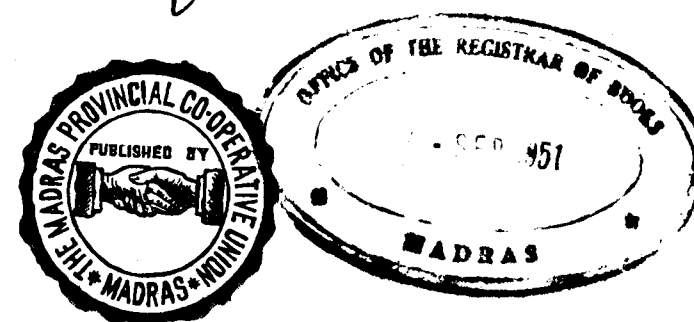


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The Madras Journal of Co-operation

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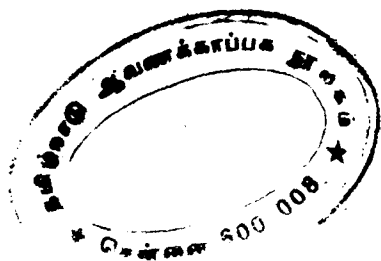
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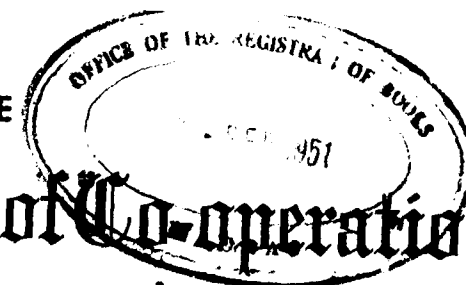
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THE



Madras Journal of Co-operation

EACH FOR ALL AND ALL FOR EACH

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

MAY 1951

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Thought for the Month

What is Co-operation?

Co-operation works.

It grows.

It thrives on freedom.

It is the first living movement slain by despotism and bureaucratic control.

It fosters individual human personality.

It promotes mutual aid among its members.

Its motive power is mutual service, not pursuit of profit.

Although the aggregate business of co-operative units throughout the world is now counted in thousands of millions of pounds per year, in all its history it has not made a single millionaire.

Co-operation has made Morality the ethical capital of business. It does not succeed without it.

The Co-operative Way by Hon. T. H. Bath.

Editorial Notes

Coir Work in Madras State :

Thanks to the important position which coconut coir occupies in the industrial world today, coir work has been drawing of late increased attention of the people dwelling on the costal strip both in the West and East Madras where there are vast coconut plantations. Malabar on the west coast has always been the seat of coconut trade. As the Raja Pramukha of the United State of Travancore-Cochin observed at a Conference in his State, the coconut is "vital" to the life of the people on the west coast.

Coir, obtained from the coconut husk is one of the chief sources of wealth in Malabar as in Travancore-Cochin. Coir work, as a cottage industry, has made much progress there. But the industry in almost entirely in the hands of private merchants and financiers. During very recent years, however, the Co-operative Movement has penetrated to some extent parts of Malabar (as also Travancore-Cochin) and there are a few coir workers' co-operatives of which the societies at Palayur and Pavaratty (near Guruvayur) are the most important. Women are engaged in coir work. For the purpose of training workers in improved methods, a Coir Instructor is attached to the Palayur society, thanks to the generous subsidy granted by the Madras Provincial Co-operative Bank, Ltd., towards his salary. These societies have worked enthusiastically and demonstrated to the poor women workers of the locality that the Co-operative Movement offers the poor worker a helping hand against the private capitalist. Each of the societies produces coir from about a lakh of coconut husks. These societies were visited by our Associate Editor and were found to be working very enthusiastically.

The successful working of the coir co-operatives on the west coast seems to have drawn the attention of some enthusiasts on the north-east coast line of the State; for there is now a demand for the organisation of coir co-operatives in the Andhra Desa also. For instance at the West Godavari Co-operative Conference held at Kopparru near Narasapur on 26th April 1951 (some of the proceedings are published elsewhere in this issue), it has been suggested that a coir workers' co-operative society may be organised in the coastal region of the district. The East and West Godavari coastal regions have a large acreage under coconut cultivation; and next only to Malabar in importance, there is abundant raw material for coir work. Coir is even now produced in considerable quantities in

EDITORIAL NOTES

the Andhra Desa, but it is inferior in quality and its production is not scientific.

It may be mentioned here that a suggestion for organising coir work on a co-operative basis with a view to integrating the production and distribution activities in the Andhra Desa was considered at an informal gathering convened by Sri Kala Venkatarao, President of the XVII Andhra Desa Co-operative Conference held at Tenali in November 1950. But the President and a few others present considered that this might not be feasible for two reasons: For one thing there are no back waters on the Andhra Coast for soaking husks properly. Secondly, there is some structural difference between the coconut of the Andhra Desa (where it is used for edible purposes) and that of the west coast (where it is used for oil-extraction).

Now that the Co-operators in the Godavari district are keen on exploiting the coconut wealth of the Andhra Desa by starting coir co-operatives, it is desirable to carry on some research and investigation into the possibilities of coir industry in the Andhra Desa on the lines of the west coast. There may be some areas where soaking pits could be dug with advantage. Coir is bound to be a great source of wealth in future and hence it is essential that earnest attempts should be made to create favourable conditions for the promotion of this line of industry, particularly on co-operative basis, so that it may cheer up thousands of the poor villagers on the coastal region who are steeped in poverty and idleness.

One important point must, however, be borne in mind. Husks are fit for retting and extraction of coir only after soaking for nine months in soaking pits. It therefore follows that the coir workers should have abundant raw material for soaking and retting regularly day after day. The poor coir co-operatives have not enough capital to buy and stock huge quantities of husks. Even in Malabar, the co-operatives are experiencing difficulty in obtaining adequate raw material at a fair price. The experience of our sister State of Travancore-Cochin may help us in the matter. We learn that near Shertallai in Cochin area, where there are some good coir co-operatives, the Shertallai Co-operative Bank is financing the societies for obtaining husks from the local coconut tope owners who are also members or directors of the Bank. The men supply their husks only to the societies at a fair price and thus encourage the local industry and at the same time watch its progress. It is essential

to create such interest on the part of a local co-operative bank and local land-lords, if the coir co-operative is to flourish. This linking ensures safety to the investors and cheapness to the producers.

It will really be a step in the right direction if the coir co-operatives of Malabar are thus stabilized and the possibilities of coir work in the Andhra are explored at an early date.

Weavers and the Yarn Famine :

News columns in news papers have been for some time past drawing repeatedly the attention of the public to the acute scarcity of yarn in the State and the hardship of the poor weavers on that account. Deaths due to starvation of weavers have been occasionally reported. There have been for some months frequent hunger-marches of the weavers in some parts of the State with a view to impress upon the authorities concerned the need for immediate relief. And now for some weeks past there are demonstrations of a more serious nature at the Secretariat in Madras and elsewhere in the State : Weavers are offering *Satyagraha* (civil disobedience) in batches so as to bring pressure on the authorities and to evoke public sympathy.

That the plight of the handloom weavers is unenviable is not unknown to the country. The public and the Government are alive to the situation and the Government have already been endeavouring to give some relief to the poor weavers. After all the production and distribution of yarn are an All-India question and as such the State Government can only make representations to the Centre for early relief to the suffering artisans. In fact it is felt in some quarters that the yarn situation is tending to ease. The Madras State has obtained larger allotments than during some months past. To be more precise, we understand that the Madras Handloom Weavers' Provincial Co-operative Society received during March and April 1951, about 9000 bales of yarn as against a monthly average of about 3,800 bales only received for some months last year. The Hon'ble Minister for Industries and Supplies at the Centre has expressed his hope that the situation would be better by July this year.

Another important point is the impression in the mind of some leaders of the weavers' movement in the State that the *Satyagraha* has been precipitated and that the situation did not warrant such

a step. They hold that this step cannot impress upon the authorities better the existing situation since the Government are already aware of the gravity of the situation and are endeavouring to do their best.

In these circumstances we sincerely feel that the problem should be tackled in a more comprehensive manner. Leaders of the weavers' movement should close up their ranks and try to strengthen the hands of the Government so that the Government and the weavers may together urge the Centre to give very early relief to the weavers. The Government on their part too must tackle the problem with a human approach and see to the proper distribution of the available stock among the weavers in the State. An informal conference of the leaders with the authorities will go a long way to enable them to have a common approach to and understanding of this knotty problem.

The Co-operative Movement in West Bengal :

We publish elsewhere in this issue interesting notes on the working of some co-operative institutions in West Bengal. Our Hony. Editor and General Secretary of the Madras Provincial Co-operative Union, during his recent visit to Calcutta interested himself in a study of the Co-operative Movement in West Bengal. Thanks to the co-operation of the Co-operative authorities in the sister State, Our Editor had opportunities to meet the authorities there and discuss problems and exchange views. It may be mentioned that the Hon'ble Dr. Ahmed, Minister for Co-operation, West Bengal and the Registrar of Co-operative Societies, West Bengal visited Madras in January this year and evinced a great interest in the study of the Movement in our State. This recent visit of our Editor and General Secretary of the Madras Provincial Co-operative Union to West Bengal has therefore evoked much interest in West Bengal and there were eager inquiries about the working of the Movement in Madras and its prospects in West Bengal. Co-operation is a Movement which knows no territorial limitations. It has, however, several local problems which may sometimes be solved by the experience of other parts of the country in similar circumstances. Inter-state contacts and exchange of views are thus a great benefit to the Movement and therefore need to be encouraged. We wish that this exchange of views by visits should be a regular feature of the efforts at promoting the Movement in our State.

EDITORIAL NOTES

We are sure that the readers will find the note on the Fishermen's Co-operative in West Bengal very interesting. We in our State have some fishermen's societies but their progress is rather slower than that of the West Bengal co-operative. The most salient feature of the West Bengal society is its combination of production and marketing activities of the fishermen and the support of the Government. Fishing is an important cottage industry in Madras State also; but it requires greater co-operation among the members and greater support of the State. We commend the working of the West Bengal society to the Madras Fishermens' Co-operatives for careful study and adoption of useful features.

