

Machwas Journal of

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No. 5

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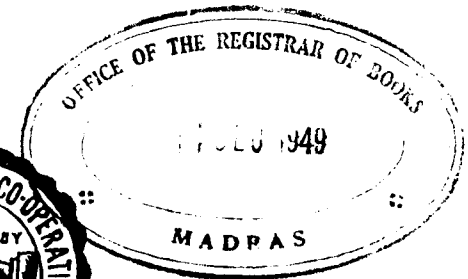
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The Madras Journal of Co-operation

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Vol. XLI]

NOVEMBER, 1949

[No. 5.

ANNUAL SUBSCRIPTION :

INLAND RS. 6.

::

FOREIGN RS. 7.

SAMPLE COPY AS. 10.

Phone No. 55267

Regd. No. 1284

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THE Madras Journal of Co-operation

EACH FOR ALL AND ALL FOR EACH

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

NOVEMBER 1949

No. 5, Vol. XLI

PRICE AS. 10 NE

The Editorial Committee do not hold themselves responsible for views expressed by contributors. Contributors are requested to write legibly and on one side of the paper. Manuscripts will not be returned unless stamps are sent to cover postage. Matter intended for the issue of any particular month should reach the Committee before the 15th of the previous month.

Towards Popularising the Movement :

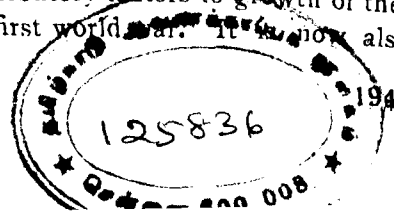
The recent celebration of the Co-operative Day on Saturday, the 5th November 1949 is rather encouraging. The Provincial Co-operative Union and other sister institutions appealed to the Co-operative institutions and Co-operators in the Province to celebrate the Day in a fitting manner and to reaffirm their faith in the Movement as the only means of bringing peace and prosperity to the Country. The appeal has had a good response. From the numerous reports received from all parts of the Province it is seen that the celebrations were characterised by sober enthusiasm everywhere. While the messages of our Leaders were read and resolutions were adopted, an endeavour was made nearly at all the meetings held to explain to the audience the ideals of Co-operation, the problems of life which could be solved through Co-operation. Persons of all classes of Society and all walks of life participated in the meetings. This wide and growing interest in the Movement is the surest index of the increasing faith of the people in this socio-economic endeavour. It is hoped that all Co-operators will act up to the oath taken so that the Movement may become a *really* popular Movement and pave the way for the attainment of the Co-operative Commonwealth.

A Vital Problem:

Speaking on the occasion of the Co-operative Day Celebration in Madras early this month, the Hon'ble Sri J. L. P. Roche-Victoria, Minister for Food, drew pointed attention of the Co-operators to a vital problem. He said, "I am speaking of education, because education as you are all aware, is necessary for making Co-operation also successful in our Country. Co-operators and Co-operative Institutions,—we have all been trying to educate our youngmen in order to run the various branches of the organisation and so on, but we have not so far made a direct contribution towards the general education of the people amongst whom our co-operative institutions are being established and worked. I just wanted to draw your attention to this fact in order that co-operative institutions should also give more attention to adult education so that our institutions, wherever they may be established may thrive and grow faster than they have been doing so far."

The object of our Leaders is to establish a Co-operative Commonwealth. This could be achieved only when the Movement brings the commonman into its fold. For this purpose it is essential that the common-man should be educated so that he may realise the part he has to play in the Movement. The education of the adult is thus the heart of the Co-operative Movement.

But the question is: How far is it possible for the Co-operative Movement to take up the education of the adult? The answer to this depends on a comprehension of the magnitude of the task. Thanks to the Government of India, we now have their official report on Rural Adult Education in India "submitted by Mr. L. R. Sethi, Deputy Secretary, Ministry of Education, to the UNESCO Seminar at Mysore. From the Report, we learn that there are 162 million adult illiterates in the country and that for a ten-year programme of removing illiteracy alone the country requires nearly Rs. 270 crores! Surely adult education is a task of the first magnitude. And as the Report itself admits, such a task could be achieved only on a governmental level. Therefore, while the State assumes the responsibility for adult education, it is possible for the Co-operative Movement to contribute its quota of service as one of the agencies for promoting adult education. In fact, as the Report under reference says, the Co-operative Movement was one of the contributory factors to growth of the adult education movement after the first world war. It is now also the earnest endeavour of this



socio-economic Movement to play its role in the promotion of adult education in national interests. But its success in the endeavour depends on the funds at its disposal. The Provincial Governments are tapping philanthropic and municipal sources for obtaining enough funds for the purpose. It will be a step in the right direction if these Governments divert a portion of the funds to the Provincial Co-operative organisations so that a country-wide campaign may be launched effectively. We appeal to the Governments of Provinces to consider this suggestion favourably so that the Co-operative Movement may make "a direct contribution towards the general education of the people amongst whom our co-operative institutions are being established and worked."

Some Useful Suggestions :

We have pleasure in publishing in this issue a speech delivered on the Co-operation in America by Sri K. Subrahmanyam Naidu, Joint Registrar of Co-operative Societies. Sri Subrahmanyam had been to America and England on a study tour and has just returned from abroad. While abroad, he had several opportunities to study the actual working of the Co-operative Movement in the Western Countries.

In his speech he has dealt in some detail with the various lines of co-operative activity in the United States of America. To us in India the figures indicating the progress of the Movement in America appear astronomical. No useful purpose could therefore be served by comparing our quantitative progress with that of America. But we may compare notes with that country so far as the ideologies and the trends of the Movement are concerned.

The American Co-operative Movement is predominantly a farmers' movement and the Consumers' Movement is relatively less pronounced. These farmers' co-operatives conceive co-operation "as an integral part of the system of free enterprise on which the United States of America prides itself, while the Co-operative League of the United States of America which is representative of Consumers' Co-operation conceives the Movement as capable of supplanting profit-making industry and Capitalistic society. In consequence the American Co-operative Movement has not so far attempted to oust private trade and industry though as in England or Sweden, it has become a powerful force in trade and industry.

On the side of farm Co-operation the Movement has developed in a variety of lines relating to production, marketing, purchase

and farm business services. It is said that 50 per cent of the farmers belong to the Co-operatives. From a study of these activities one will feel convinced that the Co-operative Movement is essentially a "business" activity and that philanthropic activities of the Co-operatives such as the giving of loans to the poor are carried on without prejudice to the business aspect of the Movement.

The other important aspects of the Movement are Co-operative Research, Extension and Advisory Services, etc. The elaborate arrangements made for these purposes show the great value set on them by the people. One is impressed with the organisation of the boys' and girls' club where the youngsters of the age group of 10 to 20 take the oath of service and loyalty.

Sri Subrahmanyam Naidu has some useful suggestions to give for the proper development of the Movement in our Country. He suggests the constitution of a Provincial Co-operative Wholesale Society for Madras. He also suggests the institution of Rural Civil Service on the lines of the United States of America Extension Service. He indicates the trend of American opinion in favour of distribution of manures and implements through Co-operatives. These suggestions, coming from one who has endeavoured to combine his knowledge of the requirements of our country with what has been found useful in America deserve to be considered. We hope that the Co-operators and the Government in our country will give their best consideration to them so that the Movement may be developed on proper lines.

The XXVII Madras Provincial Co-operative Conference

The XXVII session of the Madras Provincial Co-operative Conference will be held on Saturday the 31st December 1949 and Sunday the 1st January 1950 in the Pachaiyappa's College Buildings, Chetput, Madras, under the Presidentship of Sri R. G. Saraiya, O.B.E. Chairman of the Bombay Provincial Co-operative Bank. The Hon'ble Sri Rajendra Prasad, President of the Indian Constituent Assembly, has kindly consented to deliver the Valedictory Address on the evening of 1st January 1950. The Hon'ble Sri P. S. Kumaraswami Raja, Premier of the Government of Madras, is likely to Open the Conference.

It is our earnest request that all Co-operative Institutions and Co-operators in the Province and outside should take part in the Conference by sending Delegates or Visitors and make the Conference a success.

All Cottage Industries Co-operative Societies and Institutions interested in Cottage Industries are requested to take part in the Exhibition which will be held on the occasion. Stalls will be provided for those who apply in advance. For further particulars please write to The General Secretary, Madras Provincial Co-operative Union, 379 Esplanade, Madras. 1.

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Liabilities.		Assets.	
	Rs.		Rs.
Paid up Share capital.	12,37,700	Cash on hand & balance with Banks.	48,685
Reserve and other Funds	24,20,009	Loans to Primary Banks	3,45,74,585
Debentures	4,20,92,000	Sinking Fund Investments	87,75,519
Deposits, Loans and Overdrafts	18,61,325	Other Investments	38,48,498
Sundry Liabilities	5,17,986	Sundry Assets	6,07,808
Profit	2,26,075		
Total Rs.	4,78,55,095	Total Rs.	4,78,55,095

M. DATTATRAYULU, B.A., C.A.I.I.B.,

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Adult Education and Co-operation*

THE HON'BLE MR. J. L. P. ROCHE-VICTORIA,
Minister for Food and Fisheries, Madras

Dr. Natesan and Gentlemen,

Stirring messages from the Governor-General and also the two veteran Co-operators have now been read to us. And here we have a good gathering of gentlemen connected with several activities of the Co-operative Department and also of Co-operative Institutions. I think the reading of the Declaration and messages and the fact that you are all gathered here today, are quite sufficient to renew our pledge this day that we will do all we can to make this Movement not only stronger but also more and more successful every year.

His Excellency the Governor-General has stated that the Co-operative Movement has its own defects and difficulties but it is a bridge between the old order and the happy state for which mankind hopes and labours. It is on this aspect of the Movement I wish to say a few words. Early this week I had the good fortune to attend the Seminar at Mysore organised under the auspices of the UNESCO dealing with Rural Adult Education. While opening the Seminar, the Education Minister of India, the Hon'ble Abdul Kalam Azad, said that compared with the figures for other countries we in India stand far below the average with regard to our literates even among Asian countries for whose benefit this Seminar is organised and which is to go on for six weeks to find out ways and means for spreading Adult Education with a view to raise the standard of all the Asian countries and bring them in line with the advanced countries of the world. Now India is one of the important members of the UNESCO and the United Nations and she has now become the Member of the Security Council also. But if we take account of our state of affairs with regard to education we have to hang down our heads in shame; for in spite of very many years of education under the British rulers and also through our own efforts, we have not advanced far in the field of education: It is not that we lack opportunities for education; but somehow this movement of Adult Education which was started some 10 to 15 years ago in India was not given that impetus which was required at that time, with the result that the movement to this day meant merely a movement and

*Speech delivered on the occasion of the Co-operative Day on 5-11-1949 in Madras.

nothing else. That is why I was very glad that the **UNESCO** on the invitation of the Government of India, agreed to hold the Session here at Mysore. That, I am sure, is going to make a very big contribution towards making India fall in line with the other countries.

I am speaking of education because education, as you are all aware, is necessary for making Co-operation also successful in our country. Co-operators and Co-operative Institutions,—we have all been trying to educate our young men in order to run the various branches of the organisation and so on, but we have not so far made a direct contribution towards the general education of the people amongst whom our co-operative institutions are being established and worked. I just wanted to draw your attention to this fact in order that co-operative institutions should also give more attention to adult education so that our institutions wherever they may be established may thrive and grow faster as they have been doing so far.

Today when we look at India in the general picture of Co-operation in the world, we find that we occupy a fairly big, progressive position, and I do not know whether my statement will be approved by my friend Mr. Subramanyam Naidu who has been to foreign places. He might have compared notes with other countries as to where we stand with regard to our Co-operative Movement; but I think you will all agree with me that we have sufficiently advanced in matters connected with co-operative institutions and movements and we can very well boast of having established the Movement for good in India. As to how far Co-operation is to help us in Free India, is a matter which must be given proper consideration.

Our Registrar, as you know, had been to another United Nation Conference in connection with Co-operation held at Lucknow and I am sure he has now come with new ideas and new inspirations from that Conference. I am also sure he will turn to good account the instructive lectures he has heard at the Lucknow Conference.

When we improve the education all round, our Movement also will benefit greatly on that account; and considering the present state of India, though we are far behind other nations in several respects, it is through the Co-operative Movement that we can lift ourselves to a higher plane. Co-operation has been introduced in several walks of life and for several purposes. You will agree that

when we introduce any movement among our people, we must also see that it is properly worked. In some of the places just because one of the institutions has not fared well, or has committed some mistakes there has been a bad impression regarding the Movement, with the result that there has been some opposition between the regular merchant class and the co-operative institutions, because the merchants ask in what way co-operative institutions are better than the other private institutions. We must make the co-operative institution really co-operative and also make it a model to regular business organisations which are conducted by individual and private enterprise. I am sure when we really work it in real co-operative spirit and when we have that reputation built on sound lines to serve as model to other organisations and other business enterprises, there will be a great encouragement and inspiration to the Movement in India.

I am glad I have this opportunity to be in your midst, not to give you any advice or suggestions—because you are all experienced Co-operators, and the messages read to us have already given to us the necessary inspiring words on this occasion. We must work our movement in such a way that in our endeavour for the improvement of India in the various spheres—agriculture, industry trade and commerce—Co-operation must be the guiding factor.

I am sure that after this meeting we will carry with us that inspiration which is required to renew our pledge and to encourage us.

