

Madras Journal of Co-Operation.

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THE



Madras Journal of Co-operation

EACH FOR ALL, AND ALL FOR EACH

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Shape of Things.

Village System :

With this issue we conclude the publication of the valuable memorandum on the Village System in the Madras Presidency submitted to the Police Commission by that great administrator the late Dewan Bahadur S. Srinivasa Raghava Iyengar. The memorandum is valuable from more than one point of view. It traces the evolution of the village system from the earliest times, describes the changes it has undergone and proposes the reforms considered necessary in the Dewan Bahadur's time. We doubt very much if ever the village system is revived, it will be on the lines indicated in the memorandum. But the old system does contain many valuable points which can be adapted to our existing circumstances, may even be improved, to suit the present day conditions. The memorandum provides the necessary historical background which should prove valuable to reformers. The opinions quoted by the Dewan Bahadur from the reports of early British administrators such as Sir Thomas Munro are not easily obtainable as the original sources must be in the archives of the secretariat and open only to those engaged in research work.

We learn the Government of Madras are bent upon enacting the Village Panchayet Bill into a statute though the prospect of popular government functioning in the near future is bright. We wish they will give up the attempt as popular governments only can

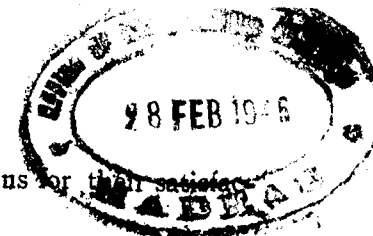
best deal with the composition and functions of popular institutions. There is no difference of opinion on the point that if democracy in any form is to function successfully, the foundations on which it is built must be strong and sure. The village system, in a country which is essentially a land of villages, is the foundation upon which the superstructure of democracy has to be built. In its strength and weakness lies the future of democracy and only those who know the popular will, however imperfect it may be, are entitled to lay the foundations.

Co-operation among Industrial workers:

We have reproduced elsewhere an article on the subject in the *Indian Textile Journal* written from the point of view of industrial workers. We endorse fully the faith of the writer in co-operation for the benefit of workers. Its moral and spiritual values coupled with the material benefits it confers makes it an indispensable part of industrial welfare. In this province the war gave a fillip to the spread of the consumers' movement among industrial workers. But the end of the war and the cessation of the operation of the necessity which gave stimulus to consumers' co-operatives among the industrial workers need not affect their continued growth as they cater to their most essential needs. As these consumers' co-operatives form an essential and important part of any scheme of social security for industrial labour, it is the duty of the employers as well to continue their interest and support even after the exigencies of war have ceased to operate.

It is gratifying to learn that in this province there are 68 mill-workers' co-operative stores which have done remarkably well. Their membership at the end of 30th June, 1945, was over 68,221 with paid-up share capital of Rs. 8.86 lakhs and purchases and sales amounting to Rs. 114.35 lakhs and Rs. 127.56 lakhs respectively. It is said in the district of Tinnevely there were five Mills' Stores with a membership of over 10,000, share capital of Rs. 1.62 lakhs with sales amounting to Rs. 24.35 lakhs during 1944-45. All these are by no means small achievements.

The writer of the article suggests multi-purpose societies for industrial workers with both credit and non-credit activities. If there is any section of the community in which multi-purpose activities can thrive best, it is the industrial labour especially when they are confined to those employed in one concern or even in one



industry. Their needs are similar and the means for their satisfaction can also be the same.

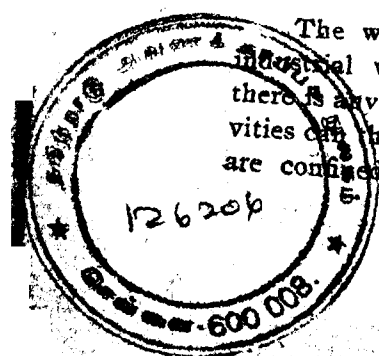
Central Cottage Industries Society:

We are happy Travancore has set an example to South India by organising a Central Society for the development of cottage industries. Such a project was more than once canvassed in this Presidency; but for some reason it did not make much headway. So the development of cottage industries is now largely dependent on the spasmodic though earnest efforts of a few who believe in their future. Therefore, it is no wonder they are all struggling hard to maintain themselves. During the period of war some of them enjoyed temporary prosperity. Very soon they will lapse into their old languished state, if not die altogether, for want of support. Therefore it is, we welcome with sincere pleasure the earnest attempt made in Travancore to resuscitate and sustain them. The speech of the Registrar of Co-operative Societies made on the occasion of the inauguration of the Society breathes robust optimism and a fervent hope for the future of cottage industries. The definite objectives of the Society deserve special attention. They are, in the words of the registrar:

"It would supply raw materials and appliances to artisans; it would open workshops where necessary; it would do the finishing and processing required; it would collect outside orders and undertake publicity work; it would do the marketing; it would afford credit facilities if need be; it will not lose sight of the need for research and technical guidance to workers; it would, funds permitting, take up one industry after another and conduct regional surveys; and it would act as a bureau of information in regard to all matters connected with cottage industries."

If the place of cottage industries in the economy of the country is realised, more serious efforts are necessary to rehabilitate them. Big business must be made not to antagonise their growth and development. It may be definite lines of demarcation should be drawn between cottage and small scale industries on the one hand and large industries on the other. Large industries should not be allowed to develop at the expense of the cottage industries. May we venture to say there is no field of economic activity in which co-operation can play a more useful part than in the development of cottage industries. As a post-war development scheme at least, we hope

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Madras will undertake seriously the development of its many and varied decaying cottage industries.

Co-operation in Tamil Nad :

We have read with great interest the speech of Sri Rao Bahadur J. C. Ryan delivered at the Tamil Nad Co-operative Conference. It is an admirable summary of the achievements in the Tamil districts. He was good enough to recant succinctly the achievements of co-operatives in the other parts of the Presidency. In the course of his address he raised one or two controversial topics to which we wish to draw the attention of our readers. He mooted the question if the Movement in India should be built from the consumer's end or from the producer's end. In support of his point of view he quoted Sir Malcolm Darling who is reported to have said 'the purchases would be made in the consumers' interests and the producers would suffer.' We are inclined to the view that there is no antagonism between the producers and the consumers and it is by creating separate and water-right institutions for these two classes we are emphasising what appears to be apparent as real. Every effort should be made to emphasise that their interests are complementary, though not wholly identical, and the future of the Movement is dependent on the co-ordination of these interests to subserve a common end. Undue emphasis on the interests of one class or another will only lead to clash which should not exist. By all means uphold the interests of the producers but at the same time consider the point of view of the consumers. If we remember that what is produced is meant for consumption and not all the producers or consumers can be grouped under one or the other of the two groups, no conflict will arise.

Consumers' Co-operatives :

In a speech delivered at the Conference of the representatives of the Co-operative Stores in Tinnevely district held at Tuticorin, Mr. Sathianadhan dealt at length on the future of the consumer's movement. We would invite the earnest attention of our readers reproduced elsewhere to this valuable address. He took the occasion to emphasise the need for better co-ordination between the producers' and consumers' societies, a point to which we have already referred. Mr. Sathianadhan also referred to the subject of the relations between the primary stores and the wholesales. We also had occasion to draw attention to this point on more than one occasion. Statistics

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published by the Department from time to time indicate that the primaries obtain their requirements from the wholesales when they offer them on the best terms. That their interests are identical and that to the extent they work hand in hand the future of the consumers' movement is assured is not realised. If the primaries continue to be recalcitrant and cease to function as they ought to, it is suggested that it would be better in the interests of the consumers to convert them into the branches of the wholesales. At present the rates at which the central financing agencies lend to the primaries and the wholesales are different, the rate of interest being one percent more to the primaries. This is an additional burden borne for service rendered by no means less efficient. The Registrar referred to this suggestion and asked the co-operators to consider it carefully and express their opinion. Another point to which he also drew pointed attention is the question of the wholesales undertaking retail distribution in places where the primaries do not exist or cannot be brought into existence. This topic is closely related to the question of the future of the primaries. Of course in places where the primary stores cannot be organised, there is nothing intrinsically wrong or un-co-operative if the wholesales open depots. Co-operators who swear by the primaries may see something revolutionary in these suggestions. But we beseech them to examine them from the point of view of the community which these organisations are primarily intended to serve. What is wanted is efficient service on terms at least comparable to those offered by private trade.

Consumer Goods :

In this issue we are publishing a list of places from which consumers' goods can be secured. Each consumers' co-operative will try to obtain what it requires by directly dealing with the producers. But the bulk of purchases made in respect of any article cannot be as large as it would be if a provincial organisation undertakes this work. The producers also will offer their goods on more favourable terms as the bulk order placed will be necessarily large. We take this occasion to reiterate the need for having a provincial stores to which every district wholesale should be affiliated.

Scheduled Classes Societies :

Our readers are aware the Madras Christian Central Co-operative Bank to which the scheduled classes societies were affiliated, was liquidated in 1939. As soon as the liquidation proceedings were

started we remember the Registrar of Co-operative Societies issued a circular exhorting the central banks to have these societies affiliated to them to ensure continuity in their working. We are not aware of the response with which the appeal has met. As the Department is not issuing its annual administration report, not even a summary, it is not possible to appraise the present position. As these societies are meant for a class of people in whose welfare the Government are equally interested, we wish the present position of these societies is clarified. Apart from the societies existing at the time of the liquidation of the Madras Christian Central Bank, it will be interesting to know how many new societies have been organised since then exclusively for the benefit of the scheduled classes in areas where the need for separate societies still exists. It may be the members of the scheduled classes have been enlisted as members of the village credit societies, a policy with which everybody is agreed. But to satisfy ourselves that this process is going on steadily and that the interests of the scheduled classes are not being neglected, we wish, as in the case of admission of scheduled class pupils in educational institutions, a separate note is issued every year recording the progress made in this direction. We understand special co-operative staff is employed to supervise the working of these societies. An annual review such as that we have suggested would also be useful in estimating how far the supervision provided is adequate and if additional staff is required for the purpose. It may be, even organisation of new societies exclusively for these classes or the admission of these classes into the village societies can be ensured if adequate staff is employed for this specific purpose.

In this connection we would plead once more for the extension of the privilege of the exemption from registration fees accorded to the members of the scheduled classes for the past many years. The latest period of extension expired on 31st March, 1945. We trust a further extension has been granted.

Responsibilities of members:

With the growth of the movement in various aspects, the need for emphasising the responsibilities of the members of co-operatives is greater and more insistent. It is hardly realised that the ultimate responsibility for making or marring the future of the co-operatives rests on the members. To evince interest once a year when the general body meets and then lapse into indifference is not a sign of active membership. In many cases even attendance at the meetings

of the general body is considered irksome and more as an imposition than a duty devolving on members. Often the quorum is not forthcoming and members have to be coaxed by allurements to make their attendance worth while. It is no reflection on the members if we point out that meetings when elections are due are better attended and more interest is evinced. But elections cannot be held every day while the day to day administration has its repercussions on the future of the societies. The office-bearers also cease to give as much attention to the affairs of their societies as their work demands as soon as elections are over and till the time for fresh elections arises. How best to keep the general body of the members maintain sustained interest in the working of their organisations is a matter of utmost importance. Some method must be devised to rouse and sustain the interest of the members at all times in the working of the co-operatives of which they are members.

We have, therefore, great pleasure in reproducing elsewhere from a Bulletin of the Farm Credit Administration, U.S.A. under the caption 'Members have definite responsibilities.' We would invite the attention of our readers to the points mentioned therein. We are not far wrong in saying that in most of our co-operatives the infusion of 'New Blood' is not favourably received. A kind of co-operative caste may grow which may get strongly entrenched. That 'New Blood' will bring new ideas needs recognition. Experience and wisdom are not always the monopoly of the old and the long-standing and their enthronelement as office-bearers even for indefinite terms should not be canvassed on that ground. Lack of 'New Blood' often results in a small group controlling the organisations for any length of time. This is an unhealthy situation as democratic bodies cannot thrive long or grow if they depend indefinitely on the only few. May we appeal to our readers who are mostly co-operators to maintain their sustained interest in the working of their organisations? If there are obstacles imposed by the existing by-laws in maintaining their continued interest, they should be removed. We invite earnestly suggestions in this regard.