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Administration and Management

—
*Supervision and Control by the
Registrar of Co-operative Societies, MADRAS.*

Progress of Co-operative Movement in Madras State*

SRI J. C. RYAN, M.A.

Registrar of Co-operative Societies, Madras

The Co-operative Movement in Madras is over forty-five years old. It has developed considerably and is probably more firmly established than in the rest of India. Indeed, in some directions, it leads the way for the other States to follow. I shall endeavour to indicate briefly the magnitude of its development.

2. The working capital of the Co-operative Movement in Madras is larger even than the revenues of the Madras Government. It commands seventy-two crores of rupees, whereas the Madras Government budgeted for only an income of sixty crores of rupees for the year 1951-52. The short-term credit movement, represented by the Madras Provincial Co-operative Bank, the central co-operative banks, the urban banks, and the rural credit societies handles thirty-four crores of rupees. The urban banks disburse every year about Rs. 9 crores as loans and the rural credit societies disburse about Rs. 7 crores every year. The long term credit movement, represented by the Central Land Mortgage Bank and its affiliated primary land mortgage banks, handles about four crores of rupees. Every year, these mortgage banks disburse about Rs. 75 lakhs as long-term loans to agriculturists for a period of 20 years. The Co-operative stores movement, with its central stores and its primary stores, sells goods to the extent of Rs. 49 crores. The Madras Handloom Weavers' Provincial Co-operative Society produces every year about six crores of rupees' worth of handloom goods in its primary weavers' co-operative societies. The societies for milk supply distribute over a crore of rupees' worth of milk in the State. The marketing societies help agriculturists to dispose of four crores of rupees' worth of agricultural produce every year.

3. The extent of development of the Co-operative Movement in Madras can also be measured by the strength of the staff it employs. The Co-operative Department now consists of about 4,000 persons. The paid staff employed by co-operative societies as secretaries, managers, clerks, cashiers, salesmen, purchasing agents, store-keepers, etc. will, on a modest estimate, be 20 times that number or about 80,000. Indeed, we have reached a stage when

*Talk broadcast from A.I.R., Madras on 21-4-1951.

the Central Co-operative Institute at Madras and the four Co-operative Training Institutes at Tanjore, Coimbatore, Anantapur and Rajahmundry are not enough to train the staff who are employed in co-operative societies but have not yet undergone training and to provide for the annual replacements which are inevitable. At least two more training institutes are necessary for providing even the existing co-operative societies with trained staff.

4. The services of the Co-operative Movement have now reached 64.6% of villages in the State, and 17.28% of the rural population are members of co-operative societies. As the bread-winner in a family alone is usually the member of a co-operative society, the number of individuals helped by the entire Co-operative Movement in the State works out to 16 millions which is roughly 32.7% of the population.

5. But the magnificence of the development of the Co-operative Movement in the State lies probably in the *variety* of its development. Landless labourers have got together in land colonisation societies and settled on lands given by Government. Tenants have grouped themselves under field labourers' co-operative societies and taken lands on lease for cultivation from the Government or from private land owners. Fishermen have established co-operative societies for leasing out fishing rights and catching fish. Demobilised soldiers have organised themselves into co-operative workshops or motor transport co-operative societies. Cottage industrialists have set up societies for the manufacture and sale of metal-ware, leather goods, coir goods, pottery, etc. Toddy-tappers thrown out of employment on the introduction of Prohibition have taken to co-operative societies for the manufacture of jaggery. Women employ their leisure hours in the manufacture and sale of garments through women's co-operative societies. Sugar-cane growers in the Vizagapatam District have established a Sugar-cane Factory of their own on co-operative basis so that the profits of sugar manufacture are retained by them. Recently, the weavers' co-operative societies and the Provincial Handloom Weavers' Society have got a co-operative spinning mill of their own registered at Guntakal so that they may manufacture for themselves some part of the yarn they need for handloom weaving. In urban areas, people who wish to have houses of their own have set up co-operative housing societies through which they borrow money from Government and either build their houses themselves or get them built by the societies.

6. Such a variety of co-operative activity has not only made the Movement popular but has given rise to an unfortunate impression that every form of economic activity can be undertaken on a co-operative basis. I have had, for instance, dealers in yarn coming to me for a co-operative society for the purchase and sale of yarn. While Co-operation helps consumers of yarn (handloom weavers) to purchase yarn to satisfy their needs, it cannot help dealers in yarn to make profits at the expense of handloom weavers. Co-operation seeks to eliminate middlemen, not to perpetuate them. I have had also land-owners asking for land colonisation societies, not for the reason that they might settle on the lands and cultivate them, but for the reason that field labourers could be employed by the society for tilling the land for the benefit of the land-holders. Co-operation cannot promote absentee land-lordism or help land-lords at the expense of their tenants. Just as in a co-operative credit society the borrower and lender are identical, just as in a co-operative stores the buyer and the seller are identical, so, too, in a land colonisation co-operative society the tiller of the soil and the share-holder of the society ought to be identical. Only the agriculturist who cultivates his land can be a member of a co-operative land colonisation society.

7. The Co-operative Spinning Mill at Guntakal has given rise to a demand for similar co-operative spinning mills in other parts of the State with individuals and co-operative societies of different kinds as share-holders. This suggestion emanated from a capitalistic outlook. The capital needed for a spinning mill could easily be provided by rich individuals and co-operative institutions with large reserves and the business could be made to yield decent profits. But the co-operative method of starting a mill is not to find profits for the capital that could be accumulated together. It is intended to satisfy the needs of the individuals that get together under the co-operative mill. Thus, the Co-operative Spinning Mill at Guntakal, is intended to satisfy the need for yarn which its members (weavers' co-operative societies) experience. It is possible that cotton-growers in a compact area might organise a co-operative spinning mill in order to secure good prices for their cotton by selling it to the spinning mill. The profits made by the spinning mill by manufacturing yarn will go back to them as bonuses on the value of cotton sold to the mill. But a spinning mill composed of members who have no common economic need to satisfy but only a desire to make the

capital they have pooled together to yield good returns cannot be registered as a co-operative society.

8. It will be observed from what I have stated that Co-operation has an ideology of its own. It aims at promoting the economic well-being of the individual by linking with him others experiencing similar economic needs so that all of them together may work for their individual and common good. In a co-operative society, each member toils for his own good and for the good of others associated with him in the same enterprise. In recent years, some traders have complained that the entry of co-operatives in their field by distributing food-stuffs, chemical manures, mill-cloth, etc. has affected them adversely. But who can object seriously to groups of people joining together to purchase and distribute their requirements themselves without the aid of traders? Yet, Co-operation does not pretend that all enterprises on earth could be brought under its ideology or that any line of business can be done exclusively on the basis of self-help and mutual help. It recognises that it is only one mode of doing business. It is, therefore, tolerant of other ideologies. The individual *entrepreneur* as well as capitalistic organisations can and should flourish beside it. A variety of economic systems makes for better progress. Competition between the co-operative system and other economic systems will improve efficiency and confer wider happiness among the masses, and this is what India needs at the present juncture.

THE CUDDALORE CO-OPERATIVE MILK SUPPLY UNION, LTD.



Milk Collection from Villages



Milk Distribution to the Town

Telephone: 34519. Telegram: SAHYOG.

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For the Producer Societies arranges supplies of:—

Yarn, Chemicals, Dyestuffs, Raw Hides, Raw Skins, Tanning materials, Tanned Leather etc., Machines, Tools, Equipment etc.

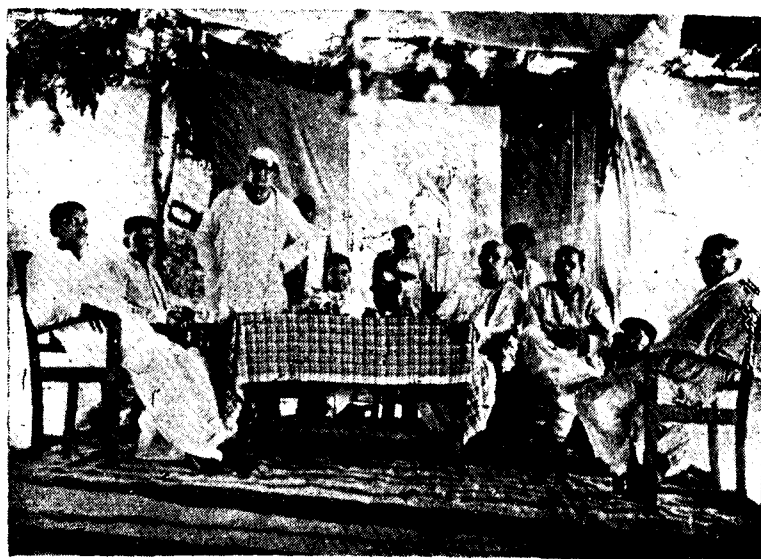
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Grass Farm—Napier Grass

THE WEST GODAVARI DISTRICT CO-OPERATIVE CONFERENCE
Kopparru, 26-4-1951



Opened by the Hon'ble Sri K. CHANDRAMOULI, Minister for Co-operation
Presided by Sri N. SATYANARAYANA of Alamuru
Sri M. BAPINIRDO, Govt. Whip is addressing.

The Cuddalore Co-operative Milk Supply Union Ltd., Tirupapuliyur

Origin.

The Cuddalore Co-operative Milk Supply Society came into existence as a primary society on 13-12-1938. For 10 years it was carrying on its business on a limited scale of about 150 Madras measures of milk a day. In 1948 the Madras Government inaugurated a *three-year plan* of development of milk supply and it gave a fillip to the society to expand its activities. The primary society was converted into a *union* and it began to function from 22-12-1948.

The Union (Constitution.)

The Union is composed of societies and individuals as members. There are today 4 milk supply societies affiliated to the Union. 20 multi-purpose credit societies having provision in their bylaws for milk supply activities, have also joined the scheme. Individual shareholders number 9.

