree in Co-operation. Then the course is not so technical as the courses in Veterinary Science and Agriculture

are. But even a stronger argument is that the co-operative movement is intended and has always been declared to be a non-official movement. The duty of providing education in co-operation and of doing propaganda for the movement has everywhere been conceded to belong legitimately to Co-operative Institutes which exist in this and other provinces. The Hon. Mr. Giri has declared more often than one need count that the policy of the present Government is, whatever the policy of previous Governments was, to enlarge the scope of non-official activity and not to encroach upon it. Therefore the right course is to entrust the management of the proposed College to the Madras Provincial Co-operative Union on which are represented all types of co-operative institutions working in this province. It may be expected to choose the College teaching staff better than an agency of the Government, which would be more mindful of the communal claims of the candidates than their qualifications and abilities. It may be mentioned in this connection that the Union has always been working with the advice and co-operation of the Registrar, who attends its meetings as regularly as any member of the Union; and, where co-operative education is concerned, this is even more true than in other cases. So, instead of the proposed College being under departmental management with a committee of non-officials merely to advise the Registrar, it would be more in accordance with the principles of co-operation and the policy of Government that it should be under the management of a non-official institution of which the Registrar will be an important adviser.

Bombay Divisional Conference.

We should like to refer in this connection to the recent decision of the Bombay Government, reaffirming that co-operative education is definitely the main function of the Bombay Provincial Co-operative Institute. This decision was taken in connection with a report submitted to the Government by Mr. V. L. Mehta and the Registrar of Co-operative Societies, Bombay, on the re-organisation of the co-operative movement in that province. The recommendations contained in this report, especially those relating to the constitution and functions of the Provincial Institute, were subjected to severe criticism by some co-operators. They were discussed at length at the Bombay Divisional Co-operative Conference held recently at Bombay, over which the Hon. Mr. V. Ramadas Pantulu presided, from whose presidential address extracts are published elsewhere in this number. The conference approved the recommendations of the



report, so far as co-operative education is concerned, as did Mr. Ramadas Pantulu also. On this subject he said :

"The chief merit of the new scheme is that Co-operative Education is definitely entrusted to a non-official organisation with minimum departmental control. Hitherto co-operative education in India has been more or less a close concern of the Department and run under official aegis. In no country in the world, except India, is co-operative education run by the Government, and the change of policy in Bombay is therefore welcome. But the spirit of re-organisation, namely, transfer of co-operative education to non-official agency, must be observed in practice. In Madras we have the humiliating spectacle of the department providing the superintendent of the educational or training institute conducted by the Provincial Co-operative Union, which appoints other lecturers, who are recruited from the ranks of non-official educationists with university and technical qualifications. Often times, the departmental Inspector or Sub-Deputy Registrar who is the head of the training institute is inferior to the other teachers in status and qualifications from academical, social and other standpoints. I hope when selecting the staff, your central educational committee will not be asked to take the services of departmental subordinates as teachers in your schools and much less as their headmasters."

We commend these observations to the special attention of the Madras Government. It should recognise, as the Bombay Government has done, both in theory and practice, that co-operative education is the legitimate function of the Provincial Co-operative Union and give it every reasonable facility to discharge that function. Under its care, with live contact with working co-operative institutions, the proposed Co-operative College will be able to give much better training than when it is under departmental management with no real touch with non-official co-operators and co-operative institutions.

Regrettable Lack of Appreciation.

On a perusal of Mr. Spitteler's interesting and informing article, which we have published with much pleasure in this number, regarding the work done by the Madura Co-operative Sale Society in the disposal of the municipal refuse of Madura, it appears a great pity, from the point of view of public interest, that the Society was not given the contract for the current year. When it had the contract, it was able to save the surrounding villagers from ruthless exploitation at the hands of profiteering middlemen contractors, to supply the rubbish to the villagers at 40 to 50 per cent cheaper rates than

before, to persuade them to stock and use the rubbish in a much more sanitary way than before, and to experiment under the guidance of competent scientists in converting offensive refuse into the most useful form of compost manure. It evolved an efficient system of administering an unpleasant business. It brought out a degree of public spirit in its directors which should gladden a public body like the Madura Municipality. How the latter failed to appreciate all this excellent service of the Society is difficult to understand, unless it be that under the influence of private vested interests it has forgotten public interest. As Mahatma Gandhi has often pointed out, the townsman is indebted to the villager for his higher standard of living and the greater amenities of life he enjoys; and it is his duty to pay back this debt by using as much of village products as he can, so that the money spent by him may benefit the villager to the maximum extent. But it is a more primary duty of the townsman to give back to the villager, as cheaply and conveniently as possible, the town rubbish so that the villager may replenish the soil from which he drew food for himself and for the townsman. It is very regrettable that the Madura Municipal Council has not recognised this primary duty. The capitalistic outlook which prevails in trade and manufacture prevails unfortunately also in the management of public affairs—in the administration of local boards and municipalities and even of national affairs. Democracy, if it is real, should see to it that this ceases to be and that the co-operative outlook of 'service and no profit' prevails at least in public institutions.

Co-operation and Fruit Culture.

We congratulate the Kodur Co-operative Fruit Growers' Society on its successful work during the co-operative year that has just closed and the success which attended the first Fruit Show organised by it at Kodur on the 30th of June last. We understand that half the fruit which now reaches the Madras market from the Kodur area does so through the Fruit Growers' Society and that it is marketed by the Provincial Marketing Society. At the Fruit Show more than 30 varieties of mangoes and 20 varieties of oranges and a number of other fruits were exhibited, while a practical display was given of the very interesting and important results achieved at the Kodur Fruit Research Institute. The Hon. Mr. V. I. Muniswami Pillai, Minister for Agriculture and Rural Development, made a very informing speech, pointing out the vast scope there is for fruit culture in this province, the advantage it enjoys compared with other provinces in

respect of soil, climate and rainfall, and the valuable work turned out by the Fruit Research Station at Kodur in various directions, though the Station is hardly three years old. The Imperial Council of Agricultural Research which liberally subsidises the Station has obviously a high opinion of the work turned out here, as it has decided to depute Mr. K. C. Naik, its Superintendent, to attend the International Horticultural conference in Berlin to be held in the near future. We are glad that the fruit-growers in Kodur area are becoming more and more co-operation-minded. We hope they value association not only for the purpose of marketing but for quality and quantity production also. The internal market for fruit in our country is capable of infinite expansion, but the difficulty is that of high prices. Kodur or Sathukudi oranges are very much appreciated wherever they are known, but they are exceedingly costly owing to their production being far short of the demand. If by following the advice given at the Research Station the agriculturists are able to multiply the output of the fruit many-fold and spread it over a longer season, as it is possible to do, what is now a rich man's luxury can become a poor man's food, without the income of the producer being reduced. We earnestly hope that while adopting co-operative organisation for business, the fruit growers of Kodur will adopt the co-operative outlook on life.

Mr. N. N. Sircar's Address.

Mr. N. N. Sircar, Finance Minister, Bengal, possesses a correct appreciation of the aims and potentialities of co-operation, judged even by the meagre report of the speech he recently delivered at Jamalpur while presiding over the Dacca Divisional Co-operative Conference. Referring to the conflicting ideologies which are fighting for ascendancy in the modern world—Fascism at one extreme and Communism at the other—and “to the wholesome conflict between the ‘haves’ and ‘have nots’ in the society,” he said that the search for a policy that would solve these conflicts would inevitably lead one to the co-operative movement. When Italian and Japanese aggression against weak neighbours is looked on with only mild protests or even without them by the great powers, when every country is increasing its armaments in order to be prepared for a conflagration which may burst out at any time, when freedom of opinion is suppressed by force and democracy is being replaced by dictatorship in some of the most advanced countries in the world, it is indeed difficult for even those of an optimistic nature to continue to have

faith in the ideals and methods of co-operation. But it is precisely in such times that the most serious thought is bestowed on the future of human society and the ‘search’ for a solution of the problems is made with the greatest earnestness. The more one thinks about it, the more clearly one sees that for the continuance of man's civilised existence in the modern world, the adoption of the co-operative outlook, well expressed in the famous formula “Each for all and all for each”, is the only solution.

Mr. Sircar again went to the root of the matter when, referring to India's poverty, ignorance, insanitation etc., he observed that these could be removed only by ‘united endeavour’ such as would be possible by the spread of co-operative principles. He was well aware of the shortcomings of the co-operative movement in India and in Bengal in particular. While speaking with sympathy of those whose capacity to repay loans had been impaired by the fall in the prices of agricultural produce, he however stressed the necessity for maintaining the sanctity of contract. He referred to the mischievous propaganda of some agitators who, to get cheap popularity or political advantage, were encouraging even people who were in a position to repay loans, not to do so. The repudiation of obligations, he rightly pointed out, would strike at the very root of the entire structure of business and credit.

Co-operative Ashramams.

A reader who saw our invitation in the May number of this Journal for an explanation of the resolution passed at the Andhra Provincial Co-operative Conference recommending the starting of “Co-operative Ashramams”, took the trouble to write to the gentlemen who sponsored the resolution and has forwarded to us the explanation given by them. An extract from it is given below :

“Co-operative training schools manufacture only a type of clerks, supervisors, accountants or auditors to drag the vehicle, but not the right type of men that have clear insight, proper initiative and outstanding personality that can lead and goad. Ashramams are the only places that can create such bands of Co-operative Sanyasins.

“It (the co-operative ashramam) should be a place from which all possible inspiration with necessary spiritual background can be drawn. It should be a place for demonstrating co-operative craft and art. It should be a place for manifesting co-operative genius and spirit. It should be a place to inspire service and sacrifice. Let us open one on the lines of the Wardha Ashramam or Dayal Bagh, which is the only solution to spread the movement in the right direction.”

The correspondent who has forwarded the above has added a lengthy elucidation of his own which we have not considered necessary to publish. Selfless workers who devote themselves to a cause in a religious spirit are certainly wanted as much in the field of co-operation as in any other. If such workers are found, co-operators will no doubt be grateful for their services. But such workers cannot be created by an 'Ashramam' being started at the instance of a conference. Only a person of outstanding spirituality and ability can start an Ashramam and maintain it. We cannot complain of the lack of such men and at the same time recommend the starting of Ashramams which are to consist chiefly of such men. Sanyasins are not considered quite desirable nowadays even for the propagation of religion. Why should we want them for promoting the cause of co-operation? Whatever his avocation, a man can be a good co-operator. And his being a family man as opposed to a Sanyasin is rather an advantage so far as co-operation is concerned. The Wardha Ashramam and the Dayal Bagh Colony are in no way similar, except in the fact that both of them owe their existence to men of remarkable ability and spirituality. A Dayal Bagh cannot be made to order. What the co-operative movement, whether in Andhra Desa or elsewhere, wants is sincere and efficient workers—some of them to be whole-time and some only part-time. We could all be such workers, remaining in our own avocations and without subjecting ourselves to the unnecessary and unnatural strain involved in Sanyas.

The Late Rao Saheb K. Srinivasa Aiyar.

The death of Rao Saheb K. Srinivasa Aiyar who was a leading Vakil in Tanjore is a great loss to the cause of co-operation in that district. Before he joined the Bar some twenty-five years ago, he was Manager of the office of the Registrar of Co-operative Societies and published a handbook on co-operation which was found very useful for beginners. There is no doubt that if he had continued in the Department he would have risen to an eminent position like Dewan Bahadur K. Deivasikhamani Mudaliar who was his compeer then. Even as a busy lawyer Mr. Srinivasa Aiyar took a keen interest in the co-operative institutions of Tanjore and in co-operative propaganda and was mainly responsible for the organisation and development of the Hood Institute. We offer our deep sympathy to the members of his bereaved family.

The Co-operative Supply of Municipal Refuse as Manure.

By MR. G. C. SPITTELER,

Deputy Registrar of Co-operative Societies, Madura.

The Madura Sale Society's venture in taking up the Municipal contract for the disposal of night-soil and rubbish appears to have attracted a considerable amount of interest, judging from the numerous enquiries received by me and by the Society from other Districts. I think, therefore, that a short account of our experience in working the contract might be of use to others interested in making a similar experiment.

We in Madura can claim no credit for having initiated the supply of municipal refuse as manure to ryots. This business had been going on for several years before the Sale Society entered it last year. The right to remove night-soil and rubbish was being sold in auction annually by the Municipality, and was being taken by private contractors. To these private contractors is due the credit for having taught the ryot the value of night-soil as a manure, and for having overcome his aversion to its use. By the time the Society decided to take up the contract, the ryots had become so accustomed to the use of municipal refuse as manure, that they had come to depend almost entirely on this source for their manurial requirements.

From this keen demand came the need for the Society's interference in the business. The supply of this form of manure being limited, there was an almost unlimited scope for exploitation with so keen a demand. This scope the private profiteering contractors were not slow to turn to their own advantage. The prices fixed by them were out of all proportion to the value of the manure. Being concerned only with the profit to be got out of the business, they paid no attention whatever to its other aspects. In their anxiety to secure a quick turnover they sought after large buyers, offering them big concessions as an attraction. This led to the intervention of a host of intermediaries who bought large quantities at the wholesale rates and retailed them in the villages at a very considerable profit. The result was that the ultimate purchasers, particularly those who were unable to buy their manure for cash, were made to pay an exorbitant price for the manure. The common price charged to the small ryot who bought for cash was Rs. 2-8-0 per cartload of night-soil, and 0-12-0 per cartload of rubbish, while for the ryot who took the manure on credit there was an additional charge of 0-1-0

per Rupee per month towards interest. Taking the average wholesale price at Rs. 2 per cartload of night-soil and 0-10-0 per cartload of rubbish, it will be seen that the profit netted by these middlemen at the expense of the ryots who bought for cash can safely be put at 25 per cent, while for credit sales the profit can be put at an additional 25 per cent for the four months for which the advances were current.

Another point which was much neglected by the private contractors was the sanitary disposal of the night-soil. They cared nothing for the danger to Public Health in the villages, which came from the storing of raw night-soil in their vicinity. The conditions prevailing in the villages round which this manure was being stored were truly appalling.

It was chiefly to remedy this neglect of the small ryot in particular, and of the villages in general, that the Society last year decided to take over the contract. Through the good offices of some of the Councillors of the Municipality who are in sympathy with the aims of our movement, the Society was able to get the contract at the concessional rate of Rs. 25,000 for the year 1937-38.

The Society's first aim was to reduce the price of the manure for the small ryot. Working on a rough budget prepared at the beginning of the lease, it fixed the price of night-soil at Rs. 1-12-0 per cartload, and the price of rubbish at 0-9-0 per cartload. This was a fairly substantial reduction, even if the previous wholesale rates are taken as the standard. Later in the year the Society was able to further reduce the price of rubbish to 0-7-0 per cartload. Towards the close of the contract the rates were very much reduced, but no account need be taken of this reduction which was intended only to clear the remaining stock.