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A Call for Greater Interest in the Villager*

SRI P. MARTHANDAM PILLAI,
President, T.U.C.S. Madras

Mr. Chairman, friends and fellow Co-operators,

It is a great pleasure to me to be here to-day and to say a few words on this important occasion :

So far as the Co-operative Movement is concerned, we are confronted with this difficulty—namely, most of us are honorary workers having various avocations in life; and therefore we are not in a position to bestow that amount of attention which is required for the development of not only co-operative enterprise but any other enterprise. More than that, we devote all our energy to the promotion of our own interests in our own walks of life and therefore what is left in us after an exhausting day's work is almost nothing. So when we go to our co-operative organisation to do co-operative work, we are able to turn out precious little. How long is it to continue? Sri Subramanyam has delivered a very long and instructive lecture giving all points. But I only wish that he would translate all his points into something concrete and enable the Minister, or the Government of Madras or even the Government of India to give us something tangible under which all of us benefit. The honorary work that we have been able to do, though it might satisfy the others, does not actually satisfy us who do the work. My learned friend Mr. Vegnaravana Iyer and I have been in the co-operative field for the last 20 to 30 years; yet we feel that the amount of work turned out by us is not commensurate with the duty we have undertaken.

Sri Subramanyam Naidu talked of co-operation of the Co-operators with the Government. May I put a question seriously? Now take the T.U.C.S.—We have been working for 40 years and we have been consistently working. May I ask in all humility what the Government had done to improve the lot of T.U.C.S. in any manner whatsoever? It might be that a foreign Government was at the helm of affairs to control us but not to develop us. Now times are changed; but we are not changing. I wish a good era would soon dawn. I wish to say something more and wish also the Hon'ble Minister were here. The large number of non-official co-operators should be formed into a committee with the Deputy Registrar, the Registrar and other officials. We non-officials have special ideas to give the official section and the planning together will indeed be much better. Take, for instance, food planning: We the people have spent a lot; the Government have spent a lot in procuring food, in inducing agriculturists to grow more food. Government have given loans and rendered monetary help in Grow More Food Campaign. Yet our production is very low.

*Speech delivered on the occasion of the Co-operative Day in Madras on 5-11-1949.

A CALL FOR GREATER INTEREST IN THE VILLAGER

Sri Subramanyam Naidu pointed the American ideals. Government should go in for the help of non-officials. The average cultivator is very poor in this country. We all know that we are not born with silver spoons here in Madras. We are men who move with villagers. We understand their poverty and their ignorance. If somebody goes there the villager submits; he is not protected in any way. His position must be raised and production must be raised. Following the American ideas, the Government should purchase 100 tractors; these tractors must be given to certain contractors who are responsible for ploughing the land, and for giving the farmers good seeds. These contractors go and plough wherever they were required to do so, and they send their bills to Government. They should not expect the farmers to pay; only the Government pays. That is the idea which the Government should put into effect. After all this ploughing and seeding may not cost Government much. This will considerably improve the poor man who has not enough money for ploughing or seeding. The Government should entrust the work to the contractors and if the Government want to do this work directly they can do so through agricultural demonstrators and other technical men. The contractors are interested only in ploughing in land and getting payment of the bill and therefore land is ploughed efficiently. At present the farmer has difficulty in getting even water pumping sets. Let me not be understood as complaining against anybody. When the farmer goes to the Agricultural Department for pumping sets, he is told, "well Sir, there are 67 pumping sets allotted for this particular district, and there are 3000 applications. What are we to do?" And even when farmers are supplied pumping sets, the Agricultural Department wants them back in three months. What can the farmers do in three months? These are some of the difficulties which I may point out to you. Our greatest task is not to increase consumers' societies, producers' societies, and so on but to help the farmers produce much. Therefore, I want everyone to realise that if you organise at all you must organise farmers, and when you organise you must go from village to village, train half a-dozen men at any particular village and try to educate the other villagers also. Therefore Co-operation is a very good idea and we have been working at it. But we want to put our ideas into effect without money, without guidance, and without Government's help:—This is difficult. I therefore earnestly request the help of the Government to help Co-operators, to help the agriculturists, to help the industrial men and help the poor man to earn more cloth and food. If this is done we as Co-operators can take pride in what we have achieved.

ERRATUM

Refer Monthly News Page : Page 185 of October 1949 issue of the
M. J. C. Second line.

For
Tirupputtur (Road)

Read
Tirupputtur (Ramnad)

Plan for Our Future*

SRI S. K. YEGNANARAYANA IYER,
Managing Director, T. U. C. S., Madras

Most of you here know that India is not America. We have got to realise that. In my younger days I read a good deal of poetry and developed my imagination and therefore when Sri Subramanyam Naidu spoke of America I was able to follow almost minutely, all the facts given by him and to picture the ideal conditions set out by him. But the next moment I saw the mental picture of our slums, our *cheris*. Our backward conditions present to us a sorrowful contrast between the one and the other. I remember that some months back my son returned from America and gave some of his impressions about that country. He narrated how the *chaffeur* of his taxi cab complained about his poverty and inability to satisfy his wife's fond desire for a refrigerator and a radio gram. That shows the high standard of living which the poor American aspires. We may also live in prosperous times some years later. If the Americans have a T. V. A., we are planning for our Damodar Valley Project and we may progress very soon economically and culturally.

The Minister has spoken about adult education because he is a great enthusiast in that movement. I hope that in an other 20 years, our education will progress and our condition in this respect will be radically altered.

Sri Marthandam Pillai, President of the T. U. C. S. wanted the Government to bear a certain amount of responsibility to effect improvement in the Co-operative Movement. Now that we have a responsible *democratic* Government, we have every right and privilege to tell the Government what we want. Now we are in hard times, but I hope that in about 20 years—that is within the next generation—our Movement will gather momentum and Co-operation will be one of the leading Movements in India.

*Speech delivered on the occasion of the Co-operative Day in Madras on 5-11-1949.

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Agrarian Reforms in India

V. KAMARAJU, M.A.,
Madras Provincial Co-operative Bank, Ltd.

The problem of agrarian reforms has of late assumed greater importance and ceased to be of academic interest. The progressive elements in the country have become cognizant of the fact that, for the purposes of post-war reconstruction, the requirements of agriculture should also be the subject of state direction and control though it may mean recasting of the land systems of the country. The agricultural prosperity is a *sine qua non* for industrial prosperity and that agriculture is the main branch of our national economy is being well realised even by the most industrially-minded people. The famine of 1943, the shortage of food even in a predominantly agricultural country, dependence upon foreign imports before war and going a begging before the F.A.O. now, has set the Government in power seeking ways and means to place agriculture on sounder footing.

The dependant country has been running the race always late and it is so even in the case of agrarian reforms. The reforms which were mooted 60 or 70 years ago in countries where agriculture is least important in their economy has yet to receive legal sanction in the country. The tenant and the land lord relationship has not been regularised anywhere excepting a few time-serving arrangements. The principle of compulsory consolidation of holdings accepted and given effect to in Denmark as early as in 1781 is yet being hotly debated here.

No other time is more opportune than the present to usher in Agrarian Reforms as an important plank in the reconstruction programme for the post-war period. There is an intimate connection between political liberation and agricultural rehabilitation. The economic history of the European countries indicates that the reform movement gathered strength and fructified only after they had acquired independence as republic after World War I. In India food shortage on one hand and the public opinion on the other has set the proper atmosphere for the Governments concerned to launch a drive in stabilising indian agriculture. The enormous sums of money spent on the Grow More Food Campaign, has proved too well the inefficient state of indian agriculture. Pressure on land is also steadily increasing and the yield per acre gradually diminishing. The table below will show the decrease in yield in some Provinces of the Indian Union in the decade 1931-41.

YEAR	Production in lb. per acre.			
	Rice		Wheat	
	Bengal	Behar	C.P.	Bombay
1931-32 to 1935-36	896	738	666	428
1936-37 to 1940-41	837	676	590	394
Difference	59	62	76	34

India has paid Rs. 26 crores for imports of food grains in 1945-46; this has steadily increased and the estimate for 1947-48 is Rs. 110 crores.

The problems now confronting India's agriculture are in no way different from those of the European countries, *viz.* a rapid increase in population resulting in excessive pressure on land and in a growing number of landless people; inequitous distribution of land owing to a large part of cultivated area being concentrated in the hands of small minority estate proprietors at one end and the remaining proportion of land being broken up into small and scattered fragments owned by the vast majority of cultivators at the other; existence of extensive areas of land lying idle either as fallow or cultivable waste due to absence of land drainage and reclamation schemes etc.

Problems being similar and identical, a study of the lines on which reforms are carried on in the European countries might be of some interest. The remedial measures carried on in those countries may be summed up as follows: (a) Reclamation of waste land and the release of the Government lands for landless agriculturists (b) Buying up of big private estates and parcelling out among landless cultivators; (c) Financial assistance to tenants and the improvement of landlord-tenant relationship; (d) Discouraging absentee landlordism by fixing rentals at low levels to induce non-cultivating owners to part with their land; (e) Creation of non-attachable and indivisible family properties; (f) Regulation of succession to prevent excessive subdivision; (g) Consolidation of small holdings; (h) Enforcement of efficient standards of cultivation by empowering the Government to acquire land in case of mismanagement.

None of the reforms catalogued above have been successfully implemented so far in our country. The much needed agrarian reforms of our country may be broadly classified under the following heads; (a) abolition of the zamindars, (b) improvement of tenant and

landlord relationship, (c) encouragement of cultivating owners, (d) settlement of landless labourers and (e) consolidation of pigmy holdings and creation of economic holdings.

Zamindari System.

By far the most pernicious evil in agricultural production is the defective land system and the need of fostering the feeling of possession in the cultivator was brought to the notice of the Government more than half a century ago. The beginning of this century saw the Government of India's own admission that "the Zamindari system of land tenure is not supported by the experience of civilised country, is not justified by the single great experiment that has been made in India." This evil is not confined to the Zamindari estates alone which cover nearly 50 per cent of the total cultivated area but operates all over the country in different forms. "The inam Tenures" of Madras and Bombay, "The Revenue free Estates" in Bengal and Bihar and many other tenures are of a similar character which were granted in recognition of the past services or for the upkeep of religious and charitable services.

The Indian National Congress was from the beginning wedded to the principles of the abolition of this parasitic class. Following the capture of power by the party, came the serious proposals for their abolition. After a prolonged and heated controversy, the legislators have passed an Act to abolish them. In Madras, though the "1936 Inams" were excluded from the purview of the Act, their extinction (Zamindaris) will mean a uniform type of tenancy in the province. The Government of Bihar has taken a likewise step. Other provinces are considering the question in right earnest and before long this much hated type of system will go out of our economic history.

But the kernel of the problem is to pay this outgoing class compensation. Once again, the Congress has not only accepted the principle of compensation but also emphasised the need for equitable compensation. The manner and quantum of payment is yet another thorny problem. Both the Governments of Madras and Bihar which have decided upon their abolition have programmed to compensate the Zamindars according to their income—greater the income lesser being the rate. There is, however, one important difference between these two Governments. In the Province of Bihar there is more progressiveness in the rate than in Madras.

But an important problem which has got to be considered at this juncture is the effect of the payment of compensation throughout India, upon the economy of the country. Its effect on the credit facilities of the provinces should not be overlooked when vast sums of money are required for the provinces developmental activities, this raising of sum may mean an additional burden. The Government of India's directive that it must be stayed as an anti-inflationary method must be given serious thought. The reform though an inevitable one must not be ushered in as a political expediency but as a constructive programme to revive the devastated economy of our country.

Problem of Tenantry.

With the abolition of the Zamindaris, the problem of tenants in the ryotwari areas will remain to be tackled. The absentee landlordism has long been recognised as an unmitigated evil and so it has got to be abolished. In the permanently and semi-permanently settled areas, there is under this feudal overlords a multi-decked hierarchy feeding on the tenants and the share cuppers. More than 60 per cent of the area in Bombay is owned by absentee landlords. The worst feature is that there is a progressive increase in the number of absentee landlords due to migration of land owners into urban areas in pursuit of trade, industry and services. The small land owners finding themselves unable to make both their ends meet, but unwilling to part with their hereditary possession, lease their lands and migrate to seek their fortune in other occupations. This has aggravated the evil of absentee landlordism in this country. With nearly 70 per cent of the area being owned by the non-cultivating classes, Indian agriculture is characterised by the existence, at one end, of a set of landlords with no interest in agricultural development, and at the other a galaxy of uneconomic holders, tenants-at-will and landless labourers. The present system is thus detrimental both in the national interest and in the interest of the genuine cultivating class. This had a disastrous effect on the productivity of land in spite of the efforts in several directions to improve the technique of agriculture. But we have got to consider whether it is possible to see their complete extinction in the agricultural economy of this country. Land is so widely distributed in India that it will be neither possible to completely abolish their class nor will it be feasible to launch on such a bold revolutionary reform. The sentiments attached to the inherited patch of land is not to be

under-estimated and any reform calculated to deprive their cherished possession will meet with the utmost opposition and resentment. What is desirable under the circumstances is the establishment of a healthy atmosphere, between the tenants and the landlord, conducive for the best use of land; maximum utilization of the soil in the interest of efficient production and equitable distribution is the crying need of the day. The uncertain tenure and the excessive rents are of course some of the real grievances of the tenantry all through. Regularisation in that direction is imperative. The terms of contract must be fair for both the parties with proper inducement for owner cultivation and a fair share of the produce must reach the pockets of the actual tiller. In Madras a beginning has already been made in this direction. A special Officer was appointed to investigate the matter and his recommendations are being considered by the Government. Fixation of a higher share for the tenant and fixity of tenure for longer periods will go a long way in easing the situation. Complete abolition of the absentee landlordism is however not practicable in the Indian context. Owner cultivation has got to be encouraged more by indirect methods. Longer periods of tenure and higher shares for the tenantry will discourage absentee landlords and force them to step out for the owner cultivators. But when such a contingency arises the Government must be prepared to help the tenants financially to buy them over from their erstwhile landlords*

Landless Labourers.

