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CONTENTS

THE

Madras Journal of Co-operation

EACH FOR ALL AND ALL FOR EACH

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

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Co-operative Day in Madras State:

We publish in this issue brief reports of the Co-operative Day celebrations in Madras City and in the Districts. The reports indicate the enthusiasm which marked the celebrations everywhere. In the Districts, the celebrations held at Tirupputhur under the auspices of the Ramnad District Co-operative Central Bank and other institutions; at Rajahmundry under the auspices of the Andhra Desa Co-operative Union; and at Vijayawada under the auspices of fifteen co-operative institutions of Vijayawada deserve special mention.

The most important part of the celebrations at every place in the State was the reading and adoption of the Co-operative Pledge. Prof. H. L. Kaji, the President of the Indian Co-operative Union, has enjoined on all Co-operators "to reaffirm your faith in the Co-operative ideology, stand up for peace, resist exploitation from above, listen not to the lavish promises of the communist and work for your uplift through your society and contribute to peace, harmony and ordered progress in the State."

It was said of a great German patriot that while he exhorted his men, he reminded them of their ancestors who "swore and acted on their word." A solemn pledge enjoins on one the duty to translate it into action.

The declared policy of the Government of India is the establishment of a Co-operative Commonwealth. At no other time have there been factors which threatened its early realisation more than at the present day. The country is in the throes of political unrest, economic discontent, and social inequality. The present is therefore the time to act vigorously so that Co-operation might show itself as the only course open to the people to realise the well-being and prosperity of the individual as well as the community.

We appeal to all Co-operators to arise and strive with vigour so that their pledge may not go unfulfilled.

Better Doctoring for Less Money:

The utter inadequacy of medical aid to the masses is the worst feature of our rural life. A complete health service is normally the province of the State; but such an amenity is well-nigh impossible at present due to financial considerations. Neither private medical enterprise nor public charity in medicine could go very far to meet the needs of the countryside to an appreciable extent. In these circumstances voluntary effort organised on co-operative lines ensures public health to a considerable extent.

Yugoslavia is known to be the pioneer in the field of Co-operative medicine, its activities having begun as early as 1921. America entered the field not long after—in 1929—when the Farmers' Union Hospital Association in Elk City, Oklahama, was organised among some rural families.

Coming nearer home we find our neighbour, the Island of Ceylon, offers an unique example of Co-operative Medical Service: The Co-operative Union Hospital in Ceylon was started in 1936. Its membership is now 931 and share capital Rs. 10,567. In 1947 it had 3,500 in-door patients and 38,598 out-door patients. It has a full complement of medical staff, consisting of five medical officers, many nurses and attendants. We have a good testimony of its working in the appreciation expressed by Sri J. C. Ryan, Registrar of Co-operative Societies, Madras who recently had occasion to visit the institution as Co-operative Consultant to the F.A.O. Sri Ryan attributed the success of the Institution to the efficiency of the doctors and to the readiness of the people to seek medical advice in time.

We have in our State little in this field of co-operative activity to compare with the medical co-operatives elsewhere. The only institution dealing in medicine is the Madras Provincial Indian Medical Practioners' Co-operative Pharmacy and Stores in Madras. This Institution is mainly a producers' concern which purchases raw drugs, prepares medicines and supplies them to private doctors, District Board and Municipal Hospitals. We, however, have a few instances of health activities of Co-operatives in the form of contributions from the Common Good Fund to hospitals and dispensaries. For instance, the Yemmiganur Weavers' Co operative in the Bellary district is contributing from its Common Good Fund to Medical relief and maternity benefits and the Katnahalli multipurpose co-operative society in the Salem district is contributing to a Homoeopathic dispensary. Such instances are not many; nor is the

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contribution anything like adequate for giving substantial medical relief to the needy members.

The organisation and development of co-operative hospitals and dispensaries which could fill in the large gaps left by the State and private medical services is the only means of improving public health. When a suggestion was made by Sri A. Palaniappa Mudaliar, Joint Registrar of Co-operative Societies recently at Calicut in Malabar, there was some response and some inquiries came forthwith from some enthusiasts. A beginning in this direction at several centres is essential. A beginning may be made with the Indigenous or Homoeopathic medical service since it is cheaper and yet no less efficacious than Allopathy. There may be a small Co-operative dispensary and a doctor for a few villages and hamlets within five miles radius. A few dispensaries may maintain a larger and better equipped medical unit at a central village of importance. Progress in this direction can be achieved better by planning for a larger area than for a few isolated villages. We learn that the Government have decided to entrust the rural development work to a few non-official institutions engaged in construction work in select *firkas* and that grants will be paid for the purpose. Surely this gives an opportunity for enthusiastic Co-operators and organisations. Besides other lines of Co-operative activity, they may organise Co-operative dispensaries also in the selected firkas so that they may embolden and encourage the others to endeavour in their localities. Co-operative medicine, we need hardly emphasize, ensures better doctoring for less money. It is hoped that Madras State will not jeopardise its unique position in the country by neglecting this vital co-operative activity.

Rural Savings: The Madras Scheme:

The stimulating and mobilising of rural savings so that a considerable amount of capital could be found for the country's industrial and agricultural undertakings has become a knotty problem which could baffle even the Rural Banking Enquiry Committee. It is not made quite clear that there are much rural savings available in the country but there is a general feeling among economists that many of the agriculturists have much savings. If the borrowings of rural co-operatives and individuals are studied, it leads one to doubt if this feeling is justifiable. The following figures show the loans issued by the Central Banks and Land Mortgage Banks in Madras for three years:

Loans issued by:

Year.		Central Banks.		Land Mortgage Banks.
		Short Term. Rs.	Long Term. Rs.	Long Term. Rs.
1946-47	...	31,81,17,765	96,60,983	46,95,610
1947-48	...	32,18,60,709	1,32,70,339	62,32,506
1948-49	...	46,44,62,678	1,34,14,971	75,87,014

The figures indicate that the loans issued, both short term and long term are on the increase. This must lead one to doubt if there are really much savings in rural areas to be invested on land purchase and so on. Probably there is some house building out of savings here and there. In this connection we suggest that a Special Officer may be appointed to survey the economic situation bearing on rural savings by taking for intensive survey some two or three typical villages in a delta and in the uplands. This will help solve this knotty question with some reliable date.

If, however, there are savings, it is worthwhile endeavouring to tap them. As the Rural Banking Committee suggested, this could be done by considerable propaganda and provision of adequate facilities. We feel that only co-operatives could do this.

Thanks to the Co-operative Department in Madras there is under the consideration of the Government of Madras a scheme for the purpose. Recently on the Government Telegraph Employees' Co-operative Day, the Joint Registrar of Co-operative Societies, Sri K. Subrahmanyam Naidu, explained the scheme submitted by the Co-operative Department to the Government of Madras and to the Rural Banking Committee for consideration:

> He said " The scheme envisages the starting of 540 co-operative banks in Municipalities and 445 in the Major Panchayats. It is proposed that each bank should be given a subsidy of Rs. 300 per month for a period of five years towards meeting the salary of a Secretary and an Accountant. Besides this, it is proposed that Government should make a free grant of Rs. 54 lakhs towards construction of *pucca* building for each bank and long term loan of Rs. 54 lakhs towards share capital. The total amount of subsidy free grants and long-term loans works out to Rs. 205.2 lakhs. It is proposed that this amount should be shared on a 50 : 50 basis by both the Central and the State Governments."

This scheme is fairly comprehensive as the first stage in the establishment of a net work of co-operative banks in the State. The readiness of the Governments to give subsidy to the extent of over Rs. 2 crores to provide facilities to the people for banking may induce people to appreciate the action of the Government and inspire confidence in the banks. This confidence will surely go a long way to induce the rural investor to take the facilities provided by the Co-operative Banks. And in course of time this confidence may spread to the investor in the remote village. Much propaganda is however necessary to attract the rural investor and it is only Co-operation that could do it. It is our earnest hope that this Scheme will be accepted by the Government and will also be implemented in the near future, so that Madras might show the way in *stimulating* rural savings.

The Madras Provincial Co-operative Union,

Esplanade, Madras.

P.C.U. EXAMINATION RESULTS—APRIL 1950.

List of candidates who obtained distinction.

The following candidates have obtained distinction at the Provincial Co-operative Union Examination, April 1950 in the Subjects noted against their names: (Distinction is awarded to those who have obtained at least 60 per cent in any subject and also First Class.)

Coimbatore Centre

S. No.	Name of the Candidate.		Regd. No.	Subject or Subjects.
1.	Ganapathi, A.	...	3394	Banking.
2.	Karunakaran, M. P.	...	3400	Banking and Practical Training.
3.	Karunakara Menon, K.	...	3401	Co-operative Law and Auditing.
4.	Lakshminarayanan, P.	...	3411	Banking and Rural Economics.
5.	Muthukanakan, G.	...	3416	Co-operative Law and Banking.
6.	Palatchappan, T. P.	...	3422	Co-operative Law and Practical Training.
7.	Parameswara Panicker, P.		3424	Co-operative Law, Auditing, Banking and Practical Training.
8.	Vishvanath Shenoy, P.	...	3447	Banking.

Tanjore Centre

9.	Amirthalingam, P.	...	3452	Co-operative Law.
10.	Krishnaswami, G.	...	3487	Co-operation His. & General Co-operative Law, Auditing and Practical Training.
11.	Narayanaswamy, M.	...	3500	Auditing and Practical Training.
12.	Swamisubramanian, M.	...	3574	Co-operative Law.
13.	Veluswamy, M.	...	3584	Co-operative Law, Auditing and Banking.

Rajahmundry Centre

14.	Ananda Rao, R.	...	3590	Co-operative Law and Banking
15.	Nukaraju, G.	...	3628	Auditing.
16.	Panduranga Rao, B. V.	...	3632	Co-operation His. & General and Banking.
17.	Perraju, V.	...	3634	Co-operation His. & General and Co-operative Law.
18.	Ramachandra Rao, K.	...	3643	Banking.

Anantapur Centre

19.	Gopalakrishna, G.	...	3715	Book-keeping, Banking and Practical Training.
20.	Ramaiah, B.	...	3733	Banking and Rural Economics.

Supplemental list of Practical Training Examination

Rajahmundry Centre

S. No.	Name of the Candidate	Regd. No.
1	Bhaskara Rao, K. V.	3595

(This candidate having passed the Theory examination in full at April 1950 examination has now completed his examination by passing his Practical examination.)

ERRATUM

i. Serial No. 28 in Second Class Pass of Coimbatore Centre—page 114 of August 1950 issue of the Madras Journal of Co-operation.

For Padmanaban, U. *Read as* Padmanaban, V.

ii. Serial No. 176 in Second Class Pass of Rajamundry Centre—page 116 of August 1950 issue of the Madras Journal of Co-operation.

For Regd. No. 3636. *Read as* Regd. No. 3639.

iii. Serial No. 4 in passed in Part III at Tanjore Centre—page 120. of the August 1950 issue of the Madras Journal of Co operation.

For Regd. No. *3776 *Read as* Regd. No. 3779.

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Training Higher Grade Co-operative Employees

SRI T. NARAYANA PILLAI, B.A., B.L.,

Secretary, Tamil Nad Co-operative Federation

The Government have established a Central Co-operative Institute for giving Training to the employees of the Co-operative Department and the Inspectors recruited by the Government are being trained in the said Institute. For training the Co-operative Supervisors of Co-operative Institutions there are four Co-operative Training Institutes at Coimbatore, Tanjore, Rajahmundry and Anantapur. In spite of these four Institutes about 349 persons who are trained in the Central Co-operative Institute and employees of the Government are working in the various Co-operative Institutions. Of them 128 are on foreign Service terms and 221 under F. R. 127. The fact is that employees trained in the four moffusil Training Institutes may not be able to do and take up responsible administrative duties such as Accountants, Managers and Secretaries of important institutions. Hence the necessity for taking in people trained in the Central Co-operative Institute from the Government. In spite of repeated requests a separate Institute for training people capable of taking up important duties as Accountants, Managers Secretaries of important institutions has not yet come into existence. The Registrar of Co-operative Societies, Madras has replied that Training at the Central Co-operative Institute can be given for a few employees sent by Central Banks and important institutions. But when a Bank employs a person and sends him for training afterwards, the Institution has to pay the expenses of the employee during his training period. But if there is an Institute which is capable of taking candidates and is capable of giving a Diploma, they will be absorbed in the co-operative institutions whenever there is vacancy. Students who have passed B. Com. in Economics with Co-operation as a special subject, are too ambitions and are not prepared to seek employment in co-operative institutions as there is no sufficient scope for high scales of pay and promotion. Therefore we have to press the necessity for an Institute for training people and fit them to take up responsible posts in co-operative institutions such as Accountants, Managers and Secretaries and give them a Diploma. If the Government is not prepared to take up such a scheme, other agencies like the Madras Provincial Co-operative Union or Linguistic Federations must organise such an Institute and award them Diploma. We could fix a minimum qualification of a pass in the Intermediate for admission into the proposed co-operative Institute. It is high time that Institutions were not made to depend upon Government for employees to run their institutions. They must have their own candidates trained for the above purpose.

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Co-operatives and Rural Uplift

Sri A. Palaniappa Mudaliar, M.A.,

Deputy Commissioner of Prohibition (Amelioration) and Joint Registrar of Co-operative Societies, Madras

With the attainment of political independence our attention is naturally turned to the economic development of the country. India is now free to formulate her own economic policies and programmes. Political freedom is but a means to economic uplift. The energies of the Central as well as the State Governments are to-day chiefly directed towards the economic and social up-lift of the masses. In a land of villages like India economic independence has to be rooted in the villages. As Mahatma Gandhi observed the future greatness of India lies in the regeneration of her villages.

If India is to take her rightful place in the family of nations by virtue of her population and the traditions which she has inherited from her past, we have to do everything that we can to raise the economic, social and moral level of the people in the villages. In fact rural uplift work is so vast and varied that it is impossible for any Government to undertake it in entirety. People should organise themselves and seek to improve the rural condition with such aid as may be needed and forthcoming from the State. Of the various non-official agencies engaged in the task of rehabilitation of villages, Co-operatives have got a very great part to play. They are the people's organisations, run by the people, for the benefit of the people. Our ancient rural economy was based essentially on co-operative principles and a spirit of helpful fellowship and mutual aid ruled the social and economic life of our villages in the olden times.

The value of the co-operative method as a lever in the economic and rural advancement of the country can hardly be over-emphasised. It is based on the fundamental principle of "Union is Strength." As the saying goes what an individual cannot achieve, a body of persons coming together on equal terms and acquiring strength can achieve. Co-operation is a golden mean between capitalism and communism. It retains the individual freedom of the former and encourages the joint action of the latter. It aims at the well-being of the community as also that of the individuals constituting the community. It is a democratic institution by itself giving scope for work by "each for all and all for each" of its members. It serves as a field for the evolution and cultivation of those faculties and capacity which are essential for running the greatest democratic institutiom, namely, the Government. The Rural Co-operatives provide the necessary local units in the villages which can fulfil the dual function of educating public opinion in favour of schemes of social and economic betterment and of executing them efficiently. They are the only medium through which the State assistance and the initiative of the people can be harnessed for promoting a progressive rural economy among the millions of small farmers and cottage industries workers in our country. In our own State, Government were not slow to realise the importance and utility of Co-operatives as the effective medium for implementing their schemes of rural uplift and they are making increasing use of them for introducing several measures designed for rural welfare. Rural uplift through co-operatives received great emphasis as part of the ameliorative programme under the Prohibition Scheme particularly with the transfer of the ameliorative work to the Co-operative Department about a couple of years ago. I shall give here some of the main directions in which Co-operatives have played their part in general rural progress :—

First, Government have inaugurated a State-wide two-year scheme for the re-organisation of rural co-operative credit societies into multipurpose societies and the organisation of more such societies so as to serve at least 50 per cent of the villages and 30 per cent of the rural population. The objective of the scheme is to see that the rural co-operatives cater to all the economic needs of their members besides the supply of credit. The ideal aimed at is that the rural co-operatives should actively help the villagers in the triple programme of better farming, better business and better living. As a result of the working of the scheme so far there are at present 12,566 rural co-operatives in the State covering 35,314 villages and serving 411.65 lakhs of population. The percentage of villages covered and the population served is 61.3 and 16.3 respectively. These societies undertake extra activities such as supply of domestic and agricultural requirements like seeds, manure, and implements, grant of loans on the pledge of produce, marketing of produce, collection and sale of milk, promotion of thrift, encouraging cottage industries and undertaking social and recreational activities. The value of business done by them so far is about 2.83 crores. 76 societies have also undertaken construction of godowns and 14 godowns have been constructed by them with the help of free grants provided by Government to the extent of half the estimated cost of the

building. They are also encouraged to take up rural and social uplift work such as running of reading rooms and libraries, conduct of night schools, provision of first aid and distribution of medicine, conduct of games etc. The funds required are raised by donations. Societies also contribute from their common good fund for such purposes as education, sanitation, etc. These societies are also sanctioned grants by Government towards maintenance of libraries. Some of them have constructed godowns-cum-village halls which serve the double purpose of godown and community centre. Multipurpose societies, besides supplying credit for financing agriculturists at a reasonable rate of interest, can thus undertake a variety of other economic and social activities and become live centres of rural progress in the country-side provided the societies are able to secure for their management the services of efficient, honest and enthusiastic workers with the necessary leisure and inclination to undertake the work. Such of you who want to form new societies in the villages or wish to join the existing societies may contact the Deputy Registrars who are at the headquarters of each district.