Along with its reducing the price of the manure to ryots, the Society took up a series of experiments in the preparation of a Compost from the night-soil and rubbish, with a view to supplying the manure to ryots in the least dangerous and offensive form. For this purpose it tried out the "Indore Process" following the instructions given in the Bulletin on the subject obtained from the Agricultural Department. The process is a very simple one. It consists in spreading, on the floor of a wide, shallow trench, alternate layers of rubbish and night-soil until there are three layers of night-soil between four of rubbish. This mixture is turned over for the first time two days after the charging. It is again turned over eight days,

and again about fifteen days, after the charging, water being sprayed over the surface if, due to heat or wind, the top layer becomes too dry. The mixture is then allowed to stand for about three to four weeks, after which it is ready for use as manure.

The Society started its experiments in preparing compost with 1 cartload of night-soil to 2 cartloads of rubbish. The product obtained was perfectly inoffensive, smelling no worse than leaf-mould or fresh earth. Analysis by the Agricultural Chemist at Coimbatore showed that it was equal in manurial value to farmyard manure. The only defect was that its cost was too high, as it worked out at Rs. 2-8-0 per cartload while its equivalent in farmyard manure was selling at Rs. 1-4-0 per cartload. The Society therefore conducted several other experiments with varying quantities of night-soil and rubbish, with a view to bringing down the cost of production. Finally the Agricultural Chemist was invited to advise the Society on the cheapest and most efficient method of preparing the product. He sent his Assistant down to Madura, and after visiting the Disposal Depot and studying the conditions prevailing there, the Assistant Chemist advised the Society to mix rubbish and night-soil in the proportion of 4:1, and to do the composting by the heap method in order to eliminate the expense of digging the trench prescribed in the Bulletin. The Society adopted his advice, and was thereby able to bring the cost of production down to Rs. 1-10-0 per cartload without sacrificing any of the manurial properties of the product. Unfortunately by the time the Society arrived at this final result, the contract-year neared its end, and the Society therefore had no opportunity to put the results of its experiments to practical use.

Apart from the laboratory results, the Society put the compost to a practical test by selling it to selected ryots who undertook to use it alongside other manures and compare results. The reports from these ryots showed that this form of manure was in no way inferior to other manures, including raw night-soil, and that the cost of manuring was cheaper than with other manures. The manure was also tried out by Mr. A. R. C. Westlake, Collector of Madura, who was very pleased with the results he obtained with it in his garden. The results of these trials proved very satisfactorily that in converting the dangerous and offensive night-soil into an innocuous compost, nothing was lost, but much was gained from the point of view of public health and cleanliness. And even if the final result is considered a bit expensive, it must also be remembered that this form of

manure is not to be considered as a substitute for farmyard manure, but is only intended to supplement it where the supply of farmyard manure is scarce. If this is taken into consideration the disparity in price between this form of manure and farmyard manure will cease to be a matter for concern.

The business part of the Society's undertaking does not require much telling. As has already been mentioned, the Society, working on a rough budget prepared at the beginning of the lease, fixed the prices of night-soil and rubbish at Rs. 1-12-0 and 0-9-0 per cartload respectively, and later reduced the price of rubbish to 0-7-0 per cartload. It worked the contract at these rates except for the closing reductions in the prices for the clearing of the stock. At these rates the Society was able to get an income of Rs. 16,855-4-0 by the sale of night-soil, and Rs. 25,486-6-0 by the sale of rubbish. Its other income comprised Rs. 667-8-0 from the sale of private rubbish, Rs. 93-10-0 from the sale the compost manufactured by it, Rs. 34-13-0 earned as interest on its investments, and Rs. 22 under miscellaneous income. Its total income was, therefore, Rs. 43,159-9-0. Against this its expenditure amounted to Rs. 32,262-14-0 under the following heads.

		Rs.	A.	P.
Lease amount	...	25,000	0	0
Establishment	...	5,199	0	0
Contingencies	...	1,603	3	0
Stamp Fees for Lease Deed	...	217	8	0
Rent due	...	40	0	0
Depreciation on furniture	...	62	9	0
Interest on Loans	...	140	10	0
Total	...	32,262	14	0

The Society therefore earned a net income of Rs. 10,896-11-0 from its working of the contract.

In order to pay the initial deposit of Rs. 6,250 required by the Municipality, and the first month's instalment of the lease amount which was required in advance, and for the initial running expenses, the Society took a loan of Rs. 10,000 from the Central Bank. The Society was able to clear this loan within five and a half months. It was also able to pay the remaining instalments to the Municipality without any difficulty.

The only large items of expenditure incurred by the Society were under establishment and contingencies. From the description

given below of the detailed working of the contract, it will be clear that the Society could not have economised much under the former head. The following are the main items of expenditure under the latter head :

		Rs.	A.	P.
T. A. to Directors	...	405	10	0
Printing Charges	...	216	13	0
Bonus to Staff	...	236	4	0
Rent for Office	...	140	10	0

Of these items the only item which could be counted as an extravagance is the bonus to the staff. The T. A. to the Directors had to be incurred on account of the frequent tours which they had to make to the several Depots to check the work of the large staff employed on the work. Printing charges were high on account of the printing of the tickets for the sale of night-soil and rubbish, and also on account of the printing of pamphlets publishing the fact that the Society had taken over the contract, the reduction in prices, etc. The expenditure on rent was inevitable.

Under contingencies are also included the cost of the experiments in composting, and an expenditure of Rs. 100 on an entertainment to the Municipal Councillors on the eve of the departure of Mr. J. P. L. Shenoy who, as Commissioner of the Municipality, was largely instrumental in giving the Society the contract at a concessional rate. The expenditure on the entertainment was further justified by the opportunity it gave the Society of showing the Municipal Councillors how it had been running the contract, and of impressing on them the desirability of giving it the contract for the current year also. Other expenses included under contingencies were the purchase of furniture, stationery, etc. These expenses were all inevitable, considering the volume and the nature of the work involved. It may therefore be said that the Society ran the contract quite economically.

For the actual working of the business the Society had three departments. There were three disposal depots to which the Municipality conveyed the entire stock of refuse collected. The entire quantity of night-soil collected was stocked in only one of these depots. To attend to the supply of the manure to purchasers, the Society had to maintain a separate staff at each of these depots. At the main depot it had 1 night-soil supplier and 1 rubbish supplier on a salary of Rs. 16-8-0 each, 2 Thottis on Rs. 10 each to supervise the loading of night-soil and rubbish, with 2 women on Rs. 5-8-0

each to assist them, 1 Thotti on Rs. 8 for the compost work, and a night-watchman on Rs. 12. At the other two depots, in which only rubbish was stored, the staff consisted of 2 rubbish suppliers on Rs. 15 each, 2 Thottis on Rs. 12 each, and three Thottis on Rs. 5-8-0 each. The duty of the suppliers was to admit to the depots only carts which carried the tickets issued by the Society to purchasers, to collect and keep these tickets, and to supervise the menial staff at the depots. The Thottis, besides supervising the loading of the refuse into carts by purchasers, had also to pick out all stones, glass-pieces, etc. from the rubbish.

Although the Society's right to the night-soil and rubbish only started at the three disposal depots, its interest in the refuse started much earlier. From the sources of supply the refuse was being collected and taken to several collection centres throughout the town, and from these collection centres the lorries picked it up and conveyed it to the disposal depots. In order to ensure that the entire available quantity reached the depots, the Society had to provide against pilfering between the sources of supply and the collection centres, and between these and the disposal depots. For this purpose it had to employ a large staff consisting of a Town Checking Inspector and a Town Checking Supervisor whose duty it was to constantly patrol the town to see that there was no illicit removal of the refuse at the sources of supply, and 12 Ticket Examiners whose duty it was to check every cart conveying refuse within the area allotted to each, and to prevent its leaving the town if it did not carry the half-ticket showing that the refuse had been duly paid for. They had also to recover the half-tickets and deliver them to the Society at the end of each day. The number of these Examiners was large both because of the extent of the town, and because provision had to be made for checking both by day and by night. These Ticket Examiners were paid at rates varying from Rs. 10 to Rs. 15, and the Town Checking Inspector and Town Checking Supervisor were paid Rs. 20 and Rs. 12 with a cycle allowance of Rs. 5 and Rs. 3 respectively. It was largely due to the efficiency with which this staff discharged its duties that the Society was able to get so much from the contract.

In the Office the staff consisted of one Cashier-cum-Typist on Rs. 35, a Clerk on Rs. 20, an Assistant Clerk on Rs. 15, an Attender on Rs. 12, and a Night-watchman on Rs. 5. There was ample work for this staff in the sale of tickets and in maintaining the accounts.

Over both the Office and executive staff was the Manager—a Senior Supervisor whose services were borrowed from the Central Bank. He was paid Rs. 50 plus Rs. 2-13-0 towards Staff Provident Fund contribution by the Society, and was responsible for the control of the entire staff and the proper running of the business. The final check lay in the frequent surprise checks made by Directors over the work of the staff.

The average monthly establishment charges came to nearly Rs. 440 against the budget estimate of Rs. 500.

The sale of night-soil and rubbish was done on the ticket system. Tickets were printed separately for night-soil and for rubbish, and were kept in the Society's office. Intending purchasers had to buy these tickets at the Society's office for the quantities required by them. Each ticket entitled the holder to 1 cartload of night-soil or 1 cartload of rubbish according to the type of ticket held. The tickets were in two halves. On presentation of these tickets at any of the disposal depots the holder was allowed to remove from the depot the quantity for which he held tickets. One half of the ticket was torn off and retained by the supplier, and the other half was returned to the holder to serve as a permit, without which he was liable to be held up by the Ticket Examiners. This system proved a very useful safeguard against illicit removals, and also served as a check on the work of the Ticket Examiners as their work could easily be assessed from a comparison of the tickets collected by them with the halves retained by the suppliers at the depots.

The Society started by trying to standardise the quantities of night-soil and rubbish allowed on each ticket, by fixing certain dimensions for a cartload. This, however, did not meet with the approval of the purchasers, so the "one cartload" specified in the tickets came to mean "as much as can be squeezed into one cart." This was certainly not a very satisfactory measure, as some carts were larger than others, while some cartmen took greater pains to compress the refuse than others. But this being the system which found the greater favour, the Society had to give up its idea of standardising its supply.

The Society's handling of the business was undoubtedly satisfactory, and the profit earned by it is definitely convincing from the business point of view. But the success of its effort has, in the last analysis, to be determined by the advantages gained by the ryots through its undertaking. Judged from this point of view also, the

Society has justified itself. As has already been mentioned, it brought about an immediate reduction in prices to the small ryot from Rs. 2-8-0 to Rs. 1-12-0 per cartload of night-soil, and from Re. 0-12-0 to 0-9-0 and later to Re. 0-7-0 per cartload of rubbish. This represents a reduction of 30 per cent in the price of night-soil, and a reduction of first 25 per cent and later over 40 per cent in the price of rubbish. This was a general benefit to all small ryots. The Society tried to give all such ryots a further benefit by inducing them to become members and share the profits earned by it from the business. That it did not succeed in this endeavour to as large an extent as one might have wished was the fault of the ryots. It did succeed, however, in getting 276 of the ryots to join as members, and these ryots will get a rebate on purchases made by them, which will represent a further reduction in the prices by nothing short of 0-2-0 per Rupee. This is certainly a very appreciable benefit. Another advantage which it brought to the small ryot is that it enabled him to get the manure, no matter how small the quantity required by him was. Under the previous system small buyers were not encouraged, and many refrained from buying this manure on account of the prohibitive prices asked of them. From the fact that, among members, as many as 65 bought less than 50 cartloads and 31 bought less than 100 cartloads, it is seen that the Society brought this manure within the reach of the smaller ryots. The figures would be far more convincing if particulars could be picked out for the purchases made by non-members, as it was just these small ryots buying an inconsiderable quantity and therefore not very particular about the small rebate which they might get, who refrained from becoming members. These figures are not, unfortunately, readily available. In the matter of making the manure available to the ryots in a more sanitary form also, the Society did its best. Its not having been able to make such sanitary disposal the rule is due to the delay caused in experimenting with a process with which it was unfamiliar, and in satisfying itself that the product was a good manure. Had it got the contract this year also, it would undoubtedly have brought about the advantage of a sanitary supply of the manure.

The only respect in which the Society failed was in making all these advantages available to the small ryots who were unable to buy their manure for cash, and who were therefore most deserving of these advantages. It is, however, hard to blame the Society for this failure. It has to be remembered that the business was not only a new one to the Society, but that it was a fairly large undertaking. The Society

did not lose sight of these ryots, but thought it was prudent to study the possibilities in the direct business before launching out into the indirect business of supplying the manure to such ryots through primary societies. Besides, an appeal was made to the neighbouring Unions to examine the possibility of reaching such ryots through the primary societies, but there was, unfortunately, no response. The Society had intended, after it had gained a thorough knowledge of the possibilities in the business, to devote special attention to assisting this class of ryot, and I am sure that, having learnt the business from its last year's working of the contract, it would have done something for these ryots during the current year, had it not lost the contract.

For the successful working of the business great credit is due to the Directors of the Society who took a very real interest in the work, and who sacrificed much of their time and personal convenience in seeing that it was properly carried out. I cannot fail to mention in this connexion the truly commendable work put in by the Assistant Secretary, Mr. S. Parthasarathy Naidu. A rising lawyer with a busy practice, he yet contrived to find time to put in almost as much work as any paid employees. Frequent visits to the disposal depots at all parts of the day, despite the intense heat and the nauseating conditions prevailing in the depots, night rounds to check the work of the staff, and the stopping of refuse carts to verify whether they carried permits or not, are only a few examples of the zeal and energy he brought to bear on his work in the Society's interest.

Our thanks are due to the Madura Municipal Council for their kindness in having given the contract to the Society at a concessional rate and for their assistance in the working of the contract. The Health Officer of the Municipality also deserves our thanks for the ready help he gave the Society at all times. And finally, we must also thank the Madura-Ramnad Co-operative Central Bank, Ltd., for what Mr. A. Rajabadar Mudaliar of the Provincial Union recently termed, their "warm sympathy" in accommodating the Society with the necessary loan for commencing the business. In spite of the fact that the by-laws of the Society did not at that time provide for the raising of such a Loan, the Bank took the responsibility of advancing the necessary amount as a "Suspense Advance" pending the amendment of the by-laws.

To those gentlemen who visited the Society and offered advice and encouragement our special thanks are due. Among these are Mr. A. Rajabadar Mudaliar of the Madras Provincial Union, the Assistant Chemist from Coimbatore, the two visitors—Messrs. F. Tseo and T. S. Whang from China, and the Officers of the Agricultural Department.

indebtedness and the investment on lands have also been responsible for increasing the fragmentation of land.

Consolidation of Holdings.

BY S. KRISHNAIAH, B.A.,

Secretary, Kurnool District Co-operative Central Bank, Kurnool.