If the conditions of the tenants at present are no better, the agricultural labourers' positions in the country is still more miserable. They toil for others and have nothing to call their own. The present time offers a wide scope for their betterment. The problems of landless labourers is also a problem of Indian agriculture. The cessation of hostilities has thrown thousands of demobbed personnel and they have gone back to the soil from where they have been recruited. Out of a total area of about 403 million acres, the net area sown in 1945-46 is about 171 million acres. Food shortage being acute the importance of land reclamation schemes to initiate extensive cultivation has been fully recognised and various land reclamation schemes are pushed through. About 120, 795 acres have been reclaimed till October 1948 the area reclaimed in Madras being 10,025 acres. There are about 13 land colonisation schemes in this province. The scheme will settle some of the landless labourers

on land. The area of uncultivated land is large and the possibility of settling landless labourers is great. But here again the size of the lands distributed must be of the economic size. In order to settle more landless labourers the size should not be minimised.

Size of Holding.

Yet another reform that has been long over due in the scheme of agrarian reforms is the creation of economic holdings and consolidation of the existing pigmy and uneconomic holdings. The average size of holdings in India varies from 11.7 acres in Bombay to 2 acres in Assam. In Madras the average holding is about 4½ acres. The average size of holding in India is estimated at 5 acres as against the sizes in western countries tabulated below.

U. S. A. ...	145 acres	Germany ...	21.5 acres
Denmark ...	40 acres	England ...	20.0 acres
Sweden ...	25 acres	India ...	5.0 acres

In Germany as early as in 19th century, any scheme for consolidation supported by 2/3 of the owners was made binding upon the rest of the land owning community. Under the law of 1781, in Denmark, even a single individual farmer could on application to Government, force all other farmers in the village to join the scheme of consolidation. The scope of this measure was widened by successive laws passed from time to time and the actual work of restriping was completed, by 1820. In Holland the state undertook consolidation if the "majority of the holders owning more than half the land and paying more than half the revenue in the area concerned applied for this benefit." Further encouragements was given by exemption of stamp duty and registration fee of all the concerned documents. Though the principle of consolidation of holdings was recognised long ago in the European countries, the progress made in India is practically nothing. Although consolidation of holdings as a method of combating the evil of fragmentation was mooted in different provinces and states, it is only in the Punjab, C. P., U. P. and the Baroda State that practical measures have been adopted.

Baroda was the pioneer in taking measures for consolidation. Under the consolidation of agricultural Holdings Act, 1920, on the application of 2/3 of the 'Khatedars' of a village holding not less than half of the cultivated area a scheme of consolidation was to be prepared so that the new holdings may be equal to the old in area

and value and providing for independent access to each field. An Act of 1933 conferred the right of purchase, of land below the minimum limit of a holding, to the holders of the neighbouring field. Between August 1935 and March 1938 the area consolidated was 6,200 *beghas*. Besides this voluntary exchanges through Co-operative societies were also encouraged which between 1926 and 1937 consolidated 50,407 *bighas*.

Consolidation of holdings was more successful in Punjab than any where else in the country. The success is generally attributed to the homogeneity of the soil and the simple system of land tenure but it is more due to the realisation on the part of all concerned that fragmentation had reached very uneconomical limits. Consolidation in the province is carried on through co-operative societies. The owners of land form themselves into a society, pool their holdings and prepare a scheme of re-arrangement which must be accepted by at least 2/3 of the members. It is creditable that with suitable staff sanctioned by the Government more than a million acres have been consolidated. The area consolidated per year rose from 7571 acres in 1921 to 157,211 acres in 1939. To overcome certain legal difficulties brought home by experience the Punjab consolidation of Holdings Act was passed in 1936. The Act enables 2 or more landowners holding a certain minimum area to apply for consolidation to an officer appointed by Government. Consolidation is undertaken if 2/3 of the landowners holding not less than 3/4 of the cultivated area agree to do so. Up to the end of July 1939, an area of 1,066,221 acres was consolidated. The Government bore the cost of staff required for the purpose.

In the United Provinces the work is carried on by the co-operative societies. The lands are realigned and approved by 2/3 majority of the members. In about 13 years 67,000 *bighas* were consolidated.

In the Central Province consolidation was initiated by the consolidation of holdings Act passed in 1928 when one half of the villagers holding 2/3 of the land desire consolidation, a special officer prepares a scheme with the assistance of a panchayat and the scheme is submitted to the settlement commissioner for confirmation.

The problem received serious attention in Madras only recently and co-operative societies were formed for consolidation of holdings. In 1937-38, the number of societies was only 5 and it rose to 22 in 1944-45. The total extent of land consolidated up to 30th June

1945 was 1,463 acres. The Madras Economic Holdings Bill hopes to create impartible economic holdings and provides for consolidation if the owners of not less than $\frac{2}{3}$ of the land in a village apply for it.

The progress of consolidation is slow on account of the permissive nature of the reform. Compulsory consolidation is the only cure and yet it has not found favour with our reformers. Lukewarm policies regarding consolidation cannot be effective in this country. Voluntary co-operation has had a long trial and it has got to go if it has not played its role encouragingly.

Agrarian reform is one thing and agricultural development is still another. Any amount of scientific improvement in the field of agricultural technique will bear no fruit if the existing fundamental evils of the agricultural structure is not removed tooth and nail. In this article an attempt has been made only to catalogue the reforms needed to create the necessary atmosphere for agricultural improvement.

Every agrarian reform must have the twin objectives of maximum production and equitable distribution. Maximisation of production can no doubt be brought about by technological improvement but the existing class conflict between the landlords and the tenants has to be put an end to if the benefits of technological improvements are to be fully enjoyed. There must no doubt be equitable distribution but we must not be blindly led away by ideals alone; it is necessary to act according to circumstances. The ills being so numerous and varied, only a comprehensive scheme of reforms and reconstruction would lead the country to the cherished objective of increased production. It is necessary to supplement the aforesaid reforms by other improvement measures, such as large scale irrigation projects, control of crop pests and diseases, adequate provision of short and long term credit, education of the rural masses, spread of the co-operative movement, development of efficient system of agricultural marketing, reduction of indebtedness, and a score of other measures which directly or indirectly affect the well-being of the cultivating classes. The reforms will have to be implemented with thoroughness and only then will agriculture in this country become a profitable industry.

Co-operation in America *

SRI K. SUBRAHMANYAM,

Joint Registrar of Co-operative Societies, Madras

We have met here to celebrate the International Co-operators day and it is significant that we are meeting just when the Food and Agriculture Organisation Technical Conference on Co-operatives in Asia and the Far East concluded its deliberations in Lucknow. The fact that International Organisations such as the F.A.O. and the International Labour Office are promoting and fostering co-operative development in different countries is an eloquent testimony to the soundness of the co-operative method. If one is asked to mention the most distinguishing feature of the co-operative movement his answer, I venture to think, will be its *Universal* character. There is no country in the world—in the East or in the West—where the co-operative movement has not established itself. But co-operation is essentially a product of social, economic, agricultural or industrial conditions of a community and it is not surprising, therefore, that its character, direction and growth should be influenced by these factors. The United States of America has developed agricultural co-operation including co-operative marketing on a colossal scale. The amazing progress made in consumers' co-operation in the United Kingdom has largely been influenced by her industrial and social conditions. In India we started with and have developed co-operative credit much more than other forms of co-operative enterprise, and there was criticism till recently that the movement in this country was lop-sided. In whatever field we find the co-operative method applied, the principal objective of a co-operative association has been to promote the economic interests of its members on a non-profit basis, to cheapen the costs of production or distribution or other services and to return the surplus to its members in proportion to the use they make of its services, and generally to raise their living standards. The appeal which the movement has made to the people all the world over is in no small measure due to its voluntary character and democratic control and the social and economic justice which it endeavours to deal out. It is an harmonious admixture of business enterprise and democratic management; it is economic democracy in action.

Co-operative Action in International Trade

The co-operative movement has ceased to be local, provincial or national. It is becoming international. I find that the F.A.O. Conference held in Lucknow has recommended that "encouragement should be given to the establishment and development of international trade connections

* Speech delivered on the occasion of the Co-operative Day in Madras on 5-11-1946.

between co-operatives in different countries, by promoting the establishment of national or provincial co-operative central marketing and purchasing institutions and giving preference to co-operatives in international trade in the allocation of export and import quotas." This recommendation seems to have already invited some criticism. It is said that it would be a "revolutionary thing if it is intended to pervade every stage of trading, beginning right from raw produce to finished products and then reaching down to the consumer, cutting down the 'middle man' everywhere." I do not think this is a correct view of the recommendation. It would be unrealistic if it were meant that the co-operative technique can be applied in the manner in which the critic presumes that it would be. The Co-operative movement has obvious limitations and has not so far attempted to oust private trade and industry though as in England or Sweden, for instance, it has become a powerful force in trade and industry.

This is not, however, to say that there has been no collaboration between one country and another in matters of production or distribution. For instance, the English and the Scottish Wholesale Societies undertake joint enterprise in tea, coffee, cocoa and chocolate and for this purpose, they formed the English and Scottish Joint C.W.S. which owns 3 tea factories, a coffee factory and one chocolate works. The English C.W.S. has been exporting goods to foreign co-operatives and is associated with New Zealand farmers' co-operative organisations in the marketing of their produce in Great Britain. A Joint Scandinavian Co-operative Society known as N.A.F. has been functioning for 30 years as the agency of the wholesale societies of Sweden, Denmark, Norway and Finland for the purchase of cereals, coffee and oils and raw materials for their co-operative factories. The English, the Scottish and the Swedish Co-operative Wholesale Societies jointly set up a factory for the manufacture of electric bulbs etc., near Glasgow. The International Co-operative Trading Agency in London has been of help to co-operative organisations in various countries by organising bulk buying of commodities which they need. It is not therefore as if there has been no international collaboration in the co-operative field.

Provincial Co-operative Wholesale Society for Madras

You may remember in this connection that we made a proposal in Madras for setting up a Provincial Co-operative Wholesale Society. All the preliminary arrangements for bringing it into being were completed but our co-operators preferred to defer its formation. There is obvious need for a strong wholesale society to co-ordinate and pool the purchases of local and regional consumer co-operatives, to buy on their behalf essential commodities in important centres of production either within or outside the country, to cut out the margins of private importers and wholesalers to some extent and to unify trading methods and policies of retail societies.

While we were abroad, we secured promises of help from the wholesale co-operative organisations in the U.S.A., England, Scotland and Sweden as well as the International Co-operative Trading Agency to act as the agents of our Provincial Society when formed and to supply consumer goods produced in their own factories and workshops or countries on reasonable terms provided, of course, on our part we secure the necessary import licences. It is for the co-operators to consider whether they will take advantage of these offers of help.

Co-operative Ideologies in U.S.A.

I am wandering far away from the field which Dr. Natesan asked me to cover this evening, namely the co-operative movement in the U.S.A. The U.S.A. has, as I have already stated, made colossal progress in agricultural co-operation. It is rather surprising that the U.S.A. has not made any notable advance in consumers' co-operation of the kind we notice in the United Kingdom though in recent times the trade unions have been interesting themselves in the formation of consumers' societies amongst a factory labourers and industrial workers. The co-operative ideologies also seem to have been influenced by the relative place which these two branches of the movement occupy in the economic life of the people. We have noticed two schools of co-operative thought and philosophy. The Co-operative League of the U.S.A. which is representative of consumers' co-operation seems to conceive co-operation as aiming at the "creation of a social structure capable of supplanting both profit-making industry and the compulsory political state". This school is held to be opposed to the existing structure of capitalist society. The farmers' co-operatives on the other hand conceive co-operation as an integral part of the system of free private enterprise on which the U.S.A. prides herself. They believe that they can work alongside of free private enterprise and in collaboration with it. Whatever the attitude which in the past the private big business took towards farmers' co-operatives its present attitude is both encouraging and helpful. Critics are not wanting who think that the Co-operative League of the U.S.A., through its ideologies, has provoked the opposition of private trade and business whose help and understanding farmers' co-operatives consider as valuable assets in promoting their own objectives.

I am afraid that even to give the barest outline of the variety and range as well as the achievements of agricultural co-operation in the U.S.A. will take long. I can only attempt a sketchy account.

Progress of Agricultural Co-operation in U.S.A.

Farmers' co-operatives in the U.S.A. operate in every field concerned with the business of farming—(1) production, (2) marketing, (3) purchasing

and (4) farm business services. It is estimated that there are more than 40,000 co-operatives of different kinds with a total number of members or participants estimated at 8 million. As many farmers belong to one or two or more associations, the number participating as patrons is put at about 3 million; in other words, about 50 per cent of farmers belong to the co-operatives. The volume of business handled by marketing and purchasing organisations alone amounted to 5.6 billion dollars in 1944-45. The volume of business for other types of associations is not known and if this were included, it would be certainly more.

