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EACH FOR ALL, AND ALL FOR EACH

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The XXV Madras Provincial Co-operative Conference 28th & 29th October 1944.

Extracts from Addresses by Sri B. Venkataratnam Choudary, Chairman of the Reception Committee

We to-day very much miss the familiar presence of our revered leader, the late Hon'ble V. Ramadas Pantulu. For about 25 years he has dominated the field of co-operation and continuously served the Provincial Co-operative Union for 15 years as its president. It is our paramount duty to pay our humble respects and express our gratitude to the departed soul.

When we met last the impact of the present war on the socio-economic life of our country was not felt to the extent that we are experiencing to-day. There is a practical social upheaval in all aspects of our life and now we are in a state of utter confusion. Since the termination of the war is drawing nearer every country is chalking out plans with feverish haste to stabilise the socio-economic life and also to find out fresh avenues for their resources. We have very much heard about the Atlantic Charter and the four freedoms contemplated therein, namely freedom from fear, freedom of expression, freedom of want and freedom of worship. We have since been told that the Atlantic Charter will not be applicable to India. Whatever that may be as co-operators we should be interested in promoting the freedom from want. We are mainly concerned with the large masses of population who are in the perpetual throes of famine and poverty and it should be our primary endeavour to see that the standard of living of the large masses of our agricultural population is raised and as co-operators we should make plans for post-war development of the life of our masses in all its various aspects without a moment's delay. When all other nations successfully carry out their plans as post-war reconstruction we should not be left behind in the race. We should formulate our own plans. We should put into effect the motto of self-reliance, namely, Each for all and all for each.

Coming to our own problems, we feel an atmosphere of frustration, due to lack of our own Government to look after the interests of the Movement and the people. As an instance I can point out that all the labours of the ablest co-operators who sat on the Committee of Co-operation which was appointed by the Government itself are set at naught by the Advisers of Government on some plea or other. Anyhow we have to do our best under the present circumstances.

Though the credit needs of the rural cultivator are not as much dependant upon us as before due to a small rise in prices of his produce, his lot has not yet much improved though the general opinion is against it. The producer is not allowed to take his full share of the rise in prices when compared with his high expenses both for his production and other necessities of life. You know the producers are in very small numbers when compared with all the other classes, who are all consumers. We co-operators must join together and work out a plan justifiable in the interests of both the producer and the consumer.

Even on the credit side we see a very distressing picture as regards the Rayalseema. There, on account of lack of facilities for irrigation, there is famine and distress. Our Movement is not able to help the producer due to the conditions there. It is the State that has to launch a bold programme for this area rehabilitating the co-operative movement and by starting and improving the sources of irrigation. And I am glad to note that the question is under the consideration of the Government.

Now coming to the non-credit activities of our movement a bold programme is being launched by the enthusiasm of both the official and non-official co-operators at the top and it has taken root in the Province, the time also being advantageous for the supply of essential needs of the people. Here also we feel the lack of support from the Government to the extent we expected. The fundamental aim of our Movement is the removal of the middlemen between the producer and the consumer and with a view to fulfil it, the organisations of the producers and consumers are being extended all over the Province.

As to the cottage industries we have tackled only to some extent the handloom industry and it has also to be consolidated and strengthened. A start has also been made with other cottage industries for women in Madras due to the enthusiasm and encouragement of the Registrar and the Provincial Bank. This side of the Movement is to be spread to all the villages which want a great number of enthusiastic non-official workers whom I hope we can supply soon.

In other fields of co-operation, Madras Province is leading and setting up a model to other provinces. Our Land Mortgage Banks system is simply praised by one and all and other provinces are only copying out our policies and methods. The success of these organisations are not a little due to the solid foundations laid by the early pioneers of this movement the late lamented Sir M. Ramachandra Rao, and Sri T. A. Ramalingam Chettiar, the leader of the Co-operative Movement in our Province, now, who is in our midst. Our relations with the Department have always been cordial and the success of the Movement is due to this happy combination.

A very useful material which has not attracted our attention till now and which will, if properly handled, strengthen the foundations, of the village co-operative life is the vast bulk of landless agricultural labour. Committees and Commissions have all come and gone. But the lot of the agricultural labourers remains the same. These agricultural labourers, though they may be wage-earners, neither own land nor have any right in it. Their number is growing and their interests are in many ways intermingled with the interests of the village life. These landless agricultural labourers require protection immediately and they must find a place in all our schemes of post-war reconstruction.

The importance of this neglected problem which will have very important repercussions, if further neglected, on the political and socio-economic life of our country is great. Such a position will be taken advantage of and exploited to a vast extent by interested parties. It is up to co-operators to see that they should be grafted into our Movement without segregating them in order to have healthy growth of the co-operative life in the village. Instead of encouraging the promotion of separate co-operative societies for scheduled classes and field labourers, it should be our honest endeavour to bring them into our fold and give them equal opportunities for their betterment by our associations and close co-operation. There is plenty of land available for cultivation. There is plenty of labour easily accessible in the villages. And there is plthora of funds in the Movement which require investment. These three forces, namely, land, labour and capital, must be yoked by intelligent guidance. Here we require the services of the youth of the country. There is a charge levelled against the co-operative movement that the youth is not taken in. Agricultural colonisation may be developed, co-operative farming can be promoted, if only the educated young of the country go to the villages and intelligently handled these forces for the rehabilitation of village life. The movement has got immense potentialities and the co-operators in this country should utilise its force and rope in young men to take to this rural uplift work, with all earnestness.

Another line of development which we have not so far achieved in our Movement especially in our province is the bringing in of our womenfolk into the co-operative field. In Western countries it is the womenfolk who are more greatly interested in the co-operative movement and who are largely responsible for the success of the movement. If we are able to inculcate the principles and ideals of co-operation among our womenfolk, I am sure the store movement will accelerate and thrive. Home saving will flow in and the re-payment to the village co-operative societies will be more regular. As this particular aspect has not engaged our attention so far to that extent, we are lacking behind. The Government should encourage the appointment of more women propagandists for the advancement of consumers movement, in the Province and also for the promotion and development of cottage industries. Thereby, village life can be strengthened. A number of articles can be produced in the village with the combined effort of the womenfolk as they have got plenty of time. Their finished articles can be sent to town where there will be a ready market. This will enable them to have an independent income and living. I am glad a start has been made in this direction by the support given by the Registrar and the Provincial Bank by starting cottage industries societies in the city of Madras for women and I hope this example will extend to the villages where it is most essential.