A second direction in which Co-operatives can help rural progress is by the establishment and promotion of rural industries. The only effective method of keeping the huge mass of our population busy and contended and economically self-reliant is by sustaining and fostering the cottage industries of our country. The main handicaps facing rural industries are lack of finance and equipment, want of organised marketing agency and absence of proper technical advice; and these can be tackled on a co-operative basis. Rural credit societies can encourage individual members engaged in the production of cottage industries goods to get their requirements of raw materials and the funds required. They can obtain suitable equipments of processing and hire them out to their members. They can also take over the finished products of the members and arrange for their sale. Separate cottage industries societies are organised where there are a fairly large number of workers in any area. The handloom industry which is the biggest cottage industry in the State has made considerable headway on a co-operative basis. There are 922 weavers societies with 1,28,523 looms and they produced goods to the value of about Rs. 3.65 crores last year. 235 other cottage industries societies for leather works, metal work, pottery, etc., have sold goods to the extent of Rs. 30.83 lakhs. Government have placed at the disposal of the Registrar a sum of Rs. 45,600 for being disbursed to deserving cottage industries co-operatives towards the purchase of equipment and to meet establishment charges. Recently they have constituted a State Cottage Industries Board to devise ways and means of developing rural industries intensively preferably on a co-operative basis.

I may refer in this connection one to important industry in the State which has developed on a co-operative basis after the introduction of Prohibition and that is Palm Gur Industry. This industry has received encouragement both at the hands of the Central as well as the State Government. There were on 30-6-1950 1,805 co-operative jaggery manufacturing societies for manufacture of palmyrah, cocoanut, date and sago palm jaggery with 1,25,892 ex-tappers as members. They produced 27.37 lakhs maunds of jaggery valued at Rs. 122.36 lakhs during the last season. These societies have not only provided employment to 78 per cent of ex-tappers thrown out of employment but have given a fillip to the palm gur industry as well. With a view to introduce technical improvement in the manufacture of jaggery, Government sanctioned a State-wide scheme to train the members of the jaggery societies in improved methods of production of jaggery and also sanctioned the appointment of a State Palm Gur Organiser, one Deputy Palm Gur Organiser and 25 Palm Gur Instructors and subsidy to about 1,000 trainees in the shape of supply of improved tools and accesseries at a cost of Rs. 75 per set. Free sets of equipment have been distributed to 682 ex-tappers and training centres are being conducted at select places in the districts. As a result of the training conducted, it is realised that better varieties of jaggery can be produced at less cost. The womenfolk who are engaged in this industry are particularly happy as they can now boil the juice within fewer hours and without being exposed to smoke and heat of the oven.

Thirdly in the sphere of rural housing, the first step has been taken by the Madras Government to launch a scheme for providing housing facilities to the rural population. Rural housing co-operative societies are being formed in the State at the rate of one for each district and Government have placed a sum of Rs. 20 lakhs at the disposal of the Registrar to be advanced as loans to the members of the rural housing societies for construction of houses during the present financial year. A most suitable village is selected for the purpose in the district and 15 to 20 houses will be built in the village. The cost of each house will be in the neighbourhood of Rs. 5,000. Government give loans to the extent of Rs. 5,000 for

each member (*i.e.*) three times his share capital and the rest of the money should be provided by the members by way of share capital or otherwise. The members can construct houses on their individual plots but where new land is acquired houses will be built in a colony. Plans and estimates of the houses to be constructed require the approval of the Department. Rural housing is a new enterprise undertaken by the Co-operatives in the State and if the experiment succeeds the question of extending the scheme will be considered.

A fourth and one of the most important directions in which the rural co-operatives can play their part at the present juncture is in the sphere of food production. The food problem is a major problem facing us to-day and Government have launched various schemes aiming at increased food production. They have recently transferred to the Co-operatives the work of distribution of chemical manure, iron and steel. They have also sanctioned a scheme for intensifying cultivation through village multipurpose societies in 7 selected districts of Tinnevelly, Madura, Coimbatore, East Godavary, Kistna, Guntur and Nellore. Village co-operative societies should function as potent agencies for augmenting food production and through them every villager should be associated with the food policy of the Government and thereby the schemes launched by Government for self-sufficiency may be accelerated. Under this scheme village multipurpose societies are to bring fallow lands, both Government and private, under cultivation, arrange for the distribution of chemical fertilisers like ammonium sulphate, super phosphate, iron and steel, to encourage the use of farm yard manure and to do propaganda in all possible ways in favour of the Grow More Food Campaign. So far about 900 societies have been selected for distribution of fertilisers. 7,044 tons of chemical fertilisers have been distributed through co-operatives. A few societies have taken the necessary steps to bring the fallow lands under cultivation; they are also encouraging members to construct manure pits and use the farm-yard manure. This is a splendid opportunity for the Co-operatives to make themselves useful to the villagers by supplying the necessary agricultural requisites and also thereby to intensify food production in the State. May I appeal to you all to-night to see that the public through these societies extend their willing co-operation to the food production schemes. Co-operatives can thus become effective centres of agricultural production and contribute in no small measure to solve one of the major economic problems in this State, namely, the food shortage.

I have referred to a few directions in which Co-operatives can aid rural progress. The field, yet to be covered is, as I said, still vast and a good deal has to be done in the future, by all the agencies concerned—Government and private. If the Co-operatives should function as effective centres of economic and social progress in the villages the people should take an increasing and a lively interest in their affairs and work ceaselessly, for their success. The success of the Co-operatives depends ultimately on the enthusiasm, earnestness and integrity of the workers and I am confident that there will be no dearth of such workers in our country side—with the active co-operation of the people and the abiding enthusiasm of the workers, I have every hope that rural co-operatives will make a lasting contribution to rural prosperity and happiness and act as effective instruments for restoring the villages to their formal glory and splendour.

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K. GOVINDA WARRIER,
Secretary.

The Thirumangalakottai Ex-servicemen's Co-operative Agricultural Colonisation Society

SRI K. SUBRAHMANYAM NAYUDU, M.A.,
Registrar of Co-operative Societies, Madras

1. Preliminary

One of the important projects under the Post War plans in the Madras State is the settling of ex-servicemen on land as agriculturists. With this end in view 52 blocks of land were examined. But many had to be rejected for one reason or other such as unsuitability of soil for cultivation, want of irrigation facilities, etc. Twenty-five schemes were ultimately approved by Government; but even many of these fell through as the estimated expenditure was found to be unduly high. Fifteen colonisation societies were registered and started; but 5 of them had to be dissolved as they did not work properly. There are ten co-operative land colonisation societies for ex-servicemen now working in the State. The Tirumangalakottai ex-servicemen's co-operative agricultural colonisation society is one of them.

This society is situated at a distance of 3½ miles to the east of the main road from Tanjore to Pattukottai at the 20th mile. The principal objects of the society are:—

(i) to take agricultural land from Government, parcel it into holdings and distribute them among ex-servicemen for cultivation by providing them with irrigation facilities, implements bulls, etc.

(ii) to encourage members to take up cottage industries and subsidiary occupations;

(iii) to arrange for the joint purchase of the agricultural and industrial requirements of its members and for the joint sale of their produce;

(iv) to borrow funds from the Central Bank or the Committee for the Administration of the Post War Services Reconstruction Fund and others to be utilised in the business of the society or as loans to members; and

(v) to take up such other works as may be conducive to the prosperity of the members and generally to encourage thrift, self-help and co-operation among members.

2. Allotment of land

The State Government have alienated to the society 1578.77 acres of land for cultivation and for use as house sites. The total area of cultivable lands and house sites available for the society is indicated below:—

		Acres.
Cultivable lands	...	1496.77
House sites	...	82.00
		1578.77

The society was registered on 26-10-46 but it actually started work on 11-4-47. The Board of Revenue and the Director of Resettlement and Employment, Madras, were in charge of the society till 1st March 1948 when it was transferred to the control of the Registrar of Co-operative Societies. According to the plan approved by Government, each colonist is to be given a holding not exceeding 5 acres of wet land. It is intended to settle 285 ex-servicemen in the colony. At present there are 251 members on rolls (of whom only 221 are active colonists) with a total paid up share capital of Rs. 1,10,799.

3. Land tenure

The land alienated by Government to the society is held by it on ryotwari tenure subject to the conditions that the land shall remain the property of the society, that the society has no right to alienate it, except to hypothecate it to a financing bank with the previous approval of the Registrar and that if the society is at any time dissolved or ceases to exist, the land and appurtenances will revert to Government. The society is given complete exemption from assessment of land revenue for the first 5 years and from water cess, if any, for the first 2 years from the date of the grant of land gifted to it subject to the condition that at least one-fifth of the extent assigned is brought under cultivation in each of the five years succeeding the grant. If in any year the condition regarding the cultivation of a fifth of the land assigned is not observed, assessment will be levied on the whole extent assigned. After five years from the date of the gift of the lands, the society shall pay assessment on the whole of the cultivable area in the colony. But this condition could not be fulfilled owing to the fact that certain extent assigned to the society proved to be saline and high level lands and as such could not be brought under cultivation. The Government was therefore pleased to grant remission of assessment and water charges for the faslis 1356 to 1359.

The colonist has got occupancy right in his holding so long as he cultivates it, pays his dues and abides by the by-laws and instructions of the society. The holding is impartible and cannot be sublet or mortgaged or otherwise encumbered. On the death of the colonist, the holding will pass to his nominee or where no nomination has been made, to the senior male heir or the wife or the husband of the deceased, as the case may be. In the event of there being no person qualified to succeed, the land and the house will revert to the society. Each member will cultivate his own holding on his own account with such facilities as the society may provide in the matter of credit etc.

4. Capital work

The following capital works have so far been executed:—

			Rs.
1.	Secretary's quarters	...	4,330
2.	Huts No. 226 (about Rs. 150 each)	...	33,512
3.	Drinking water wells (7 at about Rs. 560 each)	...	4,234
4.	Field bothies (8)	...	2,094
5.	Metal Road to the colony (3½ miles)	...	35,400
6.	Cart for society's use	...	477
7.	Bulls ,,	...	464
8.	Cattle shed	...	400
9.	Office shed cum stores	...	650
10.	Reclamation of land		
	(a) By manual labour	...	6,841
	(b) By bull dozer	...	6,753
11.	Preliminary expenses	...	13,264
	Total	...	1,08,419

The following capital works have still to be carried out.

(a) Construction of huts

226 huts have so far been constructed at a cost of Rs. 33,512 of which 24 huts have since become dilapidated. There will be 202 as against 226 huts required for accommodating the existing 221 colonists, 4 members of the staff excluding the Secretary and the Asst. Secretary for whom quarters have been provided separately and one post office.

(b) Excavation of field bothies

Eight field *bothies* and a branch in another *bothy* have so for been excavated. The excavation of another branch in one of the *bothies* remains to be taken up. This could not be attended to since the lands which the *bothy* is expected to irrigate are on a high level and require to be levelled down by a bull-dozer. This will be taken up when the bull-dozer is made available to the colony in January 1951. The question of providing some more *bothies* is pending consideration.

(c) Reclamation of land

(i) *By manual labour.*—The extent to be reclaimed by manual labour was 637.37 acres at the beginning. Of this, 368.61 acres were reclaimed so far by the colonists themselves. The members have been asked to reclaim the remaining extent of 268.76 acres during the off-season.

(ii) *By Bull-dozer.*—The area to be reclaimed by bull-dozer was 366.34 acres at the beginning. Of this, 154.62 acres were reclaimed so far. The bull-dozer will take up the work during the coming off-season.

(d) Formation of a cart track

The colony is in two blocks—west and east. The eastern block is about 3 miles from the western block and a cart track connecting both the blocks will have to be formed. A sum of Rs. 800 has been provided for the purpose. As it is not possible to put up a cart track with this amount, the District Board has been requested to take it up.

5. Financial contribution by the State, the Post War Services Reconstruction Fund Committee and the Central Govennment

The State Government have sanctioned an advance of Rs. 1,83,594 for carrying out the various items of capital works in the colony, such as huts, wells etc. A sum of Rs. 1,08,419 has been spent so far. The Post-War Services Reconstruction Fund Committee's contribution per colonist is as follows :

			Rs.	
Share capital :	Grant	...	250	each colonist,
	Loan	...	200	,,
Purchase of bulls ;	Grant	...	125	,,
	Loan	...	125	,,
Implements :	Grant	...	50	,,
Seeds	Grant	...	2	per acre for dry lands
			5	per acre for wet lands
Manure	Grant	...	10	(maximum for dry and garden lands)
		...	5	per acre for wet lands

On this scale, this colony has received grants and loans as shown below :—

No. of members.	Share Capital		Bulls		Imple-ments Grant	Seeds Grant	Manures Grant	Total	
	Grant	Loan	Grant	Loan				Grant	Loan
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
263	65,750	52,600	32,875	32,875	13,150	6,575	6,575	85,475	1,24,925

Loans and grants in respect of the remaining members (22) will be claimed in due course. Out of the grants sanctioned, bulls have been supplied to 220 colonists and seeds and implements to 221 colonists, so far settled.

The Central Government have agreed to contribute one-third of the total cost of each land colonisation scheme up to a maximum of Rs. 500 per colonist. The Central Government's contribution has yet to be received in respect of 285 members. The State Government's share of contribution is represented by the value of land allotted to each colonist. The colonist's share is Rs. 500 (share capital) which is made up of his payment in cash of Rs. 50 and of a grant of Rs. 250 and of a twenty-year loan of Rs. 200 given to him by the Post War Services Reconstruction Fund Committee. The amounts spent by the State Government on the capital works and other requirements of the colony will have to be reimbursed from the funds made available by the other contributing agencies viz. Post War Services Reconstruction Fund Committee and the Central Government.

6. Vocational Training Centre

In order to give training to the colonists in improved methods of agriculture, a Vocational Training Centre was started by the Government of India on 12-10-47. Each colonist was trained for a period of 12 months and given stipends and messing allowances of Rs. 33 per mensem. The society got Rs. 13 as training fee for each trainee. The Centre was closed on 7-6-50. The income to the society by way of training fees was Rs. 27,034. Out of this fee income, an amount of Rs. 7,598 was spent on the provision of a school building, quarters for the Assistant Secretary, furniture, etc.

7. Progress in cultivation

Each colonist has, as stated already, been provided with an extent of about 5 acres. Particulars regarding the progress in cultivation are given below:—

Fasli	No. of colonists	Extent allotted	Extent brought under cultivation.		Yield in Kalams *i.e.* 24 m.m. per kalam	Approximate value.	Remarks
			I. Crop.	II. Crop.			
		Acres	Acres	Acres	(Paddy)	Rs.	The poor yield was due to salinity of the soil partly and failure of monsoon.
1356	83	415	45.99	4.29	453	2165	
1357	135	675	224.64	20.91	2946	14730	
1358	203	1015	250.55	43.34	4410	22050	
1359	221	1046	610.23	65.65	12128	60640	

As the colony comprises an extent of 1578 acres the need for a separate karnam for the colony has been felt and the Registrar has moved the Collector for the appointment of a karnam.

8. Subsidiary occupations.

The colonists have chosen dairying and poultry-farming as their subsidiary occupations in order to supplement their income from land.

(*a*) *Dairying.* Milch animals (she-buffaloes and cows) have been given to 85 colonists. Loans amounting to Rs. 19,950 were given to the member for the purchase of these animals. The loans are being recovered from the sale proceeds of milk. The amount outstanding on date is Rs. 15,720. The milk is being sold through the society at Papanad and Orathanad situated at a distance of 4 and 10 miles respectively from the colony. The maximum quantity of milk produced and sold was about 640 M.Ms. in March 1950. The quantity sold in September 1950 was about 225 M.Ms. Many of the animals have gone dry.

(*b*) *Poultry-farming.* 32 members carry on poultry-farming as a subsidiary occupation.

(*c*) *Kitchen gardening.* The members grow vegetables in their kitchen gardens for their consumption. Any surplus is also sold in the neighbouring villages. One of the colonists is a tailor. Another is a dhobi. Mat-weaving is done by one of the colonists. Some of

them work as labourers in the neighbouring villages (e.g. ploughing harvesting, etc.).

9. Amenities

(*a*) *Medical aid.* The Government Doctor at Orathanad makes weekly visit to the colony for rendering medical aid to the colonists. The society pays a sum of Rs. 50 per mensem to the District Board, *i.e.* Rs. 35 towards the cost of medicine and Rs. 15 towards the Fixed Travelling Allowance of the Officer.