Mutual Irrigation Companies

Co-operation in farm production has taken the form of co-operative or mutual irrigation companies. They obtain and distribute irrigation water at cost for use primarily on the lands of their members and which for that purpose construct, maintain and operate dams, canals and ditches; in some cases they erect pumping stations to bale out sub-surface water. Apart from large federal reclamation projects, there are mutual companies, irrigation districts and commercial irrigation companies. Co-operative or mutual irrigation districts (which are semi-Governmental statutory bodies formed on the majority vote of farmers in a given area) account for about 17 per cent and commercial irrigation companies for 5 per cent. Water is allocated on an acreage basis or on the basis of the stock owned. Over 150,000 farmers are estimated to have been thus served by these mutual companies.

Co-operative Dairy Cattle Artificial Breeding Associations

Another form of co-operation in farm production is the co-operative ownership of bulls. A group of farmers jointly own three or more bulls to serve their herds, thus making unnecessary a bull for each herd. This enables farmers to have better bulls and ensures a greater production of both milk and better fat. There is, however, a decline in the number of bull associations owing to the growth in recent years of co-operative dairy cattle artificial breeding associations. There are over 600 such associations, their membership having exceeded 140,000. In 1947, they owned or leased about 1,500 bulls and provided breeding service for over 1,125,000 cows. We are told that this year, the programme is expected to cover 2½ million cows. The advantage of these associations is that by means of artificial insemination, a single bull is sufficient for several herds. Farmers with small herds cannot afford a bull and through membership of these societies, can obtain the service of outstanding sires. It is possible to increase production of milk by keeping bulls that can transmit great producing ability to future cows. It is possible, we learn, to raise the milk yield of each cow to some 6000 pounds a year. The possibility of transmitting diseases is also considerably minimised. It is considered that one

bull can be responsible for the artificial insemination of over 500 cows a year whereas by natural mating the same bull cannot serve even one-fifth of that number in the same period. These associations have already exerted far-reaching effects on the average quality of dairy animals and on milk production. Some of the associations which we visited charge an annual fee of \$ 5 per cow. We gathered that last year F.A.O. held a practical training school in Milan to improve the skill of the European Veterinarians in this new method. It is interesting that semen from American Holsteins was air-expressed for experimental purposes to Italian breeding stations, emphasising the possibility of international trade in sires without the hazards, attendant on shipping the animals themselves.

I know that in the present set-up of our rural economy, there are obvious difficulties in a large scale adoption of this method but whether an experiment in any promising area cannot be made is a matter for investigation. The cattle policy in most progressive countries to-day is well expressed in the slogan: "Feed, breed, test and weed". We do not feed our milch animals properly and take adequate interest in improving the breed. Nor are we interested in testing and weeding out useless cattle. Let me not digress.

Co-operative Marketing

It is in marketing farm products that co-operatives in the U. S. A. have made most praiseworthy progress. There are over 7400 marketing associations, and about 30 per cent of them handle grain including rice; about the same percentage market dairy products, about 12 per cent fruits and vegetables, 9 per cent livestock and 7 per cent cotton. Local associations have formed themselves into federal associations on a regional basis and in some commodities like cotton, for instance, national associations have been formed. Only a few months ago, an officer from the Co-operative Service and Research Division in the Department of Agriculture was deputed to Europe to explore the possibilities of export by American farmers' co-operatives of agricultural produce to the regional and national co-operatives operating in the principal European countries. This is significant of the role which marketing co-operatives propose to play in world markets. In 1944-45 the business done by them was \$ 4.8 billion.

Marketing co-operatives which deal in grain, especially wheat, number about 2,300 and their membership in 1944-45 was 4,80,000 in addition to 3,00,000 other producers who had not acquired full membership. They not only market grain but also render other farm services such as distribution of feed, seed and fertiliser.

Fruit and Vegetable Marketing Co-operatives

Fruit and vegetable co-operatives numbering over 900 with an annual business (in 1944-45) of over \$ 784 million, constitute an important group of

farmers' co-operatives. Over one-fourth of these societies are in the citrus field, with a value of business estimated at over 40 per cent of the total. These co-operatives are among the best organised and efficiently operated especially in California and Florida. We had the opportunity of visiting the Florida Fruit Exchange in Tampa, a big federal organisation operating over a wide citrus growing area in the south. Many fruit co-operatives provide a variety of services for their members including planting, spraying, fertilising, curing, cultivating and irrigating. With harvesting, haulage, grading, loading, packing and selling and in some cases processing the co-operatives provide a complete service. Many of the larger co-operatives have facilities for packing fresh fruits, canning citrus juices and drying citrus pulp for feed. Co-operative processing plants have been set up in Florida with a number of local co-operative packing houses as members. The plants owned by fruit co-operatives turn out large quantities of byproducts in the form of stock feed from dehydrated peel, citrus molasses yeast, citric acid etc. They maintain experienced chemists who explore in up-to-date laboratories all possibilities for the most profitable use of every particle of fruit.

Dairy Co-operatives

There is a wide distribution of dairy co-operatives throughout the country, apparently due to the fact that dairying is one of the most general farm enterprises and that the co-operative form of business is best suited for marketing major dairy products. Milk is produced in the United States at the rate of about 120 billion pounds annually. Over 80 per cent of it is sold or utilised in products sold from farms; the remainder is consumed on the farms. Dairy co-operatives handle market milk and undertake production of butter, cheese, ice-cream and dried milk and have secured increased returns to the producers. They frequently furnish market information and give technical advice to producers. They often arrange farm supplies to their members. Milk co-operatives are of two kinds—price bargaining associations and distributing associations. The first group arranges for the sale of milk to purchasers and distributors but do not engage in the physical handling of milk. They bargain for prices on a collective basis and attempt to see that all the milk is satisfactorily disposed of. The distributive associations take physical possession of milk and process and sell it either wholesale or in retail. The National Co-operative Milk Producers' Federation provides its membership with representation at the National level and functions primarily as a contact agency with the legislative and administrative branches of Government and as in educational institution. It studies the effects of legislation, market conditions and economic and other factors that affect the dairy co-operatives and takes suitable measures to promote their interests.

Cotton Co-operatives

There are different types of co-operatives engaged in handling cotton and related products; those engaged in marketing cotton; those engaged in the ginning of cotton and handling of cotton and cotton seeds and those operating cotton seeds and soybeans oil mills, those operating cotton warehouses and compressors and those engaged in producing cotton planting seed. We spent some time in the Co-operative Cotton Producers' Association in Atlanta (Georgia). It is one of the big regional marketing associations operating over a large territory in the Cotton Belt. Though one of the principal objectives of cotton co-operatives originally was monopoly control and monopoly prices, that is to say, to get control of a large volume of the crop and thereby dictate prices, this objective was dropped as unsound or impracticable and now they confine their activities primarily to marketing of cotton and attempt to obtain the highest possible price and to return the maximum percentage of this price to growers by minimising their handling costs. They emphasise payment of cotton on the basis of quality. They adopt different kinds of sales. The regional and federal cotton associations have formed themselves into a national organisation known as the American Cotton Co-operative Association in order to avoid competition in domestic and foreign markets. Its two primary functions are the provision of hedging service for its members and of brokerage service for spot cotton, for both of which a commission is charged.

Co-operative Rice Marketing

In addition, there are co-operative livestock marketing associations, wool marketing associations, egg and poultry marketing associations and co-operatives for the marketing of tobacco, rice etc. We had an opportunity of seeing the Arkansas Rice Growers' Co-operative Association in Stuttgart. It is 28 years old, and the first co-operative mill set up in the United States is owned and operated by it. It markets both paddy and milled rice. The growers enter into a contract with the society. This contract passes title to the association upon delivery of paddy to any of its warehouses or mills. The grower may withhold delivery to the association of all or a part of his rice produced in any year by a written notice to it on or before July first of that year. Rice is generally placed in what is known as the seasonal pool and is mingled with the same kind, variety and grade consigned by other growers. When all the rice has been sold the association makes final settlement with the growers. When paddy is delivered to the associations, advances upto 75 per cent of its value may be made. Many of the rice marketing co-operatives supply to their members paddy seed as well as farm supplies such as machinery and fertiliser, provide irrigation facilities and credit for raising the crop, set up mills to convert paddy into rice and provide storage facilities pending sale. The growers themselves

in each area determine which of these services shall be undertaken co-operatively.

Co-operative Purchasing Associations

The third group of agricultural co-operatives are co-operative purchasing associations. We visited both retail and wholesale societies of this type. There are over 2,750 such co-operatives with a membership of 1,610,000. The volume of their business in 1944-45 exceeded 810 million dollars. They generally deal in seed, feed and fertiliser. Many have extended their trade into other fields, petroleum products, insecticides, paints, tyres, milking machines, farm machinery etc. The local associations have formed into wholesale organisations. The Southern States Co-operative in Richmond and the Co-operative G. L. F. in Ithaca are two of the biggest regional wholesales. We had the privilege of meeting one of the original founders of the Southern States Co-operative and of listening to his very moving tale of its early struggles, the temptations placed in his way by private firms dealing in farm supplies and the tenacity and devotion with which he and his colleagues nursed the institution and brought it to its present position. It serves a large number of local purchasing associations and distributing units and owns three feed mills, three fertiliser mixing plants and two seed cleaning and processing plants and one poultry dressing plant in addition to the interest it has in some more concerns.

The Co-operative G.L.F. Exchange, Ithaca, with a lakhs of members and 646 service agencies—co-operative and non-co-operative—61 petroleum plants and 45 farm stores, transacted an annual business of about \$135,000,000 last year and cash patronage refunds amounted to about 3.5 million dollars.

Our visit to the associations reminded us of the controversy which the question of the agency for the distribution of manures and implements raised in our Province a short while ago. The question was whether co-operative institutions should be entrusted with distribution or this should be done by the Department of Agriculture. I am not sure whether we have seen an end of it. I may add here that even the Federal Government which is supposed to support and protect private enterprise has thought it fit to entrust the fertiliser manufactured by the T. V. A. factories to co-operative societies, and distribution is made *only* through them. I used to reflect what a fine thing it would be on the part of the Government of India to entrust to co-operative societies the distribution of fertiliser which they propose to manufacture in the Sindri Fertiliser Factory.

Farm Credit Administration

The fourth group of co-operatives are those which render farm business services. Among them co-operative financing institutions take a high place. The Farm Credit system operate under the supervision of Farm

Credit Administration in the Federal Department of Agriculture, makes several types of loans available to farmers for farm operations. The United States is divided into 12 Farm Credit Districts and in each district four credit units are located in one central office—(1) a federal land bank which makes through national farm loan associations farm mortgage loans to farmers for acquiring farm property and for general agricultural purposes, (2) a production credit corporation which originally assisted in organising and capitalising local production credit associations and which now supervises their operations; (3) a bank for co-operatives which makes loan to farmers' co-operative associations; (4) a federal intermediate credit bank which acts as a bank of discount to supply short term money required by production credit associations, farmers' co-operatives, banks for co-operatives, commercial banks and other private financing institutions. There is a Farm Credit Board in each district and it serves *ex-officio* as the board of directors of the federal land bank, the intermediate credit bank, the production credit corporation and the bank for co-operatives.

Farm mortgage loans are made through a net-work of over 1200 national farm loan associations corresponding to our primary land mortgage banks. They are local credit co-operatives of farmer-members who borrow from the federal land banks (which correspond to our C.L.M.B.) Loans are made in amounts from 100 to 50,000 dollars but not in excess of 65 per cent of the appraised *normal value* of the farm. They are ordinarily repayable over a period extending from 20 to 30 years. The normal agricultural value is taken as "the amount a typical purchaser would under usual conditions be willing to pay and be justified in paying for the property for customary agricultural uses, with the expectation of obtaining average production and of receiving normal prices for farm commodities." Normal value is thus based on the income from the farm over a period of years. Years of high yield and prices are averaged with years of low yield and prices and the loan is based on this average income. This policy is helpful to the farmer in times of high prices because he is prevented from making a mortgage which may prove to be more than he can carry later and in times of depression, it enables the farmer to borrow more than if loans were based on market prices. I shall take another occasion to deal in detail with the organisational set-up, operating methods and financial policies of federal land banks.

The co-operative production credit system consisting as it does of 500 local production credit associations headed by production credit corporations, supplies short-term loans to farmers from \$ 50 upwards for raising and marketing crops and livestock, dairying, purchasing farm supplies and farm machinery and for other general agricultural purposes. Loans are repayable in one year or less although unpaid balances can be renewed for satisfactory reasons. Funds for lending purposes are obtained

from federal intermediate credit banks on the security of members' notes. These raise money through the sale of debentures to the investing public for terms ranging from 3 to 12 months. The debentures issued by either federal land banks or the intermediate credit banks are not guaranteed by the Federal Government either as to principal or interest.

There are 12 banks for co-operatives, one each operating in a Federal Farm Credit District. In addition, there is a Central Bank for co-operatives located in Washington. The district bank serves the farmers' co-operatives within its own district. The Central Bank performs two primary functions. It serves large regional type co-operatives whose widespread operations and heavy borrowing needs are such that they cannot adequately be served by district banks. They also serve as a central reservoir of funds for the use of 12 district banks during peak seasonal lending periods. The banks for co-operatives make three distinct types of loans to farmers' co-operative associations :—

(1) Commodity loans secured by a first lien on staple farm products or supplies; (2) operating capital loans to supplement the co-operatives' own capital funds during times of peak seasonal activities; and (3) facility loans for financing the acquisition of land, buildings and equipment needed by co-operative associations.