Mr. M. L. Darling, Financial Commissioner of the Punjab, speaking at a Conference of the Co-operators of the U. P., said, "In my judgment if all measures of rural reconstruction were put into one scale and consolidation of holdings into the other, consolidation would out-weigh the others." This subject is being studied by all people interested in rural uplift in our country only from an academic point of view and no serious attempts seem to have been made in our country for the starting of societies for consolidation of holdings except in the Punjab and the Central Province. In the course of this short article, I shall enumerate various causes that lead to the sub-division and fragmentation of holdings, the disadvantages of such a feature, the remedies adopted in other countries, the methods suitable for our country, and the advantages of the formation of the societies for the consolidation of holdings.

Causes of sub-division and fragmentation of holdings.

The spirit of individualism and the decay of the joint family system is one of the major causes. The tendency of the people of the present generation is to live more independently than in the past century. In olden days, the whole property was intact and the members of the family used to contribute their mite for successful agricultural operations. Nowadays one family is being divided into many families and the landed property is being proportionately divided among the various members of the family. Hence there is the sub-division and fragmentation of holdings. Another cause is the present laws of inheritance. In a Hindu family the property of the father will be divided among the sons and in a Muhammedan family not only the sons but also the daughters get a due share. So partition in a family results in further sub-division and fragmentation of holdings. The causes which directly or indirectly accelerate the sub-division of holdings are the increase in population, other things being the same, the purchase of land by money lenders, grants to industrial classes to keep them in the village and the decline of subsidiary occupations. As a result of the invention of machinery, and the import of foreign goods, the people who used to depend on subsidiary occupations either wholly or partly had to fall back on land for their livelihood. Rural

Disadvantages of Fragmentation.

As a result of fragmentation, cultivation becomes costly and difficult. It is much easier for a man to cultivate his lands if they are in one or two blocks than when they are in 10 or 15 blocks. The attention which an individual has to pay to his lands if they are situated in different places is much greater than when they are situated in one place. There is much waste of time and energy since labourers and cattle have to be incessantly shifted from one place to another. Permanent improvements cannot be effected if the fields are in different places and the loss of land in boundaries will be very great. Quarrels with regard to the question of boundaries are too well known to need any special mention. Excessive subdivision and fragmentation renders cultivation physically impossible, as a consequence of which people have to leave their lands uncultivated. The Royal Commission on agriculture have mentioned in no unmistakable terms that in some parts of India, agricultural holdings have been reduced to a stage where good cultivation was beyond human effort. Dr. Mariss, writing about the evils of fragmentation, says: "This destroys enterprise, results in enormous wastage of labour, leads to a very large loss of land owing to boundaries, makes it impossible to cultivate holdings as intensively as would otherwise be possible and prevents the possibility of introducing outsiders with more money, as tenant farmers or purchasers of good agricultural property."

Remedies adopted in other countries.

The subdivision and fragmentation of holdings is not the peculiar feature of our country; it has obtained in other countries such as France, Switzerland, Germany, Belgium, Denmark and Japan. In those countries attempts for voluntary agreements for consolidation of holdings having been an utter failure, the State had to resort to suitable legislation based on (1) compulsory expropriation of existing holders, (2) compulsory reconstitution of holdings with the consent of the landholders or in some cases without their consent, (3) subsequent indivisibility of reconstituted holdings, (4) exemption of holdings from the seizure for debts and (5) prevention of constituted holdings from being combined with other holdings. This Legislation was comparatively easy in those countries to give effect to in view of the law of *primogeniture*—the law which makes the first son to succeed to the

landed property of the father. Whatever may be the advantages of this kind of agrarian reform, the law of *primogeniture* is certainly against Indian sentiment.

How to work a Consolidation Society.

This reform was initiated in the Punjab in the year 1920 by Mr. Calvert, the then Registrar of Co-operative Societies. The Punjab has had the unique good fortune of having the co-operative movement under the control of three illustrious Registrars, viz., Messrs. Calvert, Strickland and Darling who held these posts in a missionary spirit. They had a thorough grasp of the potentialities of the movement and they did all that was in their power to popularise this reform through the co-operative movement. Like any reform which appears to be revolutionary at the initial stages, this too had to face a good lot of opposition. But Mr. Calvert believed that propaganda and experiments among the public regarding the advantages of the scheme would be more useful in changing the mind of the Punjab cultivator than compulsion. In other words, he believed more in conversion than in compulsion.

Two methods of working a consolidation society are attempted in the Punjab. One is the mutual exchange of lands so as to bring the more scattered plots into blocks as near as possible. The second is to pool the land to be consolidated and to divide it into different compact blocks to the best satisfaction of the several owners of the land to be consolidated. Let me explain the first method. Whenever lands are exchanged, the possession that is given is only a cultivating possession for 4 years, during which period the transfer of ownership is permissible. The idea underlying the scheme is that as a result of the experience of 4 years, the several owners of lands will realise the advantages of cultivating compact blocks of land instead of scattered plots. This method proved very successful, the people relinquished their original titles to the land and gladly accepted the title to the new lands as per arrangement made 4 years back. The second method is a bit more difficult than the first, for all changes have to be made at the beginning. At the meeting of the general body the policy is outlined and the managing committee prepares the scheme for consolidation of holdings and submits it to the general body for approval. When once it is accepted by the general body, it becomes an accomplished fact. All disputes that are likely to arise subsequently have to be referred to arbitration.

CONSOLIDATION OF HOLDINGS

Advantages of Consolidation of Holdings.

The advantages of the reform are (1) reduction in disputes and (2) efficient irrigation, (3) increase of land for cultivation, (4) betterment of rent and (5) increase of revenue to Government. When lands are scattered there is naturally more scope for disputes when the lands are situated in one or two blocks. Cultivation becomes less costly and more remunerative by improved methods. In the lands are scattered much of the land is lost for cultivation on account of bunds and boundaries. After consolidation, the land which was till then lost for cultivation will be regained for cultivation. When more land is available for cultivation, the necessary outlay that follows is the increase of yield, which means increase in rent. Since the revenue paid to Government will depend upon the extent of land and fertility of the soil, the Government will get more revenue when more land is available for cultivation by consolidation.

Steps to be taken for the Materialisation of the Scheme.

Incessant propaganda should be made to educate public opinion with regard to the advantages of consolidation of holdings. Both official and non-official agencies might undertake propaganda. In the Punjab the initiative was taken by the Government in the year 1920 in the person of Mr. Calvert, the then Registrar of Co-operative Societies. Any measure of reform which aims at the betterment of the people will be looked upon with some amount of suspicion by people like Zamindars whose interest are likely to be affected. When once such people are taken into confidence, propaganda becomes much easier and results also will be lasting. A special staff appointed under co-operative department was doing propaganda, and the whole cost of consolidation was being borne by the Government. But as time elapsed the Government began to realise that unless the people whose lands were to be consolidated were asked to pay, there was no hope of the conflicting interests being reconciled quickly. The Registrar of Co-operative Societies, Punjab, in his administration report for 1933 remarks that "insistence upon partial cost of consolidation would serve to expedite work, for villagers, while willing to spend months disputing and deliberating when the staff is paid by Government would be inclined to an early settlement for their difference when delay would mean more expense to themselves."

When people come to realise the advantages of consolidation they themselves will voluntarily pay towards cost of consolidation. Since we have in our country at least in 7 out of 11 provinces progress Governments, functioning, we may hope that this which goes to increase the earnings of the ryots will receive consideration by the various Provincial Governments.

[The subject is receiving the earnest attention of the co-operative department in our Province and a few for the consolidation of holdings have recently been
—Ed.]

How to Improve the Finances of the Farmer or the Wealth of the Country.

BY M. R. RV. K. UNNIKRISHNA MENON AVI.,
Dy. Director of Agriculture.

None can dispute the fact that farming as a profession is the basic industry in our country. When it deteriorates or profits accrued from it become less and less the wealth of the farmer or the country as a whole is reduced. Analysing the present condition of our farmers that form the bulk of the population, we can find that regeneration of the old methods has not taken place generally. On the other hand, we are impressed with the idea that even in the time-honoured methods of farming, deterioration has set in by two very important factors. The one is that the intelligentsia of the country has been gradually withdrawing from farming as a profession, probably enamoured of the sure cash income they hope to secure in other walks of life unconnected with farming and rural life. It is, however, a fact that the net income in most of these avocations in life is far below the one they would have secured had they lived in the villages and did farming with as much care and attention as they would bestow on any other work using their brains to attain success in that profession. The second factor that operates seriously for the deterioration of the farming industry is the fatalistic idea that prevails throughout. The present farmer took it up as a business since he could not find anything better to do. This had the consequence of his doing the most important farming operations indifferently and often out of time. He has neither the time nor patience to do things as best as he can, but does things in his own way and leaves the results to God. This is evidenced by the very good results obtained in farming when the seasons are favourable and the poor results in unfavourable seasons. The underlying reason for the very vast difference brought about by the seasonal vagaries is the total absence of effort on the part of the farmer to overcome the ill-effects of the season. For instance, I have seen crops drying up in paddy fields of Malabar where within a few yards off there is a perennial stream flowing. Crop pests and diseases appear in some cases and many a crop owner has attempted to control it by offering prayers at temples or churches or mosques and poojas to special gods as he chose and

HOW TO IMPROVE THE FINANCES OF THE FARMER

lost his crop partly or completely in some cases. I am sorry to say that this was also done by an educated ryot who afterwards memorialised the Collector of the District and the Government for remission of assessment. He was looking at the agricultural staff demonstrating control measures with contempt. This experience has taught him by the grace of God that he should follow the advice given by the Department to deal with cases of infection of pests and diseases. Yet he leaves alone small scale infections to chance and God.

When our progress in farming has been in the reverse order, other agricultural countries in the world have adopted improvements in farming and doubled or quadrupled their output. That is to say, they have been able to reduce the cost of production of any commodity to the lowest possible minimum. A point in case can be seen with regard to coconuts. Ceylon has reduced the cost of production of 1,000 coconuts to a figure far below Rs. 15 while in the West Coast it remains somewhere near Rs. 20 or even Rs. 25 in the interior areas of low yielding trees. The people of our country ask the Government to impose an import duty on coconuts from Ceylon, while no attempt was ever made by them to reduce their cost of production. Rice imported from other countries was selling cheaper than the indigenous product and as a result of the farmers' cry a duty was imposed on some varieties of imported rice. The importers are yet selling rice cheaper than the local product. People begin to complain of low prices and slump in the market without attempting to reduce the cost of producing rice so as to compete with the importing countries.

These difficulties arise as a result of the advance made by other countries in science in reducing the cost of production and enabling easy transport at cheap rates. The competition becomes keener as the advance by other countries is greater and the defeat our retrograde farmers get is more severe and our position becomes more damaged.

What is needed to get out of this situation is, firstly, to educate the actual tillers of the soil as to how to reduce the cost of production and increase the profits from cultivation. Secondly, to make him sell his produce at the most favourable time in a profitable market. The indebted farmer can only get steeped more in debts unless he adopts improvements in his production. The farmer that has overdues to a society can never increase his repaying powers unless he does this. Rectification of societies and other attempts can produce

results later and not till every effort to increase production is adopted by the members of the society.

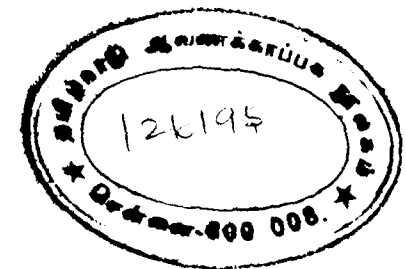
What can we do immediately to improve the situation in the case of the very poor and ignorant farmer, the improvement of whose finances has been committed to our joint care? The means to be adopted by him must be such as will involve little or no additional cost.

One must have the idea that even a dry leaf that falls from a tree is an addition to the material wealth of the country. If it be burnt and made into ash a good part of its manurial value is lost. So too the urine of the animal is almost equal in value to the dung that it gives us for use as manure. Under the present system all the liquid excreta or virtually half the available cattle manure is allowed to run to waste. Please mark the colossal waste. One should feel extremely sorry to remember that the material so wasted is such as would by its use give the farmer at least a ten-fold return in money value without any extra expenditure. The urine at present serves to contaminate the surroundings of the cattle shed or household and any source of drinking water nearby. Please mark the harm arising out of this waste. The sweepings from households or farm yards and waste from kitchen including the drainage and leaves on which food is eaten are all wasted. Some of it is being burnt and made into ashes by the very careful farmer, while careless men waste them away. To increase the manure supply by preventing such wastes is no costly matter for the farmer. What he has to do is simply to pay a little more attention. When the supply is increased all the manure will be used and the result is a sure increase in crop production. The off-time season of the farmer and the leisure hours he or his family can have must also be better utilised. He must have suitable side lines of work like poultry work, keeping milch cows for both milk and cattle production, fish-rearing, bee-keeping, fodder production, etc. They may be done as far as his resources permit.

An improved implement will certainly do the work of a primitive one in a much shorter time. Much time in ploughing could be saved by using an efficient iron plough at least once over all the fields. Such ploughs may be purchased from the Agricultural Department on an instalment system. An iron plough has been found to do the digging work in a coconut garden more efficiently at a third of its present cost. An improved plough will certainly reduce the cost of cultivation by about 2 to 4 rupees an acre with paddy or

5 to 8 rupees per acre in a coconut garden. Roll-easy mhote wheels enable a mhote to deliver more buckets of water in a given time by reducing the strain on cattle. Improved strains of paddy when cultivated increase the total yield by about 10 to 20 per cent, other conditions being the same. There were increases up to 50 per cent in rare cases. A co-operative society can try to increase the seed supply by raising pure crops of improved strains as per direction given by the Department and sell the seeds to the neighbouring ryots. So, too, the society can stock and sell implements or tools as they want. Loan and sale work that can be done by any society will save the waste of wealth or loss that the farmer incurs by selling his produce at a wrong time in a bad market. This is a most important part of work we can do. In the wake of it will come the seed multiplication scheme and the distribution of improved seed in any locality.

The Agricultural Department, working alone in its own way, can have little chance of succeeding so well as when it works through a solid organisation of farmers. Unless the farmers themselves work for their own benefit out of a desire to improve themselves, no improvement can become lasting. This has been proved by experience in other countries. We have in the rural co-operative organisation a union of farmers prepared to work for their own benefit and kept bound together solidly by financial obligations. Any improvement in village life should rightly be introduced through these organisations. Agricultural improvement must claim the first place as it alone will help to enrich the farmer so as to enable him to adopt improvements in other aspects of his life. If the two Departments, Agricultural and Co-operative, work jointly, placing greater confidence in each other and in agricultural improvements as the sure means of enriching the farmer, and try to encourage the members of the organisation in increasing production, we shall be doing our duty in serving the farmer and the country as a whole by enhancing its material prosperity and ameliorating the condition of the villagers.



Co-operative Societies & Joint Purchases

By MR. K. K. SUBRAMANIAM.

