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Madras Journal of

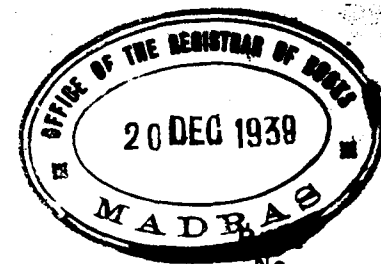
Co-operation



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The XXIII Madras Provincial Co-operative Conference.



The Hon'ble Mr. V. V. Giri,
who unfurled the Co-operative Flag.



The Hon'ble Mr. V. Ramadas Pantulu,
who welcomed the delegates.



Sir T. Vajayagavachariar,
who opened the conference.



Rao Bahadur S. V. Narasimha Rao,
who presided over the conference.

THE Madras Journal of Co-operation

VOL. XXXI.]

NOVEMBER 1939.

[No. 5

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Editorial Notes.

The 23rd Madras Provincial Co-operative Conference.

We have given in this number the proceedings of the twenty-third Madras Provincial Co-operative Conference which was held at Madras on the 29th October last under the presidency of Rao Bahadur S. V. Narasimha Rao of Kurnool. To convene the Conference is one of the functions of the Provincial Co-operative Union. Latterly it has been convening the Conference in alternate years. It has been usual to give the proceedings of the Conference in a special number of this journal for the benefit of a large number of official and non-official co-operators who do not have other means of knowing them. We have also given as a supplement to this number the greater part of the reading matter contained in the Souvenir volume published by the Provincial Co-operative Union on the occasion of its Silver Jubilee which was celebrated on the 28th of October last.

Mr. Ramadas Pantulu's Speech.

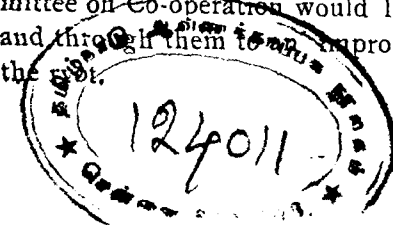
The Conference began with an address of welcome to the delegates by the Hon. Mr. V. Ramadas Pantulu as President of the Provincial Co-operative Union. He rightly gave expression to the regret felt by all co-operators that by the resignation of the Congress Ministries in eight of the eleven provinces, the nation-building programme that had been enthusiastically planned and was being executed by the Ministries in the provinces had been interrupted, and to the hope that the deadlock would soon be over and the Congress Ministries would return to resume their constructive programme. In

view of the sittings of the Committee on Co-operation, Mr. Pantulu refrained from dealing as usual with the outstanding problems of the movement in this province, except to point out the need for a radical reform in the law relating to co-operative societies.

"The preambles of these Acts," he said, "set out their aim as measures to facilitate the formation of societies for the promotion of thrift and self-help among agriculturists, artisans and persons of limited means, with common economic needs and so on and so forth. But provisions for implementing these aims and sentiments occur nowhere in the body of these measures which are mainly intended to provide for registration, audit, inspection and liquidation of co-operative societies of all kinds and to define the extent and nature of several forms of official control over them, partly by express enumeration in the statute and partly by the rule-making power to be exercised by the executive governments. They are more processual than substantive measures as we lawyers call them."

He pointed out further that the Registrar's powers were the same over all kinds of societies and that paradoxically enough the movement was least satisfactory in the provinces where the Acts were most drastic. He urged that the Co-operative Societies Acts in India should be made to approximate the Friendly Societies Act in England and quoted authorities in support of the view that state control and real co-operation were incompatible. Finally, he appealed to co-operators to shake off their indifference, inefficiency and disunion and to assume the real control of the movement. Though there is bound to be difference of opinion among co-operators regarding the exact extent to which Government control should be permitted over societies in this country, we trust that the Committee on Co-operation will see the force of Mr. Pantulu's criticism and suggest a suitable recasting of the Act.

Mr. V. V. Giri, Minister at the time in charge of co-operation, then unfurled—or rather waved—the Co-operative Flag, and in doing so observed that it was his ambition to see that there was an efficient co-operative society for at least every five villages in the province and that it should have a trained paid worker. He deprecated the introduction of village and personal politics by some people into societies and urged that the high ideals of co-operation should be lived up to. He hoped that the recommendations of the Committee on Co-operation would lead to a revival of cottage industries and through them to improvement in the economic condition of the people.



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Sir T. Vijiaraghavachariar's speech.

In formally opening the Conference Sir T. Vijiaraghavachariar, Chairman of the Committee on Co-operation, observed that the reason for the Government appointing his Committee was not that the co-operative movement in this province was in a particularly bad way—but that the Government were anxious to renovate village life in its entirety through village Panchayats and co-operative societies. "The idea was that the Panchayats and the agricultural co-operative societies should between them fill the entire area of rural life and economy. The Panchayats were to be in charge of that part of it which was to be regulated by legislative compulsion and the co-operative societies with all that was to be accomplished by voluntary effort." The poverty and misery of our villagers were appalling and unless the Government took steps to remove them and improve the conditions of life in the villages, an awakened and no longer pathetically contented peasantry would listen to counsels of revolution. Some people thought that the genius of the Indian people was opposed to Bolshevism and Fascism. He did not believe that human psychology worked differently in India than elsewhere and thought that it was timely and to the credit of the Madras Government that it had appointed a Committee to deal with this problem. He deplored the absence of young men and women in the co-operative movement. The renovation of rural life would not be possible without the devoted services of young men and women possessing missionary zeal. He hoped that now, when young people were being inspired with idealism, service of the country through the co-operative movement would appeal to them. There is certainly a great desire among our young men and women to be worthy children of the motherland and to serve her. They have, however, hitherto been attracted to the more exciting and spectacular but less continuous work of narrow politics. It is time they realised the value of silent constructive institutional work for which the co-operative movement gives unlimited scope and joined it in numbers. We hope they will do so.

Mr. Narasimha Rao's Presidential Address.

The Presidential address of Rao Bahadur Narasimha Rao covered a pretty wide field and discussed several of the tentative conclusions of the Committee on Co-operation, supporting most of them and differing from some. In the matter of the relief of agricultural indebtedness, though he appreciated the work done so far by Government directly and through land mortgage banks, he considered it quite inadequate, and advocated 'the Government undertaking to discharge the liability of scaled down debts to the creditors in all suitable cases by annual payments in fixed instalments in the course of some years, recovering the amounts to be so paid from the agriculturist debtors annually like land revenue payments.' As a resident of the Rayalaseema, he was glad that the Committee on Co-operation had recommended the starting of land mortgage banks in dry areas that

were suitable. He welcomed the Congress Government's effort at land revenue reform and suggested that holdings now assessed at two rupees and less should be exempted altogether from assessment, that the rate should be reduced in the case of holdings paying up to Rs. 25 and that a tax may be levied on larger agricultural incomes to make up if necessary the loss due to such exemption and reduction. He supported the tentative conclusion of the Committee on Co-operation that there should be two apex banks in the province, one for the Andhra and another for the Tamil districts; but said in doing so, 'This question can have absolutely no concern or connection with the larger issue of linguistic provinces.' While reserving our comment on this subject till the Committee reviews its conclusions, we may point out that the discussions of the Committee show that it considered the question was closely connected with the creation of an Andhra province in the near future. Mr. Narasimha Rao did not agree with the Committee in its recommendation that in future the central banks should have no individual share-holders. He points out that the Committee is inconsistent in retaining the individual share-holder in the apex bank but eliminating him from the central banks. He is of opinion that the individual share-holder is as necessary in the central banks as in the apex bank and the time is not yet come for his elimination from either. The reader will find Mr. Narasimha Rao's address thoughtful and informed.

Resolutions.

We trust the resolutions passed at the Conference will receive careful consideration at the hands of the Committee on Co-operation. Most of them call for no comment from us but some do. One resolution expressed the opinion that the standard of fluid resource prescribed for our central and urban banks is unnecessarily high. The Committee on Co-operation considered the subject along with the note issued by the Reserve Bank of India on 'Reorganization of the Co-operative Movement on banking lines' in June last, and came to the conclusion that no change in the present standard of fluid resource was called for. If our banks are financially sounder than those in several other provinces, it is to no small extent due to the comparatively high standard of fluid resource adopted by our province and it is not advisable to risk that soundness for the sake of a little apparent convenience. The Conference gave emphatic support to supervising unions not only by resolving that their abolition would be unjust and improper but also by suggesting that the kinds of societies which are not now affiliated to them, including land mortgage banks and depressed classes societies, should also be got affiliated to them, the supervision fund to be collected from each kind of society being suitably fixed. The Conference discussed at some length the tentative conclusion of the Committee on Co-operation favouring the pooling of the reserve fund in a district for the rehabilitation of its bad societies, and finally resolved that such pooling

was undesirable. We understand the Committee has received protests on this point from a number of societies and we have no doubt that the Conference resolution and those protests will all be taken note of when the Committee presently reviews its conclusions.

Silver Jubilee of the P.C.U.

The Silver Jubilee celebration of the Provincial Co-operative Union was very well attended inspite of inclement weather. The presence of so many co-operators, many of whom had come from distant parts of the province, was in a measure indicative of the appreciation of the Union's work and the regard in which it is held by our co-operators. Mr. Ramadas Pantulu, in commencing the function, gave a modest estimate of the work of the Union during the last twenty-five years, when he said :

"In the Souvenir presented to you to-day the story of its origin and development is briefly chronicled. To some of you that story may not seem impressive and the achievements to the credit of those who have been responsible for the conduct of the affairs of the Union in the quarter of a century that has elapsed may not appear particularly notable. But this institution, which has stood the test of time, has made its own contribution, however humble it may be, to the development of the co-operative movement in this province and the spreading of the gospel of co-operation, its principles, ideals and aims among the people of South India. It has to its account steady and unostentatious work."

Co-operators from outside and within the province who sent messages were many of them very hearty and even generous in their appreciation of the work of the Union and especially of the *Madras Journal of Co-operation*. Mr. Ramadas Pantulu threw out a suggestion that with the development of the language federations, the Union may gradually become a South India Co-operative Alliance, serving not only the districts of this province but also the States of Mysore, Travancore and Cochin and the small province of Coorg. This idea, we fear, may not be feasible until an Indian Federated State comes into existence. Until then, we think, separate provincial institutions will be necessary for different administrations. But the purpose which Mr. Pantulu has in view can perhaps be served by forming a branch or Committee of Provincial Institutes' Association to deal with questions relating to South India.

Mr. T. Prakasam, then Revenue Minister, who presided over the function, said that it had been his dream to see that our villages were reconstructed and reorganised with the help of Panchayats and co-operative societies, so that no villager would be compelled to go outside for any help. Mr. S. V. Ramamurti, I.C.S., who delivered the commemoration address drew an interesting comparison between the 'anatomy' of the co-operative movement and that of Indian society—each being divisible into vision, faith, capital and labour. "The ideal of one for all and all for one" he said, "which furnishes

the motto of co-operators is one which lies at the heart of Indian life and has to be infused freely throughout its body." It will be for the good both of India and the rest of the world that co-operative principles and ideals should permeate the whole human population.

Our Insurance Society.

We congratulate the South India Co-operative Insurance Society on the success that attended its working in the co-operative year 1938—39. Its membership increased from 6,647 to 9,266; 2,983 new policies of the value of Rs. 25,46,075 were issued, compared with 2,276 policies of the value of Rs. 19.75 lakhs in the previous year; and the Life Fund which stood at Rs. 2,83,955 at the beginning of the year rose to Rs. 4,27,183 at the end of the year. Outside the province the Society had a branch at Lucknow and a chief agency office at Delhi, with sub-offices at Lahore and Karachi, to organise work in the Punjab, Sind, Baluchistan and North Western Frontier Provinces. We are glad to note that it has not attempted to open offices in Bombay and Bengal, where sister co-operative insurance societies have been started and are working. For, it is of the utmost importance that co-operative societies should avoid competition among themselves, co-operation being the antithesis of competition. We are sorry to note in this connection that the Bombay Co-operative Insurance Society is competing for business with the South India Co-operative Insurance Society in the latter's home province. The Bombay Society should have had the good sense not to do so. But apart from it we think a responsibility rests with the Registrar of Co-operative Societies of this province to prevent such competition. We do not know whether under the present Act he has sufficient power to do so. If he has not, we think he should move the Government to invest him with the necessary power. Even outside their home provinces co-operative societies should not be permitted to compete with each other. Registrars of provinces which do not have their own insurance societies, for instance, may decide after consulting their non-official co-operators, which insurance society should be permitted to do business in their respective provinces. We hope some such regulation will be adopted.

The C.C.P. Works.

The Central Co-operative Printing Works, Madras, worked very satisfactorily during the last co-operative year. In spite of an increase of Rs. 300 under house rent and Rs. 250 under contingencies owing to the shifting of the Press to Mount Road during the year, it was able to earn a net profit of Rs. 33,09, from which it was able to declare a rebate of one anna per rupee to its member customers on their printing bills and a bonus of one month's salary to the establishment. This works out at 8½ p. c. and is higher than the highest average bonus (6.1 p. c.) paid during the last ten years by profit-sharing and co-partnership concerns in the United Kingdom. (See the September *Labour Gazette* of Bombay, p. 48). It will

be remembered that three years ago the Registrar had ordered its liquidation owing to continued losses, but on appeal to Government the order was suspended and a Special Committee was appointed in supersession of the elected managing committee. The Special Committee's life was extended and the personnel also changed from time to time by the Registrar. It has fully justified its appointment by pulling the Press from the mire and will hand it over in a good condition at the end of December next to the Directorate constituted under the amended bye-laws. The Special Committee has lately re-introduced the provident fund for the employees which had been abolished in 1933. We hope and trust that the society will flourish under the new management as it has done under the Special Committee. In one direction one would like to see further improvement: more societies in the city and outside could make a point of getting their books and other printing work done by the Press. One of the most satisfactory features of the Press is that it benefits the employees by means of a provident fund and bonus from profit, a feature not found in any capitalist concern in our province. If the Press get more work it can expand and extend this benefit to a larger number of employees—a consideration that should commend itself to all friends of labour and to others who realise the weakness of a capitalistic order of society.

Two Andhra Co-operators Honoured.

Dr. P. Gurumurti of Rajahmundry and Mr. V. Ramamurti Pantulu of Razole, two of the most prominent co-operators of the Andhra districts, were recently the recipients of honour at the hands of their fellow-workers in appreciation of the services rendered by them to the cause of co-operation during the last twenty years. The members of the Innespeta Urban Bank, Rajahmundry, of which Dr. Gurumurti is the founder and was president from 1918 to 1938, arranged a tea party in his honour and had his portrait unveiled by Dr. B. Pattabhiseetharamayya of Masulipatam. The latter referred appreciatively to the days of non-co-operation when Dr. Gurumurti and some other Congressmen stuck bravely to co-operative societies and continued to work for them in spite of the contempt and ridicule of their friends who looked upon such work as unpatriotic co-operation with the foreign Government. A few days later Dr. Gurumurti's portrait was unveiled in the Rajahmundry Co-operative Central Bank of which he has been the life and soul since its organisation in 1919. It is the smallest central bank in the province but owing to Dr. Gurumurti's ceaseless vigilance it has always worked at a profit, and the overdue interest is nil. Mr. T. Prakasam, then Revenue Minister, was to have presided over the function but in his unavoidable absence his speech was read at the meeting by Mr. T. Prakasarayudu who presided over it. Dr. Gurumurti is also the president of the Rajahmundry Co-operative Stores, the Rajahmundry Co-operative Institute, and the Andhra Sahakara Sammelanam or the Language Federation of the

Telugu districts; and a vice-president of the Madras Provincial Co-operative Union. He is universally respected for his uprightness and efficiency and well known for his fearless and rather blunt expression of views.

Mr. V. Ramamurti Pantulu is the president of the Razole Land Mortgage Bank in East Godavari district. He has also been the president of the Amalapuram Co-operative Union, the vice-president of the Konaseema Central Bank, Amalapuram, the president of the Razole Co-operative Society and vice-president from 1936-38 of the Madras Provincial Co-operative Union. His portrait was unveiled in the premises of the Razole Land Mortgage Bank on the 1st of October last by Mr. T. A. Ramalingam Chettiar, President of the Central Land Mortgage Bank. In connection with the function a procession and a big dinner were arranged and addresses were presented both to Mr. Ramamurti Pantulu and Mr. Ramalingam Chettiar.

Long and meritorious as have been the services of these gentlemen in the past, we join their other friends in wishing them an even more useful period in the future and the enjoyment of health and long life.

The Late Mr. H. J. May.

As we go to the Press, we are shocked to hear by cable the news of the demise of Mr. H. J. May, the Secretary of the International Co-operative Alliance, at London, after a serious operation on Sunday the 19th instant. He was for more than a quarter of a century connected with the Alliance and there is no delegate who attended the sessions of the International Co-operative Congress who has not been impressed with the organising capacity, the powerful eloquence and the readiness to oblige of this veteran Secretary of the Alliance. Readers of the *International Co-operative Review*, the monthly organ of the Alliance, have had ample opportunities of appreciating the terse and vigorous articles and editorials from the pen of Mr. May. On behalf of co-operators in this Province we extend our sympathy to the International Co-operative Alliance which has undoubtedly suffered a great loss in the death of this devoted Secretary in a critical situation brought about partly by the war and partly by the anti-co-operative policies of totalitarian States. There is, however, no dearth of talent or of co-operative spirit in the fold of the International organisation, and we hope the Alliance will be able to secure the services of an energetic and tried co-operator in this vacancy.

Education in Co-operation. (61)

BY THE HON'BLE MR. V. RAMADAS PANTULU.

One of the most far-reaching recommendations of the Committee on Co-operation is that relating to education in co-operation. It is not now necessary to draw attention to the importance of education and training in the principles and practice of co-operation as the most potent factor for the improvement of the movement. Almost every Committee that had to report directly or incidentally on the progress of co-operation in India has dealt with this question.* The Committee on Co-operation, which is now sitting, arrived at the tentative conclusion that education in co-operation, apart from that of members and panchayatdars of village societies, should be imparted through two separate agencies—a college of co-operation and two or more training institutes. The college is intended to impart instruction in higher courses in co-operation. Recruits to the Department of Co-operation and the upper grade posts like secretaries, managers and executive officers of central and provincial co-operative institutions, are to be drawn from those who go through the college course and obtain a degree in co-operation. The college is to be affiliated to the University. The courses of study will have to be eventually settled by the academic authorities of the University, for if the University is to decide upon the affiliation and confer degrees upon those who pass out of the college, the ultimate authority for settling the courses of study will be the University. But it is for co-operators to state their requirements, so that a suitable syllabus may be framed by the University to meet those requirements. The following course of studies was recommended by the Committee on Co-operation as one which would meet with our requirements:—

- Part I Economics:—*
- 1 Economic Theory.
 - 2 Rural Economics.
 - 3 Industrial Organisation.
 - 4 Statistical Methods.

* *Vide* Reports of the MacLagan Committee (para 30); the Townsend Committee on Co-operation in Madras (para 61); the Linlithgow Commission (para 373); the Provincial Banking Enquiry Committees: Bombay, (paras 208 and 209); Madras, (para 340); the Punjab (paras 351 and 352); and Bihar and Orissa, (para 291); and the Indian Central Banking Enquiry Committee (para 772).

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- Part II Co-operation:—*
- 1 History of the Movement.
 - 2 Principles of Co-operation—Credit and Non-credit.
 - 3 Co-operative Law.
- Part III Technical subjects:—*
- 1 Banking.
 - 2 Book-keeping.
 - 3 Auditing.
 - 4 Commercial Law : Indian Companies Act and Negotiable Instruments Act and Law of Mortgages.
- Part IV Practical Training:—* Including study visits to co-operative institutions and lectures on rural sanitation, village panchayat organisation and village administration, land revenue administration and settlement and record of rights.
- Part V:—*
- 1 Essay in the mother tongue.
 - 2 Viva-voce on co-operative organisation in the mother tongue.

It will be seen that the course is a fairly comprehensive one. It is drawn up with due regard to the scheme of new orientation of the movement in which the co-operative societies of the future are not only to bring within their sphere of activities as many men, women and children as possible but also to deal with all aspects of the life of the villager. An ideal course of study would be one in which instruction is imparted in the mother tongue of the people. But the attainment of this ideal may not be quite possible for some time to come yet. But due emphasis is laid in the course sketched out above on the demand of the graduate in co-operation being so trained as to enable him to effectively use his mother tongue as the vehicle of thought and the medium of communication with the people. Admission to the college will be confined to those who have passed at least the Intermediate examination of the University.

In the training institutes, lighter courses of instruction will be imparted and they will be conducted more or less on the lines of the existing institutes. Students who undergo training in these institutes and come out successful in an examination which will be held at the end of the course will be considered eligible for recruitment to

EDUCATION IN CO-OPERATION

the subordinate ranks of the indoor and outdoor staff of the co-operative institutions. Students entering the institutes will be required to have passed the S.S.L.C. or Matriculation examination. Those who have adopted the vernacular for answering their S.S.L.C. or Matriculation examination papers will be given preference.

The question of the stage at which practical training is to be given is one of some importance. In the training institutes as they are now conducted, a course of practical training is given both before the commencement of the theoretical course and after it. With regard to the college course, a purely practical course of training before the student enters on his collegiate course may not be equally suitable. Practical training may be usefully combined with the theoretical course in the college. On prescribed days in the week students may be taken round to typical institutions to study their working in the light of the lessons they have been taught in the college. A purely practical course may follow the completion of the theoretical course or even the taking of the degree, as a *sine qua non* for employment in the Department of Co-operation or in non-official institutions, if it is so decided finally.

So far there was little divergence of opinion in the Committee. There was however a sharp and pronounced conflict of opinion on the question of management of such a college. The Committee, by a majority, arrived at the conclusion that the contemplated co-operative college must be a Government institution exclusively managed and controlled by the Government with the aid of an advisory council. All the Andhra members of the Committee, who were present at the particular meeting when this question was considered, voted against this conclusion. The University Professor of Economics, who is also a member of the Committee, pleaded for an autonomous board of management, composed of representatives of co-operative institutions, the Universities and the Government. The recommendation of the majority of the Committee is in direct opposition to that of the Townsend Committee on Co-operation which dealt with the subject over a decade ago. It is also in conflict with the views expressed by eminent co-operators on various occasions.*

The opposition to the tentative recommendation of the Committee is based on the well-recognised fear of the cramping influence of

* *Vide* the Articles on Co-operative Education in India collected and published in *The Indian Co-operative Review*, Vol. I, No. 3 (July 1935).

teachers in Government service teaching subjects like co-operation, in which the Government and non-official bodies frequently hold divergent views, on principles as well as in practice. Such teachers cannot be even mildly critical of departmental policies, if they are to retain their jobs. The apology of an advisory council cannot be a substitute for an autonomous board of management in which the Registrar or other nominees of the Government will share the responsibility along with the other members for the conduct of the college. Every one knows the way in which advisory councils are constituted and treated by the Government and departmental heads. We have had experience of such committees in the past. I do not expect a better fate for the advisory council of the contemplated co-operative college.

Those who voted against the proposal of making the college a Government institution, held the view that the whole idea of Government running a co-operative college was opposed to the spirit and traditions of co-operation. There is no parallel for such a co-operative college in any other country. When it comes to co-operation some who stand definitely for national outlook and freedom from traditional official direction in regard to educational policy, autonomy in regard to local self-governing bodies and other nation-building enterprises, lapse into an unswerving faith in Government control and Government direction. Those who stand for freedom for co-operative institutions from undue and excessive Government control never objected to the normal machinery of the Education Department of the Government having the same kind of control over the college of co-operation as it has on other *non-governmental* educational institutions. But that is not what is contemplated by the recommendation of the Committee in regard to the college of co-operation. It is to be an out and out Government institution. Those who differed from that recommendation genuinely entertained the fear that a college of the kind recommended would not only not serve any useful purpose but would be definitely harmful to the movement. Recruits to co-operative service cannot be trained in the same way as recruits to police service are trained at Vellore. Surely, it would be a travesty of co-operation to insist on co-operative institutions appointing their staff from among hands so trained.

The purpose, as I understand, of co-operative education is the teaching and propagation of the principles and methods of co-operation, training of men and women "as units in the co-operative army

able to work intelligently, individually and in groups, for the realisation of co-operative ideals"—the creation of an informed band of enthusiasts in the cause of co-operation. This object can hardly be achieved by a Government school of co-operation of the type contemplated by the recommendation of the Committee.

A leading daily of Madras, *The Hindu*, supported the idea of exclusive Government management of the proposed co-operative college mainly on two grounds, viz. (1) that the "Government have to assume great and grave responsibilities ensuring stability and efficiency of societies" and (2) no fee should be levied from co-operative institutions. I shall briefly deal with these two arguments. Dealing firstly with the responsibility which the Government have to assume, I do not know what responsibility the Governments have assumed in the past or are prepared to assume in the future. They are certainly not financial responsibilities. Even in regard to efficiency and good management the societies are in a much worse condition where Government control is larger than in provinces where non-official initiative and enterprise have scope for greater play. The Governments of those provinces in which the co-operative movement is in a perilous condition, in spite of their tight control over it, have definitely repudiated their legal or moral responsibility to go to the aid of the movement. The latest instance of such repudiation can be found from the press communique issued by the Government of Central Provinces and Berar, on the 9th September this year, on the report of the Committee of Enquiry to suggest measures for the rehabilitation of the movement in Berar. The Government say: "Government is clearly of opinion that it cannot, in the interests of the general tax-payer as well as of the co-operative movement itself, undertake this liability.... So far as the legal responsibility of the Government is concerned, the Committee has conceded that there is none. The Government is equally convinced that no moral obligation either rests on it. The position of the Government, *vis-a-vis* the co-operative movement, has always been very clear." I have yet to come across an instance where a Provincial Government have either assumed any responsibility or admitted their obligation to assume such responsibility. With the single exception of Burma, where conditions were exceptional, no depositor of a co-operative bank who lost his all was helped by any Provincial Government. In Madras itself, when a Committee set up by the Government of Madras to explore possibilities for rehabilitating the Christian Central Co-operative Bank recommended that some financial

assistance should be rendered to the Bank in order to extricate it from its difficulties, the Government definitely turned down the proposal and ordered the liquidation of the Bank. There is not the slightest doubt that the same course will be adopted with regard to any other institution that may find itself in a similar position.

Coming to the second argument, viz., that co-operative institutions should not be taxed for the maintenance of the college, it appears to me to be a most astounding proposition. In almost every part of the world, such colleges are established, conducted and maintained by the movement itself. There, the co-operative institutions consider it to be their duty and privilege to contribute to the cost of the colleges in which education in co-operation is given. Why it should be different in India, I am unable to see. The right thing to do is to expect the Government to only meet any deficit that may arise, without assuming on that account the right to control and initiate. The Government are making grants to the Universities and similar bodies without assuming control or management. To expect them to do the same with regard to the college of co-operation will be the only right course to adopt. I hope and trust that co-operators of this province will give their careful consideration to the final conclusions of the Committee on Co-operation in regard to the scheme of co-operative college, for the movement must feel vitally interested in the proper constitution and management of such an educational institution.

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Proceedings of the 23rd Madras Provincial Co-operative Conference.

The XXIII Madras Provincial Co-operative Conference was held in the Pandal erected for the purpose in the premises of the Madras Provincial Co-operative Bank, Mylapore. The function began with a prayer by the Mylapore and Adyar Scouts. The Hon'ble Mr. V. Ramadas Pantulu, President of the Provincial Co-operative Union, welcomed the delegates assembled in a speech printed elsewhere. The Hon'ble Mr. V. V. Giri, Minister in charge of Industries and Development Departments, unfurled the Co-operative Flag and made a speech on the occasion (also reproduced elsewhere). Mr. Ramadas Pantulu requested Rao Bahadur S. V. Narasimharao Pantulu, the President-elect, to take the chair. The President occupied the chair and then called upon Sir T. Vijayaraghavachariar, Chairman of the Committee on Co-operation, to declare the Conference open. Sir T. Vijayaraghavachariar did so in a speech (report of which is published elsewhere). He laid great emphasis upon the moral aspect of the movement and hence on its superiority over other measures for the amelioration of the economic condition of the masses. Mr. Narasimharao Pantulu then delivered his learned and thought-provoking address (also printed elsewhere in this number).

The whole Conference then went into the Subjects Committee and discussed the various resolutions of which notice had been given. The discussion in the Subjects Committee was quite frank, animated and full, and therefore it was agreed that in the open Conference the resolutions should be merely read and passed. Accordingly, when the delegates met in the open Conference the Secretary on behalf of the President read the resolutions one after the other and almost all of them were passed without much discussion. The only resolution that caused some heated discussion was Resolution No. 19 about the Committee's resolution on the pooling of the Reserve Fund of the movement. Mr. Ramadas Pantulu, who did not at first want to take part in the discussion on the resolution, did so later and made a short speech explaining the general features of the scheme. Mr. T. A. Ramalingam Chettiar put forward what might be termed "the opposition point of view" and in the end the resolution was passed by a majority.

The President in his short concluding remarks congratulated the Conference on the excellent resolutions passed and hoped that the Congress Ministry which had just resigned their office would come back into power and be able to implement all these resolutions.

The Secretary of the Provincial Co-operative Union proposed a hearty vote of thanks to the Hon'ble Mr. V. V. Giri, to Sir T. Vijayaraghavachariar, to Rao Bahadur S. V. Narasimha Rao Pantulu, President

of the Conference, to all the Fraternal delegates from other Provinces and States, to the delegates to the Conference, who patiently put up with all the imperfections in the arrangements made by the Executive Committee of the Union, to the authorities of the Provincial Co-operative Bank who permitted the use of their buildings and compound, to the volunteers, most of them employees of the South India Co-operative Insurance Society, whose services were kindly spared by the Secretary and to the scouts belonging to Adyar and Mylapore troops who under the able leadership of Mr. Seetaraman did valuable service to the Conference.

MR. GIRI'S SPEECH.

In unfurling the Co-operative Flag, Mr. V. V. Giri paid a great tribute to those who had worked the co-operative movement during the last 35 years and stated that there were at present 12,000 societies working in the field of co-operation, of which about 2,000 societies were "A" Class societies doing work in the right direction. If the rest of the societies were also enabled to do proper work, the needs of all the villages in our Province would be served. His ambition was that there must be at least one pucca society for every unit of 5 villages. For this purpose there must be paid workers for every society. If the movement was organised in that direction, persistent and continuous work would be ensured in the field of co-operation. As Minister in charge of co-operation, Mr. Giri continued, his experience was that there were some people who were using the societies for village politics, personal politics and politics in general; and he expressed the idea that the co-operative movement should not be mixed up with such politics. The co-operative movement stood for the highest ideals and it represented the great principle 'Each for all and all for each.' The movement, he said, required energy, sincerity, persistence and character for its success.

Proceeding, Mr. Giri referred to the Committee on Co-operation appointed by the Government to re-organise the co-operative movement in this Presidency, and hoped that the recommendations of the Committee would be of such a nature that would contribute to the revival of village industries and village life. The co-operative movement, he observed, had a great part to play in the industrialisation of the country, especially in the revival of cottage industries. There would be no relief to rural people until and unless the cottage industries were revived with the help of co-operative societies. The mere enactment of the Debt Relief Act would not enable the people to get rid of their indebtedness and better their economic condition, and unless there was an earnest co-operative effort to help the agricultural people in taking up subsidiary occupations, the economic problem of the country could not successfully be solved. In conclusion Mr. Giri hoped that co-operators would seriously take up this question.

WELCOME ADDRESS

By THE HON'BLE MR. V. RAMADAS PANTULU.

I beg to extend to you on behalf of the Madras Provincial Co-operative Union a most hearty welcome to the twenty-third session of the Madras Provincial Co-operative Conference. We are meeting in the gloom cast over the civilised world by the gravity of the present European conflict brought about by the "failure of Governments either collectively or individually to restore understanding and fraternity in international relations and thus to raise an impregnable barrier against war" as the International Co-operative Alliance puts it. Let us reaffirm our conviction "in the co-operative system of economy and its social ideals representing the future basis of civilisation and the surest guarantee of peace". We are also meeting under the shadow of a constitutional crisis at home. We have set much store on the transference of power in the provinces from Governments which were not responsible to the people or the legislatures to the accredited representatives of the people. We hoped that after the removal, at least partially, of the financial and administrative handicaps under which the old Governments suffered, a new fillip will be given to the nation-building departments. It must, therefore, be a matter of sincere regret to us co-operators that in eight of the eleven Indian Provinces, the popular ministries have to go out of office. Let us, however, hope that they will soon emerge out of the present deadlock victorious and with greater strength and determination for the pursuit of their nation building activities.

It is usual on such occasions for the welcome address to deal with some of the pressing co-operative problems of the day. But I must depart from this practice on the present occasion mainly for the reason that a Committee on Co-operation appointed by the Government of Madras is now sitting to enquire into almost every aspect of the co-operative movement in this Province and to give it a new orientation. It has only recorded so far its tentative conclusions on some of the matters referred to it and it is still in the midst of its labours. It will therefore be not right for me to anticipate its final conclusions or to discuss questions which are engaging the serious attention of the Committee at this stage. I am under a special disability in this behalf on account of myself being a member of that Committee.

There is, however, one aspect of the co-operative problem to which I think I ought to refer on this occasion. Among the matters referred to the Committee, the revision of the Co-operative Societies Act, I consider to be the most important. This task has not so far been tackled by the Committee, but it will no doubt soon come to it. I am of opinion that the Co-operative Societies Acts in force not only in this Province

but elsewhere in India should be completely re-written. They are archaic and have outgrown their usefulness. The movement has been worked in accordance with the provisions of these Acts for the last thirty five years and we are perhaps worse off to-day than when we started with the Act of 1904. The preambles to these Acts set out their aim as measures to facilitate the formation of societies for the promotion of thrift and self-help among agriculturists, artisans and persons of limited means, with common economic needs and so on and so forth. But provisions for implementing these aims and sentiments occur nowhere in the body of these measures which are mainly intended to provide for registration, audit, inspection and liquidation of co-operative societies of all kinds and to define the extent and nature of the several forms of official control over them partly by express enumeration in the statute and partly by the rule-making power to be exercised by the executive Governments. They are more processual than substantive measures as we lawyers call it. The powers of the Registrar are the same in regard to all the societies without any differentiation between them, whatever may be their nature and functions—be it an apex bank, an urban bank, a primary society, a land mortgage bank, a propaganda institute, a training school, a production society, a marketing society, a consolidation society, a consumer store or a better living society. The societies are officially known by their number in the Registrar's roll just as convicts in a prison or units in a police force, for what matters for the purpose of the co-operative law is their subjection to common discipline and drill. In other words, the Co-operative Societies Acts are all drawn up with the Registrar as the centre of the picture and not the society. This idea naturally dominates all proposals for the curing of the defects in the working of the societies or reforming the movement and the annual reports on the working of co-operative societies in almost all provinces therefore show a family likeness in this respect. Wherever a Registrar finds that the institutions in his charge failed to function properly, he asks for more powers to deal with them and for an increase of his staff to cope with his additional work resulting from such enlarged control. It is somewhat paradoxical that the movement should have degenerated to a larger extent in provinces where the Acts are more drastic than elsewhere. For instance, the Bihar Co-operative Societies Act is perhaps the most reactionary piece of legislation in Co-operative Law in India and yet it has not served to save the movement in that province from virtual collapse. I therefore hope that the Government of Madras who propose to revise their co-operative law will not make the mistake of thinking that a tightening of official control over the movement and subjecting the co-operative institutions to tutelage and spoon-feeding in a larger measure will improve the movement in this Province. Such action will in fact have the contrary effect, for self-respecting and

independent co-operators will no longer look at the movement; non-official initiative and enterprise will be discouraged if not killed, and sense of responsibility will be destroyed among those to whose care the institutions should normally be committed. I give this warning betimes. If, on the other hand, our Co-operative Acts are framed on the basis that "co-operation" is a movement of the people and not merely a department of administration, they will help to promote the initiative of those for whose benefit the movement is intended and tend to strengthen the institutions in diverse ways. I therefore feel that the Co-operative Societies Acts in India should be made to approximate more nearly to the Friendly Societies Act in England and the Registrars should be left with the statutory powers of registration, liquidation and perhaps audit for some time. Audit should, in due course, be wholly dissociated from the department which is itself responsible for the administration of co-operative societies.

In regard to registration of bylaws and their amendments, I feel that the spirit of the provisions of sections 10 and 12 of the Act has not been correctly understood. These provisions are not intended to give the Registrar power to substitute his own judgment and discretion for those of co-operators who organise the society. Where the provisions of the Act are complied with and the bylaws or amendments conform to the Statute and the rules thereunder, normally the Registrar should not force his own views on the societies. It will result in the substitution of the judgment of one man for the considered opinion of those who desire to organise, promote and work a society.

There has of late been a tendency to make a serious departure from the well settled policy so far observed in this Province, namely, of not including in the committees of co-operative institutions nominees of the Government or of the Registrar—either officials or non-officials. We in Madras have always been of opinion that the statutory control vested in the Registrar under the Act and the rules and the conventions that have grown up in regard to the exercise of these powers are ample to keep the Registrar and the Government in touch with the actual working of the societies and his direct participation in or interference with the management through his nominees is both uncalled for and undesirable. Except in extraordinary cases, for instance, where the normal machinery has broken down or where the Government has large and direct financial interests in any society, nomination to committees of societies should be prohibited by suitable amendment of the Act.

Beyond rigidly defined and greatly restricted statutory powers, there should be no departmental interference with and control over co-operative institutions. Such interference and control are, in my opinion, in the least degree conducive to develop co-operation as a factor in the reconstruction of our rural and urban economy. I reiterate my

firm conviction that if co-operation is to occupy its legitimate place in our nation-building activities, the co-operative law of the country has to be entirely re-written from an angle of vision and standpoint radically different from that on which it now rests.