There is a general impression now that, on account of the rise in prices, the agriculturist is very well off and the villagers are enjoying full and plenty. I should say it is only a misnomer.

Opening Address of Sir H. M. Hood, K.C.S.I., C.I.E.

It was in 1923 that the Chief Secretary enquired whether I was willing to take on Co-operative Societies and though I knew nothing about them I accepted the invitation and feel that I have been connected with the Movement now for 21 years.

During that time there have been very great developments but throughout, the strength of the Movement in Madras has depended for its success on the harmonious relations between a Government Department and a large number of non-official gentlemen who have devoted much time and labour to develop the co-operative spirit. The Department is now a large one and the Registrar has much power but his success in guiding and developing depends, I think, less on the powers with which he is clothed than on his personality and on his own power of leadership. It is the happy relations between officials and non-officials that has put Madras

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in front in the co-operative field in India—that and the innate commonsense of the people of Madras who are not accustomed to be stampeded into any wild goose chase.

I was surprised to see a statement made at a meeting in London a year or two ago to the effect that co-operation in Madras was not genuine and was a poor show because it was purely materialistic and paid no need to the spiritual side of co-operation. It had no societies for moral uplift. Personally I believe in materialism and do not see that much progress is likely to be made by preaching high morality to hungry men. I would rely more on the history of co-operation. The Rochdale pioneers combined to cater for their material needs. Raiffeissen invented co-operative credit for the same purpose. Loyalty to the society brought its material reward but it brought more than that—it taught poor men to be self-reliant, loyal and straightforward. I am a greater believer in the benefits both moral and material which will result from a well ordered co-operative organisation, but the moral effect is elusive and cannot be caught by direct attack while if we pursue the material side the other part will be achieved.

One of the dangers of the co-operative movement is the philanthropist who is anxious to help everybody else with someone else's money. Fortunately in Madras the banks are now largely in the hands of people with business heads who look farther ahead than the immediate demands of the villagers and who wish to be assured that the money they lend will be repaid in time to meet the banks' own liabilities. I remember that in the early twenties banks were commonly borrowing on short-term deposits and lending out the money for 10 years. Only by the most careful nursing were some of these banks able to recover and re-establish themselves on a firm basis.

The establishment of the Land Mortgage Banks with which I was intimately connected not only opened up a new line of business but also removed much of the temptation to District Central Banks to give long-term loans. There was a controversy between the management of that bank and the Government. I doubt whether that controversy is as dead as I could wish it to be. It was the old problem of philanthropic motives overshadowing sound business practice. The L. M. Banks are for the benefit of ryots and it is desirable to lend to ryots as cheaply as possible. But if that bank fails the ryots will get no help at all and if it just totters along its reputation will not permit of it borrowing at the lowest possible rate, so again the ryot suffers. That Bank must be in an unassailably sound financial position. Otherwise the ryots will not get the best advantage from it and for this reason the Government insisted on another $\frac{1}{2}$ per cent on the bank's lending rate to enable it to build up adequate reserves and stand on its own feet as every proper co-operative society should do.

Co-operative banking is the rock foundation of most co-operative societies in Madras and it is essential that in whatever direction co-operation develops, the co-operative banks with their satellite village credit societies must not in any degree be neglected by more spectacular adventures. They are the backbone of the Movement.

We have heard a lot of argument about the multi-purpose societies in villages. They should cater to all the needs of the villager. They should supply all that he needs for his business. They should supply the farmer with his manure and seed and plough. They should supply the carpenter with his wood and the farmer's wife with a new cloth. It is a grand idea. Yet all my experience prompts me to rebel against it. It sounds fine but who is the business paragon in a village who is to run it? It requires a young Selfridge and if there be a young man in a village with all the business acumen and all the energy and all the time at his disposal to run such a business how long will it be before he goes off to make his own fortune.

There is another point. It is an accepted principle of banking that a bank should not create additional side liabilities on its assets by indulging in trade. The village credit society is a bank. Should the unlimited liability of its members be involved by the amateur

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trading of an Hon. Secretary? Personally I believe in single-minded effort and of following the Danish model of restricting the purposes of a single society within definite close limits.

There have been great developments in the last few years. War conditions have created facilities for forming co-operative stores and full advantage has been taken of the chance. I trust that those societies also will build up experience and a financial position which will enable them to survive when profits are less easy to make.

Then there are the weavers. I have always believed that with proper organisation they can compete in their local markets with the Mills and still make a living wage though not a fat one: but again it requires loyalty and the most careful business management. And so it is in many other directions: there is almost unlimited scope for co-operative development in the material world and whatever success you make the moral advantages of participating in such joint effort will automatically follow.

Gentlemen, this is my last public appearance in Madras. In a few hours I leave for Calcutta but I should like to say that among all the activities of a variegated course none has given me more interest and pleasure than my adventures with you in the co-operative field. I take my leave of you with regret but with the satisfaction of knowing that I have done a little to foster co-operative ideals and that the Movement is now on so wide a basis that it has not for a long time been solely dependant on the services of any individual. I wish you all prosperity in the future and many successes in your future efforts and again I thank you all for giving me this opportunity to speak to you all and to say Good-bye.

Presidential Address of Sir V. T. Krishnamachari, K.C.I.E.