R. S. R.

Marketing Society:

We feel Mr. Ryan was somewhat sweeping in his remarks when he indulged in saying that there was even an attempt on the part of the co-operative stores to convert the Provincial Co-operative Marketing Society into their organisation although it was conceived and built up as an organisation of the producers. No one questions the

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origin of the Marketing Society. But the circumstance that a few co-operative stores enlisted themselves as members more to assist the producers' organisation and sought some voice in the conduct of its affairs should not be misconstrued as an attempt on the part of the consumers to capture it. What is deeply regretted was the attempt made to shut out stores altogether from the Marketing Society. By all means safeguard the interests of the producers by providing for them a preponderating representation and let the consumers' organisations occupy a secondary place. As we have already stated it is in the interests of the producers themselves to secure the goodwill and the support of the consumers so that a definite and strong link may be forged between the two groups and the producers may find easy and ready markets for their produce. Competition between the producers and the consumers can have no place in co-operation. It is the judicious blending of the two interests is what is necessary for the healthy growth of the Movement.

R. S. R.

Available for Sale.

DISTRICT WHOLE-SALE STORES.

The book gives a full and excellent account of the District Wholesale Stores in Madras, their development, their special problems and their future. The services of these stores in this province which constitutes a very fine achievement and which very largely contributed to check profiteering and black-markets, have been reviewed and suggestions for strengthening the movement during the Post-War period offered. The book will be of great use to all co-operators in the whole of India—where similar problems exist.

Only very few copies available.

Price per copy is Re. 1-4-0. Postage extra.

**Copies can be had from: The General Secretary,
The Madras Provincial Co-operative Union,
Esplanade, Madras.**

REPORT OF THE POST-WAR DEVELOPMENT COMMITTEE ON CO-OPERATION 1945.

Gives useful suggestions for Co-operators and Co-operative Institutions.

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Village System in the Madras Presidency.

BY THE LATE DEWAN BAHADUR S. SRINIVASA
RAGHAVA AYYANGAR, C.I.E.

V

In the report of the Madras Committee the proposals of witnesses as to the measures to be adopted for enhancing the dignity of the office of village head and make it one sought after by the most respectable and influential land-holders are discussed. One of these proposals is that Village Munsif should be relieved of revenue duties which obliges him to be at the beck and call of the subordinate Revenue Officers and submit to disrespectful treatment and that a separate officer should be appointed to perform revenue duties. This matter deserves consideration. In the Telugu Districts, the position of Pottail, Reddi or Peddakapu is one held in much esteem, and these men are treated with proper respect by officers of the Revenue Department and command much influence among the villagers. But in the Southern Districts and in Malabar the position is held not hereditarily by the respectable land-holders but by nominees of the Officers of the Revenue Department. These have neither influence with the villagers nor are they treated otherwise than as an inferior description of clerks or superior class of menial servants. In these cases it is desirable to create an honorary office of village head, nominate the most respectable land-holders to the office to be held by rotation for a definite number of years and to place the general affairs of the village and the village servants under their control. A system similar to this obtains in Gujarat among the Mattadars who are the representatives of the original shares under the system of joint-holding. The office should be honorary and to give dignity to it a commission should be issued to the holder under the seal of the Governor-in-Council. They may also be exempted from the Arms Act as proposed by some of the witnesses. The incumbents will principally discharge the duties of Village Munsif and Village Magistrate and Police Officer entrusted with the watch and ward of the village and represent the village on all ceremonial occasions. A Panchayat might be associated with them in the discharge of these functions. Mr. Pinhey, in his evidence before the Commission, stated that men of the right stamp can be found for this work in the Malabar District. The same is the case in Tanjore and some other

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districts where Village Munsifs are held in low esteem and the appointments as they now stand are shunned by the respectable landholders. In the Chingleput District, there used to be a Village Revenue Monegar in addition to the Village Munsif in the village establishment. The two offices were amalgamated, and this, I think, in view of the considerations above referred to, was a mistake. Some of the witnesses before the Madras Committee have advocated the abolition of the principle of hereditary right to the office of head of the village and the selection for the post of men with the best qualifications. This, however, would be a great mistake because there are hundreds of villages in the Central Districts in which the principle is in active operation and tends to keep the post in the families possessed of the greatest influence. It is true that these men are not educated in the modern sense, but they are no worse in this respect than the villagers whose affairs they are called upon to administer. And as education is rapidly spreading especially among the well-to-do classes, the objection is one which will diminish in force every day. It is true also that in some cases owing to fluctuations of fortune, partition of family inheritance among a large number of members and other causes, the family possessing the hereditary right has no longer the hereditary influence. These cases will have to be specially dealt with. To meet such cases the standing orders of the Board accordingly require that in deciding whether a person possessing the hereditary right is fit to hold the post, the fact whether he is possessed of independent means and influence or depends solely on the emoluments of the office for his maintenance should be taken into consideration.

With the advance of education and the ideas of personal independence which education fosters, the hereditary influence of village heads as such must of course tend to diminish day by day, and the plan of having Village Councils with heads periodically nominated and bound to serve for limited periods will eventually have to be adopted, but this will be neither possible nor desirable in many parts of the country for many years to come. In others they can be introduced at once. For doing this, the conditions of each tract of country and of each village will have to be carefully examined, and the arrangement most suited to the conditions of each tract and even of individual villages introduced.

At present the criminal powers of village heads may safely be enlarged to a small extent in the same way as their civil powers have

been. They may be empowered to dispose of cases of theft of property of value not exceeding Rs. 5 and impose a fine not exceeding that amount. When they dispose of cases with the aid of Panchayets, these powers may be doubled. I do not see my way to recommending that the powers of sentencing to imprisonment should be enhanced as this involves the making of provision for guarding and dieting the prisoners, etc.

For the supervision of the work of village heads—judicial and police—we have in Madras an excellent machinery in the Tahsildars. These officers have been relieved of the duty of taking up criminal cases on complaint, but otherwise their duties as Executive Magistrates have been left intact. The change was made 10 years ago to redress what was then a crying evil *viz.*, inconvenience and expense to parties and witnesses the following the Tahsildar from place to place during his tours which extend to 20 days in a month. It also gave the opportunity to dishonest officers to so arrange their tours that Vakils shall not be able to attend when cases are taken up for trial and to proceed with the cases and dispose of them in out of the way places according to their pleasure. And generally the tendency was to neglect the criminal work in favour of revenue duties which had to be attended to promptly. In all these respects, the present system is a great improvement. The Stationary Sub-Magistrates who enquire into and dispose of criminal cases hold their Courts in a fixed place, and this ensures publicity in the conduct of trials and convenience to parties in attending the Courts when required and in procuring the attendance of Counsel to conduct their cases and prompt decision. As the charges of the Sub-Magistrates are small in area, there being often two or more such Magistrates in a Taluk they have generally a sufficient acquaintance with the characteristics of the population they have to deal with; and as they rank as Deputy Tahsildars and are frequently placed in charge of the Taluk office and promoted to that post when vacancies occur they are quite in touch with the people. The only drawback is that their pay is only Rs. 100 and Rs. 125 while that of Police Inspectors goes up to Rs. 200. This is a defect which, as pointed out by Mr. Stevensop, Deputy Inspector-General, Madras, in his evidence, requires to be remedied. It has been stated that since the new system was introduced the Tahsildars have not considered it their duty to see that the village heads do their police work properly and that this has had a prejudicial effect on general criminal administration. Any tendency

in this direction has been corrected by the orders issued by Government in 1897, which have already been referred to. Further instructions may, I think, be issued to the following effect to ensure Tahsildars taking an active interest in the criminal administration of their Taluks. They should scrutinize the work done by village heads in their tours, make inquiries regarding the state of crime, the state of detection and the help rendered to the Regular Police by the Village Police. The work done as Village Magistrates should likewise be inspected and necessary advice given. Further, the Tahsildar, the Stationary Sub-Magistrate and the Police Inspector may be constituted a Standing Committee to revise the lists of suspected characters from time to time. The Tahsildar during his tours will be able to ascertain confidentially from village heads and other respectable inhabitants information regarding bad characters which he can use in checking the information furnished by the Police. The Stationary Sub-Magistrate will likewise be able to utilize the knowledge in this respect gained by him in the trial of the cases coming before him. The list as revised should be submitted to the Divisional Magistrate who will in conjunction with the Superintendent of Police or Assistant Superintendent of Police settle them finally, any differences of opinion being submitted to the District Magistrate for orders. All cases referred as false or undetectable under section 173, Criminal Procedure Code, as regards offences committable to the Court of Session may also be sent by the Police to the District Magistrate through the Tahsildar who will have an opportunity of making his own remarks with reference to his knowledge obtained during his tours through village heads or otherwise.

(Concluded.)

Available for Sale.

MARKET INTELLIGENCE—1945

For the establishment of the Consumers' Movement on a permanent basis, it is necessary that Co-operative Stores should have upto date market intelligence. The booklet now published by the Union aims at this object and may be of immense use to Co-operative Store. It contains useful information as to the centres of production or marketing and seasons for bulk purchase etc. of important agricultural products such as good grains, pulses and grains, fruits, household requirements, clothing and other essential commodities.

Price per copy is Rs. 0-5-0. Postage Extra.

For 50 copies and above Rs. 0-4-0 a copy.

Copies can be had from: The General Secretary,
The Madras Provincial Co-operative Union,
Esplanade, Madras.

Industrial Workers and Co-operation.

By V. L. KHARE, B. COM.,

Co-operation is a constructive united action of the weak to tide over their difficulties and an attempt to improve their mental and moral condition. Co-operation can be distinguished from united action in this, that the former contains the germs of spiritual aspect of life.

During the last four decades the co-operative movement in the form of credit co-operation played a very important role in rural India, but urban co-operation, particularly in the sphere of non-credit co-operation, lagged miserably behind. The scanty development of consumers' co-operation during the last several years was responsible for throwing the masses to the mercy of black markets and profiteering elements during the present world war.

While admitting that rural India forms an appreciable portion of the economic life of the country, the industrial side cannot be ignored. Never before were the importance and potentialities of industrial development emphasized as during the latest world war and the reaction age-long industrial backwardness and the consequences thereof is bound to be very favourable in the post-war period. Thus with a fillip to industrialization many new problems will crop up and existing ones become acute, necessitating their consideration on new lines. One of such problems may be the re-adjustment of the life of the prospective labour force which will migrate from the village to the town. Villagers' necessities are few and many items which figure prominently in the family budget in town are almost absent or negligible in his budget. House-rent, for example, which is about 15 to 30 per cent of the total expenditure in places like Bombay, is hardly of any importance in the village. The same story may be told of other items such as milk, vegetables, grain, clothing, amenities of life. To put it clearly, town life reveals to the would-be town dweller that for everything—from the free gifts of nature like air, water, earth to a pan—he has to spend. The changed environments have also an effect on his outlook. If it could be possible to minimize the extra strain on his purse and mind as also on time in looking after the household activities under the changed conditions, a reasonable rise in the real income, and stability, a higher efficiency may result. In this sphere co-operation has to play a vital part.

A rural worker's problems are different from the problems of an urban worker owing to the difference in their wage standards, methods of wage payment, mode of work, outlook on life and, consequently, palliatives also must vary.

Multi-purpose Co-operative Society.

A multi-purpose co-operative society for the industrial workers would be found more suitable than separate societies for separate purposes. Such a society may divide its activities in credit and non-credit departments. Before functioning, a careful socio-economic survey would reveal the structure of the labour force under review, income, their mode of life, weights of different items of expenditure in the budget, the existing means of satisfaction of wants, and scope for the co-operative society to divert them to itself for the common good. Such a study would enable the prospective society to prepare a programme of its activities and avoid possible pitfalls. Success of society would obviously depend on many factors such as interest taken by the labourers, sympathy of the employers, help of the Government, whose co-ordination cannot be overlooked. The modern employer is ordinarily an enthusiastic supporter of such a move and reciprocity of sentiments is sure to yield better results.

The constitution of the society, the method of management, determination of the extent to which a society can render help, are matters of detail and these will vary according to circumstances. It must, however, be said that quickness of action—that help be promptly rendered to the needy—proper control and efficient administration demand proper understanding among members, less interference in routine work and an efficient co-operating staff. Any framework that achieves these will work well. The object of the co-operative organization should be to be self-reliant as far and as soon as possible. Spoon-feeding has been a bane in this Movement in other spheres and particular attention to this is necessary.

As referred to above, credit and non-credit co-operative activities can be numerous and may include the following. The enumeration below is by no means exhaustive. As workers start work many new ideas may suggest themselves.