It may be said that the plea for de-officialisation of the movement loses its force with the installing in power in the provinces of popular and responsible Governments. I do not accept this view. It is not the Ministers who actually guide and control the movement, but the permanent officials. Ministers only lay down general policies. Again, whatever may be the political complexion of the Provincial Governments under whom they work, the permanent officials cannot, I think, bring to bear on their task that social vision and touch so essential to organise the peasants and workers for a new order, which involves a radical change in the outlook on life. The point does not need elaboration.

I must not be understood as saying that some measure of teamwork has not been possible in the past between the non-official and official agencies. But such adjustment has been possible in spite of the Acts and not with their aid. A good Registrar may make a bad Act work well but a bad Registrar may work a good law bad. The future of the movement should not be left to the chances of the play of such personal factors.

I must point out that even in free countries which enjoy the fullest measure of self-government, co-operators never countenanced State control. No State, however democratic it may be in theory, is wholly free from the influence of anti-social and vested interests, while the co-operative movement is essentially socialistic in its outlook and implications and in fact seeks to develop among its members a spirit of economic revolt against capitalism, landlordism and the like which operate as serious obstacles to the emancipation of the worker and the peasant. Let me give two small quotations from eminent co-operators belonging to two of the countries enjoying a republican form of Government. Dr. James Warbasse dealing with co-operation in America says, "there can be no such thing as State-controlled and administered co-operation. It is an impossibility It is hypocrisy for a Government to represent that it is doing co-operatives a kindness to take them under the limb of the State. It is the sort of protection that smothers". Sir Horace Plunkett said much the same thing. A. E., the great Irish co-operator, preached that the "problem of creating an organic life in Ireland, a harmony of their people, a union of their effort for the common good and for the manifestation of whatever beauty, majesty and spirituality is in them must be one which they themselves must solve for themselves". Such a consummation is unthinkable so long as the reins of the co-operative movement are held tight by men who are steeped in bureaucratic traditions and methods.

I must now say a word about ourselves. If to-day the co-operative movement is largely in official hands, it must be to a great extent attributed to our own indifference, inefficiency and disunion. We must shake off these weaknesses and assume real control of the movement. It is easy to form a society but not to conduct it well. As a thoughtful writer puts it, "Difficulty about compacts does not lie in *making* them though that is often difficult enough, but in *keeping* them alive and fruitful after they are made". Political, religious, social, communal or sectarian quarrels are violently opposed to the integrity of co-operative compact. I therefore appeal to you to take prompt and effective steps to arrest all such fissiparous tendencies and to instal co-operation in the temple of Akbar's dream:

"A temple, neither Pagod, Mosque nor Church
But loftier, simpler, always open-door'd
To every breath from heaven, and Truth and Peace
And Love and Justice came and dwelt therein".

I now request Rao Bahadur S. V. Narasimha Rao Pantulu to take the chair and Sir T. Vijayaraghavachariar to open the Conference. Sri Narasimha Rao Pantulu, our President-elect, is an old soldier in the army of co-operators and has to his credit substantial and unostentatious services to the movement, and he is one who is eminently fitted to occupy the chair on this occasion. Sir T. Vijayaraghavachariar needs no introduction to an Indian audience. His varied activities in several departments of administration, his mastery over subjects connected with agriculture and rural economics and his wide and life-long sympathies for the peasants of this country are well-known. As the Chairman of the Committee on Co-operation appointed by the Government of Madras, he is engaged in an exhaustive, patient and critical study of all aspects of the movement in this province. We could have made no better choice of one for inaugurating the deliberations of our Provincial Conference at this peculiar juncture in the history of our Movement.

SIR T. V. ACHARIAR'S SPEECH.

Sir T. Vijayaraghavachariar, Chairman, Committee on Co-operation, while declaring the Conference open, justified the appointment of the Co-operative Enquiry Committee by the Government of Madras. At the outset he paid well deserved tributes to his colleagues in the Committee who gave him generous and ungrudging help. Many of them had spent a life time in co-operative work and what they did not know about co-operation was not worth knowing. The Committee had members versed both in the theory and in the practice of co-operation.

Continuing, Sir T. Vijayaraghavachariar said that his friends, co-operators from the other Provinces of India, had put him the question, if the reason for the appointment of an Enquiry Committee was that

co-operation was in a bad way in Madras. His answer to them was that, if anything, the movement was much stronger in Madras than elsewhere, and that Madras had weathered the storms of the agricultural and economic depression more successfully than several other Indian Provinces. The real reason for the appointment of the Committee was that the Congress Government in Madras felt that a re-orientation of the movement was necessary. The Hon'ble Mr. Giri in opening the first session of the Committee had explained clearly the object which the Government had in view, which was to give a new life, a fresh direction and an inspiring ideal to the movement. Some time after it had commenced its labours, the Committee had an interview with the members of the Government, and in this it had been pointed out, especially by the Hon'ble Mr. Prakasam, that the Government was anxious that the Committee should consider the possibilities of co-operation renovating village life in its entirety. Government had under consideration a bill for revising and expanding Village Panchayats. They awaited the report of this Committee before they made up their minds about it. The idea was that the Panchayats and the agricultural co-operative societies should between them fill the entire area of rural life and economy. The Panchayats were to be in charge of that part of it which was to be regulated by legislative compulsion, and the co-operative societies with all that was to be accomplished by voluntary effort.

The spokesmen of the Government had thus pointed out that their aim in appointing the Committee on Co-operation was to bring about the rehabilitation of village life in all its aspects and to make village life worth living. He admitted that there was an urgent need for revising the rural life in India. The poverty in the villages was appalling and the misery was intense. Unless timely measures were undertaken by the Government to remove the poverty and misery, and unless the general conditions in villages were improved by means of reforms, revolutionary methods would be adopted some time or other by a peasantry who had been awakened from their pathetic contentment. If Government was not able to do it people who are outside the Government, outside the pale of law and order, would take it up in their hands, although it would not be pleasant to them. Revolution would take the place of evolution. Pursuing his arguments still further, he said: "Some people say that the Indian genius is opposed to Bolshevism; some others say it is opposed to Fascism. But I deprecate any such attempt at a specious theory that Indian genius is opposed to this and that and thus try to avoid the lines of human psychology. If we do not undertake the task in a drastic and radical way and change entirely the outlook of the movement and make it a through-going one, we are bound to meet with the one extreme of Bolshevism or the other extreme of Fascism." Co-operation was the voluntary effort of the people for the people. It was

only in dealing with this problem effectively that co-operation could play its part effectively. He thought it was timely and to the credit of the Madras Government to constitute a Committee to deal with this problem. There was no subject connected with village problems which was not being tackled by the Committee. The deliberations of the Committee, he further hoped, would be commensurate with their labours.

The speaker deplored the absence of young men and women from the movement and said that if the movement was to be given a new orientation they should bring into their movement a very large number of young men and women imbued with a generous enthusiasm for improving the lot of their fellows. Proceeding, Sir T. Vijayaraghavachariar said that the co-operative movement was based not so much on the assets of the members as on moral foundations, and those engaged in the movement must possess character. In the days of its infancy the movement had the services of enthusiastic, selfless workers, who carried a missionary zeal into their labours. But just as a religion grew, the missionary spirit was replaced by routine and ritual, so, as the co-operative movement made rapid strides in this Presidency, the early enthusiasm had disappeared and there was a risk that the ethical side of the movement would be overlaid by routine and apathy. It was essential to the successful re-orientation of co-operation that it should have recruits inspired by high ideals and a zeal for their countrymen's service. Business methods in the conduct of societies were necessary, but character was essential. Intelligent and educated young people must be prepared to live among villagers and work with them for improving their status. The renovation of society must be brought about by the inculcation of moral ideas. People were now being inspired with new ideas for their political and economic re-generation. In spite of depression, economic, moral and political, there was scope for good work and he hoped young men and young women would come forward to take up the work of village reconstruction.

PRESIDENTIAL ADDRESS

BY RAO BAHADUR SRI S. V. NARASIMHA RAO.

It is indeed a great honour that the Executive Committee of the Provincial Co-operative Union has thought fit to confer on a humble worker like myself in the field of co-operation in a far-off corner of our Province by inviting me to preside over the 23rd Session of our Provincial Conference. I am not vain enough to believe that my service in the cause of co-operation has rightly merited this recognition at the hands of fellow co-operators. I cannot fail to recognise that the democratic spirit guiding the activities of our great nation-building movement has been responsible for elevating me to the Presidential chair of this Conference. I esteem the honour and

privilege all the more, coming as I do from a comparatively backward Rayalaseema district of our Province. I am thus greatly beholden to the leaders of the movement in our Province for this signal mark of kindness and appreciation shown to a brother co-operator.

The inauguration of Provincial Autonomy and the advent of a popular Ministry responsible to an elected Legislature have brought to the forefront, for the earnest consideration of administrators and politicians alike, questions relating to agriculture and rural uplift, on the proper solution of which depend the material advancement and prosperity of our great country. And co-operation which has a vital bearing on the economic regeneration of the rural populace is rightly receiving the attention due to it as a solvent of several of the ills our large agricultural community is heir to. We, the non-official co-operators assembled in this Conference, cannot but appreciate the prompt and timely measures so far undertaken by our popular Ministry for imparting some solace to the heavily indebted peasantry of the Province. The enactment of the Agriculturists' Relief Act and the establishment of Debt Conciliation Boards in all the districts have given a ray of hope for the future to the poverty-stricken agriculturist, sunk in the mire of unredeemable indebtedness. The gradual introduction of Prohibition throughout the Province is sooner or later bound to have its wholesome effect on the economic efficiency and stability of our rural population. All such measures, however, are mere palliatives which do not affect or solve, to any appreciable extent, the main problems of agricultural indebtedness and poverty which have become all the more intense and serious as the result of the economic depression which set in about the latter part of 1929.

I believe it is no exaggeration to state that the co-operative movement in our Province has on the whole progressed on fairly efficient and satisfactory lines, in spite of the numerous obstacles and impediments it had to contend against from time to time, though it cannot be gainsaid that it has not been able to serve its main purpose to the extent and in directions we all wish it to. As the MacLagan Committee rightly observed, 'the chief object of Co-operation in India was to deal with the stagnation of the poorer classes and more especially of the agriculturists who constitute the bulk of the population'. And they further expressed their view that 'the peculiar feature of Co-operation as a remedy for stagnation is that it is intended to meet not only the more obvious material evils but also the underlying moral deterioration to which the poorer classes have so long been exposed'. It is hardly necessary for me to state that

we are yet far away from the realisation of the high ideals set for our truly democratic and popular movement. The reasons for this apparent failure of the co-operative movement in our country to fulfil its fundamental objects are not far to seek. Co-operative institutions for the most part rarely adopted true co-operative principles and practices in their day-to-day working owing to lack of their correct and proper appreciation by the personnel in charge of such institutions. Co-operation in our country even to this day is understood by the ordinary unsophisticated villager as no more than a simple money-lending agency wherefrom money could be procured for his productive or unproductive needs under comparatively easy conditions. Agriculturists who were already in debt began to borrow freely from the co-operative societies wherever and whenever they were started, without much regard to their repaying capacity. Rural co-operative societies, whose fundamental object and purpose lay in seeing to the gradual lessening of the heavy burden of indebtedness of the agriculturist, only contributed in several cases to swell the volume of his indebtedness in the period of boom for agricultural commodities during and after the Great War. And with the economic depression coming in the wake of the period of boom, the position of the agriculturist depending for his existence almost entirely on the land under his cultivation and enjoyment has become rather very precarious. The heavy overdues and the consequent unsatisfactory position at present of several of the rural credit societies in the districts are in a considerable measure due to the unco-operative methods followed by them in advancing loans to their members. It would be too much to expect co-operative institutions working under such unhealthy conditions to devote any attention to the beneficent and constructive sphere of activities pertaining to the movement. Our present Provincial Government which is keenly alive to the needs of the poorer masses has rightly taken up for active consideration the cause of the poor villager and hopes to devise ways and means to make life worth living for him. And we co-operators, true to the articles of our faith, have to render all the co-operation we can to the Government in the fulfilment of the high and noble ideals of the movement. The Government in its turn must give all the help and encouragement it can to the co-operative movement to enable it to effectively discharge its great responsibilities in the direction of the social and economic upheaval of the rural communities. No less an authority than the Royal Commission on Agriculture well stressed the place and importance of the co-operative movement, as well as the responsibility of the Government in matters relating to redemption of agricultural indebtedness and rural uplift, when it said: "We have no hesitation in recording our belief that the greatest hope for

the salvation of the rural masses from their crushing burden of debt, rests in the growth and spread of a healthy and well organised co-operative movement based upon the careful education and systematic training of the villagers themselves. Apart altogether from the question of debt, the co-operative credit provides the only satisfactory means of financing agriculture on sound lines. If the rural community is to be contented, happy and prosperous, Local Governments must regard the co-operative movement as deserving all the encouragement which lies within their power to give."

Debt Relief.

It must be conceded on all hands that a well-planned re-organisation and development of the agricultural economy is a vital and supreme necessity to ensure the contentment and prosperity of the large numbers of our population depending on agriculture as their mainstay in life. As things stand at present, agriculture is a deficit economy. And with the heavy load of indebtedness overpowering all their energies and endeavours, agriculturists pursuing their age-long occupation are hardly able to stem the tide of eventual collapse which at no distant date threatens to envelop them. Measures for the gradual redemption of agricultural indebtedness form the first essential requisite for any scheme of sound reconstruction of rural economy on efficient and proper basis. The pace at which agricultural indebtedness in our Province grew from time to time is itself evidence of the gravity of the problem. Agricultural indebtedness in our Province which, according to computations made by Sir Frederick Nicholson in 1895, stood at 45 crores swelled to something like 150 crores by 1930, when the Provincial Banking Enquiry Committee conducted its enquiries, and to the neighbourhood of 200 crores when the Special Officer appointed to report on the question of agricultural indebtedness made his investigations in 1935. And with the relief provided by the Agriculturists' Relief Act we may not be far wrong if we place the present figure at between 120 to 150 crores. No adequate and well-organised measures commensurate with the gravity of the problem have so far been undertaken by the Government, with the result that it is becoming more and more complicated so as to appear impossible of any feasible solution. Mere scaling-down of debts has not been very much helpful to many a poor agriculturist, as he is not able to find the resources required to discharge even the scaled-down debts when hard pressed by his creditors. Some assistance no doubt is being rendered under the Agriculturists' Loans Act by the Government, and Land Mortgage Banks in the areas of their operation have also been rendering good service in the way of easing the burden of agricultural debt to some

extent. Debt Conciliation Boards again are not quite so helpful, as the decisions given by them have no compelling force and as the scope for harassment of the debtors is not taken away by virtue of their awards. All the same, they are rendering useful service in some at least of the cases coming up before them. These measures, however, in the very nature of things, do not touch the fringe of the problem. It may perhaps be a large order if I venture to state that substantial financial accommodation from the Government would alone enable the agriculturist community to rehabilitate itself on a fairly stable basis and to progress on sound and healthy lines suited to their environment. Long-term loans, redeemable over a period of not less than twenty to thirty years, issued on a more extensive scale through Government agency under the provisions of the Agriculturists' Loans Act, or through the agency of the Land Mortgage Banks, in all appropriate and deserving cases which are not past redemption, should considerably help to ease the burden of many an agriculturist, who without such help forthcoming in the near future is likely to lose his all. Extended relief operations under either or both of the said agencies would mean larger finance. And finance is undoubtedly the thorny problem that confronts the administrator in all his beneficent and wholesome measures of social amelioration. I am afraid the co-operative institutions can hardly expect to get any financial accommodation from the Reserve Bank for the relief of agricultural indebtedness under the conditions and restrictions stipulated by its authorities. Government can hardly find sufficient funds from out of its annual revenues in any one single year to meet all the capital sum required for this purpose. I should think, one possible solution lies in the Government undertaking to discharge the liability of scaled down debts to the creditors in all suitable cases by annual payments in fixed instalments in the course of some years, recovering the amounts to be so paid from the agriculturist debtors annually like land revenue payments. Government may undertake such liability only in proper and suitable cases in areas not served by land mortgage banks, where the total debt of an individual agriculturist exceeds Rs. 3,000. In other deserving cases, agriculturist loans would have to be systematically disbursed annually throughout the districts for the next few years, to reduce the burden of the heavily indebted smaller ryots. Suitable legislation would be necessary if Government should agree to undertake to discharge the liability of the agriculturist debtors in annual instalments. The creditors may well regard such legislation as somewhat expropriatory and revolutionary. But the Government in the interests of the greater good of large numbers of our population have to adjust the conflicting claims of different sections of the population

to the least possible detriment of any single interest, and enact suitable measures likely to bring about a general amelioration in the social and economic conditions of the community. I may here state that, though under different circumstances, the Governments of some advanced countries of Europe stepped in to save the agriculturists from financial collapse during the period of slump by undertaking measures, like the provision of a State Fund for the amortization of debts in France repayable over a period of years, and the State assumption of a guarantee for the redemption of agricultural debts in Denmark. (*vide* Miss Margaret Digby—'Indian Co-operative Review' for July-September 1937).

Seasonal Finance.

Closely allied to the question of rural indebtedness is the equally important problem of agricultural finance which requires prompt attention, to prevent the indebted agriculturist from falling once again into a state of chronic indebtedness. Seasonal advances are an unfailing necessity for all middle class ryots, who constitute the bulk of our agricultural population, to meet the expenses of cultivation and other incidental commitments. What may be termed this 'Seasonal Finance' which partakes of a system of controlled credit, is a duty to be properly undertaken by our rural credit societies. Forecast loans based on the carefully ascertained requirements of the season would have to be obtained by the rural societies from the Central Banks in time to enable them to disburse the amounts to their members as short-term credit till the ensuing harvest. The agriculturist should not be forced to resort to the professional money-lender for his pressing seasonal needs. Healthy rural economy should be fostered in the economic life of our villages by the activities of well-organised co-operative societies throughout the country side. We should thus have a net work of co-operative societies in our rural areas to organise sound agricultural finance on firm basis. Agricultural societies of all classes and of all grades of solidarity functioning in the Province which has 52,000 villages, number but 11,184 according to the administration report of the Department for the year 1937-38, of which 10,520 were ordinary credit societies and 101 were land mortgage banks. And about 15,000 villages in all are covered by co-operative societies. The Department and the Central Banks would have to take effective steps to organise societies, suitable to local conditions on a country-wide scale, so that every village with a population of 1,000 and above may, as far as possible, reckon an efficient co-operative society among its valued institutions. And group societies for two or more contiguous villages, where each one of such villages cannot possibly run

a society successfully, may well be constituted to cater to the needs of the villages comprised in the group. It need hardly be emphasised that the availability of proper human material of the requisite character and public spirit should form the main consideration in organising new societies. I am led to think that with the growth of a sense of civic consciousness among the intelligent sections of the rural population in recent years there could be found sufficient talent of the proper quality in most of our villages to run popular institutions on approved standards of integrity and efficiency. With careful guidance and supervision by the central financing institutions the rural societies can well play a very useful role in financing and organising rural economy on sound business lines consistent with the fundamental principles of co-operation. It should be the aim of efficient rural societies to take into their fold all house-holders in their areas and thus inculcate the gospel of co-operation all round among the rural communities. The community spirit in our villages should be revitalised through the wholesome influence of well-conducted co-operative institutions so that our villages may once again become self-sufficient economic units in a well ordered social polity.

Land Mortgage Banks for Rayalaseema.

While dealing with the subject of the agricultural indebtedness and finance, it seems to me pertinent to make special reference to a matter of considerable importance to the agriculturist population of the dry areas of our Province, among which the Rayalaseema districts figure as the hardest hit from an economic point of view. The Rayalaseema area among the dry regions of our Province, mostly lying within what has come to be known as the 'Famine Zone' of the South Deccan is, as is well-known, periodically subject to seasons of drought and consequent scarcity, and its ryot population who are in equal, if not greater, measure immersed in destitution and indebtedness are not now enabled to get the benefits accruing from Land Mortgage Banks by the very reason of the unfavourable conditions assigned to them by Nature. While I do not question the wisdom of the policy underlying the constitution of primary land mortgage banks, which almost restricts their operation to areas served by irrigational systems, some method would have to be devised whereby the agriculturists in suitable dry areas may as well have the advantages arising from land mortgage banks. Even among the dry areas lands of superior quality and high fertility can be found, like some of the rich black cotton soils of the Deccan districts, which in propitious years yield enough to sustain those depending on them for a succeeding season of drought. I find

the Committee on Co-operation on a careful consideration of the several factors bearing on the question has unanimously resolved to recommend the constitution of Land Mortgage Banks in dry areas. The difficulty that may arise in the collection of instalments due from the borrowers in famine years was not left unnoticed by the Committee and appropriate suggestions to meet such eventualities were also embodied in their recommendation. I trust the Government would see its way to accept the recommendation of the Committee in this behalf with such modifications as may be found necessary in giving practical shape to the proposal.

Subsidiary Occupations.

Any lasting and substantial amelioration of the economic conditions of the agricultural community cannot, however, be brought about by lessening the burden of debt or by providing facilities for obtaining credit when needed, so long as agriculture as a business occupation is, more often than not, a comparatively deficit proposition. Without subsidiary paying occupations to engage the agriculturists in their spare hours as well as in off-seasons, the pursuit of their single age-long hereditary occupation, even under improved methods of cultivation and with extended marketing facilities, cannot possibly help them under existing circumstances to retrieve their lost position and lead a life of peace and contentment. Successive administrations have for several years been giving some attention to the subject; and our prominent co-operators and publicists have ever been pointedly drawing the attention of the Government to the urgent and imperative need of fostering rural cottage industries to improve the general level in the standard of living of the agricultural classes and to better their financial status generally. But nothing tangible has so far been done. The Committee on Co-operation has also exhaustively discussed the question in all its different aspects during its deliberations, and some definite proposals have been suggested for adoption which if acted upon should materially help to increase the resources of the village artisan and industrialist by supplementing their meagre income from their agricultural holdings. Co-operative institutions should take a lead in the matter by organising wherever feasible and possible all such crafts and industries in the areas under their jurisdiction on a co-operative basis. Financing agencies should encourage the growth of co-operative effort in rural industrial development by rendering the needed financial assistance and helping the organisation of marketing facilities for such rural industrial products. The Industries Department should actively collaborate with the Co-operative officials and workers to achieve satisfactory results in the direction of the revival of rural industrial occupations. Efficient marketing

requires as a pre-requisite wide and extensive publicity. The publicity required for the marketing of the products of such industries would, I believe, be facilitated to some extent by the District Commercial and Industrial Museums, which are now being started at each district headquarter centre with the active support and encouragement of District Officers. I think every such museum should have an emporium attached to it where the articles exhibited in the museum would be available for sale. It is hardly necessary at this stage to make any reference to the particular village industries and crafts which co-operative organisation can help to resuscitate to their pristine state or transform to a better state. The principles of co-operation are all-embracing and no progressive human endeavour, well-directed on sound co-operative methods, can fail to respond to its wholesome influence and achieve the beneficent results expected of it in the normal course of events.

Consolidation of Holdings.

Among the drawbacks which affect the continued prosperity of the agricultural industry in our Province, the fragmentation of holdings possessed by most of the agriculturists is undoubtedly a matter deserving of attention at the hands of the Department and the co-operators who have faith in the potentialities of the movement for securing the greatest good of the greatest number. Better farming, better living and better business are, it need hardly be said, among the objects, co-operation is intended to secure for its votaries. The tiny fragments in scattered fields which many an agriculturist has come to own and cultivate, preclude the feasibility of efficient and progressive farming operations—with the result that the normal income of the agriculturist from his possessions is disproportionate to the total extent of his holding even in the best of seasons. Consolidation of holdings through well-organised co-operative effort is thus one of the important problems the co-operators may well take interest in for the betterment of the economic conditions of the agricultural classes. The conservative instincts of the agricultural population at the same time are so strong that they could not easily be induced to give up their ancestral holding, small though it may be, in quest of better returns for their expense and labour. It is however satisfactory to find that the Department has made a beginning in the direction and a few societies for the purpose of consolidation of holdings have started work in one or two districts. In the Punjab, where the evil of fragmentation of holdings existed on a somewhat similar scale as in our Province, marked success has been achieved in the direction of consolidation. And there is no reason why with faith

in our principles and enthusiasm for the cause we should not likewise be able to show substantial progress in this particular matter.

Land Revenue Reform.

It would, I think, be supererogation on my part to attempt to deal with the various factors that contributed to bring about the chronic and phenomenal state of poverty of our agricultural classes. The causes have for long been patent to all keen observers of our political, social and economic conditions. The high incidence of land taxation in the ryotwari areas and the rack rent systems prevailing in the Zamindari tracts of our Province have no doubt had a large share in swelling the volume of agricultural indebtedness and poverty. A radical change in the systems of land revenue assessment and fixation of rent in the ryotwari and zamindari areas respectively of our Province has been long overdue. It is comforting to find that the Hon'ble Revenue Minister of our Government has promised legislation to give effect to his proposals for land revenue reform with a view to secure adequate and substantial relief to the heavily indebted peasantry of the Province. I believe it would be in consonance with fair and just principles of taxation under progressive systems of public administration to exempt from payment of land revenue all small ryots whose total uneconomic holding does not bear more than two rupees assessment and to introduce a lower rate of land assessment for landholders whose holding does not bear more than Rs. 25 assessment in ryotwari areas. These concessions may be shown to cultivating landholders alone, as the Darling Committee on Land Revenue Reform in the Punjab has now recommended. And Government may then consider the feasibility of the levy of a tax on larger agricultural incomes if it should be found necessary to make up the loss of revenue occasioned by the exemptions and concessions to be given to smaller landholders. In a world drifting to socialistic conceptions of life the arrest of tendencies leading thereto can only be effected by remedies calculated to bring about a radical readjustment in the socio-economic conditions of the different strata of society. Unless and until such readjustment and reconstruction take place sectional conflicts are bound to arise in the community, which in their turn must produce discontent and disharmony among an otherwise peaceful population.

Loan and Sale Societies.

Sound and efficient agricultural marketing organisations are an absolute necessity, if agriculture in a predominantly agricultural country like ours, with urban and commercial centres scattered wide apart by long distances, is to thrive as an industry and a living

occupation for large numbers of our population. The Central and Provincial Governments are no doubt taking some interest in the matter by appointing special agricultural marketing officers to arrange and supervise the marketing of important agricultural commodities. And co-operation through its loan and sale societies in the districts has also been rendering the service it can in the way of marketing of agricultural products within the sphere of their jurisdiction. More sustained efforts, however, would have to be undertaken and better organised co-operative institutions would have to function throughout the Province to make the marketing of the principal commercial and food crops a reality and a blessing to the hard-pressed agriculturist. The general inadequacy of storage and transport facilities, prevalence of somewhat high interest rates in market finance and the ever recurring financial needs of the middle-class agriculturist are among the great drawbacks from which the producers of primary products generally suffer. The Government and the co-operators should accordingly take interest in the matter of provision of proper storage facilities for the main agricultural commodities at all convenient centres throughout the Province. There were but 118 co-operative loan and sale societies with a membership of 17,276 individuals and 1,660 societies at the end of the year 1937-38, and it may also be stated that several of these societies have not got their own godowns to store the articles kept in their custody. The loan and sale societies, if properly financed and efficiently conducted, should prove of immense advantage in providing timely credit to the agriculturist and in securing fair return to his industry and enterprise. The active co-operation of the Agricultural Department would be essential for getting the maximum benefit from our loan and sale societies. The grading according to quality of the principal commercial products like groundnuts and cotton can be advantageously effected and accurate information about changing market conditions can well be furnished by trained agricultural officers, so as to secure proper prices for the articles sold through the societies. There should in my opinion be one well-conducted loan and sale society for a group of villages within a radius of 15 to 20 miles. It may not be possible to bring into existence a large number of societies in the Province in the near future without endangering the stability of the movement itself. But efforts can well be put forth to have one good society at a convenient centre in each one of our revenue taluks in the immediate future. A great step forward would then have been taken in the direction of agricultural marketing through co-operative effort.

The question whether rural credit societies can well undertake the work of loan and sale societies and thus help in the regulation

of rural finance has often engaged the attention of co-operators. Rural credit societies should certainly aim at fostering true co-operative ideals and instincts and inculcating habits of collective action and enterprise among the rural populace, if they fulfil their duties and responsibilities with right understanding and in a spirit of earnest endeavour. It would be undesirable, however, to permit rural credit societies generally to take up the heavy responsibilities connected with the proper functioning of loan and sale societies. Loan and sale societies require in the persons managing and controlling their work not merely integrity and public spirit but sound business acumen in addition, so that they may be run on approved business standards to ensure the continued confidence of their members and constituents. Combination of the functions and activities of an ordinary rural credit society with those connected with a loan and sale society may also lead to complications in very many cases when the directorate is not quite up to the mark as regards talents and integrity. Even the Reserve Bank, while approving the taking up of the sale of food crops by our rural credit societies, does not view with favour the assumption by them of duties connected with the sale of commercial crops. It would in my opinion conduce to smooth working and better business outturn if, instead of allowing rural societies generally to take up this somewhat arduous work, loan and sale societies, ear-marked for a definite purpose, are to be concentrated in convenient commercial or industrial centres in the districts.

Co-operation and Rural Reconstruction.

Consideration of the duties and functions of rural credit societies involves the larger question of the organisation of multi-purpose societies as appropriate agencies for progressive rural development and reconstruction so vitally necessary for the realisation of our national aims and aspirations. Rural reconstruction necessarily embraces almost the entire field of human activities and covers a wide range of subjects affecting the day-to-day life of individuals so that its scope impinges on the work of the different departments of a well-ordered public administration. I believe well-planned rural reconstruction on a systematic and sustained basis can only be brought about through the agency of the several development departments of Government working in conjunction under the direction and guidance of the Provincial Minister in charge of the portfolio or under the supervision and control of a Rural Development Commissioner specially appointed for the purpose. Trained workers serving as rural guides are absolutely needed to regulate uplift activities in our villages on sound lines. Some of

our educated young men, coming from rural parts and struggling hard for a living occupation would, if trained for the purpose, certainly prove efficient and useful rural reconstruction agents. Co-operative institutions of all classes should certainly co-operate with the different departments of the administration in furthering the cause of rural reconstruction within their respective jurisdictions according to their capacity and resources. Rural credit societies have a special responsibility in the matter inasmuch as they are the institutions which, if properly managed and popularly conducted, should have a living contact and touch with almost the whole village community. Even under the existing constitution of rural credit societies, their bye-laws give them ample scope to undertake social ameliorative work of any kind coming within the ambit of rural uplift activities, if they are so patriotically or philanthropically minded. We cannot in the very nature of things expect to have an appreciable number of multi-purpose societies of a comprehensive character throughout our rural areas sufficient to meet the requirements of the vast field of rural reconstruction work. A band of enthusiastic workers, inspired by high ideals of public service, would be required to run such institutions successfully. While we may rightly wish to see such workers in abundance in the countryside, we cannot well ignore the realities of the situation in our desire for progress. And with the re-vitalised and re-invigorated village panchayats envisaged to function on a statutory basis, in pursuance of the legislation proposed to be taken up by the Hon'ble Revenue Minister of our Government, looking after the civic and cultural progress of the village communities, I think co-operators may for the present concentrate their efforts on organising active and efficient credit societies in almost every decent-sized village or for groups of contiguous villages, if otherwise expedient, to foster the economic and social advancement of the rural population and to help in the great beneficent work of rural reconstruction, as far as they can shoulder the responsibilities connected therewith.

Unlimited Liability.

Connected with the subject of the organisation of a better quality of rural credit societies is the much debated question, which has of late assumed considerable importance, of limited versus unlimited liability character of their constitution. My own personal conviction, born of the limited experience I can lay claim to in the field of co-operation, leads me to think that unlimited liability is quite unsuited to the genius and traditions of our people. Our illustrious countryman of unforgettable memory, the late Mr. G. K. Gokhale, who was not only a selfless politician of rare attainments but a sound economist

of acknowledged repute, said in the course of the discussions on the first Co-operative Societies Bill in the Imperial Legislative Council 36 years ago, that 'unlimited liability is to the ryots in many parts of India an entirely foreign idea' and expressed the opinion that it might deter people in most parts of the country from joining such association. Whatever be the merits of the question, I know many a worthy and desirable man of substantial material possessions in our rural parts hesitates to join the rural credit society and contribute his quota of service in the cause of rural uplift on account of this rule of unlimited liability. And when we see the number and extent of contribution orders that are now being issued year after year by the Department on the liquidation of societies, it should not be surprising if well-to-do non-borrowers in villages refuse to be drawn into the movement for helping their less-favourably placed brethren. It appears to me that it would not help us very much to be guided by mere ideologies in attempting the solution of a practical problem like this without regard to local conditions and circumstances. The great pioneers and founders of the rural credit organisation in Germany no doubt started it on unlimited liability principle with the basic objects of mutual trust and mutual knowledge among the members of the societies as the fundamental basis on which the whole edifice was to be built. The spirit of ideal co-operation may also presuppose the existence of unlimited liability among the members of any co-operative organisation. When we however consider the extent to which the rule of unlimited liability in the constitution of rural societies has been helpful to the ordered progress of the movement in our Province, it cannot but be admitted that it has rather retarded than fostered the healthy growth of the movement along useful lines in our rural areas. I think the Committee on Co-operation has come to the right decision in this vital matter affecting the future progress of the movement by enunciating its view that limited liability should be the ordinary rule for all agricultural credit societies, subject to exceptions that may be recognised by the Registrar.

Rehabilitation of Societies.

It is but opportune that the serious problem of the rehabilitation of a large number of moribund societies existing throughout the Province should be taken up by the co-operators and the Government for their earnest consideration, now that the movement is being reshaped and remodelled on somewhat comprehensive lines in conformity with the spirit of the times. Various factors must no doubt have contributed to bring several of such societies to their present plight, not the least of which evidently was the onset of the

phenomenal economic depression following a period of apparent prosperity due to inflation of prices. It would certainly be a great set-back to the movement which we desire to see expanded widely and raised to a high pitch of efficiency and usefulness to close down all such societies once and for all and detach the places where such societies dragged on a weary existence from the beneficent influence of co-operative effort and enterprise in rural development. Bad societies awaiting liquidation at the end of the year 1936-37 were no less than 1,564 and their exact number at the present time may not be much less, if not slightly greater. It would well nigh be impracticable and impossible to gather fresh material and strength enough of the desirable quality and standard for starting new societies in places where societies have been liquidated in the recent past. It would thus be seen that some appropriate and necessary ways and means have to be devised to set most of the D class societies on their feet once again and see that they function in future on approved lines. The proposal of our veteran leader, Hon'ble Mr. Ramadas Pantulu, in regard to this important question, though characterised by him even as revolutionary, appears to me to be quite in the fitness of things and deserves the careful attention of all well-wishers of the movement. His proposal in the main with some modifications has been accepted by the Committee. In effect it endorses the fundamental principle of the co-operative movement 'Each for all and all for each' by giving practical proof of the same in actual working. It aims at wiping off the definitely ascertained irrecoverable debts of the primary societies and reimbursing the societies from out of the total of the reserve funds of all the primary societies and the Central Bank to which they are affiliated by pooling the said reserves into a common trust fund for this specific purpose to be administered under the control of the Registrar. This is certainly not a permanent arrangement but a temporary expedient formulated to get over the present crisis facing the co-operative organisation of the Province, which may have its repercussions on the future progress of the movement. An arrangement of the kind now suggested for giving fresh life and vitality to the existing hopelessly bad societies can never be intended to be a normal feature of the process of consolidation and rectification of bad societies. The malady or disorder now affecting the so-called D class societies of the Registrar's classification is unquestionably serious enough to require treatment of a special character, so that they may function once again as efficient units of the co-operative system. The proposal in question necessarily appears to favour wilful neglect and improvidence at the expense of thrift and prudence, the cardinal virtues preached by co-operation, when good societies are asked to

forego a portion of their reserves, built up through long years of patient toil and careful management, for the benefit of their less prudent neighbours. I believe, we, the co-operators of the present age, have to take a long perspective of things and to regard ourselves as trustees for the future of our movement. Service and sacrifice in the common cause should be our beacon lights. I trust Government would not hesitate to undertake legislation to achieve the main end in view, with such modifications as may be found necessary in the proposals put forward by the Committee in regard to this question.

Individual Share-holders in Central Banks.

The constitution of Central Banks is a subject on which this Conference may well pronounce its considered opinion in view of the vital constitutional changes foreshadowed in pursuance of the resolutions of the Committee, whose deliberations are almost nearing completion. One of the recommendations of the Committee in regard to the future constitution of Central Banks suggests that individual share-holders should have no more place in them, so as to make Central Banks pure type banking unions composed of affiliated societies alone and the federal structure of the credit movement more co-operative. I am not so optimistic, as the Committee evidently is, to believe that time has come for the elimination of individual members from the Central Banks. My personal knowledge and conviction force me to think that we cannot in the interests of the movement afford to take this important and far-reaching step at this juncture. It appears to me somewhat incongruous and understandable how, if the federal structure of the credit movement demands the elimination of the individuals from the Central Banks, the Provincial apex bank, the premier credit institution of the Province, can be allowed to have individuals among its members, as the Committee has unequivocally decided. Apart from the incongruity, I would lay emphasis on the fact that the time is not yet quite opportune for eliminating individuals from the Central Banks. Recovery from the serious set back to the co-operative movement in the districts occasioned by the economic depression is yet on the way; and fundamental basic changes in the organisation of the premier credit institutions of the districts may prove in the long run detrimental to the sound and healthy progress of the movement in the Province. It need hardly be stated that almost all our Central Banks owe their foundation to the initiative and effort of a few prominent enlightened individuals at the head-quarter stations of the banks and that the fairly satisfactory position in which they now stand is almost entirely due to the zeal and enthusiasm of a few individual directors at the head-quarters.