The outstanding problem in India is the deplorably low level of the national income. I have been recently reading a suggestive lecture by Dr. Rosenstein-Rodén on "The International development of backward areas." In this, after pointing out that "to-day the United States, Britain, France and Germany representing 13 per cent of the world's population own almost 50 per cent of the world's goods and that more than two-thirds of the world's income are reserved for less than one-third of the world's population", he goes on to say:—"Broadly speaking, there are five vast international depressed areas which between them contain 80 to 90 per cent of the world's population." He mentions these areas "in the order of difficulty presented in the solution of problem" i.e. beginning with the most difficult. The Far East—India and China—come first; the other areas being secondly the colonial areas especially Africa; thirdly, the Caribbean area "another poor and over-crowded area"; fourthly, the Middle East; and fifthly, Eastern and South Eastern Europe where "the solution of the problem can be envisaged within the life time of one generation." Most of you are familiar with estimates made from time to time of *per capita* income in India as compared with other countries and I need not give them here. The present state of things is a grave menace to the country. The raising of the standard of living is the most urgent problem of the present time.

2. In India, as in other countries, the war has directed attention to plans of social security. The Bombay plan of economic development aims at raising the net output of agriculture to a little over twice the present figure and that of industry including both large and small industries, to approximately three times the present output. The Government of India and Local Governments have set up separate departments for planning and reconstruction and detailed schemes are under active preparation. Among these of the utmost interest to co-operators are the recommendations made by the Policy Committee of Agriculture in June this year on agricultural development in India. These are comprehensive in scope covering all aspects of agriculture, animal husbandry, fisheries and other allied activities. Their aim is to increase agricultural production by 100 per cent over the pre-war

level in 15 years and the total expenditure involved is estimated at Rs. 1,000 crores. The Committee's scheme must obviously be, in the nature of things, a skeleton designed as a frame-work for detailed planning by provincial and state Governments. It is hoped that these detailed schemes will be completed soon, as plans relating to agriculture can be taken up at once in many cases and need not wait till the war is over. One of the important recommendations of the Committee is that surveys should be taken up in all areas of subsidiary occupations for agriculturists. Owing to seasonal conditions, work on land is possible only during a small portion of the year. Millions of people are thus unemployed over periods ranging from 3 to 4 months a year in the highly irrigated tracts to as many 8 to 9 months in the dry areas. This long interval of enforced idleness and dreary waiting between crop and crop leads to evils, economic and moral, which it is unnecessary to describe to those who know village life. Occupations which can engage agriculturists during their spare time are thus of the utmost importance and Provincial and other Governments should foster them by granting subsidies where needed and making suitable marketing and other arrangements. Agricultural development is of course only part of a general plan of rural development; and schemes dealing with other aspects of rural life—education, public health etc.—are also under examination. Lastly, for healthy national life a fair balance should be achieved between agriculture and industries. Plans for the expansion of existing industries and establishment of new ones therefore occupy a prominent place in the programme of the new departments of planning and development.

It should be emphasised here that these post-war plans are not intended to be ideals to be realised in a more or less distant future but represent definite schemes to be taken up for execution within a specified period. What is aimed at is an appreciable increase in the standard of living to be reached in the shortest possible time.

Speaking first of schemes for improving of rural life, my main proposition is that the co-operative movement should be recognised as the sole agency for propaganda and for execution of such schemes. In the first place, all aspects of rural life are inter-connected: improvement is possible only if all of them are taken up in a comprehensive manner. Secondly, the departments of government which are immediately concerned with individual aspects of village life—agriculture, industries, co-operation, education, public health etc.—should not regard themselves as isolated workers: they should have a conception of a common aim *viz.* the development of a desire for a higher standard of living all round. Thirdly, with this realisation of a common aim, the departments should carry on their activities through the agency of co-operative organisations—in other words enlist the aid of the villager for his own betterment—if results of permanent value are to be achieved. Separate and dispersed propaganda by each department regarding itself as an independent unit should be completely abandoned.

This means in effect that there should be a re-orientation of the nature and aims of the co-operative movement. The movement should become the sole recognised agency for raising the level of village life, for securing a higher standard of life all round and not merely as a means for specific objects—cheap credit, better seeds etc.

This conception of the co-operative movement was explained by the Royal Commission on Agriculture in the following passage:—

"The modern conception of the co-operative movement differs markedly from that commonly held at the close of the last century: the term 'agricultural organisation' or, better still 'rural reconstruction' expresses more accurately the nature of the activities included within the Movement. It is now accepted that co-operative principles can be used in overcoming most of the obstacles to progress in rural communities. Wherever agriculture is the predominant industry, co-operation is commonly regarded as the natural basis for economic, social and educational development and India is no exception." This conception

is fundamental and unless it is recognised and acted upon, no large scale progress will be possible. The reasons for this are easily stated. Development on the scale contemplated—the doubling of the agricultural production in half the life-time of a single generation—can come within the range of realisation only if a desire for a higher standard of living is created among the population. The outlook of the agriculturist should be changed and he should be filled with an ambition for a better life. This 'will to live better' should furnish the driving power. As has been well said, 'the central problem is psychological, not technical'. Such a change in traditional modes of thought and ways of life—a change almost revolutionary—can only be brought about by a clear understanding and practice of the ideals of the co-operative movement. No other agency can produce it. I myself do not think that the pattern of India's agricultural economy will undergo any radical change in the future. Schemes for large holdings on which mechanised agriculture can be practised and of land settlement are often talked of. I have sponsored such schemes. They certainly are useful. But large areas suitable for them are not easily available in India and the scope for them is restricted. Again, the striking results achieved in Russia have sometimes led to proposals for collective farming. Conditions in the two countries are however widely different; and it must be obvious that the system cannot be adopted in India without displacement of populations on a scale which will produce evils more serious than those sought to be cured.

There are also other important considerations. When development schemes on a large scale are in operation, social and other problems of great delicacy will soon emerge. I shall mention only two examples. The first is this. It may be found within a few years that all increases in national income achieved are absorbed by increase in population that has taken place in the interval—that economic progress does not lead to a higher standard of living but only increases the population. Secondly, it may be found that the existing laws of inheritance hinder development by making holdings more and more uneconomic, by producing more and more excessive fragmentation. When questions like these arise, it will be a distinct advantage to have large numbers of workers actually engaged in carrying out improvements applying their minds to them and creating public opinion in favour of the drastic changes which may be needed in traditional modes of thought and long-established custom. The employment of the co-operative movement as the agency for execution of development plans will secure this advantage.