Credit—(1) Accepting small deposits—compulsory or discretionary—and investing them. (2) Lending to members at low rates of interest and on easy terms. (3) Co-operative Insurance, such as individual life and or accident, group, sickness (this is under Government's active consideration), education, marriages of children, old age benefits, fire (in case of those owning houses).

Non-credit :—(1) Consumers' store for supplying daily requirements such as grain, grocery, cloth, ready-made clothes, fuel, miscellaneous articles. (2) Dairy and dairy products, (3) Poultry. This can be run as a subsidiary industry to the preceding one. (4) Tours and picnics. (5) Canteens, community kitchens, bakeries. (6) Housing. (7) Community medical and maternity relief. (8) Children's home (not a creche). (9) Home-made products by women—their production and disposal. (10) Sundry industries and

allied activities which the members and members of their families can conduct at their homes during leisure, e.g., ropes, newar-making hand-spinning and hand-weaving, hosiery and knitted goods, wicker and bamboo work, sundry furniture and toys, wire products, papier mache, tailoring, preparing preserved fruit juices, chutneys. (11) Manufacture of indigenous medicines. (12) Transport arrangements.

With the advent of cheap electricity and instruments suitable for small craft, it may be possible to introduce many other small crafts. If these are conducted on co-operative lines they would offer a vast scope for a variety of activities e.g., buying of raw materials, co-ordinated manufacture and sale organisation, and may, at the same time, pave the way for the already industrially minded workers to raise their economic status and be useful members of society.

In the beginning the society may have to confront awkward situations owing to ignorance, obduracy, instigation of fault-finders, errors of the constituents of the society itself, but as members will see the benefits they derive and compare notes with non-members, the working of the society is likely to flourish and persuade the critics and the doubters to emulate the example.

Intensive propaganda will be found very helpful in dispelling fears of the people and inducing them to take lively interest. In fact a valuable social service can be rendered to the members and monotony can be minimized if the propaganda of educative type becomes one of the features of the co-operative organization and includes discussions on topics of general interest such as thrift, peoples of other lands, eclipse, spacing of births and social hygiene, sanitation, elections.

Co-operatives are not a charity to the workers. Institutions like the above, flourishing by the side of big industries, will not only raise the economic standard of the workers but will also tend to develop in them a sense of love, mutual help, a creative mind, spirit of toleration, patience and contentment and educate them in the art of running public institutions. These in turn will result in healthier bodies, higher efficiency and longer lives. It is as much a problem of to-day as of to-morrow.

—The Indian Textile Journal, November, 1945.

Members have Definite Responsibilities.

If your association is operated inefficiently, you stand to lose. You may lose through the actual loss of your capital investment, or, in a marketing association, through high handling costs and low prices resulting from poor selling ability. Just what do you owe the management in the way of support to insure efficient operation? What steps can you take to guarantee that the co-operative will be properly managed to your best interest?

Members, as owners of the association, are in the last analysis responsible for the character of its management. They benefit from good management, and the results of bad management fall directly on them. There are a number of important actions which members can take to protect their interests by acquiring efficient management. Some of these follow:

1. Select the most able and best qualified members to serve on the board of directors.
2. Make special effort to understand the business of the association.
3. Recognize the possibilities and limitations of the association. Don't expect more of the association than it can deliver.
4. When in doubt about any phase of the association's operations, discuss the question promptly with a member of the board of directors or a responsible officer or employee. If outsiders criticize the association, obtain the facts from proper association sources.
5. Use the officials of the association as sources of accurate information regarding association matters.
6. Give the association complete loyalty and support based on adequate facts and information.
7. Attend meetings regularly to discuss business matters relating to the association and to approve or disapprove proposed actions relating to the problems.
8. Avoid interference with employees in their duties of carrying on administrative details. If there are questions or suggestions regarding the manner in which these duties are performed, they should be taken up with the proper officials.
9. Accept and adopt a policy of an adequate wage scale for employees.

MEMBERS HAVE DEFINITE RESPONSIBILITIES

10. Assist the board of directors on matters relating to broad policies by making the views and wishes of the membership known.
11. By electing new members from time to time, make certain that the board does not develop a sense of owning the association. 'New Blood' will bring new ideas to the board.
12. Do everything practicable to increase the volume of business of the association within reasonable limits.
13. Through the board of directors' allow the manager ample latitude in performing his duties and in the use of his own judgment and experience.
14. Keep up membership interest and active participation. Avoid the inactive attitude which will permit the selection of an indifferent or inactive board, which may result in the development of one-man control by the manager because members and board have failed to perform their obligations properly. Lack of interest on the part of a large proportion of the members permits a small group to control the association, an unhealthy situation.

[Managing Farmers' Co-operative Bulletin of the Farm Credit Administration, U. S. A.]

The better the Co-operative member understands the management of his association—and his part in that management—the more effectively he can exercise his right to a voice in its control and aid in directing its activities.

—F. F. Hill, Governor, Farm Credit Administration.

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Recent Utterances

Speech by Mr. K. Madhava Kurup, Registrar of Co-operative Societies requesting the Dewan to open the Travancore Central Cottage Industries Co-operative Society, Ltd.

It is my pleasant privilege, as Registrar of Co-operative Societies, to welcome you this morning to the inauguration ceremony of the Travancore Central Cottage Industries Co-operative Society. More than 2500 societies have till now been registered; but no such large and distinguished gathering assisted at the birth of any one of them. The promoters of this Central Society entertain very ambitious hopes about the potentialities of the organisation they have sponsored; and that gave them courage to approach the Head of the Administration to perform the opening ceremony.

The genesis of the Society may briefly be told. The population supported by industries is 15.1 per cent. in the State, while it is only 10.5 in the whole of India; and 93 per cent. of these are engaged in cottage industries. Primary producers' Societies for cottage industries have failed to flourish and invariably exhibited a tendency to languish and decay. There is a Central Society for handloom weaving, the second largest cottage industry in the State; and latterly that Society has, through good report and bad, supplied yarn and loom accessories to the looms in the State have been brought within the ambit of co-operation. The master weaver is a capitalist, big or small, and is really an exploiter of labour; and the congregation of weavers in a factory takes away the craftsman's individuality, curbs his inventiveness and makes him a hired labourer. The Central Weavers' Society enables the weaver to work in his own home. On the basis of the number of workers and its economic importance, the coir industry, in which the State has almost a monopoly, requires a separate central organisation. The organisation of coir yarn spinners' Societies should, it is thought, follow the establishment of licensed ware-houses. Recently, a society for workers in ivory and horn has been organised and is functioning successfully. There is besides a vast variety of miscellaneous cottage industries; and it was thought that their development can best be attained by means of one central society. Four non-official members of the Legislature submitted to Government a memorandum urging the establishment of a central cottage industries society and detailing the help to be rendered by Government. After consultation with the Industries Sub-Committee of Government Reconstruction Committee and the Registrar of Co-operative Societies, Government directed the latter to register a Society. This was done on the 7th September 1945; and Mr. G. R. Pillai, Special Officer for the

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Rehabilitation of the Co-operative Movement, was by me entrusted with the task of starting the Society's work. The results of his and the department's labours have culminated in to-day's function. All the preliminary work has been done by the Department; and the first meeting of the Board of Management, which has been nominated by me, and the first general body meeting will be held to-day, immediately after this function. In order to reduce the cost of administration and to ward off the ills of infancy, the Special Officer will, in the early stages, function as Honorary Secretary. Organisation in the early stages requires sustained drive by the Department and some measure of official control.

The response we have had has been very encouraging. In three months, though the Society has not started work, 560 members, including many Societies, have joined and a sum of Rs. 15,710 has been collected as share capital. No brokerage or commission has been allowed; no advertisement was published in the papers; no prospectus was issued; and even the bye-laws have only just been printed and are available for sale only to the members. These are the orthodox methods by which co-operative societies enrol members, sell shares and attract capital. And yet, by such studied avoidance of publicity, co-operative societies in the State have thus accumulated a respectable share capital of Rs. 33½ lakhs; but only nine Societies out of 1800, excluding the Central Co-operative Bank and the Taluk Banks, have share capital exceeding Rs. 10,000. The reaction of the Societies and the public has therefore been encouraging to a degree in the case of this Society.

The new Society has set before itself certain definite objectives. It would supply raw materials and appliances to artisans; it would open workshops where necessary; it would do the finishing and processing required; it would collect outside orders and undertake publicity work; it would do the marketing; it would afford credit facilities if need be; it has not lost sight of the need for research and technical guidance to workers; it would, funds permitting, take up one industry after another and conduct regional surveys; and it would act as a bureau of information in regard to all matters connected with cottage industries.

Though the centenary of the Rochdale Pioneers was celebrated last year, the co-operative movement in its modern form was introduced in this State only about three decades ago. Co-operative credit societies, which were the first to be registered, may have touched only the fringe of the problem of rural indebtedness; but they have, during these thirty years, advanced more than 7 lakhs of small loans to be tune of Rs. 3½ crores. They provided cheap and facile credit and helped directly to reduce appreciably the rates of interest. When State-wide rationing was introduced, as many as 850 societies obtained retail or wholesale licenses under the State Rationing Order and collected one-seventh of

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the total number of ration cards issued in the State. The aggregate turnover of the business done by Societies in one year exceeded Rs. 6 crores. The entry of Societies into this field was not welcomed by the vested interests euphemistically called 'normal trade channels'. The enemies of co-operation multiply when Societies successfully take up non-credit work. Almost the entire retail sale of sugar in this City is done by one Society; and in the development of consumers' co-operation, one visualises the beginnings of the socialisation of the retail trade of the country. The Societies were able to prevent black-marketing and acted as fair price shops. If one might parody a phrase coined by Swift and made classical by Matthew Arnold, the Societies sell bags of sugar and tins of kerosene oil daily and bring "sweetness and light" into many a home. That sweetness and light is symbolic of what co-operation can do. The Societies took some part in the grow more food campaign. Stores work done by Societies is encouraged not for the profits, but for the business training and experience given to a large body of honorary workers; and it is the aim to use this wartime gain as a springboard for other activities before controls are relaxed or removed. Latterly, they took up other non-credit activities and devoted some attention to industrial occupations; and it was my good fortune on behalf of the Co-operative Department to receive the Sachivottama Cup awarded to the best exhibitor in the last Sri Chitra Exhibition.

The grant of a few loans to clear prior debts or the sharing of the exiguous profits arising from distribution is not the aim of co-operation. The raising of the standards of living of the people generally is its objective. Co-operation is a mode of life and inculcates a way of thought. It enshrines the philosophy of concerted action in socio-economic matters. The individual income should be enhanced and thereby national wealth augmented. Agriculture has to be modernised; there are obvious limits to the extension of cultivation and to the returns from intensive farming. The rejuvenation of villages can be attained only by a revival of the cottage industries, some of which afford a subsidiary occupation to the agriculturist and others provide full employment to skilled workers. Land cannot obviously support a rapidly increasing population in an already densely populated country; and the number of persons that can be absorbed in large-scale industries is limited. In a country economically stratified like Travancore, with a people possessing an artistic tradition, and artisan classes which have not lost their skill, a co-operative organisation can do much to develop cottage industries. This organisation seeks to enable the primary producer to secure the best price for his wares and provide him with facilities to do better than he has done in the past. The Society will link him directly with the world markets by encouraging standardisation of products and insisting on maintenance of quality; it will encourage him to abandon his centuries

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old designs to suit modern fashions; instead of producing in accordance with stray and uncertain orders, stocks will be created; it will give him facilities to replace traditional methods of work by labour saving devices and improved appliances; and in this age of electricity, power can be a useful ally to small-scale production as well, for the weaver or the smith is a craftsman as well as a manufacturer.

In this State we have, under your guidance, taken rapid strides in industrialisation and anticipated many modern economic tendencies. The State now owns public utility services like transport and electricity; it has the controlling voice in basic or key industries like fertilisers and heavy chemicals; it is a major shareholder in concerns for developing natural resources such as rubber and raw materials for rayon; it can shape the policy in banking; shipping and insurance have received attention; and in regard to minerals, the State intends to process the minerals, to provide for research and even to exploit them directly. The problem of poverty is thus being attacked on all fronts. The scope of the State's functions or duty in regard to the eradication of illiteracy, the promotion of public health and the provision of cultural amenities has been recognised and defined. These graded steps towards nationalisation on a planned basis or State socialism and the industrial undertakings which loom large in the public eye have to a certain extent obscured the interest always evinced by Government in the development of cottage industries.