Central Banks are necessarily located either at district headquarter stations or at centres of civic enlightenment and progress in the districts. And men of culture and public spirit would be available in sufficient numbers at such places to take up the responsibility of guiding the affairs of these institutions successfully with right understanding so as to inspire the confidence of the investing public. It must also be admitted that a considerable proportion of the deposits in these institutions flow from the professional and trading classes at the headquarter stations. It is in no sense or spirit of disparagement of society representatives, among whom are to be found many an enthusiastic and warm hearted co-operator, that I am giving expression to my view that the time may not yet be ripe for handing over the management of these financing banks to the exclusive control of the representatives of institutions which stand in the position of debtors. In considering the policy of elimination of individual members from the Central Banks, Mr. C. F. Strickland in the latest edition of his valuable treatise 'Co-operation in India' observed that "though theoretically correct it may lead to laxity in direction or to excessive official interference if the middle-class helper is excluded from the larger banks before the representatives of societies are fully competent to replace them". While not eliminating the individual members altogether from these financing institutions, the representation for individual share-holders on their directorate may be reduced to the narrowest possible limits. The power of co-optation of experienced co-operators to the Directorates recommended by the Committee may not be of much practical value as the discretion to co-opt or not is to be left entirely to these Central Banks. It appears to me desirable under all circumstances to have for some time to come the steadying influence of, what may well be termed, unbiased individual element in the direction of these financing institutions.

Separate Apex Bank for Andhra Districts.

I may here touch upon a matter of some importance discussed by the Committee about which a tentative decision has been arrived at. I refer to the question of a separate Apex Bank for the Andhra districts. The question has to be viewed in a dispassionate spirit from a strictly business and utilitarian point of view, free from all prejudices and preconceived notions on allied matters which have no direct bearing on it. It is well worth proper consideration whether under the altered conditions and circumstances of the co-operative organisation and system to come into being at no distant date one Apex Bank for the entire Provincial area, having two main linguistic divisions with characteristic economic forces and factors operating

in the respective divisions, can efficiently function to the fullest advantage of the movement. The discussions in the Committee revealed a clear and unequivocal cleavage of opinion between the two divisions on some momentous problems it had to deal with. Though there has been for the last 25 years a common Provincial Union looking after co-operative education and propaganda throughout the Province, both Andhradesha and Tamil Nadu have had their separate Federations for propaganda purposes for some years, enlightening the public on matters of co-operative concern through their respective vernacular journals and otherwise. Besides the Conference we are now assembled in, representative of the whole Province, both Andhra and Tamil Nad have been having their separate periodical conferences, discussing the problems which have a special significance for their respective areas. I am led to think that it would conduce to better organisation and wider usefulness if two separate Apex Banks, one for the Andhra districts and the other for the remaining districts of the Province, should be constituted, so that each one may chalk out the lines of work for the progressive realisation of the ideals of the movement in harmony with local conditions and peculiarities. This question can have absolutely no concern or connection with the larger issue of linguistic provinces about which we are not called upon to express any opinion. The question is therefore one which rightly deserves consideration on its own merits.

Probable Effects of War.

The terrible devastating European war that has now begun may, if prolonged for a few years, have far-reaching consequences and repercussions for good or evil—let us all wish for eternal and lasting good—on the political, social and economic order and systems of the several countries of the civilised world which we cannot now have the least forevision of. Any violent disturbance of the economic order cannot but have its serious effects and consequences on our movement which is but an aid to the economic well-being and progress of the community. And any fundamental reactions which the unhappy continuance of the war may bring about in the existing political fabric of our present provincial administrations, the majority of which represent the advanced political thought of our country, may tend to retard for the time being the hopeful progress of our popular movement towards the fulfilment of its great purposes. But co-operation, whatever be the prevailing system of administration in a country where the political and social conditions are not in a chaotic or revolutionary state, can well pursue its even course and shed its beneficent influence all round, if correctly appreciated and zealously practised by its disciples. Let us all fervently

hope and trust that the outcome of the present disastrous conflict thrust upon the world by a greedy and heartless war-monger will be a new world order of peace, progress and collective security, built on solid foundations and based on the highest and noblest precepts of human conduct and morality.

The Mission of Co-operation.

Co-operation in our Province has just undergone a most critical and searching examination at the hands of a Committee of well-known co-operators headed by a distinguished Chairman, respected alike for his profound knowledge of diverse administrative problems as for his breadth of vision in regard to their application and solution. And we may well expect at no distant date appropriate legislation and suitable executive action to implement the recommendations of the Committee for the future guidance and progress of the movement. Co-operators, who have an abiding faith in the noble ideals and high purposes of the movement, have to maintain aloft the banner of co-operation in all their corporate activities for the benefit of the community. Our popular movement all the world over stands for the principles of Democracy, Freedom and Peace and endeavours to bring about the regeneration of society through its economic principles and social ideals. Co-operation finds no barriers of caste, creed or colour. It is essentially and fundamentally a democratic and unifying movement which knows of no distinctions based on birth or social status. Freedom of association for common purposes and for the unfettered development of the human family is a cardinal principle of faith underlying the basic structure of our movement. Co-operation is thus not only an economic doctrine of universal application but a political and social creed of the greatest moment for nations as well as individuals. With co-operation as our faithful ally, we, who are proud to own this far-famed and historic land of ours as our mother-country, can well march on to our rightful place in the Commonwealth of free nations.

RESOLUTIONS.

1. That in the rectification of bad societies, affiliated to Co-operative Central Banks, whose debts to the Central Bank and outsiders can be discharged by setting off the share capital held by the society in the Central Bank (on which the Central Bank has a lien under Sec. 22 of Co-operative Societies Act) and the reserve fund of the society invested in the Central Bank, it is resolved to request the Registrar to permit the adjustment of such share capital and reserve fund to Central Bank loans without liquidation.

2. That as a further step of rectification resolved to recommend to the Central Banks that if there be a deficit of bank loan even after the adjustment of the said share capital and the reserve fund to the loans due to the Central Bank, the Central Bank may, if such loans are found irrecoverable, consider the advisability of writing off such loans, in preference to the liquidation of the society and enforcement of unlimited liability.

3. That in view of the hardships experienced by the agriculturists in raising requisite money for share capital before taking a loan and in view of the absence of such pre-requisite conditions in respect of other lending institutions, including Government also, resolved to request the Registrar to register amendments proposing to raise the limit of borrowing to twenty times the paid up share capital in respect of unlimited primary societies wherever it is not already so.

4. This Conference requests Primary Societies, Central Banks and the Registrar to find out ways and means for the proper development of non-credit work and cottage industries in Primary Societies and requests the Registrar as a first step to frame a bye-law allowing Primary Societies to take agencies of any manufacturing concern provided there is no risk for the society and the sale is restricted to members only.

5. This Conference requests the Government to reconsider the standard of Fluid Resources required to be maintained by Central Banks and Urban Banks and revise them in view of the fact that the standard is unnecessarily high and causes hardship and inconvenience.

6. Resolved to recommend to the Central Land Mortgage Bank the procedure of floating Debentures of 25 years and restrict the period of lending to 20 years, creating thus a margin of 5 years, to cover inevitable defaults in payment and consequent extensions.

7. This Conference is of opinion that compulsory insurance is unnecessary for non-combustible produce pledged with loan and sale societies in respect of loans exceeding Rs. 250 provided there is collateral security given and the borrower takes the risk.

8. This Conference requests the Registrar and the Government to organise societies for the development of Cottage Industries and for the distribution of electricity and allied services.

9. This Conference is of opinion that the bye-laws of the loan and sale societies in the mofussil be so modified as to include all the relevant provisions of the bye-laws of the Provincial Marketing Co-operative Society.

10. This Conference requests the Government to modify the present rules as to giving contracts of public works, so as to give preference to co-operative and labour societies, provided that the tendered rates by

such societies is not more than 5 per cent. in excess of the most favourable rate tendered by others.

11. (a) This Conference is emphatically of opinion that the interest charged by government on old loans issued prior to 1935 is very much excessive and the same should be reduced to the present rate of 4 per cent. without charging any penal interest.

(b) That this resolution be communicated at once to the Committee of Enquiry.

12. This Conference considers that it is unjust and improper to abolish Local Co-operative Unions.

13. This Conference resolves that it is essential to have affiliation to Local Unions for propaganda, supervision and control of all the co-operative institutions including Depressed Class and special types of societies, even Land Mortgage Banks providing different rates of Supervision Fund for different types according to the quality of the work done by them.

14. (a) That in as much as the payment of half the normal rates of fees for the furnishing of encumbrance certificate entails considerable financial strain and hardship to the poor members applying for loans, mortgaging their property, this Conference requests the Government to order that encumbrance certificates be supplied free in the case of mortgage loans from co-operative societies of Rs. 200 and below.

(b) That the building societies be given the same concession as Land Mortgage Banks.

15. The Conference requests the Executive Committee of the Madras Provincial Co-operative Union to examine the present position of the non-official co-operative employees and make suitable recommendation before the end of the co-operative year, with a view to improve the condition of their service with special reference to security of tenure, pay and prospects.

16. This Conference requests the Government that the Executive Officers, Secretaries and Managers of Central Banks and Urban Banks be invested with the powers of the Registrar now delegated only to Officers deputed for duty in non-official co-operative institutions and that Directors of Central Banks and Supervisors may be invested with powers of Sale Officers for speedy disposal of business.

17. This Conference recommends to Central Banks to employ paid propagandists for co-operative education and propaganda.

18. This Conference requests the Government to withdraw the rules recently published regarding construction of buildings by co-operative societies.

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19. This Conference considers it undesirable to pool the Reserve Fund of all societies as contemplated in the resolution on the subject of the Committee of Enquiry. (30×8).

20. This Conference requests the Registrar in deputing officers of the Government for service in the co-operative institutions to consult the institutions concerned.

21. (a) This Conference requests the Co-operative Enquiry Committee to declare that it is not desirable to impose on members of limited liability societies any qualification or restriction with regard to their becoming Directors;

(b) and that it is not proper to deprive them of their right to partake and vote at the General Body Meetings by reason of default committed by them in payment of loans due to the society. (18×4).

MESSAGES.

Messages to the Conference were received from the following people.

- 1 The Registrar of Co-operative Societies, Bengal, Calcutta.
- 2 The Registrar of Co-operative Societies, Trivandrum.
- 3 The Registrar of Co-operative Societies, Burma.
- 4 The Registrar of Co-operative Societies and Director of Rural Development, B.P., Poona.
- 5 The Registrar, Co-operative Societies, Punjab, N.W.F. Province and Delhi.
- 6 The Registrar, Co-operative Societies, C.P. & Berar.
- 7 The Registrar of Co-operative Societies, Assam.
- 8 The Registrar, Co-operative Societies, Ajmer-Merwara.
- 9 The Ag. Director of Co-operation, F. M. S. & S. S.
- 10 The Deputy Governor, Bihar Co-operative Federation, Ltd., Patna.
- 11 The Governor, C. P. & Berar Co-operative Federation, Ltd., Bilaspur, C.P.
- 12 The Hon. Secretary, The British Administered Area Central Co-operative Union, Ltd., Secunderabad.
- 13 The Secretary, The Indore Co-operative Central Association, Ltd., Malgodown Road, Siyaganj, Indore.
- 14 The Manager, The Central Provinces and Berar Provincial Co-operative Bank, Limited, Nagpur.
- 15 The Managing Director, The Bombay Provincial Co-operative Bank, Ltd., Bombay.
- 16 The Secretary, Co-operative Dominion Bank, Ltd., Hyderabad.
- 17 The Secretary, The Vizagapatam Co-operative Stores, Vizagapatam.
- 18 Diwan Bahadur C. V. Venkataramana Iyengar, B.A., B.L., F.R.S.A., Coimbatore.
- 19 Sri M. G. Vasudevaiya, The Salem Bank, Ltd.
- 20 Rao Saheb Laxminathswamy Arasu of South Kanara.

PROCEEDINGS OF THE PROVINCIAL CO-OPERATIVE CONFERENCE

LIST OF DELEGATES TO THE CONFERENCE.

EX-OFFICIO AND NOMINATED MEMBERS.

Rao Bahadur S. V. Narasimha Rao—President of the Conference.
The Hon'ble Mr. V. Ramadas Pantulu.
Sri T. A. Ramalingam Chettiar.
„ V. Venkatasubbaiya.
„ N. Satyanarayana.
„ D. Mahalingam Pillai.
„ K. Bhashyam Ayyangar.
„ V. Viyyanna Pantulu.
„ K. C. Ramakrishnan.
„ K. L. Narasimha Rao.
Rao Bahadur A. Rajabadar Mudaliar.

FRATERNAL DELEGATES.

1. Sir M. G. Deshpande, Chairman, C. P. & Berar Provincial Co-op. Bank.
2. Mr. W. B. Lakhe, Director, do
3. „ G. A. Bhonsle, Manager, do
4. Rao Sahib Udai Singh Bisen, Governor, C. P. & Berar Co-op. Federation.
5. Rao Bahadur N. M. Khare, do
6. Mr. P. L. Gupta, Secretary, do
7. „ P. B. Gole, Chairman, do
8. „ D. V. Rege, I.C.S., Registrar of C.S., Nagpur.
9. „ S. K. Lahiri, Bengal.
10. „ V. M. Thakore, Secretary, Bihar & Orissa Provincial Co-op. Bank, Ltd.
11. „ S. G. Deodhar, Manager, Bombay Provincial Co-op. Bank, Ltd.
12. „ D. P. Dastur, Manager, Sind Provincial Co-op. Bank.
13. „ Mohd. Asghar Ansari, Registrar of Co-op. Societies, Bopal.
14. „ K. Velayudham Pillai, Trivandrum.
15. „ N. S. Rama Iyer, President, Cochin Central Co-op. Institute.
16. „ K. Narayana Menon, Registrar of C.S., Cochin State, Trichur.
17. „ S. P. Andrews Dube, United Provinces.
18. „ I. P. Kariappa, Coorg Co-op. Central Bank, Ltd.
19. „ J. L. Raina, Deputy Registrar of C. S., Kashmir.

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LIST OF DELEGATES TO THE CONFERENCE. *

PROVINCIAL INSTITUTIONS.

Names of Institutions.	Names of Delegates.
1 The Madras Co-op. Central Land Mortgage Bank, Ltd., Madras ...	1 Dewan Bahadur T. Raghaviah 2 Rao Bahadur C. Gopala Menon 3 Sri A. Ramachandra Reddiar
2 The South India Co-op. Insurance Society, Ltd., Madras.	4 Dr. M. Krishnamurthy 5 Prof. S. K. Yegnanarayana Iyer 6 Sri Sankar Javaly 7 „ V. Narasimha Rao 8 „ K. Subba Rao
3 The Triplicane Urban Co-op. Society, Ltd., Madras ...	9 „ T. Balasundara Mudaliar 10 „ T. K. Madbusudana Rao 11 „ A. Balasundara Naicker 12 Dr. P. S. Lokanathan 13 Sri T. G. Ramaswami Iyer
4 The Central Co-op. Printing Works, Ltd., Madras ...	14 Rao Saheb M. J. Venkatakrishna Pillai

2. LANGUAGE FEDERATIONS.

1 The Tamil Nadu Co-operative Federation, Coimbatore ...	15 Sri K. G. Sivaswamy 16 „ Nanjundiah 17 „ K. R. Viswanatha Iyer 18 „ Damodara Reddiyar 19 „ L. C. Krishnamachariar 20 „ V. P. Krishnaswamy Pillai 21 „ W. Markanda Chettiar 22 „ P. S. Nanjiah Gownder 23 „ T. R. Sundaram Pillai 24 Janab Alla Pitchai Sahib
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3. CENTRAL BANKS.

1 Anantapur Dist. Co-operative Central Bank, Ltd. ...	25 Sri G. Kesava Reddy 26 „ Y. Hanumantha Rao
2 Berhampur Co-op. Central Bank, Ltd. ...	27 Rai Bahadur T. Venkatakrishniah

* It is possible that some names are omitted from this list as all delegates who were present did not register themselves.

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Names of Institutions.	Names of Delegates.
3 The Co-operative Central Bank, Ltd., Vellore (N. Arcot) ...	28 Sri K. P. Santosh
4 The Co-operative Central Bank, Ltd., Conjeevaram (Chingleput) ...	29 „ K. Venugopala Mudaliar 30 „ K. R. Viswanatha Iyer
5 Chittoor District Co-operative Central Bank, Ltd. ...	31 „ N. Narayana Reddy 32 „ J. Sampangiramiar
6 Coimbatore District Urban Bank, Ltd. ...	33 Rao Saheb K. M. Chinnarangiiah Gownder 34 Rao Saheb S. N. Ponniah Gownder
7 Cuddapah District Co-operative Central Bank, Ltd. ...	35 Sri V. R. Satyanarayana 36 „ N. Subbaramiah
8 Hospet Co-op. Central Bank, Ltd., (Bellary) ...	37 „ H. M. H. Nanjundiah 38 „ R. Bandey Goud
9 Ramachandrapuram Co-op. Central Bank, Ltd. (E. Godavari.) ...	39 „ Bikkani Venkataratnam Choudari
10 Sree Konaseema Co-op. Central Bank, Ltd., Amalapuram (E. Godavari) ...	40 „ Kala Venkata Rao 41 „ B. N. Sastri 42 „ T. Purushotham
11 Rajahmundry Co-op. Central Bank, Ltd. (E. Godavari) ...	43 „ P. Suryaprakasa Rao
12 Cocanada Co-operative Central Bank (E. Godavari) ...	44 „ G. S. Veerabhadra Rao 45 Rao Saheb K. Sitaramiah 46 Sri K. Chelapati Rao
13 West Godavari District Co-op. Central Bank, Ellore ...	47 „ D. V. Subbaramayya Pantulu 48 „ V. Mrutyamjayadu Pantulu
14 Guntur District Co-operative Central Bank, Ltd. ...	49 „ P. Koteeswara Rao 50 „ M. Anandiah Pantulu
15 South Kanara Central Co-op. Bank, Ltd., Mangalore ...	51 „ M. Shiva Rao 52 „ A. M. Monterio
16 Krishna Co-operative Bank, Ltd., Masulipatam ...	53 „ V. Basavayya Choudry
17 Vizianwada Co-operative Bank, Ltd., Bezwada ...	54 „ P. Venkatasubbiah

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Names of Institutions.			Names of Delegates.	
18	Kurnool Dist. Co-operative Central Bank, Ltd.	... 55	Rao Sahib J. Ramiah Chetty	
		56	Sri V. Ranga Reddi	
19	Madura-Ramnad Central Co-op. Bank, Ltd., Madura	... 57	„ A. Ramachandram Pillai	
		58	„ T. Narayana Pillai	
		59	„ Mathurapuli Gounder	
20	Madras District Co-operative Central Bank, Ltd.	... 60	„ C. Tyagaraja Mudaliar	
		61	„ K. O. Anthoni	
		62	„ M. S. Sabesa Aiyar	
21	Malabar District Co-op. Central Bank, Ltd., Chalapuram	... 63	„ M. M. Kunhirama Menon	
22	Nellore District Co-operative Central Bank, Ltd.	... 64	„ R. Dasaratharama Reddi	
		65	„ D. V. Raghava Reddi	
		66	„ S. Subbarayulu Naidu	
23	Srivilliputtur Co-op. Banking Union, Ltd. (Ramnad)	... 67	Rao Bahadur R. V. Ramasundaram Pillai	
		68	Sri P. S. Kumaraswami Raja	
		69	„ G. Alagiriswami Naidu	
24	The Co-operative Central Bank, Ltd., Tanjore	... 70	„ T. R. Srinivasa Iyengar	
		71	„ T. B. Ratnachalam Iyer	
25	Tinnevely District Co-op. Central Bank, Ltd.	... 72	„ R. V. Chockalingam Pillai	
		73	„ C.M.G. Sundarappa Naidu	
26	Trichinopoly District Co-op. Central Bank, Ltd.	... 74	„ N. A. Vridachala Reddiar	
		75	„ P. Manickam Chettiar	
27	Vizianagaram Co-operative Central Bank, Ltd.	... 76	„ S. R. Vijayaramayya	

4. URBAN BANKS.

Anantapur District.

1	Anantapur District Co-operative Non-official Servants' Co-operative Society, Ltd.	... 84	Sri Adinarayana Rao
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North Arcot District.

2	Tirupattur Town Co-operative Bank, Ltd.	... 85	Sri G. Swami Naidu
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PROCEEDINGS OF THE PROVINCIAL CO-OPERATIVE CONFERENCE

Chingleput District.

Names of Institutions.		Names of Delegates.	
3	Tiruvallur Co-operative Urban Bank	... 86	Sri W. Jeevaratnam Pillai

Chittoor District.

4	Chittoor Co-operative Town Bank, Ltd.	... 87	Sri M. Singarachariar
5	Tirupati Co-operative Town Bank, Ltd.	... 88	„ M. M. Venkatachari

Coimbatore District.

6	Coimbatore Town Co-operative Bank, Ltd.	... 89	Sri Rao Saheb K. Raghavendra Rao
7	Dharapuram Co-op. Urban Bank, Ltd.	... 90	Mr. Janab D. K. Yusuf Mohideen
8	Nilgiris Pub. Servants' Co-operative Society	... 91	Sri M. Padmanabha Nayakar
9	Perundalayur Co-op. Credit Society, Kavandapadi	... 92	„ N. Palaniswamy Gounder
10	Gobichettipalayam Co-operative Urban Bank	... 93	„ V. Rama Ayyangar

E. Godavari District.

11	Ramachandrapuram Co-operative Urban Bank Ltd.,	... 94	Sri Poccunuri Subba Rao
12	Ramachandrapuram Co-operative Credit Society	... 95	„ Nanduri Murti Raju

West Godavari District.

13	Kovvuru Co-op. Credit Society, Ltd.	... 96	Sri Vellala Ramamurty
14	Bhimavaram Co-op. Urban Bank, Ltd.	... 97	„ D. B. Narayanamurty Pantulu

Guntur District.

15	Repalle Co-op. Urban Bank, Ltd.	98	Sri Pasupuleti Sitaramiah
16	Bapatla Co-op. Urban Bank, Ltd.	99	„ V. Vasudeva Rao
17	Guntur District Non-official Subordinates' Co-op. Society, Ltd., Tenali	... 100	„ P. Pattabhi Ramiah
18	Chirala Viraraghavapet Co-op. Credit Society, Chirala	... 101	„ Munupalli Venkateswarlu

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S. Kanara District.

Names of Institutions.	Names of Delegates.
19 Mangalore Co-op. Town Bank, Ltd. ... 102	Sri Ramachandra Ayyar
20 Mangalore Court Hill Co-operative Society ... 103	do

Krishna District.

21 Kistna Dt. Non-official Co-operative Employees' Co-op. Society, Ltd. ... 104	Sri Viswanatha Ramaswamy Sastri
22 Gandhi Co-op. Urban Bank, Ltd. 105	„ G. Sitarama Sarma

Kurnool District.

23 Kurnool Urban Co-operative Credit Bank, Ltd. ... 106	H. M. D. K. Abdul Salam Khan Sahib
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Madura District.

24 Madura Urban Co-op. Bank, Ltd. 107	Dr. E. S. Ramasubbu
25 Kalayambattur Agraharam Co-op. Credit Society ... 108	Sri K. S. Sundaraswamy Iyer

Madras District.

26 Madras Civil Accounts Office Staff Co-op. Bank, Ltd. ... 109	Sri C. K. Vedantadesikacharya
27 Nungambakam Co-op. Bank, Ltd. ... 110	„ P. G. Kuppuswami Iyer
28 Government Telegraph Employees' Co-op. Society ... 111	„ V. Manicka Mudaliar
29 Madras Teachers' Guild Co-op. Society, Ltd. ... 112	„ T. P. Srinivasa Varadan
30 Madras City Co-op. Bank, Ltd. 113	„ S. S. Sankara Mudaliar
31 Madras Survey Office Co-op. Bank, Ltd. ... 114	„ B. C. Narayana Lal
32 Buckingham and Carnatic Mills Co-op. Society ... 115	„ M. Venkateswarlu

Ramnad District.

33 Paramakudy Co-op. Society, Ltd. 116	Sri N. S. Sowmyanarayana Iyengar
34 Manamadura Co-op. Urban Bank, Ltd. ... 117	„ P. N. Sundaram Iyer
35 Bhupathiraja Co-op. Credit Bank, Ltd. ... 118	„ P. S. Subba Raja
36 Karaikudi Co-op. Urban Bank, Ltd. ... 119	„ N. S. Venkatarama Iyer

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Salem District.

Names of Institutions.	Names of Delegates.
37 Shevapet Co-op. Bank, Ltd. ... 120	Sri S. C. Venkatappa Chettiar
38 Salem Urban Co-op. Society, Ltd. 121	„ N. Krishniah Chettiar
39 Kaveripatnam Co-op. Town Bank, Ltd. ... 122	„ P. N. Kuppuswami Naidu
40 Rasipuram Town Co-op. Society, Ltd. ... 123	„ V. Muthiyalsamy Naidu
41 Krishnagiri Urban Co-op. Credit Society ... 124	„ K. S. Chengalvaraya Iyer

Tanjore District.

42 Pattukottai Urban Bank, Ltd. 125	Sri T. N. Somanatha Rao
43 Ambal Co-op. Credit Society... 126	„ V. Dandapani Pillai

Tinnevelly District.

44 Srivaikuntam Co-op. Bank, Ltd. 127	Sri S. P. Thirumalaiappa Mudaliar
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Trichinopoly District.

45 Karur Town Co-op. Bank, Ltd., 128	Sri P. Ranganatha Rao
46 Vangal Co-op. Credit Society... 129	„ A. Janakiram Naidu

Vizagapatam District.

47 Salur Town Co-op. Bank, Ltd. 130	Sri G. Sanyasi Row
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6. UNIONS.

Anantapur District.

1 Hindupur Taluk Local Co-op. Union ... 131	Sri L. Gangadhra Sastry
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6 North Arcot District.

2 Timiri Local Co-op. Union ... 132	Sri K. S. Rajagopal Mndaliar
3 Tiruvannamalai Co-op. Union ... 133	Rao Saheb M. S. Seshachalam Iyer
4 Tiruvannamalai Labour Union... 134	Sri B. S. Srinivasagopala Iyengar
5 Sambuvarayanallur Co-op. Union 135	„ M. Sambaturaju Nainar
6 Tinnanore Co-op. Union ... 136	„ V. Subbiah Naidu

Chingleput District.

7 Ponneri Co-op. Union ... 137	Sri S. Ramachandra Rao
8 Nagalapuram Co-op. Union ... 138	„ P. Chinnaswamy Reddiar

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Coimbatore District.

Names of Institutions.	Names of Delegates.
9 Erode Local Co-op. Union ... 139	Sri S. K. Chenniappa Goundar

East Godavari District.

10 Payakaraopet Local Co-op. Union 140	Sri M. Maduramratha Rao
11 Ramachandrapuram Co-op. Union 141	„ B. V. Krishna Rao
12 Palivela Local Co-op. Union ... 142	„ A. Suryanarayanamurty
13 Kotipalli Local Co-op. Union ... 143	„ G. Satyanarayana
14 Alamuru Local Co-op. Union ... 144	„ Dasari Ammanna
15 Tapeswaram Local Co-op. Union 145	„ Mutyala Sitaramayya

West Godavari District.

16 Bhimavaram Local Co-op. Union 146	Sri B. Ramamurti Raju
17 Undi Local Co-op. Union ... 147	„ Mudundi Lakshmi Narasimharaju

Guntur District.

18 Ongole Local Co-op. Union ... 148	Sri L. Ragaviah
19 Repalle Local Co-op. Union ... 149	Dr. K. Lakshmana Rao

South Kanara District.

20 Kasargod Local Co-op. Union ... 150	Sri B. Narayana Bhat
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Krishna District.

21 Nuzvid Local Co-op. Union ... 151	Dr. P. Ramachandra Rao
22 Bezvada Local Co-op. Union ... 152	Sri N. Papiiah Chowdry
23 Vuyyur Local Co-op. Union ... 153	„ G. Ramachandriah

Kurnool District.

24 Kurnool Local Co-op. Union ... 154	H.M.D. Dawood Khan Sahib
25 Chagalamurry Local Co-op. Union 155	Sri L. Hanumantha Reddi
26 Peapally Local Co-op. Union ... 156	„ B. P. Tirumala Naidu

Madura District.

27 Palni Co op. Union ... 157	Sri K. Arunachala Gounder
28 Melur Co-op. Union ... 158	„ P. V. Vellandy Ambalam
29 Madura Co-op. Dist. Audit Union 159	„ V. Chinnikrishna Naidu

Nellore District.

30 Kavali Co-op. Sup. Union ... 160	Sri V. Sundaresan
31 Muthukur Co-op. Union ... 161	„ D. V. Raghavareddi
32 Kovvur Co-op Sup Union ... 162	„ M. Dasaradharami Reddi
33 South Pennar Co-op. Union ... 163	„ P. Venkatasubba Reddi
34 Virur Co-op Union ... 164	„ M. Subba Rao
35 Indukurpet Co op. Union ... 165	„ Devireddy Rajarami Reddi

PROCEEDINGS OF THE PROVINCIAL CO-OPERATIVE CONFERENCE

Nilgiris District.

Names of Institutions.	Names of Delegates.
36 Kotagiri Co-op. Union ... 166	Sri K. Belli Gowder

Ramnad District.

37 Kalavanaickenpatty Co-op. Union. 167	Sri V. Ayyappa Naidu
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Salem District.

38 Salem Co op. Union ... 168	Sri N.V. Krishniah Chettiar
39 Tholasampatti Co-op. Union ... 169	„ T. C. Krishnaswamy Iyer
40 Rasipuram Co-op. Union ... 170	„ A. Ramaswami Mudaliar
41 Dharmapuri Co-op. Union ...	„ K. S. Lakshman Rao

Tanjore District.

42 Tirukattupalli Co-op. Union ... 171	Sri N. Kalyanarama Iyer
43 Tirutturaipundi Co-op. Union ... 172	Rao Bahadur N. R. Samiappa Mudaliar

Trichinopoly District.

44 Kulitalai Co-op. Union ... 173	Sri T. S. Srinivasa Rao
45 Lalgudi Co-op. Union ... 174	Rao Saheb Sri L. N. Paramasivam Pillai
46 Chinnadharapuram Co-op. Union. 175	Sri B. Velayuda Gounder

Vizagapatam District.

47 Narasapatnam Co-op. Union ... 176	Sri D. L. Narasimha Raju
48 Vizianagaram Co-op. Union ... 177	„ G. Appala Naidu
49 Salur Local Co-op. Union ... 178	„ S. Suryanarayana Rao
50 Gajapathinagaram Co-op. Union. 179	„ D. Parvatalu Pantulu
51 Anakapalli Co-op. Union ... 180	„ P. Sreeramulu Naidu
52 Vizagapatam Local Co op. Union. 181	„ M. A. Reddi

NON-CREDIT SOCIETIES.

1 London Mission High School Students' Co-op. Stores, Ltd., Gooty ... 182	Sri V. Koprachar
2 Nallampatti Co-op. Building Society, Ltd. ... 183	„ S. Srinivasa Aiyar
3 Erode House Mortgage Bank, Ltd. ... 184	„ E. S. Ganapathi Aiyar
4 Coimbatore Co-op. Milk Supply Union, Ltd. ... 185	„ M. S. Palaniappa Mudaliar
5 Tapeswaram Co-op. Crop and Loan Society, Ltd. ... 186	„ Ch. Vireswara Rao
6 Puttur Agr. Co-op. Wholesale Society, Ltd. ... 187	„ M. Shiva Rao

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Names of Institutions.		Names of Delegates.	
7	Kurnool Co-op. House Building Society, Ltd. ...	188	Sri M. Hanumantha Rao
8	Dindigul Co-op. Building Society. ...	189	„ G. Srinivasa Ayyar
9	Tirupathi Co-op. Stores, Ltd. ...	190	„ P. K. Vijayaraghavacharya
10	Tirupathi East Co-op. House Building Society ...	191	Sri P. Radhapati
11	Cuddapah Loan and Sale Society. ...	192	„ R. Venkataramiah
12	Nellore Co-op. Milk Supply Union ...	193	„ K. Krishna Rao
13	Nellore Co-op. Building Society. ...	194	„ M. S. Narasimha Rao
14	Madras City Co-operative Building Society ...	195	„ G. Sriram Babu Naidu
15	Kandapillaichavadi Cum Nungambakkam Co-op. Building Society, Ltd. ...	196	„ N. Visvanatha Iyer
16	Madras Co-op. Milk Supply Union, Ltd. ...	197	Rao Bahadur Sri K. Sambasiva Chettiar
17	Salem Co-operative Building Society Ltd. ...	198	Sri P. S. Ranganatha Iyer
18	Mypad Loan and Sale Society ...	199	„ G. Venkatasubbaiya
19	Anakapalle Co-operative Building Society ...	200	„ Vadlamani Sreeramulu
20	Narasapatnam Co-op. Building Society ...	201	„ D. Rama Rao
21	Anakapalle Co-op. Loan and Sale Society ...	202	„ B. Achannaidu
22	Krishnagiri High School Students' Co-op. Stores, Ltd. ...	203	„ M. Shanmugam
23	Karur Co-op. Stores, Ltd. ...	204	„ B. K. Vembu Iyer

LAND MORTGAGE BANKS

1	Tiruvannamalai Co-op. L.M.B. ...	205	Sri T. S. Muthukumaraswami Muduliar
2	Ramachandrapuram Co-op. L.M.B. ...	206	„ Ch. Venkataramiah
3	Bhimavaram Co-op. Land M.B. ...	207	„ Dr. P. Satyanarayana Sarma
4	Repalle Co-op. L.M.B. ...	208	„ G. Vijayaramiah
5	Nellore Co-op. L.M.B. ...	209	„ Rao Bahadur Sri O. Viswanatha Rao
6	Cocanada Co-op L.M.B. ...	210	„ M. Venkatarao.
7	Amalapuram Co-op. L.M.B. ...	211	„ K. Venkataratnam
8	Conjeevaram Co-op L.M.B. ...	212	Rao Bahadur Sri C. Sambasiva Chettiar
9	Utthamapalayam Co-op. L.M.B. ...	213	Sri V. V. Somasundaram
	Razole Co-op. L.M.B. ...	214	„ V. Ramamurti Pantulu

PROCEEDINGS OF THE PROVINCIAL CO-OPERATIVE CONFERENCE

Donation List.

S. No.	Names of Donors.	Amount. Rs.
1	The Kandapillaichavadi Cum Nungambakam Co-op. Building Society, Nungambakam ...	5
2	The South Kanara Co-operative Central Bank Ltd., Mangalore ...	5
3	The Co-operative Central Bank Ltd., Vizianagaram ...	10
4	The Kurnool House Building Co-operative Society, Kurnool ...	3
5	The Co-operative Building Society Ltd., Dindigul ...	5
6	The Madras Civil Accounts Office Staff Co-operative Bank, Ltd., Madras ...	3
7	The Srivillipattur Co-operative Banking Union, Ltd., Srivillipattur ...	10
8	The Kurnool Urban Co-operative Credit Bank, Ltd., Kurnool ...	10
9	The Bodinayakanur Co-operative Urban Bank, Ltd., Bodinayakanur ...	5
10	The Co-operative Central Bank Ltd., Vellore ...	20
11	The Chittoor Dist. Co-operative Central Bank, Ltd., Chittoor ...	10
12	The Razole Land Mortgage Bank, Ltd., Razole ...	10
13	The Madanapalli Co-operative Town Bank, Ltd., Madanapalli ...	5
14	The South Pennar Co-operative Union, Ltd., Nellore ...	3
15	The Kurnool Dist. Co-operative Central Bank, Ltd., Kurnool ...	10
16	The Sivaganga Co-operative Urban Bank, Ltd., Sivaganga ...	5
17	The Nellore Dist. C. C. Bank, Ltd., Nellore ...	10
18	The Madras Survey Office Co-operative Bank, Ltd., Chepauk, Madras ...	5
19	The Madura Ramanad Co-operative Central Bank, Ltd., Madura ...	10
20	The Vengal Co-operative Credit Society, Vengal ...	2
21	The Berhampore Co-operative Central Bank, Ltd., Berhampore ...	10
22	The Madras Co-operative Central Land Mortgage Bank, Ltd., Mount Road, Madras ...	10
23	The Madras City Co-operative Bank, Ltd., Vepery, Madras ...	5
	Carried over ...	171

THE MADRAS JOURNAL OF CO-OPERATION

S. No.	Name of Donars.	Amount.
		Rs.
	Brought forward	... 171
24	The West Godavari C. C. Bank, Ltd., Ellore	... 20
25	The Co-operative Urban Bank, Ltd, Pattukottai.	5
26	The Guntur Dist. C. C. Bank, Ltd., Tenali	... 5
27	Sree Kovaseema C. C. Bank, Ltd., Amalapuram.	25
28	The Krishnagiri Board High School Students' Co-operative Stores, Ltd., Krishnagiri	... 2
29	The Erode Co-operative House Mortgage Bank, Ltd., Erode	... 2
30	The Madras Dist. C. C. Bank, Ltd., Madras	... 5
31	The Little Conjeevaram Urban Bank, Ltd., Little Conjeevaram	... 5
32	The Madras Provincial Co-operative Marketing Society, Ltd., Madras	... 10
33	The Srivaikuntam Co-operative Bank, Ltd., Srivaikuntam	... 5
34	The Ramachandrapuram Co-operative Central Bank, Ltd., Ramachandrapuram	... 10
35	The Malabar Dist. Co-operative Central Bank Ltd., Challapuram	... 5
36	The Salem Dist. Urban Bank Ltd., Salem	... 15
	Total	... 285

THE CO-OPERATORS' BOOK DEPOT

9, Bakehouse Lane, Fort, Bombay.