(*b*) *Veterinary aid.* The Veterinary Assistant Surgeon, Pattukottai, visits the colony periodically to render veterinary aid to the animals in the colony.

(*c*) *School and play ground.* There is a District Board Elementary School in the colony with a play ground attached to it in the western block of the colony. The two women teachers in the school are the wives of two of the colonists.

A proposal for the starting of an elementary school in the eastern block of the colony is under correspondence with the District Board.

A proposal for the starting of adult education classes in the colony is pending with the District Educational Officer.

(*d*) *Park.* A park is also laid out adjoining the play ground. An extent of 4.40 acres has been allotted. Arrangements are being made to plant cocoanut, lime, mango, jack, etc. in 50 cents of the plot.

(*e*) *Post office.* A Post office has been opened for the benefit of the colonists. One of the colonist has been appointed as the Branch Post-Master.

Provision has been made for (*a*) a co-operative stores and godown, (*b*) a reading room and (*c*) a chavadi. The society is distributing kerosene, sugar, chemical manure, mill cloth etc. to the colonists.

10. Management

The affairs of the society are managed by a Board of 7 directors consisting of 2 colonists, the District Agricultural Officer, Pattukottai and 4 mirasdars of neighbouring villages. The first set of directors was nominated by the Registrar of Co-operative Societies for a term of three years and their term of office runs up to 13-12-1950.

There is a Senior Inspector of Co-operative Societies acting as the Secretary of the society. He is responsible for supervision and execution of all items of work in the colony and maintenance of accounts. There is also a Junior Inspector of Co-operative Societies to assist the Senior Inspector. In order to ensure better progress of the colony and to infuse in the members a sense of self-help and responsibility 8 sub-committee have been formed from among the colonists. Each sub-committee is composed of three colonists to look after health and sanitation, housing, gardening and park, etc.

11. Conclusion

What was once a shrub jungle and waste land is being brought under cultivation, and no pains are being spared to develop it into a flourishing centre of agricultural industry. Ex-servicemen belonging to different communities and different places are being resettled on land; they are all thrown together and have begun to work out their economic destiny. Out of this varied collection of individuals we are trying to evolve a community and to build a new village with a common purpose and traditions and unity of action. This is no easy job. The task of those in charge of directing the working and growth of this new enterprise is hard and difficult. The work calls for patience, persistence, tact and a social outlook on their part. We are hoping that in due course our labours will prove fruitful and our objective, however difficult, will be achieved.

The George Town Co-operative Credit Society, Ltd., No. 8512
29, Krishnappa Naicken Agraharam Street, G. T. Madras.
(REGISTERED IN 1923.)

All Banking facilities are afforded to Members and Constituents of the Society. Fixed Deposits are accepted for one year at 4½ per cent interest.

There are 3,000 subscribers who contribute towards **Monthly Savings Scheme**, which runs for 84 months.

The Loan Transactions of the Society—Simple, Jewel, Mortgage and Surety loans—exceed Rs. 18 lakhs.

P. NATESAN, M.B., B.S.,
President.

Social Welfare Through Co-operation*

SRI S. R. VENKATARAMAN, B.A. B.L.,
Member, Servants of India Society, Madras

Whether it be the question of the resettlement of the ex-military men, by fitting them to civilian modes of life, or the tackling of the acute food shortage problem with its concommitants of procurement and rationing, distribution and storage, or finding alternative employment for ex-toddy tappers thrown out of employment as a result of the introduction of Prohibition, or reviving the villages through the firka development scheme and the multipurpose co-operative society, the Governments of the various States in the Indian Union have demonstrated the possibilities of the co-operative method by exploiting to the utmost extent possible the ideas underlying the philosophy of the co-operative movement, for organising the social, economic and the cultural life of the people concerned.

But unfortunately, co-operation in India has not registered the same progress as in the West. The reasons for this are not far to seek: The illiteracy of the masses, the laissez faire policy of the Government, the narrow ambit within which the co-operative movement is permitted to function and the absence of the right type of leaders to man the co-operative institutions, all these have militated against the progress of the movement. Now we have reached a stage when efforts should be made by everyone, whether officials or non-officials, whether politicians or social workers, to harness the co-operative principle and canalise it in such a manner as to fertilize every field of human activity and produce results calculated to enrich every aspect of human life. No longer can a co-operative society be content with providing only with credit facilities or with facilities for purchasing the daily requirements of the members of a co-operateve society. Co-operation must embrace every aspect of the individual's and the nation's life.

In western countries the co-operative movement has not touched the economic life of its members alone. It has permeated into their social cultural and educational fields as well. In England co-operative societies are giving liberal financial aid from out of their common good fund for hospitals, canvalescent homes, to poor students in the shape of scholarships, for other benevolent institutions engaged in ameliorative work. The life in small industrial towns is enlivened and made bright by the help given by the local co-operative societies to cultural clubs, for concerts and the organization of gala days. There are societies in England which arrange for holiday-making for its members, and provide recreation clubs, librararies, funeral services, *etc*. It will be of interest to know that

A Paper read at the Indian Conference of Social Work held at Madhurai on 30-9-50 co-operative societies in England spend £ 200,000 or Rs. 30 lakhs in a year.

In America the developments in the co operative field are more or less similar. The American co-operatives provide health services, medical aid, book clubs, recreational facilities and funeral services for its members. It is said that Co-operative institutions in America "are putting soul into the economic system—a soul which puts service first and profits second."

In Belgium the co-operative societies provide pension for its members assessed on the volume of their purchases. Free grant of bread to unemployed and sick members, comprehensive medical help in a well equipped hospital, payment of maternity and death benefits and the running of a co-operative theatre, are some of the services rendered by the Belgium Co-operative Societies. "It is a shining example of what co-operation can contribute to the various causes of the workers in terms of emancipation."

The Danish co-operation has many outstanding features which are worth knowing and emulating. "The profits of the co-operative institutions once made, are not distributed merely for the private benefit of the member, but for a variety of praiseworthy social purposes", like the promotion of education, running of a co-operative theatre as in Belgium. In the province of Saskatchewan in Canada, co-operative community halls, parks, playgrounds' and theatres have been organised.

The examples of western countries mentioned above have opened the eyes of our own Governments and co-operators and they have been alive to the need for canalising co-operative principles to permeate every field of human activity. The Reserve Bank of India in its review of the co-operative movement in India for the last two years has been stressing the necessity for broadening the basis of co-operative societies in India and converting all credit societies wherever possible into what are called multipurpose societies. The Madras Government have taken up this suggestion and have started converting its rural credit socities into multipurpose societies. The Registrar in his review of the co-operative societies for the year 1948-'49, says that 1271 village credit societies purchased and sold agricultural and domestic requirements of agriculturists to the tune of Rs. 188 lakhs. Some of these societies supply agricultural requisites, to members, collect and sell milk, and promote social and recreational activities. The cautious way in which the co-operative department is proceeding with the starting of multipurpose co-operative societies brings out prominently to light the absence of the necessary conditions and circumstances in the villages to make the multipurpose societies a success. The members of the society in the first instance must have deep faith in and unswerving loyalty for their society. Some of them would not sell their produce to the society but to some others for immediate cash or for a so

called higher price. Nor would they, as a matter of religious duty purchase articles from the societies, because they get articles on credit from other shops in the village. Besides the society must have in stock all those articles in sufficient quantity for a member to choose from. For this a society must be able to command the necessary resources and this cannot be realised unless the panchayatdars take the responsibility. But it is a matter for gratification that the Madras Government is keen on starting such societies so that fifty per cent of the villages and thirty per cent of the rural population may be benefited by such multipurpose societies. Now let us see what these multipurpose societies are.

Just as the village panchayat is the unit of our civic, political and administrative organisation, the multipurpose co-operative society is the unit for our social and economic organisation in villages. Generally a multipurpose society is expected to deal with the following :

1. Procuring, grading and storing the village produce.
2. Processing the articles, such as husking, boiling, etc.
3. Balanced distribution of the village produce and the imported articles according to the needs of each villager.
4. Stocking and supplying of the agricultural implements and other implements needed by village artisans for carrying on their occupation.
5. Stocking and supplying of raw materials like cotton, wool, yarn, metal, etc., for-local industries.
6. The marketing of finished products.
7. Arranging for the sale or exchange of the surplus village produce for other necessary material goods from outside.
8. The organisation of important village industries as interrelated co-operative units, so that as far as possible profits and benefits are equitably shared by the village community as a whole.
9. Uptodate technicians and those with artistic training should be made available to village artisans to help and improve their work. The cost of such instruction and supervision should be borne by Government.
10. There must be a fully trained co-operative inspector for each firka.

Such multipurpose societies have also been functioning in the Uttara Pradesh or the United Provinces since April 1947. The object of the society is to provide the primary needs of the people speedily and to their satisfaction. The multipurpose societies in the United Provinces were interested in better farming, dairying, spinning, weaving, organisation of cottage industries, and distribution of consumer goods. "A compact block of 15 to 20 villages round about each seed store of the agricultural department of the Government in the district will be selected for the organisation of the multipurpose societies in each of them. The multipurpose societies of each block will in due course have a development union which will take over the seed store, will have a godown and will stock implements, charkas, consumer goods, etc., for distribution among members".

The results achieved by the U.P. multipurpose societies are interesting. "The number of blocks selected for development during 1947-48, was 909 and the total number of villages in them was over 14,000. In 4,000 of these villages, co-operative societies of the old type were functioning. These societies were reorganised into multipurpose societies and new societies were organised in the remaining 10,000 villages. As a rule no society was registered unless about 70 to 80 per cent of the families in the villages joined the society". "During 1947-48 there were 15,894 multipurpose societies in the U.P. with a membership of 3.85 lakhs and a working capital of Rs. 1.67 crores". The Reserve Bank of India in its review of the co-operative movement in India for the year 1946 48, observes that "the working of these societies shows general improvement in most directions and indicates the shifting of emphasis from the credit to non-credit side".

The object of the multipurpose society is that it must touch every aspect of the members' and the villagers' life, and be in a position to undertake the functions which co-operative societies in western countries are discharging. Health and medical co-operatives may be started to serve the needs of the middle classes in urban and the villagers in rural areas. In Ceylon such a co-operative society has been functioning for the last fourteen years. Here is a field which is virgin and can be exploited by social workers in towns and villages. "The village society should become a live organisation with multipurpose activities. This will bring in its wake a psychological change and the villagers will evince an interest in the co-operative movement which they have never evinced before. In other words co-operative society should come to the very door of the ryot. Again more and more we have to fall back upon the co-operative method for all our social welfare activities such as housing, which is a vital problem so far as the health of the people in towns and villages are concerned. The State Governments, industrialists and individuals can all work in unison in this co-operative field for the creation of a new social order. Those who shoulder "the responsibility of building up a new country side will have the satisfaction that they have done a noble and lasting piece of social work".

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The Yemmiganur Co-operative Weavers' Colony*

SRI M. SOMAPPA,

President, The Yemmiganur Weavers' Co-operative Society

Your Excellency, Ladies and Gentlemen,

On behalf of the citizens of Yemmiganur and the members of the Weavers' Co-operative Society, permit me to thank your Excellency for your gracious consent to perform the opening ceremony of our Weavers' Colony.

The Yemmiganur Weavers' Co-operative Production and Sale Society Ltd., was started in 1938. It was organised in continuation of the Famine Weaving Relief Centres set up by Government to afford relief to weavers in this part of the State. As the sponsors stated then the objects were (1) to assist the handloom weavers to get a reasonable income from their profession by giving them continuous work without the necessity of depending on master weavers or other middlemen and (2) to improve the handloom industry and economic condition of the weavers residing in the area of operations of the Society. At first only Yemmiganur and Nagaldinne were within the jurisdiction of the Society. To start with there were only 21 members with a paid-up share capital of Rs. 170 and 20 looms under its control. Slowly and steadily its area of operations was extended, more members were enlisted, increased share capital was gathered, more looms were brought into its fold. Correspondingly the value of goods produced has increased enormously necessitating marketing arrangements for sales on a larger scale.

While much progress had been achieved in the working of the Society, it was not satisfied with the conditions under which the weavers lived and worked. In fact in some of their houses the conditions were appalling. Living as they do, they cannot but become victims of disease and inefficiency resulting in fall of output. During one of his visits Sri J. C. Ryan, Registrar of Co-operative Societies, suggested the construction of a weavers' colony to relieve over-crowding and provide decent conditions of living and work. The idea was enthusiastically received and the Society agreed to invest its reserves in the project if Government gave a long-term loan of Rs. 2 lakhs, free of interest. The Government were not only pleased to approve the idea but also gave it high priority in their post-war schemes This was in 1944-45. Plans and estimates were prepared and application for the acquisition of 60 acres of land required for the purpose was made. The Director of Town Planning approved the lay out prepared providing for the construction of 152 houses and 20 houses for the staff, play ground, a children's garden and a rest house

* Welcome Speech on the occasion of the opening of the Colony by His Excellency the Governor of Madras on 25-7-50.

reserving enough land for the construction of the main office building a dye house, a weaving factory, a printing section, etc. So far 53.25 acres of land have been acquired. It is proposed to acquire 50 acres more adjoining the present site to provide housing accommodation to 248 families more.

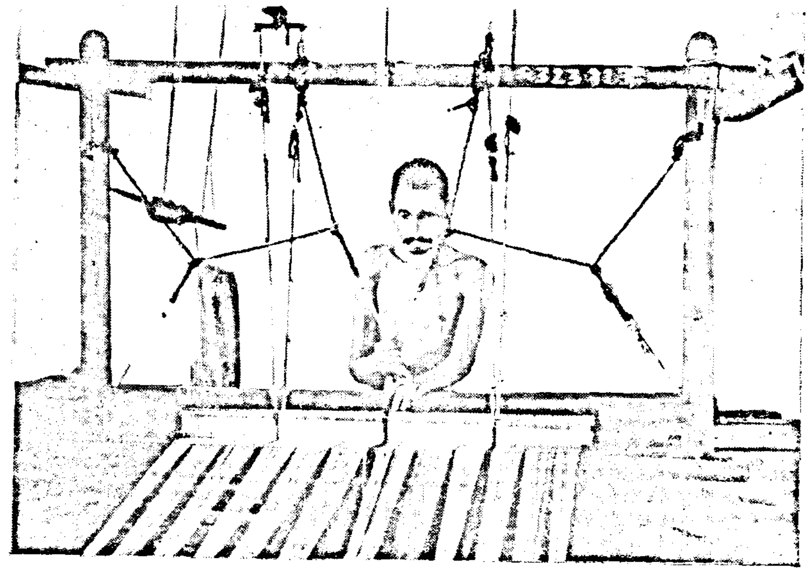
Two classes of building designs have been adopted, one for members with a small family and the other for larger ones. The site of each house, measures 60' x 80' and the actual building area is 27' x 27'—6" for the smaller house and 30'-6" x 31'-9" for the bigger one besides a verandah of 27'-6" x 8' for the latter.

The houses provide a main hall to work 2 to 4 looms and two rooms behind one for kitchen and bath room, and the other for dining and stores. The smaller house is estimated to cost Rs. 3,500 and the bigger one Rs. 4,000. At present the Society has decided to construct a block of 100 houses for which the Government have given a loan of rupees two lakhs repayable in 20 annual instalments bearing interest at $3\frac{1}{2}$ per cent. About Rs. 50,000 will be paid by weaver members as the initial payment at the rate of Rs. 500 per house, and the balance in instalments spread over a period of 20 years. In order the weaver members may not feel the pinch of repayment, a sum of annas two in a rupee of wages earned will be deducted and the sums so gathered will be credited towards the instalment payments. For the present, the remaining amount will be met from the reserves of the Society. The houses will be registered in the name of the members when full amount is recovered. Till then the houses will be in the name of the Society.