Speaking, in 1935, at the opening of the Rubber Factory, His Highness the Maharaja, who has since had the good fortune to see a century of economic, social and cultural progress crowded into a decade, assured his subjects that the development of cottage industries would be pursued with increased vigour as that alone could give employment to the bulk of His Highness's subjects. Instances in which this concern for cottage industries has been translated by you into action are numerous. The handloom weaving industry has survived because of your insistence on the supply of yarn in preference to standard cloth, the encouragement of spinning mills and the ban on the opening of weaving factories. Your successful intervention with the Supply Department of the Government of India saved the coir industry from ruin and the entire coastal region from famine. The proposed establishment of licensed warehouses would place the coir industry—essentially a cottage industry—on the high road to prosperity. The steps taken for the development of hand-made paper and pottery on a cottage basis are other instances. The central society which you are inaugurating today is a genuine though belated attempt of the Co-operative Department towards the development of cottage industries. The dreams of sovereigns and statesmen who seek to run a Rolls Royce administration in a bullock country cart perhaps blossom only slowly.

A war-weary world is suffering from a plethora of schemes of post-war development or reconstruction. But the authors of all such schemes in India profess the objective of raising the standards of living of the common man. The possibilities of co-operation in a country gradually changing from an agricultural to an industrial economy and desiring to avoid the evils of the western system of industrialisation, are limitless; there is no field of human activity to which the principles of co-operation cannot be applied; capitalism should encourage it as it checks the growth of disruptive forces; it is in fact going to be the religion of the future. In the international sphere, co-operation has been accepted as the basis in the global schemes for world security, currency stabilisation, food production and distribution, and relief and rehabilitation. To turn to the domestic sphere, in agriculture, co-operation can help the cultivator from the stage of providing good seed and improved appliances to that of selling his harvest in the world's markets; it can minimise the evils of fragmentation and abolish uneconomic holdings by co-operative farming. In the task of distribution, it can eliminate the chain of middlemen and give the producer as well as the consumer the best value. It can act as banker to the cultivator if the much-abused credit society can be revived and converted into a village bank advancing crop loans and owning licensed warehouses. But nowhere else has co-operation such vast scope for fruitful endeavour as in the development of cottage industries. Today the craftsman of every kind leads a precarious life and does not get even a fraction of his legitimate dues; he finds it difficult to obtain raw materials; he lacks expert guidance; he has no access to credit; his wares are not advertised; he has no marketing facilities; and he is a chronic victim of exploitation. The cottage industrialist should work in his home and create things of beauty and utility; and this society hopes to be able to help him in this.

I may claim to have secured for the first Board of Management, a strong and representative body of experts, commercial men, industrialists and businessmen. My profound thanks are due to them individually for the readiness with which they accepted my invitation to be on the Board. I consider it a good augury that such a distinguished band of people have come forward to help in the development of cottage industries and that it is realised there is no real opposition between large scale and cottage industries. There is room for both.

In the show-room which you will shortly open, we have collected a few samples of cottage industry products. We too have given place-names to some of our famous products; and among the eponymous exhibits are the bronze vessels of Vazhapalli, the metal mirrors of Aranmula, the cutlery of Kattuvalli and the wooden sandals of Vaikam. The Kerala Hindu Mission has brought its handmade paper; and Kundara

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has displayed its ceramics done through cottage workers. Brushes, pencils and soaps are on show. Paravur has exhibited some of its coir products and the Central Weavers' Society has shown what processing and finishing can do to make handloom cloth attractive. Our ideal, however, is to concentrate the activities of this Society on industries other than textiles, coir and ivory.

May I now request you, Sir, to inaugurate the Society and bless its activities. You have not disguised your feelings towards co-operation, your faith in its fundamental principles and your bitterness towards co-operative societies here and elsewhere. You have ever been its keenest critic and therefore its best friend. Your participation in today's function has conferred a unique distinction on the co-operative movement; and I ask for your benedictions to crown its endeavours with success and glory.

Address delivered by Sri Rao Bahadur J. C. Ryan, M.A., Joint Registrar at the Tamil Nad Co-operative Conference, Trichinopoly.

I am grateful to the organisers of this Conference for having given me the opportunity of taking part in this Conference. I was not however, sure of being able to attend the Conference a few days ago and have not been able to get up an address suitable for the occasion. It is the limited time at my disposal endeavoured to collect certain data regarding the special features of the Co-operative movement in the Tamil Nad. My initial difficulty was as to what exactly constituted the Tamil Nad. Those whom I consulted in the matter gave me conflicting definitions about it, and I thought that I should not venture to give any definition myself. I therefore adopted the area of operations of the Tamil Nad Co-operative Federation as the area constituting the Tamil Nad and picked out some of the salient features of the co-operative movement in the districts of Chingleput, Tanjore, Trichinopoly, Madura, Ramnad, Tinnevely, Salem, Coimbatore, Nilgiris, and the two Arcots.

2. The first distinguishing feature is that the first successful effort in most important types of co-operative institutions in the Province has been made in one or other of these districts. The first rural co-operative credit society, the first Central Co-operative Bank, the first Co-operative Wholesale Stores, the first Marketing Federation and the first co-operative Training Institute were all organised in the Tamil Nad. Although started first and without previous experience, they are all now in a flourishing condition and have led the way to similar organisations in other parts of the province.

3. A second distinguishing feature of the co-operative movement in Tamil Nad is found in the financial strength of the Central Co-operative Banks. Apart from the large dimensions attained by such Central

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Banks as those at Coimbatore, Salem, Madura and Tutnevelly, three of the Central Banks in Tamil Nad have been able to show *Nil* balances under principal and interest dues at the end of the year 1944-45; and these are the only three banks which achieved this distinction in the entire province.

4. Even in regard to the Co-operative Wholesale Stores, which have sprung up in recent years, Tamil Nad claims some of the largest and the best. Although the Co-operative Wholesale Stores of South Kanara has beaten them recently by taking up district-wide procurement operations and distributing over a crore of rupees worth of provisions in a year, yet, the Madura Co-operative Wholesale Stores declared the largest net profits last year, amounting to Rs. 2,19,555.

5. In the direction of co-operative marketing, which unfortunately has not been able to produce such startling figures as co-operative stores, on account of the Control Orders, Tamil Nad again leads the way. Eight sale societies in Salem District together market over 25 lakhs of rupees of agricultural produce in a year. Most of these institutions possess their own godowns, the largest of which has been put up by the Salem Sale Society for Rs. 40,000. Some sale societies in the province have undertaken processing operations too; but the Tamil Nad holds the distinction of running its own ginning factories at Koilpatti and Puthur.

6. In the co-operative marketing of eggs, Tamil Nad takes the palm with a most flourishing Egg Marketing Co-operative Society at Katpadi which disposes of about 25,000 graded eggs per month in places like Bangalore, Kodaikanal and Madras. In addition, it has introduced poultry breeding on improved lines in many villages in its jurisdiction.

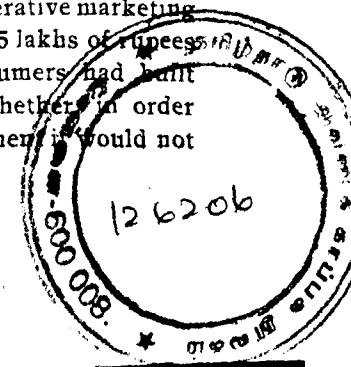
7. Societies for co-operative milk supply in Tamil Nad have sold, during 1944-45, 18½ lakhs of rupees worth of milk as against 33 lakhs of rupees worth of milk sold by co-operative institutions in the entire province. This represents more than half the sales of co-operative milk in the province, even excluding the milk sold by the Madras Co-operative Milk Supply Union, which is the largest milk producing organisation in the province to-day. During 1944-45, the Coimbatore Co-operative Milk Supply Union excelled even the Madras Milk Supply Union and sold 12.12 lakhs of rupees worth of milk and milk products as against 11.86 lakhs of rupees of the Madras Milk Supply Union.

8. In regard to cattle-breeding, Tamil Nad has a most successful co-operative society in Salem district, at Anchetty, where over 3000 superior calves have been raised during the last 3 years. In respect of societies for cottage industries Tamil Nad has won distinction in the manufacture of cigars at Madura and Dindigul, leather goods at Kumbakonam, mats at Mudaliarpatty and pottery at Vellore and Conjeevaram.

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9. I could give you some more instances of remarkably successful co-operative effort in the Tamil Nad. I realise that it will please the bulk of you; but it might embarrass co-operators from other parts of the province who are happily with us to-day; yet, to praise the successes of one part of the province is not to belittle the achievements of other parts of the province. They too have their own distinctive successes like the Kodur Fruit Growers' Society, the Ellore Pile-Carpet Society and the Etikoppaka Co-operative Sugar Factory. It is well that there should be a spirit of competition between the co-operative movement in various parts of the province; for, competition makes for progress. Competition which aims at excelling others should not only be welcomed but encouraged. But there is another kind of competition which ought to be discouraged and kept away from the co-operative movement. I refer to competition between co-operative institutions to snatch each other's business. This is competition of destructive variety which should not be allowed to taint the co-operative movement. There have been some instances in recent times of one co-operative institution trying to compete with the business of another. Co-operative institutions with surplus funds have sought to lend them out to primary co-operative societies forgetting the fact that the function of financing these societies belongs to the Central Banks. Co-operative sale societies have endeavoured to assume procurement operations and distribute provisions in retail to members and non-members in their area ignoring the fact that this is the legitimate business of co-operative stores. Indeed, there was even an attempt on the part of co-operative stores to convert the Provincial Co-operative Marketing Society into their organisation although it was conceived and built up as an organisation of the producers. It is necessary that every co-operative institution should realise that it has been called into being to satisfy a particular need or set of needs of its members and should address itself to them and not take up any kind of business that pays well and comes its way.

10. You may be interested to hear that in the discussions at the All-India Committee on Co-operation, which held its sittings recently at Bombay, there was one view seriously pressed, namely, that the co-operative movement in India should be built from the Consumers' end and not from the Producers' end. When Sir Malcolm Darling, one of the veteran co-operators of India was touring in Salem this month, I informed him of this point of view and indicated that there was something to be said in its favour. I pointed out that, for instance, in the Salem District the results of 10 years' labour in co-operative marketing on behalf of producers had built up a business of only 25 lakhs of rupees in a year; whereas, two years' efforts on behalf of consumers had built up a large business of 85 lakhs of rupees. I inquired whether it would not to quicken the pace of progress of the co-operative movement.



be better to switch over efforts to the consumers' movement. I asked him if, instead of getting the ryots to market their paddy through a co-operative sale society, we might not get a co-operative wholesale stores to purchase its paddy direct from the ryot. In both cases, the middle-men would be eliminated; and, the Co-operative Wholesale Stores could do the job more effectively with its vast financial resources, its motor lorries and the mills it has leased out. "No" said Sir Malcolm, "the purchases would be made in the consumers' interest and the producer would suffer." He explained that India was not Great Britain. There, the greatest need is to satisfy the wants of consumers. Here, the greatest need is to improve production. Any slackening of efforts, at improving production through co-operation ought to be deprecated, he said. Indeed, the main recommendation of the All-India Committee on Co-operation, whose report has not yet been published, is in the direction of improving production and marketing by means of co-operative societies. The problem of our country to-day is one of improving the standard of living. More production means more wealth; and, more wealth facilitates a higher standard of living. Therefore, great efforts have to be concentrated on increasing the income of the rural and urban population.

11. Most of the schemes for Post-War Reconstruction which are now pending approval with Government or which have been approved are, therefore, in this direction. Co-operative workshops, co-operative land colonisation societies and co-operative labour contract societies intended for demobilised soldiers are directed towards increasing the wealth of the country. Schemes for the development of co-operative marketing, cottage industries, handloom weaving and women's societies have also been planned towards the same ideal, and it is up to us to devote our energies towards carrying them out successfully. There was a time when we thought of credit and credit chiefly. There came a time when we thought of consumers and consumers mostly. We are now entering into a period when we should think of the producers without losing the ground we have won in the credit movement and in the consumers' movement. We should build up producers' co-operative societies in larger numbers and strength, and get them to sell to consumers' organisations wherever the latter offer fair prices. Looking at our Post-War needs, therefore, "More food," "more work" "a higher standard of living", — these ought to be the ideals before co-operators now.

Address delivered by W. R. S. Sathianadhan Esq., I. C. S. Registrar of Co-operative Societies, Madras, at the Conference of the representatives of Co-operative Stores held at Tuticorin on 9-1-46.