The by-laws of the credit co-operative institutions in the City of Madras provide for wholesale purchase by their Directors of domestic and other requirements of their members. In making such purchases the institutions do not accept any liability, as the Directors are to act only as the agents of the members. In view of the restrictions contained in the by-laws the advantages arising from joint purchases are not generally availed of by the various societies.

An interesting experiment has recently been conducted by the Directors of the Madras Civil Accounts Office Staff Co-operative Bank Ltd., (Accountant General's Office Buildings, Fort St. George, in the matter of developing joint purchases. A small beginning was made in November 1936 by purchasing crackers from wholesale dealers for being retailed to members after allowing for a small margin to meet incidental expenses, deficiencies in handling and the like. This enabled the members to have the articles at rates much cheaper than those obtaining in the retail market. The purchases in 1936 amounted to Rs. 633-6-0. Prompted by the success which attended its first enterprise, as well as to satisfy the need felt by a large section of its members for good fruits at a reasonable cost for their mid-day tiffin, the society has started a small fruit stall in the office premises from 31-5-37. Seasonal fruits are purchased daily from wholesale dealers to the extent of the anticipated requirements of its members and are sold to them for cash. Each day's purchases are generally sold out the same day. The popularity of the scheme is evident from the fact that the Bank has been able to sell fruits to the value of Rs. 3,760-4-8, during the period of 11 months (31-5-37 to 30-4-38), which works up to an average sale of Rs. 15 per working day. The margin of profit has been kept very low so as to make the fruits available at rates definitely cheaper than the retail rates in the market.

The continued successes attained in the various ventures have enabled the Board to proceed boldly with other items. Textile (silk, cotton and woollen) goods, hosiery goods, umbrellas, Swan Ink and the like have been purchased and sold to members. The purchases, sales and profit for 11 months (31-5-37 to 30-4-38) are as follows:—

Articles	Purchases			Sales		
	Rs.	A.	P.	Rs.	A.	P.
Fruits ...	3,487	1	6	3,760	4	8
Silk and Cotton Goods...	3,194	9	10	3,301	14	7
Woolen Goods ...	355	0	10	372	2	0
Hosiery Goods ...	443	12	9	452	11	11
Umbrellas ...	322	11	9	352	15	6
Swan Ink ...	106	12	0	113	15	0
Crackers ...	946	5	0	1,054	10	7
Empties ...	...	...	...	17	4	3
	8,856	5	8	9,425	14	6
Gross Profit ...	...	...	...	569	8	10

CO-OPERATIVE SOCIETIES AND JOINT PURCHASES

Deduct :	RS.	A.	P.	RS.	A.	P.
1. Working expenses:—						
(A) Establishment	177	0	0			
(B) Contingencies	210	0	0			
				387	0	0
2. Rebates on purchases				29	11	0
				152	13	10
Net profit ...						

The net profits earned by the Bank have, on the advice of the Deputy Registrar of Co-operative Societies, who takes a keen interest in the development of the scheme, been kept as a separate reserve to meet untoward contingencies and to make good any loss that may arise due to unforeseen circumstances.

To enable the scheme being placed on a permanent footing, the by-laws of the Bank are proposed to be amended in such a way as to make the joint purchases system one of the regular activities of the Bank. To afford the full benefits of the scheme to the members the question of giving purchasers credit facilities, subject to suitable safeguards, such as are allowed in the co-operative societies in Mysore State, is under the consideration of the Bank. In consultation with the Deputy Registrar of Co-operative Societies, Madras, by-laws have been drafted embodying the proposed credit scheme. The Joint Registrar who had an opportunity to see the draft by-laws is opinion that the scheme is worth a trial. Co-operators interested in these by-laws may write for them to the Secretary of the Bank.

It has been possible for the Directors to handle a variety of articles and to supply them to members at almost wholesale rates. With the development of the scheme in other societies and with the possible formation in the near future of a Central Society to make wholesale purchases from producers direct for supply to societies, it should be possible to supply to consumers articles at rates much cheaper than those in the market.

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A New Life Movement for India.

BY REV. R. R. KEITHAM.

There is new life in India to-day. It has penetrated to the very backward of villages. It takes no genius to observe this fact. It is also true that nation-building forces are developing rapidly. Hundreds of village upbuilding workers are to be found even in the farthest-away villages. There is a movement in our midst. That this may take more definite head—that all may be more conscious of it—that it may be given more definite leadership is the purpose of this paper.

A Village Program for All.

For this very purpose a group called together the Periyanaikapalayam Conference for village workers which included the most real village worker up (or shall we say *down*!) to the Madras Premier himself. It has given some very definite leads. In the first place it has appointed a committee to call together another conference, it felt this one last April was so important. The writer of this article is the secretary. That conference, after three days of the closest of fellowship stated:

“This conference feels the need to achieve friendly contact between the various rural-reconstruction efforts going on in South India and appoints a committee consisting of the following persons to take the necessary steps for establishing such contact with a view to mutual co-operation:

1. The committee will collect information about various rural reconstruction efforts laying special emphasis on:—
 - (a) Khadi and village industries.
 - (b) Diet reform.
 - (c) Sanitation.
 - (d) Social Co-operation and Harijan uplift.
 - (e) Educational experiments with special reference to the Wardha scheme and adult education schemes and other rural uplift activities.

2. The committee will also take steps to call the next conference at a suitable time and place.”

It is now for this and others to give some lead to a united movement in the villages of India.

Certain very definite hints were given at Periyanaikapalayam. This will be a *national movement*. There is no real town and village

A NEW LIFE MOVEMENT FOR INDIA

division. We are all one. In the villages, at least in South India, it is seldom that we find any communal differences. The communal problem is the Untouchable problem. Villagers of different religions do work together. But whatever may be the case there must be a gradual consciousness on the part of all that we are one nation. All must work together for one great goal.

A Religious Foundation.

At the foundation of this movement will be true religion. One of the greatest needs to-day is the development of morale. The ordinary villager is sceptical. What good can come out of any new way or a program! As a result the worker finds it nigh impossible to keep up his spirit. The drag is terrific upon his shoulders. A movement is needed that will carry him and the villager upon its shoulders. Such a movement must necessarily be spiritual. We have seen what has happened in Travancore. And in so far as the spiritual side of Temple Entry is not being developed the movement for the Harijan is failing.

Of course, this raises the whole problem of conversion and the relationship of the great religions of India. This came to a head in the above conference at the end when the problem of religion was faced and Bishop Walsh told the conference frankly that altho they were not carrying on conversion work at Tadagam yet they felt their greatest gift to India was Jesus Christ—and that if he was not wanted he must be frankly told so. The Hindu brothers were clearly hurt with such frankness—hurt to think that anyone would even conceive that such a sacrificial worker as Bishop Walsh was not wanted. The Premier made it clear in his closing message that India did want people like Walsh and his followers—and wanted them to live the life. “We want everything that is good in Christianity or in any other religion.” Perhaps this will be one of the most difficult phases of the work of the days ahead, the difficulty of co-operating inter-religiously and of using the good of all religions to build for the welfare of all India. But there seems to be a growing conviction among many of India’s great that religion in its highest sense must be at the foundation of any permanent movement in the villages.

Worth-while Concepts.

Mr. A. N. Sudarisanam, in his address on the above subject, listed a number of concepts which might well be a part of this movement. They may well be repeated:

1. *Idea of the worth of personality.* This has developed as a part of the Untouchability movement and might well be conserved. Certainly that is one of the greatest values given to us by religion—the brotherhood of man. But a few months ago, even in this Kengeri Gurukula, village leaders refused to take refreshment from our hands. We associated with Harijans.

2. *National Unity.* We are one India. Although many forces seem to take us apart. The great values of all cultures need to be presented and conserved and used. The Anti-Hindi movement in the south can be all to the good if it is constructive and brings to us all the best out of the great Dravidian culture. Surely in these days when we face such tremendous problems we must have every contribution if we are to fight our way through to a solution. These are not days for petty quarreling. These are days for daring and courageous doing and doing together. It was well said, "National Progress means rural progress in India".

3. *The idea of duty and service.* The idea of duty to our country is growing. That each must do some service to his nation is becoming common. We are even thinking of "conscripted service". These ideas must be promoted.

4. *Ideals of Non-violence and Truth.* These emphases are India's own. If India is true to her present great leader, it may well be that she will make a unique contribution to the solving of the world's problems—by the way of non-violence. In any case, this is an ideal that we can well use more in the solution of our own problems as we ever seek for the Truth.

5. *World Brotherhood.* Again the creative tolerance of Hinduism may have its contribution to make as we build the new world order.

6. *Courage and independence.* Of course, one might well add to this list. It is suggestive. It shows that we do have much to go ahead with. And that our heritage is anything but weak. We can look forward to the future with great hope and courage.

What We Can Do Together.

May a humble practical program be suggested that all of us may take part in:

1. *The development of sanitation and health with diet reform.* Dr. Rajan said well when he urged all to take more interest in preventive medicine. The Premier congratulated Dr. Gurubatham's

suggestion that we might well make more of the simple but health-giving diet of certain villagers: ragi, rice water and greens. We can do much more with the simple things that are at hand than we may realise. Dr. Rajan also emphasised a protected water supply and with a Government determined to give water to every villager we can well hope to reach that goal soon if all co-operate.

2. *Village Industries.* Promotion of the Khadi industry, hand-pounded rice, making of jaggery which has more food value than sugar, and other industries native to the place in which we work.

3. *Adult Education.* This might well center in the new village schools that will be built along the lines of the Wardha Scheme. Here again, we might co-operate with the great Government crusade of prohibition. However, there is also the problem of promoting literacy, and a general knowledge of the commanding facts of the world to-day.

4. *Co-operation.* This is a whole subject in itself and we hope that in these days the co-operative movement may take on new life and develop more definitely along indigenous lines. Perhaps one of the reasons that so many national leaders have been so sceptical about the reasons that it was so strange to the villager. It was some-co-operation is that it was so strange to the villager. It was something not for him to make his own but to take advantage of for his own selfish good. But surely the co-operative movement has its place in any land—and especially here in India where the village is liable to be divided. But, again, may I repeat, and with strength, that such a movement must gear more fully into the actual life and problems of the village if it is to make its contribution.

The Adult Education Committee of the Bombay Government has made a most helpful report recently. That report may be secured from the Government Central Press at Bombay for Annas three. It is a pamphlet that every social worker ought to have in his hands. The All India Adult Education Movement became a fact a year ago and is going ahead with its work. Some of us feel that we are ready to come together again as village and social workers to formulate a more definite program of adult education in which all of us can have our part. It is hoped that such a conference can be held at the end of this year. If any have suggestions as to time, place and program, such will be gladly welcomed. That seems to be the next step in the development of the Life Movement here in South India.

Conferences. THE BOMBAY DIVISIONAL CO-OPERATIVE CONFERENCE.

The following are the extracts from the Presidential Address of the Hon'ble Mr. V. Ramadas Pantulu. The Conference was held at Bombay on the 26th June 1938.

Re-organisation of the Provincial Co-operative Institute.

Since we organised the All India Co-operative Institutes' Association in 1938, I have been endeavouring to ascertain co-operative opinion in the various provinces as to the best way of reorganising these institutes, so as to make all of them effective and accredited exponents of non-official co-operative opinion of the province, besides being the chief co-operative organisations for the imparting and controlling of co-operative education and training in each province. I am glad to find that the Government of Bombay, while laying down that the main duty of the Institute is "Education," also assign to it the following duties: "It should function as a focussing centre of non-official opinion on various subjects affecting the Movement and for representing it in proper quarters. The Institute should have an opportunity of reviewing once a year the progress of the Movement and making suggestions to Government." A wide field of co-operative activity is thus opened to the Institute and I believe the following activities will come within its scope: (1) the protection and representation of common interests, specially in matters of legislation and administration; (2) the development, strengthening and improvement of co-operative organisation and effort in all its branches; (3) the study of co-operative, legal and economic problems; (4) the furnishing of advice and assistance to affiliated institutes on all co-operative, legal and economic questions; and (5) the carrying out of the resolutions of the periodical conferences of the Provincial Institute and other recognised co-operative organisations. If adequate facilities for the discharge of these functions are afforded and necessary financial assistance is given by the Government, I feel that the usefulness of the Institute to this Province will be real. The only other important functions, which I have noticed as being associated with co-operative institutes elsewhere are supervision and audit. Recently, I had occasion to advise a conference of co-operators in Bihar where their Co-operative Federation was discharging the function of audit to give up that function and leave it to the Government in the peculiar conditions of the Movement there at present. I see, you are thinking of a scheme of audit federation; so I may presume that no one is advocating in this province that the Co-operative Institute should be entrusted with the function of the audit.

CONFERENCES

I am of opinion that supervision too should be left to local agencies assisted by the Department. So, I feel that the functions now assigned to the Institute are well conceived and adequate and if properly exercised, will tone up the Movement in Bombay.

Government Audit.

In provinces where audit is entirely under Government control and done by the Registrar's paid staff, as in Madras, the auditors are also the subordinates of the district co-operative officials, who are responsible for the proper working of the societies. I cannot accept their audit as "independent" in the sense in which it ought to be. It is subject to the infirmities which audit by societies' federation is, for the incentive to expose the defects in working of the societies frankly and fully is curbed, by the feeling that such exposure might react unfavourably on the administrative staff which is in a way responsible for prevention of the violation of by-laws and rules of business. In the course of my inspection of certain financing banks in the province of Madras, in my capacity as President of the Provincial Co-operative Bank, I have come across cases where obvious and glaring defects in the financial working of societies have not been brought to light by departmental auditors. It may be by oversight, nevertheless it is regrettable. If the audit staff of the Registrar discharged their functions fearlessly and effectively, many of the officers in administrative control of the societies concerned might have found themselves in trouble. This is the gravest drawback in the present system of Government audit. If Government is to continue to audit, I am decidedly of opinion that the Registrar's audit staff should be entirely liberated from the control of his administrative staff and something like the system of audit of local bodies by independent Government staff should be evolved. If this is done and if the scale of fees prescribed for audit by Government is framed with due regard to the ability of the societies to pay and in a just and equitable manner, mainly on the basis of the time occupied and labour involved in the audit of the society and not on basis of the working capital or turnover, I think, in the present conditions of the movement in the several provinces, audit by Government staff may be preferred. But the auditors who are to handle central banks and large urban banks should not be mere departmental Inspectors, but must be recruited from the ranks of the registered auditors. Those who deal with the minor societies, who are described as sub-auditors by your Re-organisation Committee, may be departmental men with sufficient knowledge of banking, book-keeping, accountancy and audit.

Housing Societies for working classes.