NEW BOOKS.

	Rs. A. P.
1 Rural Finance and Co-operation—Strickland	... 4 6 0
2 Co-operation for Economically Undeveloped Countries	... 2 4 0
3 Co-operation At Home and Abroad—Fay (Vol. I)	... 11 4 0
4 Co-operation At Home and Abroad—Fay (Vol. II)	... 13 8 0
5 Denmark—the Co-operative Way—Howe	... 7 14 0
6 Co-operatives in America—their past, present and future—Cowling	... 9 6 0
7 Co-operation—an American Way—Daniels	... 10 8 0
8 Co-operative Life and Business—Bunn	... 3 8 0
9 Report on Systems on Agricultural Credit and Insurance.	... 1 14 0
10 Practical Banking—Evitt	... 3 12 0
11 Studies in Practical Banking—Jones	... 5 10 0
12 State Banks for India—Dr. Qureshi	... 9 6 0
13 Modern Banking—Sayers	... 9 6 0
14 Balance Sheets—Analysed, explained and classified—Caner...	... 5 10 0
15 Technique and Principles of Auditing—Binnie	... 11 4 0
16 Made in England—Hartley, (describing the Villages Industries in England)	... 11 4 0
17 The Farmers' Glory—Street (describing the English Country Life.)	... 2 10 0
18 Hand Weaving To-day—Traditions and changes	... 3 12 0
19 Fields of work for women—Leuck	... 7 14 0
20 Adult Education—Hewitt	... 5 10 0
21 A Policy for British Agriculture—Lord Addison	... 5 10 0
22 The Machinery of Socialist Planning—G. D. H. Cole	... 1 14 0
23 Industrial Enterprise in India—N. Das	... 7 0 0
24 Industrial Evolution in recent Times—Dr. Gadgil	... 4 8 0
25 What is Wrong with Indian Economic Life—V.K.R.V. Rao.	... 1 0 0
26 Problems and Practice of Economic Planning—Burrows	... 7 14 0

XXIII Madras Provincial Co-operative Conference.

STATEMENT OF INCOME AND EXPENDITURE.

Income.		Rs.	A.	P.
1. Delegation fee	... ..	502	0	0
2. Boarding and Lodging	... ..	85	8	0
3. Donations	... ..	285	0	0
Total	...	872	8	0

Expenditure.		Rs.	A.	P.
1. Boarding and Lodging	... ..	487	7	4
2. Stationery	... ..	79	2	6
3. Contingencies	... ..	35	2	6
4. Establishment	... ..	59	5	8
5. Paper and Printing Charges	... ..	66	12	6
6. Postage	... ..	44	15	9
7. Furniture hire & Pandal arrangements	... ..	244	8	0
8. Lighting charges	... ..	64	8	0
9. Rent for premises	... ..	81	12	6
10. Miscellaneous	... ..	285	2	0
Total	...	1,448	12	9

Board of Management of the P.C.U.

*Proceedings of the meeting of the Board of Management held on
Saturday the 28th October 1939 at 9.30 a.m. in the premises
of the Madras Provincial Co-operative Bank,
Mylapore Branch, Madras.*

Present :—(1) The Hon'ble Mr. V. Ramadas Pantulu, President and
Chairman of the Meeting.

2 Sri T.A. Ramalingam Chettiar.	23 Sri G. M. Gupta.
3 Dr. P. Gurumurti.	24 „ L. Gangadhara Sastri.
4 Sri N. Satyanarayana.	25 Rao Sahib M. S. Seshachalam Iyer.
5 „ D. Mahalingam Pillai.	26 Sri K. Venugopala Mudaliar.
6 „ K. Bhashyam Ayyangar.	27 „ G. Satyanarayana.
7 „ V. Venkatachalam.	28 „ G. Simbachalam Pantulu.
8 Rao Sahib M. J. Venkata- krishna Pillai.	29 „ V. Basavayya Chowdry.
9 Rao Bahadur C. Tadulinga Mudaliar.	30 „ D. Narapu Reddi.
10 Sri K. G. Sivaswamy	31 „ D. V. Raghava Reddy,
11 „ P. S. Kumaraswami Raja.	32 „ K. Belli Gowder.
12 „ P. Allapichai.	33 „ S. Krishnaswamy Iyer.
13 „ B. N. Sastry.	34 „ B. Narayana Bhat
14 „ K. Narasimhamurti.	35 „ P. S. Nanjaya.
15 „ R. Bindey Gowd.	36 Rao Bahadur N.R. Samiappa Mudaliar.
16 „ M. M. Kunhiram Menon.	37 Sri P. Manickam Chettiar.
17 Mr. Mir Husson Ally Sahib.	38 „ I. Satyanarayana.
18 Rao Sahib K. Raghavendra Rao	39 Rao Bahadur S. V. Narasimha Rao.
19 Sri V. Chinnikrishna Naidu.	40 Prof. K. C. Ramakrishnan.
20 „ C. Tyagaraja Mudaliar.	41 Sri V. Viyyanna Pantulu.
21 „ S. Venkatarao.	
22 „ G. Srirambabu Naidu.	

1 Consideration of the Budget for the year 1939—40.

“ Resolved that the Budget for the year be passed with the
following modification :

City Propaganda: This item be raised to Rs. 300 from Rs 150.”

2 Consideration of the Administration Report and Audit Review.

“ After some discussion, it was resolved that the report be
passed and the same be presented to the General Body.”

BOARD OF MANAGEMENT OF THE P.C.U.

3 With reference to a resolution on the fixing of the date of
meeting of the General Body of the P.C.U. the President gave an
assurance that the date will be intimated to the members of the Board if
fixed by the Executive Committee sufficiently in advance.

4 The following resolutions of which notice had been given by Mr.
C. Tyagaraja Mudaliar, Hon. Secretary of the Chintadripet Co-operative
Bank, were carried :—

- “ Resolved that the annual report of the Union be circulated to
the members at least 14 days in advance of the meeting.”
- “ Resolved that the names of the members of the Board of
Management be printed in the Annual Report.”
- “ Resolved that the proceedings of the Executive Committee
and of any Sub-Committee appointed thereof be circulated
to the members of the Board of Management immediately
after each such meeting for information, and all matters
requiring sanction of the Board be placed at the meeting of
the Board for ratification.”
- “ Resolved that seven days notice be given for a meeting of the
Executive or Board of Management and one month in case
of General Body meeting.”

(Sd.) V. RAMADAS PANTULU,
President.

THE MADRAS AGRICULTURAL JOURNAL.

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Lawley Road P. O. Coimbatore.

AUDIT REVIEW
BY
Sri M. G. Padmanabha Mudaliar Ayl., M. A.,
Deputy Registrar of Co-operative Societies, Madras,
ON THE ACCOUNTS OF THE
Madras Provincial Co-operative Union, No. 1130.
For the year ending 30th June 1939.

The accounts of the Madras Provincial Co-operative Union for the year 1938-39 as audited by Sri A. Ramaswami, Inspector of Co-operative Societies, Madras, are passed. The following statements as furnished by the auditor are appended.

II. Membership:—The number of members on rolls fell from 426 at the beginning of the year to 402 at the end of the year. The classification of members is as shown below:—

Name of Institution.	As on 30-6-38.	As on 30-6-39.
1. Provincial Institutions	4	5
2. Central Banks	31	31
3. Language Federations	2	2
4. District Federations	1	0
5. Audit Unions	3	1
6. Urban Banks	86	87
7. Land Mortgage Banks	18	18
8. Non-Credit Societies	33	33
9. Local Supervising Unions	223	200
10. Training Institutes	5	5
11. Honorary Members	20	20
	<u>426</u>	<u>402</u>

III. Funds:—The funds of the Union are composed mainly of:—

(1) Contributions from member societies; (2) Subscription for the Madras Journal of Co-operation and (3) Subsidies. The Demand, Collection and Balance statements for 1 and 2 are as given below:—

	Demand.		Collection.		Balance.	
	Arrears.	Current.	Arrears.	Current.	Arrears.	Current.
1. Contribution	Rs. 967 0	Rs. 3,380 0 0	Rs. 180 0	Rs. 2,169 0 0	Rs. 787	Rs. 1,211 0
2. Subscriptions	11 3	2,800 15 4	11 3	2,732 7 4	...	68 8

AUDIT REVIEW

3. Subsidies:—No voluntary contributions were received during the year. But the receipts under subsidies amounted to Rs. 32,136 as detailed below:—

Purpose.	From whom received	Amount. Rs.
1. Panchayatdars' training classes	... Government	22,136*
"	... M. P. C. B.	5,000
2. General Propaganda	... "	5,000
		<u>32,136</u>

1. Panchayatdars' Training Classes:—The unspent balance at the beginning of the year was Rs. 5,936-13-2 and the subsidies received during the year amounted to Rs. 27,136. Out of the total sum of Rupees 33,072-13-2, the Union spent Rs. 1,604-0-6 towards travelling allowance, postage, printing of syllabus, posters, stationery, railway freight, etc., and advanced Rs. 15,131-14-0 to the District Centres, leaving an unspent balance of Rs. 16,336-14-8 at the end of the year.

2. Library and Reading Room:—New books worth Rs. 158-9-3 were added to the library. The upkeep expenses of the reading room amounted to Rs. 124.

3. Activities of the Union:—The Union continued to publish the Madras Journal of Co-operation in English and carry on the manufacture and sale of magic lanterns.

(a) The Madras Journal of Co-operation:—The cost of publishing the Journal during the year amounted to Rs. 3,081-2-3 against which subscription, sales and appropriation from the membership contributions amounting to Rs. 4,404-4-4 were realised. The Union earned a gross income of Rs. 1,329-9-1, under this head.

(b) Magic Lanterns and Slides:—The Union had a stock worth Rs. 813-4-0 at the beginning of the year. During the year lanterns and slides were manufactured at a cost of Rs. 5,712-15-2. Against these sales were effected to the extent of Rs. 6,498-6-6, leaving Rs. 795-11-0 worth of stock at the end of the year. The transactions resulted in a gross income of Rs. 767-14-4.

(c) Publications:—The Union did not take up any new publication or the reprint of the old ones. The amendment slips were printed at a cost of Rs. 22-4-0 and the income realised by the sale of publications amounted to Rs. 107-13-9. There was a gross income of Rs. 15-3-10 under this head.

* This includes a sum of Rs. 572-6-5 being the surplus in the Institutes adjusted to Panchayatdars' Training Classes account as that was deducted in the Government grant due for the Panchayatdars' Training Classes.

Miscellaneous—

Propaganda :—The members of the Board continued to do co-operative propaganda both in the moffusil and in the City. It has also financed the introduction of spinning as a cottage industry in the women's societies in the City.

Meetings :—A general body meeting was held on 29-10-38 to consider the adoption of the annual report and the audit review for the year 1937-38. The Board of Management met once and the Executive Committee four times in the year.

Grants and subsidies given by the Union :—A sum of Rs. 2,570 was distributed as shown below :—

Name of Institution.	Purpose.	Amount Rs.
1. Tamil Nadu Co-operative Federation	Publication of the journal "Kootturavu"	1,000
2. Andhra Sahakara Sammelanam...	"Andhra Sahakara Patrika"	1,000
3. Malabar Dt. Co-op. Central Bank	"Paraspara Sahayee"	225
4. S. Kanara Dt. C. C. Bank	"Kannada Sahakaree"	125
5. Devadar Malabar Reconstruction Trust	Training of rural guides	100
6. Madras Provincial Union of Panchayats	Co-operative propaganda	120
Total Rs.		2,570

Rural Uplift Classes :—During the year under review the Union opened rural uplift classes in two of the districts, Chittoor and Cuddapah and made a grant of Rs. 1,000 to each of them.

V. GOVINDAN NAIR,
For Deputy Registrar
6-10-39.

International Co-operators' Day Celebration.

The International Co-operators' Day was celebrated on the 4th evening of this month at the premises of the Servants of India Society, Royapettah, under the auspices of the Madras Provincial Co-operative Union. Dr. B. Pattabhi Sitharamayya presided on the occasion.

After tea, Sir T. Vijayaraghavachariar, Chairman of the Co-operative Inquiry Committee, said he wished to correct the statement that there was no room for officials in the co-operative movement. He felt that there was room for both officials and non-officials, provided each had the necessary amount of adjustability. In India the movement was one of rural social reform. Rural reform and betterment required the help of non-officials with a missionary spirit. Non-officials would bring the necessary motive power and the district officials connected with the co-operative movement should render assistance by affording proper facilities, should give advice when sought for and should stand aside when they ought to. Proceeding, he said, that one of the resolutions agreed to by the Co-operative Committee was that the work of co-operative societies should not be confined to any one particular sphere—either marketing or credit—they should have multi-purpose societies. In honest English it meant that village societies should deal with all aspects of the life of villagers. The ideal set by the Madras Government was that they should try their best to bring about a new re-orientation of the co-operative movement so as to make it an agency for rural reform and rural betterment. The other ideal of the Co-operative Enquiry Committee, the speaker said, was that there should be a co-operative society in at least every large village.

Rao Bahadur M. Giriappa, Joint Registrar of Co-operative Societies, who recently visited Japan and made a study of the co-operative movement in that country, was the next speaker. He observed that we in India had not done much in the matter of providing cheap credit to the really poor people. Poor people, especially women, pledged their sarees with Marwaris and were not able to shake off those debts. Why should we not run some co-operative societies more or less on the lines of the pawn-shops run in Japan, where a number of these shops joined together and employed a man to go round and collect the dues? This was opposed to the practice of the Marwari who was content to allow the debt to continue and go on fetching interest. We had also to develop marketing on a large scale in this country; and subsidiary occupations had to be provided. But for all this growth it was most essential that there should be loyalty among members.

Mr. L. N. Govindarajan, Professor, Loyola College, who next spoke, said that the co-operative movement had some achievement to its credit in that the rate of interest in rural areas, owing to competition, had come down. The movement, in order that it might achieve its maximum possibilities, should be supplemented by a policy of agricultural

improvement. Though, ultimately, the movement would have to be controlled by non-officials, for some time to come, the presence of officials was necessary, as it would ensure the confidence of the public.

The Hon. Mr. V. Ramadas Pantulu, next moved the following resolution:

"This assembly of co-operators re-affirms the conviction that the co-operative system of economy and social ideals represents the future basis of civilisation and the surest guarantee of peace, and calls upon all co-operative organisations, national and international, immediately to formulate the demands of co-operators and employ their forces as citizens, with all the moral and economic influence they possess, in the defence of freedom and the re-establishment of justice and the full recognition of human rights and the restoration of peace." The resolution was passed unanimously.

Dr. B. Pattabhi Sitaramayya, winding up the proceedings, said that, in the West, co-operation started as a reaction against the tyranny of competition which came into existence in the wake of the industrial revolution. The ideal of "each for all and all for each" was not new to India, but was embedded in the very structure of the ancient Indian social system and philosophy.

One reason why the co-operative movement had not taken root in India was because it did not make use of the indigenous genius of the country, but was imposed as an extraneous thing. There was a certain amount of distrust between officials and non-officials, which should not continue.

Marxian socialism was also, added Dr. Sitaramayya, a reaction against the industrialism of the West. The position in India was a difficult one, politically as well as economically, because they were in a transitional stage. But they need not grow pessimistic on that account. In spite of difficulties, the co-operative movement had made marvellous progress. The true solution both for India and the world would be achieved only if competitive civilisation came to an end, and they substituted, in its place, a co-operative commonwealth, in which each nation would develop on to its natural lines.

In conclusion, Dr. Sitaramayya said the co-operative movement stood for non-violence. So long as violence held sway, competitive civilisation would exist, and force would be the arbiter of international relations. Therefore, sooner or later, violence should be superseded by non-violence, and the steering wheel, which had brought ruin, must be replaced by the spinning wheel.

Mr. S. K. Yegnanarayana Ayyar proposed a vote of thanks.

News and Notes.

On the occasion of the annual general body meeting of the Conjeevaram Co-operative Bank, held on the 15th of October last, when about 500 representatives of societies and individual share-holders were present, the Agricultural, Public Health and Veterinary Departments arranged an exhibition of improved implements, seeds, etc., for the benefit of the co-operators who had gathered there. That evening the Chandran Co-operative Party put on boards the Tamil co-operative play "Sathyama", the performance being arranged by the Central Bank. It was attended by about a thousand people and was a great success.

Sir T. Vijayaraghavachariar, Chairman of the Committee on Co-operation, and Mr. S. A. Venkataraman, Registrar of Co-operative Societies, attended the meeting of the Board of Management of the Conjeevaram Co-operative Central Bank held on 1-11-1939 and discussed with Dewan Bahadur K. Deivasikhamani Mudaliar and other members several problems confronting the Bank. The Board finally resolved to work a special scheme of rectification. At that meeting Messrs. K. Venugopala Mudaliar and K. R. Viswanatha Aiyar were elected respectively the President and Vice-President of the Bank.

At the instance of Dewan Bahadur K. Deivasikhamani Mudaliar, who organised non-official famine relief in several centres in Chingleput District in September and October last, co-operative societies in the affected taluks which had the Common Good Fund, spent it in giving doles of rice and ragi or cooked food to the needy people. Such relief was given at Uttiramerur and other villages. We congratulate the co-operators of those villages on manifesting the real spirit of co-operation in this excellent manner.

The Bombay Provincial Co-operative Bank has 30 branches of which there are 8 each in the districts of Satara and West Khandesh, 3 each in Thana, Nasik and Ahmednagar, 2 in Panchmahals and 1 each in Ahmedabad, Poona and Sholapur. It is thus functioning both as a provincial and district bank, unlike our Provincial Bank. It held on 30-6-1939 as deposits from co-operative societies and individuals a sum of Rs. 183.72 lakhs. It had let out to co-operative societies and its own individual members as loans, cash credits, overdrafts, etc., Rs. 98.65 lakhs, of which as much as Rs. 22 lakhs was due from societies under liquidation. Of this amount Rs. 5.7 lakhs was considered doubtful but it was fully provided against. On account of a rise in the price of Jaggery, repayments from the Deccan Canal area were better than for several years past. The Bank worked in 1938-39 at a net profit of Rs. 1,09,725, from which a sum of Rs. 52,853 was carried to the doubtful debts reserve to bring it up to Rs. 5.7 lakhs. During the year, Sir Chunilal V. Mehta who had been the Bank's Chairman from 1929 resigned for personal reasons and Mr. R. G. Saraiya was elected in his place.

THE MADRAS JOURNAL OF CO-OPERATION

In connection with the training classes for panchayatdars and members of societies held at Chellapalli on the 30th of September last a propaganda public meeting was held under the presidentship of Sri Rajah Yarlagadda Ramakrishna Prasadu Bahadur (B.A. Hons.). The various aspects of co-operation were explained to the large gathering of villagers by the presidents of the Krishna Co-operative Central Bank and the Devarakota Co-operative Union, the head master of the local High School and the Agricultural Demonstrator.

We are glad to see that Rao Saheb A. Sethurama Aiyar of Nidamangalam one of our oldest co-operators, continues to be the Secretary of the Tanjore District Co-operative Manure Society and also of the Nidamangalam Loan and Sale Society. During the last co-operative year the former prepared and supplied bone meal to its members of the value of nearly Rs. 800 and sold green manure seed of over Rs. 300. It also supplied cotton and paddy seed. The total value of stock sold was Rs. 4,243. The Loan and Sale Society issued loans amounting to Rs. 1,44,855 and worked at a small profit of Rs. 240.

Declaring open a Co-operative Milk Supply Union at Mambalam on 2nd October last, Mr. S. Srinivasa Iyengar, the well known lawyer of Madras, stressed the importance of the right co-operative spirit and the need for milkmen maintaining integrity and a high standard in their trade. He felt that defective man power and lack of co-operative spirit would be an impediment to the virulent growth of co-operative movement and if unions such as the one inaugurated were to flourish, loyalty, a sense of responsibility in its members and maintenance of high business standards were essential factors.

Mr. V. N. Kudva, I.C.S., Collector of South Arcot, performed recently the pleasant function of declaring open the new premises of the Co-operative Industrial Improvement Society, Ltd., at Manjakuppam, Cuddalore. While doing so he emphasised the importance of developing cottage industries in an agricultural country like ours where the peasants have no subsidiary source of income to supplement their uncertain earnings.

A scheme for supply of milk at very cheap rates to ex-addicts of drink is under the consideration of the Bihar Government and will be first tried in the Prohibition area of Ranchi and then extended to all Prohibition areas in Bihar. According to the scheme, milk will be supplied to addicts at the rate of one anna per seer, the difference between the actual cost and this rate being borne by the Government. This will form part of Prohibition propaganda.

The 26th Mysore Provincial Co-operative Conference was held on the 19th October last in the Co-operators' Home, Mysore. Mr. K.

NEWS AND NOTES

V. Anantharaman, Second Member of Council, presided over the occasion. While doing so he observed: "Co-operation stands for universal brotherhood, justice, liberty, equality and peaceful association of the whole human family. It knows no frontiers, no limitations of colour, race or creed. Its great mission is to improve humanity in general and enable people to lead a fuller and nobler life. A development of the ideals of co-operation in all the walks of life among the nations of the world is the only solution to prevent such destructive wars as the one that is going on in the West now, and to pave the way for the realisation of the Co-operative Common Wealth of Nations."

At the Cuddapah Dt. Officers' Conference held on the 29th of September 1939 at Cuddapah with Mr. T. Sivasankar, I.C.S., in the chair, it was resolved to request the President of the District Board to maintain a few stud-bulls and he-buffaloes in important centres of the district. It was also resolved to request the Deputy Registrar of Co-operative Societies, Cuddapah, to distribute eggs of Leg-horn and Rhode Island species through the agency of co-operative societies. It was also agreed to address Government to sanction Rs. 300 for the construction and demonstration of silage pits in selected areas.

In the year 1938-39 there was an increase of co-operative societies from 518 to 602 in Salem District. This, the annual report of the Salem District Urban Bank says, is due to the introduction of Prohibition and the passing of the Debt Relief Act. There was a large demand for the formation of co-operative credit societies in areas where they did not exist before, because the private money-lenders were reluctant to advance fresh credit to the ryots there. With a view to furthering ameliorative work in the wake of Prohibition, a District Special Development Fund was started for propaganda for rural uplift in villages. The working capital of the Bank rose from 29 lakhs to 36 lakhs and the increased transactions resulted in a net profit of Rs. 20,705-7-0. It is said that the percentage of collections improved and overdues fell appreciable in spite of the bad agricultural season experienced last year.

The Hon'ble Mr. V. V. Giri had the pleasure of opening on 21st October last, the Chittoor Industrial Museum. While doing so he expressed satisfaction that the idea of industrial museum had taken definite shape throughout the Province. He observed that the first step to start the industries on right lines would be to find marketing facilities for the goods manufactured and suggested that warehouses should also be attached to the museums, affording storage facilities.

At the Vizagapatam District periodical conference held recently at Vizagapatam it was resolved to observe "The Village Improvement Week"

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simultaneously in one village for every taluk, the last day of the week synchronising with the Pongal Day. A committee was constituted to draw up a detailed programme. The main purpose of the celebration was to make people devote one week in the cause of the betterment of the village. The scheme was based on the Surat scheme for holding the Village Improvement week once in a year.

The Conference also accepted the suggestion made by the Collector that it would be better if provision stores were opened in every important town in the district by the Co-operative Department, with a view to controlling prices and placing a check on profiteering. For this purpose the Deputy Registrar of Co-operative Societies, Vizagapatam, was requested to prepare a scheme.

* * *
Addressing a meeting of the Cultural Association, Central Co-operative Institute, Mylapore, on the 27th of October last, Rao Bahadur M. Giriappa, Joint Registrar of Co-operative Societies, described the growth of the co-operative movement in Japan. He said that the movement had shown great progress since its inception in the year 1905. There were now 15,000 societies spread all over the land developing the country's finance and banking, and affording help for workers, agriculturists, businessmen and the ordinary citizens. The activities of the societies were not confined to any particular sphere and many of them were multi purpose societies, being closely supervised by departmental officers. Co-operative activity in Japan, he stated, also included agricultural warehousing, fishing, provision of household equipment, medical assistance grading and other preliminary work connected with the marketing of agricultural produce, etc. A unique feature of the movement was the formation of co-operative hospitals. All these tremendous results, the lecturer observed, were only possible because the Japanese people not only entertained a genuine co-operative spirit but also made it their religious duty to buy, sell and get all their requirements satisfied only through a co-operative society.

Mr. Giri who presided over the occasion said that the success of the co-operative movement in Japan was due entirely to the spirit of discipline and organisation of the people. The co-operative movement in India also would have a great future if Indians could capture half of that spirit.

* * *
The Hon. Mr. V. Ramadas Pantulu, Member of the Central Committee of the International Co-operative Alliance received the following telegram:

"Ramadas Pantulu, Farhatbagh, Mylapore, Madras. Deeply regret inform you Mr. May passed away Sunday evening following serious operation. Cremation 24th Instant.

Polley Interallia"

In reply he sent the following telegram:

"International Co-operative Alliance, London. Deeply grieved sad demise Mr. May Indian Co-operators convey heartfelt sympathies irreparable loss World Co-operative Movement. May his soul rest in peace."

LIST OF SOCIETIES REGISTERED AND CANCELLED

List of Societies Registered in October 1939.

S. No.	Name of the Society.	District.
1	The Chodavaram Sugarcane Growers' Co-operative Society, Ltd.	Vizagapatam.
2	The Madugula Estate Employees' Co-operative Society, Ltd.	"
3	The Rickshaw Pullers' Co-operative Thrift Society.	E. Godavari.
4	The Jagannayakpur Co-operative Milk Supply Society, Ltd.	"
5	The Cocanada Co-operative Milk Supply Society, Ltd.	"
6	The Cocanada Co-operative Milk Supply Union, Ltd.	"
7	The Medicherlapalem Field Labourers' Co-op. Credit Society.	"
8	The Prathipadu Co-operative Credit Society ...	"
9	The Kallakuru 'Sri Sardar Narayanaraju Co-op. Credit Society.	W. Godavari
10	The Gummampadu Co-operative Credit Society ...	"
11	The Gandhi National Tanning and Shoe-making, Purchase and Sale Society, Ltd.	"
12	The Gandigunta Co-operative Society ...	Kistna.
13	The Dantaguntla Co-operative Society ...	"
14	The Lakshminarayanaswami Co-operative Society.	"
15	The Kallapalem Co-operative Society ...	"
16	The Rayavaram Christian Co-operative Society ...	"
17	The Muchivapalli Christian Co-operative Society.	"
18	The Krishna Co-operative Bank Employees' Co-operative Society.	"
19	The Jonnalavarimodi Co-operative Society ...	"
20	The Chiruvululanka Co-operative Society ...	"
21	The Vakkalagadda Sri Siva Rama Co-operative Society.	"
22	The Chittala Co-operative Society ...	"
23	The Nadim Tiruvuru Co-operative Society ...	"
24	The Munukulla Maruthi Co-operative Society ...	"
25	The Rolupude Ranga Co-operative Society ...	"
26	The Vinagadapa Co-operative Society ...	"
27	The Kalukova Co-operative Society ...	"
28	The Chittala Andhra Ratna Co-operative Society...	"
29	The Nilamari Co-operative Society ...	"
30	The Mukundapuram Co-operative Society ...	"
31	The Kakarla Desodharaka Co-operative Society ...	"
32	The Tenali Co-operative Milk Supply Society, Ltd.	Guntur.
33	The Chirala Co-operative Stores, Ltd. ...	"

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Serial No.	Name of the Society.	District.
34	The Repalle Board High School Students' Co-op. Stores, Ltd.	Guntur.
35	The Nudurpadu Co-operative Credit Society ...	"
36	The Tallur Co-operative Credit Society ...	"
37	The Garlapadu Co-operative Society ...	"
38	Sri Macherla Lakshmi Chenna Kesava Co-op. Society.	"
39	The Pattamvandlapalle Co-op. Credit Society ...	Chittoor.
40	The Papareddi Kandriga Co-operative Society ...	"
41	The Chittoor Hand Spinners' and Hand Weavers' Co-operative Society, Ltd.	"
42	The Guntakal Panchayat Board Employees' Co-operative Society, Ltd.	Anantapur.
43	The Madras Co-operative Society for Rickshaw Pullers Ltd.	Madras.
44	The Chingleput Co-operative Milk Supply Society Ltd.	Chingleput.
45	The Orathanad Board High School Students' Co-operative Stationery Stores, Ltd.	Tanjore.
46	The Trichinopoly Srirangam Co-op. Central Milk Supply Union, Ltd.	Trichinopoly.
47	The Pennakkonam Co-operative Credit Society ...	"
48	The Sathiyamoorthi Mayanur Co-operative Credit Society.	"
49	The Perur-Chettipalayam Co-operative Thrift Society, Ltd.	Coimbatore.
50	The Thenpalani Co-operative Society ...	Madura.
51	The Agamalai Co-operative Society ...	"
52	The Kikramangalam Co-operative Society ...	"
53	The Kandai Co-operative Society ...	"
54	The Karaikent Co-operative Society ...	"
55	The Nilayur Co-operative Society ...	"
56	The T. Pudupatti Co-operative Society ...	"
57	The Pethanaickanpatti Co-operative Society ...	"
58	The Perumalnaickanvalasu Co-operative Society...	"
59	The Porlaur Co-operative Society ...	"
60	The R. Pudukottai Co-operative Society ...	"
61	The Odapatty Co-operative Society ...	"
62	The Bodinaickanur Municipal Employees' Co-op. Society, Ltd.	"
63	The Kothappullay Co-operative Society ...	"
64	The Kamashipuram Co-operative Society ...	"
65	The Silvarpatty Co-operative Society ...	"
66	The Palakanuthu Co-operative Society ...	"
67	The Gurunathanaickanur Co-operative Society ...	"

LIST OF SOCIETIES REGISTERED AND CANCELLED

Serial No.	Name of the Society.	District.
68	The Pudukkottai Co-operative Society ...	Madura.
69	The Sullerumbu Co-operative Society ...	"
70	The Muthunaickanpatti Co-operative Society ...	"
71	The P. Devadhur Co-operative Society ...	"
72	The Neikarapatti Co-operative Society ...	"
73	The Meedapadi Co-operative Society ...	"
74	The Koomapatti Co-operative Society ...	"
75	The Mudukulartur Co-operative Stores, Ltd. ...	Ramnad.
76	The Mettumalai Co-operative Society ...	"
77	The Ayardharmam Co-operative Society ...	"
78	The Enackaneri Co-operative Society ...	"
79	The Mangalore Co-operative Stores, Ltd. ...	S. Kanara.
80	The Palimar Co-operative Society ...	"
81	The Athikarabettu Co-operative Society ...	"
82	The Paivalike Board Higher Elementary School Students' Co-operative Stores, Ltd.	"

List of Societies Cancelled in September 1939.

S. No.	Name of the Society.	District	Date of cancellation.
1	Nichampalayam Rural Credit Society, ...	Coimbatore ...	6-9-39
2	Vengalam Co-operative Society ...	Malabar ...	8-9-39
3	Pollikalipalayam ...	Coimbatore ...	10-9-39
4	Mudaliarchavadi Co-operative Credit Society ...	S. Arcot ...	11-9-39
5	Pudupalayam Co-operative Building Society ...	" ...	11-9-39
6	Modaiyur Co-operative Society ...	Chingleput ...	12-9-39
7	T. Edaiyur Co-operative Society ...	S. Arcot ...	14-9-39
8	Udayathurchidambarapuram Co-op. Society ...	Tinnevely ...	15-9-39
9	Kallakurichi Co-operative Urban Bank, Ltd. ...	S. Arcot ...	25-9-39
10	Panruti Co-operative Urban Bank, Ltd. ...	" ...	25-9-39
11	Samudrapatti Co-operative Credit Society ...	Tanjore ...	25-9-39
12	Karanaitthangal Co-operative Society.	Chingleput ...	30-9-39
13	Panjetti Co-operative Milk Supply Society ...	" ...	30-9-39

SUPPLEMENT.

THE INDIAN CO-OPERATIVE REVIEW

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

Published Quarterly

January, April, July and October

Edited by V. RAMADAS PANTULU.

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Farhatbagh, Mylapore, Madras.

The
Madras Provincial Co-operative
Union.

SILVER JUBILEE SOUVENIR.

The Madras Provincial Co-operative Union,
Royapettah, Madras.

Persons who have undergone co-operative training in any of the Co-operative Institutes of this Presidency and are unemployed at present are requested to register themselves with the Provincial Co-operative Union so that their names may be communicated to institutions which may be in need of their services. The Union proposes to maintain a register for this purpose for the benefit both of the students and of the co-operative institutions.

V. VENKATASUBBAIYA,

Hon. Joint Secretary.



PRINTED AT
THE CENTRAL CO-OPERATIVE PRINTING WORKS, LTD.,
1-17, MOUNT ROAD, MADRAS.

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(For details see the beginning of each Section.)

FOREWORD.

The story of the Madras Provincial Co-operative Union, which is attempted in these pages, will, it is hoped, prove interesting to co-operators of South India. The narrative not only unfolds the humble origin and steady growth of the Union itself but also reveals its place in the Co operative Movement of the Province as a whole. The achievements of the Union may not appear to many to be of an impressive character. The Union differs from most other Provincial Co-operative Institutes in India both in its constitution and its aims and objects. For instance, it has never tried to assume any administrative functions or to take upon itself responsibility for audit, supervision and the like. It has contented itself with merely carrying on the work of propaganda and education. But in this sphere it has covered a fairly wide field and brought within its scope some of the beneficent activities connected with the reorganisation of rural life through what is popularly known as effort at rural reconstruction. It is not possible to achieve in these fields of activity any spectacular results.

Those, however, who have been toiling in the field with a faith in the potentialities of the movement, know full well that the promised land of co-operators is still far away and that it can be ultimately reached by steady and persevering effort alone. The pilgrims, who in their search for the promised land founded and fostered the Madras Provincial Co-operative Union as the agency for the spread of their gospel, have no reason to feel disappointed with their work. As a central institution for the propagation of co-operative ideals and for the promotion of co-operative education and training, the Union, as the following pages will show, has done good and solid work. of which co-operators in this province may legitimately feel proud. It is responsible for the organisation of more than one successful co-operative institution. Its opinions, generally speaking, reflected genuine non-official co-operative opinion of the Province. It has

helped to impart vigour and stimulate sense of independence among non-official co operators. It has fought many battles for maintaining that vigour and independence, some of which it had lost and some it had won. But if the co-operative Movement in this Province is to-day more largely in the hands of those for whom the movement is intended and those in charge of co operative institutions enjoy a larger measure of freedom from official control and greater scope for initiative than elsewhere, the credit to some extent for it must go to the Provincial Co-operative Union and its organ, *The Madras Journal of Co-operation*. The events chronicled in the pages that follow will bear ample testimony to the services which the Union has done to the movement, keeping before the public the ideal that co-operation is a movement "of the people, by the people and for the people."

These pages will show how co-operators from the wide-flung Tamil, Andhra, Kerala and Kanara lands had unique opportunities of collaboration through the medium of a central institution. While the Union has brought them all together, it has simultaneously helped the co-operative movements in the four main linguistic areas of the province to develop through the medium of their respective linguistic unions and journals. The natural evolution of this process will be the further strengthening of the language unions and making the four main languages of the Province, Tamil, Telugu, Malayalam and Kanarese, the legitimate and appropriate vehicles for the propagation of co-operative thought, ideals, principles and methods among the masses. There will still be a real need for a central organisation to co-ordinate the efforts of co-operators in these linguistic areas and to focuss co-operative opinion at a centre which may lay some claim to be the accredited exponent of such opinion. So, whatever changes may be in store for us and whatever new orientation we may give to the propaganda and education sides of the Movement, it is to be hoped that the continuity of the good work which the Madras Provincial Co-operative Union has been carrying on for the last 25 years will not be abruptly ended, and that some means will be found to sustain it so that its spirit and

ideals may be perpetuated. May we not transform the Madras Provincial Co-operative Union into what we may call **The South India Co-operative Alliance**—an Alliance of the Tamil, Andhra, Kerala and Kanara Co-operative Movements?

V. RAMADAS PANTULU,

President.

Madras Provincial Co-operative Union.

13th October 1939.

Received March 3, 1967

The Registrar

Cooperative Societies, Madras.



1. Name of Society. - "The Madras Provincial Co-operative Union, Ltd."
2. Address to be sent - Madras City.
3. Whether limited liability } Limited
or otherwise }
4. Application of the persons who have subscribed their names hereunder for standing a Society under the above name.
5. With this application is sent the draft by-laws of the Society approved and duly signed by the applicants.
6. With this application is also sent a statement showing the name, father's name and other description of each of the applicants.

2. Majestic
3. Im. adriana high
- 4.
- 5.
6. Mammoth
7. J. Vader high
8. C. Kishore high
9. H. Venkappa high
10. G. Srinivas high
11. K. Ramesh high

12. W. K. K. K. K. K.
13. W. K. K. K. K. K.
14. W. K. K. K. K. K.
15. W. K. K. K. K. K.
16. W. K. K. K. K. K.

16

Office of the Registrar of
Cooperative Societies
Madras 6th January 1914

Certificate No. 1130.

I hereby certify that the Madras Provincial Cooperative Union
Limited, No. 1130 in the City of Madras is registered by me as a
Cooperative Society under section 9 of India Act II of 1912 on the
basis of limited liability.

A copy of the bylaws as registered by
me is appended to this order and the Society is authorized to
commence work.

Date of Registry: - 4th January 1914.

 L. D. Swamikannu
Registrar

MS
6/1/14

Section I.
History of the P. C. U.

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Origin and growth of the Provincial Co-operative Union.