I am indeed glad to be in your midst to-day and am most grateful to Mr. Roche Victoria and his colleagues for having fixed this date to suit me.

My visit to Tuticorin has been long overdue and your consideration in postponing the conference has enabled me to fulfil a long standing engagement.

We are meeting at a momentous period in the history of our country. The terrible second World War, which shook the foundations of society, wrought untold havoc in world economy and took a heavy toll of human lives, has happily ended. But the ravages wrought by it have yet to be repaired. Destroyed cities have to be re-built; neglected fields cultivated; demobilised personnel employed and homes found for the homeless. Thank God, our sufferings have not been of such serious proportions as in other countries. Our problems mainly relate to food and clothing. We have cheerfully passed through the dark days of the war and the dawn of a brighter future glimmers in the horizon.

2. As you are all so well aware, Government had to impose various controls to ensure equitable distribution of essential commodities and in all such schemes co-operative stores have played a noble part. They have checked blackmarketing and profiteering and have thus rendered signal service to the public. Our stores have thus established a name for themselves which all co-operators can justifiably be proud of. We are now passing through a period of transition and, as is usually the case, this period of transition from war to peace economy may be as trying for us as the worst days of the war. Co-operative stores which have developed owing to the conditions created by the war and because of official patronage and a system of controlled trade, will soon have to face competitive trade free from controls. It behoves one and all of us to devise ways and means to consolidate the position of co-operative stores and to plan for their future. Conferences of this kind are, therefore, welcome as they enable the representatives of stores to meet together, take stock of the progress made, discuss difficulties and handicaps, exchange experiences and draw up plans. The fact that you have convened such a conference is an indication that you are alive to the problem.

3. Consumers' co-operation in our Province has gained ground particularly during the last five or six years. The co-operative stores came into existence to serve the public at a time when people were suffering from mal-distribution, black-marketing and profiteering. The stores have in some measure been able to check the unsocial tendencies of unscrupulous merchants. Both the wholesales and the primaries are playing a vital role in the food economy of the province in all statutory schemes of procurement, rationing and distribution of scarce and essential commodities. The phenomenal growth of the movement can be judged from the fact that from about 200 retail stores in 1940, the number has mounted to nearly 1,300 by 1945 and there are besides as many as thousand branches or depots catering to the needs of the public in urban, semi-urban and rural areas.

The membership has risen from 34,000 in 1940 to about four lakhs by 1946 while the share capital voluntarily contributed by the public is more than half a crore of rupees as against a little over Rs. 3 lakhs five years ago. The sales turnover of primary stores has reached the remarkable figure of 11 crores of rupees during the co-operative year 1944-45. The District whole-sale Stores, which are almost entirely a war-time creation, have on the whole done well so far. Their share capital to-day amounts to about Rs. 25 lakhs and their sales turnover for the last co-operative year exceeded Rs. 9 crores.

4. Tinnevely is one of the districts which has so far given fair promise in the field of consumers' co-operation. Your Central Stores was, I think, the second to be formed in Madras. There are in this district 81 retail co-operative stores with a membership of 46,000 and a share capital of over Rs. 7 lakhs. Forty of them are situated in urban and semi-urban areas and all important and major villages have co-operative stores in their midst. The sales turnover of all primary stores last year was Rs. 106 lakhs. The purchases of the primaries from the central stores totalled Rs. 26 lakhs out of their total purchases of Rs. 86 lakhs. This is one of the very few districts where the capital structure of the primaries is very strong. Some of them find no need to borrow while a few find their capital a little too much for their present business turnover. Many of them are building up good reserves. The bulk of their trade is confined to food grains and in recent months, some have begun to deal in cloth and consumer goods.

Of the different types of retail stores, the Mills and Industrial stores have fared remarkably well in the province as a whole. This is mainly due to the keen interest evinced in their development by the authorities of the Mills and industrial concerns and the concessions and facilities they have afforded them. These stores constitute an organic part of the scheme of social security for industrial labour. It is pleasing to notice that five such stores in this district have been doing very well with a membership of over 10,000, share capital of Rs. 1.62 lakhs and sales amounting to Rs. 24.35 lakhs last year.

Your co-operative central stores is one of the Pioneer wholesale stores in the province, and I am glad to say that it is one of the well managed wholesales with a strong capital structure and substantial reserves. The sales turnover during the last co-operative year exceeded Rs. 62 lakhs. It worked at a gross profit of Rs. 3.05 lakhs and earned a net profit of Rs. 1.86 lakhs. I congratulate the Board of management of the Central Stores on the excellent results achieved. If its past achievements are to be an indication, one can hardly have any doubt regarding its post-war future.

5. The future of some types of consumers' stores, particularly those in rural and semi-urban areas, has been a matter of anxiety. Whether the stores, which sprang up and flourished under official patronage during the

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stress and strain of the war period in response to a keenly felt need, will survive in the post-war world or succumb to the overwhelming forces of competitive trade is a question which the immediate future will decide. But one thing I must say. Co-operation is a way—a democratic way—of doing business. The future of consumers' co-operation rests with the consumers themselves. If consumers, who, during the war formed their own co-operative buying associations, think that their interests are best served through co-operative stores, competition or no competition, stores may be expected to carry on. Most of you who are here, have spent the best part of the last few years in managing co-operative stores in a spirit of service to your fellow-men, against heavy odds and not always in pleasant surroundings. You have built up a fine tradition of service. It is for you, gentlemen, to decide the future of the consumers' movement. Can you continue to devote to your stores the same attention and time as you have hitherto been doing? Can you still stick to the job while perhaps more glamorous avenues of service attract you? Can you as directors or office-bearers be loyal to your wholesale stores whatever might be the temptations held out by private trade? If the answer is in the affirmative, you need have little worry about the future.

Looking on the consumers, I can visualise the numerous occasions on which the poor man in the street was thankful to the co-operative stores or perhaps blessed its name as did the citizens of Madras during the emergency in April-May 1942. When every shop-keeper banged the door in his face, the co-operative stores fed him. When he was being charged in secret twice the controlled price for an article, the stores sold him at controlled rates. For these and other benefits the consumer may possibly be grateful to the stores. Is his appreciation and thankfulness going to be a temporary or passing feeling forced on him by the bitterness of the conditions experienced by him elsewhere? Now that conditions are easing how does the consumer feel about the co-operative stores? Will he convert his war-time association with the stores into a more abiding one by becoming its member? If he is in any way dissatisfied with it, will he organise public opinion and compel the directors to improve matters instead of simply turning away to another shop? Will he stick to his cash purchases from the co-operative stores and not be lured away by the temptation of easy credit? Here again, if the answer is in the affirmative, the future of co-operative stores is assured. Having moved with co-operators during the last four years and knowing some of them as I do, I may venture to state publicly that I have abundant confidence in them and firmly believe that they can and will prevent serious mortality among the stores. This brings me to the main purpose of this conference. You have assembled here to formulate plans for future action in order to forearm yourselves against post-war difficulties. The return to normal conditions must be a gradual process. This transition period should, in my opinion, be utilised by you for sound planning.

6. I am sure you have a long agenda and all the important problems facing the stores movement will receive your closest attention. I will, therefore, confine myself only to a few of the major questions.

As you are all aware, Government permitted all co-operative stores to sell to non-members for the duration of the war and this concession has been extended till September 1946. Sixty per cent of the trade of both the primaries and the wholesales has been contributed by non-members. This is at once a sign of the popularity and weakness of the stores. When the concession to sell to non-members is withdrawn and the stores have to confine their business to their members only, there is sure to be great shrinkage in business which must adversely affect their working unless immediate measures are taken to convert war-time clientele into regular members. A sustained and vigorous drive for membership is called for. It would be well if you fix target figures for each primary stores with due regard to local conditions in the district and endeavour to reach it before the end of this co-operative year. Again, how long should stores be permitted to deal with non-members? This concession will probably last so long as controls are in force; for, in the distribution of controlled articles, stores can naturally make no distinction between member and non-member. But the question is for how long after the control orders are removed, should sales to non-members be permitted and under what conditions? This is a question of major policy which will have to be ultimately decided by Government. However I shall be glad to have the considered opinion of this conference on this question, after a discussion of the ideological and business aspects of the matter.

7. Many of you are doubtless aware that want of loyalty on the part of members is the rock on which many a store has floundered in the past. It is, therefore, essential to take steps to ensure this loyalty. This is essentially a moral factor; but you can offer some material inducements to sustain it by making provision for cash payment of bonus or rebate on purchases and by providing a wide range of commodities and consumer services, which the members are generally in need of. It is often the case that, when members' needs are not fully satisfied, they go to a private shop. Stores can and must deal not only in food grains but also in other consumer goods like cloth, toilet requisites, drugs, stationery articles, household utensils, cattle feed, etc., according to local demand. I realise that, owing to controls, limited imports or transport difficulties, it is found difficult to widen the basis of trade; but, even within these limitations, there is no reason why stores should not extend the range of their activities. May I suggest that you appoint a small committee at this conference to draw up a list of commodities in which rural, semi-urban and urban co-operative stores may be asked to deal with reference to the local conditions and then to devise the steps which central stores or others should take to ensure the regular supplies of such commodities?

8. A vital factor is better co-ordination between producers' societies and consumers' stores and the strengthening of the relations between the primaries and the wholesales in each district. Time and again has this been stressed. I would merely say that the activities of producers' societies on the one hand and of consumers' societies on the other should be linked up. This will be of immense benefit both to the producer and the consumer. If at all this link-up is possible it can only be in the co-operative field. Similarly, the services of other district wholesales can be utilised for the purchase and supply of commodities produced in their districts. Only by such co-ordination and integration can the co-operatives of different types consolidate their position and withstand competition from organised private trade. For the promotion of better trade relationship with the primaries, the wholesales should try to cater to the needs of their constituents efficiently at competitive rates and the latter should be loyal to their central institutions. The wholesales are the feeders to the primaries and unless the primaries are loyal, the wholesales cannot obviously function, particularly if their trade with non-members is stopped. But loyalty of the primaries cannot be supported by mere sentiment. The wholesales have to organise efficient purchase departments and offer goods at competitive prices. They should themselves undertake certain productive and processing activities to reduce costs of production and to improve quality.

9. While I am on the subject of the relations between the primaries and the wholesales, I most refer to some of the fundamental issues which some of the co-operators have begun to raise. We must be and are prepared to face casualties among the primary stores, especially those which have not so far established themselves but have merely functioned as *ad hoc* bodies for distribution of one or two controlled articles. Some of the stores do not command sufficient capital or resources. Some others suffer owing to a lack of interest on the part of the management. There are, therefore, in the province retail stores which either do not function efficiently or may die in due course a natural death. It has been suggested that in such cases the wholesale stores may step in, take over the management of the primary stores concerned, put them in sound working order and carry on their affairs for such length of time as may be found necessary. If necessary, an advisory committee may be associated with the primary stores concerned. It is pointed out that with such preventive action, some of the primary stores may be saved from mortality. The consumers' committee of the Provincial Co-operative Union is in favour of such an arrangement. This, of course, calls for changes in the bylaws of the wholesale and primary stores concerned, but this can be done. I should like to have your opinion on this suggestion.

10. Another equally important suggestion is that, in places where there are no co-operative stores or where there are no possibilities of working the existing stores efficiently, the wholesale stores itself can open depots

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for retail distribution to the public. Two advantages are claimed for this arrangement. One is that the Co-operative wholesale stores can find an outlet for some of its own goods which it procures in anticipation of purchases by affiliated primary stores, which eventually remain unsold to them. Its retail depots will provide an outlet for the sale of such commodities. Secondly, the wholesale stores will experience considerable contraction in their business when official patronage is withdrawn with the disappearance of controls. It is, therefore, urged that they must devise measures by which the shrinkage in their trade is in some measure at least made up. Retail distribution is suggested as one of the measures. I request you to consider this suggestion also and offer your views.