Both the State and the employers owe it to the labouring classes to improve their housing conditions. This object, I feel, can be best

THE MADRAS JOURNAL OF CO-OPERATION

secured by economic co-operation between the State, the employers, the public and the workers. In Madras a Co-operative Building Scheme for textile workers, promoted by Mr. T.A. Ramalingam Chettiar, M.L.C., an eminent co-operator and enlightened employer of textile mill labour, was recently inaugurated at Coimbatore by the Minister for Labour, the Hon'ble Mr. Giri. Under this scheme, the employer, the public and the workers make contributions to share capital of such society in certain proportions. This investment will yield a reasonable dividend. The Government advances loans to the extent of four times the paid up share capital. The workers, who are the beneficiaries, will become owners of the houses in the course of 20 or 30 years by liquidating the loan. So the capacity of the society to borrow from the Government will depend upon the amount of share capital invested by the employers, the public and the workers. If 20 per cent of the entire cost of the buildings of a society is thus collected by way of share capital, the other four-fifths can be obtained by the way of a loan from the Government. The Society will be managed by a Board, on which the beneficiaries (workers), the employers and the Government will be represented in some proportion. I recommend this scheme for your examination and for ascertaining whether it will suit your conditions.

Co-operative Trade.

Of late, I have found a growing tendency among co-operators of a desire to combine co-operative trading with co-operative banking. Propaganda in favour of multi-purpose societies has given further stimulus to this tendency. The success of Raiffeisen Societies in Germany tempted co-operators there to tack on trading activities to them. Raiffeisen himself strongly advocated the taking up by credit societies the activities of the creameries. But opponents of Raiffeisen like Haas and others successfully stemmed the tendency of co-operative credit organisations branching out into other lines of activity, specially trading. Later experience of German co-operators has shown that many of the credit banks which engaged themselves in a multiplicity of such activities came to grief. I am definitely against ordinary co-operative credit banks extending their sphere of activities to trading. Consequently, I do not advise your Urban Banks to extend their spheres of work to purchasing and selling commodities for their members. These functions are best discharged by separate co-operative organisations.

THE PROVINCIAL FRUIT EXHIBITION, 1938.

The Fruit show was organised on the 30th of June last by the recently formed Kodur Co-operative Fruit Growers' Society, Ltd., with the help of a special grant given by the Government. The show was a good success in spite of the fact that it was held at a period when the mango

season had come almost to a close throughout the Province and fresh fruits of citrus for which the Kodur tract is so famous was not yet in its best form. Over 30 varieties of mangoes and a score of varieties of citrus were exhibited with sapotas, jackfruits, pomegranates, guavas and a large variety of fruits from the Government gardens on the hills.

The Agricultural Department had a special stall displaying a large array of canned and preserved fruit products prepared at the Fruit Research Station. A practical display of the various results achieved at the Fruit Research Station and the lines of work in progress was also put up for the benefit of the visitors. The display of the agricultural implements, especially the newly devised horticultural implements, like the Nursery Transplanter, Grafting-Pot Stand, Pineapple Eye-Extractor and Plantain Dehydrator attracted considerable attention.

Mention may be made of the interesting exhibits of canned products displayed by the Bezwada Canning Factory, Messrs. Madhavarao & Bros., Panyam, and also a private firm from Vizagapatam.

Sri P. V. Pattabhi Rama Reddy, President, Kodur Fruit Growers' Co-operative Society, Ltd., welcomed the Hon'ble Minister on behalf of the association and urged the need for placing fruit research on a permanent footing and for the employment of special fruit demonstrators for propaganda.

In reply, the Minister assured the growers that the development of the fruit industry formed one of the most important aims of the present ministry, and he promised to give effect to any recommendation put forward by the Director of Agriculture towards this end. He advised the growers to encourage the greater consumption of fruits and fruit juices in order to effectively carry out the Government's prohibition policy to be launched in this district with effect from 1st October next. The part of his speech which dealt in detail with the work of the Fruit Research Station is given below.

Mr. V. S. Hejmadi, M.A., I.C.S., Collector of Cuddapah, presided in the afternoon and distributed medals to the various exhibitors. With a vote of thanks, the meeting came to a close.

MINISTER'S SPEECH.

Ladies and Gentlemen,

I must thank you all for giving me an opportunity to be with you this morning and declare open the first Fruit Exhibition of this Province. In all countries fruit as a diet is considered to be an important factor for body building.

Fruits and Diet.

The provision of a well balanced and nutritive diet to the people is now recognised as one of the most important aspects of any work on rural

THE MADRAS JOURNAL OF CO-OPERATION

improvement. Research work has shown that fruits form one of the most important protective foods that are generally lacking in human dietary. Sir John Russell in his recent report on Indian Agriculture stresses the essential need for increasing the production of fruits, for widening the Indian diet to supply more of this essential food element; and this recommendation is in consonance with those of nutrition experts and medical authorities. 'Grow more fruits' and 'Eat more fruits', therefore, should form our national slogans, if we are to bring about the desired change in our national diet and rural economy.

In these days of general agricultural depression, fruit farming has proved to be one of the most remunerative among our rural industries. While a few growers are known to be making huge profits out of fruit gardens, we also know that a vast majority of them are not in any way very prosperous. This is apparently very surprising, since this country, which is the original home of a host of fruits, still possesses most favourable conditions for the production of almost every kind of fruit to perfection. Our acreage under fruit in this province is at present negligible as compared to other countries of the world, being just over 4,00,000 acres; and good fruit is still beyond the reach of a major part of our population.

Taking the conditions prevailing in this Presidency into consideration, one finds that we have here a wide range of soil and climatic conditions favourable for raising a vast variety of fruits at a cost much lower than in most parts of the world and even than in other parts of India. Our land and labour is comparatively cheap. We have a very vast and still undeveloped home market, and further more, an extensive coast line studded with ports which offer facilities for development of an export trade. Even under the present conditions we maintain a monopoly in the production of a number of fruits of choice quality. The production of off-season bearing in mangoes is a peculiar and valuable feature of commercial mango farming of this Presidency, and till this day, the early, late and off-season bearing varieties of mangoes produced in this Province are in extensive demand all over India. Because of the plentiful rains in certain areas, we are able to produce some citrus fruits entirely under rain-fed conditions with a very low cost of production, unlike in most parts of India. We are not faced with the serious risks of damage to fruit crops by hail-storms, frost and cold weather as in the North and certain parts of Western and Central India. Despite the prevailing disorganised system of fruit culture and lack of definite scientific knowledge on most aspects of fruit farming, our province claims to produce certain fruits of such quality that is second to none in this country and perhaps even elsewhere.

The development of fruit industry in many countries of the world has been so rapid during the past few decades that fruit farming and

other allied industries like fruit canning and preservation is now considered as the main national industries and valuable sources of national wealth. Although fruit growing has been practised in this country from time immemorial, the industry occupies at present but an insignificant place in the economy of our rural population. In the case of a highly specialised and intensive farming of a perennial crop like fruits, lack of scientific knowledge can bring about incalculable harm, and it is this factor that has been mainly responsible for causing disappointment and failure to a vast number of private enterprises. Indiscriminate planting of gardens with trees of poor-yielding strains is a common feature of our fruit industry. Often, plantations are raised on soils and localities manifestly unsuited for the varieties, while cultural practices in most gardens are defective. No adequate measures are being taken to control pests and diseases, and no serious attempts have been made until recently to test the most profitable varieties, root stocks and cultural practices to each tract, nor to improve the marketing and distribution of our fruit produce. Work like fruit canning and preservation for the profitable utilisation of our surplus fruits or of fruit that cannot be profitably disposed of, has not been seriously tackled. With all these existing defects, it is no wonder that fresh fruits of good quality are either very rare or very costly, rendering the use of fruits exclusively a rich man's concern.

To ensure an abundant supply of fresh fruits for all classes of people without prejudicing the interest of the producers is a work that is being kept in the forefront of the activities of the Government, in the interests of National health and National prosperity. The Government have already initiated a comprehensive scheme of research with the object of rebuilding the fruit industry on a secure and sound foundation and of removing the defects in the existing orchards, as well as Provincial Marketing section to improve the marketing of fresh fruit produce. The Kodur Fruit Research Station aims to tackle problems of practical importance and the improvement of plain fruits, while work on hill fruits like apples and plums are being tackled at a number of Government fruit gardens in the Nilgiris. The work on plain fruits is being subsidised to a very large extent by the Imperial Council of Agricultural Research. Although this Station is now hardly three years old and research work on a permanent crop like fruits is very laborious and time-taking, the results already achieved at this station have been of sufficient practical importance to the fruit industry.

The Work of Kodur Station.

One of the main lines of work tackled at Kodur Fruit Research Station has been the selection of the choicest individual trees of Sathgudi oranges so as to multiply them for supply to the public. Analysis of yields in the best of orange gardens has shown that over 50 per cent of

THE MADRAS JOURNAL OF CO-OPERATION

the trees in such gardens are inherently unfruitful and therefore unprofitable. To ensure the planting of cent per cent inherently productive and profitable trees in every garden is the aim of this station and with this end in view, a number of plants raised from the selected parent trees are now under test. It is being increasingly realised that the difficulty of obtaining reliable plants propagated from desirable parents has led in the past to progressive deterioration in the quality and production of our orchards and in profits obtained by these gardens. The huge demand for the plants raised at this station is a clear testimony that the growers all over the Province realise the importance of this fact. The station has already supplied over 4,400 plants to the public, and during the current year, the Government have sanctioned the establishment of two nurseries, one here and another at Taliparamba, to enable the Agricultural Department to meet the increasing demand for good plants in full.

Oranges.

Simultaneously, the Station is endeavouring to find the most suitable stock for budding of oranges and limes. The present widely adopted method of raising citrus trees from seed is known to be not a sure method of obtaining standardised crops of quality, so very necessary for successful marketing. During the very first year, the art of budding has proved to be a great success at this Station, and now the Station has been able to show that the common method of budding adopted in India is very much inferior and gives less than 30 per cent success compared with the American method. The technique of bud-insertion, the time of lopping the stocks after budding and the best season for budding have all been found out by extensive and precise trials, and all of these should be of great value to the fruit growers and nurserymen.

The rootstock influence on citrus trees is recognised to be so important that next to the parentage, the success or failure of a citrus garden depends primarily on the right kind of stock used. A very detailed trial of rootstocks is now in progress and valuable information has already been obtained on the susceptibility of certain stock varieties to such diseases as Gummosis and also on the relative growth of budded plants on a large number of rootstock varieties. The nature of root system and its development in the case of each citrus rootstock variety and the suitability of each to budding are some of the elaborate investigations that are in progress and have already furnished information of considerable interest. Eventually the Station hopes to be able to advise the growers as to the best rootstock to be used under the diverse conditions of soil and climate prevailing in this Province.

The Station has also nearly 70 varieties of reputed citrus obtained from all over India and America under trial and in due course, the growers will be able to know as a result of these trials the most suitable and profitable commercial variety to be planted by them.

Mangoes.

In mangoes, the station has been able to make a collection of nearly 100 varieties of our choicest mangoes, all of which are now under trial. The best method of sowing mango stones for raising plants for grafting have now been discovered by actual trials. Till recently, it was believed that all Indian mango races produced only one seedling per seed and because of this character, the seedling mango trees have been found to be undependable for producing uniform crop quality and yield. The Station, however, has discovered that about 12 types of mangoes grown in this Province are quite distinct, in that they produce even as many as four seedlings per seed. This character is of very great value in raising uniform stocks for ultimately achieving standardised crop quality and production. The art of root-grafting is another method that has been successfully evolved at this Station for the first time and is also of as great value as the above-mentioned group in obtaining standardised crop quality and production.

In the field of mango propagation also, experiments carried out at this Station have established the possibility of reducing cost by employing budding of mangoes, and rooted cuttings. The latter method of propagation was until now considered to be impossible; and this Station's work, therefore, has pointed out a new line of work of interest. The best season for grafting of mangoes has also been discovered, so that the nurserymen and growers need not be any longer in the dark on this matter. A survey of mango orchards in the Presidency has been recently carried out and a large number of choice trees bearing off-season crops have been located. These are proposed to be propagated for supply to the growers in order to popularise the culture of these trees which produce a paying crop during the seasons when mango fruits are scarce in this country. A very elaborate investigation is also on hand in a private orchard to find out the cause of frequently occurring 'mango crop failure' and the possible methods of controlling this phenomenon. This experiment has already shown that the mango fruits are borne mostly on shoots formed from January to April and therefore, for obtaining a good crop in the succeeding season, the January to April growth requires to be encouraged. In this connection, the ready assistance given by some of the leading fruit growers of Kodur by allowing the use of their orchards for the Station's experiments is very much appreciated.

Other work.

Before any of the results obtained at this Station can be made available to the public, it is most necessary to work out a correct nomenclature and classification of our fruits. There is at present utter confusion in the naming of our fruits, and therefore the Government have recently sanctioned a scheme for a period of three years to evolve a simple and

CONFERENCES

THE MADRAS JOURNAL OF CO-OPERATION

intelligible system of classification of our fruits and end the existing chaos.

Preparation of fruit by-products by canning and other methods of preservation has also engaged the attention of the workers and some of the products exhibited at this station will show the results achieved and the lines for future developments. It is very encouraging to note that with the active help rendered by this Station, two private canning companies have recently been registered and are likely to commence operation very shortly.

A number of orchard implements and equipments devised at this Station are also exhibited at this show for the benefit of the public. It will be seen that some of these like the Nursery-Transplanter, Grafting-Pot-Stand, Pineapple Eye-Extractor and plantain 'fig' dehydrator form useful additions to our orchard equipments. They cut down the cost of the respective operations considerably and turn out more efficient work.

Some preliminary work on other fruits like papayas, sapotas, grapes, pomegranates and figs are also in progress; but as in the case of all fruits, results of practical utility cannot be expected from these within a short period of time.

The work of the Station has not been confined purely to research work alone. Training of fruit growers and attending to enquiries have formed a special feature of its activities and 40 persons have already undergone training and over 850 enquiries from the public have been attended to during the past three years.

The Government have recently sanctioned the extension of fruit research at Anakapalle and Guntur, and it is hoped that the work carried on at all these stations will go a long way in bettering the welfare of the fruit industry and in making available fruits of choice quality to all classes of people.

Like all cultivated crops fruit trees are also subject to various insect pests and fungus diseases. The Government Entomologist and the Government Mycologist have studied several major pests and fungus diseases of fruit trees and are demonstrating control measures especially in the case of fruit flies and mildew on grapes. Several other investigations are under progress.

Marketing.

Side by side with the progress in research and propagation Marketing Section of the Department has conducted market surveys of fruits grown in the Presidency and assisted the fruit growers in marketing the produce.

Our Province has great resources of fruit production. In 1937-38 area under fruit production was 244,945 acres under mangoes, 13,000 acres under plantains, 13,000 acres under oranges, 8,500

limes, 500 acres under pears, 330 acres under pineapples and 250 acres under grapes, besides some areas under jacks, guavas, melons, pomegranates, etc.

There has been a great impetus to fruit growing in the past, the area under citrus fruits alone being $2\frac{1}{2}$ times of what it was 10 years ago, notable increases in area having occurred in Cuddaph, Kistna, Guntur and Malabar. There is still scope for expansion of area under oranges especially in the Agency tracts and parts of Malabar.