Formation of Local Unions.—The formation of the Provincial Co-operative Union was preceded by the formation of Local Supervising Unions. In February, 1909, at a District Conference held at Conjeevaram, the then Registrar of Co-operative Societies, Mr. R. Ramachandra Rao, read a paper on 'UNIONS'. That paper was translated and circulated to all societies then existing and after consulting the societies concerned, at the Second District Conference held in January, 1910, the Registrar sent a proposal on the 12th April, 1910 for registration of a Local Supervising Union. As the Act then in force did not contemplate the formation of a Union, special permission of the Government was necessary for its registration and such a special permission was given and thus the Uttiramallur Union was brought into existence. Upto the end of October, 1912 only three other unions were registered, those at Kilacheri, Madurantakam and Vijayamangalan and Mr. Ramachandra Rao's successor states in his report for the year ending 30th. June of 1913, that though he received many applications for registration of Unions, he was of opinion that "it may not be amiss to wait for a few months longer before proceeding with the registration of unions. Because the matter was of so much importance and at every turn was closely bound up with the fee question." By the end of the co-operative year 1913-1914 there were eight such unions, seven of them being local supervising unions, as they are at present, and the eighth was the Madras Provincial Co-operative Union.

Registration of the Provincial Co-operative Union.—It was on the 4th of January, 1914, two years after the passing of the Act of II, 1912, that made registration of non-credit societies possible, that the Madras Provincial Co-operative Union was registered as a Co-operative Society on the basis of limited liability. The objects with which the Union was started were declared to be :—

"To propagate the principles of co-operation, to organise co-operative societies, to watch over their interests and to do all that may be necessary for placing the co-operative movement on an efficient basis in the Madras Presidency."

Thirteen prominent Co-operators of the Province signed the original application for registration ; but at the very first meeting held on the date of registration i.e. on 4th of January, 1914, fifty-six new members were admitted. The honour of being the foundation members belongs to the first 13 but the 56 enthusiasts who joined on the very first day of its official existence deserve also to be considered as original members.

"Who is who" among the Foundation Members.

- *1. **Sri Dewan Bahadur P. Rajaratna Mudaliar.**—Retired Inspector General of Registration was 73 years old even at the day of registration. He was a highly respected citizen of Chintadripet, Madras.
- *2. **„ Dewan Bahadur M. Adinarayana Iyah.**—He also was a retired officer at that time, having served in Government in many capacities. He retired as Secretary to the Board of Revenue.
- *3. **„ Prof. K. B. Ramanatha Iyer.**—He was at that time Professor of English in Pachayappa's College and was one of the foundation members of the famous Triplicane Stores.
- *4. **„ T. Natesa Iyer.**—He was a High Court Vakil residing at Triplicane.
- *5. **„ C. V. Krishnaswami Iyer.**—He was also one of the foundation members of the T.U.C.S. and was a Doctor carrying on private practice at Triplicane.
- *6. **„ U. Venkatappiah.**—He was a pleader and land-holder of Tenali, Guntur District.
- *7. **„ T. Adinarayana Chetti.**—He was a pioneer of the co-operative movement in the district of Salem and later on became the President of the Salem District Urban Bank.
- *8. **„ K. Ramaswamy Iyer.**—He was a High Court Vakil practising at Madura and a pioneer of the movement in that district. He was the Secretary of the Madura-Ramnad Central Co-operative Bank later when it was started.
9. **„ M Shiva Rao.**—Vakil and landholder of Puttur, South Kanara—a pioneer of the movement in his district and continues to be the leader of the movement there.

* Now no more.

10. **Sri V. S. Ramaswamy Sastri.**—Younger brother of the Rt. Hon. V. S. Srinivasa Sastri, journalist, who after a long connection with the "Hindu" has just now retired.
11. **„ R. Ananda Rao.**—A pioneer of the co-operative movement in the district of Ramnad.
12. **„ O. M. Venkatanatha Iyengar.**—School-master and landholder of Uttiramerur, in Chingleput District.
- *13. **„ C. N. Krishnaswamy Iyer.**—School-master and Secretary, Coimbatore District Urban Bank at that time. He was a pioneer of the movement in his district.

First Members.

Among those admitted as members on the date of registration were people from different parts of the Presidency who later on became conspicuous in various walks of life. To mention a few, we find the following names :—

- *1. Sri L. A. Govindaraghava Iyer.
- *2. Sri N. Krishnaswami Iyengar who later on became the President of the Co-operative Central Bank, Kumbakonam.
3. Sri S. Satyamurti.
- *4. Sri V. C. Rangaswami Iyengar, Secretary of the Madras Provincial Co-operative Bank.
5. Sri Vidyasagar Pandya (long connected with the Indian Bank).
- *6. Sri Mocherla Ramachandra Rao.
7. Rt. Hon. V. S. Srinivasa Sastri, who has now become an International figure.
8. Sri V. Venkatasubbaiya one of the present secretaries of the Provincial Co-operative Union.
9. Sri T. R. Srinivasa Aiyengar, Retired Head-master, K. S. High School, Tanjore.

According to the original bye-laws, the affairs of the Union were to be managed by an Executive Committee consisting of the President, Vice-President and not more than 20 other members. The first President elected by the General Body was Dewan Bahadur M. Adinarayanaiah and the first elected Vice-President was the Kumararaja of Chellapaili. Mr. V. S. Ramaswami Sastri was the first elected Secretary of the Union. Among other 16 members elected

* Now no more.

on that occasion 8 were from the original signatories and 8 others from the newly admitted members.

The Provincial Co-operative Union which was thus ushered into existence did not, evidently, loom large in the estimation of the then Registrar who refers to the Union as follows in his annual report for the year 1913-1914.

"A Provincial Union was also registered in the course of the year as society No. 1130; but beyond forwarding a few applications for societies, it did no work and does not appear to have collected any considerable portion of the endowment fund contemplated by its by-laws."

Brief History of the Provincial Co-operative Union,

The history of the Union during the 25 years of its existence roughly divides itself into two periods of equal length, each marked by its own characteristics. During the first period, 1914 to 1927 the Union was just feeling its way. It had to depend on the meagre share capital collected from members—individuals and societies and on the irregular subscription of the Bulletin published by it. Financially it was poor and it was not in a position to undertake many lines of activities. It confined itself mostly to the publication of the Bulletin and the holding of the Provincial Conferences, besides sending its representatives to District Conferences or deputing some agents for propaganda in the districts. In the latter period when the Madras Provincial Co-operative Bank began to give annual contribution for education and propaganda undertaken by the Provincial Co-operative Union and for the strengthening of the staff of the Union over and above giving special grants for the running of Rural Reconstruction centres, and for the conduct of Training Classes for Panchayatdars and Members, the Union began to extend its activities in very many ways. The members of its Board of Management and Executive Committee began to tour far more extensively than before and did effective propaganda. The Provincial Co-operative Union does its work at present by means of a few standing committees and on the whole it wields more influence and has come to be regarded to be the mouth-piece of the non-official co-operative opinion of the Province.

Change in the Constitution.

The Provincial Co-operative Union started as a society consisting of individuals and primary societies as members and in course

of time it began to affiliate other types of co-operative organisations of a secondary nature. About the beginning of the second period of its existence there was an attempt made to convert the Provincial Co-operative Union into a federation of District Federations only excluding from its membership societies of other types. This was vigorously opposed and the opposition wanted that the Provincial Co-operative Union should retain its composite character affiliating to itself co-operative societies of all types. The opposition was successful and the innovation attempted was not introduced. The Union continues to this day to be very catholic in its membership.

What the future is going to be no one can foresee at present. The old attempt to convert it into a federation of federations is being revived. This time the federating unit is not the District Federation which has now gone out of existence, but the linguistic federations which have subsequently come into existence. Two of these linguistic federations belonging to the Telugu districts and the Tamil Nadu are active and strong and the language federations of Malabar and South Kanara are the same as the district institutions of these linguistic areas. Whether the Provincial Co-operative Union is going to be a federation of these four institutions—two big and two small—or whether it is going to retain its present composite nature, that is the problem which will be facing the Union shortly.

We hope that whatever changes may be made in its constitution, its continuity as a central institution to co-ordinate the activities of the several language unions and as the accredited exponent of non-official co-operative opinion in South India will be maintained and the useful work which it has been doing for the last 25 years will be continued.

Its Achievements.

Though many of the annual reports, especially the earlier ones, are apologetic about the achievement during the year, taking a long view of things and considering at a glance the constructive work that stands to the credit of the Provincial Co-operative Union during these twenty-five years, every one connected with this Institution has reason to be proud of the good work done. It has grown in prestige and importance and as a member of the All India Institutes' Association it is now in direct touch with other Provincial institutions and is indirectly connected with the Co-operative

institutions all over the world through the International Co-operative Alliance (I.C.A.).

The steady work it has been doing for co-operative education and propaganda through the Madras Journal of Co-operation deserves special mention. The Journal has given an opportunity to leading co-operators all over the Province and many outside the Province as well, to express their views fearlessly on many a contentious problem and on several questions it has invited opinion from prominent co-operators and concentrated attention on specific problems—Audit Fees for example or Agricultural Debt Relief Act, to take another. Equally meritorious is the educational work it has been able to achieve through the holding of Provincial Co-operative Conferences. In the earlier days these conferences were far more important than in recent times from an educational and propaganda point of view. Now that more workers have been trained and there is comparatively less need for the kind of spectacular propaganda which the conference was doing, the Provincial Co-operative Union has resolved to convene these Provincial Conferences only once in two years.

Propaganda work is carried on not only by means of the journal and Provincial Conferences but by members of the management going on propaganda tours in the districts and attending District Conferences. These tours form a distinct feature of the activity of the Provincial Co-operative Union, especially in the later half of its story.

Equally noteworthy is the regular education work undertaken by the Provincial Co-operative Union; first in the holding of Training Classes of an advanced nature in the city of Madras for Supervisors and later on in co-ordinating the activities of the various Training Institutes and in conducting common examination for them all. It is now shouldering, with the co-operation of the District Banks the onerous responsibility of conducting the Training Classes for Panchayatdars and Members in various districts. In all these directions the Provincial co-operative Union has played a very conspicuous part in the imparting of co-operative education and the spreading of co-operative knowledge in the Province. It is one of the ambitions of the Provincial Co-operation Union to see a Co-operative College started; and it is hoped that ere long, this legitimate ambition of the Provincial Co-operative Union will be fulfilled and that support for such a scheme will be forthcoming from other provinces.

The record of the Provincial Co-operative Union in giving a lead to the country on the matter of Rural Reconstruction is no less creditable. With the help of the grant given by the M.P.C.B. and by inducing local District Banks to contribute their own quota, every year the Provincial Co-operative Union was able to raise comparatively a large sum and ran almost for a decade, on an average about six centres in various parts of the Province. Though it has ceased to run specific centres under its own direct supervision, the Provincial Co-operative Union has, during last year, contributed almost the entire amount for running two training classes for Rural Workers, one in the district of Cuddapah and the other in Chittoor, two Districts where Prohibition has been introduced. In these classes young people are trained to become efficient village guides so that they may settle down in villages to carry on reconstruction work there.

Whenever the co-operative opinion in the Province asserted itself in favour of a new experiment to be tried the Provincial co-operation Union was ever willing to do propaganda for the experimental measure. In the case of Supervising Organisations the Provincial Co-operative Union propagandists did their best to shape these institutions in accordance with genuine co-operative ideals. It also did effective propaganda for the formation of Central Land Mortgage Bank, for the conversion of the old M.C.U.B. into the Provincial Apex Bank that it is at present and for the starting of the District Central Bank in the City of Madras. But the Provincial Co-operative Union gave a lead to the co-operators in the Province by taking the initiative in the formation of some important types of non-credit co-operative activity. The most outstanding examples in this line of activity are the C.C.P. Works and the South India Co-operative Insurance Society, brought into the existence respectively in the first and second half of the history of the Union.

Thus by being the accredited representative of non-official co-operative opinion in the Province, by doing co-operative propaganda and by imparting co-operative education in various ways, by giving a lead to the country in the matter of Rural Reconstruction and above all, by assisting in the formation of important types of non-credit organisations, the Provincial Co-operative Union has been able to do substantial work during these 25 years. On this occasion of its Silver Jubilee it may look back with a certain amount of pardonable pride upon the splendid record of achievements that stands to its credit.

The P. C. U. Chronicle.
1914-1915.

One of the first acts done by the Executive Committee of the newly formed Union at its meeting held on 13th of January 1914 was to request the Triplicane Urban Co-operative Society, Limited, which was up till then managing and editing the Madras Bulletin of Co-operation in English, Tamil and Telegu to transfer it to the Union. At the same meeting it was resolved to locate the office of the P.C.U. in the Servants of India Society Buildings, where it has remained all these 26 years. The Committee also decided the policy of the Union's work and resolved "that the activities of the Union be confined to the publication of the Bulletin, getting up of Conferences, provincial and other and the organisation of societies." The Executive Committee wisely resolved to request the Reception Committee of the Second Madras Provincial Conference to hand over to the Union the balance of their funds. The money they were able to collect either by donation or membership fee, they wisely invested. It is seen from one of the resolutions of a later meeting of the Executive Committee that the Union money was to be invested either in the Madura or Coimbatore District Bank, if interest agreed to be paid at 7 per cent, per annum or with the Madras Central Urban Bank at 6 per cent. per annum. The pioneers laid the foundation of the Union on a strong basis and equipped themselves for their task as the leaders of co-operation in the province by forming a library at the headquarters with Rs. 100 allotted for that purpose in the very first year of its existence. It is interesting to note that to run the Bulletin taken over from the T.U.C.S. a sub-committee of the Executive Committee was appointed consisting of Messrs. K. B. Ramanatha Iyer, V. S. Srinivasa Sastri and V. S. Ramaswami Sastri "to edit and manage the Bulletin and the Registrar was requested to depute an Assistant Registrar to co-operate with this sub-committee in this work."

The Union entered upon its duties with great vigour and enthusiasm and in the very first year of its existence undertook the responsibility of holding the 3rd Madras Provincial Conference.

The first annual report affords very interesting reading at this distant date. There is a note of disappointment with regard to the number of persons and societies that had joined the Union. Evidently this was not upto the expectation of the organisers but the report concludes with an optimistic note:—

"The work achieved so far may appear rather disappointing. But the short period during which the Union has been working coupled with the peculiar and obvious difficulties which the Committee have had to face should to a large extent account for the meagre results. The Committee trust that with the continued help of the Department and a more generous response from the public, the Union will be able to give a more satisfactory account of its work in the current year."

At the meeting of the Executive Committee held on 23rd May 1915, Mr. V. Venkatasubbaiya was appointed as Joint Secretary of the Union. He has continued to be intimately connected with the Union as one of its secretaries upto this date except during a short period of absence from Madras on other duty at Poona.

1915-1916.

During the second year of its existence the Union had a small windfall. The Central Agricultural Committee made over its assets amounting to Rs. 1,415-5-9 to the Union on condition that the Union undertook to promote agricultural co-operation, a promise which was easily given and which has been more than fulfilled by the Union. The Reception Committee of the Coimbatore Circle Co-operative Conference was pleased to hand over to the Union the balance of Rs. 300 left after the celebration of their circle conference.

When the MacLagan Committee published its report it was subjected to a critical examination by a sub-committee appointed for the purpose by the Provincial Co-operative Union. The question of starting a Land Mortgage Bank which was mooted as early as 1915 was postponed for consideration till the *Ad Hoc* Committee appointed to report on the MacLagan Committee expressed their views on it. On the 11th January 1916 the Executive Committee met and took stock of the situation and enunciated the lines of work for the Union as follows:—

- (1) Conducting the Bulletin.
- (2) Convening the annual Provincial Co-operative Conference.
- (3) Sending a representative to attend district and other co-operative conferences in the mofussil.

- (4) The investigation with such staff as is available of the conditions of cottage industries and organising co-operative societies for their resuscitation.
- (5) The organisation of co-operative societies for agricultural improvement either as annexes to credit societies or as independent societies.
- (6) General propagandist work as far as practicable.
- (7) Canvassing for more share-holders in the Union.

At the meeting of the General Body of the Union held on 22-1-1916 the strength of the Executive Committee was increased from 20 to 30 and the proposition brought forward by Mr. O. M. Venkatanatha Ayyangar that the Madras Bulletin of Co-operation be published monthly instead of quarterly was accepted with much caution and necessary safeguards as follows:—

“Resolved that the Bulletin be issued monthly as soon as practicable and the Registrar be requested to approve of raising its subscription from Rs. 1-8-0 to Rs. 3-0-0 in order to meet the additional expenditure which the change will necessitate.”

Dewan Bahadur M. Adinarayanaiyya who as President guided the young Union during its first two years died and the Executive Committee at their meeting held on 17th. May 1916 placed on record their high appreciation of the valuable services rendered by him to the Union. Mr. K. B. Ramanatha Iyer was elected as President.

1916-1917.

We shall see in the course of our study of the growth of the Provincial Co-operative Union that it was responsible for the starting of many a flourishing co-operative institution of to-day. But few would have realised that the credit of advocating the formation of the Provincial Co-operative Bank or the conversion of the Madras Central Urban Bank into an Apex-Bank belongs to the Provincial Co-operative Union. At its Executive Committee meeting held in May, 1916, the Provincial Co-operative Union resolved to convene a conference of the representatives of the Central Banks and all Urban Banks not affiliated to any Central Bank either at Coimbatore or at Madras to consider the question of the formation of an Apex-Bank. At the meeting of the Executive Committee held in September, 1916, the following resolution was passed on the subject:—

“It was resolved (1) that in the interests of the further progress of the co-operative movement in this Presidency, a Provincial Co-operative Bank be formed at an early date on the lines suggested by Mr. M. Shiva Rao in his circular of the 14th. August 1916, (2) that the Joint Secretaries of the Union be authorised to invite and receive applications for shares in the proposed bank and forward them to the Registrar (3) that the Union itself take one share for the present in the bank to be started.”

We also see that side by side with the formation of the library, the Provincial Co-operative Union took the right step in equipping its workers for their task by deputing one of its secretaries, Mr. V. Venkatasubbaiya to study the working of non-credit agricultural societies in the Presidency.

In those earlier days when the Movement had not developed separate organisations to be in charge of specific functions, the Provincial Co-operative Union was requested by the Registrar to take up the supervision of smaller societies in the City of Madras and the Union agreed to do so. It appointed a Committee consisting of Mr. Satyamurti and Venkatasubbaiya and three others to be elected by the societies concerned to be in charge of this supervision work. The societies were expected to make their financial contribution at the rate of As. 8 per Rs. 100 of their transaction; but the sum so realised was not expected to be large and the Government was, therefore, requested to spare the services of a City Inspector to work under the guidance of this Committee. As the Government did not oblige the Union the supervision fund was allowed to accumulate.

1917-1918.

At a meeting of the Executive Committee held in December 1917 it was resolved to allot Rs. 900 for the following purposes:—

	Rs.
(1) Library	... 100
(2) Propagandist work in Ceded Districts	... 100
(3) City Supervision Fund	... 100
(4) Organisation of non-credit agricultural societies or non-credit annexes to agricultural credit societies.	... 200
(5) Organisation of District Conferences in Districts where they have not been held.	... 300
(6) Unallotted	... 100
	—
Total	900
	—

This sum, though very small compared with what the Provincial Co-operative Union has been spending during the last ten or twelve years, was then a large sum taking into consideration its slender resources. The courage with which this expenditure was incurred shows that the management realised the true purposes of the Union, namely, education and propaganda and wisely spent money on them.

The Executive Committee was naturally felt to be too large and its meetings could not be held as often as desirable. The bye-laws were modified and a smaller Standing Committee was brought into existence consisting of the President, Vice-President, two Secretaries and two other members elected by the Executive Committee.

We see from the annual report of this year that the old complaint about a sufficiently large number of societies not joining the Union is repeated and an appeal is made to the Department and local unions "to exercise their influence on our behalf and enable us to report a more cheerful figure next time." Out of Rs. 200 set apart for organisation of non-credit societies only Rs. 12-3-0 was spent by Mr. Sethurama Iyer of Nidamangalam who organised non-credit annexes to existing village societies and the rest of it was unspent. The sum of Rs. 300 set apart for organising District Co-operative Conferences also remained unspent because the gentlemen in the mofussil who were written to, replied that they were making their own arrangements to hold conferences and did not stand in need of the Provincial Co-operative Union's financial help. The following estimate by the authorities of the Provincial Co-operative Union about their work in conducting the Bulletin would be read with interest:—

"During the whole year under report the Bulletin was issued as a monthly. It should frankly be admitted that it is defective in several respects. It compares unfavourably with the Bengal and Bombay Journals in the matter of articles and even get-up. There are few original articles of any real merit. It is not issued punctually and the vernacular editions are even less interesting than the English Edition. It does not get as many advertisements as a journal of its circulation ought to get. A large amount of subscriptions is in arrears. It would be possible to add some more items to this list of defects."

1918-1919.

With the formation of the Standing Committee which had taken powers to get its business done by circulation meetings were

more frequent and a good deal of business was done by circulation. At the adjourned meeting of the General Body held on the 19th April 1919 the late Mr. C. N. Krishnaswami Aiyar of Coimbatore brought forward two important proposals, one **for the formation of a Co-operative Life Insurance Society** and the other **for the starting a Co-operative Printing Press**. With regard to the former, the General Body resolved to take no action just then, but to invite discussion on that subject in the pages of the Bulletin. With regard to the second, the Standing Committee was requested to prepare a complete scheme and get it circulated among the members of the Executive Committee at an early date. The scheme about the starting of the printing press seems to have progressed as we see that at a meeting of the Standing Committee held in July, 1919 the Secretaries were requested to get some co-operative societies as signatories to the application for registration of the Central Co-operative Printing Works.

During this year, Mr. V. S. Ramaswami Sastri, one of the foundation members and first Secretary resigned his Secretaryship. The report for the year contains this appreciation of his meritorious services:—"For several years he bore cheerfully the main burden of the Provincial Co-operative Conference and it is the barest justice to say that its popularity among rural co-operators is due to his unfailing courtesy and personal attention to matters of even the smallest detail. We beg to place on record the deep debt of gratitude which this Union owes to him."

During this year an Assistant Editor was appointed on a remuneration of Rs. 40 per month and the annual report adds that his appointment has considerably facilitated the issue of the English edition "which of late has ceased to be very punctual".

1919-1920

At the adjourned meeting of the General Body held on 30-12-1919 a Committee was appointed to suggest suitable changes in the bye-laws of the Provincial Co-operative Union for consideration of the Executive Committee.

During this year the Union suffered irreparable loss by the death of two of its foundation members and enthusiastic supporters, Mr. C. N. Krishnaswami Iyer of Coimbatore and Mr. K. Ramaswami Iyer of Madura. Mr. K. B. Ramanatha Iyer also had to resign his presidentship as he left Madras to take up his appointment as

Professor of English, Maharajah's College, Trivandrum. Mr. T. R. Venkatarama Sastriar succeeded him as the President of the Union.

The management of the Provincial Co-operative Union was conscious of its own defect in not bringing out the Bulletin, English, Tamil and Telugu in time and hence did not work vigorously for the collection of arrears. But during this year with the appointment of an Assistant Editor, things began to brighten up a bit and the management therefore resolved to make vigorous attempts to collect the arrears of subscription with the help of the local unions and Assistant Registrars.

The most important work of the Union during the year was, the starting of the Central Co-operative Printing Works which was organised by the Union in accordance with the resolution of the previous annual conference. The Printing Press was started on the 5th of December 1919. A working concern was purchased for Rs. 7,500 and some additions were made to it later on.

The important resolution of the conference about organising a co-operative Insurance Society received a set-back with the demise of Mr. C. N. Krishnaswami Iyer, who was its champion. But Mr. M. Raja Rao of Pakala took up the work with great enthusiasm and at his instance Mr. G.S. Marathe, Actuary, Poona, was requested to attend the Madras Provincial Co-operative Conference and to advise the Union about the possibility of starting a Co-operative Insurance Society.

The Provincial Co-operative Union was growing into an influential and useful institution. Mr. V. Venkatasubbaiah, one of the Joint Secretaries attended some of the District Conferences and during his tours did effective canvassing for the co-operative printing press.

1920-1921

Important changes were made as a result of the recommendation of the committee appointed to modify the bye-laws. These recommendations were discussed at the next General Body meeting and passed with certain modifications. The most important of changes were the widening of the objects of the Union which includes the highly ambitious one of the serving as the recognised exponent of non-official opinion in this Presidency. Secondly, instead of the two classes of members, individuals and societies, individuals get practically eliminated except "Persons of knowledge and distinction

in the field of co-operation who may be invited by the Advisory Board to be honorary members of the Union," and their share capital was resolved to be refunded. Membership was thereafter to be confined to representatives of Co-operative societies of the secondary and higher orders and they are classified as Provincial Societies, Central Banks, Supervising and Trading Unions. Primary societies were practically excluded from membership. An Advisory Body was created corresponding to the present Board of Management consisting of delegates of the Provincial Societies and representatives of other societies elected at the annual General Body meeting according to certain rules. A body called the Governing Body was created corresponding to the present Executive Committee consisting of the President, the Secretaries (whose number now is increased to 3) and three members selected by the Advisory Body.

1921-1922

In this year the Provincial Co-operative Union, working under the revised constitution was functioning. With the advent of Society representatives, who, according to the rules were elected to the Advisory Body and then to the Governing Body, we see certain characteristic features of modern democratic elections appearing in the Provincial Co-operative Union as well. The validity of an election was questioned and the dissatisfied people demanded a special General Body meeting to consider the question; but the Governing Body stuck to its guns and refused to convene a General Body meeting and told the signatories that if they cared to, they could send a requisition for an extraordinary General Body meeting according to the provisions of the bye-laws. The official report of the year 1921-1922 discusses mostly the financial problem, especially, the heavy arrears of Bulletin subscription. It ends with an appeal by the President:—

"I close this report by requesting all the co-operators and those interested in the co-operative movement in each District to take interest in enlisting the good will of the societies and the unions as regards the contributions payable by them to the Provincial Union. Unlike other provinces where the Provincial Union gets a large subsidy from Government, the Provincial Union in this Presidency has been doing its work without any subsidy from Government. A determination on the part of the co-operators to strengthen the non-official institutions in the movement (local unions, District Federations and Provincial Union) for propaganda and co-operative education is sure to fructify in such institutions becoming fitted in the long

run to secure the devolution of the work done by the Government department into non official hands."

1922-1923.

The Governing Body got through a quite large number of items of business during this year by a very efficient and quick method of disposal. "Recorded", "Lie Over" are the resolutions passed with regard to many items on the agenda. The old problem of finance seems to have been troubling the Provincial Co-operative Union. We find the Governing Body recording the following resolution:—

"Resolved that the President be requested to address the Registrar regarding the present situation of the Bulletin making a full disclosure of the financial position of the Union and that the Registrar be requested to make suggestions for remedying the financial situation especially in regard to the recovery of subscriptions, arrear and current, and the enlistment of new societies as subscribers; and further that in the event of the restoration of the financial position not being feasible, the Governing Body feels that it would be advisable to transfer the management of the Bulletin to the Department as it would not be possible for the Governing Body to hold itself responsible under the present financial conditions."

During this year separate editorial boards were appointed for English edition and the Tamil edition of the Madras Bulletin of Co-operation. The Governing Body resolved to open a co-operative Reading Room and Library with the resources and materials then available to them. They also resolved to increase the number of pages of the English Bulletin from 24 to 40.

A new line of development thought of by the Governing Body was the formation of study classes, the starting of training classes for Panchayatdars of Depressed Class Societies and organising general lectures on the Store movement under the auspices of the T. U. C. S. and on co-operation under the auspices of Urban Banks in the City.

1923-1924.

The year 1923-24 was not a very eventful year so far as day to day work of the Provincial Co-operative Union is concerned. With a view to strengthen the finances of the Provincial Co-operative Union the Governing body passed a resolution "that the Registrar be addressed for a subsidy from the Government for an amount equivalent to the receipts of the Provincial Co-operative Union",

This was on the model of the Bombay Institute; but nothing seems to have been done in the matter.

This seems to be the first year in which the Provincial Co-operative Union took steps to celebrate the International Co-operators' Day. This celebration has continued to be one of the main functions of the Union upto this date except for a year or two when it allowed the Co-operators' League of the City to do it.

1924-1925.

An important constitutional change was effected by an alteration in the bye-laws admitting as members of the P. C. U., primary non-agricultural societies in the Presidency whose working capital was Rs. 20,000 and more.

This year is a landmark in the history of the Provincial Co-operative Union. Under the inspiring guidance of Rao Bahadur A. Vedachala Iyer, the then President, the Provincial Co-operative Union started a training class of an advance nature "not only to impart instruction to persons of the rank and class of supervisors but to train up people who can handle classes of elementary nature in their respective centres." 450 applications were received, out of which 150 were chosen. About 100 attended the classes, 84 sat for the examination and 32 were declared as having passed the same. The Government gave a subsidy of Rs. 1,200 for conducting this training class. A band of 22 honorary lecturers made it possible for the Union to achieve this pioneer educational work.

The number of Secretaries was increased to five and some of them as well as the members of the Governing Body did extensive touring in the districts and did propaganda work. One of its secretaries, Mr. K. G. Sivaswamy Iyer was specially deputed to assist the working of the Land Reclamation Societies in the Trichinopoly District which was affected by a serious flood in Cauvery on account of which much valuable cultivable land was silted with sand.

The Provincial Co-operative Union did its routine work by means of four sub-committees, that were in charge of the English and Tamil Bulletin, Publicity Work and Conference Work respectively. The Union also wanted to be in touch with the constituent institutions in the districts and resolved to send representative to every district conference in the Presidency.

There was a mild sensation about the question of Honorary Assistant Registrars. Three officers of the Union issued a circular advocating the abolition of the post and the Vellore Co-operative Union took objection to that. The Provincial Co-operative Union satisfied both the parties by declaring that they issued the circular in their individual capacity!

Mr. Vedachala Iyea retired from the Presidentship giving place to Sri K. V. Reddi Naidu Garu. The Union published a number of leaflets and pamphlets. Most of the lectures delivered at the training classes were printed and issued in the form of a book.

The officers of the Union toured in the districts and helped in the formation of District Federations that were just then coming into existence. The formation of language federations was seriously thought of and the Governing Body resolved to bring the matter before the next Provincial Conference.

It is interesting to note that one of the secretaries who in his over-enthusiasm was submitting too many notes on all sorts of subjects for the consideration by the Governing Body was requested "to confine his suggestions to such subjects as, in his opinion, are of sufficient provincial importance or as involving principles of a far-reaching nature and that in such cases he may put them in the form of a draft circular for the approval of the Governing Body."

It was also in this year that as a consequence of a resolution passed at the previous Provincial Co-operative Conference the Provincial Co-operative Union appointed a committee consisting of Sir K. V. Reddi, Mr. T. Adinarayana Chettiyar and Mr. T. Srinivasa Rao to be consulted by the Registrar on all matters of importance.

1925-1926.

During this year the work of the Union was carried on almost on the same lines as during the last year. A separate Education Committee was appointed to be in charge of the training class.

The District Federations that were coming into existence and the District Banks and Local Unions were ambitious of taking over all non-statutory work from the Government officers and hence the Governing Body resolved that a circular be drafted and sent to all those bodies "with a view to ascertain the amount of grant that they would require for taking up of such non-statutory work and the extent

of their preparedness to undertake the work of inspection and education unaided by Government Staff." The formation of language federations was progressing rather slowly and the Governing Body had to send reminders to Central Banks and District Federations to expedite their reply.

The President of the Union, Sir K. V. Reddi Naidu was invited to preside over the Bombay Provincial Co-operative Conference held at Dharwar and the Provincial Co-operative Union sent a small contingent of representatives to that conference.

The Editor of the English Journal was exhibiting too much of enthusiasm by increasing the number of pages of the journal without any reference to its financial implications and the Governing Body instructed him that the number of pages should not exceed 40.

The Governing Body expressed its view that there was no need for the creation of the post of a Joint Registrar. The representatives of Central Banks were requested to meet a day prior to the day of the Provincial Conference with a view to discuss problems peculiar to them and thus the Bankers' Conference which has become a recognised institution in these days was brought into existence.

1926-1927.

The Provincial Co-operative Union enters on a new phase of existence with this year. The Hon'ble Mr. V. Ramadas Pantulu was elected President and he has continued to guide the activities of the Union all these years. As soon as he entered upon his Presidential duties, he started on an extensive tour along with some members of the Governing Body and he thus tried to acquaint himself, first hand, with co-operative problems in the areas he toured in. Other members of the Governing Body were also encouraged to tour in different districts and were requested to submit reports. The literary activities of the Union this year consisted not only in the publication of the bulletins as usual but in the publication of a large number of pamphlets and leaflets and by considerable addition to the library, of books on co-operation. The educational classes were continued and shorter courses were held in different districts by Mr. Sivaswamy and Mr. N. Satyanarayana. The concluding paragraph of the annual report betrays a certain amount of pardonable pride in the actual work achieved during the year and is a welcome contrast to some of the previous reports quoted above, where there was a strong note of pessimism. Says the report, "We have

adhered closely and consistently to the resolutions formulated in the provincial conferences. Our workers at the sacrifice of their time and money and with the little resources that the Provincial Union could place at their disposal have educated the rural credit societies, local unions and district banks to realise their responsibilities. Land Mortgage Banks, conduct of rural training classes, appointment of paid secretaries in Central Banks, organising of training classes for supervisors, consolidation of existing societies and an intensive propaganda for the spread of the co-operative principles are the subjects which are now largely engaging the attention of co-operators."

This year also is remarkable for the fact that as an experimental measure Provincial Conference was held at Madura under the distinguished presidency of Sir Lallubhai Samaldas of Bombay. Equally important is the fact that one of the Vice-Presidents of the Provincial Co-operative Union, Mr. A. Ranganatha Mudaliar became Minister in charge of the Development Department and had to resign his place as the Vice-President of the Union.

1927-1928.

A special General Body meeting was held on the 9th and 10th of July this year to consider certain changes in the constitution of the Provincial Co-operative Union. The most important of them related to the question whether the Provincial Co-operative Union should be a mere federation of federations or it should have a composite constitution allowing affiliation to it of all types of co-operative societies. After a prolonged discussion the latter alternative was accepted and the constitution of the Union has remained fundamentally the same ever since. There was a change in the nomenclature of the Advisory Body and the Governing Body and they became Board of Management and Executive Committee and these names also have continued upto the present. The precedent was set up, especially in the matter of choosing representatives of Central Banks to the Board of Management, that 3 should be from the Tamil and an equal number from the Telugu districts and one from Kerala and one from South Kanara and this was applied to the election of the Executive Committee by the Board of Management as well.

The Editor of the English Bulletin was made an Ex-officio member both of the Board of Management and of the Executive Committee.

For the second time the Provincial Co-operative Conference was held in a mofussil station and Rajahmundry was the centre. Dr. Radhakamal Mukherjee of Lucknow University presided over the Conference.

The activities of the Union were similar to those of the previous year. Much of the work was carried by special committees appointed for the purpose. We find a Rural Reconstruction Committee brought into existence for the first time to take up the task of supervising and co-ordinating the work carried on in the various Rural Reconstruction centres and this remained for many years a very important plank in the Union platform.

The Advance Co-operative Training Class was held at Madras for the third time and members of the Governing Body did propaganda. The Provincial Co-operative Union also published pamphlets and leaflets both in English and in Tamil. The report for the year records the fact that the Hon'ble Mr. V. Ramadas Pantulu, President, was one of the members of the Townsend Committee appointed by the Local Government to conduct an enquiry about the working of the Co-operative Societies in the Province and in that capacity he visited several districts and did much effective co-operative propaganda. The Union deputed Messrs. T. Srinivasa Rao and V. Venkatasubbaiah to represent the views of the Provincial Co-operative Union before the Committee on Co-operation "except on the question of Supervision and District Bank *versus* District Federations on which the Provincial Co-operative Union reserves its opinion."

1928-1929

This was the first year in which the Madras Central Urban Bank (M.C.U.B.) as it was then called was pleased to give a subsidy of Rs. 5,000 to the Provincial Co-operative Union for education and propaganda and for the strengthening of its staff. The authorities resolved to have a paid Assistant Secretary. For various reasons this scheme has not been given effect to.

This is also the first of series of years in which the M.C.U.B. was pleased to give a special grant to the Provincial Co-operative Union for carrying on its Rural Reconstruction work. During this year the Provincial Co-operative Union chose six centres at (1) Lepakhsi (Anantapur District), (2) Malapanangudy (Bellary), (3) Gudlalleru (Kistna), (4) Indukurpet (Nellore), (5) Rasipuram

(Salem) and (6) Tirupachanur (S. Arcot). These six centres were run by the Provincial Co-operative Union over and above Alamurn centre which was financed directly by the M.C.U.B. and by the Central Bank of Ramachandrapuram.

As usual pamphlets and leaflets were published, propaganda tours were undertaken by several members of the Board of Management and considerable addition was made to the library.

The Union resolved to conduct a free co-operative Reading Room and that institution has continued ever since. It has remained very popular as entries in the Visitors' book show.

The name of the monthly English magazine which was hitherto the 'Madras Bulletin of Co-operation' was changed into 'Madras Journal of Co-operation' and the editorial committee made arrangements to see that the Tamil Journal conformed as much as possible to the English Journal.

The Executive Committee resolved not to continue the Training classes as the Government Institute of Commerce had been started where a longer course of co-operative training was being given and because five Training Institutes had been registered under the Co-operative Societies Act in different parts of the Presidency to conduct training classes. The Government put a Sub-assistant Registrar in charge of each of them. Though the Provincial Co-operative Union was expected to co-ordinate the activities of these different training centres yet there was not much of co-operation between the Union and the different institutes as the following sentence in the annual report shows:

"In the constitution of these Institutes all the important functions assigned to the Provincial Co-operative Union under the agreement with the Registrar have been dropped and nothing remains of the scheme except a nominal ex-officio membership to the President of the Provincial Co-operative Union on the Committees of these Training Centres."