The Federal Intermediate Credit Banks, one of which is located in each of the 12 Farm Credit Districts, constitute the channel through which investment funds in the money market are made available for agriculture. These banks extend credit to financing institutions engaged in making loans to farmers such as production credit associations, private agricultural credit co-operations etc. They also make some loans directly to co-operative marketing and purchasing associations on the security of warehouse receipts.

In addition, there are credit unions which are co-operative thrift and loan associations designed to supply their members with a simple and convenient system for saving and to make it possible for them, with their own savings and under their own management, to meet their short term credit requirements at reasonable rates of interest. They function both in rural and urban districts. It is estimated that there might be about 700 credit unions which may be classed as *rural*. Loans are made for a period not to exceed 2 years. Unsecured loans may not exceed 100 dollars, and no loan may exceed 200 dollars or 10 per cent of the unimpaired capital and surplus of the credit unions, whichever is greater.

Mutual Fire Insurance.

Other farm business services are provided by farmers' mutual fire insurance companies organised and managed on a co-operative basis by the farmers to provide themselves with fire insurance on their buildings and

personal property. These companies now number about 1900 and they carry insurance of about 18 billion dollars. About 3.5 million members of these companies had at the end of 1946 about 4.2 million policies, averaging about \$ 3,880 per policy. Windstorm insurance is written by some of the large farm fire mutuals. Every policy holder is a member. In the early days they levied, after each fire, an assessment sufficient to pay the losses ; but in the course of development this simple arrangement could not work. Some companies, therefore, collect this assessment at the end of the year when the total amount of the losses and expenses can be determined. This is called the Post-Loss Assessment Plant. Some other mutuals estimates the probable losses and expenses from past experience and collect the assessment at the beginning of the year. This is called the advance assessment plan. The tendency now is for the companies to switch over to the advance assessment plan. Reinsurance is common. It is claimed that these institutions have brought down the insurance rates of other companies on farm property and that they have contributed much towards reducing lossess through their fire prevention efforts.

Co-operatives for Supply of Electric Light and Power

Co-operative organisations have been set up for the supply of electric light and power for the rural communities. There are now about 800 co-operatives serving over one million farms. We visited one society in Tennessee. The Rural Electrification Administration, R. E. A. as it is called set up under an Act of Congress is empowered to make loans to co-operative associations, public agencies and commercial utility organisations, to meet the cost of building rural electric distribution system including generation and transmission equipment and to provide working capital in the initial operating period. Loans are amortised over a period extending from 25 to 35 years. In addition, short-term loans are made by the Administration to finance wiring and plumbing installations by the individual members.

Factors which have Contributed to the success of Agricultural Co-operation in United States of America :

The wide range of co-operative effort in the U. S. A. is very striking and impressive. The more remarkable fact is that though there is legislation, both State and Federal, which govern and encourage co-operative organisations directly or indirectly, there is no department of co-operation which is charged with the functions of supervision, direction or control of farmers' co-operatives excepting of course, the Farm Credit System which has been sponsored by the Federal Government. The Co-operative Service and Research Division in the department of Agriculture is a storehouse of information on all co-operative matters and its experts are engaged in a study of the problems and trends of development of different types of

co-operative associations and in making available the results of their study in the form of bulletins and pamphlets which offer guidance and advice. It is a voluntary movement run and administered by the members, their chosen directors and the paid expert personnel. It is a great tribute to the co-operative leadership of the U. S. A. that they should carry on the affairs of these institutions with success and business efficiency and get into the co-operative fold 50 per cent of American farmers.

Co-operatives are based on the general principles with which we are familiar viz. democratic control by members, limitation of payment of interest on capital subscribed by members, distribution of surplus in direct proportion to the patronage of each member and so on. It is interesting that patronage dividends are not always paid in cash. They are often issued in the form of evidence of ownership, a certificate which shows that the member has a certain amount of accumulated savings credited to his name. The association uses the accumulated savings for capital purposes. When sufficient capital is thus built up, the certificates are redeemed after a period of years 5, 7, or 10. This revolving method of co-operative financing is a distinguishing feature of co-operative organisations in U.S.A. and this has enabled them to build up enormous capital, though most of them started with what they call shoe-string finance.

The success of farmers' co-operatives is essentially due to sound business practices which they adopt and equally sound operating policies. Highly paid and efficient management is common. General Managers and Secretaries are appointed by the Board of Directors and they are responsible for the day-to-day administration and management while the boards of directors are only policy-making bodies to whom the General Manager is responsible. Men with long business experience are, as a rule, appointed as General Managers, and we have noticed that some of them have been serving these institutions for a number of years with devotion and zeal. A high standard of business integrity and honesty is common. The co-operatives, have, generally speaking, built up a reputation for business efficiency. The loyalty of members is taken as a matter of course and every large co-operative organisation has a department which is charged with the duty of formulation and execution of measures designed to promote membership relations.

Extension and Advisory Services.

But it is not only in the co-operative achievements of U. S. A. one may seek inspiration and guidance. The country has a broad-based and admirable system of agricultural or rural extension and advisory service which repays study. It has attracted the attention of foreign students, statesmen and administrators. It is impossible for me to refer, even in brief outline to this comprehensive and unified system designed to deal with every aspect of agricultural and economic life of the farmer. I can, however, make a

passing reference to it. The Federal Government has set up an extension service with a view to persuade rural people to adopt improved farming methods and improved ways of living and by legislation, made provision for the forming and support of State agricultural colleges and research stations whose teaching and results of investigations the extension service makes available for all rural classes. It has been rightly said that "the scope of extension work in America is the *total life of the rural community*". Extension programmes are designed to serve the needs of all rural people, men and women, boys and girls, and to serve them not only individually but collectively as communities. The extension service with a Bureau in the United States Department of Agriculture, is a co-operative organisation of the Federal Department of Agriculture, the State Departments of Agriculture and the County authorities but the work is de-centralised and local leaders in each community participate in planning. The aim is not to do things for the people but to get them done by them. The extension service co-operates closely with all farmers, organisations, the Grange, the Farm Bureau, the Farmers' Union, co-operative societies and so on. Other agencies of Government operating in rural areas such as production and Marketing Administration, Farmers' Home Administration, Rural Electrification Administration, Soil Conservation Service and Vocational Agriculture, all collaborate with the extension service and make use of it for the furtherance of their objects.

The extension service consists of a large paid personnel with over one million voluntary local leaders. There is a central organisation in Washington with the State and County extension organisation down below. Seventy-six per cent of extension workers are distributed in 3,000 counties in the State as county agents or assistant agents, home demonstration agents and 4-H Club agents; 23 per cent are in State headquarters and one per cent are in the Federal headquarters in Washington. About 31 per cent of the Staff's time is devoted to work to rural youth. The total annual cost of the extension service is roughly 54 million dollars, half of which comes from Federal sources and the balance from the States. This expenditure is a measure of the importance of extension work in schemes of rural betterment.

The county extension workers-the County Agents, the Home Demonstration Agents, and in some cases, 4-H Club Agents-constitute the foundation of the whole service. The county agents are University graduates who are trained on an apprentice basis as assistant agents before they are placed in charge of a county. A county Agent is more or less a general practitioner; he is not a specialist. The specialists known as subject matter specialists, are maintained by the State extension organisations. The agents act as liaison Officers between the Federal Specialists, State research workers and subject matter departments in the State colleges.

The important function of the specialists is to provide suitable extension materials for county agents to support their programmes and help them solve rural problems. County agents provide the normal channel through which all Government Departments approach rural people.

Home Demonstration Agents are women graduates in home economics, and their principal job is to help farm women to discharge their responsibilities as home-makers. Instruction is given in subjects such as health, care of children, cooking and nutrition, food preservation, dairying, poultry-keeping, gardening, dress-making, interior decoration, home beautification, etc.

Boys' and girls' club work is an essential feature of extension work. It is estimated that there are to-day some 1,700,000 4-H. Club members who engage in over 30 different farming and home-making projects. The main objectives of 4-H-Club work are to teach pride in occupation, to improve farm and home practices, to give training in agriculture and home economics, to teach co-operation, to promote rural leadership, to develop men and women for the tasks of citizenship. Boys and girls between the ages of 10 and 20 are enrolled as members. The annual programme is based on certain selected projects such as the rearing of a dairy or beef-calf, or pigs or a pen of poultry, the growing of a crop or a garden, the maintenance and working of a tractor and so on. Girls carry out, in addition, needle work and dress-making projects, home canning, house planning, food preparation, etc. The club pledge is :

I pledge my head to clearer thinking,
My heart to greater loyalty
My hands to larger service
My health to better living for my club, my community and my country.

As I have no time, I resist from dealing with the methods employed by the extension service to carry on their programmes.

Measures for the promotion of American Agricultural Development

Extension service has accelerated the development of the American countryside but the prosperity of the American farmer is equally due to a number of other measures designed for his welfare and their study will be both fascinating and profitable. I will make a passing reference to the more important of them.

(a) The Production and Marketing Administration, a branch of the Department of Agriculture, is responsible for a price support programme of basic commodities, subsidies for approved conservation practices, etc. This is organised on a nationwide, state, county and community basis and the officials operate through local committees which fix acreage allotments

and the soil building programme. The farmers receive assistance for the application of lime and phosphates, use of green manures, control of erosion and conservation of water, etc. Payments to farmers in 1946 for these purposes exceeded \$253 million.

(b) The Farmers' Home Administration provides loans for farming and farm homes, for those who are not in a position to obtain assistance through normal commercial channels.

(c) Vocational agriculture is included in the curriculum of 8700 rural elementary schools in the United States. It is taught by agricultural graduates who maintain touch with county agents in order to keep their teaching in step with current advances in local agriculture. The course involves much practical work and is based on the principle of learning by doing. Class work is followed by visits by teachers to supervise farming projects in the pupils' homes. The agricultural students are enrolled as Future Farmers of America, and these associations which impart training in leadership and improved agriculture, have a national membership of 225,000. The girls have their own organisations known as the Future Home Makers of America.

(d) The Soil Conservation Service is again an important federal agency which operates in definite regions. A soil conservation district is constituted on the request of the farmers ; a plan of soil conservation operations is prepared for any farmer who wishes to practise conservation methods and he is required to enter into an agreement to carry out the plan. Technical assistance is given and subsidies for recognised conservation practices are paid.

(e) The Federal Government has undertaken to support the price of farm products—wheat, cotton and some other products—at a level not less than 90 per cent of parity. The parity price for farm products is so fixed that it gives them the same purchasing power in respect of a fixed list of items as they had in 1909-14. This gives confidence to the farmers and by varying the levels at which prices are guaranteed and announcing them in advance, Government can influence farmers to produce more or less of different crops and livestock required. There were proposals when we left the United States to change the price support programme. The farmers are generally anxious to have some kind of minimum guarantee of prices though the existing formula on which the price support scheme is based, is considered rather out of date.

(f) Crop insurance through the Federal Crop Insurance Corporation is another measure which, in spite of initial difficulties and disappointments, is steadily becoming popular. This programme is designed to help farmers to protect themselves against flood, drought and other natural forces over which they have no control but which may yet destroy their crops and

cause suffering to them. The Corporation provides insurance against such risks at low cost and for the present, wheat, cotton, flax, corn, tobacco and dry edible beans are included in the insurance programme.

I have referred to these measures not because I suggest that all of them are possible now or in the immediate future, but because I am anxious to stress that the problem of rural welfare is vast and needs comprehensive treatment as is the case in U. S. A. The measures taken in U. S. A. for accelerating agricultural progress and promoting the interest of the farmers are worth careful study.

Need for a Rural Civil Service in Madras

It is true that our rural problems are very complicated and their solution is by no means easy, especially as the problem of rural poverty is so much linked up with the problem of increasing population. I, however refer to these matters not because we can adopt all of them but because we may get inspiration and guidance. For instance, it seems to me that it may be possible to create a machinery of rural civil service more or less on the lines of the U. S. A. extension service. Different departments of Government and agencies are engaged in agricultural or rural work of one kind or another. Critics often point out that there is no collaboration and co-ordination at different levels—village, taluk, district and provincial. There is no village or taluk or district planning in which local leaders participate. The critics further argue that the administrative approach is not a co-operative approach nor is it designed to develop initiative and active participation of the people in the planning and execution of schemes of rural welfare. Perhaps a machinery of rural civil service for the performance of these functions may in great measure supply the deficiencies in the existing administrative set up. We have already got a nucleus in what is styled as the special development staff which is entrusted with ameliorative work. That staff may be considerably strengthened and given training in agriculture, animal husbandry, dairying, rural industries, panchayat work, etc. Whether with such trained personnel and district directors and a provincial director of rural civic services it will not be possible to create a machinery on the lines of the extension and advisory services in the U.S.A. is a matter which requires investigation. It should be the endeavour of this machinery to create local, democratic machinery for planning rural development and to draw up projects in consultation with Governmental and other agencies and stimulate self-help, secure maximum local financial support and to obtain Government approval and where necessary, additional financial help and to execute them. The rural civil servant will act as a liaison officer between the departments of Government and other agencies concerned with rural work. This personnel will have to be vested with powers of co-ordination. They will have to bring to bear

on their work, understanding, sympathy, tact, imagination, initiative and co-operative outlook. They will be the main channels of information to the rural classes. It may be necessary to invest them with certain overriding powers and duties so as to enable them to secure the co-operation of all the agencies concerned. They will play the role of general practitioners, planners and guides, requisitioning the help of the specialists of various departments at all times. Some such machinery may possibly facilitate planned rural development and satisfy the critics who would like to see greater co-ordination in the Governmental administrative machinery.