The export trade in fruits of the Presidency comprises mangoes (400,000 railway maunds), Plantains (206,000 railway maunds), Limes (117,000 railway maunds) Oranges (20,000 railway maunds) and Pears (9,000 railway maunds). Madras mangoes are exported to many cities in North India, in the Punjab, Sind, Calcutta, Bihar, Orissa, Nizam's State, Bombay, Delhi, etc., and in a small measure to Rangoon. The lime export is mainly directed to Calcutta and partly to Rangoon. Plantains are exported from the Canvey area to Mysore State to the extent of about a lakh of maunds annually and from the Godavari tract to places in Nizam's State, Bihar, Orissa, United Provinces, Delhi and Punjab, to a total of about 120,000 railway maunds annually.

In spite of large production of fruits, our Presidency is an importer of some fruits. About 130,000 railway maunds of oranges are annually imported from Central Provinces and Coorg, about 7,000 maunds of grapes from Chaman and Quetta, and about 13,000 railway maunds of apples from America, Australia, Japan and North India. As large quantities of oranges are still imported, there is good scope for its increased cultivation.

To maintain a well balanced supply and demand it becomes imperative on every citizen of this province to use the locally produced fruits of various kinds so that the fruit growing population may have an added encouragement to take to extensive plantations. We know of instances that fruits from foreign countries are being dumped in our markets and that fruits from some of our districts do not even fetch the freight they pay to the various markets. I am sure the general public will co-operate with the fruit growers so that a ready sale may come about of their produce.

REPORT OF WORK OF THE KONDEVARAM RURAL UPLIFT CENTRE FOR THE HALF YEAR ENDING 30-6-1938.

Agricultural:—A Fruit show was held at Pithapuram in the closing days of May in which the ryots of this centre took part.

Bee-keeping continued to make good progress. The number of functioning bee-hives at present is 65. More are in demand and will soon

be put up. The Pithapur Co-operative Honey and Wax Supply Society, Ltd., No. B. 271 was registered and formed and has already commenced business with 30 lbs. of honey secured from the members. The District Collector has been approached on behalf of this society (of which the manager of this centre is the secretary) for a grant of Rs. 300 this year for maintaining a bee-keeping assistant on Rs. 15 per mensem and other contingent expenditure.

Palmyra Gur:—For three months—from February to May—the industry of palmyra jaggery making which is entirely new to these parts was in full swing and attracted large local attention. Only 2 tappers could be persuaded to settle to the work but during the season they produced jointly 3 viss of palmyra jaggery per day which was easily consumed locally in cakes of 3 pies each. Licenses have since been obtained for date tapping also for a similar purpose but this work is proposed to be taken up only after the rains.

Co-operative:—The Loan and Sale Society, of which the writer is the secretary, has reached a business of Rs. 25,000. It has now proposed to build paddy godowns at a cost of Rs. 4,000 at Kondevaram on the roadside and near the site of this centre, with Government loan and free grant. The present lending rate to cultivator members is 5½ per cent, but this needs to be brought down.

The Co-operative Week organised in co-operation with Mr. N. Satyanarayana, Managing Trustee, and Rao Sahib G. Jogiraju Pantulu Garu, donor and founder of this centre, was attended by large numbers of local residents and created a good deal of enthusiasm for the movement. The villagers of Kondevaram lent a helping hand to the band of workers who offered to clear their village drain, and co-operated in other respects also.

Educational:—Due to the unsympathetic administration of the Department, four aided schools in the neighbourhood of this centre had to close down. It is now proposed to organise a Higher Elementary School in place of these, run with at least three trained teachers.

Spinning and Weaving:—A Weavers' Co-operative Society has been started at Uppada which has the advantage of possessing a few enthusiastic workers. The Manager of this centre has to be going there to put the society on its feet, and help it in its progress.

Spinners and spinning are on the increase. New wheels are coming into existence. At Navakhendravada, Madhavapuram and Kondevaram there is a keen demand for charkas, the cost of which can be recovered easy instalments out of the spinning wages. An outlay of Rs. 300 essential for the purpose of catering to the needs of these 60 would-be spinners who are all trained hands but who do not spin at present, because they do not possess wheels, cotton etc.

Panchayats:—The neighbouring Panchayats of Isukapalli, Nagapalli etc., have been helped in their work. Other Panchayats as Kondevaram are under formation.

Kondevaram, {
8-7-1938. }

(Sd.) J. A. RAMAMOORTHY,
Manager.

Review.

The Co-operative Movement and Better Nutrition. Standard Definition of food stuffs. Education of Producers and Consumers. League of Nations, Geneva. 7s. 6d.

This small brochure has been produced by the International Committee for Inter Co-operative Relations in collaboration with appropriate organs of the League of Nations for supporting the efforts made to provide the public with sufficient supplies of the necessary food-stuffs and particularly of *protective foods*. A questionnaire was submitted to a number of great co-operative organisations, agricultural and distributive. Thirty six answers were received. These have been classified and printed. The information is in the shape of exceedingly interesting extracts and summaries. Some extracts from the Report of the International Committee have also been added.

One question is, for example, "How is it possible to secure that, from numerous orchards and pastures, widely dispersed and varied, cultivated by producers not possessed of considerable financial and technical resources, apples and oranges of the same variety, same quality, same colours etc. or butter of identical taste and smell, shall, week by week and year by year be put not only on the local and regional, but even on the international markets?"

Such uniformity and quality has been attempted to be maintained by co-operative organisations. "It is a fact worthy of remark that, in almost all cases, the initiative of control by the state and for a guarantee mark has come from them."

"The control of the finished product is merely the end and consecration of a long, preparatory process," which eliminated defective products.

Chapter I is devoted to agricultural co-operative societies. Their efforts to put on the market a high quality product begin at the beginning. Attention is paid even to the soil, seeds for fodder grass, physical condition of the animals—their health, productivity and quality, the quality and fecundity of fruit trees and so on. Special co-operative societies produce and sell manures and seeds; milk producers' federations eliminate diseased and tuberculosis infected cattle from their members' herds; other societies have combated the enemies of crops—pests by prophylaxis and selection; breeding societies have improved breeds of cattle, swine and sheep; better stocks of hens have been developed by their geneticists; and thus all the food material they handle has been enormously improved.

All this has been achieved by research in methods of cultivation and manufacture. For this purpose technicians have been trained; producers have been taught methods of cultivation, breeding, milking, gathering etc. Emulation has been encouraged by bonuses and better prices for first class articles, by exhibitions and competitions. Disciplinary action has

THE MADRAS JOURNAL OF CO-OPERATION

been taken against erring individuals and societies by warnings, offers of special assistance to correct mistakes, and withdrawal of the numerous highly valued privileges if improvements are not forthcoming.

The utmost care is taken to ensure purity and excellence. In South Africa, for example, fruits are picked with gloves with proper clippers field boxes and other machinery are sprayed with fungicides. Dairy products, tinned meats etc. are carefully manufactured, a high degree of excellence being insisted on. Thus has the production of articles of recognised and consistent quality been made possible.

Distributive co-operative societies (Chapter II) serve by care in the purchase, warehousing and distribution of foodstuffs. One reason for their existence is to supply their members with products which are genuine and wholesome. They do not encourage luxury goods. They care for the interests of the home and quality is the determining factor in their purchases. The ordinary market is often stocked, as has been found by means of check, with food stuffs—flour, dairy products, coffee etc. honey and even dried fruit—which are bad and unfit for consumption. Federal and wholesale societies take care to preserve, handle, and pack goods efficiently. Cold storage for perishable goods, glass screens to keep out dust and dirt, refrigerators, light, airy clean packing rooms help greatly in such work. Premises are kept hygienically clean. Articles are not even allowed to be sold loose and goods are packed by mechanical processes.

Even in the matter of accommodation, special architects design suitable hygienic buildings. Again, the consumer is educated by exhibitions, distribution of samples, appeals through the press and lectures to housewives. Students are taught the science of merchandise. In England, instruction is given through local classes, by correspondence courses and lectures at the Co-operative College. Co-operative organisations have freely collaborated with governments in the preparation of measures to prevent and control fraud and adulteration of food.

What has co-operation done for India? An unwilling Government reluctantly introduced a partial measure and established loan societies which have added, from one point of view, yet another factor to the lending market. Its failure stares us in the face. Producing or distributive societies have not been thought of. We have been told that, except in rare instances, they are not likely to succeed. Neither the Government nor co-operative organisations have attempted, almost till lately, to move their little finger to supply us with genuine and whole some food products. Reading this book, one should confess to a feeling of wonder that with the very inferior foodstuffs we consume, our country's health bill is not worse and our death-rate heavier.

A book for our rulers and legislators.

C. S. R.

Report of the working of the Co-operative Societies in Baroda State for the year 1935-36. Price Rs.1-6-0.

Baroda is an Indian State in Western India, 8,127 sq. miles in extent with a population (1931 census) of nearly two and a half millions. The population is dense. The ruler is one of the most enlightened of India's sons and the State has had a succession of illustrious Indians as Dewans.

The territory is scattered in the Kathiwar peninsula and the adjoining mainland and is divided into four districts. Baroda (pop. 113,000) is the largest town and is the centre from which all progress radiates to the several parts of the State. The people are almost all tillers of the soil cultivating about five-sixths of the total area. Native industries have been rapidly disappearing; but the establishment of cotton and other manufacturing concerns tends to check decadence in towns and in industrial work.

The working of co-operation among such people must be an interesting study. The Report under review has been couched in a pessimistic vein:—"Agriculturists have not yet fully recovered from the effects of the past five successive years of unsatisfactory seasonsthe finances of many societies are in a bad way.....the movement is passing (elsewhere) through a critical period and Baroda is not free from the anxiety felt in that regard.....however, the situation is not such as to warrant complete defeatism," says the Registrar. But things do not seem to be quite so bad. As Dr. J. M. Mehta says, "the movement in Baroda has not suffered any set back." It is true that there are 112 rural credit societies out of 1,111 under liquidation—a high percentage entailing heavy unpleasant work on the department, and 52.3 and 9 per cent of 'C' and 'D' class societies; but the department has set about the work of rectification and consolidation in right earnest. Overdues seem to form a high percentage; but five years of continued unfavourable conditions for the ryot in an agricultural area must have their effect. The efforts to ease the burden of debt by writing off overdue interest and spreading of instalments for paying off overdue principals over five years shows that business is combined with sympathy for the farmer.

The report does not say whether the non-defaulting member of a bad society is being penalised by being refused monetary accommodation on account of the sins of his brother members; or rewarded by being allowed to get his money requirements as usual from it. This is a matter the good effects of which are not sufficiently realised even in our province. I do subscribe to the dictum that a whole society must stand or fall by its rectitude or otherwise. But careful lending to the non-defaulting member of a society produces many good effects. In the first place, the life of

such a society is prolonged and it is not allowed to die, awaiting an inglorious burial at the hands of liquidators. The fact that saints are not classed with the sinners may induce small defaulters to try and pay off their dues and qualify for a place in heaven. It is such societies where propaganda may be useful. Societies with no transactions at all are hard to reclaim.

The Registrar complains of want of non-official help. It is a pity. It is only such work done in the spirit of pure service that would improve co-operation. But I have noticed one singular fact in this connection. A certain class of officials have the trick of repelling non-officials while others attract and hold them easily. And yet it is the former class that complains of lack of public interest. Official hukum and an offensive obtrusion of one's superior rank and power do drive away non-officials. The official that forgets he is one and freely mixes with all in his efforts to serve his countrymen gets plenty of non-official co-operation. Nor need he be lax in discipline. Your reviewer has known an eminent co-operative officer in this province who moved with a number of workers including him, on terms of thorough intimacy, who yet could spit fire when he thought any of them deserving of rebuke. Put faith in the non-official's sincerity, be ready to generously overlook little mistakes committed in ignorance or over zealousness, threaten, and even visit with the utmost displeasure any fall from the path of rectitude, and you will create a band of zealous co-workers. Co-operation is like some strong wine; in your reviewer's own case and that of a band of fellow-workers they have found that a little of it has always made them crave for more!

The non-agricultural societies appear to have a good record. The working of the Sahakar-Sevak Sangh is noteworthy; the Land Mortgage Banks are likely soon to point to the ryot where he has to go for long term loans and where for seasonal borrowings. Other kinds of societies ah!—how one could wish that one well-managed society undertook all co-operative work for all members in one area!—have done well. It would be paving the way for a practical understanding and appreciation of co-operation by our future citizens if the two students' stores were multiplied into two hundred in the course of a year or two. The lending rates are quite moderate and one hopes the Land Mortgage Banks will have a good sale of their $3\frac{1}{2}$ per cent debentures.

There are a good many more points inviting remarks but I desist. It would be well if a map of the State were included in all State reports. They do it in America. I had to refer to my Atlases and reference books for my knowledge of Baroda in this case.

C. S. R.

Correspondence.

Copy of letter dated 28-6-38, received from the Madura Ramanad Central Co-operative Bank, Madura.

SIR,

I enclose herewith the purport of important resolutions passed at the general body meeting of the M. R. C. C. Bank, Ltd. Madura, held on 26-6-38 for favour of publication in your "Madras Journal of Co-operation."

The purport of resolutions is as follows:—

- I. The general body has resolved to sanction the following amounts out of Common Good Fund of the Bank to the items noted against each.

	Rs.
1. To poultry farming ...	1000
2. To Madura City Co-operative Milk Supply Union ...	1000
3. To Panchayatdars training class for 38-39	320
4. To purchase a cinema apparatus to be used during the course of training classes ...	400

- II. It has resolved to reduce the rate of interest from 4 per cent to 3 per cent on Reserve Fund investments made by co-operative societies in the Central Bank with effect from 1-7-37.
- III. It has approved the action of the Board of Management in reducing the lending rate of interest from $6\frac{1}{4}$ per cent to 5 per cent for the loans issued from 1-10-37, and all the loans outstanding as on 1-1-38 and loans issued after that date.
- IV. In order to develop the co-operative movement in a more effective and intensive manner in this Presidency, the General Body has resolved to request the Government to abolish the Madras Provincial Co-operative Union and thereby strengthen the activities of the Tamil Nadu Co-operative Federation, Coimbatore, and Andra Sabakara Sammelanam.
- V. It has also resolved to request the Government:
1. To start Land Mortgage Banks, in Zamindary villages.
 2. To establish a land mortgage bank for each taluk.
 3. To see that the lands in zamindary areas are surveyed, so that the agriculturists in zamin area may derive the benefit of the land mortgage banks.

V. ALAGAPPAN,
Secretary.

THE MADRAS JOURNAL OF CO-OPERATION

The President of the Association of the non-official employees of the co-operative institutions in Guntur District writes to us that the following resolution was passed at the meeting of the Association on the 12th June last.

"The Government be requested to amend the Act and rules to make provision for the following for the benefit of the Non official employees in all co-operative institutions.