It was during this year that attempts were made to bring the Provincial Co-operative Institutes of the various Provinces together and form an All-India Institutes' Association and the Executive Committee of the Provincial Co-operative Union extended their fullest co-operation in the matter and sent delegates to the first conference that was held in Simla in September 1928 under the distinguished presidency of Sir Lallubhai Samaldas.

This year was important for the fact that one of our former Presidents, Sir K. V. Reddi Naidu was appointed as the Agent to the Governor-General of India, in South Africa, and also Mr. Ramadas Pantulu, the President of the Union was appointed a member of the Central Indian Banking Enquiry Committee and a member of the Governing Body of the Imperial Agricultural Research Council. Mr. Ramadas presided over the Behar Provincial Co-operative Conference of this year.

1929-1930

This year marks the high water mark of the Provincial Co-operative Union's activities and influence. The M. C. U. B. continued its liberal grant for co-operative propaganda as well as for Rural Reconstruction work.

The Tamil Nadu Federation which had by this time come into existence demanded the conduct of the Tamil Journal to be given over to it and this was complied with. The Provincial Co-operative Union functioned through its four committees, Editorial, Education, Non-credit and Rural Reconstruction. Many members of the Board of Management and of the Executive Committee did extensive touring in the Province and did propaganda work. The services of Mr. Ramadas Pantulu, the President of the Provincial Co-operative Union were requisitioned by co-operators in Bombay and in Travancore to preside over their Conferences.

The Advanced Co-operative Training Class was discontinued this year; but the Government Grant which was originally given for a period of five years was continued this year to enable the Provincial Co-operative Union for conducting training classes for Panchayatdars in the City.

The Co-operative Training Institutes whose number had increased from 5 to 6 by the addition of the Ramadas Co-operative Training Institute at Rajahmundry were all in full swing. The President, the Office Secretary and the Editor of the Journal visited many of these training centres and delivered lectures. The Rural Reconstruction work was carried on vigorously because not only did the M. C. U. B. gave a grant of Rs. 1000 for each centre; but the local District Bank of the area in which the centre was situated was also expected to make a grant of an equal amount and many of the District Banks actually did so.

The most important event of the year so far as co-operation of the Province is concerned was the registration of the Central

Land Mortgage Bank for which the Provincial Co-operative Union had done a lot of spade work. A special Committee was appointed at the Provincial Co-operative Conference of 1927 to frame by-laws and it was the scheme submitted by this Committee that was adopted by Government with some important modifications, especially with regard to the powers of the Registrar to control and interfere in the internal management of the bank.

But the most important sign that the Provincial Co-operative Union was feeling its own strength is the bold way in which the annual report submitted to the General Body criticised the action of the Registrar. In reporting about the action taken on the resolutions of the previous conference the Union selects two of the resolutions for special mention :—

One was about rectification and consolidation of rural societies for which the M. C. U. B. was prepared to give subvention and the report adds that the scheme was accepted by the co-operators in the Province. The second was a resolution of the conference condemning the policy of the non-official organisations going in more and more for the services of departmental officers. The Registrar adds in his report that though the services of the departmental officers were required by co-operative organisations such as District Federations "at the larger conference a feeling of distrust of, almost enmity to, the Government and all its works seem to permeate the discussion and colour the resolutions." He also added later, as a sort of warning, that co-operative societies are not to be taken as platform for ambitious souls for advertising themselves. The report states that such unfortunate passages are not calculated to promote cordiality and hopes that such aspersion on non-official co-operators will be avoided in future reports.

The tone of the above extracts is in healthy contrast to the conventional thanks-giving which previous Committees used to indulge in, to the Registrar and his staff for their kind encouragement of the Union. Evidently both the department and the Union were growing strong and felt that they could express their views quite frankly and vigorously.

1930-1931

The constitution of the society was slightly modified in order to admit Training Institutes and primary land mortgage banks as members. The District Federations seem to have fallen on evil days and 6 of them were cancelled and in four districts they were amalgamated

with the administrative section of the Central Banks. The Executive Committee resolved to take up the publication of the Village Panchayat Bulletin which the Registrar General of Panchayats was conducting and which he was willing to hand over to the Provincial Co-operative Union. A special editorial committee was appointed for the purpose and the journal was issued in three languages, English, Tamil and Telugu.

Many members of the Board of Management and of the Executive Committee did extensive propaganda tours in the various districts.

A Central Committee was formed to look after the working of the various co-operative Training Institutes in the Presidency and the syllabus of studies was revised by an expert Committee. The Provincial Co-operative Union, however, felt constrained to record its opinion that "Co-operative Education is still completely in official hands and the recommendations of the Townsend Committee have not been given effect to."

The difference between the Registrar and the Provincial Co-operative Union which was dwelt upon in the last year's report became a little more acute during this year as the Provincial Conference passed a resolution for the encouragement of Khaddar and the Registrar and the Government viewed with disfavour the Khaddar propaganda and warned the societies against implementing that resolution of the Provincial Conference.

This year was also noted for the interest which the Provincial Co-operative Union evinced in non-credit form of co-operation and the encouragement it gave for the starting of special types of societies like the Madras Co-operative Footwear Supply Society. But the most important of such activities was the initiative taken by the Union for the establishment of a Provincial Co-operative Life Insurance Society. The Editor of the journal was put in special charge of that work, and he was permitted to visit Bombay and Calcutta to study the working of the Co-operative Insurance Societies of those Provinces. Rural Reconstruction Work continued to be one of the most important items under the supervision of the Union. The Union took the initiative in the starting of a Central Bank for the City societies.

All these lines of activities were possible on account of the liberal grant which the Madras Central Urban Bank was pleased to give to the Union.

The Executive Committee of the Union discussed a communication from the Registrar about establishment of a Central Co-operative College and appointed a special expert committee to draw up a scheme. The magic lantern and slides prepared by the Union continued to be very popular. Rural Reconstruction work received a set back owing to the paucity of funds. The Executive Committee therefore had to turn down the request from some central banks that wanted to open new centres in the areas of their jurisdiction. The Maharajapuram centre in the Ramnad district was closed down.

1933-1934

Most of the activities mentioned in the last year's report were carried on this year. The Executive Committee gave its opinion on some important matters referred to it by the Department. The publication of the Telugu Journal was continued though the Executive Committee felt the financial burden and resolved to find out whether any organisation in Andhra Districts would take over its publication with the help of a subsidy from the Union amounting to Rs. 500 just as the Tamil Nadu Co-operative Federation was publishing the Tamil edition "Kooturavu" with a similar subsidy. A good deal of propaganda was done by members of the Executive Committee who toured in the districts and special attention was concentrated on non-credit co-operation, particularly on the newly started South India Co-operative Insurance Society.

The magic lantern and slides of the Union continued to be very popular.

Owing to curtailment of grant from the M.P.C.B. and the inability of the District Banks to finance the Rural Reconstruction activities, the Provincial Co-operative Union had to close down two centres, those at Lepakshi and Elur. It ran the others as best as it could.

1934-1935.

During this year the Board considered the question of Peripatetic Training Schools. The Government discontinued its policy of running five Training Schools and the Provincial Co-operative Union resolved to have Peripatetic Schools only two at a time.

The Executive Committee discussed the question of the establishment of a Central Co-operative Advisory Board suggested by the Government of India and expressed itself against such a

Board as "it would interfere with the freedom of the Provinces to develop the movement on the lines best suited to their conditions." The Committee, however, was in favour of holding at least once in two years conferences of Registrars and of prominent non-officials and also suggested the formation of a small clearing house of information relating to co-operative activities in several Provinces to be set up at the headquarters of the Government of India. The Committee endorsed the views of the President, as embodied in a note of his on the bill to further amend the Code of Civil Procedure dealing with attachment of salaries and wages and restricting powers of arrest in execution of decree for debts and sent it to Government. The Committee also examined in detail the draft amendments notified by the local Government to the rules under the Co-operative Societies Act and its views were communicated to the Government.

As usual, members of the Board of Management and the Executive Committee toured in the districts doing propaganda work. The Reading Room continued to be popular and also the magic lantern and slides. The Andhra Sahakara Patrika was handed over to the Nellore District Co-operative Banking Union which undertook to run it with the help of an annual subsidy of Rs. 500 which the Provincial Co-operative Union was willing to give.

Rural Reconstruction activities continued to be one of the main features of the Union's work. In the place of Elur in Salem district, Mayanur in Trichinopoly was recognised and this centre was worked under the direct supervision of Mr. K. G. Sivaswami of the Servants of India Society.

In this co-operative year, for the first time, the Indian Co-operative Movement sent a delegate to the sessions of the International Co-operative Congress held in London in September 1934. The President of the Union, Mr. V. Ramdas Pantulu was elected as the delegate. At the London Conference Mr. Pantulu was elected as a member of the Central Committee of the International Co-operative Alliance. He was re-elected to that position in 1937 at the Paris Conference and he still holds that position.

1935-1936.

The membership of the Union underwent a diminution because of the reduction in the number of Supervising Unions. The Executive Committee appointed a Special Committee to consider the recommendations of Mr. S. Satyanathan, I. C. S., about the co-operative movement in his report upon Agricultural Indebtedness in the

Province and the Special Committee submitted its report to the Government. During this year the Co-operative movement sustained a serious loss by the demise of Sir M. Ramachandra Rao, the President of the C. L. M. B. who gave his best for the Institution, of Rao Sahib T. K. Hanumantha Rao, the champion of the Consumers' Co-operation in South India and of Mr. V. C. Rangaswami, Secretary of the M.P.C.B.

The work of the Union was carried on along the usual lines regarding education, propaganda, publication and conference activities.

The Union's work regarding Rural Reconstruction centres continued as usual though due to financial stringency the Union was able to give Rs. 500 only to each of the centres.

The President of the Union, Mr. Ramadas Pantulu presided over the Central India and Rajaputana Co-operative Conference held at Indore in November 1935. He also presided over the all-Travancore Co-operative Conference in January 1936.

1936—1937.

The most important work undertaken by the Provincial Co-operative Union in this year was the starting of Training Classes for Panchayatdars and Members of Societies. The Government of India set apart a sum of Rs. 15 lakhs out of the 1 crore earmarked for Rural Development and promised contribution to local Governments in order to enable them to develop the Co-operative Movement on sound lines. The local Government issued a G. O. in August 1936 regarding the utilisation of the Government of India grant. The G. O. contemplated seven kinds of training and after a good deal of correspondence between the Provincial Co-operative Union and the Registrar, the Union was permitted to take up the training of Panchayatdars and Members of Societies with the co-operation of Central Banks in the Presidency. The Government expected the Provincial Co-operative Union to contribute an amount equal to the one-third of the grant and the Union was able to do it as the M. P. C. B. was kind enough to make a special grant of Rs. 4,000 towards this. The Executive Committee of the Union constituted itself into a Central Committee and in each district a local committee was constituted to be in charge of the Training Classes and the local District Bank was requested to contribute its quota. The Union prepared a syllabus in English, Tamil and Telugu and the District Banks of Malabar and S. Kanara were

requested to get the syllabus printed in the languages of the district namely, Malayalam and Kanarese. The Union also printed posters and charts and the classes were inspected by some members of the Central Committee.

The Union also published a cheap and handy edition of the Madras Co-operative Societies Act and Rules including the latest amendments and this publication has been very much appreciated by the public. Two editions of 1000 copies of each have been exhausted and a third edition is now in the press.

The Executive Committee resolved to discontinue the Union's connection with the Rural Reconstruction centres. Reconstruction work in a few centres was started as an experimental measure at a time when there were comparatively few agencies engaged in that kind of work and the idea of the Union was to run them for three years. As a matter of fact the Union ran, on an average, six centres for eight years. The Union felt that the number of agencies had since then considerably increased and District Economic Councils had come into existence with more resources than the Union could command and hence the Union notified that its support to the centres would be partially withdrawn during the year and completely, at the end of the year.

The other usual activities of the Union, namely, publication of the journal, magic lantern and slides, the running of the Reading Room, Celebration of the International Co-operators' Day etc. continued as usual.

1937-1938

The work of the Union during this year was more or less on the usual lines. The English Journal was published by the Union and subsidies were given for publication for Tamil and Telugu journals. Members of the Board did propaganda during their tours. International Co-operators' Day was celebrated. The Union sent delegates to the meeting of the All India Institutes' Association held at Bangalore which was presided over by the Hon. Mr. V. Ramadas Pantulu, our President, who is also President of the said Association.

The Training Classes for Panchayatdars and Members of Societies were conducted as in the last year. The M. P. C. B. was kind

enough to continue its special grant in this behalf. The Executive-Committee of the Union was not satisfied with the Peripatetic Training Schools for four months and passed the following resolution on the subject :—

"The training in the two Institutes, one in the north and one in the south, should be precisely the same as that given in the Central Co-operative Institute at Madras, both in regard to curricula of studies and the duration. The qualifications of the students for admission should be the same in all Institutes."

"The training should last for ten months, with a vacation for two months. The Institutes should be stationary and not Peripatetic."

"The teachers of the mofussil including the Superintendents should be appointed by the Provincial Union and the staff should be permanent."

"The students of all the institutes should sit for the same examination, should be given the same diploma and should be eligible for recruitment to service in the Department and Co-operative institutions."

"An advisory committee should be set up to advise the Registrar in regard to the conduct of the institute at Madras, including the appointment of teachers."

The Union published a Co-operative Tamil Drama called "Sadhyama" written by Mr. T. L. R. Chandran, I. C. S. Joint Registrar of Co-operative Societies whose premature death is a distinct loss to the movement.

In this co-operative year, again the honour of deputing a delegate to the International Co-operative Conference fell to Madras. Prof. K. C. Ramakrishnan, an Honorary member, and a member of the Editorial and Education Committees of the Union along with Sri. Sherlekar of Indore represented India at the Conference. Mr. Ramakrishnan made a notable contribution to the deliberations of the Congress from the Indian Co-operative stand-point.

President of the P. C. U. presided over the Berar Co-operative Conference. In July 1937, Mr. Ramadas Pantulu, 1938 he presided over the Divisional Co-operative Conference at Bombay.

1938-1939.

On the 4th. of January 1939, the Provincial Co-operative Union completed its 25th year and hence a brief account of the

Union during the co-operative year 1938-1939 is added to this chronicle.

During this year the work of the Union was carried on along the lines well established in previous years. Publication of the English Journal, propaganda tours undertaken by members of the Managing Body form the main items of work. In this year the Provincial Co-operative Union increased the subsidy to the Andhra Sahakara Sammelanam and the Tamil Nadu Federation for conducting their journals from Rs. 500 to Rs. 1,000 each. The Union also appointed a Literary Assistant to the Editor who has published a book on 'Rural Sanitation and Health'. He is now engaged in writing a number of popular pamphlets on the model of those published by the Manchester Co-operative Union.

Mr. V. Venkatasubbaiya toured in the District of Salem where Prohibition has been working effectively and prepared a number of magic lantern slides indicating the moral and economic improvement of the people as a result of prohibition. It is interesting to note that the magic lantern and the slides prepared by the Provincial Co-operative Union are becoming more and more popular and the year under review records the highest sale hitherto.

No Training Classes for Supervisors was held by the Provincial Co-operative Union, but an examination was conducted for students of the Peripatetic Institutes of Bezwada and Vellore. The year under review was the third year when the Provincial Co-operative Union conducted, with the help of the District Banks, the Training Classes for Panchayatdars and Members of Societies. The free Reading Room run by the Union is becoming more and more popular and average attendance per day during the year was 55. The Provincial co-operative Union has been maintaining the Reading room even though during the year under review it received no grant from the Government. Considerable additions have been made to the Library and the total number of volumes in the Union Library stands to-day at 1,554.

The P. C. U. has been able, all these years, to carry on its multifarious activities highly useful to the Movement as a whole because of the liberal financial help granted to it by the Madras Provincial Co-operative Bank. As the latest report of the Union puts it, "We realise our activities in various directions are largely dependant upon the Bank's contributions." It may not be out of place to record

here that during the last 12 years the P. C. U. has received in the aggregate Rs. 1,22,000 as detailed below.

Grants made to the Madras Provincial Co-operative Union.

Year.	Purpose.	Amount. Rs.	Total Rs.
1927-28	Education and Propaganda ...	2,000	2,000
1928-29	Do. ...	5,000	2,000
	Rural Reconstruction ...	6,000	
	Purchase of books ...	500	11,500
1929-30	Rural Reconstruction ...	9,000	
	Education and Propaganda ...	5,000	14,000
1930-31	Rural Reconstruction ...	9,000	
	Education and Propaganda ...	6,000	15,000
1931-32	Rural Reconstruction ...	9,000	15,000
	Education and Propaganda ...	6,000	9,000
1932-33	.....		
1933-34	.....		
1934-35	Rural Reconstruction ...	3,500	7,500
	Education and Propaganda ...	5,000	8,500
1935-36	Rural Reconstruction ...	3,500	
	Education and Propaganda ...	5,000	8,500
1936-37	Rural Reconstruction ...	2,000	
	Education and Propaganda ...	5,000	
	Training Classes ...	4,000	11,000
1937-38	.....		10,000
1938-39	.....		10,000
	Total ...		1,22,000

The International Co-operators' Day was celebrated as usual and Mr. Kagawa of Japan, the famous co-operator was entertained by the Provincial Co-operative Union during his visit to Madras.

Extracts from Registrars' Reports.

Having given an account of the P. C. U. and its activities from what may be called the Union point view, we give below extracts from the annual reports of Registrars about the P. C. U. 1923-24 is the first year in which, to the best of information available, the P. C. U. is allotted a paragraph in the report. Thereafter, every year, its work is mentioned and reviewed by the Registrar in his report.

1923-24.¹

The Madras Provincial Co-operative Union which is the propagandist union for the Tamil districts did useful work during the year. Its chief activity is the publication of the Madras Bulletin of Co-operation. During the last year or two there has been a very marked improvement both in the English and in the Tamil editions of the Bulletin. The Provincial Union is now in touch with co-operators in all parts of the world. At its instance International Co-operators Day was celebrated all over the Presidency. It published a few pamphlets and leaflets on important co-operative subjects. One of its secretaries toured in certain districts and attended the general meetings of unions and societies. Under the auspices of the Provincial Union, the Provincial Co-operative Conference was held in December last when a large number of questions of interest and importance to co-operators were discussed. It also organised a conference of representatives of financing banks.

1924-25.¹

The Madras Provincial Co-operative Union continued to do useful work during the year. The improvement noticed during the last two years both in the English and Tamil editions of the Madras Bulletin of Co-operation was maintained during the year under review. At the instance of the Provincial Union, International Co-operators' Day was celebrated all over the Presidency under its auspices. The usual Provincial Co-operative Conference of co-operators in the Presidency was held in December last when a large number of questions of interest and importance to co-operators was discussed.

The Provincial Union raised a fund for the relief of people affected by the floods which occurred in July 1924 in the Tanjore and Trichinopoly districts. The most noteworthy item of work newly undertaken by the Provincial Union during the year was the arrangement for holding training classes for employees of central banks, urban societies and local unions and for the office-bearers of societies and others. The Provincial

¹ J. Grey Esq., I.C.S., Registrar of C. S.

Union drew up, in consultation with me, a syllabus for the course of training and the class was opened by the Hon'ble the Minister for Development on 1st October 1925. The course will continue for three months at the end of which period an examination will be held and certificates issued to the successful students. There was a very large number of applicants for admission. From these 140 were selected and about 100 are actually attending the class now. Twenty-two gentlemen have undertaken to assist in giving instructions to the students. To enable the Provincial Union to develop its activities on the educational side, Government have sanctioned a recurring grant of Rs. 1,200 per annum for five years.

1925-26.^a

The Madras Provincial Co-operative Union, Ltd., continued the publication of the Madras Bulletin of Co-operation in English and Tamil in its customary form. The Provincial Conference was held under its auspices this year also, but in the Easter holidays instead of Christmas. In the last report, reference was made to the Government's sanction of a recurring grant of Rs. 1,200 per annum for five years to the Provincial Union for educational propaganda. The Union drew the first year's grant and spent it on a course of training classes lasting for about three months from October to December 1925. An examination was held at the end and 33 students were granted certificates of efficiency out of 84 students who sat for the examination. The Provincial Union is making arrangements to hold similar training classes during the current year also and it is hoped that they will be as popular and productive of a high standard of educative utility to the co-operators of the province as in the first year.

1926-27.^a

The Madras Provincial Co-operative Union, Limited besides publishing the monthly bulletin in English and Tamil, issued printed leaflets from time to time. The annual conference was held at Madura at Easter. The union held the training classes in December and January for the second year, but only 19 candidate completed this course as against 84 in the first year. In the examination at the close of the course all the 19 were declared successful.

1927-28.^a

The Madras Provincial Co-operative Union, Ltd., continued the publication of the Madras Bulletin of Co-operation in English and Tamil. The Provincial Conference was held under its auspices this year in Rajahmundry and it conducted a training class for co-operative workers at which 43 candidates underwent training for a period of three months and 36 passed. The union received a Government subsidy of Rs. 1,200 for the purpose.

^a H. M. Hood Esq., I.C.S., Registrar of C. S.

1928-29.^a

The Provincial Co-operative Union is gradually strengthening its position as the non-official centre of all kinds of co-operative activity and its relations with the department are cordial. It has been in the past confining its activity mainly to the holding of annual conferences. Lack of funds and the absence of a standing committee on the spot prevented it from doing much steady work. The Madras Central Urban Bank has now however given it a grant which has enabled it to develop as a propagandist and teaching body. It has 300 books and 300 volumes of reports and periodicals. This library is being constantly added to and a small reading room is always open on the premises of the Provincial Co-operative Union. The Provincial Co-operative Union is now being linked up with the work of the training institutes described below.

1929-30.^a

The membership in the Provincial Co-operative Union was 453 composed of 20 honorary members, provincial societies, language federations, central banks, district federations, local and audit unions, urban banks and non-credit societies. The Provincial Co-operative Union is now affiliated to the All-India Co-operative Institutes' Association which was inaugurated in Bombay in October 1929 to serve as a common platform for all the apex institutions in different provinces to meet and exchange views and to speak authoritatively on co-operative matters relating to India as a whole. The publications of the Tamil Journal of Co-operation was transferred to the Tamil Nadu Federation at Coimbatore from September 1929.

The chief activities of the Union are (1) publication of the Madras Journal of Co-operation in English and pamphlets on co-operative matters, (2) conducting panchayatdars training classes in Madras City, (3) co-operative propaganda tours with special references to non-credit activities, (4) continuance of the conduct of rural reconstruction centres, and (5) the holding of the Provincial Conference. The union conducted panchayatdar's classes in 124 centres, in the Madras City at which the total attendance was 5,952, the panchayat members of 54 societies being trained. A sum of Rs. 1,813 was spent in the conduct of these classes of which Rs. 1,200 was given by Government. The Union jointly with the Provincial Bank submitted a memorandum of answers to the question-narie of the Madras Provincial Banking Enquiry Committee and also to that of the Indian Central Banking Enquiry Committee.

1930-31.^a

The Provincial Co-operative Union continued to do useful work. On 30th June 1931, it had 460 members including 20 honorary individual

^a H. M. Hood Esq., I.C.S., Registrar of C. S.

^a D. N. Strathie Esq., I.C.S., Registrar of C. S.

members. The 6 training institutes have been affiliated to the Union, and a Central Committee has been formed to co-ordinate the working of all the institutes. The Union is affiliated to the All-India Co-operative Institutes Association and also to the International Co-operative Alliance. It continued the publication of "the Madras Journal of Co-operation" and also took up the publication of the "Village Panchayat", which was formerly edited by the Registrar-General of Panchayats under the name of the "Village Panchayat Bulletin." This Journal is now issued in three languages—English, Tamil and Telugu. A number of books have been added to the library of the Union out of the library grant of Rs. 400¹ the given by Government and a similar sum of Rs. 400 contributed from its own funds. It maintained a reading room in which a number of co-operative and other journals and some important local dailies are made available for the visitors. The annual co-operative conference at which many important topics were discussed was held under its auspices under the presidency of M.R.Ry. Rao Bahadur T. A. Ramalingam Chettiyar Avergal. A number of members of the Executive Committee and the Board of Management undertook propaganda tours in several districts. The City Panchayatdars training classes managed by the Union in previous years were continued during the year and classes were held in 115 centres in the Madras City at which there was a total attendance of 2,666 members belonging to 45 societies. A sum of Rs. 1,282 was spent in conducting these classes of which the Government contributed Rs. 800. A revised syllabus on co-operation was prepared by two members of the Central Committee specially deputed and it was approved by the Central Committee and the Government. The Union has also prepared a number of magic lantern slides on co-operation, thrift, etc. It continued to finance and supervise the rural reconstruction centres started under its auspices in the previous year and there are now 8 such centres. It has published detailed reports on the work done at these centres.

1931-32.²

The constitution of the Provincial Co-operative Union was amended during the year so as to make its Board of Management more truly representative. Instead of having some of the members of the Board elected by their respective constituencies at the annual general body meeting of the Union, the by-laws were so amended as to have them elected in the constituencies themselves. Thus the district representative of federations and unions is now to be elected in the district in accordance with the rules framed by the Executive Committee in this behalf. The representatives of urban banks, non-credit societies, land mortgage banks and training institutes are to be elected separately by postal voting. The composition of the Executive Committee of the

² D. N. Strathie Esq., I.C.S., Registrar of C.S.

Union also was altered by dropping the provision for separate representation for the Telugu, Tamil, Malabar and Kanarese areas.

The Provincial Co-operative Union co-ordinated the work of the co-operative training institutes through its Training Institutes Committee which consisted of one representative from each of the institutes, the President of the Provincial Co-operative Union, myself and two expert members. The Committee is vested with the following powers: (1) to appoint teachers and lecturers to the institutes on a request from the latter, (2) to prescribe the courses and syllabuses of study in consultation with the institutes; and (3) to appoint a board for the conduct of examinations, valuation of answer papers and issue of certificates.

The Provincial Co-operative Union continued the publication of "The Madras Co-operative Journal" in English and the "Village Panchayat Bulletin" in English Tamil and Telugu. Its library and reading room were freely used during the year. Propagandistic lectures with magic lantern on rural reconstruction and co-operation also continued. Under the City Panchayat Training Classes Scheme, Classes were held in 85 centres at which there was a total attendance of 2,132 members of 45 societies. The union spent a sum of Rs. 490 from its own resources in conducting the training classes as it received no subsidy from Government this year. The rural reconstruction work started in eight centres in the previous year was also continued during the year. On the whole the institution has continued to do useful work.

1932-33.⁴

The Provincial Co-operative Union continued to do useful work. On the 30th June 1933 it had 492 members including 20 honorary individual members. It continued the publication of 'The Madras Journal of Co-operation' in English. After the cancellation of the registration of the Andhra Sahakara Sammelanam in April 1932 and the stoppage by it of the publication of the 'Sahakari' in Telugu, the Provincial Union has been publishing a Telugu journal styled "Andhra Sahakara Patrika" from Madras. The publication of the "Village Panchayat" was stopped from July 1932. A number of books have been added to the library of the Union and the reading room has continued to be popular. The President and some other members of the Executive Committee carried on general propaganda work on co-operative insurance, loan and sale societies and rural reconstruction. Lectures were delivered with the aid of magic lanterns on rural reconstruction and "Co-operation."

The Provincial Union continued to co-ordinate the activities of the six training institutes through its Education Committee and to hold the examinations. Arrangements were made for practical training of the

⁴ M. R. Ry. Rao Bahadur (Now, Diwan Bahadur) K. Deivasikhamani Mudaliar Avl., Registrar of C. S.

students after the examination was over. Rural reconstruction work in six select centres was also continued during the year.

1933-34.⁵

The Provincial Co-operative Union continued to do useful work. On the 30th June 1934, it had 490 members on its rolls including 20 honorary individual members. It continued the publication of the "Madras Journal of Co-operation" in English and the "Andhra Sahakara Patrika" in Telugu. A number of books were added to the Library of the Union and the reading room continued to be popular. The President and some of the members of the Executive Committee carried on general propaganda on "Co-operation," insurance and rural reconstruction during their tours. The Madras Provincial Bank contributed Rs. 1,500 in the year for rural reconstruction work as against Rs. 2,000 in 1932-33 and Rs. 9,000 in 1931-32. The work was conducted in five centres during the year. Magic lantern lectures were also delivered on "Co-operation" and rural reconstruction.

The Union continued to co-ordinate the activities of the Co-operative training institutes through its Education Committee and to hold the examinations.

1934-35.⁵

The Provincial Co-operative Union continued to do useful work. On the 30th June 1935, it had 417 members on its rolls as against 470 on the 30th June 1934. There were also 20 honorary individual members. The Union continued the publication of the "Madras Journal of Co-operation" in English. It discontinued the publication of the Telugu journal "Andhra Sahakara Patrika" from January 1935 and handed it over to the authorities of the Nellore District Co-operative Central Bank with an annual subsidy of Rs. 500. A number of books were added to the library, and the reading room run by it continued to be popular. The Union received a grant of Rs. 200 from the Government for the purchase of books for its library. The President and some other members of the Executive Committee carried on general propaganda on non-credit work, co-operative insurance and rural reconstruction. Lectures were delivered with the aid of magic lanterns on rural reconstruction. In six select centres rural reconstruction work was also continued this year.

1935-36.⁵

The Madras Provincial Co-operative Union continued its usual activities and did useful work. The number of members on its rolls fell from 437 at the beginning of the year to 416 at the end of the year, the fall being mainly due to the liquidation of some local supervising unions. It continued the publication in English of the Madras Journal

⁵ T. Austin Esq., I.C.S., Registrar of C. S.

of Co-operation. The Union gave a subsidy of Rs. 500 each to the Tamil Nadu Co-operative Federation for the publication of the Tamil journal "Kooturavu" and to the Nellore District Co-operative Central Bank, for the publication of the Telugu Journal "Andhra Sahakara Patrika." A number of books were added to the library of the Union and the Reading room continued to be popular. The members of the Board of management continued to do propaganda work in the city and in the mofussil. Magic lantern lectures were delivered on "Co-operation" and rural reconstruction. With the aid of the grant of Rs. 3,500 given by the Madras Provincial Co-operative Bank, the Union conducted rural reconstruction work in six centres. The Union also conducted the Training Institute at Rajahmundry for nine months.

1936-37.⁵

The Madras Provincial Co-operative Union continued to do useful work. On 30th June 1937 it had 427 members on its rolls as against 416 members at the close of the previous year. The Union continued to publish the Madras Journal of Co-operation in English. Several books were added to its library and the reading room run by it continued to be popular. The Union paid subsidies to the extent of Rs. 1,250 to the Tamil Nadu Federation, the Nellore District Co-operative Central Bank, the Andhra Sahakara Sammelanam and the South Canara District Co-operative Central Bank for the publication of the Tamil, Telugu and Kanarese Co-operative Journals. The President and other Executive Committee members of the Union inspected societies and did propaganda work in Madras City and in the districts during their tours. Fifty-nine magic lanterns and 11 sets of slides prepared by the Union were sold. The Union was in charge of the training of panchayatdars and education of members of societies under the scheme of co-operative education sanctioned in G. O. Nos. 1409, Development, dated 19th August 1936 and 2338, Development, dated 22nd December 1936. An account of the classes held is given in paragraph 26 of this report. The Union withdrew its support from the six rural reconstruction centres which it was running in the past years. Five of these centres are continuing to function.

1937-38.⁶

The Madras Provincial Co-operative Union continued to do useful work. It had 426 members at the end of the year, including the honorary members. The Union continued to publish the Madras Journal of Co-operation in English. It also paid subsidies to the extent of Rs. 500 each to the Tamil Nadu Co-operative Federation and the Andhra Sahakara Sammelanam for the publication of the Tamil and Telugu journals, respectively. The library and reading room maintained by the union

⁵ T. Austin Esq., I.C.S., Registrar of C. S.
⁶ Sri Rao Bahadur M. Giriappa, B.A., Registrar of C. S.

continued to be popular. Books to the value of Rs. 213 were added to the library and during the year under report 15,230 visitors made use of the reading room. The average attendance per day was about 50. The President and other Executive Committee members of the Union inspected societies and did propaganda work in the Madras City and the districts during their tours. During the year 52 magic lanterns and seven sets of slides prepared by the union were sold. It also conducted the peripatetic training classes at Coimbatore, Anantapur, Bezwada and Vellore. The union was in charge of the training classes for panchayatdars and members of societies under the scheme of co-operative education sanctioned by the Government.

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List of Office-Bearers.

A.—PRESENT OFFICE-BEARERS.

(as on date.)

(i) OFFICE-BEARERS.

1	The Hon'ble Mr. V. Ramadas Pantulu	...	<i>President.</i>
2	Sri T. A. Ramalingam Chettiar	...	} <i>Vice-Presidents.</i>
3	Dr. P. Gurumurti	...	
4	Sri V. Venkatasubbaiya	...	<i>Editor and Hon. Joint Secretary.</i>
5	Sri N. Satyanarayana	...	} <i>Honorary Joint Secretaries.</i>
6	" D. Mahalingam Pillai	...	
7	" V. Viyyanna Pantulu	...	<i>Treasurer.</i>

(ii) EXECUTIVE COMMITTEE.

1	The Hon'ble Mr. V. Ramadas Pantulu.
2	Sri T. A. Ramalinga Chettiar.
3	Dr. P. Gurumurti.
4	Sri V. Venkatasubbaiya.
5	" N. Satyanarayana.
6	" D. Mahalingam Pillai.
7	" V. Viyyanna Pantulu.
8	" L. Gangadhara Sastri.
9	Rao Bahadur N. R. Samiappa Mudaliar.
10	Sri P. S. Kumaraswami Raja.
11	" K. Bhashyam Aiyangar.

(iii) BOARD OF MANAGEMENT.

Elected by the General Body of the P. C. U.

1	The Hon'ble Mr. V. Ramadas Pantulu	...	<i>President</i>
2	Sri T. A. Ramalingam Chettiar	...	} <i>Vice-Presidents.</i>
3	Dr. P. Gurumurthi	...	
4	Sri V. Venkatasubbaiya	...	} <i>Honorary Joint Secretaries.</i>
5	" N. Satyanarayana	...	
6	" D. Mahalingam Pillai	...	} <i>Treasurer.</i>
7	" V. Viyyana Pantulu	...	

Provincial Societies:

Names of the Representatives.	Institution Represented.
8 Sri K. Bhashyam Ayyangar ...	The Madras Provincial Co-op. Bank, Ltd., Madras.
9 Sri T. A. Ramalingam Chettiar ...	The Madras Central Land Mortgage Bank, Ltd.,
10 Sri V. Venkatachalam ...	The South India Co-operative Insurance Society, Ltd.,
11 Rao Sahib M. J. Venkatakrishna Pillai ...	The Central Co-op. Printing Works, Ltd.,
12 Sri C. Tadulinga Mudaliar ...	The Madras Provincial Co-op. Marketing Society, Ltd..

Language Federations.

13 Sri K. G. Sivaswamy ...	The Tamil Nadu Federation.
14 Dr. P. Gurumurthi ...	The Andhra Sahakara Sammelanam.

Central Banks.

15 Sri P. S. Kumaraswami Raja ...	Srivilliputtur Co-op. C. Bank.
16 „ P. Allapichai ...	Madura Ramnad Central Co-operative Bank.
17 Rai Bahadur V. Murugesu Mudaliar ...	Vellore Co-op. Central Bank.
18 Sri B. N. Sastry ...	Konaseema Co-op. C. Bank.
19 „ K. Narasimhamurthi ...	Krishna Co-op. Bank.
20 „ R. Banday Gowd. ...	Hospet Co-op. Central Bank.
21 „ M. M. Kunhiram Menon ...	Malabar Dt. Co-op. C. Bank.
22 „ Ullal Mangesh Rao ...	S. Kanara Co-op. C. Bank.

Urban Banks.

23 Sri S. D. Thirupathi Naidu ...	Dharapuram Co-op. Urban Bank.
24 Mr. Husson Ally Sahib ...	Madras City Co-op. Bank.
25 Rao Sahib K. Raghavendra Rao ...	Coimbatore Town Bank, Ltd.
26 Sri C. Thyagaraya Mudaliar ...	Chintadripet Co-op. Bank.
27 „ V. Chinnikrishna Naidu ...	Madura Urban Co-op. Bank.

Non-Credit Societies.

28 Sri S. Venkata Rao ...	The Kurnool House Co-op. Building Society.
29 „ G. Sriram Babu Naidu ...	Madras City Co-op. Building Society.
30 Dr. B. V. Narayanaswami Naidu.	Chidambaram Co-op. Paddy Sale Society.

Primary Land Mortgage Banks

Names of the Representatives.	Institution Represented.
31 Sri G. M. Gupta ...	Narasapur Co-op. Land Mortgage Bank.
32 „ S. I. Krishna Iyer ...	Sulur Co-op. Land Mortgage Bank.

St. Federation and Local Unions.

33 Sri L. Gangadhara Sastry ...	Anantapur District.
34 Rao Sahib M. S. Seshachalam Iyer ...	North Arcot District.
35 Sri M. G. Parthasarathy Mudr. ...	South Arcot „
36 „ K. Vengopala Mudaliar ...	Chingleput „
37 „ M. Mounaguruswami Naidu.	Coimbatore „
38 „ Iswara Sahu ...	Ganjam „
39 „ G. Satyanarayana ...	East Godavari „
40 „ T. Kutumba Sastry ...	West „ „
41 „ V. Basavayya Choudry ...	Krishna „
42 „ D. Narasu Reddi ...	Kurnool „
43 „ G. Simhachalam Pantulu ...	Guntur „
44 „ A. Veluswamy ...	Madura „
45 „ D. V. Raghava Reddy ...	Nellore „
46 „ K. Belli Gowder ...	Nilgiris.
47 „ S. Krishnaswamy Iyer ...	Ramnad District.
48 „ B. Narayana Bhatt. ...	South Kanara District.
49 „ V. R. Srinivasaraghavan ...	Salem District.
50 „ Rao Bahadur N. R. Samiappa Mudaliar ...	Tanjore „
51 „ P. Manickam Chettiar ...	Trichy „
52 „ J. Satyanarayana ...	Vizag „
53 Rao Bahadur A. Rajabadar Mudaliar	} Hon. Members Co-opted to the Board.
54 Rao Bahadur S. V. Narasimha Rao	
55 Prof. K. C. Ramakrishnan	

(iv) EDITORIAL COMMITTEE.