Need for a Strong Farmers' Union in Madras

Before I conclude I may refer to another matter of some importance. The growth of co-operatives in other countries has in a large measure been stimulated and promoted by farmers' organisations. In the U.S.A. there are three such organisations, each having local and State branches. The National Grange is strong in the north-east and represents the long-established farmers. The National Farmers' Union is strong in the Mountain States and also represents tenant farmers in the South. The American Farm Bureau Federation represents the large farmers of the South, Midwest and Far-West. All of them are nation wide but unlike in England and some of the Scandinavian Countries, there is no one organisation to speak for farmers as a whole.

The National Farmers' Union in England with a network of county and specialist branches and Area Committees is an influential and powerful body which commands the confidence of both Government and the farmers. It represents the interests of farmers and ventilates their views, furthers legislation designed to benefit agriculture, regulates the relations between land-lords and tenants, affords facilities for discussion and interchange of information and ideas. It runs a monthly bulletin. We visited the Union and had a discussion with its officers. From what we gather, the Union is consulted on all legislative and executive measures affecting agriculture and its views and opinions carry weight with Government. It shares along with Government responsibility for carrying out major policies and schemes and claims its share of burden in the execution of the agricultural expansion programme by which it is expected to increase food production in the United Kingdom by 20 per cent by 1952.

It is necessary that our agricultural classes and their leaders should assist Government in all their endeavours to further rural progress and agricultural prosperity. A strong, responsible, live farmers' union will on the one hand represent the opinion of the agriculturists on all matters affecting the industry and get its views heard by the authorities and on the other hand, interpret Government policies and measures to the people and secure their willing co-operation in the implementation of those measures

and policies. The responsibilities of Government are rapidly increasing as is the case in respect of all progressive Governments and rural leadership can help to lighten the burden of Government's responsibilities. A strong and active provincial farmers' union with a net-work of local associations, efficient personnel for day-to-day administration and an instructive home organ for the dissemination of technical information can play both the role of a helpful critic and of active collaborator.

Conclusion

There are other matters to which I may refer but I have already exhausted your patience. The United States of America is a wonderful country endowed with vast resources which she has developed with her technical know-how. The ordinary American is a good-natured and generous man though he is occasionally a little fussy. It is probably due to his consciousness of the vital role which his country is playing in international affairs. We noticed during our tours a fund of good will towards India and a desire on the part of the ordinary American, man or woman, to know something of India's culture, social and economic life and Indian women and their place in society and so on. I may refer to one or two small incidents which took place during our tour.

One morning I took my shirts for washing to the laundry by the side of our hotel in Tampa in Florida. An elderly woman of about 55 years was in charge of the laundry. When she saw me, she paused for a while and asked me, "Are you not from India?". I said, "Yes". Immediately she remarked: "I heard about the great man of your country Mahatma Gandhi". He did a lot of service to your country and alas, he was not spared for you when you needed him most." I was moved.

On another occasion, my friend and I were travelling in a train. One young American, about 30 years old, was a little drunk. When he saw both of us, he began to make faces and did his best to drag us into a scene. The other American passengers were feeling disgusted at his behaviour. We showed uncommon patience. Having failed in his endeavours he came and sat just by our side and drew us into a chat. He put to us a number of questions, some of them silly and in the course of the talk when he heard the name of Mahatma Gandhi, he showed a psychological reaction which it is difficult for me to describe and gave us a hard hand-shake and said that he was on the side of Mahatma Gandhi and because we were his countrymen, we too, he said, were his friends. He called his wife who was sitting at a distance, introduced us to her and went on speaking in a surprisingly different tone and mood until we reached our destination. He wished us profusely and in all sincerity, even set right my hat, the position of which in my hurry to alight, I did not care to notice. Mahatma Gandhi through the propagation of his principles, raised the moral stature of our country in the world and this is brought home to one so forcefully when one is abroad. Let us hope that as a result of the visit of our Prime Minister to that country we will see a new era of material progress of our country and of Indo-American Co-operation, and I am only echoing the sentiments of some of the Americans whom we met, when I say, that only thro' the efforts of U.S.A. in the West and of India in the East can world peace be brought about and maintained.

The Message of Co-operation

Sri Satgur Prasad Chaudhari, (Gorakpur, U.P.)

Member of the Executive Committee, the Indian Co-operative Union

To-day on the occasion of the 27th Co-operative Day under the auspices of the International Co-operative Alliance comprising Co-operative Organisations of the whole world which seeks to implement the high aims of the Co-operative Movement to establish non-profit making economy and to raise the economic and social standard of the masses in the world, the I.C.A. declares that the co-operative system is the best instrument for overcoming the great danger to the piece.

Co-operation is an economic system by itself like Capitalism, Socialism, Communism and other "isms". We co-operators welcome capital but not capitalism. We welcome labour but not its dominance. We welcome the consumers but not at the cost of the producer. Our National Government is pledged to have Co-operative Commonwealth as its national objective. And I appeal on behalf of the co-operators to the public to help the movement to achieve its object namely the formation of a Co-operative Commonwealth.

It often aims at helping every man to help himself as well as to help others associated with him in a common enterprise. It does not seek to help one individual at the expense of others but endeavours to promote his welfare along with the welfare of his neighbours. This cardinal principle of self-help and mutual-help is the common ground on which co-operators in every part of the world live and act and one of the chief objects of the International Co-operators' Day is to emphasise this fundamental principle.

If I be asked to mention the distinguishing features of the co-operative movement, I would first point out the *Universal Character* of the Movement. There is hardly any country in the world either independent or colonial, in the West or the East, in which the co-operative movement has not made some progress. Whether it be in Russia or U.S.A., South Africa, India, Ceylon, Palestine, Tanganyika, or Tunisia or Ethiopia, the Movement has been making steady and often rapid strides. The universal appeal which the theory and practice of Co-operation has made to the millions of people in the world is both arresting and remarkable.

The world is torn by conflicting political and economic ideals and ideologies, racial discrimination, or religious animosities. I believe that there is hardly a movement which unites people, which brings them together as free members of Society, and exercises such unifying influence as the co-operative movement does. We find on a little reflection that even the United Nations Organisation which has been brought into existence for the international peace, security, and concord, has become a place of friction,

misunderstanding and dissensions and that instead of promoting peace and good will, it seems often to create fear, ill-feeling and insecurity among the peoples of the world. In co-operative gatherings, people belonging to different political parties, advocates of different economic systems, followers of different religions and creeds assemble, talk together, exchange greetings and proclaim their faith in the Co-operative Commonwealth. In International Co-operative gatherings, the Russians, the French, the Americans, the English, the Canadians, the South Africans, the Indians, the Ceylonese, or the Chinese or the Dutch meet together as the members of a co-operative family and exchange notes and ideas in a spirit of mutual goodwill which, one can imagine, is hardly noticeable on other occasions. The unifying influence of the co-operative movement is remarkable.

The co-operative method is, in a changing world like ours, being applied to the various needs of society. Co-operation can be adopted to serve the needs of different social and occupational groups. Agriculturists or urban classes, fishermen or weavers, all can utilise the co-operative method to serve their economic needs. Health co-operatives in Yugoslavia co-operative medical and hospital schemes in the United States and in Japan, co-operative dairies in Denmark and Sweden, co-operative hotels, holiday homes and camps in Great Britain, theatres, publishing and folk art societies in Czechoslovakia are yet other examples of the versatility of application of the co-operative method.

The Day should receive the faith of Co-operators in the Movement and its principles. It wants the Co-operative world to go ahead and see what is still lacking and to be done for the betterment of all.

Co-operation is essentially a movement of the people, intended for them and to be done by them. In our province, U.P. where the rural agricultural population is mostly illiterate and the meaning and significance of such a movement based on democratic principles is not readily appreciated, so the lines should be so chalked and impressed upon them in a manner that they may be able to make joint efforts on the basis of high ideals of Co-operation. For this, the help of the Government is also needed particularly in the matters of training and propaganda which are essential for popularising the ideas of co-operation in such illiterate masses.

In the urban areas of the Province the popular Congress Government has encouraged the formation of co-operative consumers' stores only during the year 1948-49. The result is marvellous and these are taking the shape of a Movement in the Province. This encouragement is highly appreciable but as these societies are at present dealing in rationed and controlled commodities only, their permanency is in danger. So the Government has to look to this aspect and has to help them as far as possible, by entrusting to them almost all the consumer goods to establish

them fully well. This will not only help the consumers but will also bring good faith of the public in its Government.

After considering the above facts of the rural and urban areas it would be desirable to form multipurpose societies and consumers' co-operative societies in rural and urban areas respectively which may help each other in production, consumption, and supply. For the present in the villages of the Province about 18,000 multipurpose societies are working which still need to be multiplied. The main idea of expansion of the multipurpose societies in the rural areas is to promote production and that of the consumers' co-operatives in the urban areas is to arrange for raw materials for production and prepared goods for the use of the former societies and to utilize their products. This will establish co-operation between rural and urban areas and can take the shape of co-operative commonwealth in the near future.

The Co-operative Movement is of course being helped by the Popular Government and it has been decided by the Constitution of the Indian Union even to accommodate representatives from Co-operative Movement in the upper houses. This shows how much the Government of India is interested in the Movement as a result of which recently from 24th October to 3rd November 1949 we have the F.A.O. Asian Co-operative Conference here in India at Lucknow, U.P. in which 30 delegates participate from Asian and European countries. They ponder over all the vital points and exchange their views and notes. It is expected that the Government of India would consider all the problems of Co-operation and would help to achieve the ideas of Co-operative Commonwealth which is the main object of the Movement and for which the popular Government itself is eager.

I hope that the Governments, the Co-operative Departments, Co-operators and the Public will help and pray that Co-operation may spread, flourish and have unique influence over the largest population in the world.

Just Out !	Just Out !!
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The 27th International Co-operative Day

AND

The All-India Co-operative Day

Saturday 5th November 1949

CELEBRATION IN THE MADRAS CITY

The 27th International Co-operative Day and the All-India Co-operative Day was celebrated on Saturday, the 5th November 1949, at 5 p. m. at the premises of the Madras Provincial Co-operative Bank, Ltd., Esplanade, Madras, under the auspices of the Madras Provincial Co-operative Union. The Hon'ble Sri J. L. P. Roche-Victoria, Minister for Food, Government of Madras, presided.

Several non-official Co-operators, trainees of the Central Co-operative Institute, and others assembled in the hall of the Madras Provincial Co-operative Bank, Ltd., on the occasion. After Prayer, Dr. P. Natesan, the General Secretary of the Union, read the Resolution of the International Co-operative Alliance, the Messages of H. E. the Governor General of India, of Dewan Bahadur Hiralal Kaji, President of the Indian Co-operative Union and of Sri T. A. Ramalingam Chettiar, Vice-President of the Indian Co-operative Union.

The following is the Message of H. E. the Governor General of India to all Co-operators in the country. "The Co-operative Movement has its difficulties and defects but it is a good pontoon bridge between the old order and the happy state for which mankind hopes." The Resolution of the I. C. A. and the messages of the President and Vice-President of the Indian Co-operative Union have already been published in the previous issues of this Journal.

The Resolution proposed by the I. C. A. was unanimously adopted by all those present. The Hon'ble Mr. J. L. P. Roche-Victoria then spoke about the Co-operative Movement in the Country. In the course of his speech he said that education is very poor in our country and that adult education should be spread because it is necessary for making Co-operation successful. His speech is published in this issue.

The Hon'ble Minister left and Sri S. K. Yegnanarayana Iyer took the chair.

Then Rao Bahadur K. Subrahmanyam Naidu, Joint Registrar of Co-operative Societies who had recently returned from a study tour from abroad gave his impressions of America and narrated the condition of the Co-operative Movement in that country. His speech is published elsewhere in this issue.

THE 27TH INTERNATIONAL AND ALL-INDIA CO-OPERATIVE DAY

Sri Marthandam Pillai, President of the T.U.C.S., Madras, pleaded for the co-ordination of the activity of the official and non-official Co-operators. He said that the villager must receive the best attention and that the State should come forward to help him in every possible way to produce more and live better. His speech is published in this issue.

Concluding the function, Sri S. K. Yegnanarayana Iyer, President said that India is not America where the standard of life is very high even among poor men. He hoped that India might reach up to those levels in the coming years and declared that the people have a right to press their own democratic Government for greater interest in the Co-operative Movement.

Dr. P. Natesan, General Secretary of the Union, proposed a vote of thanks. He thanked the Hon'ble Minister for having presided over the meeting and for having impressed upon the co-operators the need for educating the adult.

He then expressed thanks to Sri Subramanyam Naidu, a distinguished official of the Co-operative Department who has gone abroad to foreign countries like Scandinavia, Great Britain, and U. S. A. and has acquired a considerable fund of information and having given them an enlightening lecture on the specialisation that has been done in U. S. A. and elsewhere. He said the Union and all Co-operators in the country would be grateful to him (Mr. Subramanyam Naidu) if he could make all his suggestions and the details of the work available to them in many lectures. He also hoped that Sri Subramanyam Naidu would get these details implemented by the Government.

He also thanked Sri Marthandam Pillai, who is so very well-known in the southern districts for his encouraging speech. He thanked Sri Yegnanarayana Iyer for having so very kindly consented to act as Chairman in the place of the Hon'ble Minister.