1. Provincialisation of non official co-operative service.
2. Security of tenure, pay and prospectus, provision for leave, hours of work, days of tour etc.
3. Restoration of salary cuts and provision of adequate and reasonable remuneration and grades for all categories of employees.
4. Providing that salaries and allowances should not be liable to arbitrary cuts and deductions.
5. Providing for a full enquiry before any punishment is awarded for cases of breaches of duty and for appeal to Government against punishment etc.
6. Protecting the interests of the employees from the exercise of undue pressure of coercion by persons in charge of the Management or the Departmental Officials.
7. Providing that the Government should give subsidy to the central authority under the scheme of provincialisation, in case the amount raised from the various co-operative institutions employing paid staff, is not found sufficient to meet the total salaries to be paid to the non-official co-operative staff.

P. PATTABHI RAMAIAH,
President.

P. C. U. Examination Results.

The following is the list of candidates who passed in the Co-operative Training Examination held in **March 1938**, by the Provincial Co-operative Union, Madras.

COIMBATORE AND ANANTAPUR CO-OPERATIVE TRAINING INSTITUTES.

First Class.

Regd. No.	Name.	Regd. No.	Name.
912	Mascaranhas, C.	914	Christopher, C. J.
913	Aboobacker, M.	917	Govindankutti Nair, T.
	922		Raghavan Nair, K. P.

Second Class.

897	Balasubramanian, R.	929	Masilamani, H. T.
899	Ganesan, T. M.	930	Parthasarathi Mudali, M.
900	Kadirvelu, K.	931	Pattabihraman, K. R.
901	Kolandaiswamy, M.	932	Perumal, A.
905	Pappaiyan, V. R.	933	Rangaswami, S. V.
906	Rangaswamy, P. N.	935	Venkataraman, T. S.
907	Sethu Rao, T. K.	939	Nagasen, P.
908	Siddappa, S.	941	Nanjundappa, K.
910	Venkata Rao, S.	943	Obalesu, G.
911	Basker Rao, Yekkar.	945	Puttiah, B.
915	Govindan, P. P.	947	Sivarama Sastri, R.
916	Govindanunni Panikker, P.	948	Sree Ramulu, K.
919	Madhava Menon, P.	949	Sree Ramulu, T.
920	Prabhakara Menon, K.	953	Venkataramanappa, K. C.
921	Rarichan, P.	958	Kondappa, P.
924	Kanakasabapathi, S.V.	961	Kanniah.
	928	962	Thirugnanam.
			Krishnaswami, S.

Passed in Part I only.

898	Chinnaswami, G.	927	Karuppannan, K. S.
902	Mudiappaswami, P.	934	Thomas Sugirtharaj, A.
903	Nallaswami, S.	940	Nanjundappa, D.
904	Nanjan, J.	944	Perumal, P. V.
909	Srinivasan, R.	946	Raghavendra Rao, K.
918	Ibrahim Kutty, V. B.	951	Syed Ismail.
925	Kandaswami, A.	957	Venkata Rao, A.

SUPPLEMENTARY CANDIDATES.
(Rajahmundry and Coimbatore Centres).

First Class.

967 Angappan, V. S.

Second Class.

Nil.

(Passed in Part I only).

965	Narina Tatarao	966	Narasimhamoorthy, T.
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News and Notes.

The Registrar of Co-operative Societies, Madras, has been asked to start a co-operative society for the benefit of the labourers on the estates in the Anamalai Hills.

Mr. K. C. Naick, Superintendent Fruit Research Station, Kodur, has been deputed by the Imperial Council of Agricultural Research to attend the agricultural conference at Berlin.

That a home industries' institute for women should be started for training them in useful cottage industries, was the decision of the annual meeting of the Vanchiyur Women's Co-operative Thrift Society.

Government have accepted the proposal of the Registrar to amalgamate the West Godavari and Krishna Districts into one circle under the charge of the Deputy Registrar, Bezwada, with a Sub-Deputy Registrar at Ellore.

The Madras Government have selected 10 candidates to be trained in paper making at the All India Village Industries Association, Wardha. On completion of the training which will extend for 3 months, their services will be utilized for promoting paper making as a cottage industry in this presidency.

While addressing a largely attended meeting of labourers at Papanasam Mr. V. V. Giri, Minister for Labour and Industries, announced that the Deputy Registrar and the Joint Registrar of Co-operative Societies would help them in the formation of co-operative house building societies and co-operative stores.

Mr. T. Austin, Registrar of Co-operative Societies, Madras, while inaugurating the Municipal High School Boys' Co-operative Stores at Villipuram, said that in addition to the buying and selling of books and stationery such societies would impart the principles of co-operation to boys and train them in the habits of thrift and careful living.

It is reported that the Orissa Government have decided to sink about 3,000 tube wells at a cost of about 4 lakhs in the rural areas and provide good drinking water. The Government have also decided to set apart about 1½ lakhs for helping small industries by granting loans at low rates of interest.

A report read at the Chitaldurg District Conference held recently and presided over by Mr. K. V. Anantharaman, Revenue Commissioner.

NEWS AND NOTES

Mysore State, stated that in that District 35 village panchayats were maintaining approved breeding bulls, 39 panchayats were conducting reading rooms, 108 were running night schools and 7 maintaining libraries. Liberal contributions had been made by the citizens in villages for opening maternity homes. The last proposal was under the consideration of the Government. The villagers of Chitaldurg should be congratulated on the amount of public spirit they have manifested.

During the first year of its existence the Central Board of Rural Reconstruction in Hyderabad State is reported to have established all over the city, Village, Taluka and District Councils for the promotion of rural uplift work. In each Taluka a village has been selected for experimenting in improved methods of cultivation, better animal husbandry, the promotion of cottage industries and other rural activities calculated to promote the material well being of the villages. The Board will soon adopt a five year plan and push on its activities with vigour.

The U. P. Government has adopted a scheme for starting 3,600 village reading rooms, at the rate of 75 per district, to each of which at least one Urdu weekly, one Hindi weekly and one monthly will be supplied. The reading rooms will be located usually in the District Board Schools. The scheme includes also the starting of 700 circulating libraries. These two items are expected to cost Rs. 3,50,000 during the present financial year. The Government has also provided a sum of Rs. 2,50,000 for the teaching of the Three R's to adult illiterates. The amount will be spent chiefly in grants and bonuses to private institutions and to groups of teachers, based on the number of illiterates made literate by them. The working of the scheme will be watched with interest all over the country.

In 1936 there were in U. S. A. 3,600 consumers' associations with 6,77,000 members and a turnover of \$ 182,685,000. These include 1,150 co-operative oil associations with 3,25,000 members and a business of nearly \$ 70,000,000.

In 1937 there were 977 building societies in Great Britain. Their total assets amounted to £. 710,000,000 as compared with £. 233,300,000 in 1927. But 75 per cent of the total assets and nearly 70 per cent of the membership in 1937 belonged to 44 big societies.

Says the *Co-operative News Service*, that co-operative work in Hopei Province remains intact in spite of the Japanese occupation of the province. The Rural Improvement Department of the China International Famine Relief Commission, which has been organising and supervising societies in China, reports that in February last there were 3,424 societies in the province.

THE MADRAS JOURNAL OF CO-OPERATION

In a militarist country like Japan and at a time when it is engaged in war, any criticism of government policy is hardly tolerated. But Japan's great co-operator, Kagawa, who has been in jail before for befriending the poor, did not mind risking the displeasure of the government. He is reported to have publicly deplored recently the unhappy fate of the Chinese at the hands of his countrymen and to have declared that his heart was with the victims of aggression.

The Civil War in Spain has led to an enormous increase in the membership of consumers' co-operative societies in that country. At the outbreak of the war the societies in Barcelona had less than 10,000 members but now they have about 165,000, while in Madrid the number of co-operators increased ten-fold in a few months. As each member represents a family, 60 per cent of the population of Barcelona now depends on co-operative societies for the supply of its daily requirements.

The seventeenth British Co-operative Congress was held at Scarborough in the first week of June, with Mr. J. J. Worley, Secretary of the Co-operative Production Federation, as its President. Fraternal delegates from several foreign countries including Spain, Finland and Czechoslovakia, brought greetings to the Congress. Other fraternal delegates from within Britain represented the Trade Union Congress, the National Union of Teachers and the Workers' Educational Association.

Mr. H. J. May, conveying the greetings of the International Co-operative Alliance, regretted that Italy, Germany and now Austria had ceased to belong to the Alliance and that the edict had gone forth in Germany for the complete liquidation of the co-operative movement by 1940. He paid homage to the courage of the Spanish co-operators, many of whom were carrying on not knowing when they might be blown off this planet.

Mrs. E. V. Parker, on behalf of the National Union of Teachers, said that the members of her organisation, like co-operators, were interested in the cost of living and also in the cost of dying as represented in the huge sums spent on armaments. This age of mass production seemed to her to be also an age of mass destruction.

Mr. Worley dealt in his presidential address with the present expenditure on armaments and saw the only hope for escape for the world from Armageddon in a virile public opinion and prompt and courageous united action. Warning England against Fascism he said:—

"The narcotic of false security lurks in the prevailing notion that 'It can never happen here'. Our German colleagues held the notion even more firmly; yet it did happen and largely because they were so confident that it could not happen".

NEWS AND NOTES

Declaring that the economic hope of the world lay in an international co-operative planned economy, Mr. Worley strongly criticised the present British Government for imposing taxes on food stuffs and for obstructing the expansion of the co-operative movement by confining its trade to its present rates to the general trade of the country. "Private enterprise looks to Parliament not only for tariffs, quotas, subsidies and the like but for legislation designed to obstruct the mobilisation of co-operative effort," he said. He also observed that the collectivist proposal for municipal trading in bread, milk, coal etc. was not as socially desirable as a co-operative food supply from field and factory to the home.

A resolution of world-wide interest passed by the Congress by a big majority originated in a proposal to boycott Japanese goods. Then the question was asked, why not German goods also? The resolution passed is that in the event of any nation proceeding to war without first offering to submit its grievance to arbitration, the National Executive be instructed to advise societies to refuse to order any supplies from the offending nation.

THE INDIAN CO-OPERATIVE REVIEW

(Journal of the All India Co-operative Institutes' Association)

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Edited by V. RAMADAS PANTULU.

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Farhatbagh, Mylapore, Madras.

Government Orders **GOVERNMENT OF MADRAS.**

G. O. No. 1332 Development dated the 25th May 1938.

ABSTRACT.

Co-operative Societies—Registration fees—Payment by scheduled class members on applications for loans on security of immovable property—Reimbursement—subsidy—Grant—Sanctioned.

ORDER :—

At present, members of co-operative societies other than Land Mortgage Banks are liable to pay half fees for registration of documents and for obtaining encumbrance certificates. Members of land mortgage banks also pay half the fees charged for registration of documents just like members of ordinary societies; but as regards fees, for obtaining encumbrance certificates, members of land mortgage banks who apply for loans not exceeding Rs. 2,000 are not charged any fees while others are charged half fees, only a single fee being charged for each application in respect of properties situated in one and the same village irrespective of the result of the search as regards the number of owners. It has been represented to Government that members of the scheduled classes who are members of these societies and who apply for loans on the security of immovable property should be wholly exempted from payment of fees for registration of documents and for obtaining encumbrance certificates. The Registrar of Co-operative Societies has supported the representation, as it will reduce the cost of the loan to the above mentioned class of borrowers and will afford them appreciable relief. The Government agree with the Registrar and sanction the grant, for a period of five years from the financial year 1938-39, to such members of scheduled classes who are members of co-operative societies including all land mortgage banks, of a subsidy equal to the amount of fees paid by them for registration of documents and for obtaining encumbrance certificates in respect of their applications for loans in the security of immovable property. Necessary provision to meet the above expenditure has been made in the budget of 1938-39 under "42 c. Co-operative Credit—Grant-in-aid 2. other charges."

(By order of His Excellency the Governor)

(Sd.) C. J. PAUL,
Secretary to Government.

Registrar's Circular.

No. R. Dis. B-1 8514/37, dated 9-4-38.

CIRCULAR.

*Sub :—*Agriculturists' Loans Act—Relief of Agricultural Indebtedness—Participation in by co-operative institutions.

The Agriculturists' Loans Act was amended by the Madras Act XVI of 1935 with a view to issue loans to agriculturists for the relief of their indebtedness. Government appointed Special Loans Officer to carry out the provisions of the amended Act and framed rules and executive instructions for their guidance in disbursing loans. District Co-operative Central Banks and Societies in the area of operation of the special loan scheme were advised by the Registrar to adopt a transitory by-law so that they might accept the offers of the Special Loan Officers. They were also advised from time to time to fall in line with other creditors and help the scheme of debt relief initiated by Government. In spite of this advice a case has come to the notice of the Registrar in which while other creditors agreed to the scaling down of their debts, the co-operative society concerned did not accept the offer of the Special Loans Officer and consequently the member was denied the benefit of the Government's scheme. The following are the facts of this case.

A member of a co-operative society took a loan of Rs. 500 in November 1928 repayable in five years. Till November 1934 he repaid Rs. 410 and in July 1936 he applied for a loan to the Special Loans Officer, working in his district. The Special Loans Officer offered to the society Rs. 287 for a total sum of Rs. 504 due from the member upto 31-8-'37. The society did not accept the offer. Subsequently the member paid Rs. 100. For a second time, the Special Loans Officer offered Rs. 329 against Rs. 536 legally due to the society. The society again refused to accept the offer on financial grounds. The Central Bank to which the society is indebted was appealed to but without success. In the result the Loan application had to be rejected by the Special Loans Officer. Had the society accepted the offer like other creditors the member would have been sanctioned a loan by the Special Loans Officer.

2. It is urged that co-operative societies as public institutions should be more liberal than private creditors in the recovery of their dues. In Registrar's Circular A. 9536/37 dated 21-1-38 it was hoped that co-operative institutions would justify fully the exemption given to them in the Madras Agriculturists' Relief Act and play the part expected of them in the relief measures undertaken by the Government. The Registrar once again wishes to impress on Central Banks and societies the need for

THE MADRAS JOURNAL OF CO-OPERATION

their full co-operation is the measures taken by the Government for scaling down of debts due else there in the possibility of Government reconsidering the privileged position accorded to debts to co-operative societies in the legislative measures undertaken for the relief of agriculturists' indebtedness.

II

OFFICE OF THE
DY. REGISTRAR OF CO-OPERATIVE SOCIETIES.
Madras, Dated 24-5-1938.

Sub:—Co-operative Societies, Joint purchase and sale—Subsidiary rules—drawing of.

At the business meeting of representatives of select Urban Banks and Employees' Societies in the City held in April 1937, the method of business in carrying on joint purchase and sale was discussed. A set of draft subsidiary rules was circulated to a select number of institutions and with the opinions expressed in the replies received, the Registrar of Co-operative Societies was addressed in the matter and the draft rules as approved by the Registrar are communicated to all urban banks and employees' societies in the City for information. Such of the institutions as would like to carry on joint purchase and sale are advised to adopt these draft rules with such modifications as may be necessary to suit the individual requirements.