The management of the Union vests with a Board of 9 Directors consisting of 8 members representing Individual shareholders and 5 representing affiliated societies with the Municipal Health Officer as an ex-officio member.

The paid up share capital is Rs. 2,510.

Business.

Feeder Co-operatives situated both in the Town and in the Villages, produce milk in common yards and the Union undertakes distribution.

No. of common milking yards :	
within municipal limits	10
outside municipal area	28
No. of animals milked :	
cows	569
buffaloes	98
No. of milkmen on rolls	892
Quantity of milk handled	580 M.M.

Production of milk has gradually increased as indicated below :

December 1948	200 M.M.
" 1949	418 M.M.
" 1950	580 M.M.

Milk so procured is distributed as under :

House delivery (coupon system)	200 M.M.
Depot sales—(cash)	88 M.M.
Hospital	75 M.M.
Central Jail	106 M.M.
Hostels and other items	61 M.M.

Total ... 580 M.M.

Cuddalore Milk Supply Union organised milk supply through a network of similar multipurpose credit societies within a range of 10 miles from the Town. Twenty such societies have since come into existence.

The South Arcot Co-operative Central Bank has come forward to finance the milk supply activities of these multipurpose societies on conditions similar to those relating to the issue of Government loans (but interest-bearing.) The Union collects instalments from out of the milk payments and remits the amounts to the central bank. Central bank loans to the extent of Rs. 50,000 were issued upto 31-3-51 for the purchase of milch animals.

Ex-tappers are freely admitted as employees and thus alternative employment provided for them. They are admitted as members of feeder societies also and are helped to earn through milk supply. There are at present 25 ex-tappers attached to the Union.

A Dairy farm is being run by the Union on a plot of 6½ acres leased out for the purpose. Guinea and Napier grass grown in this farm is sold at the cheap rate of Rs. 0-1-0 for 6 Lbs. Contact has been made with the municipality for the supply of sewage water. An experimental milking centre is also run in this farm. Along with the pedigree stud bull, select cows will also be stationed here. Proposals are under way to procure good breed of milch animals and to distribute them to the milk men on a kind of controlled credit scheme.

The Central Bank and the Supervising Union are enthusiastically co-operating with the milk supply union. With the help of the Central Bank's loan of Rs. 7,000 a Morris Van was purchased and the debt has been fully cleared. The Central Bank has again offered a loan of Rs. 6,000 for the purchase of a Frigidaire repayable in twenty monthly instalments.

The Madras District Co-operative Central Bank, Ltd.	
52-53, Thambu Chetty Street, Madras 1.	
ESTD. 1930	TELEPHONE No. 2884.
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.	

Housing Co-ops. in Postwar Madras

1. The Katpadi Co-operative Township, Ltd.

VISWANATHAN TEKUMALLA.

Of the various types of co-operative societies for urban housing, the co-operative township is probably the most interesting. This institution acquires lands, lays them out into house sites for the establishment of a new colony, and advances loans to its members for the construction of houses. It also provides and maintains civic amenities such as roads, parks, drainage, sewage, water supply, electricity, schools, and hospitals.

Even more than a decade ago, co-operative township was a fairly popular feature of co-operative housing schemes in several countries. For instance we hear of the garden cities of Palestine (Israel) such as Kiryat Amal, Kiryat Avodah, and Kiryat Hayim organised even during pre-war years. These garden cities were designed for beauty and comfort and planned for the benefit of the individual and the community. The settlements are now provided with numerous amenities to promote civic consciousness and co-operative way of living. The following description of Kiryat Hayim is interesting :

"The streets and houses of Kiryat are designed for a peaceful, quiet and cultured life. The community is served by elementary and secondary schools, a vocational school, . . . playing fields and sports grounds for the benefit of the children and youth. In addition there is a large and beautiful community hall, a co-operative market hall, a central consumers' co-operative store, . . . a clinic, a co-operative bakery, a co-operative restaurant, a library, a post-office as well as a co-operative savings bank."

In our country, however, the organisation of co-operative township is a feature of post-war co-operative housing. In Madras State there are two co-operative townships—the Katpadi Co-operative Township, Ltd., in North Arcot District and the Padavu Co-operative Township, Ltd., in South Kanara Dt. The former has made considerable progress while the latter is still in infancy.

The Katpadi Township Ltd., was organised with a view to form a new town between Vellore and Katpadi in the North Arcot district. It was originally intended to acquire about 1,400 acres of land extending on both sides of the trunk road and to put up about 5,000 garden houses on up-to-date lines. The Katpadi Co-operative Township Ltd., was registered on the basis of limited liability on 20-8-1947 by the then Registrar of Co-operative Societies Sri N. S. Arunachalam, I C.S., its area of operation being confined to the limits of the revenue villages of Kangayanallore, Katpadi, Darapadavedu, and Kalinjur in Gudiyatham Taluk. The objects of the Township are to acquire land, to lay out the land to suit the requirements of the township in the shape of roads, drains, parks, playgrounds,

schools, hospitals, waterworks, burial grounds, *etc.*, to lay out land as house sites, to build or cause to be built, residential houses or buildings of common utility, to establish and maintain social, recreative, educational, public health and medical institutions and to provide amenities such as metalled roads, electric lighting, protected water supply and scientific drainage, medical relief and free elementary education. The authorised capital has been fixed at Rs. 25,00,000 made up of 25,000 shares of Rs. 100 each. The entrance fee is Rs. 2 per share subject to a maximum of Rs. 50. Every member has to take at least five shares but not more than 250 shares. The Management of the affairs of the Township vests in a Board of eleven Directors of whom seven are elected from among the members and two nominated by the Registrar of Co-operative Societies, the remaining two members being the President of the District Board and the Chairman of the Vellore Municipality. The Board shall normally hold office for three years. The executive administration of the Township is in the hands of a paid Secretary, subject to the control of the President. The Society has taken a retired Deputy Registrar to work as its Secretary at present.

The Township undertakes either to construct houses for its members as their agents or to finance them for constructing the houses themselves. The distinguishing feature of the institution, however, lies in its undertaking to provide all modern amenities, so that the Township may be a self-contained, self-governing co-operative colony.

A lakh of rupees was contributed by the public towards share capital when the Township was started on its work in March 1947, and by July 1947, 871 members had joined with a paid up share capital of Rs. 6.22 lakhs.

As soon as the Society began to work, it put up proposals for the acquisition of lands through the Revenue Department to the extent of about 1,400 acres. There was special land acquisition staff for the scheme. The scheme, however, underwent several modifications so as to eliminate certain wet lands from its jurisdiction. Thus the extent of the land available decreased, necessitating the preparation of a new layout plan. No acquisition of land was effected during 1947-48, but the share capital and working capital of the society increased to Rs. 7.20 lakhs and Rs. 7.28 lakhs respectively as on 30-6-48. There were 977 members with 7204 shares.

During 1948-49, the Government of Madras, in their G. O. No. 4503 dated 2-9-48 approved the proposal of the Township, drawn up on the basis of the suggestions of the Hon'ble Minister for Housing, to acquire an extent of 435.83 acres, north of the Palar river bridge, including about 72 acres in Kalinjur, lying to the west of the Vellore-Katpadi cement road for the purpose of providing house sites with the object of relieving the congestion in Vellore Town and helping especially the middle and lower

middle class people. In the G. O., the Government stated that the extent now permitted might be taken as final and that there might be no further alteration in the area sanctioned. The society prepared a new layout provisionally in September 1948. Out of the 435.83 acres sanctioned, 281 acres of land was taken for house construction and the remaining area was reserved for roads, parks, markets, schools, hospitals, play grounds and other amenities. The area of 281 acres was divided into 2,338 plots of varying sizes to suit the needs of all classes of members. The details are given below :—

Class of plot.	No. of sites.	Extent (approximate)		Cost. Rs.	Total acreage.
		ac.	cents.		
Special	38	0	50	3,000	19
A I	200	0	33	2,000	66
A II	100	0	16	1,000	16
B	1000	0	10	500	100
C	1000	0	08	400	80

Even while the scheme was under the consideration of the Government, some members had taken shares; and when the new scheme of allotment came, it so happened that some members had more shares than the value of the sites as now fixed. The Society therefore offered to refund the surplus share amounts by a process of transfer to new applicants. All new applicants who wanted sites were required to take shares that would cover the cost of the site they needed *plus* one share of Rs. 100. These shares would be adjusted to the value of the sites at the time of allotting the sites.

The Township invited investment even from persons who did not require sites but only wanted safe investment.

It was proposed to make actual allotment only after taking possession the lands which was expected to take place by November 1948. Before the end of the first quarter of 1949 the special land acquisition staff acquired 365.85 acres. The establishment was wound up on 31-3-49 for economy and the further acquisition work was given to the Special Land Acquisition Officer for Co-operative Housing Schemes, Madras. An area of 33.42 acres was acquired by him during the year. The alignment of roads and the marking of sites was taken up and a layout plan providing for 1933 plots of five different sizes was prepared and got approved by the Director of Town Planning. As on 30-6-49 the Township had 1,043 members with 8,593 shares and a paid up share capital of Rs. 8.59 lakhs. The Society had no need to borrow from the Government during the year.

Early in 1949-50 an Assistant Engineer of the P.W.D. on foreign service terms was appointed to be in charge of the construction work. The land actually came into the possession of the Society on 10-9-49. On

6-11-49 the sites were allotted to the members and the area required for roads and other common amenities was separated. Exchange of sites among members was permitted with a view to enable proper adjustment in distribution. Construction did not actually begin until late in 1949-50; but meanwhile the Society engaged itself in collecting the necessary materials for building work. As on 30-6-50 it procured the following materials:

		Rs.
Iron and Steel bars and girders	340 tons	1,35,911
Teak wood	2,780 c.ft. Rs. 39,556	66,218
Country wood	1,652 c.ft. Rs. 10,187	
Frames	.. Rs. 16,525	
Cement	66½ tons.	5,753
Asbestos sheets	274	4,493
Paint	122½ gallons	2,832
Total		2,15,207

A godown was built at a cost of Rs. 10,000 to stock these materials. Arrangements were made with a brick kiln for supply of bricks for the buildings.