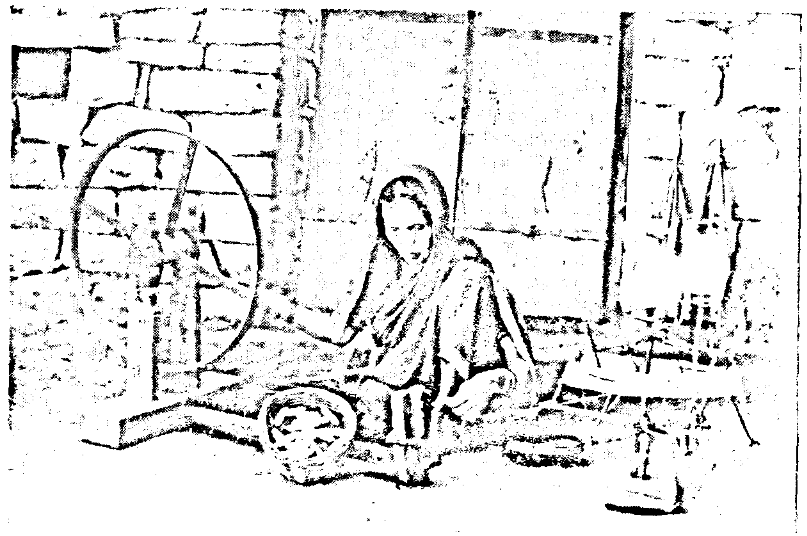
The foundation stone was laid on 8th October, 1947, by Sri J. C. Ryan, M.A., Registrar of Co-operative Societies. In view of the scarcity of building materials and various controls operating their distribution, the Society had to seek the assistance of various Departments of Government. I should be failing in my duty if I do not on behalf of the Society acknowledge with gratitude the promptness with which all our demands were met. I may here mention that the foundation stone for the main office building was kindly laid by the Hon. Sri H. Sitarama Reddy last year during his visit to this place. That and other structures meant for common purposes have yet to be completed besides the building of more houses to which reference has already been made by me. The finances of the Society have been somewhat crippled owing to the payment of increased compensation under the Land Acquisition Act under a decree of the Court and so the tempo of construction has suffered considerably. All the same, the Society hopes to complete its task in the near future.

As your Excellency is aware the handloom industry in this State as elsewhere is passing through a critical period and the average weaver is on the verge of starvation. Your Government have recognised its importance

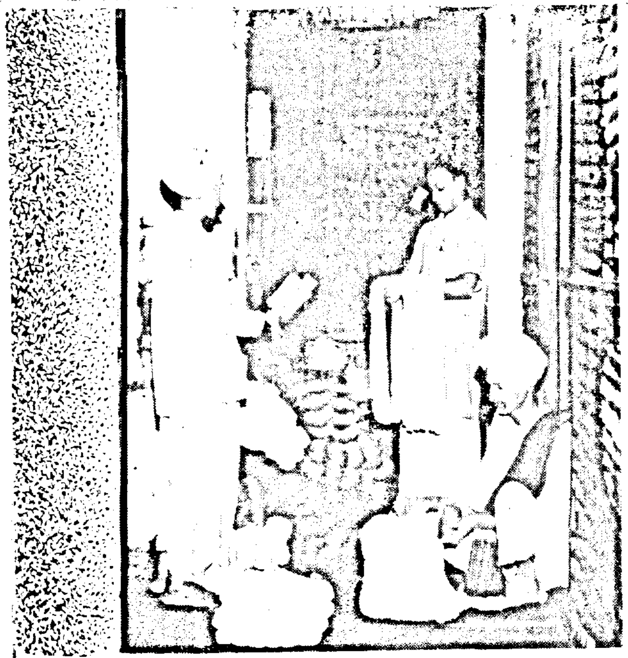
THE YEMMIGANUR CO-OPERATIVE WEAVERS' COLONY



1. A Weaver at work.

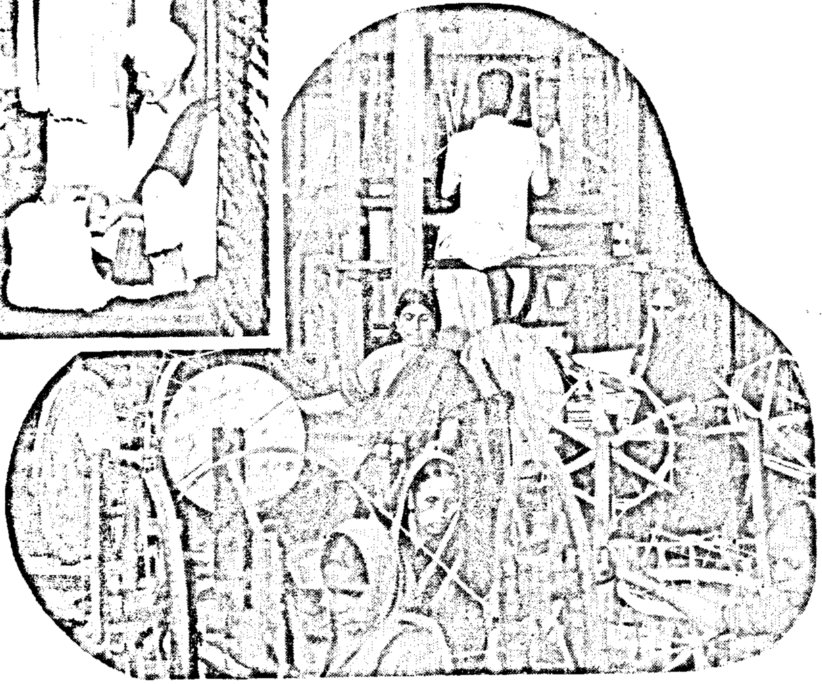


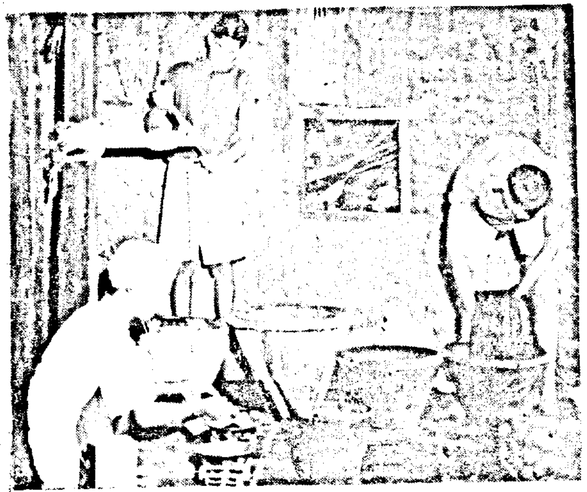
2. A Woman winding yarn.



YARN ISSUE ROOM

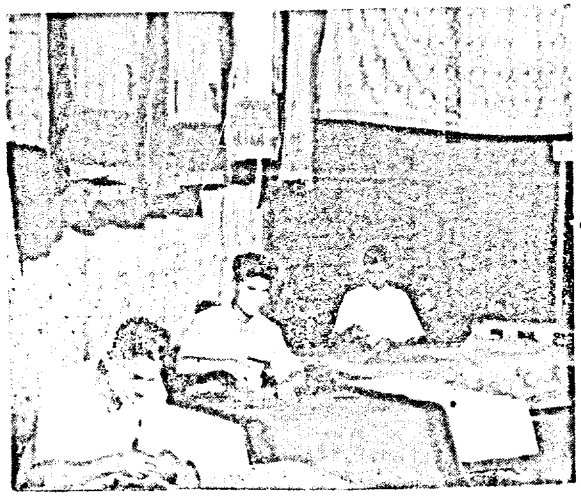
HANDLOOM FACTORY

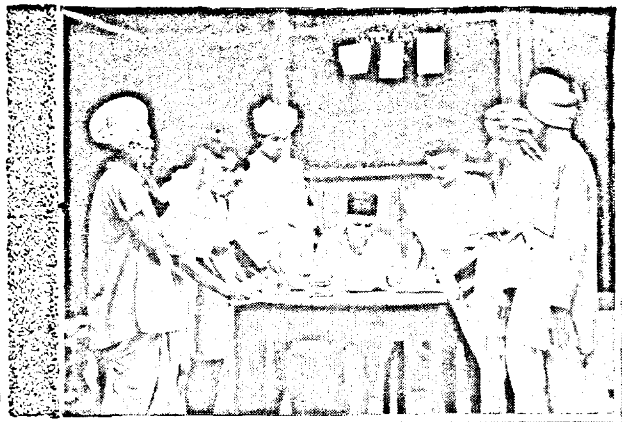




DYEING SECTION

BLOCK PRINTING SECTION



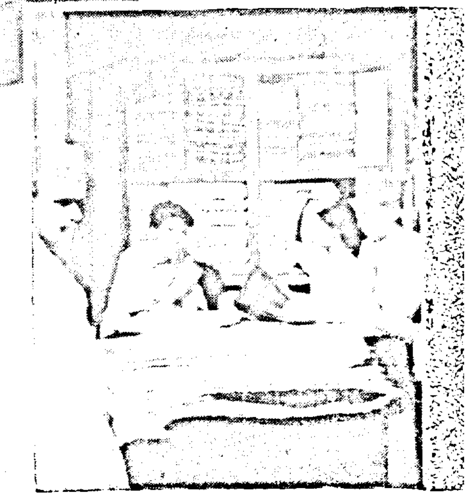


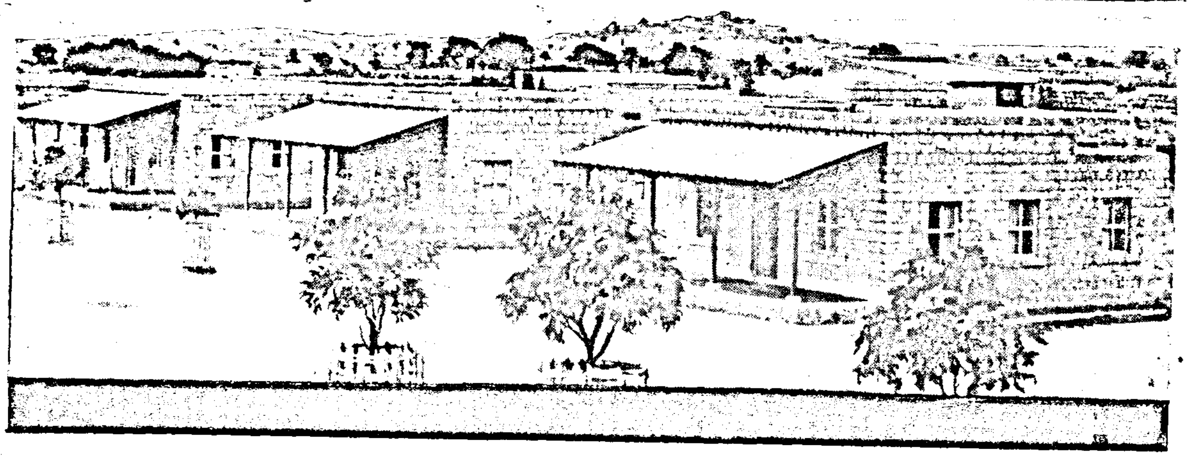
MAISTRY SECTION

APPRAISING SECTION

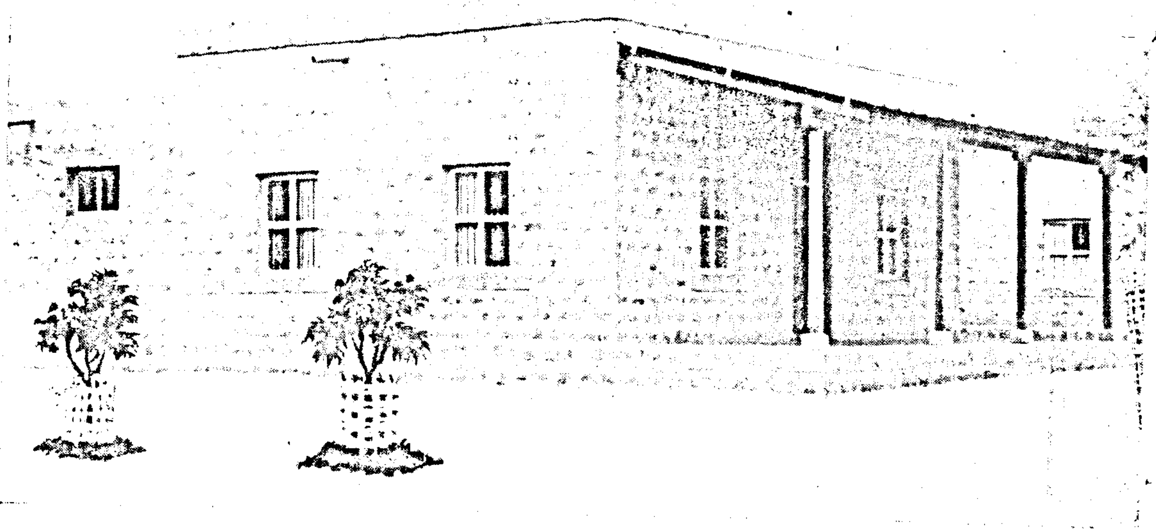
MAIN OFFICE WORKING

GOODS SHOW ROOM



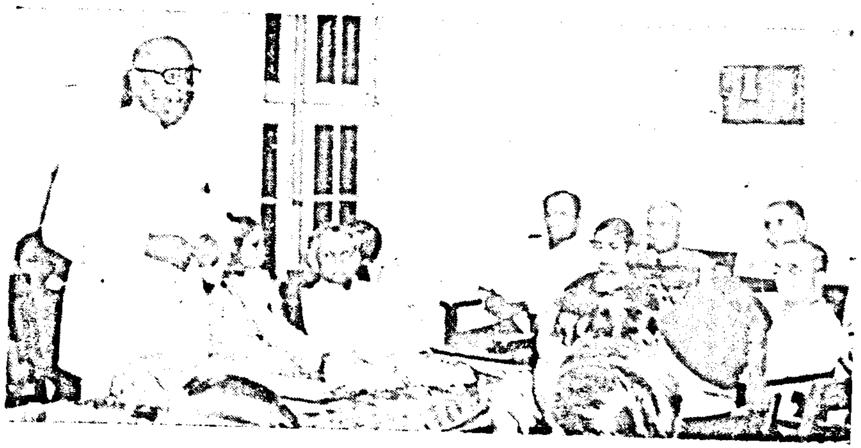


Some of the Houses in the Colony.



Close view of a House in the Colony.

CO-OPERATIVE DAY CELEBRATION IN MADRAS, 4TH NOV. 1950.



Dr. P. V. Cherian, Mayor of Madras is addressing the Co-operators.

and have been giving all possible assistance. We have no doubt the weaver will continue to receive their support in his struggles to subsist and lead a peaceful existence. We know your Excellency's good offices are always at the disposal of all good causes. The cause of the handloom weaver has been recognised by all as a good cause worthy of every support.

Let me avail of this opportunity to thank every one who has in one way or other contributed to the consummation of the project which you will all presently witness. It is invidious to mention names. But we shall not be true to ourselves if we fail to remember on this happy occasion Sri J. C. Ryan, the originator and supporter of the weavers' colony. We are beholden to your Excellency for so graciously agreeing to come and perform the opening ceremony.

Extracts from a note on the Yemmiganur Weavers' Society

The History of the Society, as the Provincial Society observed in one of its reports, illustrates what a good Co-operative Society can really do for the weavers. Born as a result of the study of the working of the Famine Weaving Relief centres at Yemmiganur and Nagaladinne in 1938, it has grown within the short period of twelve years beyond the expectations of its sponsors. The Society was Registered in 1938 with 21 member and a paid-up share capital of Rs. 170 and 20 looms within its fold. Slowly and steadily it has progressed. A comparative statement showing the progress made by the Society by 1948-49 is given below :—

			1938-39	1948-49
1	No. of members	...	176	1,741
			Rs.	Rs.
2	Paid-up Share Capital	...	1,328	91,458
3	Production	...	4,472	14,71,953
4	Sales	...	3,094	11,59,663
5	Working Capital	...	2,970	8,48,517
6	Yarn purchased	...	3,352	8,29,432
7	Dyes purchased	...	732	10,968
8	Wages paid	...	1,610	4,37,524
9	Establishment charges	...	175	52,666
10	Net profits	...	645	1,27,109
11	Reserve Fund	...	..	3,75,482
12	Building Fund	...	..	2,35,151
13	Price Fluctuation Fund	...	..	86,375
14	Other reserves	...	..	11,000
15	No. of looms	...	20	1,719

The society owns a dye house and a calendering machine. Strict supervision is exercised over production and technical advice is offered by expert technicians employed by the Society. Appraising is an important item of work which should be strictly carried out if the quality of cloth

Multipurpose Co-operative Activity in Madras

[Readers are well aware that the chief feature of Co-operative Development in Madras as in some other parts of the country is the re-organisation of rural credit societies as multipurpose co-operatives. Fairly brisk work is seen in this direction in all the districts. With a view to acquaint the public with the progress of the work in this direction, we propose to publish periodically in these pages notes on the working of some rural credit societies which have taken up multipurpose activities. The first note was published in our September 1949 issue.—*Editors*]

1. The Uppalur Multipurpose Co-operative Credit Society, (Krishna District)

The society was registered on 21-11-1918 and started on its work in the same year. This is the first society affiliated to the Vijayavada Co-operative Central Bank, Ltd., Vijayawada. Its area of operations is confined to Uppalur village which has a population of about 3,000. The society is also a member of The Viziavada Co-operative Marketing Society, Ltd., Vijayawada; Kistna Dt. Co-operative Central Stores, Ltd, Vijayawada, and Andhra Desa Co-operative Union, Ltd., Rajahmundry.