The forms referred to in the last clause of the rules will be furnished by the group auditors.

DRAFT RULES.

i. Each member should give an indent for the supply of articles authorising in the application the pay disbursing officer to recover in three monthly instalments from his pay the cost involved in the supply.

ii. The supply is to be on a consignment basis, *vis.*, that the merchants should supply goods at their own risk agreeing at the same time to take back the unsold goods. The supply itself should be only in particular periods as may be determined by the Board, *vis.*, New Year, Pongal, Deepavali etc.

iii. For every transaction there should be a definite resolution of the Board indicating the undertaking that might be made with a merchant in regard to the supply of goods. The undertaking itself should be in the form of a contract specifying among others, the supply of

REGISTRARS' CIRCULARS

goods within a stipulated time, commission to be allowed and the condition of repayment etc., for the goods supplied.

iv. There must be a schedule fixed by the Board specifying in broad outlines such kinds of goods as may be supplied to members.

v. No member should be allowed supply of goods for more than 25 per cent of his salary.

vi. The society should provide at least one clerk or a part time clerk to attend solely to this business, the cost of the establishment being borne from the commission earned. Security should be obtained from the clerk.

vii. Stock should be checked monthly by a director deputed for the purpose.

viii. Independent accounts and registers should be kept taking the sum totals alone to the day book and the general ledger.

ix. The registers to be maintained are:—

1. Indent form referred to in (i) above.
2. Stock Register.
3. Sales Ledger.
4. Recovery Ledger.

II

Madras dated 25-5-1938.

D. 789/37.

Sub:—Urban Banks—Account Books—Maintenance of—Instructions.

It was observed that there was no uniformity in the maintenance of accounts in the Urban Banks and Employees' Co-operative Societies in the City. To secure this end, the representatives of some of the select urban banks in the City were invited to a small business meeting. The meeting was held on 17-4-1937 and the matter was fully discussed. There was general agreement in regard to essentials and the following improvements are suggested for adoption by the urban banks employees' societies.

I. *Minute Book:—*(1) Minute books should be kept in bound foolscap size with a red line in the centre and with a small margin at the left hand side to enter the number of the subject.

(2) Two minutes books should be kept, one for general body meetings and the other for the meetings of the Board of Directors and of the Executive Committee. Where separate books are maintained as at present for subjects passed by circulation, the practice may be continued but reference to such subjects passed in circulation should be made suitably in the minutes book kept for directors' meetings before which they are placed for information or rectification.

(3) In the minute book for recording the proceedings of the general body meeting, it is sufficient if the subjects discussed and the

THE MADRAS JOURNAL OF CO-OPERATION

resolutions recorded thereon, finally are entered, sufficient space being allowed between two subjects. Where the practice has been to keep full details of the proceedings including all speeches made, the practice may be continued.

II. *Day Book*:—(1) In societies where there are heavy transactions, subsidiary cash or day books may be maintained, columnar according to their requirements and for such of those items as are of frequent or daily occurrence (*viz.*) loans, current deposits, savings deposits etc. The consolidated totals will be taken daily to the simplified cash book to be maintained by smaller urban banks.

(2) In small banks where the transactions are not heavy and where the number of members is small, the day book may be maintained in a simplified form.

(3) In banks where rough cash books are also maintained, they need not be columnar as they are at present in some of them, but they may be maintained by the cashier, while the day book should be maintained by the chief ministerial officer of the Bank.

III. *Receipt Books*:—In big urban banks there should be chalan system for receipt of remittances. Remitters should fill in the challans which will be in two foils: the left hand foil will be handed over to the remitter after necessary entries have been made, while the right hand foil in which the signature of the remitter is taken would be retained by the Bank, duly filed and numbered and finally bound at the end of each month. Coloured challans for different accounts for ready distinction may be used. After the challans are handed over to the cashier, they should not be given to the constituents to be taken to the Secretary or the passing officer. They should be carried only by the Bank staff.

In smaller banks, receipt books as at present in use may be continued but in such cases, it is desirable to obtain the signatures of remitters when remittances are made.

IV. *Loan Ledger*:—In big urban banks and particularly in employees' societies, where a member has more than one loan, the loan ledger should provide in one folio for all the loans taken by a member at a time. Loan ledgers will also provide columns for demand, collection and balance. The effect of the suggestion is that the loan ledger will be maintained member-wise, the outstandings in each loan being carried over after the end of each co-operative year. Each loan will have a separate number which will be noted in the appropriate column in the loan ledger. A suitable member-wise index to pick up the folios easily will have to be maintained.

VI. *General Ledger*:—It has to be posted promptly every day. In allotting pages for the several classified items in this ledger, sufficient

REGISTRARS' CIRCULARS

number of pages with reference to the classified items in the audit reports, should be set apart.

VII. *Register of outstandings*:—To prepare quarterly outstandings in respect of all accounts and to reconcile them, a form has been suggested for adoption in respect of all loan transactions. As regards other accounts, the same form might be used, with columns not required omitted for the purpose.

VIII. *Savings Deposits*:—Withdrawals from savings deposit accounts may be by means of cheque leaves, a specimen form of which is appended.

IX. *Pass Books*:—The system of issuing pass books to members is found useful and may be continued. The pass books themselves should provide for deposits, share capital etc. and not for loans.

X. *Dividend Register*:—It is observed that many of the societies do not maintain this important register. To start with, the undisbursed outstandings of previous years might first be worked and tallied before entries are made in the register proposed and thereafter the entries may be carried on year after year in the same manner. A modified form has been suggested in connection with the revision of volume II of the Co-operative Manual, the publication of which may be awaited.

XI. *Pay Recoveries in Employees' Societies*:—Arrangements should be made to get back all the recovery statements sent to the pay disbursing officer with the amount collected from the members noted against each and with the signature of the pay disbursing officer in the statements. Where it is considered necessary that the pay disbursing officers should also have a record, arrangements might be made in such cases to leave one copy with them. Steps should, however, be taken to see that the recovery statements sent by the society are duly accounted for every month.

THE MADRAS JOURNAL OF CO OPERATION

List of Societies Registered in June 1938.

Serial No.	Name of the Societies.	District.
1.	The Mugupuram Co-operative Society ...	Vizagapatam.
2.	The Rellamanchili Andhra Christian Women Industrial Thrift and Loan Society Ltd. ...	"
3.	The Pillalavaslas Co-operative Society ...	"
4.	The Gara Co-operative Society ...	"
5.	The Deerghasi Co-operative Society ...	"
6.	The Annamrajupeeta Co-operative Society ...	"
7.	The Devadi Co-operative Society ...	"
8.	The Makivalasa Co-operative Society ...	"
9.	The Buravilli Co-operative Society ...	"
10.	The Aludu Co-operative Society ...	"
11.	The Krishnapuram Co-operative Societies ...	"
12.	The Korni Co-operative Societies ...	"
13.	The Palakonda Weavers' Co-operative Sale Society Ltd. ...	"
14.	The Dharmavaram Weavers' Co-operative Sale Society Ltd. ...	"
15.	The Uppada Weavers' Co-operative Sale Society ...	E. Godavari.
16.	The Pithapur Co-operative Honey and Wax Supply Society Ltd. ...	"
17.	The Lankapalle Agraharam Srirama Co-operative Society ...	Kistna
18.	The Vairwaka Co-operative Society ...	"
19.	The Vetapalam Co-operative Bank Ltd. ...	Guntur.
20.	The Tenali Harijan Colony Co-operative Society Ltd. ...	"
21.	The Zaladanti Co-operative Credit Society ...	Nellore.
22.	The Nellore District Co-operative Milk Supply Union Ltd. ...	"
23.	The Badngupad Co-operative Milk Supply Society Ltd. ...	"
24.	The Potireddipalem Co-operative Milk Supply Society Ltd. ...	"
25.	The Chandragiri Co-operative Land Mortgage Bank Ltd. ...	Chittoor Dt.
26.	The Yemmiganur Weavers' Co-operative Sale Society Ltd. ...	Bellary.
27.	The Gollaladoddi Co-operative Credit Society. ...	Anantapur.
28.	The Congressnagar Co-operative Building Society ...	Madras.
29.	The Madras Medical College Co-operative Club Ltd. ...	"
30.	The Green Villa Women Cottage Industries Co-operative Society No. X. 113 ...	"

LIST OF SOCIETIES REGISTERED AND CA

Serial No.	Names of the Societies.	
31.	The Vitoba Anangur Co-operative Credit Society No. E. 1378 ...	S.
32.	The Villupuram Municipal High School Students Stores Ltd. No. E. 1379 ...	"
33.	Ariyalur Ladies' Co-operative Thrift and Loan Society ...	Trichinot.
34.	Thirpachinur Co-operative Consolidation of Holding Society Ltd. ...	S. Arcot.
35.	The Srirangam Co-operative Women Thrift and Loan Society Ltd. ...	Trichinopoly.
36.	The Karur District Munsiff's Court Public Servants Co-operative Society Ltd. ...	"
37.	The Varaganeri Women Co-operative Thrift Society Ltd. ...	"
38.	Krishna Goundenpudur Co-operative Society ...	Coimbatore.
39.	Ponnagaram Co-operative Milk Supply Society Limited ...	Madura District.
40.	Tallakulam Co-operative Milk Supply Society Ltd. ...	"
41.	Madura City Co-operative Milk Supply Union Ltd. ...	"
42.	Tallakulam Co-operative Stores Ltd. ...	"
43.	The Arasiraman Kullampati Co-operative Credit Society ...	Salem.
44.	The Pachaappanatti Co-operative Credit Society ...	"
45.	The Akkaripalli Moopars' Co-operative Credit Society ...	"
46.	The Ramanathapuram Co-operative Credit Society ...	Salem Dt.
47.	The Vanavasi Weavers' Co-operative Society ...	"
48.	The Bidareddi Anjaneya Swami Co-operative Credit Society ...	"
49.	The Tirupathur Co-operative Building Society Ltd. ...	Vellore.
50.	The Su. Papambadi Co-operative Credit Society ...	Coimbatore.
	The Kilkadavukari Co-operative Society ...	"
	The Kanurpudur Co-operative Society ...	"
	The Ganapathipudur Co-operative Milk Supply Society Ltd. ...	"
	Palghat Co-operative Land Mortgage Bank Ltd. ...	Malabar.
	Wicherry Co-operative Land Mortgage Ltd. ...	"
	Kur-kizhukkuparam Weavers' Co-operative Sale Society. ...	"

THE MADRAS JOURNAL OF CO-OPERATION

List of Societies Cancelled in June 1938.

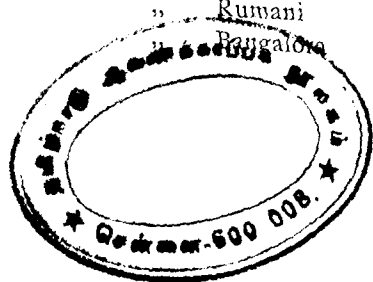
Serial No.	Names of the Societies.	District.	Date of Cancellation.
1.	Alathur Board Middle School Students' stores ...	Malabar ...	1-6-38
2.	Bhavani co-operative Building society	Coimbatore...	2-6-38
3.	Kuranur C. S.	Do. ...	"
4.	Elavalli C. S.	Malabar ...	"
5.	Vellayur Loan and sale...	South Arcot	6-6-38
6.	Chathamangalam C. S...	Malabar ...	"
7.	Choolprom C. S.	Do. ...	"
8.	Narikkattiyur C. S.	Do. ...	"
9.	Deviakurichi C. S.	Salem ...	7-6-38
10.	Velliakadupudur C. S...	Coimbatore	"
11.	Washermanpet Srinivasa Janasabha C. S.	Bhakta ...	9-6-38
12.	Edapal C. S.	Malabar ...	"
13.	Sadasivapuram Hindu C. S.	Salem ...	10-6-38
14.	Pattuthorai C. S.	Do. ...	"
15.	The Calicut Fisheries Training School C. S.	Malabar ...	14-6-38
16.	Terundurupalli C. S.	Guntur ...	15-6-38
17.	Erukkattuvalasa C. S.	Coimbatore	"
18.	Annur C. S.	Malabar ...	19-6-38
19.	Sakkottai C. S.	Tanjore ...	19-6-38
20.	Kaddanapalli C. S.	Malabar ...	19-6-38
21.	Chitlagundu C. S.	Ramnad ...	23-6-38
22.	Pulvaipatti Lakshmipuram C. S.	Do. ...	23-6-38
23.	Cheyyar Taluk Board Teachers C. S.	North Arcot	"
24.	Periamet C. S.	Madras City	23-6-38
25.	Palamapuram C. S.	Trichinopoly	"
26.	Thathavuram Manihatti C. S.	Coimbatore	"
27.	Vangipuram C. S.	Guntur ...	24-6-38
28.	Payyanur C. S.	Malabar ...	27-6-38
29.	Chellapalli Co-operative Industrial and credit society Ltd.,	Kistna ...	28-6-38

Market News.

[The following statement was supplied to us for publication by the Madras Provincial Co-operative Marketing Society, Ltd.]

Madras Market prices as on 20-7-38.

	Rs.	A.	P.
1 Chillies (Pari) per candy of 500 lbs.	91	0	0
" (Guntur) "	80	8	0
" (Rangoon) "	87	8	0
2 Garlic (Tiruppur Calcutta) "	29	0	0
3 Onions (Bellary) "	12	0	0
4 Potatoes (Ooty) Kidney Round Urn per candy of 500 lbs.	18	0	0
" Rasi "	16	0	0
" Podi "	15	0	0
5 Jaggery (Ambur and Vellore) 'A' class per candy of 500 lbs.	42	0	0
" 'B' "	31	8	0
" (Rangoon) "	31	8	0
6 Sathugudi oranges (Kodur) per 105 fruits Big and medium size mixed.	10	1	0
" Small size	4	9	0
7 Sapotas per 105 fruits Big size.	0	10	0
" Medium	0	8	0
" Small	0	6	0
8 Plantains (Bangala) per 6 bunches Big, Medium & Small	8	0	0
" Green plantains per 1,000	7	8	0
" Rasthali per 1,000	9	0	0
9 Ghee per tin of 12 visses Rasipuram	24	4	0
10 Butter-Tenali special per tin of 12 visses.	17	8	0
" -Gudivada special "	16	12	0
" Ordinary "	16	2	0
11 Lime fruits per 1050 Big size.	2	8	0
" Small size.	1	4	0
12 Soapnuts per candy of 500 lbs.	Rs. 42 to 45	8	0
13 Ginger green per maund of 25 lbs.	2	0	0
14 Pepper (office) 1 maund of 25 lbs.	4	4	0
" (Bedagi) "	6	8	0
15 Yam (1 maund of 25 lbs.)	0	10	0
16 Tamarind (Bangalore) per candy of 500 lbs.	28	0	0
" (Chittoor and Vellore) "	Rs. 21 to 24	8	0
17 Brown sugar (per candy of 500 lbs.)	Rs. 37 to 40	0	0



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