The failure to utilise the co-operative movement has operated to the disadvantage of agricultural development as well as of the Movement itself. Agricultural development has suffered by research not reaching the population for which it was intended. As Sir John Russell has said: "There remains a great gap to be bridged between what can on present knowledge be accomplished and what is actually being done by the cultivators. An enquiry should be made into methods of propaganda." And again "the new selections and varieties which represent the highest achievement of the Indian Agricultural science are used only to a very limited extent. The ryot continues largely unaffected by the enormous efforts made on his behalf." Similarly the co-operative movement has suffered as it has come to be regarded mainly as a means of obtaining cheap loans and only in a limited number of cases as an agency for agricultural improvement. Sir John Russell has given reasons for the failure to use the co-operative movement for improving village life. But I think it will be agreed that these difficulties should be removed and that, when post-war development schemes are executed the co-operative movement should become the agency by which "many millions of peasant proprietors may be led to a better life; if this be secured much else is brought within the means of attainment." We cannot afford to fail. Every thing necessary to ensure success must be done. For "if co-operation fails, there will fail the best hope of rural India."

A detailed examination of the comprehensive recommendations of the Advisory Board of the Imperial Council of Agricultural Research to which I have already referred

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will show that all of them are such as can be carried out by the sound application of the co-operative principle. Schemes of reclamation and land development lend themselves to co-operative treatment and so do schemes for use of improved seed; use of manures; crop planning over a large area; control of pest, disease and weed control; improvement and expansion of pasture land; sale marketing of produce; cattle breeding, etc. Subsidiary industries again are best promoted through co-operative societies and it is hoped that Governments will give subsidies for building them up in the early stages through such societies. The co-operative principle is capable of adaptation to an infinite variety of conditions. There is hardly a rural problem for the solution of which it cannot be employed.

To ensure that the activities of the development departments are effectively co-ordinated and that they act with a common aim in the manner I have suggested, suitable machinery should be brought into existence.

I think that an Imperial Council of Co-operation should be created to work in the closest collaboration with the Imperial Council of Agricultural Research and under the same Vice-Chairman. Its constitution should be as broad based as that of the Imperial Council of Agricultural Research, with provinces and states as members. Its functions will be two-fold. Firstly, it will study all problems connected with co-operation and serve as a clearing-house for information relating to the movement; conduct research into questions relating to agricultural finance; train workers for service in Provinces and States; advise Governments on the difficulties that arise in the Movement; and in short give a new direction to the principle of co-operation so that it might become a living force adjusting itself to the variety of conditions under which development has to be carried on in India. It is superfluous to mention that the financing of agriculture, always a difficult problem, will assume cardinal importance when intensive plans of rural improvement are executed on a national scale. Secondly, this body will hold joint sittings with the Imperial Council of Agricultural Research at least twice a year to review the effectiveness with which the co-operative principle is applied for bringing research to the doors of the agriculturist and for raising the level of rural life.

In Provinces also, there should be joint councils on the same pattern on which all departmental officers dealing with village life will sit. There should further be a Ministry of Development in which all activities will be centred.

District councils for co-ordination will also serve a most useful purpose.

At the other end *i.e.*, at the point of contact with agriculturists, the agency for conveying to the villager the programmes recommended by the expert departments should be the co-operative society. 20 to 30 of these village societies should be grouped into a union and to such a union should be attached an Agricultural Inspector trained in co-operative methods, with a suitable staff, who will constitute the link between the union and all the departments engaged in the improvement of village life and who will arrange, through the union and the village societies with which he will be in the closest daily contact, for carrying out in the village the intensive improvement work considered suitable by all the departments. Such centres called "Rural Reconstruction Centres" have been tried in my experience with encouraging results. The advantages of this kind of organisation are these:—(i) The villager looks to only one 'expert' agency and through it is brought into touch with all the improvements suggested by the departments concerned with rural welfare. (ii) The departments and the villager are constantly reminded that all aspects of rural life are inter-related and that progress must not be one-sided but must be towards better living all round (iii) Intensive work is done and the best type of village leadership is brought into existence and in this way "the mass of the cultivators are enlisted in the campaign for their own improvement." Where special co-operative organisations are created—land mortgage

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banks, sale societies for industrial crops, etc.—these should be brought into organic relationship with the village society.

Side by side with this, there should be a plan, a five to seven year plan, prepared immediately for the formation of societies in all villages of the Presidency. The societies should have as their function the carrying out in the villages of all improvement activities recommended by the departments working for rural welfare. Of course trained personnel, official and non-official, will be required to create this net-work of co-operative organisations but this need not be an insurmountable difficulty in this Presidency.

After the societies are formed, permanent arrangements should be made for educating the members in the principles of co-operation. The recent reports of the Registrar of Co-operative Societies show what excellent results were achieved with the aid of the Government of India grants given for this purpose and it is most important that the machinery for such education should be made permanent. There should also be Institutes for the training of Auditors, Inspectors and other officials. All this means a much increased expenditure by the Provincial Governments on the co-operative department; but such outlay will be more than justified by the acceleration of the pace of development which will follow from the adoption of these measures. I am also confident that, when such a programme is put into operation more and more non-officials, men and women, will be attracted to the movement as workers. No form of social service is nobler than that of assisting the villager to make the efforts necessary to build up a higher life for himself.

I have so far talked about rural areas. But co-operation for the urban population—societies for credit to government and other employees, for financing small industries and for the sale of the products of such industries, for the economic betterment of the labouring classes etc.—is also important and post-war schemes should be prepared for such activities.

Plans for post-war industrial development are being drawn up and there can be no doubt that industrialisation on a large scale will take place in India. I have already referred to the Bombay plan for major industries. The Government of India and Local Governments are likewise having plans prepared. One important point should be mentioned here in regard to these. For every major industry, investigation should be made to see how far particular processes connected with it can be carried on in villages under co-operative arrangements instead of the workers being brought into factories. For example if the spinning factories in Coimbatore decide to take up weaving cannot this be carried on in village factories of moderate size with the aid of cheap power which is available? We must do everything possible to reduce to a minimum the concentration in large centres of masses of labourers "uprooted from the stable economic conditions and ancient pieties of village life, without standards, without loyalties." The course of industrialisation should be guided in such a way that such undesirable conditions are avoided as far as possible and in this the co-operative principle will be found useful.