The membership in 1949-50 was 1,129 with a share capital of Rs. 4.87 lakhs.

The Society had to borrow from the Government during the year a sum of Rs. 470 lakhs. The Government loan up to 6-11-50 amounted to Rs. 2,66,000.

Construction on a considerable scale was taken up in the year 1949-50 and 76 houses were begun to be built. Eight model houses were built by the Society and electrified; and six of them were taken by some members on hire-purchase basis. Some more houses were taken up during the current year. Upto 6-11-50 a sum of Rs. 4,24,879 was spent by the Society on building work such as laying roads, nursery, and house-building. The position of the Township as on 31-3-51 was as follows:—

Membership	1,134	
Share capital	Rs. 4,01,600	
Lands selected for the scheme	447.34 acres	
Lands taken possession of	399.27 "	
Price	Rs. 4,20,380	
No of plots as per lay out:—		
Special class.	48 cents each.	105 plots.
A-1.	33 "	95 "
A-2.	16 "	805 "
B.	10 "	1,212 "
C.	8 "	211 "
		1,928

No. of plots allotted up to 31-3-51	..	1122
No. of houses taken up for construction so far.		100
completed upto 31-3-51	..	39
under construction	..	61
		100

No. of houses occupied .. 20

Government loans to members so far sanctioned Rs. 4,62,400.
Overdue .. nil

Every member should begin construction of his house within six months from the date of allotment of the site and should complete the construction within 22 months. The construction of the houses should ordinarily be undertaken by the members themselves, subject to the Town Planning Regulations enforced by the Township. The materials required will be supplied by the Society at fair price from its godown. If the members so desire, the Society undertakes to construct through contractors or otherwise at the expense and risk of the members concerned. If any member requires a Government loan for construction, it will be granted up to five times the share capital of the member, his plot being taken as share capital at four-fifths of its sale price. These loans are recoverable in 20 years. Construction in this case must be begun within two months and completed within sixteen months from the date of the disbursement of the first instalment of the loan.

There are 17 types of designs recommended by the Township under five classes. Special, A-1, A-2, B and C. The following are the particulars of plinth area, cost, etc.

Class.	No. of types.	Range of area of plinth Sq.ft.		Range in cost. Rs.	Cost per Sq.ft. gr. floor Rs.	Cost per sq. ft., first floor. Rs.
		Gr. floor.	First floor.			
Special	5	806 to 2076	632 to 1204	12,350 to 24,680	9 to 10	6 8 0
A-1 & A-2	5	950 to 976	.. 467	8,600 to 11,750	8 to 9	6 8 0
B	5	595 to 846	..	4,095 to 7,980	7 to 9-8-0	..
C	2	406 to 490	..	2,865 to 3,360	7	..

These estimates do not include the cost of compound wall, electrical installation, well and flush-out. A lavatory is provided for each building, at a cost of about Rs. 350 included in the estimates. Water can be reached at a depth of about 15 ft. It costs about Rs. 250 to sink a well and the water is good. Sand and bricks are available in plenty in the vicinity of the Township and hence construction is fairly cheap. The Society has an

Working.—The primaries were formed specially to improve the economic condition of the lower middle class womenfolk and to teach them the art of the tailoring, embroidery, needle work etc., and manufacturing of garments from out of the mill cloth available with them and send the goods to the Central Society on consignment basis to be sold on their behalf. The Central Society in its turn undertakes to sell all these goods and takes a small percentage, i.e., $7\frac{1}{2}$ per cent as commission for acting agent of the primaries. Apart from this the Central Society manages to get raw materials for the production of readymade garments, such as shirts, pyjamas, half pants, full pants, blouses, frocks, pillow covers, bush coats etc from Binny & Co., and Mettur Industrials and gives work to the primaries by placing specific orders for conversion of the mill cloth into readymade garments. The primaries, on execution of the Central Society's orders get the wages prescribed by the Executive Committee from time to time. In addition to this, 10 per cent of the wages is given as commission to the primaries to subsidise their working expenses. The wages are distributed by the primaries to its members. Besides this, the Central Society has recently purchased a sewing machine with accessories for Rs. 500 from the subsidy, viz., 50 per cent of the value sanctioned by the Registrar of Co-operative Societies. A tailoring section has been formed to book orders to manufacture readymade garments suited to the taste of the consuming public. In addition to these the Central Society has been canvassing orders from the various big institutions such as the Hospitals, Hostels etc., in the city of Madras for stitching readymade garments. These are executed promptly to the entire satisfaction of the institutions. To supplement its income the Central Society has taken a retail textile license and is dealing in mill cloth business.

Government help to these Women's Cottage Industries Co-operative Societies.—The Government have been helping the primary women cottage industries co-operative societies by way of granting subsidy. During the year 1948-49, 1949-50 and 1950-51, a sum of Rs. 3,120 Rs. 2,640 and Rs. 2,640 respectively were granted to these societies to meet the pay of two group clerks, a peon and rent for nine women cottage industries co-operative societies. The Government have also sanctioned a subsidy of Rs. 550 in G. O. Ms. No. 4200, Development dated 13-8-1948 to the Nungambakkam Women's Cottage Industries Co-operative Society to purchase a sewing machine and to meet the establishment charges to the Seven wells Women's Cottage Industries Co-operative Society incurred by it during 1946-47. The Vepery Women's Cottage Industries Co-operative Society was also granted a subsidy of Rs. 435 by the Madras Provincial Co-operative Bank, Ltd., on 16-2-1949 to purchase a sewing machine and furniture for use in the society.

When the Madras Women's Cottage Industries Central Co-operative Society was organised, Government have sanctioned a recurring subsidy of

Rs. 2,400 and a non-recurring subsidy of Rs. 500 in G. O. Ms. No. 5257 Development, dated 25-10-1948. The society purchased furniture from out of the subsidy of Rs. 500 for use in its emporium at Mount Road. The Government were also pleased to sanction a subsidy of Rs. 1,950 to meet the pay of the master tailor and rent of the society for the years 1949-50, 1950-51.

Besides the Government subsidy, the Madras Provincial Co-operative Bank, Ltd., through the efforts of the Registrar has also sanctioned a subsidy of Rs. 2,400 on 20-4-1949 for meeting other items of expenditure not provided for in the above G. O. such as payment of commission to sales woman, purchase of equipment for the show room and for meeting pay of clerk and menials. A sum of Rs. 2,500 was also sanctioned by the Madras Provincial Co-operative Bank, Ltd., to meet the pay of two lady instructors (at Rs. 50 per mensem each) from January to June 1950 and to pay the balance to the Central Society.

Women in Soviet Consumers' Co-operatives

Consumers' co-operatives in the U.S.S.R. have a membership of 32,000,000, more than half of whom are women. Side by side with the men Soviet women take part in the management of the co-operatives, at all stages.

Soviet consumer co-operatives hold a dominant position in the trade in rural localities, while state trading is mainly confined to the cities.

Thousands of Soviet women work as managers of the societies' shops, kiosks, canteens, and lunch rooms. Thousands of women share-holders serve on auditing commissions and on management committees of the shops, restaurants and other enterprises.

Thousands of Soviet women are elected chairman; vice-chairman and board members of district, regional and republican societies, as well as of village societies—the basic co-operative organisations in the U.S.S.R. Women are also elected to the central leading organs of the Soviet consumers' co-operatives—the council and board of "Centrosoyuz" (Central Union of Consumers' Co-operative Societies).

Fifty per cent of Centrosoyuz staff are women, many of them occupying responsible positions. Thus, a woman is in charge of the central office for buying meat, game, poultry, eggs, butter etc.

The author is the head of the central office for public catering.

All Soviet women, no matter what position in the co-operatives they occupy, work selflessly in the interests of continued improvement in the well-being of the Soviet people.

Exchange of practical experience is of great significance.

Much attention is paid in the U.S.S.R. to special training for work in co-operatives. Many women, together with men, study in the institutes and co-operative trade secondary schools, at various co-operative trade courses and schools. Many of them come straight from practical work in the co-operatives.

All co-operative employees are members of their own trade union. A very large number of women are elected to all levels of office in the union. Among them are the Chairman of the Ukrainian Republican Committee, the Chairman of the Stalingrad Regional Committee and the chairman of the Novgorod Regional Committee.

M. GORELOVESKAYA,
Vice-President I.C.W.G.
Board Member of Centrosoyuz.

(From the International Woman Co-operator, March 1951.)

Life of a Country Woman in Denmark

"It is often said that farm life is monotonous and commonplace, one, day like another, and all you can do is work, eat and sleep. My opinion, as a country woman, is that it is nothing of the kind; for me it is a wonderful life . . . I lost my husband three years ago, and now I am running my farm myself with the help of a manager. At five o'clock in the morning I get out of bed, and after having awakened the maid I get out into the farmyard and am greeted 'good morning' by all the living creatures . . . To plan the work in the household ahead I think is rather difficult, as so many things that cannot be foreseen often turn up. Perhaps your neighbour comes along and asks for help, or she is 'black minded' and needs cheering up. I find it easy to help others, and to comfort people who ask for it. Perhaps it is because I myself have had a great sorrow, when I lost my young husband. I feel one must never give up, and the one thing I dislike is that others should feel pity towards me. If, however, we always showed gentleness towards each other many things would be easier to manage. For instance, as regards divorces, I think that parents could do something to help their sons and daughters by telling them what a serious matter married life is. Tell them that a farmer's wife has to take her turn directly at the farm work, and that husbands might offer to do a turn inside the house, perhaps by washing up on Sundays."

(From the Country Woman April 1951.)

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]

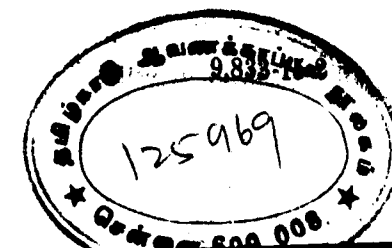
1. The Kalasapakkam Multipurpose Co-operative Credit Society (North Arcot District.)