There are at present 82 members with a paid up share capital of Rs. 3,481. The net assets of the members is Rs. 5,97,806. The Maximum Credit Limit of the co-operative society and Individual Maximum Credit Limit of a member are Rs. 30,000 and Rs. 1,500 respectively. During the last co operative year, the society borrowed Rs. 16,235 from Central Bank. The loans disbursed to its members during the year are classified as follows :—

Purpose.	No.	Amount. Rs.
Agricultural expenses ...	16	4,280
Purchase of food stuffs ...	35	6,761
Repair of cattle sheds ...	5	2,544
Digging wells ...	6	2,650
		16,235

There were no overdues from members to society or from society to Central Bank at the end of last June. The society has a Reserve Fund of Rs. 6,200 out of which Rs. 5,418 was invested in Central Bank.

The society has already adopted the Special Bylaws and *enbloc* model bylaws as suggested under the scheme. Besides the credit activities, the Society has undertaken a number of non-credit activities. The transactions

of the society by way of purchase and sale of several commodities are given below :—

Commodity.	Quantity.	Purchase. Rs.	Sales. Rs.
Mill cloth ...	3,247 yards.	2,798	3,365
Handloom Cloth ..	1,263 yards.	1,287	1,073
Rice ...	10 Maunds.	140	159
Sugar ...	15 bags.	1,404	1,428
Coffee seeds ...	84 Lbs.	142	98
Match Boxes ...	10 Groses.	63	34

The value of closing stock is Rs. 508. The society proposes to supply yarn to its members by obtaining the necessary quotas. The society is subscribing for Sahakaram, a monthly Co-operative Journal, and also for a Telugu Daily and running a Reading Room for the benefit of its members and non-members. The society possesses a rich library consisting of many useful books. It has a library fund of Rs. 105 and spent Rs. 101-8-0 during the year. It has got a site for building, worth about Rs. 1,000. The Society has also attracted other Deposits both for members and non-members upto Rs. 3,270. Besides, *hundi* boxes were distributed to members and Rs. 22 were saved upto the end of June 1950. The society proposed to construct a godown under the scheme of Government Subsidy during the last year itself, but the plan has been postponed to the current year. The society has been marked out as a full-fledged multipurpose co-operative society in this Bank area. The society has extensive plan of work for the current year to develop its transactions in all directions.

2. Vairichettipalayam Multipurpose Rural Co-operative Society, (Trichy Dt)

The society was registered on 22-5-1926 and started on its work on 29-10-1926. The area of operation of the society consists of one revenue village, R. 84. Vairichettipalayam. The population of the village is 4,935. There are 130 members on the rolls. 12.8 per cent of the population of the village is served by the society.

The paid up share capital as on 30-6-50, was Rs. 4,463 There was an outstanding, due by the society, of Rs. 370 under Fixed Deposits, and Rs 631 under Recurring Deposits. During 1949-50 the society borrowed from the Tiruchirapalli Dt. Co-op. Central Bank, Ltd., Rs. 19,706-6-0 and repaid Rs. 17,159-2-0, leaving a balance of Rs. 28,402-9-0 at the close of the year. During the year the society lent to its members Rs. 21,470 and collected Rs. 18,324. On 30-6-50. members loan outstanding was Rs. 32,174: in 104 loans by 83 members. The entire demand to the Central Bank was paid during the year. Of the demand under members' loans, principal, of Rs. 18,667 Rs. 345: only fell overdue on 30-6-50, leaving *nil* balance under interest.

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The society is doing business in mill cloth. During 1949-50 cloth worth Rs. 3,369-14-0. was purchased and Rs. 3,406-1-0 worth of goods sold to 514 persons. *Hundi* Box Savings scheme was introduced on 1-9-1949. A sum of Rs. 1,551: was saved by 25 members upto 30-6-50. through *Hundi* Boxes.

The society has a reserve fund of Rs. 870-2-0. The transactions during 1949-50 resulted in a net profit of Rs. 597-3-0. The society has employed a clerk at Rs. 25 p.m.

Recently the society was authorized to supply iron implements and chemical manures to the ryots in three firkas of Musiri Taluk. This business will be undertaken soon.

With a view to improve the loan transactions, the society has enhanced the borrowing limit from Rs. 36,000: to Rs. 50,000: under bylaw 18 and from Rs. 2,000: to Rs. 3,000: under bylaw 42. This is pending registration. A transitory bylaw to the bylaw 42 was recently registered, wherein it provides, that notwithstanding the limit under bylaw 42, special loans may be issued to members upto Rs 3,500: for installing oilengines and pump sets. There is much demand in the village for this kind of loan. The progress of the society is largely due to the interest taken by Sri S. R. Nagi Reddiar, President since 1936.

3. Katnahalli Co-operative Society (Salem District).

This Society, registered on 2nd September 1918 was started on work on 11th September 1918. This is one of the old rural credit societies in the district. The area of operations of the Society extends at present over Katnahalli and its hamlets over a radius of 1½ miles. The total population coming into the area of the Society is estimated at Rs. 1,200. According to the Reorganisation Scheme of Rural Credit Societies, based on 30% of the population and assuming that each family consists of 5 persons, the Society will have to bring into its fold 72 members. At present the Society has 92 members on its rolls with a Paid-up Share Capital of Rs. 1,323.

The Property Statement of members of the Society revised for 1950-51 shows the net assets of the members at Rs. 1,36,022. The Society's maximum credit limit is fixed at Rs. 10,000 and that of the individual at Rs. 500. The borrowings of the Society consist of only Deposits. No loans have been taken from the Salem Co-operative Central Bank. Details of the Fixed Deposits outstanding are given below:

		Rs.
5 years and above	..	1,760
Exceeding 1 year but not exceeding 3 years	..	1,730
Short-term Fixed Deposits	..	1,200
Total	...	4,690

It is indeed praiseworthy to note that the Society is being run solely on the deposits tapped locally and without resorting to any loan from the Central Bank. The Society has thus emulated the principle of "self-help and mutual help" to a great extent. Loans amounting to Rs. 1,161 under short-term, Rs. 5,138 under long-term are outstanding against its members. No loan is classified as doubtful or bad. Steps are being taken to introduce the Controlled Credit Scheme in the area in respect of groundnut. The Society's investments under Reserve Fund with the District Central Bank amount to Rs 1,657-2-2 and the Share Capital with the Central Bank Rs. 200 and with Co-operative Wholesale Stores, Rs. 50 and with the Dharmapuri Sale Society Rs. 10 and under National Savings Certificates Rs. 180. Business reserve for any unforeseen loss has been created to an extent of Rs. 172-12-0, besides a Building Fund of Rs. 405. The financial position of the Society is quite satisfactory. There are also enthusiastic Panchayatdars to manage the affairs of the Society on proper lines.

Among the extra-credit activities, the Society is running a Ration Shop for which also funds have been raised by Fixed Deposits. The Ration Cards registered with the Shop are 73A Cards, 84B Cards and 14C Cards. It is satisfactory to note that the rationing business is being done without any complaint from any source and without incurring any extra expenditure towards Establishment Charges. The *Panchayatdars* themselves are doing the work connected with the Ration Shop with the co-operation of the villagers. Under the Scheme of Re-organisation of Rural Credit Societies, the Society is taking steps to introduce multipurpose activities and supply of agricultural implements was done in respect of 13 members to the value of Rs. 51-15-0, at the time of Special Development Officer's visit to the Society on 30-8-1950. Model Bylaws relating to social and recreational activities have been adopted by the Society and got Registered. Amendments to Bylaws which the Rural Credit Societies may adopt to enable them to undertake multipurpose activities, have been got adopted by the Society and sent up for Registration. The Society has been contributing some amount out of its Common Good Fund for the maintenance of a free Homeopathic Dispensary in the village. The Secretary of the Society, who has qualified himself in Homeopathic treatment, attends to the conduct of the Dispensary. The construction of a godown in the village is under contemplation. Arrangements are also being made to secure the necessary funds to construct the godown at a cost of Rs. 10,000 with the 50 per cent Government Subsidy and to secure a suitable site for the godown to the extent of one acre from a local gentleman as free-gift.

In the matter of promotion of thrift, steps are being taken to introduce the homesafe deposit scheme through hundi boxes.

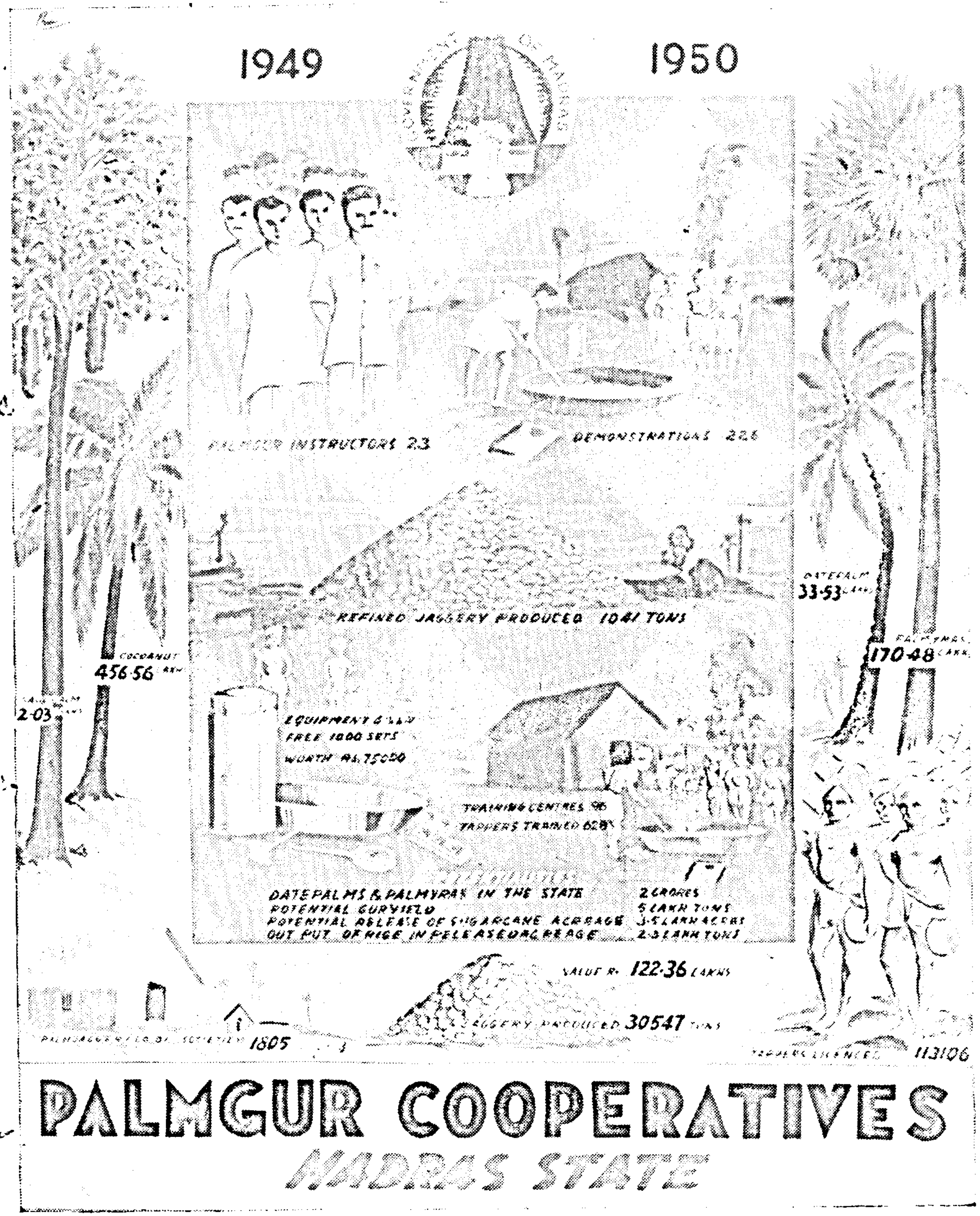
During 1948-49, the Society earned a net profit of Rs. 337-2-0. Steps are being taken to extend its area of operations to a few more neighbouring villages or hamlets not exceeding a radius of 3 miles from Katnahalli to secure more deposits and also cash credit accommodation from the Central Bank so as to extend the Society's loan business.

A Short Note on the working of the multipurpose rural credit Societies in the South Arcot District during September 1950.

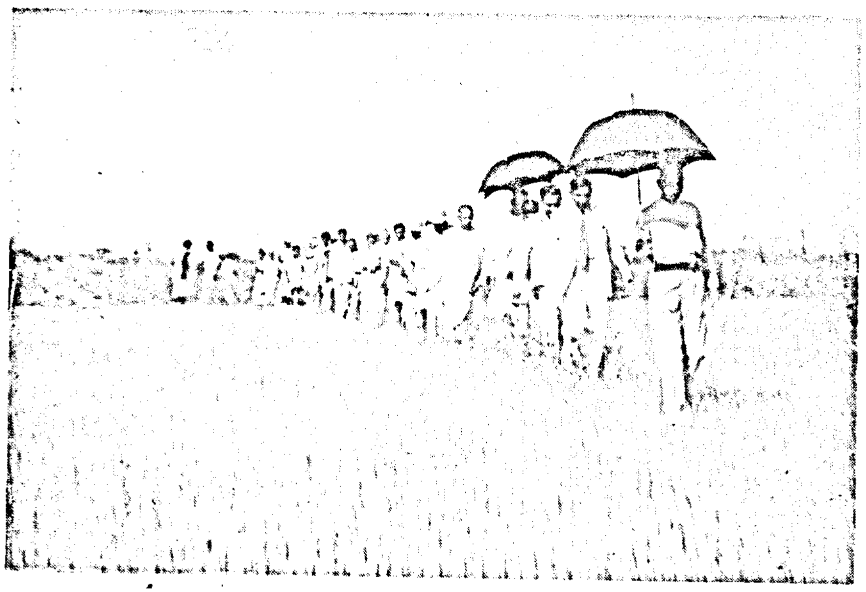
The scheme of reorganisation of rural credit societies and introduction of multipurpose activities in rural credit societies was introduced in the South Arcot District on 1–2–1949. On the date of the introduction of the scheme, there were 575 societies in the district covering 668 villages in the district with a total membership of 23,874 and a paid up share capital of Rs. 2,10,138. As on 30–9–1950, the number of societies in the district has been increased to 674 covering 1146 villages in the district with a membership of 33,878 and a paid up share capital of Rs. 3,10,702.

During the month of September 1950, 20 credit societies were newly converted into multipurpose societies bringing the total number of societies undertaking multipurpose activities to cater to the all round domestic, agricultural and clothing needs of the rural population in the district to 492. These societies besides providing credit accommodation to members are supplying at less cost and labour in their own homes their domestic requirements such as rice, wheat, groceries, sugar, kerosene, matches, etc., agricultural requirements such as manure, implements, etc., to the members and non-members and clothing requirements as yarn, mill and handloom textiles. The milk supply activity is gaining popularity in rural parts through these multipurpose co-operative societies. 30 societies are carrying on milk supply activities in the district. The nutritious value of milk and the benefits and needs of producing milk to augment the present day food deficit is expeditiously spreading in the district. So far loans to the extent of Rs 8,945 have been disbursed to 5 societies for, encouraging milk supply activities. During the quarter these societies handled milk valued at Rs. 28,941, benefiting about 1434 constituents.

The thrift scheme through hundi boxes is popularised in rural co-operative societies. As on 30–9–50, 200 societies are carrying on the scheme in the district. Some of the societies are celebrating the thrift day to intensify the savings scheme. So far Rs. 3,664–10–6 have been saved through these boxes. To assist the endeavours of Government to fight inflation and force down the price of domestic commodities so as to be within the reach of the lowly poor, the Collector of this District has been pleased to sanction Rs. 1,000 from out of his discretionary grant for the manufacture of 4000 hundi boxes and their free distribution to the rural population through the officers of the Co-operative and Revenue departments to stimulate savings. The boxes will be manufactured and distributed within the next two months.



SRI A. RAMACHANDRAM PILLAI, B.A., B.L.,
President, Ramnad Dt. Co-op. Central Bank, Ltd.,
Chairman, Reception Committee of the VII Tamil Nad Co-op. Conference



The Land Reforms Committee (Madras) inspecting the paddy fields of the Thirumangalakottai Colonisation Society (October 1950)

In order to effect the controlled credit scheme and to provide good storage facilities for marketing the produces of members the following three societies have undertaken the construction of godowns The Government have sanctioned subsidies to these societies and the construction of godowns are expected to commence shortly.

				Rs
1.	Melmalayanur Co-operative Society—Subsidy	Sanctioned.		2,650
2.	Srimushnam	do	do ...	4,000
3.	T. V. Nallur Loan & Sale do		do ...	4,840
			Total Rs.	11,490

Details of multipurpose activities undertaken during the month of September 1950.

