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EACH FOR ALL AND ALL FOR EACH

Journal of the Madras Provincial Co-operative Union, Esplanade, Madras.

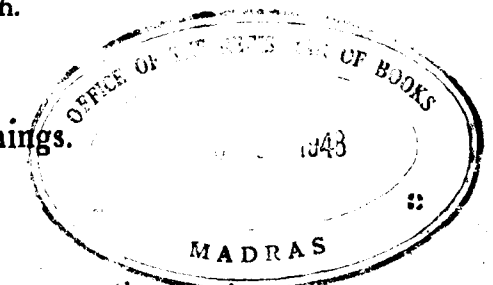
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The Shape of Things.



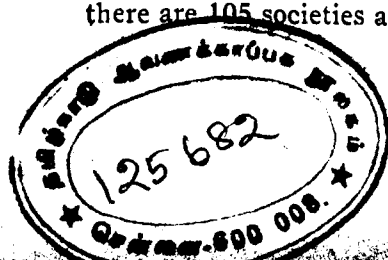
Co-operative Housing :

Madras too is making headway in co-operative housing. A number of House Construction Societies and Building Societies have been started and the Government too have been affording all possible facilities for house construction undertaken by these societies. But one cannot help feeling the contribution made by these societies is very little as they mostly try to cater to the needs of the richer and the upper middle classes who do not require to be helped in the manner the Government are doing. It is the lower income groups who need all the assistance and till strenuous and sustained efforts are made to promote housing schemes required for them, the housing problem will remain unsolved. There is also a feeling that methods other than the co-operative method may also be explored. But there is no gainsaying that experience has shown that house-building on a co-operative basis is probably the best and wherever that method has been tried, it has proved successful. Bombay affords many examples of successful co-operative housing. The Government of Bombay has evinced keen interest in affording not only financial

assistance but also affording other facilities in the matter of acquiring land and procurement of materials. Madras too is doing something. But we must confess as yet no definite policy in regard to housing and the methods the Government prefers to adopt has been announced. It is some months since the Provincial Housing Committee submitted its report. Still the policy regarding housing is being conceived. We hope it will bring forth something tangible. Bombay, as usual, is forging ahead. The other day the Bombay Minister for Labour and Housing declared that during this year the Government would be undertaking a programme of house-building, four times the scale of operations during the previous year. To augment the Government's efforts, the Government also propose to encourage co-operative housing societies. Co-operative societies constructing tenements consisting of two living rooms and a kitchen with other amenities or of a lesser size would be given loans at three per cent or half per cent less than the borrowing rate of Government, whichever is higher. The loans would be to the extent of 75 per cent of the value of land and buildings in the case of tenant co-partnership societies and to the extent of 60 per cent in the case of other societies. Societies constructing tenements of higher standards would be considered for loans to the extent of 50 per cent of the value of land and the buildings at the rate of half per cent above the bank rate, provided the bank rate is not lower than the rate at which the Government themselves have borrowed on the last occasion before giving the loan. The period of repayment of all loans would be thirty-five years. We commend these provisions to the Government of Madras and demand enunciation of their housing policy in general and of co-operative housing in particular.

Co-operative Housing Federation :

A Co-operative Housing Federation has been inaugurated in Bombay. Its main objects are negotiation of land for building purposes, bulk purchase of materials required for building construction, obtain finance from Government, offer advice and guidance and generally safeguard the interests of member societies. In Bombay there are 105 societies and the need for the Federation has been felt,



In Madras we have brought into existence during the last eleven months more than 50 co-operative societies of different kinds 'engaged in house-building. These together with those which have been already existing either as active or dormant societies will make up a sufficient number to necessitate the organisation of a Co-operative Housing Federation. Therefore, we have great pleasure in commending the idea of a Federation in the hope it will be enthusiastically received and the Federation will soon become an accomplished fact. The existence of the Federation will provide a forum to bring to the notice of Government their needs and secure such assistance as they need to promote their interests.

A Thoughtful Address :

In a well-thought address delivered at the Andhra Provincial Co-operative Conference held recently, Sri V. Viyyanna, General Secretary of the Madras Provincial Co-operative Union dealt with the progress of the movement in Madras and offered, what in his opinion are best suited, suggestions to maintain its progress along sound lines. Summary of his address and the resolutions passed at the Conference reproduced elsewhere need to be studied carefully

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recommendations have a general value. We must confess no serious efforts have so far been made to concentrate attention on this all-important topic. What is true of Madras appears to apply equally to other Provinces as well. But Bombay has again given the lead. To this Sri Viyyanna makes pointed reference in his Presidential Address. That doughty champion of co-operation in Bombay the Hon. Mr. V. L. Mehta has taken advantage of the amendment of the Bombay Co-operative Societies Act to introduce provisions whereby the societies are required to set apart a portion of their profits for propaganda purposes. He has also taken care to see that the organisation employed for the purpose is the Central Co-operative Institute. We wish in Madras too similar steps will be taken to strengthen the Madras Provincial Co-operative Union to enable it to play its part without its efforts being crippled for want of finances. For the information of our readers we reproduce below the relevant section from the Bombay Act. May we commend it to the Government of Madras?