This society was registered on 28-11-1913 and started on its work on 13-12-1913. It is located in Kalasapakkam village the headquarters of the Kalasapakkam special firka, taken up by Government under the Rural Welfare scheme for intensive Rural Development work in the District. The revenue village of Vinnavambattu has also been included in the area of operations of this society in 1949. Now it serves a population of 5,120 in both the villages. This was originally started as a rural credit society and consequent on the introduction of the reorganisation scheme, the society has changed its name as multipurpose society by suitably amending its bylaw No. 1. On 31-12-50 there were 70 members with a paid up share capital of Rs. 1,070. During the year 1949-50 the society borrowed from Central Bank Rs. 4,500 under short term loan and disbursed to the members.

It also purchased controlled and other essential articles to the extent of Rs. 20,112 and sold to the extent of Rs. 18,939. During the year 1950-51 also it borrowed Rs. 4,000 from the Central Bank and disbursed the amount to the members. On 31-12-50 there was an outstanding of Rs. 7,129 under principal to the Bank. The outstanding against under members' loan was Rs. 6,261. The society, in addition to affording credit facilities to its members, has also undertaken multipurpose and other non-credit activities by dealing in commodities like cloth, manures, and agricultural implements for the benefit of the members and the villagers. The details of the transactions under the various heads are furnished below :—

Name of Commodity	Value of articles purchased	Value of articles sold
	Rs. A. P.	Rs. A. P.
Cloth (1-1-50 to 31-12-50)	13,342-11-0	12,189-10-10 (Stock of cloth on hand excluded)
Agricultural implements. (1-1-50 to 31-12-50)	229-0-8	235-4-3
Manures. (Ammonium sulphate Super phosphate.)	9,830-15-1	

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The society is also getting fortnightly magazine for the benefit of the reading room conducted by the society. The society is having the following reserves :—

	Rs.	A.	P.
Common Good Fund.	...	57	6 0
Business reserve.	...	282	10 0
Reserve Fund	..	5,181	9 0

The entire reserve fund has been invested in the Central Bank.

During the year 1949-50 the society got a net profit of Rs. 68-9-0. It is thus rendering all possible help its members and other villagers. The panchayatdars take a keen interest in the affairs of the society.

2. The Lower Anicut Multipurpose Co-operative Society (Tanjore District.)

This society in Kumbakonam Taluk was registered on 3-3-1948 and started on its work from 13-8-1918. It has thus passed 32 successful years. The village is situated 17 miles north east of Kumbakonam on the main road to Madras. The area of operations of the society extends over Lower) Anicut village comprising five hamles with a total population of 4,500 of about 1,200 families. It has 114 members on the rolls with a paid up share capital of Rs. 1,128 as on 31-12-50.

The society has financially helped its members during the year for purchase of food stuff, cultivation expenses, improvement of trade and lands and discharge of prior debts to an extent of Rs. 3,800.

The maximum borrowing limit of the society is Rs. 15,000 and the individual borrowing limit to its members is fixed at Rs. 1,000. There are 82 loans outstanding against members to the tune of Rs. 18,819 as on 31-12-50 while it is indebted to the Central Bank to the extent of Rs. 11,799 with no overdues.

The society has built a reserve of Rs. 2,767-7-0 of which Rs. 2,258-12-0 is invested in the Co-operative Central Bank, Ltd., Kumbakonam and the balance of Rs. 30 in National Savings Certificates. It has invested Rs. 400 in the Co-operative Central Bank, towards share capital.

Under the scheme of reorganisation of rural credit societies it has undertaken many of the multipurpose activities such as purchase and sale of green gram, Bengal gram, supply of chemical manures and oil cakes in addition to issue of loans to its members.

The purchases made till 31-12-50 amount to Rs. 931-5-0 and the commodities sold amount to Rs. 792-9-0.

The society is in the deltaic portion of the district (near Colerone) populated by industrious villagers.

3. Illithorai Multipurpose Co-operative Society (Nilgiris)

Illithorai is a small village in the Coonoor Taluk of the Nilgiris District. It is about 5½ miles from the Coonoor Railway Station. It is a beautiful village situated on the ghat road between Coonoor and Kotagiri.

This compact village consists of 160 houses with a population of about 700, mostly *badagas*; their main occupation is cultivation. Potatoes and wheat are the chief crops which are raised on the lands in and around the village. The green pastures around the village, besides lending beauty to the village are good grazing ground for the cattle owned by the people of Illithorai.

The small houses built in rows are proof against cold weather and mostly constructed without the slightest reference to light and air. The conservatism is slowly waning away and the condition of the people is changing. They are learning to live in better houses under better surroundings. The village has got a small school for the education of the children and there is a Vinayakar temple for worship. The atmosphere is one of calmness, characteristic of our Indian villages.

Agricultural operations presuppose finance. Before the Co-operative credit society came into being, the peasants of Illithorai for the most part, were in the habit of borrowing money from usurious money lenders at very high rates of interest. The aid they were receiving was either by way of finance or by way of manure on credit. They were also under the obligation to resell their produce to these financiers and thus the peasants becoming helpless, either sold their parcels of land or abjectly depended on their creditors; in either case they lost their bargaining power and selling their produce at an advantage was a rare and happy exception. Their plight was characterised by misery and exploitation.

The co-operative credit movement took into its fold the people of Illithorai as early as 1934. Registered on 30-10-1934, the Illithorai Co-operative Credit Society was started on its work on the 4th November 1934. There were 51 members on rolls with a paid up share capital of Rs. 289. Loans to the tune of Rs. 4,150 were outstanding against members as on 30-6-35. The transactions were in the least promising and the society did not make much headway in the two years that elapsed since then. In the year 1936-37, the membership increased to 91 and the paid up share capital to Rs. 578. Loans to the extent of Rs. 5,480 were outstanding at the end of June 1937. The society had built up a reserve fund of Rs. 118-11-0. From the year 1937 onwards the progress of the society has been fairly rapid and more pronounced as the following figures reveal. They also disclose the amount of spade work involved besides bearing testimony to the persistent efforts of the departmental officers and the increasing faith of the villagers in the co-operative movement.

Year.	No. of members.	Paid up Share capital Rs.	Reserve fund Rs.
1939-40	104	1,667	335
1945-46	155	4,372	905
1946-47	166	4,757	981
1949-50	187	6,808	1,295

The Illithorai co-operative credit society has also enlisted the confidence of the peasantry from the neighbouring villages viz., Bandami, Bettali etc..

The chief feature which requires mention about the society is its multipurpose activities, catering to the credit needs of the peasantry. If our village co-operatives are to be really beneficial to the tillers of the soil, they must function as multipurpose units.

Illithorai Co-operative Credit Society is the first of its kind in all Nilgiris to start construction of godown. The godown has been completed recently at an estimated cost of Rs. 11,400. A major portion of the cost of godown has been borne by the Government. More than this generous gesture, no other factor need be cited for the Government's faith in the Co-operative ideal. Loan to the tune of Rs. 2,400 has been granted to the society for the purpose besides subsidies and free grants amounting to Rs. 5,000. The remaining cost has been borne by the people of Illithorai. They have come forward with voluntary contributions to do this colossal task. It took nearly nine months for completing the construction of the godown. In this respect the Illithorai Co-operative Credit Society may be deemed as the pioneer.

The godown which has recently been completed, will serve two important needs of the villagers.

1. The produce of the villages will be stored till a fair price is got for them.

2. Manure mixing will be undertaken on behalf of the peasants according to the Nanjanad formula when there is a warehouse for the member's produce, when there is convenient place available for manure mixing at their very doors, and when there is an organisation to meet the credit needs of the agriculturists.

The society has also distributed *hundi* boxes to its members to promote the thrift aspect among the members.

As a suitable manure mixture is the *sine qua non* of a decent output of potato crop, the society has on hand ambitious schemes for preparing a good manure mixture capable of stepping up the potato crop and this will materialise on the opening of the godown.

The godown constructed by the society will also be used as a community centre where people could congregate in the evenings and holidays, exchange ideas, discuss matters of common interest.

In May 1950, the Honourable Minister for Prohibition Sri N. Sanjeeva Reddi, accompanied by the Deputy Commissioner for Prohibition (Amelioration) inspected the godown then under construction and the Honourable Minister was immensely pleased with the great social work carried by the society.

4. The Pothureddipalli Multipurpose Co-operative Credit Society, Pothureddipalli (Nuzvid Taluk).

The society was registered on 27-6-1923 and started on its work on 18-7-1923. This is affiliated to the Viziavada Co-operative Central Bank, Ltd., Vijayawada. Its area of operations is confined to Pothureddipalli and Korlakunta villages in Nuzvid Taluk. The population of the villages is 2,500 nearly.

The Maximum Borrowing Power and Individual Maximum Borrowing Power of this Society at present are Rs. 70,000 and Rs. 2,000 respectively. As on 14-12-1950, the number of members in the society is 150 with a paid up share capital of Rs. 7,589 and net assets of Rs. 11,71,045. The society owes Rs. 69,860 to the Central Bank whereas the amount of loans due to society from its members is Rs. 72,580. The society has got Rs. 1,251 under Reserve Fund and Rs. 98 under Bad Debt Fund. A sum of Rs. 3,040 is invested towards share capital in Central Bank and Rs. 360 towards shares in other Co-operative Institutions.

The society obtained Licences to deal in food grains and in textiles. The society is dealing in rice, sugar, wheat and cloth. The society has undertaken non-credit activities since October 1949. The particulars of its non-credit business are given below.

Name of the commodity.	Quantity.	Amount involved. Rs.
Rice	... 259 bags	11,141
Wheat	... 14½ bags	559
Sugar	... 78 maunds	804
Volts	... 7 bags	184
Korralu	... 18½ bags	356

The society carried on non-credit activities with its own funds and the volume of non-credit business is fairly satisfactory and the society is popular in its trade and is serving the villagers at best. Besides, the society is maintaining a reading room for the benefit of the villagers. The society proposes to work out small savings scheme vigorously and inculcate the habit of thrift among its members and non-members.