					Rs.
11	Societies	distributed	rice	to the value of	8689
3	do	do	groceries	do	529
4	do	do	wheat, cholam	do	669
9	do	do	sugar & coffee seeds	do	1,128
85	do	do	textiles	do	9,304
7	do	do	kerosene	do	1,916
1	do	do	yarn	do	261
20	do	do	manure	do	10,200
17	do	do	implements	do	1,187

22 societies produced and sold milk to the extent of Rs. 9,584. During the month, 3 societies were provided loans to the extent of Rs. 3,545 for purchasing milch animals for 36 members. 21 societies effected savings in hundi boxes to the extent of Rs 342.

The figures clearly reveal the extent to which the several multipurpose societies are catering to the all round needs of the rural population within the frame work of the bylaws of these societies and within the confidence of the villagers where the rural population reside.

The Madras District Co-operative Central Bank, Ltd.
52-53, Thambu Chetty Street, Madras 1.
ESTD. 1930 TELEPHONE No. 2384.
Authorised Capital ... Rs. 5 lakhs.
Working Capital ... „ 35 „
All kinds of deposits accepted.
Rates of Interest :—
Current Deposit ½ %. Savings Deposits 2 %
Fixed Deposits :—For 1 year 3 % For 2 years and above 3½%
Further particulars can be had from the undersigned :
B. S. VIJAYAGOPAL, B.A., B. COM.
Secretary.

Palm Gur Development Scheme in Madras State

Palm *gur* industry in the Madras State has received a stimulus consequent on the introduction of Prohibition. Palm jaggery manufacturing co-operative societies have been organised on a state-wide basis as a measure of providing employment to toddy tappers thrown out of work as also with a view to develop the palm gur industry. Tapping of palmyrah trees for sweet juice for manufacture of jaggery has been permitted throughout the State except in the Rayalaseema and the tapping of other palms like cocoanut, date and sago has been permitted in select districts and centres in the State. Co-operative societies for cocoanut jaggery manufacture have been formed mostly in Malabar and South Kanara districts and in certain taluks of Coimbatore district. Tapping of date trees is permitted in the North Arcot and Guntur districts. Sago palms are tapped for manufacture of jaggery in select centres in the Malabar district. There are at present 1,805 jaggery manufacturing societies with a membership of 1.26 lakhs of ex-tappers which represents nearly 78 per cent of the tappers thrown out of employment During the year ended 30-6-50 they produced 27.37 lakhs of maunds of jaggery worth Rs. 122.36 lakhs.

In order to improve the technique of the industry and to enable the tappers to manufacture improved varieties of jaggery, Government sanctioned in October 1949, a scheme for giving State-wide training to ex-tappers in improved methods of production of jaggery. Government sanctioned a sum of Rs. 84,000 under recurring and a sum of Rs. 1,625 under non-recurring. Half the cost of the scheme under recurring expenditure is met by the Government of India. Under this scheme 24 Palm *Gur* Instructors were given training for a period of 4 months in the Central Palm Gur Training School at Cuddalore conducted by the Government of India and the Instructors were posted to the districts for giving training to members of jaggery societies. The scheme was put into effect in December 1949. Arrangements were made for the supply of the necessary equipment to about 1,000 tappers in the State. The cost of each set of equipment comprising ironpans, juice containers, etc. is Rs. 75. These equipments are supplied to the members of the societies through the societies free of cost. So far 850 sets have been got prepared at the Strathie Engineering Co-operative Workshop and 682 sets have been distributed to the ex-tappers. The Palm Gur Instructors conducted training at 96 centres and training was given to 638 ex-tappers. The training related chiefly to construction of improved furnace, application of lime to the pots attached to the trees, introduction of a system of washing and cleaning the pots, correct process of boiling sweet juice, *etc.* The trainees produced 2109 maunds of improved jaggery. Arrangements were also made for the supply of the equipment and the necessary material to the Palm Gur Instructors for conducting demonstrations in improved methods of jaggery production at various centres. Demonstration was conducted at 226 centres and witnessed by 1,195 members of jaggery societies and 1,056 others interested in the industry. It is ascertained that the fuel cost is less by 50 per cent under the improved method and the time taken for manufacture of jaggery is also less. The Palm Gur Instructors also arranged for the societies to participate in the exhibitions which were held in the districts. Pamphlets in English, Tamil and Telugu relating to palm *gur* were published and distributed to the public. The ex-tappers are just taking to the improved methods of production and are realising that it is possible to produce better quality of jaggery at less cost. A scheme is also under consideration for extending the training to the ex-tappers and for the supply of equipment to them at half the cost during the next-palm-season.

Notification

Copy of letter from the Government of India, Ministry of Education, New Delhi No. D. 5854/50-A. 1. Dated 13th September 1950.

Nuffield Foundation -Travelling Fellowships—Awards to Indian Graduates.

I am directed to enclose a copy of the announcement of the Nuffield Foundation, United Kingdom, regarding the award of Travelling Fellowships to Indian scholars, both men and women.

The offer may kindly be given vide publicity and suitable candidates be advised to submit their applications *not later than the 31st March 1951* to the Secretary, Nuffield Foundation Indian Advisory Committee, C/o Planning Commission, Government House, New Delhi, from whom copies of the form of application can be obtained.

Nuffield Foundation Travelling Fellowships Award to Indian Graduates

The Nuffield Foundation with the object of advancing the interests of India as a whole and further strengthening the academic ties between India and the United Kingdom, has decided to make available to India five Travelling Fellowships for the year from 1951-52. An Advisory Committee in India has been appointed by the Foundation to advise them on the administration of the scheme, consisting of Sri Gaganvihari L. Metha, Member, Planning Commission (Chairman), Shri S. Varadachariar, Dr. C. V. Raman and Shri J. J. Ghandy. It has been decided to award the Fellowship for the year 1951-52 in the following subjects :—

Two Fellowships in Medical Sciences, preference being given to candidates wishing to study (1) Physiology or Bacteriology and (2) Industrial Medicine or Public Health.

One Fellowship in Engineering, preference being given to candidates wishing to study Electrical Engineering (Generation or Distribution.)

One Fellowship in Natural Sciences, preferences being given to candidate wishing to study Plant Genetics or soil science, and

One Fellowship in Social Sciences, preference being given to candidates wishing to study Industrial Relations or Personal Management, and Agricultural Economics.

The purpose of the Fellowships is to enable Indian graduates of outstanding ability to gain experience and training in the United Kingdom in their chosen fields, and to make contact with scholars working those fields, with a view to the Fellows equipping themselves to take up Senior posts in research and teaching in India.

The Fellowships are intended for men or women of first rate intellectual and personal qualities who have already shown unusual capacity to advance knowledge and teaching in one of the fields concerned. Candidates must be Indian nationals, normally between the ages of 25 and 40 years, and must be University graduates holding preferably, a Master's or Doctor's degree, and having subsequently had a year or more of teaching or research experience on the staff of a University or comparable institution.

A Fellowship will normally be tenable for one year, but in exceptional cases may be extended for a further period of a few months by the Trustees and after consultation with the Foundation's Advisory Committee in India. Its value will be adjusted to suit the needs of the holder. It will be made on the basis that the Foundation provides the Fellow with free board and residence, and meets approved travelling expenses to, from and within the United Kingdom, and approved re-search or like fees. The only payment made direct to a Fellow will be an allowance to cover other personal expenses. It is estimated that the total value of an award (exclusive of travelling expenses) will be at the rate of from £ 770 to £ 890 a year (sterling), according to individual circumstances.

In addition the Foundation will pay the travelling expenses to and from the United Kingdom of a Fellow's wife, if he is married at the time he makes his application those cases in which the Advisory Committee agrees to a Fellow being accompanied by his wife.

A Fellow will be expected to resume residence in India on the completion of the Fellowship.

Except with the express permission of the Trustees of the Foundation a Fellow may not hold any other award concurrently with the Fellowship.

A Fellow will be required to carry out at centres approved by the Trustees of the Foundation a programme of research work and training, similarly approved. Other work, paid or unpaid may not be undertaken without the permission of the Trustees. During the tenure of the Fellowship a Fellow will not be permitted to prepare specifically for, or to take, examinations for higher degrees or diplomas awarded by bodies in the United Kingdom.

A Fellow will be required to submit to the Trustees, at the end of the Fellowship report on his work during the Fellowship.

Should the Trustees at any time find that a Fellow neglects or has neglected the obligations of the appointment, they shall have power immediately to terminate the Fellowship.

The Fellowships will be awarded by the Trustees of the Foundation on the recommendation of its Advisory Committee in India.

Applications for Fellowships to begin in 1951 should be submitted not later than 31st March, 1951, to the Secretary, Nuffield Foundation Indian Advisory Committee, C/o Planning Commission, Government House, New Delhi, from whom copies of the form of application may be obtained.

(True copy)

Celebration of the All-India Co-operators' Day

UNDER THE AUSPICES OF THE

MADRAS PROVINCIAL CO-OPERATIVE UNION, ESPLANADE, MADRAS, NOVEMBER 4, 1950

The 28th International Co-operative Day and the All-India Co-operative Day were celebrated on Saturday, the 4th November 1950, at the premises of the Madras Provincial Co-operative Bank, Ltd., Esplanade, Madras, under the auspices of the Madras Provincial Co-operative Union. Dr. P. V. Cherian, F.R.C.S., Mayor of Madras, presided. Sri J. C. Ryan, M.A., Registrar of Co-operative Societies, Madras, spoke vividly on "My Impressions of Co-operation in the Far East", Co-operators from the other parts of the State, non-official Co-operators and the Joint Registrars and other Officers of the Co-operative Department in Madras and the elite of the City were present. The Co-operative flag flew gaily over the building.

Dr. P. V. Cherian, and Mr. and Mrs. Ryan, as also all the other visitors were accorded a warm reception by Dr. P. Natesan, General Secretary of the Union.

And the Proceedings began with Vande Mataram sung by the pupils of the Andra Mahila Sabha, Madras.

The President requested Dr. B. Natarajan, Economic Adviser, Government of Madras, to read a declaration of the International Co-operative Alliance.

Dr. Natarajan spoke as follows :—

"Mr. Chairman, Ladies and Gentlemen,

I feel personally that this is not an occasion for a talk from anybody like me. For one thing, the honour of addressing the conference is for our distinguished Registrar to-day. This evening he will come with his experience of co-operation here and abroad. Secondly, I feel that this is a very solemn occasion. As co-operators we have met to take a pledge

When I first read about co-operation, some how I found it never brought out its ideals and aims clearly. I thought the whole thing was so business like, more dismal than the economic science that I had to read, write and practise. Years later I knew more of co-operation. Co-operation is not a mere business proposition. It is not a mere economic instrument. It is something more. It is a philosophy of life. The greatest problem of this century is not the relation between God and Man, as it has been all these centuries of our great seers here and in Greece. and in China. It is the relation between individual and society. If this question is solved to-day, then the relation between God and Man is automatically solved; because to the extent the individual suppresses his 'self', and amalgamates and finds his level with the interests of the social good,—to that extent, he moves nearer God. That is the greatest philosophy that has been taught us all these generations and that is the philosophy of co-operation also.

There are a number of alternatives that are placed for capitalism and communism, but they have failed miserably to evaluate in human terms many of its products. That is to say, capitalism did not succeed in producing the good that has been expected of it by men like Adam Smith. Men did not behave as they wanted him to behave, because there is no realisation or behaviorism in society which could change the evils that arose out of the operation of an economy. That is why man has to find an alternative and a number of alternatives were put before us,—socialism, communism, and individualism which is now probably dead. Socialism was once a red rag in Britain, but to-day it is practised there. And tomorrow some other thing may become the red rag. Society is progressing. We adjuat ourselves to many new ideals, so long as these things do not come on us suddenly and do not give a jolt to our fundamental ideas and structure, culture and civilised life.

Now that is what perhaps co-operation seeks to do. It wants to bring about a change, retaining the best in capitalism, retaining in a co-operative life the best in socialism, the best in the individual and the best in society. That is what co-operation seeks to aim at. And that is what we seek to understand, not merely by joining a society and having directorship there. It is true it gives us a certain amount of training in administering our own affairs on co-operative basis. That is an important part of this result; but more than that is the philosophy taught. And if this philosophy is understood by our people, then to-day this hall—and the hall ten times as big as this—would not be sufficient to accommodate the people who come to listen to the message of the co-operators, a message much profounder than you and I understand. It is this message that I would like to read today:"

He then read the Declaration of the I.C.A. (This has already been published in the September 50 issue of the Madras Journal of Co-operation.) At the request of the President, Dr. Natarajan read the messages of Prof. H. L. Kaji, President, Indian Co-operative Union and the Hon'ble Sri P. S. Kumaraswamy Raja, Chief Minister, Madras (These Messages also have been published in the September 50 issue of this Journal.)

The Chairman thereafter requested Mr. J. C. Ryan, M.A., Registrar of Co-operative Societies, to speak on his impressions of Co-operation in Far East.

"My Impressions of Co-operation in the far east"

SPEECH DELIVERED BY SRI J. C. RYAN, M.A.,
Registrar of Co-operative Societies, Madras.

"Mr. Chairman, Ladies and Gentlemen,

The first country I visited was Ceylon. I was not a foreigner to Ceylon because I spent a few years of my boyhood in Ceylon when my father was an Engineer in the Ceylon Government Railway. Nor was co-operation in Ceylon strange to me because the first Co-operative Society in Ceylon was organised by my father, the Ceylon Government Railway Co-operative Society. Of course, much water had flown under the bridge since those olden days; and when I went to Ceylon now I found that the Co-operative Movement has spread far and wide and it embraced nearly two-thirds the population of that island, while we in Madras struggle to get at 20 per cent yet. The conditions created by the War helped the growth of Co-operative Movement, particularly of the consumers' type and the Government adopted Co-operative Institutions as their sole agencies for distribution of food-stuffs. They have created a new department called the Co-operative Wholesale Establishment and that Department of Government imports food stuffs and consumers goods, distributes them through Co-operative Stores about 400 of them in the island. I was told that during the period of the war there was not a single retail store in Colombo which was not a Co-operative Store. The day after I arrived in Colombo there was a function presided over by the Prime Minister of the Island. It was a function intended to inaugurate a new Co-operative Wholesale Establishment. A special Law has been enacted according to which an *ad hoc* Corporation was created with a few directors nominated by Government under the law of the Government transferred to this Corporation, the old Co-operative Wholesale Establishment which was a part of the Government Administration. And in effecting that transfer the Government said 'We are now handing over responsibility of the administration to non-officials entirely and in doing so we feel we should give a good start to the Institution. Therefore we transferred all our stocks to this new Co-operative Wholesale Establishment, half of which free of cost, the other half on loans to be repaid over a period of 30 years at a very nominal rate of interest, namely 3½ per cent.' Further they said 'We give you foundation money of Rs. 40 lakhs'. Not satisfied with this they said 'Take Rs. 15 lakhs and keep for your reserve and Rs. 5 lakhs for a building of your own.' This has been a great gesture by the Government which indicated the measure of the faith they had in the Co-operative movement and its future, and the new Co-operative Wholesale Establishment, which now imports consumer goods from abroad and distributes them to the Primary Co-operative Stores. And in pursuance of that statute the Government said to the new Co-operative Wholesale Establishment, 'Remember you are just a Corporation now. You must transform yourself into a Co-operative Organisation and the best way of doing is to get all the 4,000 societies affiliated to you and we hope that this transformation will take place as soon as possible, if possible next year itself'. That gives you an idea of the Co-operative movement in Ceylon and the attitude of Government towards it. Probably you feel by comparison that we are not having as much assistance here as in Ceylon. That may be true. But at the same time I may add that we are having after the attainment of independence much more assistance for the Co-operative Movement from the Government than before. Let us hope that the ideal of Co-operative Commonwealth formulated by the Government will result in more and more support for the co-operative movement.

One point that struck me when I listened to the speeches on the occasion of the inauguration of the new Co-operative Wholesale Establishment was that the Movement has probably expanded much faster than the country could cope with. Probably, accounting and auditing did not keep pace with the terrific expansion the Movement had. And in the course of my subsequent discussion with the officers concerned, I gathered that the Government of that country were taking steps to train a band of workers for the Co-operative Movement, official and non-official, so that the movement might run on safe and sound lines and avoid the lapses of bad accounting. They took me on to their grandest Co-operative effort and I should say the effort of the Co-operative Wholesale Society, namely, their Co-operative College. It is situated near Kandy in a delightful place. Actually during the war it was a centre for the R.A.F. After the war the Government took over the R.A.F. Building and established the Co-operative College there. The Officers in the department are expected to undergo training for at least one year in the Institution. Unfortunately it is confined only to Officials; nevertheless the College has numerous students every year. At the time of my visit, its strength was about 150 and among the students I was surprised to find students from other countries; from Borneo for instance, there were two. The subjects taught were very much similar to those taught in our own Co-operative Institutes in Madras. And again, the Government came to the assistance of that Institute. I was told that recently they sanctioned a sum of Rs. 15 lakhs for that college so that it may expand and provide accommodation for more students and take also non-official students. The officials attending that College are given extra allowance besides their pay. the reason being that the pay is intended to maintain their family at home and that the allowance would be needed so enable them to get on at College. The Government run the Hostel for them so that it may be economical to the students to go through their course.