RESOLUTIONS.

1. "This Conference places on record its sense of great loss suffered by the Co-operative Movement in India and in particular to this Province by the death of the Hon'ble Sri V. Ramadas Pantulu. In the death of Sri V. Ramadas Pantulu the country has lost a patriot, the agriculturist, a valued friend and the Co-operative Movement a pillar of strength."

2. "This conference records its deep sense of sorrow of the death of Mr. Kalidas Pantulu who was for a long time connected with the Provincial Co-operative Bank and Provincial Co-operative Union."

3. "This Conference places on record its appreciation on the valuable services rendered to the Union and to the Co-operative Movement by Rao Bahadur T. M. CHINNIAR PILLAI,

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who is severing his connection with the Union to-day and wish him good speed in his new sphere of activity and prosperity in the future."

4. "Whereas co-operation has been universally considered in every country as having a very prominent place in post-war reconstruction; whereas in the case of India, especially taking into consideration various factors, like (i) agriculture being a part-time vocation and uneconomic, (ii) scope for developing cottage industries in rural parts, (iii) co-operation has a greater service to render to the Rural village population which is 75 per cent of the total population, this Conference appeals to the Government of India and the Madras Government that in order to ensure a co-ordinated policy an Imperial Council of Co-operation and a Provincial Council of Co-operation should be constituted on the lines of the Imperial Council of Agricultural Research co-ordinating these two bodies as primarily inter-related in aims and objects."

5. "Whereas co-operation has a very important part to play in the post-war reconstruction of India, in diverse ways, especially by developing cottage industries agriculture, animal husbandry and cattle-breeding and whereas the Government have chosen not to create a separate sub-committee for co-operation in the post-war planning committee, this Conference requests the Provincial Co-operative Union to prepare a scheme."

6. "This Conference requests the Government to sanction the appointment of Deputy Registrar for the purpose of study, a preliminary investigation, planning and starting of cottage Industries on Co-operative basis."

7. "This Conference of co-operators tenders its grateful thanks to *Madras Provincial Co-operative Bank*, for its generous grant of Rs. 5,000 for the starting of cottage Industries and for its readiness to shoulder such further burdens as may be necessary."

8. "Whereas collective farming on the co-operative lines is an ideal not capable of practical application in this Province, taking into consideration various factors, such as average holdings and the number of people employed in agriculture, etc., this Conference requests the Government and the Imperial Council of Agricultural Research to devise ways and means for intensive cultivation and better out-turn by adopting co-operative methods."

9. "Whereas sometime after the War and as soon as Government relax price restrictions and imports flow, price of paddy is bound to fall and make agriculture uneconomic; whereas growing of garden crops like fruits not only enables agriculturists to save money, but also enriches the vitamin contents of food, this Conference requests the Government and the Imperial Council of Agricultural Research to formulate a long-range policy of economical utilisation of land."

10. "Whereas thrift and saving and provision for old age family being one of the chief aims of co-operation and as one of the ways to achieve this Life Insurance on co-operative lines has been started both in Madras and in Bombay. In furtherance of this subject of preaching thrift to rural people and to enable Co-operative Life Insurance Societies to work unhampered by competition by well established, strong Insurance Societies, the Government of India have made special provisions in favour of co-operative societies and the mutual societies in the Insurance law, by restricting Insurance Societies other than co-operative and mutual from canvassing policies below Rs. 500. It is now, having transpired that non-official advisory committee of Insurance constituted by the Government and recommendation to the Government to remove the special provisions granted to co-operative societies especially the one relating to, canvassing policies below Rs. 500, this Conference strongly objects to the attitude taken by the committee and urges the Government of India not to give effect to the recommendation which is found to seriously hamper Co-operative Life Insurance Societies."

Act and Rules—Amendments.

11. "This Conference requests the Registrar of Co-operative Societies and the Government to cancel the Government order which prohibits the issue of loans by co-operative

THE XXV MADRAS PROVINCIAL CO-OPERATIVE CONFERENCE

credit organisations for periods exceeding three years maximum and to revise the period of such loans to least 5 years for all purposes for which medium term loans are ordinarily granted.

12. "This Conference resolves to request the Government through the Registrar of Co-operative Societies to take steps to amend the Madras Co-operative Societies Act and the rules framed thereunder so as to make it clear that the Registrar of Co-operative Societies has power to pass mortgage decree."

13. "This Conference requests the Registrar of Co-operative Societies and the Financing Banks to amend the by-laws of the Financing Banks so as to provide on the Boards of Management of the banks representation to co-operative stores, loan and sale societies, and other non-credit institutions."

14. "This Conference requests the Government of Madras, to amend early the Madras Co-operative Societies Act making it compulsory on the part of disbursing officers to recover dues of members of employees' co-operative societies from their salary as and when it is disbursed."

Employees and Service.

15. "This Conference appeals to all Co-operative Institutions to prefer and appoint only those persons trained and qualified in the Institute Examinations held by the Provincial Co-operative Union, and place their staff on a secure basis with grades, chances for promotion, security of term, provident fund, etc."

16. "This Conference requests the Government to publish manuals for Urban Banks, Employees' Societies, Stores and other Non-credit Societies."

17. "This Conference resolves to request the Registrar of Co-operative Societies to exempt from the new service rules prescribing qualifications for Secretaries in Co-operative, Urban and Central Banks all those who had already been permanently appointed as Secretaries before the issue of the draft by-laws by the Registrar of Co-operative Societies."

Concessions.

18. "This Conference reiterates its previous resolutions relating to concessions in respect of audit fees and registration fees."

19. "This Conference request Government to reduce the rate of interest on Government loans to building societies from 4½ per cent to 3½ per cent in view of the prevailing money market conditions."

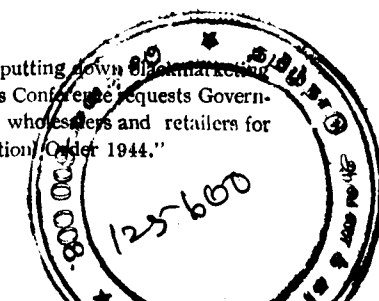
20. "This Conference requests the authorities concerned to lower the rate of interest on loans to primary land mortgage banks in view of the prevailing money market conditions."