11. A third and almost a revolutionary suggestion has also been made. There is a legitimate apprehension that most of the rural and semi-urban stores will be swamped by private trade as soon as normal conditions return, because as small trading units with small resources they cannot be expected to withstand competition. It is feared that many of the primary stores which are autonomous and independent entities cannot under a competitive system of trade continue to live. The question has been raised as to why the district wholesale stores cannot function more or less on the lines of the Triplicane Urban Co-operative Stores and open branches in all important places in the district with local panchayats to advise the branches; that is to say, the independent primary stores will disappear and in their place the wholesale stores will open retail depots or branches. An exception may be made in big towns where urban stores are working well. The advantages claimed are that one strong district organisation may be expected to make large purchases at competitive prices, stock a large number of essential commodities and consumer goods in the branches and supervise the management through competent paid staff. Local vested interests may be broken and chances of fraud and dishonesty may be prevented by transfer of employees from one place to another. Losses in some of the branches may be offset by profits in other places. It is felt that in the existing state of affairs, it is very difficult—almost impossible—to ensure the loyalty of the independent primaries to the wholesale stores and that mutual recriminations will continue to persist. In some quarters this is considered the only way to save the wholesale stores in the post-war period. There are, I realise, difficulties in giving effect to this suggestion, but it should not altogether be brushed aside for that reason. May I request you to bestow to this suggestion your most careful consideration and to give me the benefit of your views on it?

12. There are other matters of importance such as the need for trained personnel for day-to-day management of stores, efficient salesman-ship, continuous internal audit of accounts, improvements in methods of storage and preservation of commodities, attractive shop-keeping, etc., which I hope, will receive your careful attention. I am afraid I have

already taken up much of your time and do not wish to delay you any longer from your business. Let me again stress the great responsibility that rests on you in guiding the destinies of consumers' co-operation and let me also hope that all of you who have so readily come forward to run and guide the movement during war-time, will continue to evince the same lively interest in the post-war period. You and I, non-official and official, have to stand staunchly by the stores in the difficult days to come. If we, as I am convinced, do believe as the Rochdale Pioneers did, in the justice and power of close co-operation and if we are determined to fight for our institutions and to work for them with steadfast loyalty in the face of any and every obstacle, then and then only can we surely secure for our co-operative stores a permanent and honoured place in the distributive system of this Province.

I have now great pleasure in declaring this conference open.

The Madras Provincial Co-operative Union Examination, 1946.

An examination for the students of the Tanjore, Coimbatore, Anantapur and Rajamundry Institutes will be held at the respective Institutes' headquarters from 25th to 30th March 1946 as per programme given below:

Monday	...	25-3-1946	10 a.m. to 1 p.m.	Co-operation, Historical and General
Tuesday	...	26-3-1946	"	Co-operation, Law and Principles.
Wednesday	...	27-3-1946	"	Auditing.
Thursday	...	28-3-1946	"	Book-keeping.
Friday	...	29-3-1946	"	Banking.
Saturday	...	30-3-1946	"	Rural Economics, Sanitation, Village Panchayats.

Candidates who failed to pass in the previous Provincial Co-operative Union Examinations held during 1942 to 1945 are hereby informed that they can also sit for the above examinations.

Candidates who underwent training in the Institutes prior to 1941 have to appear and pass Part III of the examination under the new regulations for eligibility for a certificate.

In view of the subject 'Banking' having been included under Part III from the year 1945, candidates who have passed Part II in previous years prior to 1945 need not appear for 'Banking' under Part III this year. It will suffice if they sit for 'Rural Economics, Sanitation, Village Panchayats etc.' only.

The examination comprises of III parts:—

- | | | | |
|---|---|-----|-------------|
| 1 | Co-operation—Historical and General | ... | } Part I. |
| 2 | Co-operation—Law and principles | ... | |
| 3 | Auditing | ... | } Part II. |
| 4 | Book-keeping | ... | |
| 5 | Banking | ... | } Part III. |
| 6 | Rural Economics, Sanitation, Village Panchayats | ... | |

Candidates who have failed in any one of the subject of any part have to sit for the subjects comprising that Part or Parts.

The examination fee is Rs. 10 for full examination, and Rs. 4 for each Part.

The last date for receiving examination fees is 8-3-1946.

For further particulars, please apply to the General Secretary:

The Madras Provincial Co-operative Union, Esplanade, G.T., Madras.

List of Places from which Consumer Goods can be got

I. Vegetable Products.

Madras.

1. The Mettur Chemical and Industrial Co-operation Ltd. Mettur Dam (Sole Selling Agents: The Allied Industrial Distributors Ltd., Madras).
2. The Mysore Vegetable Oil Products Ltd., Madras.

Bombay.

1. Hindusthan Vanaspathi Manufacturing Co., Haji Bunder Sewri, Bombay.
2. Swastik Oil Mills Ltd., 27 Bastion Road, Fort, Bombay.
3. Bombay Foods Ltd., Outram Road, Fort, Bombay.
4. Tata Oil Mills Ltd., Bombay House, Bruce Street, Bombay.
5. Amrut Oil Mills, Haji Bunder, Sewri, Bombay.

II. Soaps (Toilet, Washing etc.)

Madras.

1. The Mettur Chemical and Industrial Corporation Ltd., Mettur Dam (Sole Selling Agents: The Allied Industrial Distributors Ltd., Madras).

Bombay.

1. Allwyn Soap and Chemical Co., 5, Parsiwada 2nd lane, Vithalbhai Patel Road Bombay.
2. Bagdad Soap Factory, 43, Foras Road, Bombay.
3. Bombay Soap Factory, Ripon Road, Cross lane, Madanpura, Bombay.
4. Godrej Soap Ltd., Delisle Road, Bombay.
5. Patanwalla Ltd., 182-184, Abdul Rehman Street, Bombay.
6. Swastik Oil Mills Co., Sewri, Bombay.
7. Tata Oil Mills Co. Ltd., Bombay House, Bruce Street, Fort, Bombay.
8. Sahaar Soap Factory, Kamer Buildings, Cowasji Patel Street, Bombay.

Hyderabad (Deccan).

1. Hyderabad Soap and Oil Works Ltd., Mashirabad.

Mysore.

1. Government Soap Factory, Bangalore.

III. Paper Mills.

Bombay.

1. Girgaon Paper Mills, Girgaon, Bombay.
2. Gujarat Paper Mills Ltd., Barejadi, Ahmedabad.
3. Reay Paper Mills Ltd., Murdhwa, Poona.

LIST OF PLACES FROM WHICH CONSUMER GOODS CAN BE GOT

4. D. Padamji Paper Mills Ltd., Lamington Road, Bombay.
5. Canara Pulp and Paper Mills Ltd., Western India House, Sir Pherozshah Mehta, Road, Bombay.

Hyderabad (Deccan.)

1. Syed Ismail and Sons, Mustaedpura, Hyderabad.
2. Mohammadia Paper Factory, Mangaighat, Hyderabad.
3. B. Ganesh (Handmade) Paper Works, Azamabad, Hyderabad.
4. Rajasthan Paper Factory, Puranapul.
5. Kamj Straw Board Factory, Rahimatpura, Amberpeth.

IV. Slates and slate pencils.

Bombay.

1. Kamat and Son, Vile Parle B. S. D.
2. Shrinivas Slate Factory Bagalkot, Bijapur District.
3. Mr. C. C. Parekh's Slate and Slate pencils factory, Petlad, Baroda State.
4. Shri Lakshmi Slate works, P. O. Kaladgi, Bijapur District.
5. Megha Slate Factory, Baramathi, Poona.
6. Ogale Bros, Ogalewadi, Sathara District.

Hyderabad. (Deccan.)

1. S. M. Lala Slate Wala, Dokalomma Street, Secunderabad.

V. Talc Powder and other toilet preparations.

Bombay.

1. National Trading Co., Mangaldas Road, Bombay.
2. Vina Products, 54, Khatarali Lane, C. P. Tank, Bombay.
3. Patanwalla Ltd., Abdul Rehman Street, Bombay.

Hyderabad. (Deccan.)

1. Acme Laboratories, Bashir Bagh, Hyderabad.

VI. Hair Oils.

Bombay.

1. Tata Oil Mills Co. Ltd., 24 Bruce Street, Fort Bombay.
2. Patanwalla Ltd., Abdul Rehman Street, Bombay.

Hyderabad (Deccan.)

1. Acme Laboratories, Bashir Bagh, Hyderabad.

Mysore.

1. Government Sandalwood Oil Factory, Mysore.
2. The Desi Soap Works, Bangalore City.

VII. Tooth Brushes.

Bombay.

1. Aryan Brush Co. Lentin Chambers, Dalal Street, Fort, Bombay.

VIII. Tooth Pastes.

Bombay.

1. Kapran Chemical Co., Hornby Road, Fort, Bombay.
2. Powells Ltd., Lamington Road, Bombay.

Hyderabad.

1. Acme Laboratories, Bashir Bagh, Hyderabad.

IX. Leather Goods including Handbags, Hold-alls Etc.

Bombay.

1. Gold filled Leather Works, Sandhurst Road, Bombay.
2. Eastern leather Works, Sandhurst Road Bombay.
3. J. J. and Sons, Prarthana Samaj, Bombay.

X. Glass Articles (Bangles, Mirrors etc.)

Bombay.

1. The Secretary, Shree Bala Samarth Kaggars Association, Ghodgeri (Post), Belgaum District.
2. Agarwal Glass Works, 482, Kalbadevi Road, Bombay.
3. The Poona High Class Bangle Factory, 729, Raviwar Peth, Poona.
4. The Mohammad Siddik, Glass Works, Kapadvanj, Kaira District.
5. Kapadvanj Glass works, Kapadvanj, Kaira District.
6. Rajgor Co-operative Industrial Association Ltd., Ghodgeri, Belgaum.
7. The Bombay Glass Works, Matunga, Bombay.
8. Ogale Glass Works Ltd. Ogale Wadi, Satara District.
9. Paisa Furd Glass Works, Talegaop Dabhade, Poona District

Hyderabad (Deccan.)

1. Taji Clay Works Ltd., Fatehnagar, Hyderabad.
2. Kohinoor Glass Factory, Begampet, Hyderabad.
3. Ramagopal Glass Bangles Factory, Gaganmahal, Hyderabad.

XI. Medicines etc.

Madras.

1. The Mettur Chemical and Industrial Corporation Ltd., Pharmaceutical Laboratory, Adyar (Sole Selling Agents : Allied Industrial Distributors Ltd., Madras).

Bombay.

1. Chemical and Industrial and Pharmaceutical Laboratories Ltd., Byculla, Bombay.
2. Crookes Laboratory, Court House, Carnac Road Bombay.
3. Oriental Pharmaceutical Industries Ltd., Mahim, Bombay.
4. Chemo-Pharma Laboratories Ltd., Lamington Road, Bombay.
5. Eastern Chemical Company, 15, Dougall Road, Ballard Estate, Bombay.

LIST OF PLACES FROM WHICH CONSUMER GOODS CAN BE GOT

6. Alembic Chemical Works Co. Ltd., Baroda.
7. Zenith Chemical Works, French Bridge, Bombay 7.
8. Zandu Pharmaceutical Works, Bombay 8.

Hyderabad. (Deccan).

1. Hyderabad Chemical and Pharmaceutical Works Ltd., and Rose Biscuit Factory, Domaiguda, Hyderabad.
2. National Food Products Ltd., Manzamjahi Market, Hyderabad.
3. Messrs. Balapur Co. Ltd., Haregan, Ahmednagar District. Managing Agents—W. H. Brady and Co. Ltd., Churchgate Street, Fort Bombay.

XII. Sugar Candy and Sugar, Bombay.

1. Bharat Soft Sugar Factory, Narsingh Dairy, New Dangri jail, Bombay (Sugar candy).
2. Messrs. Belapur Co. Ltd. Haregaon, Ahmednagar, District Managing Agents :—W. H. Brady & Co. Belvandi, District Ahmednagar.
3. Belvandi Sugar Farm Ltd., Belvandi P. O. Ahmednagar District.
4. Maharashtra Sugar Mills Ltd., Belvandi P. O. Ahmednagar District.
5. Ravalgaon Sugar Farm Ltd., Ravalgaon, Nasik District.
6. Marsand Price and Co. Walchandnagar, Poona.
7. Godavari Sugar Mills Ltd., Ahmednagar District.

XIII. Stationery Articles.

Bombay.

1. Rani Nib Factory, Malvan, Ratnagiri District (Nibs).
2. Kulkarni Bros. Pannalal Terrace, Bombay (Nibs).
3. Kale's Sales Association, Sir Pherozshah Mehta Road, Fort, Bombay (Ink and other stationery).
4. Stewarts Laboratories, 327 Hornby Road, Fort Bombay (Ink).
5. Gujarat Chemical Industries, Railway pura Cross Lane, Ahmedabad (Fountainpen Ink).
6. Bombay Printing Ink Manufacturing Co., Khan Mohamed Kasambhai Building, Thakurdwar Road, Bombay (Printing Ink).

Hyderabad. (Deccan).