A third institution about which I would like to tell to you is an institution near Jaffna which runs a Co-operative Hospital on modern lines. The members surrounding that centre are the agriculturists, and the

non-agriculturists who have become the shareholders of that Society. They have pooled together sufficient capital. They have purchased a huge plot of land. They have constructed a Hospital, the wards etc. There are Doctors—the chief being paid Rs. 800 per month, the next in rank Rs. 600 and the third Rs. 400—and a number of nurses. There are also a number of buildings and a beautiful Surgical Room. The room impressed me a great deal, and the members who attend the hospital are given treatment at a nominal charge. Non-members are charged extra so that they may be roped in as Members eventually. The Government were good enough to recognise its efficacy and have given fairly good grants to equip the hospital on upto-date lines. I found that its Balance Sheet compared well with any good Balance Sheet of any Co operative Institution in Madras. I think there are two reasons why that Hospital is successful. One is that people in that country like to go to a Doctor as soon as they fall ill. The Hospital has provided accommodation even for the relations of the patients. The hospital wards are intended for patients and by the side of the wards are rooms with kitchen for the relations of patients who attend on them. I was told that was one of the best reasons that why Hospital had a great deal of custom. The other important factor is the reputation of the Doctors. I must say, that there are two Doctors from India.

The next Institution about which I might mention was the one I saw near Jaffna. I was taken in a Steam Launch across the sea to an Island on the other side. When I landed I was told that launch belongs to a Co-operative Society. They told me that the Island has a population of 20,000. The only means of communication to the main land is the sea. There was an old Ferry Service in the past, worked by some capitalists; and they made money at the expense of the poor Islanders who were necessarily to go into the main land in the morning and come back in the evening. And so the Islanders joined together raised some money and purchased some launches. About 6 years ago there was only one launch. In the third year they purchased 3 steam launches and to-day they have 4 steam launches, three of them plying for passenger traffic and one for cargo. The Consumers Organisation is owning steam services and steam ship services, in order that the members may use the services for their own benefit. The Institution is able to declare good dividends on their share capital, and has paid bonuses on the tickets purchased over the year in the shipping services.

There was not much that I could do to help forward the Ceylonese Co-operative Movement. There was one thing, however, they were keen on and that was Co-operative Housing. They had made a beginning. The idea was the members would purchase land and hand over the lands to the Society. The society would get some loans from the Government and construct the houses and give them to Members on Hire Purchase System. But none of the societies has gone one inch further, the reason being the Government would not provide loans beyond 50 per cent of the value of the site. I would say it was not because the Government were unwilling to help. It was rather because they were afraid to give loans to the extent sufficient. But to them the Madras example was given, according to which the Government lent not half of the value of the site, but very much more. The value of the site bears no relation to the amount of the loan. Madras Government take the site as mortgage, take the proposed building to be constructed as mortgage, finance 4 times share capital, which may very well exceed the total value of the site. You have known instances of site worth Rs. 500 on which the Government lends Rs. 1,200 for the construction of the house, always keeping a margin of 25 per cent over the value of the building and the site progressing together. Since then I heard from the Ceylon Government that they have felt some modification on these lines is necessary. However, there is a little snag. The Municipal Agencies are competing in the matter and are endeavouring to take housing schemes as their port folio and do not seem inclined to hand over them to Co-operative institutions.

Gentlemen, from Ceylon I flew to Singapore—a 9 hours' flight. When I reached Singapore, the Registrar of Co-operative Societies was there. During the two hours I stayed there, he gave me a picture of the Co-operative Movement in that island. But one of the two prominent points might interest you. The movement was so built up that the Central Banks were regarded a curse. The Co-operative Societies should not depend on Central Financing Organisation to give them loans. A Central Bank promotes indebtedness and does not promote thrift. That was the belief with which they started and I believe the Registrar who was responsible for this, one Mr. Boyd, was of the Colonial Civil Service. That belief still persists. However, I was glad to note that the present Registrar is gradually veering round to the view that the progress of the movement will be impeded, if it stressed more on the old idea. He has also conceded that the Co-operative movement in Madras and elsewhere in India has not failed on account of the dependence on Central Co operative Banks for their finance.

Another feature of the Co-operative movement in Malaya is that the movement for the Indian is separate from the movement of Malayan. I was surprised to see even in the Department the Indian Officers were separate and under a separate grade while the Malayan were separate and under a separate grade. I have no time to go into the reason why these divisions exist there, but I hope that in course of time these divisions would be bridged over because in Co-operation we should not have set water-tight compartments.

The next place I visited was Hong Kong. There I was fortunate enough to meet Rev. Father Owen McGuire of Irish Nationality, who is taking a keen interest in the development of Co-operative movement.

The Co-operative Movement in Hong Kong is nowhere to be found and the one Co-operative Society to which they took me was not a Co-operative Society, though it was really a grand institution. From there I was taken to the Vegetable Market ; it is being run by the Registrar of Co-operative Societies, not under the Co-operative Constitution but under a law which corresponds to the Commercial Crop Marketing Act. It is a regulated market something like the Cotton Market and the Groundnut Market of India. Hong Kong is separated from the main land by the strip of the sea. The part of the main land adjacent to Hong Kong is Kowlon and the Vegetable Market is established in Kowlon. Under the Law an area of 10 square miles is declared as prohibited area and nobody could sell vegetables within the prohibited area. But in one corner of the area, as stated, the Vegetable Market is situated. Every morning men go and sell vegetables. And so it happens that the Vegetable Market is an organisation registered under a Statute. This Organization owns a number of motor lorries given to them by the Government. They go about from main land and bring vegetables to the Kowlon Vegetable Market. Each cultivator and each farmer brings his own basket of vegetable and if a farmer is unable to go into the Market he hands it over to the neighbouring farmer or to the member of the staff of the Vegetable Marketing Society. All the vegetables are brought to the market and I found as many as 5,000 farmers with baskets ranging from the smallest size to size which cannot be carried by one man, each one standing beside his basket and the staff of that Society supervising the same. The staff conducted the auction and vegetable buyers came to bid and the sales of that evening amounted to Rs. 3 lakhs.

The Fish Market is another organisation under similar constitution and the working is also similar. One thing which must be learned is the system of accounting with machine. The bills were prepared with machine and by 10 O'Clock in the night, and countersigned by the several auctioneers —over 200 of them were all co-ordinating—and a common statement was prepared by the machine. The Registrar was showing that there was no possibility of the accounting going wrong unless the machine went wrong and did not work. Were it only to study the method of accounting I felt that some people from here would have to go to Hong Kong and hope the Government of Madras will support my suggestion which I have made already to them. However, I am glad to say that the Vegetable Market Scheme is capable of being copied here. There are certain natural facilities there. All the vegetables in Hong Kong Market come from the main land and they have to go through that bottle neck, namely Kowlon. Under these circumstances it very easy to organise a Co-operative Organisation. The Fish Market stands on a slightly different footing, even there in Hong Kong. They export fish to other countries, sometimes dried, sometimes fresh. And therefore there is a possibility of some leakages under

Co-operative System. Nevertheless a band of controlling staff maintained by the Government facilitated the proper fish control and exports are made as successfully as in internal trade in fish.

From Hong Kong I flew to Philippines. I landed in Manila where I saw the change at once. The standard of living is far higher than the standard of living in India. In fact I should say that the F. A. O. had given me a special rate of allowance in the Philippines. Nobody earns less than 75 *pesos i.e.*, 150 Rupees. There were agriculturists; and the industrialists were a few.

As regards co-operation I would rather go to it from another angle. I may mention that the standard of living is very high, which is probably due to the standard of education. 68 per cent of the population are literates; 50 per cent English literates. Schools are run by Government, and Colleges are run by Corporations. Every fourth man you come across in Manila is a graduate. Aptitude for Higher Education is so great that the rush in the Colleges has become excessive and it has become a paying proposition to establish Corporation to run colleges. Ample dividends are declared and the Government have taken steps for taking the Corporation and run the Colleges. And I found one Co-operative College there. The parents and students were the members and they contributed share capital, collected some donations, acquired lands, constructed buildings, appointed professors. And the colleges are going as successfully as any college that is run by the Corporation. More dividends are being declared and bonuses are given and funds are provided to the poor students by the Co-operative Societies so that they may prosecute their studies successfully. In their land, education has developed very much technically and agriculturally. We always deplore that the graduates of the Agricultural College in Coimbatore never come back to the land but go to Secretariat and ask for a job in the Agricultural Department. Well, there are 24 Agricultural Co-operative Schools in the island and I visited two of them; and the best was the Central School. It was indeed the best: there were about 400 students attending the school, both boys and girls, not graduates, but students who went upto what we call third form. They were given some theoretical training in the first year and in the 2nd, 3rd and 4th year they were divided into batches of 6 or 7 each. A cottage was given for a batch of about 6. Five acres of land was allotted to each batch. They were told "You do cultivation, if you grow food, go on take it, if you grow wheat, eat it." But the students were helped by the staff for cultivation purposes and they were successful. I was shown some accounts which were maintained and from which I gathered that at the end of the fourth year every student departing from the sohool had 500 to 700 *pesos*—savings effected over a period of 3 years. (A *pesos* is equal to Rs. 2) They were not dependent on cultivation. All the income put together was taken home and in their country lands are available. Out of 18 hectares of

cultivable lands 3½ hectares have been brought under the plough and so these boys who bring money take these lands and cultivate them.

I gave a short talk to them one night after dinner; after it there was a dance. There were about 400 students who attended it and participated in the dance and all of them dressed in the most aristocratic style. The next morning the Principal took me round to see the field. I observed one of the boys who was the previous day the finest dancer. But he was in the field, knee deep in the mud with blue knicker and green shirt on. And the Principal proudly turned round and said "Our boys realise the dignity of labour". I saw in that school premises a Co-operative Store; the shopmanship was excellent and the articles were displayed in a most explicit manner and the students acted as salesmen by turn, both the boys and girls. Sales were brisk, profits were good. The Registrar of Co-operative Societies of that country asked me if the Co operative Stores in our country were carrying on well. I had to own that the display was not so good, but the business was good and perhaps better. I had to make an excuse that the display was not so good as the articles with which we dealt were only rice and other foodstuffs. While they dealt with the finely packed tins, butter, jam and coffee powder and so on. Stores movement also is making a headway in the Philippines and the State is supporting it strongly. One of the chief problems there is the elimination of the China men. Not long ago the Japanese were in occupation, for only three years. After their departure the Chinese came in again. And the only idea of the Philippinos was to eliminate the Chinese from the trade and one of the things that they could do was the organisation of the Co-operative Stores. They organised many of them, and I was taken to the Co-operative Stores which consisted purely of Philippino traders. I stood aghast and asked, 'Is this Co-operation?'. They said, 'Yes'. 'Why so?, I asked', 'Because it has eliminated the Chinamen', they replied. It is not the definition of Co-operation. 'The definition of Co-operation is the elimination of the middlemen. After the elimination of the Chinamen as traders you will have the Philippino traders and you will have to eliminate them also,' I said to them.

The Rural Credit Movement had been organised before the war. They had a few rural credit societies and their condition is different from that in India. They have no village *Panchayat* but a municipality to administer the country. It is something like that. In the Philippines there are 51 provinces; each province has a Governor. Under a Governor there are 20 to 30 Municipalities. The Municipalitties are primarily in the town where they are situated but also they embrace the villages. The Municipality has the administration of an area of over 15 to 20 square miles. And the Municipal treasurer is ex-officio treasurer of the Municipal Banking Corporation in Manila which is a Government-manned organisation. Money comes from it. These Rural Co-operative Credit

Societies and Associations are registered on limited liability basis being provided with money from the Govenment, and closely looked after by the Government. These are being run by the Municipal accountants. They had real enthusiasm for it and during the war the whole thing collapsed and now they are striving to salvage the Societies. I found that these Rural Credit Organisations failed, because they are patented on the American model. But the American model cannot suit the economic conditions which are similar in India, Ceylon and elsewhere. They are therefore modelled on unlimited liability. But after full discussion, they had to agree to place the Rural Credit Society on unlimited liability, and for the establishment of Central Co-operative Bank. I had innumerable hurdles to jump over. I met one gentleman, correspon-ing to our Registrar who said, 'Our Co-operative movement is controlled by a board of directors; would you please talk over matters with them'? I agreed. When I put the suggestion before the Governors of the Co-operative Administration they had a long talk with me and put me many searching questions, at the end of which they agreed. I thought my day was won. But coming from the chamber the Registrar said: 'It is only one body and we have got a long list. You have the Committee of Economic Co-ordination,' and he gave another half a dozen names. I appeared before the Committee and they said, 'we feel that possibly we have copied America too much, we must recollect that conditions in Philippines are similar in India. We think that this should be done.' I felt immensely satisfied. Mr. DeCastra told me that everything was not over. There was a Budget Commissioner whom I had to see for he would not open his purse if he did not approve my idea. I met him; he was a shrewd man, and I spent much time with him. When he gave me his consent I left with great satisfaction. I am pleased to say that in the last month I have information from Mr. De Castra to the effect that they have passed a new law recognising the unlimited liability for the first time in the history of Philippines, introducing Rural Credit Societies there. They have also voted two millions of *pesos* i. e., Rs. 50 lakhs for the Scheme.

Gentlemen, let me assure that Madras is now being looked upon by the co-operators in the Far East as the country which leads in co-operation. We should not be surprised if there is an invasion of both official and non-official in the very near future from those countries, and I hope the Provincial Co-operative Union who are to-day celebrating this International Co-operators' Day will welcome such visitors because it helps to promote international amity. And I may assure you that this will lead to something tangible. Probably you are aware that already producers in Madras have organised Co-operative societies and are now selling the consumer goods. From Dindugal we export onions to Ceylon, from Nilgiris we are exporting vegetables to Colombo. All these go to the Wholesale Establishment in Colombo. While I was at Ceylon, I found that the Indian

producers were getting 10 per cent more while the consumers in Ceylon purchased the same produce at 10 per cent less, than they did in that country. The reason for this is this: The Co operative Organisation has eliminated the middlemen. That should be the aim of co-operation and if this International Co-operators Day can do something in promoting this international co-operative trade, I feel I have gained a great deal by this little talk that I have given to you."

Dr. Cherian, in the course of his concluding remarks, observed as follows:—

"Ladies and Gentlemen", —

I am sure we all have learnt a good deal from Mr. Ryan's most instructive speech. After listening to his informative lecture, I feel I am almost an authority on the Co-operative Movement.

I feel that we in Madras have got every right to be proud about our co-operative movement and the way in which our efficient Registrar is managing it. I understand that there are 21,000 Co-operative Societies in our State with a membership of about 20,00,000 and a capital of Rs. 71 Crores. Well, that is a state of affairs which should make anybody happy and proud.

Now, Co-operative Societies are a great boon to the population of any country, and practically every section of society benefits by it—the agricultural, the house building, weaving, etc.

Till we gained independence, as Mr. Ryan said, these Societies were not working with the same satisfaction as they are now doing. Naturally that has been the experience of any country which has been under the domination of another country. Now that we have gained independence I am sure this organisation will grow and move on from strength to strength.

Now one of the things that impressed me is the Co-operative Bank. I am happy that these Co-operative Banks still expand their activities and I hope more people will get into contact with them and increase the usefulness of these Banks. The Government are behind these Banks.

It is necessary not only for individual's sake but for the sake of the co-operative movement and also for the sake of the advantage it would bring to the citizens of the State, to provide some sort of publicity about your institution. We in the City Corporation have published a book—a compendium—which gives in a few pages, but in the most instructive and illustrative way, everything concerned with the Corporation of Madras. If the Co-operative Societies did something like that and published compendiums or brochures in different languages, adding illustrations and cartoons and photographs, then the whole population of the City and the State would know all about the Co-operative Societies.

Now you all realise when nationalisation takes place, unfortunately, efficiency suffers. Government Management is stiff, rather rigid and there is a large amount of red-tapism which you can easily see in the nationalisation of certain organisations in our country. On the other hand in Co-operative Societies it naturally follows that they should render utmost satisfaction to those they are serving. If there are complaints, the Management has got to answer the person complaining.

I am not talking against nationalisation which is now carried out by every country. Even in England where nationalisation has been taking place in great industries, that is the average person's complaint. The result of nationalisation, I think, has thus upset many things. Therefore, we should all try and settle all these shortcomings through the help of the Co-operative movement.

I have seen also in one of the exhibitions in this City, a Milk Bar, run by a Co-operative Society of Madras. You can buy milk, ghee, butter and ice-cream from such Societies. By purchasing from these Societies, the consumers derive the satisfaction of getting value for the money spent. That is why these organisations play such a good and notable part in civic life, as these are organisations of people joining together not for profit but for rendering service to the community.