Every Society which pays a dividend to the members at a rate of 4 per cent or more shall contribute towards the educational fund of the Bombay Provincial Co-operative Institute at such rate as may be prescribed.

The above provision recognises the Bombay Central Co-operative Institute as the main body for educational propaganda. It also postulates the creation of an educational fund in the Institute. It also enjoins upon every society, be it small or big, to make a contribution to the educational fund of the Institute at rates prescribed. The only condition precedent for such compulsory contribution is the declaration of dividend at the rate of 4 per cent or more. As our readers are aware a Special Committee appointed by Government have reported and the Government have accepted the set-up for educational propaganda under the auspices of the Central Co-operative Institute. So the contributions made by the societies under the above provision will be ear-marked for the definite purpose. The amount is to be used for expenditure regarding the establishment of a Co-operative Training College, Regional Schools and District

EDITORIAL NOTES

Classes for the training of the staff of the Co-operative Societies. The Madras Provincial Co-operative Union has often appealed to support from co-operatives. The response has not been adequate.

Well done:

We are glad to learn that for the fifth year in succession, the Tinnevely District Co-operative Central Bank, Ltd., has been able to clear entire dues both under principal and interest. As the Registrar of Co-operative Societies has rightly stated, it is a great achievement of which any institution should be justly proved. We too offer our congratulations to the President and other members of the Board.

N B.—Owing to circumstances beyond control the views stated in the above notes are those of the Editor only.

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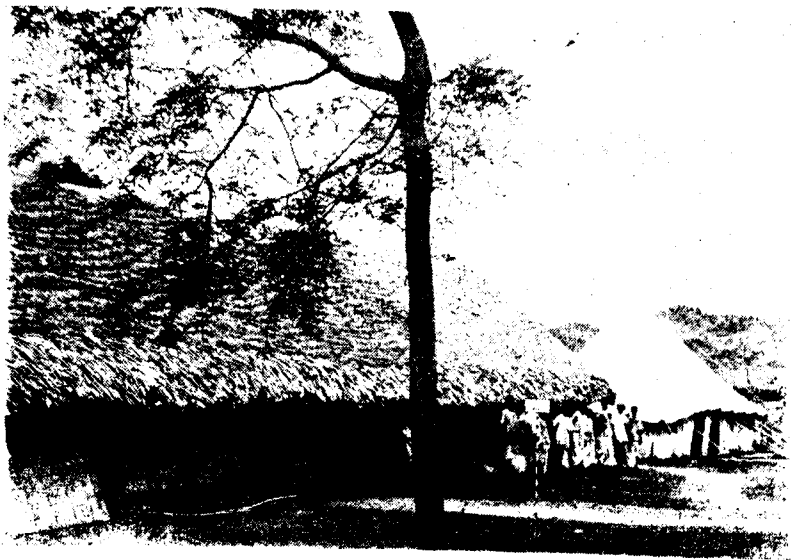
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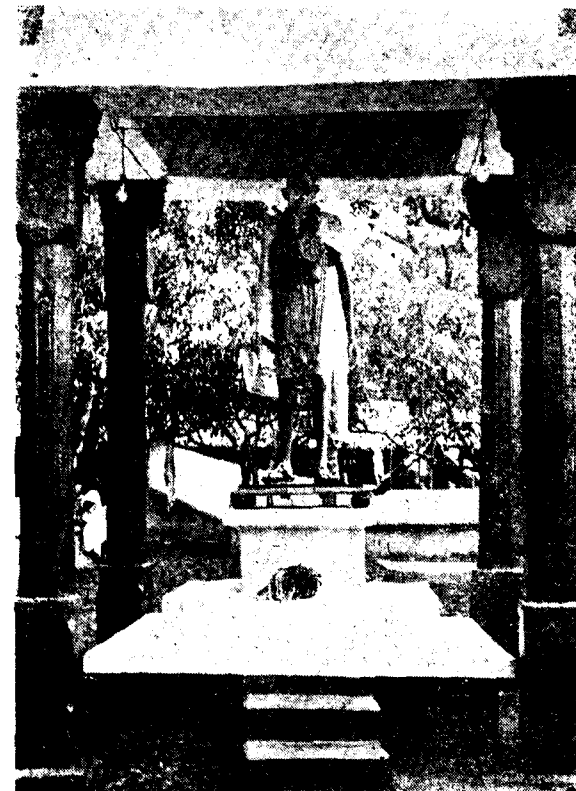


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