1. Deccan Pencil Factory Ltd., Station Road, Hyderabad (Pencils).
2. The Superintendent, Government Village Industries, Trading Association, Mashirabad. (Penholders).
3. Acme Laboratories, Bashir Bagh, Hyderabad : Cross Ink Factory, Kachiguda, Hyderabad (Inks).
4. Taj Clay works Ltd., Hyderabad (Ink Bottles).
5. The Kohinoor Glass Factory, Begampeth (Ink Bottles)

6. The Deccan Trunk and Bucket Factory, James Street, Secor derabad (Trunks, Bucket etc.)
7. Allwyn Metal Works Ltd., Hyderabad.

Mysore.

1. Government Lac and Paint Works, Mysore. (Varnishes, Paints, Lac and Polish).
2. Government Porcelain Factory, Malleswaram. (Bakelite Articles).

XIV. Canned Goods (Fruits and Vegetables).

Bombay.

1. Madhu Canning Co., Dadar Road, Dadar Bombay 14.
2. Parle Products Manufacturing Co., Kalbadevi, Bombay.
3. Corn Products, Currimbhoy Building, Wandly Road, Fort, Bombay.
4. Oriental Canning Co., Honawar, Kanara.
5. Jay Fresh Fruits Products Co. Near T. T. Colaba, Bombay.

XV. Cotton Weaving Mills (For Dhoties and Cloths of various types).

Bombay.

1. Finlay Mills Ltd., Government Gate Road, Parel, Bombay.
2. Jubilee Mills Ltd., New Sewri Road, Bombay.
3. Khatau Makanji Spinning and Weaving Co. Ltd., Haines Road, Byculla, Bombay.
4. Kohinoor Mills Co. Ltd., Naigaum Cross Road, Dadar, Bombay.
5. Moraji Gekuldas Spinning and Weaving Co. Ltd. Suparibagh Road, Parel, Bombay.
6. Sakesaria Cotton Mills Ltd., Tulsi Pipe Road, Delisle Road, Bombay.
7. Simples Mill Co., Ltd., Clark Road, Jacob Circle, Byculla Road Bombay.
8. Shri Ram Mills Ltd. Fergusson Road, Worli, Bombay.
9. Jay Bharat Cotton Mills Ltd., Ahmedabad.
10. Ahmedabad Jupiter Spinning, Weaving and Manufacturing Co., Ltd., Dudheshwar Road, Ahmedabad.
11. Ahmedabad Manufacturing and Calico Printing Co., Ltd., Outside Jamalpur gate, Ahmedabad.
12. Arvind Mills Ltd., Naroda, Ahmedabad.
13. Sholapur Spinning and Weaving Co. Ltd., Station Road, Sholapur.
14. Ahmedabad Jubilee Spinning and Weaving Co. Ltd., Ahmedabad.

Hyderabad. (Deccan.)

1. The Azamjahi Mills Ltd., Warangal.
2. The Osmanshai Mills Ltd., Nanded.
3. The D. Br. Ramagopal Mills Ltd., Hyderabad.
4. The Hyderabad Deccan Spinning and Weaving Mills Ltd., Hyderabad.
5. The Aurangabad Mills Ltd., Aurangabad.
6. The M. S. K. Mills Ltd., Gulbarga.

LIST OF PLACES FROM WHICH CONSUMER GOODS CAN BE GOT

7. Jeevan Textile Mills, Mir Alam Tank, Hyderabad.
8. M. S. Mills, Azamabad, Hyderabad.
9. The Bhagyanagar Weaving Factory, Sultan Bazaar. Hyderabad.
10. The Superintendent, Village Industries Trading Centre, Mashirabad.

XVI. Blankets and other woollen goods.

Bombay.

1. Indian Woollen Mills, Haines Road, Bombay.
2. Bombay Woollen Manufacturing Co. Ewart House, Tamarind Lane, Fort, Bombay.
3. Raymond Woollen Mills Ltd., E. D. Sassoon Building, Dougall Road, Ballard Estate, Bombay.

XVII. Silks.

Mysore.

1. Government Silk Factory, Mysore. (Silk fabric, sarees, Kanams, Coatings and shirtings.)

XVIII. Umbrellas.

Bombay.

1. Ebrahim Karim and Sons, Rahim Building, Princess Street, Bombay.

XIX. Hats and Caps.

Bombay.

1. Anglo Sian Corporation Ltd., Tamarind Lane, Bombay.
2. Kameranuddin Adamji and Co. 135, Bhendi Bazaar, Bombay.

XX. Carpets, Mattresses, etc.

1. Abdul Rahim Carpet Factory, Gorupdeo, Cannught Road, Bombay.
2. Imperial Carpet Industry, 48, Rastapeth, Poona.

XXI. Aluminium and Brass wares.

Bombay.

1. Lallubhai Amichand, 554, Kansara Chawl, Bombay.
2. Crown Aluminium Works, 26, Parel Tank Road, Bombay.
3. Jiwani (1929) Ltd., Kodak House, Hornby Road, Bombay.
4. Dass Aluminium Factory 107-109 Tasdeo Road, Bombay.

XXII. Hurricane Lanterns.

Bombay.

1. Ogale Glass Works, Ogalewadi, Satara District.

XXIII. Cutlery.

Bombay.

1. K. N. Ajani, Nursery House-4-D.
2. Penkar Cutlery Co. (Post) Pen, Kolaba District.

Hyderabad (Deccan)

1. K. Br. Ahmed Alladin and Sons. Oxford Street, Hyderabad (Knives, spoons etc.)

XXIV. Implements and tools.

Mysore.

1. Mysore Implements Factory, Hassan.

Correspondence

Development of Sale Societies

In fostering the scheme sanctioned by a Government order appointing a Senior Inspector for some sale societies in the Ceded Districts to develop the marketing activities, the Registrar of Co-operative Societies has high hopes of improvements; but the conditions prevalent in the local markets are different. A few suggestions to aid the proposed scheme are given below.

The societies lack adequate capital. To build up the same the Registrar has ordered the Inspectors to canvas shares and see that the societies do not lag behind in building up capital. This is obviously difficult. Unless the societies serve their needs—financial and agricultural in entirety—the ryots will have little inclination for investment and even if some rich ryots were to do so, it is only when there is some kind of advantage or interest or attraction in the society and this is absolutely absent.

Coming to the investment of shares by traders it is well known that they do not, come in with any altruistic motive but to compete to the detriment of the sale society in the long run.

The only other way to have working capital is to depend on the financing bank in which special officers (Co-operative Sub-Registrars) are already working and as soon as they assume the position of secretaries become mammonites and they only try to exercise their power for a collection drive without considering the other aspect of free and prompt seasonal lending for agricultural operations to assist the ryots in the village.

Notwithstanding all this there was a rigorous and compulsory drive for all methods of investment of money in War Bonds, Defence Bonds, and National Savings and the last method is still in force. As such the resources of the ryots are drained and the Registrar cannot expect investment from ryots in the sale societies without any benefit or advantage.

The sale societies are expected, I believe, to sell seed and manure. Here is another impediment. The Department of Agriculture is lending seed and manure as interest free loan and as such the chances of a ryot to come and purchase seed and manure for cash in the sale society are remote.

For some time, the cart tyres and axles atleast were sold through sale societies, which was an attraction for investment by persuasion and that is also absent now with the withdrawal of supply of these materials.

The rigidity of the by-laws of the sale society do not provide for the advancement of money on the pledge of standing crops, which would have drawn the ryots to the sale society.

Coming to the business aspect the sale societies are to hold the produce of ryots for better market. It is a well known fact that the average Indian ryot is poor and immediately after harvest is obliged to sell his produce for kist etc; in these necessitous circumstances there is least desire among ryots to sell any article by a lot through sale society to a company to their best advantage. So one after another sells individually. The traders take advantage of this weak situation and reduce the market prices at the time of purchase. The sale society is thereby disabled to hold the produce of ryots for some time and then sell to a company with the consent of the ryot and so the sale society again is obliged to sell to a local dalali dealer, who was to be eliminated altogether. The dalali gains strength thereby, stocks his produce for a better market and dictates his price and thus commands the market.

The dalalies have agents appointed on decent commission in every village. The Registrar perhaps is trying to adopt such a scheme by the creation of panchayatdars of societies as agents with a bait of remuneration which may be paltry as the sale societies do not themselves expect to get fair and large amount of commission.

Besides all these difficulties the Commercial Tax Department levies a heavy sales tax irrespective of the fact that the societies as quasi-Government institutions deserve some concession, if not full exemption. This fact is ignored and the tax department exercises its full power though aware of the fact that the societies act as agents on behalf of ryots and not as outright purchasers of commodities as is for a individual profit-seeking concerns. This tax drains the commission earned by the sale societies. To raise commission in any way would only dissuade the ryot to force him again to the dalali.

May I request the authorities concerned to study this aspect of trade and come to the rescue of ryots by prompt issue of loans for cultivation expenses and render them the necessary aid to effect the sale of produce to their best advantage and thus build up the reputation of co-operative sale societies.

T. HANUMANTHA RAO,
Pensioner, Kottur Bellary Dt.

Rates of Interest and Co-operative Societies.

"The Madras Journal of Co-operation" in their issue for October, 1945 writes that the agriculturist is able to get credit from outside at rates lower than those charged by societies and that as a necessary corollary the transactions in many of the societies have gone down considerably which has seriously affected the position of central banks. It is therefore, suggested that the rates charged by societies and central banks may be reduced by fixing a maximum margin of 2 per cent between their borrowing and lending rates so that transactions may be developed and the prevailing stagnation removed.

The members of our societies are mainly of the lower middle class who have generally no tangible property to furnish as security for loans. In Malabar the condition of such members is still worse on account of the peculiar system of land tenure and inheritance. In the absence of tangible security it is very doubtful whether these members are able to raise credit from outside at cheaper rates of interest. The benefits arising out of the existing easy money conditions have accrued to the

merchant and land-owning classes. But it has not benefited the agriculturist members to any great extent. Further the members of our societies have never been discriminate in the matter of interest rates and instances can be found where they are readily paying interest at 12 per cent or more. I do not, therefore, think that the present day lull in the business of societies and central banks can altogether be removed by a lowering of the interest by half or one per cent even though I agree that what all is reasonably possible should be done to give relief to the ultimate borrowers.

Rate of interest is purely a domestic matter for a financing concern and it must continue to be so for its proper working. The rates have to be regulated according to the particular conditions and circumstances in each case which may be varying from time to time. To fix a uniform margin regardless of the varying circumstances is both unnecessary and uncalled for.

A two per cent margin may be sufficient for a properly working society with good turn over, which has a strong capital of its own and ment. But the condition of many of our societies is different. They have hardly any Reserve Fund. Their share basis is invariably meagre and their assets insecure. Such societies have necessarily to strengthen their position by creating an adequate reserve after meeting their day to day expenses and it would be suicidal to enforce a rigid 2 per cent margin in these cases.

Co-operative societies are already hedged in with restrictions and that is probably the reason for their stunted growth in many cases. Rules and regulations are no doubt, necessary for the proper functioning of any institution. But if that is taken to extremes it will only go to stifle the very purpose for which they are intended. The working of our societies is strictly regulated by the Act and Rules and the bylaws approved by the Registrar. The bylaws prescribe definite lines of business which the societies can undertake. They also fix the maximum dividend the societies can declare as also the maximum rates at which they can borrow or lend. The qualifications of the members of the Board of Management and their staff are laid down and the income and expenditure are subject to Government audit.

I should, therefore, think that it would be a wrong step if the fixing of their lending and borrowing rates were also to be regulated as suggest self-respecting men still remaining in the Movement may quit the field altogether.

The main causes for the prevailing slump in business are, want of proper supervision, want of confidence in the management of societies, the general though unfounded scare about unlimited liability, want of promptness in making money available to the borrowers and the like. It is therefore, my belief that with sufficient propaganda on the principles and working of the Movement and by improving the management by appointing paid staff and with better co-operation and understanding on the part of the Government, the Movement can yet be revived and made useful to the country.

K. RAMAN NAIR,
Secretary, Malabar District Co-operative Bank, Ltd.

Reviews

(Contributed.)

Co-operative bulletin No. 123 issued by the Department of Agriculture, AND IRRIGATION, containing a report on crops, livestock, etc. produced in the Province of Manitoba, is a useful compilation of crop-weather data intended to give farmers some general idea of agronomic correlations. The Province was divided into homogeneous crop-districts comprising similar areas, and reports gathered from the farms located in such groupings. Statistics regarding acreages, yields, time of harvest, storage, and other relevant data for successive seasons, are presented in an instructive manner for each item of produce (crop and livestock).