I am very happy and thankful to Dr. Natesan for having given me this opportunity of presiding over this meeting and of listening to Mr. Ryan, an expert on Co-operative Movement, about his experiences in the Far East. By his visit to the Far East and by the excellent work he did there, he has brought great credit not only to the State of Madras but to India as a whole. If we have more and more men of his type, then our country will attain a much greater status.

Dr. Natesan, General Secretary of the Union proposed a hearty of thanks ; he said :—

"Mr. Chairman, Mr. Ryan, Dr. Natarajan, Ladies and Gentlemen,

I am extremely delighted at this gathering of both officials and non-officials at this celebration of the Co-operative Day. Madras and its Co-operators will feel proud that their Registrar of Co-operative Societies has been invited as the expert Consultant on Co-operation by the U.N.O. and requested to organise and spread the co-operative movement in those countries in the Far East. Not only that ; Mr. Ryan, at the instance of the Government of India, a few months ago, had served on the Rural Banking Enquiry Committee and has represented in a unique manner more than 1 lakh of Co-operative Credit Institutions in this large country of the Indian Union. Mr. Ryan's services as a Co-operative Registrar are all well known. He is the first provincial civil service officer to adorn that position in a permanent capacity.

To travel, of course, is very easy, but to come back and depict the countries visited in the most picturesque, most inspiring and impressive manner is not within the easy reach of every traveller. Mr. Ryan's command of the English language and his inexhaustible fund of vocabulary have enabled him to give us a vivid account of the Co-operative activities in the Far Eastern countries which many of us may not visit in our life time.

On behalf of the Provincial Co-operative Union, I thank him for having given us this enlightened lecture.

Dr. Natarajan's love for the co-operative movement and his strong faith in true co-operative efforts and co operators and his real services to the country are well-known. And I am extremely thankful to him for having been present here and for having read the pledge as also the messages.

You will be pleased to see in the Chair that dominating personality that presides over the civic affairs of the metropolis of this State. Dr. Cherian is a Surgeon of international reputation. His experiences are of the first order. To have served in First World War, to have been a Surgeon, a Professor and a Principal of the Premier Medical Institution of this State, to have risen to the rank of that most distinguished appointment of the Surgeon General to the Government of Madras, and after having retired, to have been worshipped by the citizens—in that he has been exalted to the Mayoralty of the Corporation of Madras—are all factors rather fascinating and rare in our country or in this State. Sir, on behalf of the Premier Co-operative Propaganda Institution, namely, The Madras Provincial Co-operative Union, I offer you our sincerest gratitude for having readily consented to preside over the celebration of this evening.

I also thank the ladies and gentlemen present here.

With the singing of *Jana Gana Mana* by the pupils from the Andhra Mahila Sabha, the meeting came to a close.

Co-operative Day in the Muffassil

The Tiruchengode Co-operative Marketing Society, Ltd, (Salem Dt.)

Sri K. A. Kasiviswanathan, President of the local weavers' society presided. Sri Shanmugam Chettiar, Headmaster of the Local Board High School, pleaded for economic improvement through co-operation as in Denmark. Sri Muniratnam, Local Co-operative Sub-Registrar urged the need for multipurpose Co-operative societies. The President advised the spread of Co-operative ideals in the country-side.

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The South Arcot Co-operative Central Bank, Cuddalore

Sri P. Ramakrishna, District Judge, Cuddalore presided. He said that Co-operation is the only method by which problems could be solved without bitterness.

Sri K. Sitarama Reddiar, President of the Bank explained the significance of the Co-operative Day and the Pledge. The Declaration and Messages were read out by Sri Dharanidharan, Secretary of the Bank, and adopted. Sri T. K. Narayanaswami Naidu, spoke about the important role of non-official Co-operators in the movement. Sri Ramachandra Mudaliar, Special Development Officer read a paper on Co-operation and pleaded for more multipurpose societies.

The Cuddalore Toy Makers' Society and the Madanagopalapuram Metal Workers' Society exhibited their articles.

The Ramachandrapuram Co-operative Central Bank, (E. Godavari Dt.)

Sri B. Venkataratnam Choudary, M.L.A., President of the Bank presided. The declaration of the International Co-operative Alliance and Messages were read and adopted.

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The Rayalaseema Co-op. Institute and Dist. Co-op. Central Bank, Anantapur.

Sri K. S. Raghavacharlu, presided. Sri P. Ramacharlu, President of the Bank spoke about Co-operation. The Declaration and the Messages were read and adopted.

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The Salem Co-operative Central Bank

Dr. Dhanakoti Naidu, Vice-President of the Bank presided. He spoke about the rule of Co-operation in the daily life of man.

Mr. Abdul Khader, Deputy Registrar and Mr. Abdul Hafeez, Special Development Officer, and Sri Gajendra Mudaliar, Secretary of the Salem Central Stores and Sri Venugopal, Bank Director also spoke about the various aspects of the Movement. Sri Manickam, Secretary of the Bank read the declaration and messages which were then adopted.

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Tirupathur (Ramnad Dt.)

The celebration was held under the joint auspices of the District Co-operative Bank and the District Wholesale Stores and the Local Co-operative Marketing Society, the Local Co-operative Union and the Local Byrawaswami Co-operative Stores. Tnis is the *First Co-operative Celebration* held in the rural part of the district.

A big procession of Co-operators, accompanied by a caparisoned elephant and music went round the main streets displaying placards. A meeting was held at the N. M. Board High School. Sri R. V. Swaminathan, M.L.A. the delegate to the International Agricultural Congress presided.

Sri A. Ramachandram Pillai, President of the Ramnad District Co-operative Central Bank sressed the need for purity among Co-operators. He read the Declaration and Co-operative Day messages to all the Co-operators for adoption. He also read the good-will messages of the Hon'ble the Chief Minister and the Hon'ble Ministers for Co-operation and health. Sri A. Palaniappa Mudaliar, Joint Registrar of Co-operative Societies, Dr. P. Natesan, General Secretary, Madras Provincial Co-operative Union, Sri L. N. Paramasivam Pillai, President, Tamil Nadu Co-operative Federation, Sri M. S. Palaniappa Mudaliar, Secretary of the Tamil Nadu Co-operative Federation.

Sri Swaminathan described the Co-operative Movement in the West and exhorted people to develop the Co-operative spirit. He urged that the Movement should be free from party politics.

Sri Amirtharaj, Deputy Registrar pointed out the need for purifying the Movement by removing dis-honest office-bearers and members. Sri Subramania Pillai, Headmaster who is also the President of the students' Co-operative stores declared his faith that Co-operatives could sell goods at very low prices. He thanked the local marketing society and stores for their contribution to the High School Building Fund.

Sri Ayyadurai Rawther (Byrawaswami Stores) and Sri Sethuramaswami Pillai (Marketing Society) pleaded for the elimination of competition among Co-operative institutions. Prof. Muthusivam (Karaikudi College) pleaded for international Co-operative trade and the realisation of the Co operative Commonwealth.

Sri Balaguruswamy, Secretary, Ramanad District Co-operative Central Bank appealed to Co-operators to be honest so that the Movement might progress.

* * *

The Andhra Desa Co-operative Union, Rajahmundary.

Sri P. Kodanda Ramiah Presided. Sri Venkayya Naidu, local Deputy Registrar hoisted the Co-operative Flag. Many Co-operators and the Co-operative Trainees of the local Ramadas Co-operative Training Institute attended. A procession also was organised by the Ramadas Co-operative Training Institute.

The President condemned the corruption in the country and commended co-operation for economic betterment. Individual effort in Co-operative spirit was suggested by him as the only possible way to peace.

Sri Krishnaswamy, Manager of the Union read the Declaration of the International Co-operative Alliance and the messages. Sri O. Bapineedu, Superintendent of the Ramadas Institute supported the Co-perative pledge and pleaded for co-operative education and propaganda among the masses. Sri A. Sankara Rao, Secretary, Rajahmundry Co-operative Central Bank urged the promotion of a fraternal feeling and the development of Cottage Industries among the people.

* * *

The Viziavada Co operative Central Bank : (Krishna Dt.)

Fifteen Co-operative institutions of Viziavada participated in the celebrations held at the local Ramamohan Library Hall, Sri Lakkaraju Pantulu presiding. About 2,000 Co-operators were present. The Co-operative Flag was hoisted by Sri J. Satyanarayana Moorthy, Lecturer of the local College. Sri D. V. Krishnaiah (another Lecturer), Sri Rajagopala Iyer local Dputy Registrar and Sri K. Venkateswara Rao of Guntur District Co-operative Central Bank also spoke stressing the need for a Co-operative way of life. A resolution re-affirming the faith in Co-operation was adopted. There was a Bharata Natya performance at the end.

* * *

Chengam Multipurpose Society (Bellary Dt.)

Sri Shanbogue, Special Development Officer, Bellary presided and spoke about Co-operative ideals. Sri Narayana Rao, Assistant Development Officer read the Declaration of the International Co-operative Alliance and Messages which were adopted by the Co-operators present.

G.O.'s and Circulars

The following is the reply of the Government to the Resolution passed by the P. C. U. on 20-8-50 requesting concessions for co operative stores in distribution of fertilisers.

GOVERNMENT OF MADRAS.

Food and Agriculture (Food Production) Department.

No. 30219/50-1 F. P. VII *Dated 2nd November, 1950.*

Sub :—Food Production—Distribution of fertilisers-Suggestions Regarding.

Ref :—Your letter dated 3-10-50 to the Secretary to Government Development Department and dated 9-9-50 to Honourable Chief Minister.

I am directed to furnish the following information on the several suggestions made in your letters cited.

(1) *Increase of Commission from Rs. 15 to Rs. 17/8 per ton of Ammonium Sulphate* :

The matter is separately under the consideration of the Government.

(2) *Sharing of commission between primaries and the Central Stores* :

This is a matter which can be decided by the Registrar of Co-operative Societies.

(3) *Grant of subsidy in respect of Ammonium Sulphate also* :

Ammonium Sulphate is a popular fertiliser, which is in great demand by the ryots. The rules governing financial assistance from the Government of India for Intensive Cultivation Schemes do not permit subsidised sale of Ammonium Sulphate.

(4) *Stocks transferred from Agricultural Department to the Co-operatives should be exempted from sales-tax.*

The Government do not consider it necessary to exempt sale of fertilisers at any point from sales tax.

Yours faithfully,

N. S. MANI,

Deputy Secretary to Government (Ex-Officio).

R. C. No. 150670/50-D.I.

OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES, MADRAS.

Dated, 15-11-'50

SRI K. SUBRAHMANYAM NAYUDU, M.A., *Registrar.*

CIRCULAR

Sri K. Subrahmanyam Naidu, M.A., has this day forenoon taken charge of the office of the Registrar of Co operative Societies, Madras. All D. Os. and Confidential correspondence intended for the Registrar of Co-operative Societies, Madras should be addressed to him by name.

(By order)

A. M. SUNDARAM,

Manager.

Books in Brief

Monthly Digest of Economics and Statistics, Madras State, April 1950—Issued by the Economic Adviser to the Government of Madras—pp. 70, Price Rs. 1-2-0.

This book is the first of its kind in the Madras State. In spite of the general opinion in the country that Madras State is materially very progressive, there are no statistics readily available to support it. The few statistics available have to be obtained from various sources like the Fort St. George Gazette, industrial and financial journals, bulletins and so on. A single volume which could give month after month the available statistics to the agriculturist, the businessman, the industrialist, the economist and the co-operator is much needed for the state. This Monthly Digest, as the Preface says, aims at presenting to the public statistics relating to Agriculture, Industry, Public Finance, cost of living Index numbers, Wholesale and Retail prices of various Commodities. Imports and Exports, Public Health, Labour, Animal Husbandry, Electricity, Employment, etc. It has also a note on the Industrial Statistics of India by the Economic Adviser.

The book is really a good pioneer attempt. It has the indications of an earnest attempt at supplying at regular intervals all the Statistical data without which planned action becomes impossible. The successful publication of the Digest depends on the availability of statistical date from all sections of the economic life of the State. We suggest that the scope of the Digest may be expanded by the inclusion of statistics relating to rain fall during the month, progress of multipurpose co-operative organisation, the progress of the ameliorative activity of the Co-operative Department, and the ruling handloom wage rates in the various Districts during the month, such and other statistics will enhance the useful of this digest and make it indispensable as an authentic reference book of economists and administrators.

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Monthly News Page

Quarterly Conference of Representatives of Weavers Co operatives in the South Arcot District.

" The periodical quarterly business conference of representatives of Weavers Co-operatives in the South Arcot District was held in the Office of the Deputy Registrar of Co-cperative Societies, Cuddalore at 2 p.m. on 9th October 1950 under the Presidentship of Sri K. Keshav Kini, B.A., Deputy Registrar, Sri C. Thirunavukarasu, Regional Marketing Officer of the Madras Handloom Weavers Provincial Co operative Society, Ltd., for the Tiruchi region was also present. The conference was attended by representatives of 22 out of 27 Weavers Co-operative Societies in the district, besides the Special Co-op. Sub-Registrar for Weavers Societies, the Special Senior Inspectors and the Secretary of the South Arcot Co-op. Central Bank and the Managers of the two emporia in the District. Important subjects relating to fixation of uniform rates of wages throughout the district for various varieties of handloom goods, procurement of finished goods by the Provincial Society the scheme of informal ration of yarn, the co-ordination of work between the Departmental supervising staff and the Technical supervising staff of the Provincial Society, the action to be taken against the managements of societies who resort to various kinds of abuses in the distribution of yarn to looms and many other subjects relating to the working of weavers co-operatives in the district were considered at great length and decisions taken. The representatives of societies evinced keen interest and took active part in the deliberations.

* * *

Sri A. Palaniappa Mudaliar, Deputy Commissioner Prohibition (Amelioration) and Joint Registrar of Co-op. Societies Madras laid the foundation-stone for the construction of the godown on 30th October 1950 at Melmalayanur village, Gungee taluk, South Arcot District. The godown is being constructed by the Malmalayanur Co-operative Multipurpose Society at a cost of Rs. 5,300, the Government giving half the cost. The godown will help the ryots to stock the agricultural produce. Sri K. Sitarama Reddiar, President of the South Arcot District Central Co-operative Bank presided and all the representatives of the nearby Co-operative Institutions and Co-operative Officers of the district attended. 500 villagers also were present.

* * *

Indo-Pakistan Agreement reached

The Indo-Pakistan Conference met in September to settle the claims of the evacuees of each country in respect of shares, deposits etc., in Co-operative Banks in the country they have left.

It is understood that a large numbur of points in dispute have been amicably settled.

The Pakistan delegates have agreed to release, subject to ratification by Pakistan Government, Rs. 6,00,000 on account of the Provident Fund Security Deposits etc., of Punjab Co-operative Union Employees, Lahore, who left Lahore at the time of the partition of the Punjab, and are at present serving in India.

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...600 003.

JUST OUT.

The Bombay Co-operative Societies Act.

(As last amended up to 30th June 1950.)

(With critical Notes, Exhaustive Commentary & Case Law upto date

Dewan Bahadur C. M. Gandhi, B.A. LL B., Advocate, (O.S.)

Principal (Retd.) Law College, Surat, and

Chairman, Surat District Co-operative Bank Ltd.

Price Rs. 10.

There has been no book uptill now so thoroughly written as that of D. B. Gandhi's Co-operative Societies Act. He has fully annotated the book, with critical and lucid notes, exhaustive commentary on the various Sections of the Act, and the Case Law has been brought upto date. The book contains also the Bombay Co-operative Societies Tribunal Rules and Regulations (with various forms) the Multi Unit Co operative Societies Act (India Act VI of 1942) the Co operative Credit Societies Act of 1904 and of 1912. Clear and concise as the book is, it will be found to be very useful to all Co operators, Students, Officers of Co-operative Societies and Arbitrators.

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The Co-operators' Book Depot.

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P. MANICKAM, B.A., C.A.I.I.B., D. COM., (I.M.C.), *Secretary.*

K. A. NACHIAPPA GOUNDER, M.L.A., *President.*

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TELEGRAMS: "CENMORBANK" TELEPHONE: 8230

The Madras Co-operative Central Land Mortgage Bank, Limited.

LUZ, MYLAPORE, MADRAS.

President:
SRI BHOGARAJU VENKATARATNAM,

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Paid up Capital	...	**Rs. 14,32,300.**
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Summary of Balance Sheet as on 30—6—'50.

Liabilities.	Rs.	**Assets.**	Rs.
Paid up Share capital.	14,32,300	Cash on hand & balance with Banks.	17,2[illegible]
Reserve and other Funds ...	25,82,845	Loans to Primary Banks ...	3,88,32,[illegible]
Debentures ...	4,39,31,700	Sinking Fund Investments ...	83,48,[illegible]
Deposits, Loans and Overdrafts ...	31,97,937	Other Investments ...	42,07,[illegible]
Sundry Liabilities ...	5,89,516	Sundry Assets ...	6,78,[illegible]
Profit ...	3,49,262		
Total Rs. ...	5,20,83,560	Total Rs. ...	5,20,83,5[illegible]

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

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