Some Co-operatives of West Bengal

DR. P. NATESAN, M.B., B.S.,

General Secretary, Madras Provincial Co-operative Union

During my stay in Calcutta about the middle of April 1951, I had occasion to visit some important co-operative institutions in Calcutta—The West Bengal Provincial Co-operative Bank, The Bidyadhari Spill Matsyajbi Samabay Samity, Ltd., (Fishermen Co-operative) and the Calcutta Co-operative Milk Supply Union.

The following is the brief note on the working of the first two co-operative institutions :

1. The Bidyadhari Spill Matsyajbi Samabay Samity, Ltd.

This is a special type of society and its working is very interesting. The Society was started in 1938. Short term leases of 1 to 3 years at a time were taken from Government for exploiting the fisheries. Due to shortness of the term of lease it was not possible for the society to exploit the fishery very profitably. During 1946 communal ryots broke in Calcutta and the work of the Society was hampered. During the same period the Irrigation Department refused to let out water into the adjoining canals. Consequently when the rains came the entire fishery was flooded and the fish were destroyed. The Society therefore incurred a heavy loss in 1947.

In March 1948 however better conditions prevailed and Sri Anil Behari Mukherjee was appointed Manager of the Society. In June 1948 the Government granted a loan of Rs. 85,000 to work the Society. During the half year which followed the Society began to progress very rapidly and has continued to maintain progress ever since.

At present the membership of the Society is about 200. Practically the entire family of each member is active in the Society. While the men are engaged in collecting the fish every day, the women and children are engaged in clearing water-weeds, chiefly water hyacinth from the fish ponds regularly on daily wage basis. When the work is heavy the Society employs workers on commission basis also. The Society is taking fish ponds on lease from Government for 3 years each time. Recently the Society has appealed to the Government to increase the lease period to 5 years so that better exploitation of fish may be done. The spawn and fry are purchased by the Society from private merchants and deposited in the ponds so that in course of time they may develop into fish of various kinds. Water hyacinth is regularly removed from the ponds by the women at a cost of about Rs. 15,000 a year borne by the Society.

The fishermen are divided into batches of 10 each. Some batches are engaged in catching fish and the other in marketing it. A batch of catchers can catch on an average half to one maund (20 to 40 seers) of fish per day. The Society pays at Rs. 14 per maund for catching. After the day's catches are collected and pooled the sale price of the fish will be fixed by the Society by auction among the members. The fish is distributed among the members for sale at the rate fixed which is usually Rs. 2-8-0 to Rs. 3 per seer of 80 tolas. The sellers sell the fish at the market rate and clear some margin of profit for themselves. There is interchange of duties of catching and selling among the batches periodically so that income may be equitably distributed among the several members. It has been estimated that every individual family gets about Rs. 120 per month. Nets and boats and other equipments are owned by the society and supplied to the members whenever needed. The Society is maintaining an establishment at a cost of about Rs. 2,000 per year. During 1949 the society earned a profit of Rs. 75,595. The following figures show the progress of the Society from 1942 to 1949.

Year	Sale proceeds. Rs.	Stock Mds.	Total Income Rs.	Cost of Prodn Rs.	Cost of Management. Rs.	% of (5) to (4)	% of (6) to (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1942	75,504	897	76,451	1,15,49	81,141	15.1	40.7
1949	2,18,313	87,111	3,05,424	92,447	42,005	30.3	13.7

The Board of Directors of the Society consist of the Director of fisheries (Chairman), the Executive Engineer (Irrigation), the Government Superintendent of Agriculture, 24 Parganas, and the Chief Auditor, Co-operative Directorate, West Bengal.

The Society is doing its best for the welfare of the members. It has opened a free primary school for educating children. It gives advances for construction of huts and distributes medicine to sick members.

The Society is in a flourishing condition but it could be made more useful as a co-operative institution if consumers also are enlisted as members. At present consumers have to pay the market price and therefore derive no special benefit from a co-operative institution. If they are enrolled as members they will get fish at a fair price and the real purpose of a co-operative institution will be served both for the producers and the consumers.

2. The West Bengal Provincial Co-operative Bank, Ltd.

The West Bengal Provincial Co-operative Bank Limited had its nucleus in the Bengal Provincial Co-operative Federation which was registered in February, 1918. In 1922 the name of the Federation was changed to The Bengal Provincial Co-operative Bank, Ltd., and again in 1948, the name was changed to the West Bengal Provincial Co-operative

Bank Ltd., on account of the partition of the Province. The management of the Federation was vested in an elected Board of Directors with the Registrar of Co-operative Societies as its ex-officio Chairman and since 1922, the office of the Chairman has been held by, with a few exceptions, eminent non-officials.

Almost all the Central Banks joined the Federation before 31 December, 1918. Although it was primarily a federation of all Central Banks in the Province, the membership of the Bank was later on opened to all other registered Co-operative Societies in the Province with a view to affording credit facilities to important and large Co-operative Banks and Societies, other than Central Banks, where it was not possible for them to obtain necessary credit facilities from the Central Co-operative Banks within their area of operation. After the partition of the Province in August, 1947, the Banks and Societies in East Bengal holding shares in the Bank being disqualified under the law to hold such shares, were removed from membership of the Bank. The strength of the shareholding Societies of the Bank before and after the partition is noted below :—

Before partition :—

Central Banks	..	120, of which liquidated	..	1
Other Societies	..	100, of which liquidated	..	18
Total	..	220.	..	19

After partition :—

Central Banks	..	40.		
Other Societies	..	51* of which liquidated	..	7
Total	..	91		

The main business of this Bank has been and is raising of funds by borrowing from members and non-members in Current, Savings, Fixed, Call, Reserve Fund Deposits and lending the same to other registered Co-operative Societies, chiefly the Central Co-operative Banks, in the Province according to banking principles—at present such lending being restricted to member societies only. Since 1935, the Bank has also been financing Land Mortgage Banks by issue of long term loans—such loans since the partition being however issued entirely with funds advanced by the Government for the purpose.

The business of the Bank, except its investment in Jute Sale Societies, continued very satisfactorily till 1930 with reasonable profits. Sufficient deposits to satisfy the credit requirements of almost all the Co-operative Societies in the Province were being received, and investments and interest thereon were being duly realised and the Bank continued to earn decent profits. Two unfortunate events occurring in 1930, however, dealt a

* (as on 13-4-51.)

severe blow to the future progress of the Co-operative Movement in the Province. One was the world-wide Depression that set in at about that time and the other was the failure of the Co-operative Jute Sale Societies with an outstanding debt of about Rs. 24 lakhs due to the Bank. The loss of the Bank arising out of its investments in the Jute Sale Societies was, however, made good by the Government of Bengal by granting a subvention of Rs. 24 lakhs but the failure of the Jute Sale Societies gave a very rude shock to the credit of the Bank and resulted in heavy withdrawal of deposits by the investing public. The effect of the Depression on the investments of the Bank was more serious inasmuch as the investments of the Bank by way of loans and advances to Co-operative Banks and Societies became frozen. Realisation, both on account of principal and interest thereon, gradually dwindled down with the result that, in course of a few years more, the annual profits of the Bank on its business proved to be paper profits without any cash backing and there being no turnover of the capital funds of the Bank invested in the Co-operative Societies, the Bank found it difficult to provide fresh finance for seasonal agricultural operation in the Province, although it was felt that the primary object and one of the most important functions of the Co-operative Credit Organisation was to undertake the supply of the entire rural credit for seasonal agricultural operations. The position was made known to the Government and with a view to assisting the Bank in expanding its business on sound lines and to liquifying the frozen assets and helping realisation in instalments spread over a number of years, the Government placed in the hands of the Bank necessary funds for issue of Crop Loans, as detailed below : (upto the date of partition.)

1939-40	..	Rs. 13.50 lakhs.
1940-41	..	45.45 lakhs.
1941-42	..	44.44 lakhs.
1942-43	..	Nil
1943-44	..	9.02 lakhs.
1944-45	..	1.08 lakhs.
1945-46	..	Nil
1946-47	..	Nil

All the above advances received by the Bank from the Government were duly repaid to the Government. The Bank made strenuous effort in all these years to regain its position and during the year 1945-46, the Bank showed encouraging signs of steady and progressive improvement in all directions. During this year, all outstanding loans due to the Government were repaid before due dates. The overdraft account with the Imperial Bank of India was fully liquidated; crop loans, loans to Land Mortgage Banks and other loans were being issued by the Bank out of its own funds, and investment of the Bank in Government securities increased from Rs. 1,06,00,000 F. V. to Rs. 1,14,00,000 F. V. A record collection of old loans both in respect of principal and interest was made and after

many years, the Bank was able show a profit, though small, on cash basis. The partition of the Province in August, 1947, however, again dealt a heavy blow on the progress of the Bank, and brought in its trail various complexities in the banking structure of the Province and the Bank with its area of operation spread over East and West Bengal, was no exception to the same. The Partition gave rise to misgivings in certain quarters regarding the future of the investments of the Bank in East Bengal and there was heavy withdrawal of deposits. To allay all misgivings immediately and to eliminate completely any sense of uncertainty in regard to the investments of the Bank in East Bengal, the Government of West Bengal guaranteed the collection of the full amount of Rs. 1,24,61,000 invested in East Bengal and classified good and, in view of the heavy financial commitments involved in the guarantee, the Government has assumed control over the management in certain respects through a Managing Director appointed by the Government. In addition to the guarantee, as above, the Government has been extending liberal financial assistance to the Bank by way of loans for expansion of its business in the new set-up. The amount of such loans advanced to the Bank for specific investments stands at Rs. 15,44,447 as on date (18-4-51), and very recently the Government under its guarantee has secured for the Bank an advance of Rs. 50 lakhs from the Reserve Bank of India to enable the Bank to finance seasonal agricultural operations in West Bengal through Co-operative Societies in the current year. Though the difficulties of the Bank with regard to its investments in East Bengal arising out of the partition of the Province have been well met by the timely financial assistance of the Government of West Bengal, tasks of development of its business in its smaller area of operation and re-adjustment of its financial and revenue position in the new set-up have been causing great embarrassment to the management. While the Bank has been paying interest charges on its outside liabilities amounting to Rs. 2,30,00,000 (as on 30-6-50) including deposits, Government loans and overdraft from Imperial Bank, the Bank is receiving no return on its investments in East Bengal amounting to Rs. 1,60,00,000 (pr.) The result has been a continuous deficit in the revenue position of the Bank the return on the investments of the Bank by way of loans amounting to Rs. 18,45,000 (as on 30-6-50) in West Bengal and on the Government securities amounting to Rs. 1,03,00,000 (as on 30-6-50) not being sufficient to counter-balance the loss arising out of non-receipt of any income on the investments in East Bengal.