Land Colonisation Schemes.

21. "This Conference recommends to Government that all existing and future land colonisation schemes in the Province should be brought under the control of the Co-operative Department instead of being under the Revenue Department. This Conference strongly urges that all co-operative schemes should be under the administrative control of the Registrar."

Stores Societies.

22. "In view of the good record of co-operative Stores in putting down blackmarketing and arranging equitable distribution of all controlled articles, this Conference requests Government that the Stores Societies should be recognised as approved wholesalers and retailers for consumer goods under the Consumer Goods (Control of Distribution) Order 1944."



23. "To prevent blackmarketing in medical goods especially infant and invalid goods, this Conference requests Government to grant to stores societies licences under the Drug Control Order and allow them to deal in them irrespective of the fact whether they dealt in them in the past or not."

24. "This Conference impresses on Government that the one of the main objects of starting wholesale stores is to supply the needs of the primary stores and this object is being frustrated in some localities by requiring the primary stores to get supplies of some of the articles from merchants. Therefore, this conference requests the Government to issue necessary instructions to Collectors to allot sufficient quotas of all controlled and other commodities to the wholesale stores to meet all the requirements of all the affiliated primary stores in each district and attach them to the wholesale stores for their supplies."

25. "In view of the importance of the stores societies in the scheme of distribution of foodstuffs, this conference requests Government to issue necessary instructions to Collectors to requisition buildings required by the store wherever necessary."

26. "This Conference resolves to request the Central Government to take a lenient view of the delay involved in effecting insurance under the War Risk (Goods Insurance Ordinance) 1940, by Co-operative societies in this Province, especially as the implications of the Ordinance and the obligations thereunder were not understood at once by these institutions. Further as it has never been the intention of Co-operative societies to evade the payment of premia calculated from the date on which the Ordinance came into force, this Conference requests that any action taken hitherto against Co-operative societies may be dropped after collecting the arrears of premia calculated from the date of effect of the ordinance and without enforcing any fine or penalty."

27. "While thanking the Government for responding to the representations of the Madras Provincial Co-operative Union and sanctioning the retention of the administrative staff for direction and supervision of stores for one more year, this Conference earnestly appeals to Government to make the administrative staff for the stores societies permanent in as much as stores movement has developed largely and has come to stay in the Province; the efficiency of the stores movement and the safety of the large capital invested by the financing banks and the public require such retention and strengthening of the administrative staff."

28. "This Conference requests the Government and the Registrar to help the stores and village societies used for distribution of foodstuffs to procure and distribute them as well as cattle feed, manures and other requirements of the agriculturists."

29. "This Conference requests that the agency of the loan and sale societies should be utilised for the procurement and distribution of controlled commodities especially foodstuffs where stores competent to undertake the work are not available."

30. "This Conference requests Government to appoint representatives of co-operative institutions to all food Councils, rationing advisory committees and price control committees."

31. "This Conference requests the Registrar to allow stores and other co-operative institutions to construct suitable buildings for their business wherever their financial position permits such construction."

32. "This Conference requests Government to arrange for the prompt transport of allotted quotas of foodstuffs and to take all necessary steps to ensure quick transport."

33. "This Conference brings to the notice of Government that there is often considerable delay in fixing the prices of commodities and releasing them for distribution, causing unnecessary suffering to the people and often resulting in the deterioration of goods putting the trade to avoidable loss. Therefore, the Government may be pleased to issue strict instructions to Revenue authorities to take prompt action in these matters."

34. "While thanking the Government for utilising the agency of stores and other co-operative institutions for the distribution of controlled goods, this Conference requests the Government to utilise the services of these bodies more largely in the distribution of controlled goods like sugar, kerosene, iron implements, and cement for agriculturists and other goods besides foodstuffs. The Conference specially appeals to Government to review its order taking away the distribution of iron and steel tyre and other agricultural implements from the co-operative institutions."

35. "This Conference requests the Government to arrange for the day to day audit of the transactions of stores societies and frequent checking of stocks in co-operation with the primary stores, central stores, the Central Banks and the Government by distributing the cost of the required staff among the several agencies."

PROCEEDINGS OF

The 25th Provincial Co-operative Conference

held on the 28th & 29th October 1944 at the Pachaiappa's College Hall at 2 p.m.

The 25th Madras Provincial Co-operative Conference met on the 28th and 29th of October 1944 in the Pachaiappa's College Hall. There was a record attendance of delegates this year numbering about 500. Students of Economics from all colleges including the lady students attended the Conference in large numbers and evinced keen interest in the proceedings. The Departments of Industries and Agriculture (Fruit Section of Kodur) the Provincial Co-operative Marketing Society, the Provincial Co-operative Weavers' Society, the Conjeevaram Silk Weavers' Society, the Lepakshi Multi-purpose Co-operative Society and the Madras Co-operative Milk Supply Union participated in the Exhibition. The Exhibition and the sales in the various stalls were greatly patronised. The Milk bar run by the Madras Milk Supply Union attracted the largest number of visitors. The Provincial Co-operative Union had made all possible arrangements for the reception of delegates at the various stations providing necessary transport to the Pachaiappa's College where the delegates were lodged in the spacious and comfortable rooms.

The Madras Provincial Co-operative Marketing Society supplied all the provisions and the Madras Co-operative Milk Supply Union provided with its products. The City Rationing Officer and the Collector of Madras were good enough to issue permits for rationed articles required for the boarding of delegates. The Boarding arrangements were made 'departmentally'.

The Conference met in the spacious College Hall and was attended by many distinguished visitors. Among those present were Mr. W.R.S. Sathianadhan, Registrar of Co-operative Societies, Rao Bahadur K. Subramaniam Naidu, Ag. Joint Registrar, Mr. Viswanadhan Chetty, Ag. Addl Joint Registrar, Mrs. K. Sathianadhan. Among those that attended the Conference from outside Madras were Mr. K. G. Madhava Kurup, M.A., Registrar of Co-operative Societies, Trivandrum, and Mr. K. G. Gopalakrishnan, Vice-President of the Travancore Co-operative Institute.