CELEBRATION IN THE DISTRICTS

Coimbatore.

On the occasion of the Co-operative Day, a meeting of the Co-operators of the Coimbatore district was held at Gopal Bagh, Coimbatore, on the evening of 5-11-49. Sri G. D. Nayudu presided and Sri T. A. Ramalingam Chettiar, President, Madras Provincial Co-operative Bank and Vice-President, Indian Co-operative Union, spoke on the working of the Co-operative Movement in the Country in general and in Madras in particular.

Mr. Ramalingam Chettiar stated that in spite of the fact that Co-operative organisations offered fairly satisfactory scales of pay, it was a pity that a large number of educated young men had not been attracted to the movement. Young men should come forward to join the Co-operative movement in large numbers and do their work in a spirit of service.

There was unemployment in the country which was mainly due to the social system. Practically half the population of the country had no full time work, and were on the verge of unemployment. One of the primary duties of any Government was to provide work for the unemployed.

If it wanted to improve the standard of living, it had to increase production, and find work for the unemployed.

Though agriculture was the mainstay of the country, production was very low. The economic condition of the ryots was such that they could not purchase improved agricultural implements.

Proceeding, the speaker said there was much loose talk about nationalisation of industries. Nobody explained in clear terms what nationalisation meant. If the ryots were asked to introduce mechanisation in agriculture, some more men would be added to the list of men already unemployed in the country.

There was also the question of centralisation of industries. Every where the cry was for more production. More production was no good unless the goods produced were properly distributed, and that the producers got a fair price for their produce. Mr. Chettiar was of the opinion that they could introduce modern methods so far as basic industries were concerned, and decentralise other small industries, as urged by Mahatma Gandhi.

The speaker said India had not made much progress in the co-operative field. Unless it found employment for the people, and gave them enough to live the Government could not expect to be safe. Disappointed people would organise themselves either with the help of Communists or Socialists to get what they wanted.

After centralising all basic industries and decentralising the other industries, every attempt should be made to find a good market for the goods produced.

Supplementary occupations should be found for the agriculturists who had no work for several months in a year after the agricultural operations were over.

Mr. Chettiar stated that the Co-operative movement was a free and voluntary movement based on democratic principles. He also said that there was equitable distribution in co-operative organisations, and added that this was the only movement that could undertake the great responsibility of equitable production and distribution.

Mr. G. D. Nayudu who presided paid a tribute to the services of Mr. Ramalingam Chettiar in the co-operative field, and said that the Co-operative movement had done good work in Coimbatore district. He desired that the Government should utilise the services of leading Co-operators.

Messrs N. Subramanya Ayyar, R. Ramakrishna Nayudu, N. Lakshmana Mudaliar, M. S. Palaniappa Mudaliar, C. N. Nagappa Gounder, A. Ponnuswamy Pillai, Dr. Appaji, R. Rathnaswamy Chettiar, Thiruvankadaswamy Nayudu, G. Raja Dorai and A. Shanmugham spoke on different aspects of the Co-operative movement.

The Rayalaseema Co-operative Institute Ltd., Anantapur.

The Rayalaseema co-operative Institute Anantapur Celebrated the International Co-operators Day and the All India Co-operative Day on 5-11-49 with Sri. K. V. Vema Reddy, B.A LL.B., President, District Board, in the chair. Both official and non-official co-operators attended the function. The Superintendent of the Institute explained the significance of the celebration and read the messages of the President and Vice-President of the Indian Co-operative Union. The Co-operative pledge was taken by the members present. The President of the District Central Bank Sri P. Ramacharlu, spoke about the practical difficulties in the spread of the Movement and hoped for a bright future. Sri S. Adinarayana Rao, explained the solemnity of the occasion and expressed the desire that on such an occasion more workers must be brought into the co-operative fold. The Deputy Registrar also spoke. The Chairman mentioned certain striking features of the Movement both in Great Britain and in our own land. The function ended with distribution of flowers and fruits and the singing of the National Anthem.

Hindupur Co-operative Town Bank, Ltd, (Anantapur Dt.)

The 27th International Co-operative Day was celebrated on 5-11-49 under the Presidentship of Sri C.S. Krishnamurthy, Sub-collector, Penukonda. After tea, Rao Saheb T. Jayakeerthi, President of the Bank, explained the significance of the day and the high ideals of Co-operation. The declaration of the I.C.A. in Telugu was read by Sri G. Bhima Sastri, Secretary of the bank, and was adopted. Speeches were given about the ideals of Co-operation. The President in his concluding speech stated that Co-operation is the only golden mean between Capitalism and Communism and that it alone brings economic happiness to the people.

The Mathurai District Central Co-operative Bank, Ltd., Mathurai.

The 27th International Co-operative Day and All India Co-operative Day was celebrated in the Bank on 5-11-49.

There was a large gathering of officials and non-officials. The function was held under the joint auspices of the Mathurai District Central Co-operative Bank, Ramnad District Co-operative Central Bank and Mathurai Ramnad Co-operative Wholesale stores Ltd., Mathurai. The proceedings commenced after tea, and distribution of flowers and *pansu-pari*. Sri M. Duraisamy Pillai, President of the Bank presided over the function. The Deputy Registrars of Co-operative Societies, Mathurai and

Ramnad districts spoke about the various aspects of the co-operative movement quoting concrete instances of improvements made in both the districts. Particular references were made also about the Triplicane Urban Co-operative Society and its services to the country during the period of war and evacuation of the Madras City.

Sri Jesudasan, Secretary of Mathurai City Christian Co-operative Building Society and Sri P. M. Sankara Iyer of Mathurai Co-operative Building society stated that they have constructed more than 600 houses in the city not to speak of very many new constructions which are under execution in the Mathurai House Construction Co-operative Society.

Janab P. Allapichai expatiated about the credit facilities which the villagers enjoy through co-operative societies and wanted every body to join the movement and work wholeheartedly for its success.

Sri T. K. Navalar of Thirupparankundram stressed the need for the co-operation of every individual.

The Special Development officer, Ramnad, dealt in detail about development schemes which are well under way.

The declaration issued by the I.C.A. was read by the Chairman and adopted at the gathering.

The Tirupati Co-operative Town Bank, Ltd.

Under the auspices of the Seshachalam Co-operative Reading Room and Library in Tirupati Co-operative Town Bank Limited, a meeting was held to celebrate the 'International Co-operative Day on 5-11-49 at 5 p.m. The message of Co-operation so ably described in the Madras Journal of Co-operation by Sri T. A. Ramalingam Chettiar was read and the principles of Co-operation were explained in the meeting.

The Co-operative Central Bank, Limited, Kumbakonam

The International Co-operative Day was celebrated by the Co-operative Central Bank, Ltd., Kumbakonam, at 6 p. m. on Saturday, the 5th November 1949, with Sri K. Rm. Singaram Chettiar, President of the Kumbakonam Co-operative Urban Bank in the Chair. The building was illuminated with electric lights. Many official and non-official co-operators and others attended.

Sri K. Rm. Singaram Chettiar, presided over the function. Sri A. S. Kylyguru, Executive Officer, Co-operative Central Bank, explained the significance of the International Co-operative Day.

Mr. Chettiar, in his opening speech, dealt with the birth and progress of the Co-operative movement in England and other countries. He also referred to the noble services rendered by pioneers in the movement, like Rochdale Owen and Raiffesain. He expressed his strong faith in the ideals

of co-operation, its potentialities in the future and appealed to all to work the movement with a spirit of service to the poor and helpless. That was the only way to ensure the speedy amelioration of the down-trodden masses of the country.

Sri V. Kalyanam Iyer, addressed the gathering then. He said it seemed to him that the management of the societies in several places had gone into the hands of men who had not imbibed properly the co-operative principles. He appealed for more Government control over the societies which are now expanding with numerous special types of societies to serve as an effective measure against profiteers and undesirable men getting into positions of control over the affairs of societies. He was rather inclined to be sceptical about the success of the introduction of the multi-purpose activities in the programme of village societies. In his opinion, the village societies were not so well-equipped with proper men and material to try such a comprehensive scheme of multi-purpose type. To avoid confusion and produce tangible results, it was in his opinion, much better to confine the activities of village societies to one or two useful departments instead of an ambitious programme of varied activities envisaged in the multi-purpose scheme.

Sri P. Muthudanapala Chettiar dwelt on the humane aspect of the movement, which according to him, was founded on mutual love, the love of service, self-sacrifice and the happiness of the have-nots at heart. He emphasised the need for co-operators meeting more frequently and the necessity for intensive propaganda so as to carry the benefits of co-operation to the door of every villager.

Mr. Sundaresan Chettiar, appealed for all round unity.

The Deputy Registrar gave a detailed summary of the method of working of the several types of societies and the several beneficent schemes the Government had introduced for the well-being of the Movement. He deplored the apathy of the educated men of the country towards co-operative ideals. In the course of his speech, he answered the criticism levelled against the scheme of multi-purpose activities in village societies. It was the view of the Government, he continued, that in providing for multi-purpose activities in village societies it was not the intention that all the varied items enumerated therein should be worked out by all the societies. On the other hand, the societies could select and work out a few of the items for which they have a taste, and facilities by local environment, which would tend to bring together men of varied aptitudes together and thus the element of faction—an unwholesome feature in most villages, would disappear and the dormant societies could be revived. Regarding the introduction of more Government control, advocated by a previous speaker, the Deputy Registrar said that there were two sides to the question and that the present cry from informed co-operators was more

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towards de-officialisation. Co-operative movement, being essentially a democratic movement, many of the pitfalls could be averted if only the members of co-operative societies took proper care to elect right type of men to the management. He however observed that it was desirable, taking all things into consideration, to follow a middle course and discerning public opinion was more towards retaining adequate departmental control to encourage public confidence in the movement.

The Deputy Registrar then answered a number of questions from several of the audience re : the new features of the movement.

The President, in his concluding remarks, observed that the defects in the working of the movement lay not so much in the absence of this or that provision in the by-laws. If only earnest and sincere public men as were available in olden days at the birth of the movement, could come forward in more numbers, it was not still late in the day to place the movement on a right footing.

The function closed with distribution of flowers, sandal paste, sweets.

The South Arcot Co-operative Central Bank, Limited.

The 27th International Co-operative Day and All-India Co-operative Day was celebrated by the Bank on 5th November 1949 in the premises of the Central Bank. The celebration began with the singing of National Anthem and introductory speech by Sri R. V. Sundara Reddiar, Public Prosecutor. Sri H. S. Paul, District Collector of South Arcot presided. Sri P. Ramakrishnan I. C. S., District and Sessions Judge and other elite of the town were present. Sri T. R. Dharanidharan, Secretary of the Bank read the messages from His Excellency Sri C. Rajagopalachari, Governor General of India, Sri Hiralal L. Kaji, President and Sri T. A. Ramalingam Chettiar, Vice-President, of The Indian Co-operative Union. Sri T. K. Narayanaswami Naidu, a Director of the Bank spoke about the benefits of co-operation in general. The Deputy Registrar of Co-op. Societies, Cuddalore spoke in Tamil pointing out the part the co-operative societies were playing in difficult times emphasised the need for multi-purpose and stores activities. The Declaration issued by the International Co-operative Alliance was read and adopted.

The Valavanur Co-operative Stores, Ltd. South Arcot.

Under the auspices of the Stores, the 27th International Co-operative Day All India Co-operative day was celebrated here under the president-ship of Sri K. V. K. Sastri, Sri S. Sankaranarayana Iyer B.A. L.T., spoke on Co-operation and its origin. G. V. S. Mani Iyer and Subramani Iyer explained to the audience the advantages of the Movement to the mass. The declaration of the I. C. A. was adopted. Sweets were distributed.

THE 27TH INTERNATIONAL AND ALL-INDIA CO-OPERATIVE DAY

Tiruvannamali Co-operative Union.

Representatives of all the co-operative societies in and around the Tiruvannamali and other gentlemen met at 4 p. m. on 5-11-49 in the local Urban Bank to celebrate the day. Professor Sri T. K. Duraiswamy Iyer, presided. After prayer, the president said that the Co-operative Movement is the only organisation in the whole world with the one object of "All for one and one for all". This Movement is useful in all walks of life. He wished that the Movement should spread to every nook and corner of the country.

Sri M. Natarajan District Munsiff said that though the Movement is in existence for the last 45 years the people have not imbibed the spirit of it and many of the existing societies are either dormant or having a miserable existence. In spite of the efforts of the Government and its departments of a large army of officials engaged for the purpose of the movement. The general public are apathetic and only those who need loans join the societies, they have not learnt that the movement can be of immense use in all walks of life.

Reverend Daniel Bitch of the local Danish mission spoke in Tamil of this experiences in Danish Co operation. He said that every farmer in Denmark is a member of a co-operative society and all that he produces is sold only through the co-operative organisations. He gets financial help for all industries from the societies. Government give protection and subsidies to co-operative societies for their production and marketing activities.

Sri B. S. Srinivasagopala Ayyangar President of the Local Union then spoke on food control and Co-operation He said the Government have rightly selected the Co-operative societies, for dealing in controlled goods

Rao Sahib M. S. Seshachala Aiyer Secretary of the Union then dealt with the subject of Agriculture in Co-operation He said the cultivation is not systematised in our country. The first reform now to be made is the consolidation of holdings. He also wanted that the cultivation societies should be formed in every village taking of the lands of the non-resident and non-cultivating Pattadars and distribute them to the landless agricultural labourers and provide the necessary finances for successful cultivation. He also suggested the colonization of vast lands by groups of wandering tribes.