Some of the important figures with reference to the present position of the Bank are noted below (as on 10-4-1951):—

	Rs.
a) Share Capital ..	28,38,525
(b) Statutory Reserve Fund ..	13,98,888
(c) Bad & Doubtful Debts Fund ..	37,74,000
(d) Government Guarantee Fund ..	30,87,857
(e) Other Funds ..	17,17,611
(f) Total deposits ..	1,50,58,063
(g) Loans from Government ..	15,44,447
(h) Loans from Joint Stock Bank (Imperial Bank) ..	54,56,848

In Dry Madras

(ONE SCENE PLAYLET)

T. KAMESWARA RAO, B.A., B.Ed.

(A hamlet in the Godavari District. Viranna, an agricultural labourer, stands under a neem tree, his new poplin shirt fluttering in the breeze. Evidently he means to display it. Narasayya, another labourer, comes towards him. He displays a gold ring on his finger.)

Narasayya :—(Approaching) How do you do ? Uncle ?

Viranna :—Pretty well. Did not we think that happiness lay in boozing ? What a folly ! (laughs loud.)

Narasa :—As the cool moon follows the scorching sun, so also we have new life and joys after facing the Prohibition ordeal.

Vira :—Why hesitate to say so ? Were we not nervous about ourselves in those days ? Did we not think that when the Government declared the State dry we would all die for want of a peg and that our whole village would perish ? But now what a change ! Day after day we find ourselves farther and farther from that wretched temptation. Not only that : I wonder if we were those very gentlemen who boozed for years and decades.

Narasa :—Look ! He goes there, that Bulleyya ! How he looks ! He is fattening like a prize pig ! He was lean, looking like death's face with the stink of drink about him. But now the devil has pulled up. He looks so healthy and blooming. What a change !

Vira :—Quite so, but that apart, his wife looks rather happier. Every day she offers thanks to those great leaders who launched this Prohibition ! How she suffered in those days ! The fellow used to go home fully drunk and used to thrash his wife and children. It was his daily routine, so to say. Poor things ! how they suffered !

Narasa :—To be frank, though I used to drink rather heavily I never struck any one.

Vira :—Yes I know. You never struck ! but your tongue was so loose !

Narasa :—And what about you ?

Vira :—I too never quarrelled with any one in my house.

Narasa :—But in the street ? Don't you remember how you used to pick up quarrels and rave in the street ?

Vira :—I do not know. Who knows what he does when he is under the effects of drink ?

Narsa :—Better we bury the Past. What ! you look like a gentleman with a new poplin shirt on.

Vira :—Of course (twists his moustache with an air of importance.)

Narasa :—Of course you could not help spending some money on better clothing in your new circumstances.

Vira :—Let alone myself. Some thing adorns your finger—a gold ring ?

Narasa :—Not a big thing. It is just half a sovereign. Yesterday I did some shopping at the jeweller's. (He removes and shows the ring.)

Vira :—You too could not help spending when you had a little surplus (returns the ring). Let alone our case. That Ranga who had been starving for some time is putting up a new thatch on his hut. I saw him the other day. He is also getting rich.

Narasa :—Do you know that Somayya's wife has now a gold flower on her hair ? My wife told me that she had seen it.

Vira :—True, dear fellow ! Do you know how much money was spent on this wretched toddy and arrack ? How we roamed about in our neighbourhood in pursuit of specialities in drink ! How we wasted our little income and wronged ourselves and our families ! It is God's grace that wretched practice is rooted out and we are safe.

Narasa :—That is how luck helps.

Vira :—It is said that even small mercies are denied if there is no luck.

Narasa :—By the by, it seems that thieves broke into Subbayya's house ? Unfortunate fellow !

Vira :—Yes, poor fellow ! But he lost only some earthen ware and other sundries ; no valuables were lost. ThankGod !

Narasa :—It is happy news. But uncle ; (speaks in a low voice) I am in a fix. I shudder to think aloud or speak (looks cautiously around.)

Vira :—Why, what is the matter ?

Narasa :—(Whispers) After Prohibition has come we are able to save a little. Don't you think so ?

Vira :—Now that the Devil of Drink is gone, one ought to lay by at least in driblets. But what of it ?

Narasa :—Now, safeguarding this small savings has become a problem. There is now the scare of thieves and burglars in our village and around. I do not know what to do. After all our savings may be small but that much of loss is enough to send us a-begging.

Vira :—It is a hell to keep awake the whole night on this account. I do not have a wink of sleep. This is a great bother I am at my wit's end. We must find some way out of this.

Narasa :—God help us ! (observing afar) look there, some one coming this way on a bike.

Vira :—That man ? He is our Co-operative Inspector. you know him too.

Narasa :—Then we had better make a move.

Vira :—Why ? Why are you alarmed ? Let us wait a while.

Narasa :—I warn you then. Don't mention to him about our savings

Vira :—Very well ! I won't.

(Enter Co-operative Inspector.)

Narasa :—Good evening, Sir.

C. I. :—Very good evening. How do things move in your village ?

Vira :—Nothing to rejoice about.

C. I. :—Prohibition has made you people a little more solvent than before. I am able to see it.

Vira :—How far it is a fact, I can't say, Sir !

C. I. :—(Turning to Narasayya) How much have you laid by, man ?

Narasa :—We live like vermin. How could we save any thing ?

C. I. :—But there is something shining on your finger.

Narasa :—Just a ring, Sir.

C. I. :—Now you see. You told me you have not saved anything. You have learnt to plead poverty. (turning towards Viranna) How about you, my dear fellow ?

Vira :—Me, Sir ?

C. I. :—Yes. You with a new poplin shirt on.

Vira :—It is all your grace, Sir !

C. I. :—My Grace ! Oh no ! you gave up drink and your purse is now getting slightly heavy. Part of it could be used for clothing and better food and for some sundries. But do not lavish money in all ways.

Vira :—We are as poor as ever, Sir ! But...of late there is much commotion in our village.

C. I. :—Why ? What is the matter ?

Vira :—A new scare of burglars and thieves in the village. We don't know when our houses become their targets. We shudder at that thought. Some of us are literally sleepless every night.

C. I. :—Poor villagers! I sympathize with you. But is it wise to keep your savings in such houses as yours? How could they be safe?

Vira :—Then what are we to do, Sir?

C. I. :—Let me tell you how to safeguard your moneys.

Narasa :—Yes Sir! We will be much obliged to you.

Vira :—After all our daily savings are in dribblets. We are only wage earners. How to keep them?

C. I. :—You are anachronisms. Don't you know there is a Co-operative Credit Society in the next village?

Vira, Narasa :—Yes Sir, We know.

C. I. :—Then listen. Co-operative Societies encourage thrift habit by supplying *hundi* boxes. You have to deposit your daily savings in them—each in his own box. The society takes care of the boxes and every month the amount is credited to the depositor's account. Thousands of boxes are supplied by the Government all over the State. The system is very popular.

There is another method of saving also. Have you not heard Alamuru Rural Bank in our district? It has a system of encouraging savings by sale of thrift labels. The members daily buy these labels ranging in value from one anna to one rupee, from the bank's collection agents. This money is credited to the members accounts and can be made use of when the members want. You will wonder to know that the bank's members saved nearly Rs. 40,000 last year in this way.

Vira :—Then, Sir, do you mean to assure us that our money is safe with these societies.

C. I. :—It is only for safe-guarding it that these banks are there. The Alamuru Bank has thousands of labourers as members. They are saving regularly. Even women and children are depositing money with the Bank for safety. The deposits yield interest also which you don't get otherwise.

Narasa :—Now we understand, Sir!

Vira :—It is a pity we never knew it!

C. I. :—There are numerous co-operative societies in the State and their number is growing. Why, you could become members of the society in the neighbouring village.

Vira :—We didn't know these particulars until you told us.

C. I. :—If you join the society and deposit your savings with it, your money is safe. It also yields interest. You can attend to your work without a shadow of fear. You can sleep peacefully too.

Narasa :—(Glances at Viranna in joyful approbation)

Vira :—(to Narasayya) Our Inspector has given us very sound advice.

C. I. :—What we want is that you should all be happy. Our department, our Co-operative leaders and our societies are endeavouring only to make you all happy.

Vira, Narasa :—Really, Sir! We are obliged to you.

C. I. :—Very well, I must now run up to the next village for inspecting the society. You will do well to join it early.

Vira :—Narasayya, come along to escort our Inspector to the outskirts of our village.

C. I. :—I must hurry up. It is getting late (gets on his bike) Thank you for your offer.

Vira, Narasa :—(Look gratefully as the bike moves on)

Vira :—Even without our asking the Inspector has found out our real problem and has solved it for us as if he knew our difficulty.

Narasa :—We wanted to hide it but he knew everything himself. Bless him. He gave us sound advice.

Vira :—Well, We must deposit our savings with the society very early so that we may have peace of mind.

Narasa :—We shall join the society and ask for *hundi* boxes for depositing our daily savings.

Vira :—This will be news to our Bulleyya, Banga, Somayya and Subbanna. We shall tell them also how to help themselves.

Vira :—This advice is sure to give relief to us who are struggling for a way out.

Narasa :—Come along then. We 'll act on the advice forthwith.

(Exit)

Telegrams :—'JILLABANK' CALICUT.