Bulletin No. 255 on vegetable production in South Africa compiled by the Division of Horticulture, Pretoria, is an interesting and instructive resume of vegetable cultivation with particular and specific attention to the soil-requirements of the different vegetable varieties. The special requirement of each kind of vegetable, deserves studied attention. For instance, cabbages, beans, and peas were found to thrive on heavy soil-types, whereas root-crops and tomatoes did well on light to medium loam-soils. The judicious application of fertilisers to correct soil-depletion and soil-deficiency should aim at (1) replacement of soil-food removed through continuous cropping (2) restoration of the equilibrium of plant-food elements in the soil by replacing depletion and building up reserves and (3) to maintain the soil in good physical condition. The use of organic compost, and the raising of green manure crops are time-honoured methods of increasing organic matter in the soil. Inorganic manures like superphosphate and ammonium sulphate are useful in supplying phosphatic and nitrogenous ingredients to the soil, while potassic manures replace the potash removed from the soil by crops. Judicious liming has its own uses to replenish calcium deficiency in soils. Proper measures for weed-control are essential, if the vegetable crop is to thrive. Timely irrigation, prophylactic measures against insect pests and diseases, good storage, and sound marketing practices all contribute to the "summum bonum" of successful vegetable cultivation.

Detailed cultivation notes are given for the most important vegetable varieties such as beans, Cabbages, cauliflower, carrot, onion, tomato, lettuce, beet-root, cucumbers, spinach, sweet potato, radish, calary, asparagus, etc.

Notes on some common vegetable insect pests and the most suitable control measures follow. The bulletin concludes with some hints on preserving vegetables by dehydration, and a chart showing sowing-time for respective vegetable varieties.

The bulletin is a good epitome of vegetable cultivation in South Africa, replete with soil, season, and cropping details for every important vegetable variety.

Resolutions.

The Rayalaseema Co-operative Conference held on 18.11-1945

1. In view of the recurring famines in Rayalaseema this conference is of opinion that special credit facilities on more liberal terms should be provided such as longer period for repayment of loans for cultivation expenses and other short-term purposes. The conference further requests the Madras Provincial Co-operative Bank, which has huge surplus of funds to lend to Central Banks in Ceded Districts at 2 per cent so that necessary cheap credit facilities may be afforded to rural population through the co-operative movement.
2. While thanking the Government for the concession already granted, this conference requests it to exempt co-operative societies in Rayalaseema from payment of fees for obtaining encumbrance certificates and registration fees in view of the economic backwardness of the area.
3. This conference requests the Registrar of Co-operative Societies not to insist on Central Banks to constitute their Board of Management so far as the election of representatives of individual share-holders is concerned by the entire general body consisting of both individuals and society representatives as the method suggested is not suitable. The conference further requests the Registrar not to reduce any further the representatives of individuals on the Board of Management.
4. This conference feels that the classification of loans as short, long and medium is retarding the expansion of loan transactions of agricultural societies and recommends the system of fixing the credit-worthiness of a man and sanctioning him a certain amount of credit accommodation on the continuing guarantee bond.
5. This conference emphatically believes that no useful service can be rendered to the agriculturist unless the rate of interest is reduced to $6\frac{1}{2}$ per cent and less. This conference requests the Government to grant interest free loan of 1 crore to the Central Banks repayable in 20 years as the Governments in England and America have done.
6. This conference requests the Government to co-ordinate the activities of all departments of Government in all the relief activities of the ryot.
7. This conference appeals to Government to take immediate steps for a thorough examination of the mineral wealth and resources of these districts and find ways and means for the starting and development of industrial co-operative societies and expedite action on the recommendations in the Famine Code Revision Committee.

RESOLUTIONS

8. Cotton is grown in million acres in Rayalaseema and 20,000 tons of raw cotton is being exported by rail. The conference requests the Government to organise cotton mills in Rayalaseema which would provide employment for 1,500 men in each mill.
9. This conference is of opinion that local supervising unions should be replaced by circle directors to be elected by the societies in the circle. The board of management of Central Banks will have these circle-directors instead of union-representatives, ordinarily one circle may be formed for each revenue taluk.
10. This conference requests the Government to place Senior Inspectors in charge of sale societies free of cost and to provide for subsidies for the construction of godowns to develop co-operative marketing.
11. This conference requests Government to make the marketing societies in the province as the sole distributors of cake and chemical manures and iron and steel agricultural implements required by the ryots in the concerned areas of these societies and thereby restrict and ease the work of the Agricultural Department and thus enable the ryots to get these without much difficulty.
12. This conference resolves that Government be requested to provide for the grant of advances to marketing societies to enable them to own their ginning factories and oil expellers in good marketing areas so that the borrowers might easily market their produce and come into direct contact with the wholesale dealers without the intervention of the middlemen.
13. This conference resolves that Government be requested to modify the Madras Food Grain Control Orders to exempt sale societies from its operations so as to enable the members to get their produce to the headquarters of societies in a rationed area for pledging the same to the sale societies.
14. This conference resolves that the central wholesale stores be afforded facilities to purchase and stock all controlled articles, independently, fix prices and distribute to the primary stores on a suitable basis.
15. Resolved to request Government to retain permanently the post of the Additional Joint Registrar and enable the primary and central stores to have a permanent existence and not disappear soon after the war. This conference congratulates the Consumers' Movement in general for the very great part it played during the war-time crisis.

Weavers societies

16. This conference requests the Registrar to appoint special staff for effective supervision in Rayalaseema for the promotion of weavers' co-operative societies.

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17. Resolved to request Government to give their officers to all institutions free of cost in Rayalaseema till such time as these institutions are able to stand on their own legs or grant subsidies to meet the cost of officers deputed.

The Government be requested to give free staff to all major institutions in Rayalaseema and grant subsidies to the smaller institutions till such time as these institutions would be able to stand on their own legs.

18. This conference requests Government to start factories on a co-operative basis for decorticating groundnut as groundnut is grown in 1 million and 200 acres in these parts.

19. This conference takes note of the plight of the non-official employees of the Bank and other institutions in Rayalaseema and requests the Central Banks and other institutions to adopt suitable scales of pay consistent with the present conditions and financial resources of institutions and provincialise their services and also request Government to permit at least 50 per cent to the Government service from the non-official employees.

20. Resolved that Government be requested to develop and encourage co-operative farming as expeditiously as possible.

21. This conference requests Government to conduct the audit of all co-operative societies free of cost or in the alternative to reduce the existing rates of audit fees by half.

22. This conference requests Government to so amend the rules under the Madras Co-operative Societies Act empowering the Central Banks to proceed against the individual members of indebted societies in case the societies fail to do so as per rules now in force under the Madras Co-operative Land Mortgage Bank Act.

Until nations are generous they will never be wise. True policy is generous policy; bitterness and selfishness may gain small ends but lose great ones.
—Washington Irving.

Registrar's Circulars

D. 10894/45-5.

20-11-1945.

Sub:—STORES SOCIETIES—Widening of the range of consumer activities—Progress for the period ended 30-6-1945.

	Rural Stores.	Semi-Urban Stores.	Urban Stores.	Total.
1. Number of stores as on 30-6-45 (In respect of which reports are received.)	734	327	211	1,272
2. Stores dealing in food grains	680	318	196	1,194
3. „ stationary requirements	344	198	130	672
4. „ Medical and toilets	354	245	174	773
5. „ clothing	215	137	82	434
6. „ glassware	113	87	33	233
7. „ brassware	119	39	20	178
8. „ fuel	...	6	19	25
9. „ cattle feeds	218	86	57	361
10. „ Others	508	282	172	962

3. From the above abstract, the position of each type of stores viz. rural, semi-urban and urban stores in the province is detailed below.

(a) *Rural Stores*:—The bulk of rural primary stores continue to deal in foodgrains and other household articles. There is, however, a substantial increase in the number of stores dealing in stationary, medical and toilet requirements and clothing, since 30-12-1944. While the statement holds good for the province as a whole, the progress in individual districts has been disappointing. For instance, the position in the districts of Anantapur, North Arcot, Bellary, Coimbatore, Nellore, Ramnad, Tinnevely and Vizagapatam is not in any way better than what it was previously. It is hardly necessary to repeat that the Deputy Registrar and the staff for supervision in the districts have a special responsibility in this direction. They are requested to see that by the time they report in February next, the present narrow range of services by many stores is widened as far as possible and that almost all the stores deal in the varieties of goods commonly in demand in their locality. While the progress in other districts is somewhat appreciable, the Deputy Registrars and the supervision staff are requested to redouble their efforts and see that in the near future each and every stores in their jurisdiction comes to the standard expected of it and cater to all the common needs of their clientele. As stated in the last review the compactness of the village renders a thorough study of the village needs easy.

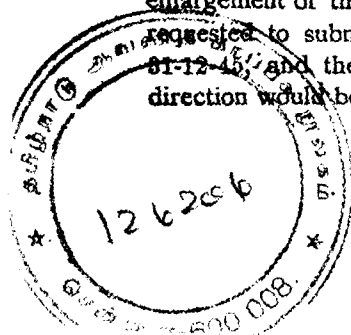
(b) *Semi Urban Stores*:—As in the case of rural stores, there is an increase since 31-12-44 in the number of semi-urban stores which have extended their trade to stationery, toilet articles and cloth. In spite of a

slight improvement, the position in Ramnad continues to be disappointing and the progress in Malabar is nil. The stores in the districts of Chittoor, Bellary, West Godavari, Guntur, South Kanara, Malabar and Tanjore are not dealing in glass and brass ware at all. The progress in this direction is negligible also in the districts of North Arcot, South Arcot, Chingleput, Coimbatore, Cuddapah, East Godavari, Tinnevely, Trichinopoly and Vizagapatam. It is gratifying to note that the stores in the districts of Kistna, Kurnool, Madura, Nellore, Nilgiris and Salem have made appreciable progress. It is hardly necessary to state that the position requires to be radically altered in as much as these articles are very essential to every household in semi-urban areas. This should engage the special attention of the Deputy Registrars and the staff for supervision of stores.

(c) *Urban Stores*:—Despite a wide demand for cloth in the towns only 82 out of the 205 stores deal in cloth. Though the need for dealing in cloth by urban stores was emphasised in the last review, no attempt appears to have been made by many urban stores to take up this line. There is a fall in the number of stores dealing in cattle feeds. The stores in the districts of Chingleput, Chittoor, West Godavari, Guntur, Nellore, Tanjore, and Tinnevely do not deal in glass and brass ware at present, and only very few in other districts deal in them. As stated in the previous review all the urban stores can easily ascertain the requirements of these articles and can deal in these articles with advantage provided only they put forth adequate efforts.

4. There has been a slight fall in the number of urban and semi-urban stores doing fuel business which perhaps is due to the fact that more often than not, fuel distribution is not a paying proposition. The stores that continue the business can do so only if they are assured of the support of the Collector and the Forest Officers and protected against losses peculiar to this line of business.

5. The Deputy Registrars are requested to issue instructions to the staff for supervision to conduct a detailed study of the requirements of the various stores and to advise them on the new lines of business they can take up. The end of the war may very soon bring relief to the present period of scarcity when all varieties of articles will be freely available for supply. Unless the ground is prepared sufficiently in advance and the stores take firm foot in the distributive system and inspire confidence in the public, it may not be possible for them to successfully withstand the competition in trade that will set in with the removal of controls. Though a widening of range of consumer activities, primaries will in turn help the enlargement of the trade of the wholesales. The Deputy Registrars are requested to submit a report by 15-2-46 on the progress made up to 31-12-45, and the Registrar hopes that more substantial progress in this direction would be shown.



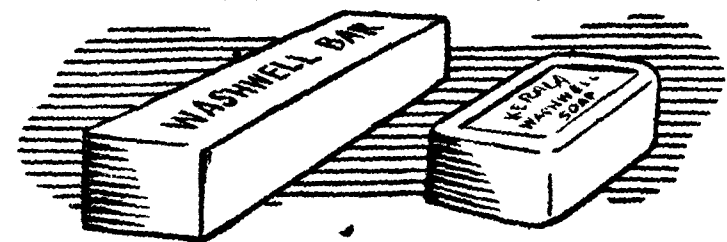
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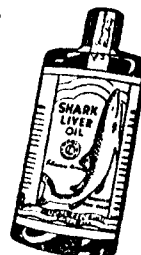


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