- 1 The Hon'ble Mr. V. Ramadas Pantulu.
- 2 Sri T. A. Ramalingam Chettiar.
- 3 Dr. P. Gurumurti.
- 4 Prof. S. K. Yagnanarayana Iyer.
- 5 Prof. K. C. Ramakrishnan.
- 6 Sri R. Suryanarayana Rao.

(v) CITY PANCHAYATDARS TRAINING CLASS COMMITTEE.

- 1 Sri S. S. Sankara Mudaliar (Convener)
- 2 Prof. K. C. Ramakrishnan.
- 3 Prof. S. K. Yagnanarayana Iyer.
- 4 Rao Bahadur A. Rajabadar Mudaliar.
- 5 The Deputy Registrar of Co-operative Societies.

(vi) LIST OF PRESENT HONORARY MEMBERS.

1 The Hon'ble Mr. V. Ramadas Pantulu.	11 Dewan Bahadur T. M. Narayanaswami Pillai.
2 Sri V. Venkatasubbaia.	12 Diwan Bahadur C. S. Ratnasabapathi Mudaliar.
3 „ R. Suryanarayana Rao.	13 Rao Bahadur A. Rajabadar Mudaliar.
4 „ V. Viyyanna Pantulu.	14 Sri Kala Venkatarao.
5 Mr. G. Gulam Ahmad.	15 „ J. Sivashanmugam Pillai.
6 D. P. J. Thomas.	16 „ V. Appa Rao.
7 Prof. S. K. Yegnanarayana Iyer.	17 „ K. L. Narasimha Rao.
8 Prof. K. C. Ramakrishnan.	18 „ P. V. Krishna Chowdry.
9 Rao Bahadur A. Vedachala Iyer.	19 „ S. V. Narasimha Rao.
10 Rao Bahadur C. Gopala Menon	20 „ E. S. Ganapathy Iyer.

(vii) STAFF OF THE P. C. U.

1 Mr. N. Ramanathan	... <i>Manager.</i>
2 Mr. G. Lakshminarayana	... <i>Accountant.</i>
3 Mr. M. S. Rajagopalan	... <i>Stenographer.</i>
4 S. V. Senapathi	... <i>Library Attender.</i>
5 P. S. Ellappan	... <i>Peon.</i>
6 Chinnappan	... <i>Peon.</i>

B.—EX-OFFICE-BEARERS.

(i) PRESIDENTS.

1 Sri M. Adinarayana Ayya	... 1914—1916
2 „ K. B. Ramanatha Iyer	... 1916—1920
3 „ T. R. Venkatarama Sastri	... 1920—1921
4 Rao Bahadur A. Vedachala Iyer	... 1921—1924
5 Sir K. V. Reddi	... 1924—1926

(ii) VICE-PRESIDENTS.

1 Kumara Raja of Chellapalli	... 1914—1917
2 Sri C. N. Krishnaswamy Iyer	... 1918—1920
3 „ T. R. Venkatarama Sastri	... 1921—1922
4 Dr. John Mathai	... 1922—1923
5 Sri A. Sivarama Menon	... 1923—1926
6 „ A. Ranganatha Mudaliar	... 1926—1927
7 Rao Bahadur A. Vedachala Iyer	... 1927
8 Sri P. Ramanathan	... 1927—1928
9 „ A. Ranganatha Mudaliar	... 1928—1936
10 „ V. Ramamurty Pantulu	... 1936—1938

(iii) SECRETARIES.

1 Sri V. S. Ramaswamy Sastri	... 1914—1919
2 „ V. Venkatasubbayya	... 1915—1922
3 „ K. Parthasarathy Iyengar	... 1922—1923
4 „ A. Sivarama Menon	... 1922
5 „ K. G. Sivaswamy Iyer	... 1922—1926
6 Prof. S. K. Yegnarayana Aiyar	... 1923—1926
7 Kao Sahib M. S. Seshachalam Aiyar	... 1923—1926
8 Sri G. Srirambabu Naidu	... { 1924—1926 & 1927—1930
9 Sri T. Srinivasa Rao	... 1924—1927
10 Rao Sahib G. Srinivasaraghavachariar	... 1932—1934
11 Rao Bahadur A. Rajabadar Mudaliar	... 1934—1938

(iv) TREASURERS.

1 Rao Bahadur C. Gopala Menon
2 Mr. Chavali S. Sastri
3 Mr. K. L. Narasimha Rao

(v) EDITORS.

1 V. S. Ramaswami Sastri
2 V. Venkatasubbaia
3 K. G. Sivaswami Iyer
4 S. K. Yegnanarayana Iyer 1925—1934.

(vi) HONORARY MEMBERS OF THE UNION DURING 1921—1937.

1 Achar, A. R. V.	16 Hanumantha Rao, T. K.
2 Ananda Rao, M.	17 Harisarvothama Rao, G.
3 Ananthanarayana Iyer, S.	18 Hussain Madhi
4 „ „ E.S.	19 Jayakaran
5 Anthony, Rao Sahib, K. O.	20 Krishniah Chowdry, P.V.
6 Aruliah Naidu, C.	21 Mathai Dr. John
7 Deivasikhamani Mudaliar,	22 Menon V. K. Rao Sahib
Dewan Bahadur, K.	23 Muniswami Naidu Diwan
8 Desikachariar, Sir T.	Bahadur B.
9 Dharma Rao, G.	24 Muthia Mudaliar, S.
10 Dharmaraja Iyer, L.	25 Nageswara Rao, Rao Sahib, K.
11 Duraiswami Iyer, Rao Baha-	26 Nallakuttalam Pillai, R.G.
dur A.	27 Narayanamurthi, Y.
12 Gopala Menon, Rao Bahadur C.	28 Narayanaswami Pillai, Diwan
13 Gulam Ahmad	Bahadur, T. M.
14 Gurumurti, Dr. P.	29 Narasimha Rao, K. L.
15 Guruswami, Rao Sahib L.G.	30 Natesa Mudaliar, Dr. C.

31	Parthasarathy Iyengar, K.	56	Sankara Rao, H.
32	Pattabhisitharamayya Dr. S.	57	Shiva Rao, M.
33	Popely, H. A.	58	Sivaswami Iyer, K. G.
34	Prakasa Rao, D. V.	59	Srinivasachari, C. S.
35	Pusparaj, P. K.	60	Srinivasa Iyengar, T. R.
36	Ragavachariar, K. V.	61	Srinivasanarasu, T.
37	Rajabadar Mudaliar, Rao Bahadur, A.	62	Subbarama Iyer, S.
38	Rajagopalachariar, C.	63	Subbaraju, N.
39	Ramachandra Rao, G.	64	Sundara Rao, C. P.
40	Ramachandra Rao Diwan Bahadur, M.	65	Sundaravaradalu, P. V.
41	Ramachandra Rao, Diwan Bahadur, R.	66	Suryanarayana Rao, R.
42	Ramadas Pantulu The Hon. V.	67	Swaminathan Dr. S.
43	Ramakrishnan Prof. K. C.	68	Swamikannu Pillai, L. D.
44	Ramanathan, P.	69	Thomas, Daniel
45	Ramanatha Iyer, K. B.	70	Thomas Dr. P. J.
46	Ramaswami Iyer, N.	71	Varadarajulu Naidu, T.
47	Ramaswami Sastri, V. S.	72	Vedachala Iyer, Rao Bahadur, A.
48	Ranga Prof. N. G.	73	Venkatachariar, Rao Bahadur, M. K.
49	Ranganathan, N.	74	Venkatachariar, V.
50	Ranganatha Mudaliar, A.	75	Venkatarama Iyer, P. S.
51	Ranganatha Mudaliar, C.	76	Venkatarama Sastri, T. R.
52	Rangaswami, V. C.	77	Venkataramana Iyengar, Dewan Bahadur, C. V.
53	Rangaswami Iyengar, C. S.	78	Venkataratnam, B.
54	Ratnasabhpathi Mudaliar, Diwan Bahadur, C. S.	79	Venkatasubbaia, V.
55	Reddi Naidu Sir K. V.	80	Viyanna Pantulu, V.
		81	Yegnanarayana Iyer, Prof. S. K.

(vii) CHAIRMEN OF THE RECEPTION COMMITTEE AND PRESIDENTS OF THE MADRAS PROVINCIAL CO-OPERATIVE CONFERENCES.

Con. No.	Date.	Place.	Chairman-Reception Committees.	President.
I.	Dec. 1912	Madras	Dewan Bahadur P. Rajaratna Mudaliar	Sir John Atkinson.
II.	Jan. 1914	"	Dewan Bahadur K. Krishnasamy Rao, C. I. E.	Sir P. S. Sivaswamy Aiyar.
III.	Jan. 1915	"	Dewan Bahadur M. Audinarayana Iyah	Sir Harold Stuart.
IV.	Jan. 1916	"	Dewan Bahadur M. Audinarayana Iyah	Sir Alexander Cardew.
V.	Dec. 1916	"	Prof. K. B. Ramanathan	Hon. H. F. W. Gillman, I.C.S.
VI.	" 1917	"	Prof. K. B. Ramanathan	Hon. Dewan Bahadur Sir P. Rajagopalachariar
VII.	" 1918	"	Rao Bahadur K. B. Ramanathan	Hon. Mr. S. Srinivasa Iyengar
VIII.	" 1919	"	Mr. C. N. Krishnaswamy Aiyar.	Dewan Bahadur L. D. Swamikaunu Pillai.
IX.	" 1920	"	Mr. T. R. Venkatarama Sastri	The Hon. Justice T. V. Seshagiri Aiyar.
X.	" 1921	"	Dr. S. Swaminathan	Rao Bahadur S. S. Talmaki.
XI.	" 1922	"	Dr. John Mathai	Dewan Bahadur P. Kesava Pillai.

Con. No.	Date.	Place.	Chairman-Reception Committees.	President.
XII.	Dec. 1923	Madras	Mr. A. Sivarama Menon	Mr. G. K. Devadhar.
XIII.	" 1924	"	Rao Bahadur A. Vedachala Iyer	Sir K. V. Reddi.
XIV.	April 1926	"	Rao Sahib T. K. Hanumantha Rao.	Dr. B. Pattabisitaranyya.
XV.	April 1927	Madura	Rao Sahib N. Ramaswami Iyer, Madura	Sir Lallubhai Samaldas Kt., C.I.E.
XVI.	April 1928	Rajahmundry	Dr. P. Gurumurthi Rajahmundry	Dr. Radhakamal Mukerjee. M. A Ph.D.
XVII.	July 1929	Madras	The Hon'ble Mr. V. Ramadas Pantulu	Dewan Bahadur T. Raghaviah Garu, C.I.E.
XVIII.	April 1930	"	The Hon'ble Mr. V. Ramadas Pantulu	Prof. V. J. Kale of Poona.
XIX.	June 1931	"	The Hon'ble Mr. V. Ramadas Pantulu	Mr. T. A. Ramalingam Chettiyar.
XX.	" 1933	"	The Hon'ble Mr. V. Ramadas Pantulu	Dewan Bahadur S. Aravamuda Iyyangar.
XXI.	Oct. 1935	"	The Hon'ble Mr. V. Ramadas Pantulu	Mr. V. L. Mehta, Bombay.
XXII.	" 1937	"	The Hon'ble Mr. V. Ramadas Pantulu	Dr. P. J. Thomas.

(i) LIST OF MINISTERS IN CHARGE OF CO-OPERATION
1919-39.

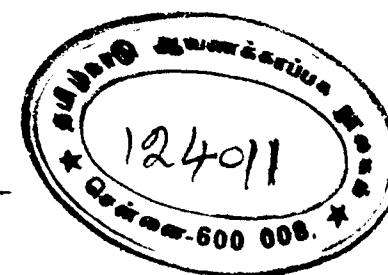
- 1 Sir K. V. Reddi Naidu, Kt.
- 2 " T. N. Sivagnanam Pillai, Kt.
- 3 Sri A. Ranganatha Mudaliar
- 4 " Setburathnam Aiyar
- 5 Sir P. T. Rajan, Kt.
- 6 Rao Bahadur, M. C. Raja.
- 7 The Hon'ble Mr. V. V. Giri.

(ii) LIST OF REGISTRAR OF CO-OP. SOCIETIES 1914-39.

- 1 Dewan Bahadur L. D. Swamikannu Pillai.
- 2 F. R. Hemingway Esq., I.C.S.
- 3 Rao Bahadur A. Vedachala, Iyer.
- 4 J. Gray Esq., I.C.S.
- 5 H. M. Hood Esq., I.C.S.
- 6 D. N. Strathie Esq., I.C.S.
- 7 Dewan Bahadur K. Deivasikhamani Mudaliar.
- 8 T. Austin, Esq., I.C.S.
- 9 Rao Bahadur M. Giriappa, B. A.
- 10 S. A. Venkataraman Esq., I.C.S.

(iii) LIST OF JOINT REGISTRARS OF CO-OP. SOCIETIES 1922-39.

- 1 Rao Bahadur A. Vedachala Iyer.
- 2 Rao Bahadur M. K. Venkatachariar.
- 3 A. Ranganathachariar.
- 4 Dewan Bahadur K. Deivasikamoney Mudaliar.
- 5 Rao Bahadur M. Giriappa.



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Messages.

GOODWILL MESSAGES RECEIVED.

(i) Original Signatories.

MR. O. M. VENKATANATHA IYENGAR, Uttiramerur :—

No doubt our Provincial Union has done excellent work during the past twenty-five years in our Presidency. I think our Provincial Union is one of the best unions in the whole of India. When we started to work the Provincial Union we suffered very much at the beginning for want of pecuniary help. Now its position is better with the financial help rendered to it by the Provincial Bank.

Most of the Co-operators took keen interest in the working of the Provincial Union at its initial stage, and even helped it with finance. It will not be out of place to mention the names of Co-operators like Messrs. V. S. Ramaswami Sastri, Rt. Hon. V. S. Srinivasa Sastri, T. K. Hanumantha Rao, C. N. Krishnaswami Aiyer of Coimbatore, N. Ramaswami Ayyar (Madura), M. Shiva Rao of South Canara, S. Subramania Aiyar, (D. E. O. Madras), Sir K. V. Reddi Naidu, A. Vedachala Aiyar (Retired Registrar of C. S.), T. Audinarayana Chettiar and good many others. I also had the fortune of joining with them and also had the honour of representing the Provincial Co operative Union in the South Canara Conference. On return from the Conference I had the fortune of meeting Mr. Ramalingam Chettiar at Coimbatore and requesting him to take part in the movement.

There are many things still to be done by the Provincial Union in the matter of propagating the principles of Co-operation to all parts of the Province. With veteran co-operators like the Hon. V. Ramadas Pantulu and Mr. V. Venkatasubbiah, we can be sure of the Institution being much more useful to the public.

On this happy occasion I send my hearty congratulations to the Provincial Co operative Union on the completion of its twenty-five years of successful working and pray to God for its continued useful work for the future.

MR. R. ANANDA RAO of Thiruthangal, Srivilliputtur, Ramnad District :—

I heartily thank the Almighty that He has given me life and strength to live and enjoy the celebration of the Silver Jubilee of the pioneer institution of the Province, of which I am proud to say that I am one of those who were responsible for bringing the

Institution into existence and see it in a flourishing condition. I have great pleasure in sending my message of hearty felicitations and good wishes and I thank the organisers of the celebration for giving me an opportunity to do so.

Twenty five years is a good long period in the history of any public Institution in India and I congratulate the management of the Union most sincerely in having completed twenty-five years of good steady and honest work of propagating the non-official opinion in the Presidency.

By the enactment of Act X of 1904, co-operative societies were started in India and in the Province also and by the kind help, enthusiasm and encouragement given by the first three Indian Registrars, the movement began to flourish day by day and to serve as an auxiliary to the Registrar in formation of societies and propagating the principles of co-operation and other activities in that direction. It was thought necessary by the co-operators of the time, that a provincial non-official organisation is highly necessary to carry out all the objects. Accordingly the co operators of the Province who assembled in conference at Madras in December, 1912, the very first conference of non-official co-operators in India, brought in a resolution :

“that the conference considers that the time has arrived for the establishment of a permanent representative organisation to propagate the principles of co operation, to organise co-operative societies, to watch over their interests and to do all that might be necessary for placing the co-operative movement on an efficient basis in the presidency” (Vide pages 28 & 29 of the report of the First Madras Provincial Co-operative Conference). Committee of 13 gentlemen was formed to carry out necessary action in that direction. The reformed Act, Act II of 1912 gave room for the formation of such societies and by the kind and strenuous efforts of these 13 pioneers of the province, of which I am also one, the Provincial Co-operative Union was registered in 1914 and started on its work. I am glad to see that from that time it is working on sound lines carrying out all the objects with which it has been started.

I am really glad to see that the Madras Journal of co-operation under the guidance of its efficient Editorial Committee is serving as the recognised exponent of non official opinion in the Province and I am glad to see that it has obtained world wide appreciation in all directions. A small seed which was sown in 1912 has sprung up in to a big tree with lofty branches, fragrant flowers and tasteful fruits, giving cool and healthy shade to all those who come underneath it.

One school of thought of present day co-operators are of opinion that the Provincial Co-operative Union may be converted into a federation of linguistic territorial unions. As one connected with the Union from its inception, I would not commend such a step, but these linguistic territorial Unions may be started as branches of the provincial institution. I wish co-operators will not allow that the activities of the Provincial Union ends with its Silver Jubilee but allow the Union to continue its prolonged service for the cause of co-operation in the Province serving as an Apex Institution. I pray the Almighty that the Institution celebrates its Golden and Diamond Jubilee in the long run with all pomp and prosperity.

(ii) Former Presidents of the P. C. U.

SIR K. V. REDDI, Kurma House, Thayagaraganagar, Madras:—

I am exceedingly glad that the Madras Provincial Co-operative Union is going to celebrate its Silver Jubilee.

I wish the celebrations every success. The Union has done exceedingly good work in the past and I am sure it will do better work in future.

Defects and drawbacks may be found here and there; but what organisations have not got such defects? Under the able guidance of such leaders as Mr. V. Ramadas Pantulu and Mr. T. A. Ramalingam Chettiar, the Union is bound to achieve more and more and I congratulate most heartily all those who have been running the union.

RAO BAHADUR SRI A. VEDACHALA IYER, Anakavur, N. Arcot Dt. :—

The Provincial Co-operative Union in the Madras Presidency started at first on a small scale with only the function of holding an annual Conference of co-operators and publishing the work done by co-operative organisations. It has gradually expanded in its activity of usefulness under Education and Propaganda and has now the privilege of asserting non-official opinion, though without sanction, on various co-operative problems that are met with in working the co-operative movement. It will have to develop itself into a non-official organisation duly constituted and qualified to undertake all the work done by the Government Department of Co-operation, getting such statutory powers of administration as it desires and deserves for running the movement in all its phases as the Registrar of Co-operation and his department do at present or are expected to do. This may seem to be a large order or demand and may even be described as impracticable; but the achievement of this object will be the only clear sign of the co-operative movement being worked by the

people and for the benefit of the people. It should manufacture its own experts, businessmen and administrators and should utilise the budget allotment of government to the satisfaction of the people and the government. The change advocated is not to be like the working of the movement virtually carried on hitherto under the orders of the government; but to prove that the people, if left to themselves and given adequate facilities, are capable of working the movement in their own interest and on their own initiative stirred by the common good of all and that they will be in a better position to understand better their own effort at their amelioration. However laudable the working of the Department might have been till now they were not in a position to create a class of administrative and financial experts among the non-officials competent by themselves to run such popular activities on business lines and in a humane and human spirit, eschewing altogether dictatorial, imperious, and mechanised disciplinary ideas in the movement.

My only wish (probably it is a dream) is that the government department should so work the movement as to secure the transference of its work to duly constituted non-official agencies who alone are financially responsible for their undertakings and ventures. The people must work persistently for achieving the requisite qualification for the reception of such transfer for responsibility if they are fortunate enough to secure such a position.

(iii) Presidents of Conferences.

SRI S. S. TALMAKI, Bombay :—

I am extremely glad that the Provincial Co-operative Union of Madras is celebrating its Silver Jubilee on the 28th of this month. All co-operators are aware of the valuable and all-sided work which the Union has been doing in the Presidency and which is deservedly appreciated in the whole country. I feel sure that the Jubilee celebration will tend to promote and accelerate its work in more directions than at present and make it more and more popular. I send my hearty wishes for its welfare and future success.

DR. B. PATTABHI SITARAMAYYA, Masulipatam :—

I have much pleasure in joining the Silver Jubilee Celebrations of the Madras Provincial Co-operative Union and offer my hearty felicitations to those friends who have been successively responsible for the steadiness and patriotism with which its work has been carried on during the past twenty five years. Under its inspiring influence, Co-operation has been raised to the level of science and

art, and discipline introduced into the study of the subject as well as the organisation of the Co-operative movement in the Presidency. Whether it be in the training of youngmen serving or yet to serve in the field or in the development of the ideals or expansion of the movement, the Madras Provincial Co-operative Union has left nothing undone. I wish an equally bright and brighter future for the Union so that it may celebrate its Golden and Diamond Jubilees with a conscious sense of duty conscientiously performed.

DEWAN BAHADUR T. RAGHAVIAH, C.S.I., Madras :—

Every one engaged or interested in the Co-operative movement cannot but be aware of the manifold activities of the Madras Provincial Co-operative Union. As a Pioneer in the fields of Co-operative education, Co-operative propaganda, and the Co-ordination of the various co-operative activities of this Presidency the Union has done work of inestimable value and has achieved great results. It is therefore with considerable pleasure that I send my hearty greetings and my best wishes for the continued prosperity of this Institution on the happy occasion of its Silver Jubilee Celebrations.

SRI V. G. KALE, Bombay :—

It gives me great pleasure to take this opportunity of paying my tribute of appreciation of the useful services which the Madras Provincial Co-operative Union has rendered during the past quarter of a century. I have had the privilege of knowing and actively working with leaders of the Co-operative Movement in Madras who have built up the co-operative Union and have materially contributed to its solid achievements. The need of active and virile Co-operative Unions in India is patent; but unfortunately we are far distant from the western model in this regard. At a time like the present when large and difficult problems confront co-operators all over the country, a strong union should be an asset to the co-operative movement. In this connection I feel that the example of the Madras Provincial Co-operative Union will provide inspiration and guidance. I wish the union a long, active and successful career.

DEWAN BAHADUR S. ARAVAMUDU AIYANGAR, M. B. E. Advocate, Hyderabad, Deccan :—

The Madras Provincial Co-operative Union has been doing a lot of very good and useful work during the last 25 years.

It has been doing not only propaganda work but very useful educative work by the publication of pamphlets and leaflets on subjects like Rural Re-construction, Thrift, Temperance, etc.

Please accept my congratulations on the occasion of the Silver Jubilee Celebrations.

I wish the function all success.

SRI V. L. MEHTA, Bombay Provincial Co-operative Bank Ltd.,
Bombay:—

The Celebration by the Madras Provincial Co-operative Union of its Silver Jubilee is an event of much gratification to co-operators all over India. The Union is, in a sense, the pioneer among co-operative propagandist and educational bodies in India and it has a record of 25 years of unflagging devoted service in the cause of co-operation. It has succeeded in attracting to the co-operative movement a number of public-spirited leaders drawn from the ranks of lawyers, doctors, college professors, social workers and publicists. These distinguished workers are too numerous to be all mentioned by name, but most prominent among them is the present President, the Hon'ble Mr. V. Ramadas Pantulu, whose fame as a co-operator has spread to all parts of India and even to co-operative circles in Europe. It is to the Madras Provincial Co-operative Union that goes the credit of having successfully launched the All-India Co-operative Institutes' Association, which has been a valuable cementing force among the various co-operative bodies in India.

Distinguished as has been the record of the Union's services to the Co-operative movement, the task before it in the days to come is still vaster and more arduous. Co-operators all over India, while offering felicitations to the Union on the successful completion of 25 years' work, hope that under the leadership of eminent co-operators, the Union will continue to serve the cause of co-operation in the same spirit of unity and with the same degree of enthusiasm that it has shown in the past.

DR. P. J. THOMAS, D. PHIL (OXEN), M.L.C.

I have great pleasure in tendering to the Madras Provincial Co-operative Union my best wishes on the auspicious occasion of its Silver Jubilee. It has a great deal of solid work to its credit and educational activities have been manifold. The Journal conducted by it is one of the best of its kind in India. It has also tried to disseminate co-operative knowledge in the Presidency by conducting co-operative institutes and holding periodical examinations. The work of the Union has been carried out largely by honorary workers and several of them have laboured hard for the good of the country. The Provincial Co-operative Union has done some real service, and

and I do hope that it will be spared to continue its useful work. Linguistic organisations may be useful in their way, but they cannot take the place of the Provincial Union. Long live the P. C. U.

RAO BAHADUR S. V. NARASIMHA RAO, Kurnool:—

As a co-operator interested in the healthy progress of the movement, I have ever been observing the useful activities in furtherance of the cause, undertaken by the Union. The Union has been a powerful agent in propagating correct ideas on many a topic of interest to co-operators. The Journal conducted under its auspices is one of the best of its kind in the whole country. Not a little of the credit for all the good work the Union has been able to do in the latter period of its quarter of a century of existence is due to the President, a leading exponent of non-official co-operative opinion in the country and the enthusiastic Secretaries in charge of its different departments of work.

I wish all success to the function.

(iv) Provincial Banks.

THE SECRETARY, BIHAR AND ORISSA PROVINCIAL CO-OPERATIVE BANK LTD, Bankipore P. O. Patna:—

I take this opportunity of sending my greetings and wishes for many happy returns of the day. It indeed gives me much pleasure to see that the Madras Provincial Co-operative Union only started 25 years ago has during the period discharged its duties so satisfactorily as to enhance its reputation and make itself more or less indispensable in many important branches of the co-operative activities. I sincerely wish your Union many years of prosperous and useful life for the movement in Madras in future.

SRI SHIVRATAN MOHATTA, CHAIRMAN, PROVINCIAL CO-OPERATIVE BANK, Karachi (Telegram):—

"Accept hearty greetings your silver jubilee and wishes you may more jubilees for your multiple activities and service of co-operation have deputed general manager attend your jubilee celebration and study your various activities."

THE MANAGING DIRECTOR, The Central Provinces & Berar Provincial Co-operative Bank, Limited, Nagpur:—

We offer our felicitations and best wishes to the Madras Provincial Co-operative Union, Madras on the occasion of the proposed

Silver Jubilee Celebrations, which are to take place on the 28th October 1939.

During the period of last 25 years the Union undertook a number of activities, out of which mention must be made of the Central Co-operative Printing Works, Ltd., Madras, and the South India Co-operative Insurance Society. The Union has run co-operative training classes in various centres of the Presidency and is now in charge of training classes for Panchayatdars and members of societies.

We are glad to note that the Union has been taking interest in the rural reconstruction work and has run rural development centres. It has also done a lot to further the cause of co-operative education and published literature on co-operation and allied subjects. It regularly publishes a co-operative periodical viz., the 'Madras Journal of co-operation' which contains articles on co-operation, rural reconstruction and a number of other subjects relating to the welfare of both urban and rural folk penned by well known co-operators of both Madras and other provinces.

Its cheap magic lantern is bound to find favour with co-operative institutions both of Madras and other provinces. We are sure that the demand for magic lanterns as an instrument of popularising co-operation and rural development scheme is bound to increase day by day.

THE PRESIDENT, Coorg Central Co-operative Bank Ltd., Supervision Board, Mercara, Coorg :—

We have great pleasure in sending our fraternal greeting and best wishes for the success of the Silver Jubilee Celebration of your Union. Co-operation can and ought to do much more for our villages and cultivators than it has yet done. We trust that this Silver Jubilee Celebration will lead to further extension of the scope for the service of the co-operative movement, to the true and lasting benefit of the rural population of India.

May your congress be most successful.

SRI V. SURYANARAYANA RAO, B.A., B.L., Honorary Secretary, British Administered Areas Central Co-operative Union Limited, Secunderabad (Deccan):—

This union offers its sincere greetings on the occasion of the Silver Jubilee of your Union and wishes it a long and continued life of usefulness and prosperity.

THE MANAGER, Hyderabad Co-operative Dominion Bank, Ltd., Hyderabad (Deccan) :—

On the happy occasion of the celebration of the Silver Jubilee of your Union, we send to your Union our cordial greetings and felicitations. May the Union grow from strength to strength and continue to render its multifarious and useful service to the public is our prayer!

RAO BAHADUR SRI K. NARAYANAN PANDALAI, B.A., B.L., President, Co-operative Bank, Trivandrum :—

At the present time, when the general impression, as one often hears, is that the Co-operative Movement in India has fallen far short of the expectations of its protagonists and supporters, it is indeed heartening to find that the Madras Provincial Co-operative Union has had a career of 25 years useful work and is celebrating its Silver Jubilee. As an active Co-operator, I am greatly impressed with the Union's multifarious activities, especially in the matter of Co-operative education and propaganda. A great contemporary writer says that "all empires, all states, all organisations of human society, are in the ultimate things of understanding and will". It is therefore of the utmost importance that workers in the field of Co-operation should have had due training, the lack whereof, I am afraid, is the main cause of the failure of some Co-operative institutions elsewhere. I offer the Union on this auspicious and happy occasion, my heart-felt congratulations and wish it a future full of light and hope and of still more progressive usefulness to the people of the Presidency.

THE SECRETARY, Trivandrum Central Co-operative Bank, Ltd., No. 1, Trivandrum :—

The Central Co-operative Bank, Trivandrum has great pleasure to congratulate the Provincial Co-operative Union, Madras and to convey its felicitous greetings on the eve of the celebration of its Silver Jubilee.

Co-operators in the Presidency and outside must have been watching with keen delight the manifold activities of the Union both in the matter of Co-operative Propaganda and Training. The successful career of the Union will, we are sure, serve as a motive force to the movement in general.

We wish the Union a long and useful life.

SRI M. V. KIBE, Chairman, Board of Directors, Indore Premier Co-operative Bank, Ltd., Indore :—

The Board of Directors of the Indore Premier Co-operative Bank Ltd. feel it a great pleasure to send a message on the happy occasion of the celebration of the Silver Jubilee of the Madras Provincial Co-operative Union to be held on the 28th October 1939. It is certainly a matter of great pride that the Union has been able to serve the cause of the movement for a quarter of a century in its various aspects. The present occasion is really the token of the true love and labour of the workers of the Union towards the movement. While thanking the organiser we wish every success to the celebration and hope for its bright future.

THE SECRETARY, Cochin Central Co-operative Bank, Ltd. Trichur:—

We have great pleasure in extending to your Union our hearty congratulations and good wishes on this unique occasion of the celebration of its Silver Jubilee.

It is really to the credit of the Madras Provincial Union that in spite of uncongenial soil obtaining in India for the growth of non-credit co-operative organisations, it has been responsible for the starting and fostering of some important non-credit co-operative organisations in the Province, the most outstanding among them being the Central Co-operative Printing Works, Ltd., and the South Indian Co-operative Insurance Society Ltd.

The monthly publication of the Madras Journal of Co-operation, widely appreciated as a non-official organ of the Madras Presidency, the frequent publication of leaflets and pamphlets on co-operative matters, the encouragement given by the Union for the publication of Co-operative Journals in various vernaculars of the Presidency, the initiative taken for the conduct of Co-operative Training Classes, the active work that is being done by it for the training of Panchayatdars and members of societies and the organisation of conferences at various intervals, all these bear ample testimony to the glorious work that is being turned out by the Union, in the matter of Co-operative education and propaganda.

These achievements speak highly of the eminent co-operators who have from time to time steered clear the Union's destinies of all whirl-pools usually impeding the progress of co-operative enterprises.

We wish your noble institution a career of ever-increasing prosperity and public usefulness.

SRI G. SUNDARESA AIYAR, President, Town Bank, Ltd., & Vice-President, The Co-operative Central Bank Ltd., Pudukottah :—

As a person taking an abiding interest in Co-operation for the last three decades, as a person who entertained a deep faith in the movement in its early days and as a person who, from a tiny corner of South India in a small native state, thrust himself in the various discussions at your Conferences, I feel that the Union has done immense service to the cause of Co-operation. I knew the difficulties in the early years, and very often I had discussed the question of placing the movement on a sound basis with veteran co-operators like Messrs. K. Ramaswamy Aiyar of Madura, C. N. Krishnaswamy Aiyar of Coimbatore, T. Audinarayana Chettiar of Salem -- alas ! now no more and others who are fortunately with us now.

We, in this State of Pudukottah feel thankful to the Union for the help the Union rendered us on several occasions. Messrs. Ramadas Pantulu, Venkatasubbiah, S. K. Yegnanarayana Iyer, and others have visited this place and offered us sound words of cheer. At a time when we really felt that the movement was a complete failure, it was these gentlemen that encouraged us.

The Union is the true exponent of non-official opinion in the Presidency. It has trained a number of people for co-operative work. It is an institution which has done rural reconstruction work in various centres. For all this and more, it deserves much praise. Much spade work has been done in the past by co-operative enthusiasts in their spare hours and it is the selfless work of these gentlemen that is responsible for the success of the Union.

I wish the Union all prosperity and I hope it will continue to render useful service for years to come and give such a turn and orientation to the movement as to make it really useful to the agriculturists of the Province.

SRI K. VENKATARAMIAH, Director, Robertsonpet Co-operative Society, Ltd., Robertsonpet, P. O. :—

It gives me great pleasure to see that the Madras Provincial Co-operative Union is celebrating its Silver Jubilee.

I congratulate the members of the Union past and present and the staff for their strenuous work in conducting the Union and wish to see the celebration of the Golden and Diamond Jubilees.

(v) Provincial Institutes.

THE PRESIDENT, PROVINCIAL CO-OPERATIVE INSTITUTE, Bombay :—

I am glad to learn that the Madras Provincial Co operative Union will be celebrating its Silver Jubilee on the 28th inst. Being younger than you for years we have always cherished feelings of admiration and respect for your Union. We are shortly revising our constitution and as a result, the two institutions will not always run on the same track. Still we will continue to look up to you for light and guidance in the solution of problems of common interest to the co-operators of our country. I do hope the Union will grow from strength to strength and in the fulness of time celebrate its Golden Jubilee.

THE BENGAL CO-OPERATIVE ALLIANCE LTD., Calcutta :—

It is a pleasure to me to express our great felicitation on the occasion of the Silver Jubilee of your Institution. Though far away from you, our hearts are always with you for the uplift of the Movement to which the Madras Provincial Co operative Union has contributed so much. I pray for the success of the great mission of which we are also come to serve.

RAO SAHIB UDAI SINGH BISEN, B.A., LL.B., Advocate, Governor, C. P. & Berar, Co-operative Federation, Ltd., Bilaspur C.P. :—

I am glad to send my cordial good wishes to the Madras Provincial Co-operative Union on the august occasion of its Silver Jubilee. I am a constant reader of the 'Madras Journal of co-operation' and I always read in its pages the various activities of the Union with the greatest pleasure. It has been rendering useful service to the Province for the last 25 years in various directions, viz. Co-operative Education and Propaganda; holding of co-operative Conferences; starting of non-credit societies; running of Co-operative Training Institutes and Rural Reconstruction Centres; publishing of leaflets and pamphlets on co-operative subjects and in manufacturing cheap magic lanterns and its slides on thrift, temperance, prohibition, co-operation and rural reconstruction. It has still to play a large part in the economic regeneration of the Province and I wish it every success in that direction.

THE PRESIDENT, Surma Valley Co-operative Organisation Society, Ltd., Sylhet :—

In our fallen country, a society rarely exists for 25 years, but it is gratifying to note that your society not only exists in name only,

but it is a matter of pride that you have done many useful works in regeneration of our beloved mother-land.

With the dawn of a new era, in having a Congress Ministry in your province, I am sure you will get active sympathy and financial help from the Government of Madras.

I think in the Planning Committee of the I. N. Congress, no one has been nominated from our similar societies to put the case.

I shall be very glad to insert your appeal and activities in the coming issue of our vernacular monthly paper, so that it may reach every society in our valley.

I also hope that societies will take up similar works in their activities which will help us to attain our goal.

We wish you bright future. Let us remember the lines of a Bengali lady :—

"All of us are for others,
Every one of us is for service of others."

The time has come for our societies to put a scheme for the land to which we have the honour to belong and put every scheme of work into practical field according to requirements of Modern Age.

Let us hope for the best and let us wish you every success.

With these words of congratulation to you from this distant place, I wish you every success.

RAO BAHADUR SRI R. M. KHARE, B.A., LL.B., O.P.E., Deputy President, Berar Co operative Institute Ltd., Amraoti :—

It gives me immense pleasure to send my warmest greetings and felicitations to the Provincial Co operative Union, Madras, on the occasion of its Silver Jubilee Celebrations. As the Apex non-official organisation it has done very useful work in spreading and fostering the Co-operative spirit. Personally I feel grateful to the Union for the 'Madras Journal of Co operation' which I found very instructive. I wish the Union an increased measure of success and prosperity in all its manifold activities.

SRI A. N. RAMA RAO, Honorary-Secretary, Mysore Co-operative Institute, Bangalore City :—

It gives me great pleasure to learn that you are celebrating the Silver Jubilee of your Union on the 28th inst. Your Union has been doing its best in the cause of the Movement in the Madras Presidency. The expression that it "has been doing very useful work in

various directions" applies to you very aptly. I wish the Union will, with the evergrowing sympathy and co-operation of both officials and non-officials, grow from strength to strength and will celebrate its Golden Jubilee with even greater degree of success.