The Conference commenced with singing of the National song 'Vande Matharam' by the Scouts of the Madras Hindustan Scout Association. Messages received from all over India were read out by Mr. V. Viyyanna. Sir P. T. Rajan then hoisted the rainbow coloured co-operative flag—after making a neat little speech.

Mr. B. Venkataratnam, President of the Union, welcomed the delegates and requested Sir V. T. Krishnamachari to preside, Sir H. M. Hood to open the Conference and Dr. Subbarayan to open the Exhibition.

Sir H. M. Hood opened the Conference and in doing so made his farewell speech bidding good-bye to Madras where he had served more than thirty-five years.

Sir V. T. Krishnamachari, Ex-Dewan of Baroda, then delivered his presidential address.

Dr. Subbarayan opened the Exhibition arranged for the occasion after a speech stressing the importance of Exhibitions whenever conferences of this kind are held in order to enable the visitors to know the progress made by co-operation in various fields.

After the first day's opening proceedings, the Subjects Committee consisting of all delegates to the Conference met and considered the resolutions of which previous notice had been received for consideration in the open sessions.

Second Day's Session of the Conference.

The Second Session of the Conference commenced at 2 p.m. on 29th October 1944—Sir V. T. Krishnamachari presided.

Condolence resolutions on the death of Hon'ble Mr. V. Ramadas Pantulu and Mr. K. Kalidass were passed, audience standing.

A resolution placing on record the services of Rao Bahadur T. M. Chinnayya Pillai to the Union and the Co-operative Movement who was severing his connection with the Movement consequent on his appointment as President, Hindu Religious Endowments Board, was also passed.

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The draft resolutions framed by the Subjects Committee were then adopted without much discussion.

The Chairman Sir V. T. Krishnamachari in a brief speech closed the session.

Mr. T. A. Ramalinga Chettiar proposed a vote of thanks to Sir V. T. Krishnamachari, Sir P. T. Rajan, Sir H. M. Hood, and Dr. Subbarayan and to the Institutions that took part in the Exhibition. Dr. B. V. Narayanaswami Naidu and the Trustees of the Pachaiappa's College were also thanked for having placed the entire College at the disposal of the Conference. Mr. Ramalingam Chettiar thanked the Registrar and the other officers for attending and helping the deliberations of the Conference and for the good and cordial relations that existed between the officials and non-officials. The Scouts were thanked for their help and the delegates for the trouble taken in attending the Conference in these 'travel less' days and evincing keen interest in the proceedings of the Conference.

Finally while thanking all those responsible for the success of the Conference and for the excellent arrangements made for the comfort of the delegates and visitors, Mr. Chettiar made special mention of the inestimable services rendered by the Hon. Joint Secretary of the Union Mr. V. Viyyanna who practically bore the brunt of the work connected with the Conference.

The Conference then closed amidst scenes of jubilation.

Speeches of those who took part and the resolutions passed are printed elsewhere.

Proceedings of the General Body of the Madras Provincial Co-operative Union held on 29-10-1944 at Pachaiappa's College.

Mr. B. Venkataratnam—Presided.

Rao Sahab K. Subramaniam Naidu, Ag. Joint Registrar, Mr. Viswanadham Chetty, Ag. Asst. Joint Registrar and Mr. Pubulrayen, Dy. Registrar were also present.

No. of members present: 205. (List of members present omitted.) The amendments to the constitution passed on the previous day were registered by the Dy. Registrar. Elections were held as per the new constitution.

AGENDA.

1. Election of 15 Hon. Members.

The following gentlemen are elected.

- | | |
|----------------------------------|----------------------------------|
| 1. Mr. V. C. Vellingini Gounder. | 9. Sir N. Gopalasamy Iyengar. |
| 2. „ V. Viyyanna. | 10. „ P. T. Rajan. |
| 3. „ K. Bhashyam. | 11. Mr. T. N. Ramakrishna Reddi. |
| 4. „ B. V. Narayanaswamy Naidu. | 12. „ S. V. Narasimharao. |
| 5. „ R. Suryanarayanarao. | 13. „ B. Gopalareddi. |
| 6. „ K. G. Sivaswamy. | 14. Mrs. K. Sathianadhan. |
| 7. „ S. K. Yegnarayana Iyer. | 15. Begam Amiruddin, |
| 8. Sir V. T. Krishnamachari. | |

2. Election of office-bearers as per bye-law:

- Mr. Bikkina Venkataratnam, President.
- Messrs. V. Kothandaramareddi, and D. Mahalingam Pillai, Vice-Presidents.
- Mr. V. Viyyanna, B.A., B.L. General Secretary.
Messrs. T. Narayana Pillai, and Guruswami, Hon. Joint Secretaries.
- Dr. B. V. Narayanaswamy Naidu, Treasurer.
- Mr. R. Suryanarayana Rao, Editor.

3. Election to the Board of Management.

The following were elected unanimously:—
Committee for credit societies.

(a) Central Banks: 7

- Telugu:—1. Mr. C. Sankara Reddi, Chittoor.
„ 2. Dr. G. Venkatrao, Vizagapatam.
„ 3. M. K. Lakshmayya Naidu, Kistna.

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- Tamil:—1. Mr. T. Krishnamurthy Gounder, N. Arcot.
„ 2. Mr. Alla Pichai, Madura.
„ 3. Mr. T. R. Sundaram Pillai, Coimbatore.
Malabar & S. Kanara, Mr. M. Shiva Rao, S. Kanara.

(b) Urban Banks. 3.

Tamil:—Mr. P. S. Kumarasami Raja, Rammad.

Telugu:—Mr. A. Narayana Bhat, Bellary.
Malabar & S. Kanara, Vacant.

(c) Unions. 7

Telugu:—1. Mr. P. B. Tirumala Naidu, Kurnool.

„ 2. Mr. I. Ramachandraseddi, Chittoor.

„ 3. Mr. I. Satyanarayana, Vizagapatam.