Sri T. S. Patharjalam Pillai, president of the Urban Bank spoke on the stores movement and traced the history of the Rochdale Pioneers and how the movement started by the handful of labourers is now running a number of huge factories and has world trade and a number of ships. He

wished that purchase and sale produce by any one other than co-operative societies should be prohibited.

Sri N. Annamalai Pillai, M. L. A. wanted that the co-operative movement should embrace all activities and enlist every one as member of the society and open propaganda explaining the advantages of the movement should be made in the villages. He said it did not spread because the people are not educated and he suggested that the members of the societies should be very philanthropic as to forego their profits for their investments in the banks and the entire profits of the societies should be utilised in educating the masses.

The present in his concluding remarks very strongly deplored that the people are going astray and their duties are neglected that every one wants to lead a exalted life and earned as much as possible without any exertion.

Tea was served to those present.

The Tiruchirapalli District Co-operative Central Bank Ltd.

Under the auspices of the Bank the 27th International Co-operative Day and the All India Co-operative Day was celebrated on Saturday the 5th November 1949 in the Meeting hall of the Bank. Prominent Non-officials, Officials and employees of all co-operative institutions in the city attended. Sri G. Varatharajan, Secretary of the Bank explained the purpose and object of celebrating the Day. He referred to the Registrar's scheme of reorganisation and intensive supervision of rural credit societies which is being worked in all districts of the Province and outlined the results so far obtained. He said that more than 50 per cent of the villages in the District have been brought within the fold of co-operation and that future attention should be bestowed upon bringing a greater percentage of population into the Movement. Sri A. Hirudayaswami Reddiar, President Tiruchirapalli Urban Co-operative Stores was proposed to the Chair. In his introductory speech the President traced the history of the Movement and laid great stress upon the moral aspect of the Movement. He also stressed the need for positive work by the Department rather than bestowing great attention upon the audit of accounts after a considerable lapse of time. He said that the need of the hour was greater production. The agriculturist should be assured of better prices and greater facilities for marketing.

Then Sri Natesa Mudaliar, Tamil Pandit addressed the audience in Tamil. He said that though the Co-operative movement as it is to-day understood, was started just half a century before, its ideals, principles, and methods can be traced to exist in our country even before 2000 years (i.e.) since the days of Thiruvalluvar. He cited portions from the great Thirukural which dealt with the ideal method of production in chapters devoted to State-craft. He illustrated by quoting important stanzas where

the whole scheme of co-operative reconstruction has been dealt with exhaustively without the use of the word co-operative. He said that the chief role in production should be played by labourers and it was only by this means they can be prevented from joining the forces of Communism. He also stressed upon the moral aspect of the Movement.

The President then read the message of the President of the Indian Co-operative Union and also the Declaration issued by the I.C.A. The resolution was adopted. Light refreshments were served to those present.

The South Canara Central Co-operative Bank, Limited.

Under the joint auspices of the Central Bank, wholesale Stores and the District Co-operative Advancement Society, the International Co-operative Day was celebrated 5 p.m. on Saturday 5th November, 1949. Rao Sahib P. R. R. Punja, presided. He spoke of the significance of the occasion. Then the Special Development Officer, explained the international aspects of the movement and gave an outline of the present position of Co-operative Societies in the district and of the new scheme for development and expansion of activities. Sri K. L. N. Rao of the Servant of India Society expressed the hope that the true co-operative spirit would help in the solution not only of problems that baffled world politicians but of small questions of purely local welfare. Sri D. Ramacharlu dealt with the features of Co-operation as a system of economy which distinguished it from Capitalism and Socialism, and on the inadequacy of credit alone to help the agriculturist, specially in a country like India.

The President read out the declaration proposed by the I.C.A. as also the messages from the President and Vice President of the Indian Co-operative Union. He then gave some instances of how Co-operation was a part of our communal and village life from very early times, and said that the Co-operative Movement should develop on lines suited to the genius of our people.

Puttur Co-operative Town Bank, Ltd., No. 181. Puttur, S. Kanara.

Under the auspices of the Puttur Co-op. Town Bank, Ltd., the 27th International Co-operative Day was celebrated in the Co-operative Buildings, Puttur, on the evening of Saturday the 5th November 1949. There was a large gathering of prominent Co-operators including many members of the Bar.

The Meeting commenced shortly after tea with Mr. E. Gonsalves District Munsif, in the chair. In the Introductory speech, the Secretary of the town Bank, Mr. C. Mascarenes spoke about the principle of self-help and mutual help which are the chief aims of Co-operation.

Sri B. Mangesh Rao, traced the origin of Co-operation in Puttur, and said that Puttur is the birth place of Co-operation in the South Kanara District.

Sri K. N. Mallya, spoke how Co-operation has been proved to be a success in the Continent while in India due to various causes such as poverty illiteracy of the masses it has not made much headway.

Sri A. M. Gowda, read the declaration proposed by the International Co-operative Alliance which was unanimously adopted.

The chairman in his concluding speech wished that the days may not be far off when the most cherished dream of Co-operative Commonwealth would materialise.

The Tinnevely Dt. Co-op. Central Stores, Ltd., Tuticorin.

The All India Co-operative Day was celebrated at the premises of the stores. Sri A. S. Kuppusami Iyer, delivered a lecture on "The Co-operative Movement and our Economic Problems"

He described the Co-operative Movement as a way of life. He also said that Government help it should be possible to carry on agriculture on the latest scientific improvements. The cloth question and housing problems also lent themselves to co-operative solution.

The President read out the message of the President. The Indian Co-operative Union. The I. C. A. Declaration was also read out and the pledge was also taken. The President stated that our salvation lies in Co-operative life.

Ambasamudram Co-operative Urban Bank, Ltd.

Under the auspices of the local Co-operative institutions a meeting was held on 5-11-49 under the Presidentship of Sri A. S. Srinivasa Iyengar, B.A. L.T., in the premises of the Ambasamudram Co-operative Urban Bank, Ltd., to celebrate the 27th International Co-operative Day. After reading the messages of the President and Vice-President of the Indian Co-operative Union, the Declaration of the I. C. A. was adopted.

The Chicacole Co-operative Central Bank, Ltd., Chicacole, (Vizag Dist.)

Under the auspices of the Chicacole Co-operative Central Bank Ltd., Chicacole and the local Co-operative Societies, the 27th International Co-operators' Day was celebrated on 5-11-49. A procession with Band music went round and reached the Bank at 8 A.M. The Co-operative Flag was hoisted by Sri P. Kameswara Rao, President of the Bank.

At 8-30 a.m. a public meeting was held under the presidentship of Rao Saheb B. Nageswara Sastri. The Local Deputy Registrar was also present. Distinguished Co-operators spoke on the occasion including

the Deputy Registrar. The Declaration issued by the International Co-operative Alliance was adopted.

Chipurupalli Visakhapatnam Dt.

The 27th International Co-operative Day was celebrated at Chipurupalli, on 5-11-1949 in the Local Recreation Club, under the auspices of the Local Co-operative Union, Chipurupalli Co-operative Marketing Society, Chipurupalli Co-operative Stores, and Chipurupalli Co-operative Urban Bank.

Many important Co-operators participated in the function and spoke on the various advantages derived by the people from the Co-operative Institutions.

The Resolution of the I. C. A. was unanimously adopted.

The Veeravilli Taluq Spinning & Weaving Co-operative Production & Sale Society, Ltd., Visakapatnam Dt. No. M-480.

The 27th International Co-operative Day was celebrated in the premises of the weavers' co-op. society under the president ship of Sri Bh. Satyanarayana Raju, on 5-11-49. The gathering present pledged and reaffirmed their faith in Co-operation, by adopting, the I. C. A. declaration After the opening remarks by the president M/S P. Sreerama Murty, S. Ch. Sekharam and Bh. Subba Rao spoke on the need to start and establish more production and sale societies.

Yellamanchili Co-op. Urban Bank (Visakhapatnam Dt.)

At a meeting held on 5-11-49 in the Co-operative Urban Bank Ltd Yellamanchili under the president ship of Sri N. Satyanarayana to celebrate the 27th International Co-operative Day and All India Co-operative Day, it was unanimously expressed the Co-operative Movement has now occupied a prominent place in the economic position of Free India. The I. C. A. Resolution sent by the Andhra Co-operative Union Rajahmundry was read out by the president and adopted unanimously.

The Co-operative Central Bank Ltd. No. 2523.

A public meeting was held on 5-11-49 at 5 p. m. in the premises of this Bank in connection with the International Co-operative Day under the Presidentship of Sri M S Narasimharao, and Director of the Nellore Dt. Co-op Central Bank. There was a large gathering.

Messrs. O. Viswanadharao, V. Rajagopala Rao and the Deputy Registrar of Co-op. Societies Nellore, spoke about the Co-operative movement in the District and abroad. Then the I. C. A. Resolution sent by the Andhra Desa Co-op. Union was read by the President and adopted unanimously. Tea was served.

The Salem Co-op. Central Bank Ltd., Salem.

On Saturday November 5, 1949 the Co-operators of Salem assembled at the Salem Co-operative Central Bank to celebrate the 27th All India Co-operative Day. The meeting held under the auspices of the Salem Co-op. Central Bank, was presided over by Rao Sahib S. Doraisamy Pillai, Director of the Co op. Central Bank. The President touched the several aspects of the co-operative movement and suggested improvements.

Janab Abdul Hafeez, Special Development Officer, explained the principles of Co-operation. The messages of the leaders were read and the resolution of the International Co op. Alliance was adopted unanimously.

An Appeal to Co-operators and Co-operatives

It has already been announced in the previous issue of this journal that the XXVII Madras Provincial Co-operative Conference will be held in Madras. The Conference will be held on 31-12-1949 and 1-1-1950 in Madras in the premises of the Pachaiyappa's College, Chetput. Sri R. G. Saraiya, O.B.E., President of the Bombay Provincial Co-operative Bank, will preside and the Hon'ble DR. RAJENDRA PRASAD, President of the Indian Constituent Assembly has kindly consented to deliver the Valedictory Address on 1-1-1950. This Conference, coming after an interval of about three years will be a very important one. The Madras Provincial Co-operative Union has therefore endeavoured to give it as much publicity as possible so that the Conference may be REALLY effective and useful. It is the earnest request of the Union that as many Co-operatives and Co-operators as possible should participate in the Conference. It might be that some primary societies have not received a copy of the Union's first appeal and the delegate form. Such institution as have not received the form may copy down the form received by any sister institution nearby and send the same duly filled and accompanied by the remittance of the necessary fees. The District Central Banks and Wholesale Stores and large primary societies are requested in particular to give publicity to this on behalf of the Union and see that the Conference is attended by a very large number of delegates.

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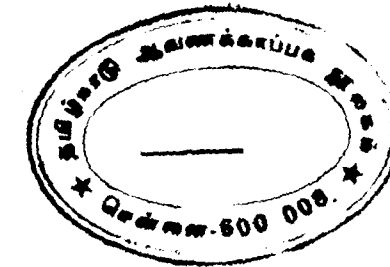
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The Madras Provincial Co-operative Union
379, Esplanade, Madras

THE XXVII MADRAS PROVINCIAL CO-OPERATIVE CONFERENCE
Saturday, 31st Dec. 1949 and Sunday, 1st Jan. 1950.

PROGRAMME

Saturday, 31st December 1949

9-30 a.m. to 12-00 noon ... Prayer
Flag hoisting
Welcome Address :
Sri B. Venkatratnam Choudray, M.L.A.,
President of the Union
Opening of the Conference
Presidential Address :
Sri R. G. Saraiya, O.B.E., Chairman of
the Bombay Provincial Co-operative
Bank, Ltd.
Opening of Exhibition
3-00 p.m. to 3-30 p.m. ... Subjects Committee (constitution of
separate sub-committees for Milk
Societies, Marketing Societies,
Weavers' Societies, Stores Societies,
and other types of Societies)
4-30 p.m. to 7-30 p.m. ... Subjects Committee

Sunday, 1st January 1950

8-45 a.m. to 12-00 noon ... Open Session of the Conference
Passing of Resolutions
4-30 p.m. to 7-30 p.m. ... President's Concluding Speech
Valedictory Address by the Hon'ble
Sri Rajendra Prasad, President of
the Indian Constituent Assembly
Vote of Thanks

Meal and Tiffin Times.

7-00 a.m. to 8-30 a.m. Coffee
12-30 p.m. to 2-30 p.m. Meal
3-30 p.m. to 4-30 p.m. Tea
8-00 p.m. to 10-00 p.m. Dinner

INSTRUCTIONS TO DELEGATES

Routes to the place of Conference:—
Central Station: Alight at the Central
Station. There is a Bus Stand at the
Medical College. Take a No. 15 Bus
bound to Amjikalai. The Bus will
stop at the College.
Egmore Station: Alight at Egmore
Station and take Electric train back to
Chetput. College is a mile from the
station or alight at Egmore Station
cross the over-bridge and go to
Poonamallee High Road and catch
bus No. 15 to Amjikalai

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Edited and Published by P. Natesan, M.B., B.S., at M. P. C. Bank Buildings,
Esplanade, Madras. Printed by Sri S. Sundaresan, L. P. T., at the Central
Co-operative Printing Works, Ltd., 1/17, Mount Road, Madras.

Q. H. MS. 220—1,600—12-49.

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