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SRI B. J. PATEL, B.A., L.L.B., Hon. Secretary, Shri Sayaji Sahakar Sevak Sangh, Baroda State Co-operative Institute, Baroda :—

We hereby send our heartfelt greetings on this happy and very auspicious occasion and wish and pray to Almighty God that the Union be enabled to add to its many-sided activities already undertaken till now and do more useful work in future.

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THE SECRETARY, Indore Co-operative Central Association Ltd., Indore :—

I feel it a great pleasure to send you the message on the happy occasion of the Silver Jubilee Celebration of the Madras Provincial Co-operative Union on the 28th October 1939 at Madras.

I thank the organisers that the opportunity of their celebrating the Jubilee day is the fruit of thier true devotion to the activities of the institute and the movement. It is hoped that their devotion will go still deeper in solving the problems of the movement.

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SRI N. S. RAMA IYER, B.A., L.T., President, Cochin Central Co-operative Institute, Chittur :—

We whole-heartedly rejoice with you in the Silver Jubilee Celebration of the Madras Provincial Co-operative Union which has been doing such useful work for a period of 25 years. It is our firm conviction that in co-operation lies the economic salvation of the people of our land and if only we succeed in bringing home this fact to all concerned our success is assured. This work that your Union has been doing in this direction is indeed splendid and we wish it many more years of useful life and activity. Wishing the celebration all success.

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(vi) Ministers & Registrars, Madras.

SIR P. T. RAJAN, Bar-at-law, Madura :—

I am glad to hear that the Provincial Co-operative Union is going to celebrate its Silver Jubilee towards the end of the month. Please permit me to send you my greetings and good wishes on this happy occasion and wish the Union and those who are connected with it greater success for the future.

HON'BLE MR. V. V. GIRI, Minister for Co-operation, Industries and Labour, Fort St. George, Madras :—

I am glad that the Madras Provincial Co-operative Union is going to celebrate the Silver Jubilee at the time of the 23rd Provincial Co-operative Conference on the 28th October 1939. This Union has to a very great extent the credit of being responsible for the growth of the movement in this presidency. It has done very good work by way of propaganda in educating people on principles of co-operation. I wish many more years of useful work for the institution and I wish the efforts of its leaders and organisers every success.

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HON'BLE MR. V. I. MUNISWAMY PILLAY, Minister for Agriculture and Rural Development, Fort St. George, Madras :—

As one who has striven in the field of co-operation in its various phases during the past several years and having held places as Secretary and Representative, I may say that the Provincial Co-operative Union has been of great assistance to the movement of co-operation in this Presidency. The Journal of Co-operation published by the Union and other publications have helped in the progress of co-operation in this province. Even at times when perplexing questions and problems concerning the movement came up, the Union played the role of co-operator and gave its clear counsel. The several volumes of the Madras Journal of Co-operation will stand out as substantial contribution to the co-operative movement.

I must congratulate the Union on its Silver Jubilee and wish it all success in future.

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D. N. STRATHIE, ESQ., I.C.S., Former Registrar of C.S., Madras :—

I always admired the work done by the Provincial Co-operative Union and I have very pleasant memories of my association with the workers there. I hope the celebrations will be a success and that the Union's work will continue to prosper.

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T. AUSTIN ESQ., I.C.S., Former Registrar of C.S., Madras :—

I am very glad to send a message of greeting on the happy occasion of the Silver Jubilee of the Provincial Co-operative Union. During my four years as Registrar I always insisted on the importance of the non-officials aspect of the movement and I never hesitated to consult non-officials on important matters of policy and principle. I wish to record my debt to the P.C.U. for its unfailing collaboration and advice. The work done by the Union in the past

25 years has been most useful and varied. I trust it will continue its active co-operation with the Registrar, to the undoubted benefit of the people of Madras.

DIWAN BAHADUR K. DEIVASIKHAMANI MUDALIAR, M. L. C.
Former Registrar of C.S., Madras :—

As one who took some part in its organisation I feel proud that the Provincial Co-operative Union is now celebrating its Silver Jubilee. It is a matter for regret however that there is a talk at present that the Union should be replaced by a standing committee representing certain interests. I wish that this idea is given up and the Union is reorganised in such a way as to be more useful to the Co-operative movement. If it had been made the Federation of Federations (Dt. Federations) as some of its originators wished it to be, it would have done more useful work. Even as it is, it has done much good to the movement. It publishes the Madras Co-operative Journal and also published the Tamil and the Telugu editions in the early years. It held Training classes for candidates who wished to enter the services of the societies and now holds examinations for such candidates. It does propaganda to spread co-operative knowledge. I wish the Union a long life of usefulness so that it may in due course celebrate its Golden and Diamond Jubilees.

RAO BAHADUR M. GIRIAPPA, B.A., Former Registrar of Co-operative Societies, Madras :—

I am very happy to congratulate the Provincial Co-operative Union on the occasion of its Silver Jubilee. Surely it has engaged itself in a number of very useful activities for the furtherance of the Co-operative Movement. I should like to state, however, if I am not to be misunderstood, that it should be possible for the Provincial Union to engage itself in greater and more useful activities so as to justify its existence as a Provincial Union. In Japan, the Central Co-operative Union founded in 1905 by Court Hirata is now a very big institution. Apart from conducting co-operative schools, it publishes a number of magazines by way of education and propaganda. The most successful magazine is the one called the "Light of Homes," which is the most important magazine in Japan with a circulation of more than a million and a half. The magazine is made very interesting and instructive with topics of general interest also. It is the desire of the central union that every household in Japan should subscribe for a copy eventually. With the aid of the subscriptions from such a large number of subscribers, the Central Union has been able to construct a massive building called the "Cathedral

of Co-operation" at a cost of more than Rs 2,00,000. It is housing the Central Union, its magazine department, the co-operative school and the co-operative club with hotel accommodation for country co-operators. The Central Union has been permitted to affiliate Co-operative Societies and Federations and accordingly about 80 per cent of the Co-operative Societies in Japan are affiliated to the Central Union. I wish it were possible for the Madras Provincial Union to rise to the level of the Central Union of Japan.

S. A. VENKATARAMAN ESQ., I.C.S., Registrar of Co-operative Societies, Madras.

I congratulate the Madras Provincial Co-operative Union on completing 25 years of useful activity. I hope it will play an even more prominent part in the co-operative life of this Province in the future.

(vii) Registrars of Other Provinces and States.

THE REGISTRAR of Co-operative Societies and Director of Rural Development, Bombay Province, Poona :—

I wish the Silver Jubilee Celebrations every success, and hope that the Union will continue to perform its useful activities with even greater vigour in future.

THE REGISTRAR of Co-operative Societies, Bengal :—

In sending out my warm and sincere greetings to the Directors and share-holders of the Madras Provincial Co-operative Union on the occasion of their Silver Jubilee Celebrations, it gives me sincere pleasure to note that an apex institution of the co-operative Movement in a sister province has been rendering such valuable service to the Movement. I offer my congratulations to the Directors and Share-holders of the Union for their able management at a time when the Movement is threatened with economic blizzard. I wish the Silver Jubilee Celebrations all success and the Union a continued era of progress.

THE REGISTRAR, Co-operative Societies, Punjab, N.W.F. Province and Delhi :—

My heartiest good wishes, both personal and as representing Punjab Co-operators for the success of the Celebration.

SRI R. B. Pt. R. L. CHATURVEDI, B.A., Registrar, Co-operative Societies, United Provinces, Lucknow :—

I have great pleasure in sending my hearty felicitations to the Madras Provincial Co-operative Union on the occasion of the celebration of its Silver Jubilee.

The Union has done pioneering work in the field of co-operative education and propaganda in the country on a scale and in a manner which cannot but evoke feelings of warm appreciation and deep gratitude. The Co-operative Journal which it publishes has maintained its high level of efficiency. It has not only served the movement ably and faithfully, but given new life and colour to the outlook on Co-operation.

On this occasion, we must not forget the difficulties that the promoters had to face or the struggles they had to pass through. Our thanks in particular are due to that veteran Co operator, the Hon'ble Mr. V. Ramadas Pantulu, whose services to the Madras Provincial Union, nay, to Co-operation in general, stand in a class by themselves.

I sincerely wish the celebrations all success and pray that the Union may attain a yet higher place in the co-operative sphere.

THE REGISTRAR of Co-operative Societies, Bihar :—

While appreciating the past activities of this Union, I regret to say that owing to being extremely rushed for time in connection with the Rehabilitation of Co-operative movement of this province, it will not be possible for myself or any other officer of this department to attend the functions of the 23rd annual session and Jubilee Celebration of the Madras Provincial Co-operative Union to be held on the 28th and 29th of October next. I, would however, request you to kindly convey to fellow co-operators of Madras our best wishes for the success of the function. We shall look forward to reading the results of the deliberations of the conference, which I have no doubt, will be both interesting and instructive.

D. V. REGE ESQ., I.C.S., Registrar, Co-operative Societies, Central Provinces and Berar :—

I convey my hearty congratulations for the valuable service rendered by the Union during the last 25 years and wishes for a more useful career for the future.

THE REGISTRAR of Co-operative Societies, Ajmir-Mervara :—

I wish the Jubilee Celebrations every success and convey my congratulations for its continued success so long.

U. KYIN, M.SC., I.C.S., Registrar, Co-operative Societies, Burma :—

I congratulate the management on the successful working of the institution for the last 25 years of its existence and wish it a long and useful career in its wide field of beneficent activities.

THE ACTING REGISTRAR of Co-operative Societies, Ceylon :—

I would wish to say that Co-operators in Ceylon appreciate very much the work that is being done for Co-operation in Madras by the Madras Provincial Co-operative Union. May that work be continued with special care during the troublous days of war that lie ahead.

THE REGISTRAR of Co-operative Societies, H.E.H. the Nizam's Government, Hyderabad, Deccan :—

It gives me great pleasure to send you my hearty congratulations on the happy occasion of the Silver Jubilee celebrations of the Madras Provincial Co-operative Union. The co-operators of this State have been in touch with the Union through the Madras Journal of Co-operation which, I am glad to say, has always forcefully brought home to the readers the real aim and ideals for which this great educative movement stands and has, among other matters, given very helpful information regarding various co-operative organizations.

I earnestly wish that the Union will continue to do useful work as it has done in the past 25 years of its existence and its activities will, I trust, be a source of inspiration to all who sincerely believe in Co-operation as "the best hope of rural India."

SRI M. RAMACHANDRA RAO, Registrar of Co-operative Societies, Trivandrum :—

On the auspicious occasion of the Silver Jubilee Celebration of the Provincial Co-operative Union, I have great pleasure to send you my sincere greetings and good wishes for the continued prosperity and success of the Union in the years to come.

It is a matter for genuine satisfaction that during the period of a quarter of a century the Institution has been able to maintain its progress unimpaired. The interest it evinces in Temperance, Rural Reconstruction, Co-operative education and propaganda and in many a forward step in the co-operative movement, is commendable and is an auspicious augury of the gradual amelioration of the condition of the helpless ryots of the Province.

I feel that on this occasion of the Silver Jubilee Celebrations of the Union every Co-operator has reason to feel proud over the

substantial achievements made by the Institution within the space of 25 years. I am sure that under the able guidance of such ardent Co-operators as Mr. S. K. Yegnanarayana Iyer and others, the Institution is bound to prosper and serve the noble cause for the uplift of the millions of the rural population.

Once more I wish every success to the celebrations and wish a glorious future for the Union.

THE REGISTRAR, CO-OPERATIVE SOCIETIES, Indore :—

The work regarding co-operative societies of Madras Presidency and the way in which it has been handled has been helpful to other Provinces and States in India.

1. The problem of overdues and arrangements for their recovery with special provision and equipment in the Department for handling this in an efficient manner.

2. Solution of the problem of Supervision of Primary Agricultural Societies.

3. The way in which agricultural indebtedness is tackled.

4. Your loan and sale societies.

5. Your land mortgage banks with the Central Mortgage Banks specially are worthy of a Province known for its practical thorough going systematic work.

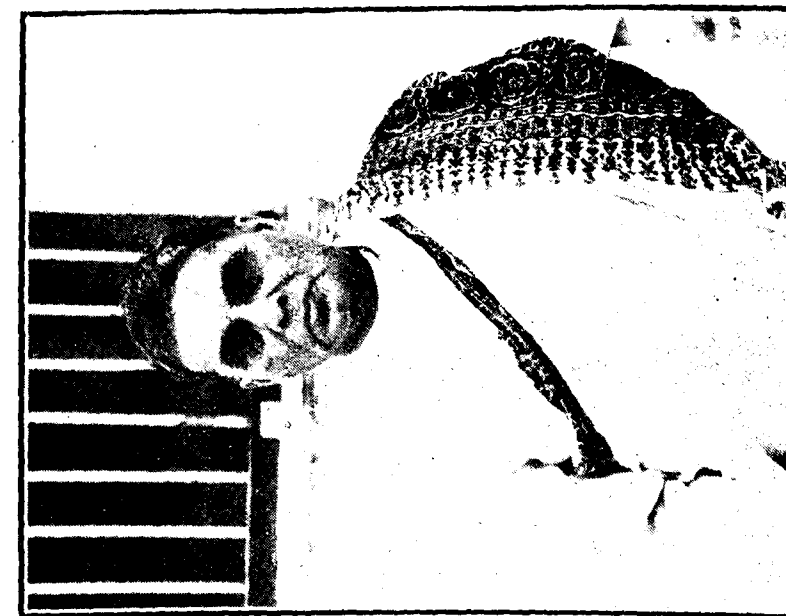
Contribution of non-officials towards working (in comparison with many other provinces) is laudable and worth following. With meagre funds your union could do substantial works, it is all due to the labour of love so ably and fully contributed by non-officials co-operators.

I wish prosperity and success to your Madras Provincial Co-operative Union. Let the flag of co-operation fly under its auspices throughout the Madras Presidency. Live and develop Madras—and the whole co-op. movement in India gets inspiration and strength to strive and grow with its example before them.

THE REGISTRAR of the Co-opérative Societies, Trichur :—

The activities of the Madras Provincial Co-operative Union are well-known to the Co-operators of this Presidency. The Union during the last 25 years of its existence has been doing immense service to the movement by way of education as well as propaganda. I wish that in the years to come it will be the pivot of the whole movement and the centre of Co-operative effort and inspiration in the Presidency.

Silver Jubilee Celebrations of the P. C. U.

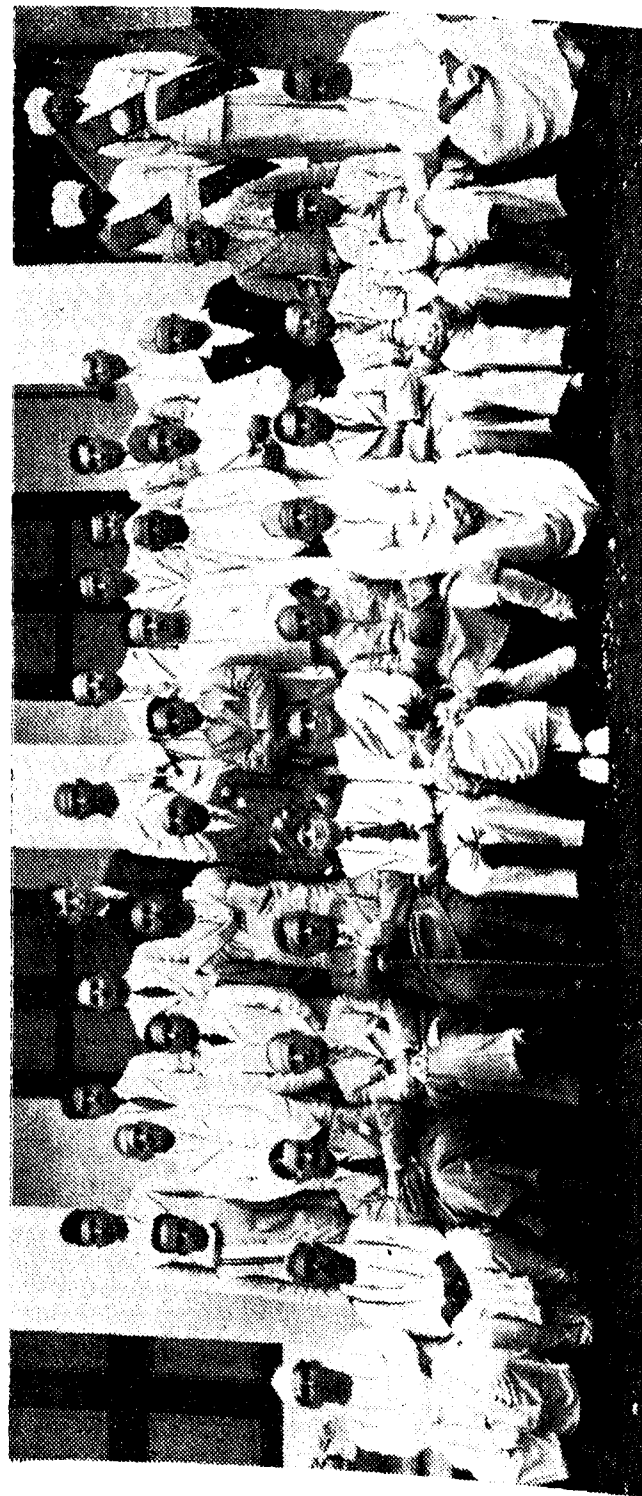


The Hon'ble Sri T. Prakasam,
who presided over the function.



Mr. S. V. Ramamurthy, I. C. S.,
Member Board of Revenue, who delivered
the commemoration address.

Group Photo of prominent Co-operators taken on the occasion of the Silver Jubilee Celebration
on 28th October 1939.



Proceedings

OF

The Silver Jubilee Celebration of the P.C.U. held on 28-10-39.

The Silver Jubilee Proceedings began with a tea party. A distinguished gathering of co-operators consisting of members of the Co-operative Enquiry Committee, Fraternal delegates from other Provinces and States who had come in connection with the meetings of the Standing Committee of the Indian Provincial Co-operative Banks' Association and the All-India Co-operative Institutes' Association and most of the prominent co-operators in the city were present. The meeting began with a prayer by the Mylapore and Adyar Scouts. The Hon'ble Mr. V. Ramadas Pantulu, President of the Madras Provincial Co-operative Union, welcomed the guests in a speech which is published below. The Hon'ble Mr. T. Prakasam, Revenue Minister of the Government of Madras, presided over the function and emphasised upon the part of co-operation in Village Reconstruction in a speech, report of which is printed elsewhere. Mr. S. V. Ramamurti, I. C. S., Member, Board of Revenue, Madras, gave the Jubilee address (also published elsewhere) which pleaded for a real co-operation between vision, faith, capital and labour—the four constituent elements of a well organised society.

The special pandal put up in the premises of the Madras Provincial Co-operative Bank at Mylapore was packed to the full in spite of the rainy weather. The Secretary read the messages received from prominent co-operators outside Madras. Copies of the Silver Jubilee Volume were distributed to all members present and the Souvenir itself contained the messages (see pages 52 to 72) received from prominent co-operators in Madras and outside the Province.

With a vote of thanks to the Chair this pleasant and successful function came to a close.

WELCOME ADDRESS

BY THE HON'BLE V. RAMADAS PANTULU.

The occasion which brings us together here is, as you know, the celebration of the Silver Jubilee of the Madras Provincial Co-operative Union. The history of this Union is intimately bound up with the rise and growth of the Co-operative Movement in this Province during the last two decades and a half. In the Souvenir presented to you to-day, the story of its origin and development is briefly

chronicled. To some of you that story may not seem impressive and the achievements to the credit of those who have been responsible for the conduct of the affairs of the Union in the quarter of a century that has elapsed may not appear particularly notable. But this institution, which has stood the test of time, has made its own contribution, however humble it may be, to the development of the Co-operative Movement in this Province and the spreading of the gospel of co-operation, its principles, ideals and aims among the people of South India. It has to its account steady and unostentatious work. Among its original founders were men of outstanding position in public life of the Province like Dewan Bahadur M. Audinarayanaiah, Prof. K. B. Ramanatha Iyer, Dewan Bahadur C. P. Rajaratna Mudaliar. Mr. C. V. Krishnaswami Iyer and Mr. T. Adinarayana Chettiar, who are, alas, no longer with us. It is a matter for gratification that some of the original founders are still with us, namely, Messrs. M. Shiva Rao, V. S. Ramaswami Sastri, R. Ananda Rao and O. M. Venkatanatha Iyengar, who continue to take interest in the Co-operative Movement and are its active votaries. Among the former Presidents of the Union, who have preceded me, we have men of much eminence as Mr. T. R. Venkatarama Sastri, Sir K. V. Reddi Naidu and Rao Bahadur A. Vedachala Iyer, who are still devoting their lives to the service of the country and the people. The list of those who have come under the influence of the Union and who contributed to its success is indeed a long one, and you will have some notion of the valuable services they have rendered to the Co-operative Movement if you care to peruse the pages of the Souvenir. I have no doubt that you will join me in expressing our grateful appreciation of their services, for we shall be failing in our duty if we do not give due recognition to their varied activities in the cause of rural development in general and the Co-operative Movement in particular.

The Madras Provincial Co-operative Union differs materially from its sister institutions in other parts of India both in its constitution and its aims and objects. It never tried to assume any administrative functions. It took no responsibility for services like inspection, supervision or audit of its affiliated societies. It has been content to play the role of a propagandist and educational organisation, and in this field it has some tangible output of useful work to show. It has, however, failed in its constant and persevering endeavour to de-officialise co-operative education by transferring it from the hands of the official agency to a suitable co-operative agency. The Union is still a mere conduit pipe to transmit the subsidies received from the Government to concerned institutions and carry out the instructions of the Government and the Registrar in regard to the conduct of the training and educational courses. The whole question of the future of co-operative education is now

engaging the attention of the Committee on Co-operation appointed by the Government of Madras, and it remains to be seen whether there will be any change in the traditional policy of the Government in this most important sphere of co-operative activity. We have tried the official system of co-operative education during the last 35 years, since the inception of the movement in 1904, and I must say that it has proved a failure. I am convinced that even if we try it for the next 350 years it will be no better. I, therefore, put an earnest plea before the co-operators assembled here to endeavour to emancipate co-operative education from the shackles of officialdom and entrust it to well organised co-operative institutions.

Among the activities of the Madras Provincial Co-operative Union and its services to the people of this province, its pioneer work in the field of rural reconstruction deserves special mention. For a number of years, it has conducted over half a dozen rural reconstruction centres, of course with the co-operation and financial aid of the Madras Provincial Co-operative Bank and the local co-operative central banks. You will find some interesting account of that work in the pages of the Souvenir. Activities connected with the rural reconstruction programme have brought home to the minds of the people the fact that co-operation extends far beyond the supply of credit and collection of loans. The Provincial Co-operative Union has tried to visualize the ideal that in future co-operators will be engaged less in the task of turning over vast money by way of loans and more in the reconstruction of village life through the application of the principles and practice of co-operation.

The Madras Provincial Co-operative Union has been a useful centre of co-operative activities, where co-operators from the Tamil, Andhra, Kerala and Karnataka lands had opportunities to meet together and collaborate. It has a recognised position in the movement as the accredited exponent of non-official co-operative opinion in this Province. It helped to impart vigour and stimulate a sense of independence among non-official co-operators in the pursuit of which it had to fight many battles, some of which it won and some lost. If the Co-operative Movement in this Province to-day is even to a small extent in the hands of those for whom the movement is intended and those in charge of co-operative institutions here enjoy some little measure of freedom from official control and scope for initiative, the credit for it to some extent must go to the Provincial Co-operative Union and its organ, *the Madras Journal of Co-operation*.

In the peculiar conditions of this Province, where people speaking four different important languages like Tamil, Telugu, Malayalam and Kanarese, are thrown together into one administration, it has become the duty of the Madras Provincial Co-operative Union not merely to

create a metropolitan rendezvous for the movements in the four linguistic areas but also to help them to develop their own organisations through the medium of their respective linguistic unions and journals. It is inevitable that the mother-tongue should be the legitimate and appropriate vehicle for the propagation of co-operative thought, ideals, principles and methods among the people. So, the Madras Provincial Co-operative Union had to tackle a two-fold problem of organising central effort as well as developing decentralised effort on linguistic basis. I claim that its efforts have been attended with a fairly satisfactory measure of success.

A stage has now been reached when it is generally felt that the Madras Provincial Co-operative Union cannot continue to function on the old lines. With the development and strengthening of the movement in the four linguistic areas and the reorganisation of the several language federations into strong central bodies for those areas, the position of the Madras Provincial Co-operative Union will necessarily have to undergo a suitable change to fit in with the altered conditions. It is now difficult to say what form the future constitution of the Union will ultimately assume. Speaking for myself, I favour the transformation of the Madras Provincial Co-operative Union in due course into an alliance of the Co-operative Movements in the four linguistic areas, and rechristening the Union as THE SOUTH INDIA CO-OPERATIVE ALLIANCE. In the formation of this alliance, we need not restrict ourselves to territorial divisions based on the distinction between British India and Indian India, that is to say, the Provinces and the States. There can be, and in my opinion ought to be, a strong Kerala Union comprising not only the British districts of North and South Malabar but also the adjoining States of Cochin and Travancore. Similarly there can be a strong Karnataka Co-operative Union for the Kanarese-speaking portion of the Madras Province, the Coorg and the State of Mysore. The Tamil and Andhra areas which are contiguous and sufficiently large in themselves do not present any difficulty. In the All-India Co-operative Associations we have already a federal organisation or federation of the Co-operative Movements in the Provinces and States. I do not see why we should not reconstruct and federate our four linguistic co-operative organisations in South India on a similar plan and make the future South India Co-operative Alliance a central organisation for the language federations so reconstituted. I shall not pursue the matter here any further. I have simply thrown out a suggestion for the consideration of the co-operators concerned.

I now come to the performance of the pleasant duty that is assigned to me, viz., of requesting the Hon'ble Mr. T. Prakasam, our Revenue Minister, to take the Chair and preside over the deliberations of this evening. In Mr. Prakasam we have one who brings to bear on every task that he undertakes a wide outlook and a synthetic frame of mind. He always held up to us his ideals of synthesis of rural life. Acute poverty, chronic indebtedness, colossal illiteracy and devastating disunion which characterise our rural life cannot indeed be solved by administrative action or economic effort through decentralised and rigorously departmentalised agencies working in water-tight compartments. The depressing environment which envelops the rural life and the low standard of

the cultivators' life are the results of many complicated social, economic and political factors and attempts to tackle them are blocked by many obstacles. Among the publicists of this Province, the Hon'ble Mr. Prakasam will stand out as the one administrator who has correctly visualized the problem of the future reorganisation of village life. It is for this reason that he has been laying considerable stress on the reconstitution of the statutory village panchayats and the co-operative societies so as to re-shape them not as isolated units but as agencies for making the village a genuine self-administered unit and a bed rock of self-government in this land; in other words, to integrate village life and village polity on a plan which will adapt the traditions of our village community to modern conditions. It must be no small source of gratification to co-operators assembled here to have one who holds such views to preside over the celebration this evening. I have therefore very great pleasure in requesting him to take the chair.

You know that at the country's call, Mr. Prakasam and his colleagues in the Madras Government are going out of office only to serve the country better and to bring the attainment of Swaraj nearer to us. We, co-operators, assure Mr. Prakasam that whether in office or out of it he will carry with him the esteem and confidence of the people of this country. We look forward to the speedy return of the Congress Ministry to their place so as to take up the threads of their unfinished nation-building programmes and to pursue them with greater vigour and confidence in their ability to lead the country to the goal of a Free India.

Before I conclude I wish to express my grateful thanks to Sri S. V. Ramamurthi, I.C.S., one of our most distinguished public servants possessing special knowledge of rural problems, for having consented to deliver the Commemoration Address of the evening, and to all of you for having responded to our invitation to participate in the celebrations of this evening.

I conclude with the hope expressed by one of our most distinguished Registrars, Mr. D. N. Strathie, to whom the Co-operative Movement in this Province owes a great deal—the hope that as a result of our labours in the past and the zeal and disinterested devotion which we shall bring to bear on our daily work in the future, the movement will produce a body of unselfish workers—co-operative missionaries—who will “spread the gospel of brotherly love and mutual help in the villages, inculcate ideas of cleanliness and health, fight against pernicious customs and bring nearer the day when ‘a loftier race than ever the world hath known shall rise’,
“with flame of freedom in their souls
and light of knowledge in their eyes”.

MR. T. PRAKASAM'S SPEECH.

Mr. T. Prakasam in the course of his speech, said, that at one time he was feeling the co-operative movement would spread over the whole country and relief would be given to the people in the remotest corners in the villages; but the progress had been checkmated. One of the causes for it was the economic distress of the world which started ten years ago in 1929-30. The real cause of the sufferings of the people in India was the monetary system

that had been introduced here by the British Government and the manner in which it had been enforced in this land.

Proceeding, Mr. Prakasam said that there were also certain inherent defects in the system itself which would not allow the Movement to progress rapidly. The Co-operative Societies Act that was passed was such that it did not give fullest possible freedom. He regretted in this connection that attempts made by prominent economists like Nicholson for introducing the Raiffeisen system in our country were not crowned with success. If that system was given effect to, agriculturists would have got relief and agricultural indebtedness would never have assumed a serious shape as at present. Instead they had the Co-operative Societies Act and seeds of decay were imbedded in the system.

Not only the Co-operative Societies Act was defective; the defect was also in the system of Government. "To-day on the eve of my vacating my office which I have been holding for two years and three months, I can tell you that the system under which we were functioning as Ministers, has been such that it would retard the progress, even if gods come down to do things quicker and to do things as fast as possible. It is a system that has been built up for such a long time, in its own way a perfectly safe system so far as Government is concerned."

Ever since he took up office, continuing the Minister observed, it had been his dream to see that villages were reconstructed and reorganised so that each village might be able to stand by itself and no villager would be compelled to go outside for any help. A committee (Co-operative Enquiry Committee) had been formed by the Government. Fortunately, it was not a committee appointed by legislators. It was a committee appointed by the Government itself. So even though the present Congress Government was going out the Committee need not go out. The Minister said that he was hoping that the Report of the Committee would come soon and a Bill would be prepared along with a Village Panchayat Bill so that they might start village reconstruction work.

COMMEMORATION ADDRESS

By MR. S. V. RAMAMURTHY, I.C.S.

We are met to-day to celebrate the Silver Jubilee of the Madras Provincial Co-operative Union. It was started in 1914 by a band of leaders several of whom we are glad to see in charge of the movement in this Province. Among the office bearers, Mr. Venkatasubbayya has been a Joint Secretary from 1915 and the Hon'ble Mr. V. Ramadas has been President from 1926. Mr. Venkatasubbayya, as a member of the Servants of India Society, has given to the Union the benefit of careful study, unassuming patriotism and devoted labour, the tradition of which the Servants of India Society has derived from its great founder. Mr. Ramadas has given a life time of energy to the co-operative movement. He has brought to bear in its service his gifts of intellect and persistent endeavour, his breadth of outlook as well as his passion for thoroughness. I have no doubt that continued leadership such as this has contributed to the unity of direction and sustained effort that has marked the life of this Union.

When I read the history of the Union which the Joint Secretary sent me, it seemed to me remarkable that the need for a co-operative society which had to exercise its vision to gain faith and pass on its faith through education and propaganda, should have been recognised so early in the growth of the co-operative movement in Madras. The Union has searched for new lines of growth. It has taken its share in the evolution of central banking, of land mortgage banks, of new and important types of non-credit societies such as the Co-operative Insurance Society, and of methods of rural reconstruction. It has spread its faith through its Journal, through training classes for co-operators and rural workers, and through personal propaganda. It is pleasing to note that there has been co-operation between the Co-operative Union on the one hand and Co-operative Banks and Societies on the other. The Union derives appreciable monetary help from the Provincial Bank. Its members are Co-operative Societies.

Back of all this is the official department of Co-operation which helps to maintain and develop co-operative activity and keep up a healthy connection between that activity and the life in general of the community. The substance and method of co-operation in this Province are being settled by a committee of experienced co-operators and administrators under the Chairmanship of our esteemed friend Sir T. Vijayaraghavacharya, who is an administrator by profession and a co-operator by temperament. Considering the labour which the Committee has devoted to its discussions, I look forward to an encyclopædia on co-operation which will render possible a spacious reconstruction of the movement in this Presidency.

To-day I shall turn my attention to the general anatomy of co-operation and its claim to be considered the microcosm of an intelligent world.

The body of the co-operative movement is furnished by Co-operative Societies. They are individual groups of men, co-operating mainly for mutual economic support but also for other social purposes. Supported by these and sustaining them are Co-operative Banks, where the capital of the co-operative movement finds its union with the universal capital of the country. Next above are the institutions which embody the co-operative faith, which they sustain by the actual working of Banks and Societies and which they infuse into Banks and Societies. Part of the activities of the Provincial Co-operative Union falls into this category. The activity of the Co-operative Department also falls into this category. Professed Co-operators including co-operative administrators are intellectual capitalists. Part of the activities of the Provincial Co-operative Union falls under vision, the search for new lines of development, experiment on such lines and the acquiring of new faith which is then passed on. The highest ranks of the Co-operative Department culminating in the Minister may be concerned in vision rather than faith only.

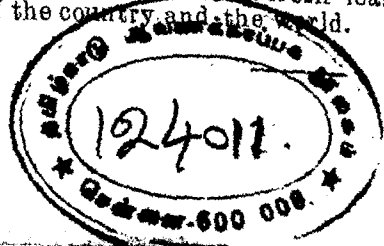
The anatomy of the Co-operative Movement yields four categories. Vision, Faith, Capital and Labour. Vision is intellectual labour, as faith is intellectual capital. But capital and labour in co-operation

do not conflict but find mutual sustenance and adjustment. Co-operative Banks find their support largely in Co-operative Societies and exist mainly to help their labours. Co-operative vision is exercised to sustain and develop co-operative faith. The Provincial Co-operative Bank helps the Provincial Co-operative Union with finance for its labours and for education and propaganda. Differentiation of functions does not imply dissociation. Nor is this differentiation a frozen one. The same person may exercise different functions or change his functions. I can imagine Mr. Ramadas seeing visions of co-operative growth. I can see him as a repository of co-operative faith. He is also a repository of co-operative capital. He is a co-operative labourer too.

How alike in this anatomy to the anatomy generally of Indian Society, except that the partitions are fluid in the former and have become frozen in the latter? Indian Society has been designed so as to serve both dynamic and static ends. You have the stratum of society the function of which is to exercise vision, which strikes roots in faith; next the stratum which exercises faith, which tapers into vision. Then comes the stratum which deals primarily with capital, growing from labour and next the stratum which deals primarily with labour, building up capital. Vision, Faith, Capital and labour—these are the Chaturangas of Indian Society as of Co-operative Society. The end strata are both dynamic, namely, vision and labour. The two middle strata are the static parts of society—namely, faith and capital. The design of Indian Society has shown signs of considerable strain in the altered circumstances of the present age. May I suggest that the co-operative world which is built on a similar design may yield, through its experience, lessons for reconstructing and re-vitalizing Indian Society? The ideal of one for all and all for one which furnishes the motto of co-operators is one which lies at the heart of Indian life and has to be infused freely throughout its body.

Not only has society in India lessons to learn from the co-operative world but the whole world is in need of such lessons. In this little planet, a negligible particle in the gorgeous arena of the created world, there is surely need for co-operation. Men have been painfully toiling towards it but there is often a set back. It is no use ignoring the differences between different individuals. What one has to do is to recognize the unity amidst all such differences. Co-operation is the spirit, where differences form the body. Perhaps the co-operative movement of the last few decades functioning mainly in the economic sphere but slowly extending to the social, will sprout as the seed of a multi-purpose co-operative life—economic and political, social cultural and spiritual—which shall organize itself in a regional or world commonwealth.

The Provincial Co-operative Union is thus experimenting in the midst of an experiment. It is the leader of a movement which may itself lead the world. Let us unite in wishing the Union on the occasion of its Silver Jubilee a fresh lease of life and energy in the service of the country and the world.



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V. VENKATACHALAM, M.A., B.L.,

Secretary.

The Madras Provincial Co-operative Bank Ltd.

(Registered under Madras Act VI of 1932, formerly Act II of 1912)

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EGMORE " Ebrahim Colony, Egmore. " 8510.
SAIDAPET " 38, Karaneeswarar Koil Street, Saidapet.

President: The Hon'ble Mr. V. RAMADAS PANTULU.
Secretary: T. RAGHAVENDRA RAO.

The Bank is the chief organisation for providing credit to the agriculturists of the Province.

The Bank acts as Bankers to the Madras Corporation, University of Madras, Andhra University, Annamalai University and the various Local Boards and District Municipalities.

For rules and terms of business, apply to:—

THE SECRETARY, HEAD OFFICE, OR
ANY OF THE BRANCHES.

The Madras Co-operative Central Land Mortgage Bank, Ltd., MOUNT ROAD, MADRAS.

DEBENTURES GUARANTEED BY THE GOVERNMENT OF MADRAS.

The Madras Co-operative Central Land Mortgage Bank, Ltd., issues 20 year debentures fully guaranteed both as to principal and interest by the Government of Madras.

The DEBENTURES are Trust Securities and are also approved securities under the Insurance Act, 1938. The DEBENTURES are IRREDEEMABLE for the first 10 years from the date of issue and a REDEMPTION FUND (SINKING FUND) will be constituted to pay off the debentures on maturity.

Brokerage @ 2 annas per cent. will be paid to approved brokers.

Other particulars and application forms can be had from the Secretary of the Bank, Mount Road, Madras.

Edited by Mr. V. Venkatasubbaiya, B.A.
and Printed at the C. C. P. Works, No. 17, Mount Road, Madras.