Tamil:—1. Mr. L. N. Paramasivam Pillai, Trichy.

„ 2. Mr. R. Ramalingam Pillai, S. Arcot.

„ 3. Mr. K. A. Nachiappa Gounder, Salem.

Malabar & S. Kanara. Mr. T. P. Raghava Menon, Malabar

(d) i. Primary Land Mortgage Banks. 3.

Telugu:—Mr. V. Jaggaraju, E. Godavari.

Tamil:—Mr. N. S. Ramalingam, Tanjore.

Malabar & S. Kanara Mr. M. Kunhiraman Menon, Malabar.

ii. House-Building Societies:

Mr. E. S. Ganapathi Iyer, Coimbatore.

ii. Consumers' societies committee. 9.

(a) Wholesale or District Stores.

Telugu:—Mr. H. Lingareddi, Bellary.

Tamil:—Mr. Rao Bahadur Vedaohela Mudaliar, Chingleput.

(b) Primary Stores.

Telugu:—Other than Ceded Districts, Vacant.

Tamil:—1. Mr. Ansari Sahib, Coimbatore.

„ 2. Mr. Gurusami Iyer, Tinnevely.

Ceded Districts, Mr. P. Kesavarao, Kurnool.

Malabar & S. Kanara. Mr. S. Narasappayya, S. Kanara.

iii Education. 9.

Institutes. 1, 2, 3, 4.

1. Rao Sahib A. D. Tandu Mudaliar,
Anantapur.

2. O. A. Narayanaswamy Iyer, Tanjore.

3. V. M. Ramasami Mudaliar,
Coimbatore.

4. Vacant.

Language Federation. 1, 2, 3, & 4.

1. T. Narayana Pillai, Tamil Nad.

2. M. Narasanna, Andhra Co-operative
Union.

3 & 4 Vacant.

Madras Provincial Co-operative Bank. 1

Mr. T. A. Ramalinga Chettiar.

iv. Producers Societies. 7.

Primary weavers' societies.

Telugu:—Mr. P. Kotayya, Guntur.

Tamil:—Mr. Kasi Viswanatha Mudaliar, Salem.

Malabar & S. Kanara Vacant.

Madras Provincial Handloom Weavers Society.

Mr. A. J. Arunachala Mudaliar.

v. Marketing Societies. 7.

Loan and Sale Societies.

Telugu:—Mr. N. Satyanarayana, E. Godavari.

„ Mr. Javvadi Lakshmayya, W. Godavari.

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Tamil:—Mr. P. Venkatachalam Pillai, Trichy.
" Mr. N. P. Swaminatha Mudaliar, S. Arcot.

Marketing Federation.

Telugu:—Mr. M. L. Narayanaswami, Anantapur.
Tamil:—Vacant.

Provincial Co-operative Marketing Society—Mr. V. R. Satyanarayana.

The following have been nominated to the Board by the respective Provincial Societies:—

1. Madras Provincial Co-operative Bank Ltd.	Sri. T. A. Ramalingam Chettiar.
2. Madras Provincial Co-operative Marketing Society, Ltd.	Mr. V. R. Satyanarayana.
3. Madras C.C.L.M. Bank, Ltd.	Dr. R. Nagan Gowda.
4. Madras P.H. Weavers' C.S. Ltd.	Mr. A. J. Arunachala Mudaliar.
5. Co-operative Fire and General Insurance Society.	Mr. M. Subbaramayya.
6. South India Co-operative Insurance Society.	Dr. P. Gurumurthy.
7. C. C. P. Works, Ltd.	Mr. V. Venkatachalam Pantulu.

Meeting of the Board of Management (Newly constituted) held on the 29th December, 1944 at 11 a.m. at Pachaiappa's College.

Mr. K. Venkataratnam—Presided.
Number of members present: 40

AGENDA.

1. Co-opting of 5 members as per Bye-law 20 (1) i.

The following members were unanimously co-opted:

1. Mr. M. S. Seshachela Iyer	Marketing Committee.
2. Mr. P. V. Seetaramayya	Credit
3. Mr. Rao Bahadur S. K. Yegnanarayana Iyer.	"
4. Mrs. K. Saththianadhan	Stores
5. Mrs. Nagan Gowda	Producers'
	Propaganda

2. Election of 3 members to the Executive Committee as per Bye-law 22 (2) i.

The following members were elected unanimously:

1. Mr. V. M. Ramaswamy Mudaliar.
2. Janab Yusuf Ansari Saheb.
3. Dr. R. Nagan Gowda.

3. Election of Chairmen to each of the committees as per Bye-law 21 (i).

The following persons were elected unanimously—by the respective Committees:

1. Credit Committee:	Mr. P. S. Kumaraswami Raju.
2. Consumers' "	Rao Bahadur S. K. Yegnanarayana Iyer.
3. Education "	Mr. M. Narasanna.
4. Producers' "	Mrs. K. Saththianadhan, M.A., M.B.E.
5. Marketing "	Mr. V. R. Satyanarayana.

4. The following resolution was then passed:

"The Board congratulates Rao Bahadur T. M. Chinniah Pillai, B.A., B.L., on his appointment as President of the Hindu Religious Endowments Board and places on record its great appreciation of the services rendered by him for a long time in the cause of co-operation."

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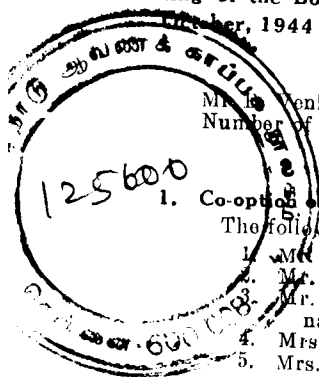
Co-operative Central Land Mortgage Bank, Ltd.

Luz, Mylapore, MADRAS.

President: Sri Dewan Bahadur C. S. RATHNASABAPATHI MUDALIAR, C.B.E.

The 36th Series of debentures will be floated in the month of December 1944. The rate of interest and other conditions of issue will be announced at the time of flotation.

For particulars, please apply to Sri N. S. Koneti Rau, B.A., B.L., Secretary.



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