Telephone No. 203

The Malabar District Co-operative Bank, Limited. CHALAPURAM (KOZHIKODE)

(REGISTERED IN 1917.)

Branch :—PALGHAT

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A BANK FOR ONE & ALL

Working Capital Exceeds Rs. 2,00,00,000

Visit of the General Secretary of the Madras Provincial Co-operative Union to Calcutta.

Dr. P. Natesan, M.B., B.S., General Secretary of the Madras Provincial Co-operative Union visited Calcutta in the middle of April 1951. He contacted the Hon'ble Dr. R. Ahmed, Minister for Co-operation, Credit, Relief and Rehabilitation, Government of West Bengal and Mr. Noranha, Registrar of Co-operative Societies, West Bengal. He held discussions on some general questions relating to the Co-operative Movement in Madras and West Bengal with the Hon'ble Minister, Registrar and others connected with the Movement. On 16th April 1951 a meeting was arranged under the auspices of the West Bengal Provincial Co-operative Union at which Dr. Natesan spoke on "the Prospects of the Co-operative Movement."

The Hon'ble Minister introduced Dr. Natesan to the audience and spoke of the rapid strides which the Co-operative Movement has made in Madras State. He also added that the suggestions that might be given by the speaker would be based on long experience as a Co operator and would therefore be useful and instructive to the Co-operators of West Bengal.

Dr. Natesan in the course of his speech traced the course of the Co-operative Movement in Madras and also dealt with the activities of the Madras Provincial Co-operative Union as an Education and Propaganda body. He suggested that the Co-operative Movement must be made a really democratic activity undertaken by non-official organizations and leaders and that the Co-operative Department and the Government should render all possible assistance without trying to kill the initiative and endeavour on the part of enthusiastic co-operators.

The speaker declared emphatically that the prospects of the Co-operative Movement in the country depended on the development of certain basic virtues in individual co-operators, whether official or non-official. He stated that unless there was enthusiasm and honesty on the part of the workers the Movement could not thrive. He also said that adoption of rules and regulations laid down by the Act not in accordance with the letter of the Law but in accordance with the spirit of Law is an other essential condition for progress. Auditors for instance should not try to find faults in the accounts for their own sake but should help to rectify the errors and put the management in the right direction.

Another important issue on which the future of the movement depends is whether co-operative institutions are business organisations or not. For his part he felt that a co-operative society is a business institution and not a charity house. It is there to safeguard the interests of members and

VISIT OF THE GENERAL SECY. OF THE M. P. C. UNION TO CALCUTTA

depositors. It however, differs from a joint stock company in as much as the former is a non-profit making institution. It is only when the society is economical and watchful that people will have confidence in the Movement.

Lastly he stated that the integrity of the members was the most essential condition for the progress of the Movement. Unless the President and other Office bearers maintain their high level of character and self discipline the society would surely fail.

Referring to the progress of the Movement he stated that non-credit activities must also be encouraged in a greater measure in West Bengal as in Madras. He hoped that the Movement showed a bright prospects.

A few questions were put by some co-operative enthusiasts for clarification of certain fundamentals. Chief of them was whether Co-operation could have any compulsion. Referring to the experience in Madras, the speaker said that it was essentially a voluntary association of members and if compulsion was introduced, the spontaneity in co-operative endeavour and self help would be lost. The Movement in Madras has been built up without any compulsion and West Bengal would do well to follow suit.

The Chennimalai Weavers' Co-operative Production and Sale Society, Ltd., No. K. 885.

(Ingur R. S.) CHENNIMALAI P. O. (Coimbatore Dt.)

Popular House for fashionable Sarees in
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Towels, Dhoties & Gada pieces
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*Attractive terms to Co-operative Institutions
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M. P. NACHIMUTHU, B.A., B.L.
President.

The 12th West Godavari District Co-op. Conference

26th April 1951.

KOPPARRU.

The 12th West Godavari District Co-operative Conference was held at Kopparru near Narasapur on 26-4-1951. The Conference was attended by numerous delegates and visitors. Sri A. Satyanarayana Raju, M.L.A. hoisted the Co-operative Flag. Sri B. Kondalarayadu, Chairman, Reception Committee, welcomed the delegates and visitors. The Hon'ble Sri K. Chandramouli, Minister for Co-operation, Madras, opened the Conference and Sri M. Sitharamanjaneyulu, President of the District Co-operative Bank, opened the Industrial Exhibition. Sri N. Satyanarayana, one of the Veteran Co-operators in Madras presided. Numerous resolutions requesting the Government and the public to give liberal support in various forms to the Movement were passed.

A summary of the Welcome Address is given below:

There are 783 co-operative credit societies and 14 local co-operative unions in the district. The entire revenue district is not under the jurisdiction of the West Godavari Co-operative Central Bank. One taluk is under the Krishna Co-operative Central Bank of Masulipatam and another is under the Rajahmundry Co-operative Central Bank. It is highly desirable that all the taluks in the district should come under one District Co-operative Central Bank only.

There are many co-operative stores and multipurpose co-operatives in the district. If Government could arrange to help the new central co-operative stores at Eluru to buy food stuffs and controlled commodities at controlled prices and distribute through the stores and multipurpose co-operatives, the black market in the district will disappear. In fact the supply of agricultural implements and manures through the Marketing Federation has helped the people to get them at fair prices.

There are 58 weaver's societies, 2 wollen co-operatives and one salt producers' society. It is necessary to organize a society for coir workers in the Magalturu region on the coast line and a society for Khaddar spinners in the Narasapur Taluq.

The Pasivedala Rural Bank in this district has shown splendid progress in the co-operative field. The organisation of such banks one in each *firka*—will help the countryside immensely.

It is not possible for the honorary workers to promote the Movement without the assistance of paid workers. Paid staff must be adequately remunerated. The public must be encouraged to join societies by giving

THE 12TH WEST GODAVARI DIST. CO-OPERATIVE CONFERENCE

handsome dividends. Hence it is essential that the Government should forthwith reduce the audit fees and also give subsidies to the societies to enable them to do substantial work.

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The following is a summary of the Presidential Address of Sri N. Satyanarayana:

The Rainbow represents the Co-operative Movement. Just as the beauty of the rainbow suffers if the proposition of the seven constituent colours is disturbed, so also the harmony of the Co-operative Movement is affected if the various branches of the Movement do not develop in their due proportions.

During the last century, the Co-operative Movement progress in various directions in various countries—credit movement in Germany, stores in England, agricultural production in Denmark and Ireland, agricultural marketing in America, large scale agriculture in Russia, and industrial co-operation in China. This varied experience of the World at large gave the hope to the masses in India.

Co-operation is the only remedy for our country. "If Co-operation fails, there will fail the best hope of rural India." Gandhiji also laid stress on Co-operation for rural development.

The Hon'ble Sri K. Chandramouli, Minister for Local Administration and Co-operation, did a great service to the State by effective Panchayat Legislation. It is necessary that the Co-operative Societies Act also should be amended in the light of present day conditions. Under the Act the Registrar is all in all. It is necessary to separate his powers and delegate them to the co-operative bodies: The organisation of co-operatives should be done by non-official co-operative agency; the development of the institution by co-operative bodies composed of representatives of institutions; and the liquidation of societies by the District and Provincial Advisory Councils. Such democratization of the Movement will give strength and healthy growth to it and the distinction between official and non-official elements will vanish.

The Co-operative Movement has made good progress in our State. There are about 21,000 institutions with a membership of 80.0 lakhs and working capital of Rs. 75 crores and Reserve Fund of Rs. 5 Crores. The Movement has developed in various directions—both in credit and non-credit lines.

There is one defect in the Co-operative development of the West Godavari District. The district is not in the jurisdiction of one District Co-operative Central Bank but of three Co-operative Central Banks situated at Eluru, Masulipatam and Rajahmundry. It is essential to bring the entire district under one district central co-operative bank by means of legislation to that effect. This will help harmonious development of the movement in the entire district.

Another important point is that we should not end over co-operative progress with giving cheap credit. We should also develop in the line of cottage industries so that our villages may prosper. There are important cottage industries such as woollen carpet and cumbly weaving, brass and iron work and salt manufacture in the district. Every householder should be able to get his minimum needs from the district itself. Our Welfare State must strive towards that end.

At the Andhra Co-operative Conference held at Tenali recently, the President, Sri Kala Venkata Rao stated that if the country-side should prosper through co-operative agency, the organisation of multipurpose co-operatives for groups of villages on limited liability basis is essential.

The propaganda for spreading co-operative ideology is quite meagre. There is training for the paid staff of co-operative institutions. But there is no proper training for the office bearers and honorary co-operative workers. Our Co-operative Movement is built up on weak foundations. It is therefore necessary to convene periodically district and provincial conferences to keep the ideals fresh in the minds of co-operators. Conferences should be made useful and attractive by arranging of audio-visual programmes. The Government must therefore give subsidies to encourage such methods of propaganda.

It has been said that Co-operation is a *State with a State*. In many democratic countries, the Movement is prospering due to State support. The Government should distribute controlled goods chiefly through co-operatives. The co-operatives on their part should sell them to the ultimate consumer but not to the rich middleman or wholesale dealer. Co-operators will be satisfied if four out of ten shops are given to co-operators so that they may prove their honesty and sincerity. Corruption and malpractices will then disappear since these fair price shops will be a regulating force in the trade of the State.

The George Town Co-operative Credit Society, Ltd., No. 8512

29, Krishnappa Naicken Agraharam Street, G. T. Madras.

(REGISTERED IN 1928.)

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.

G.O.'s and Circulars

Circular of The Registrar of Co-operative Societies, Madras.

SRI J. C. RYAN, M. A., Registrar.

R.C. No. 89081/51-D.I.

Dated, 12th May 1951.

Sri V. Govindan Nair, M.A., has assumed charge of the Office of the Personal Assistant to Registrar of Co-operative Societies, Madras on the after-noon of 12-5-51. All D.Os. and confidential correspondence intended for the Personal Assistant to the Registrar of Co-operative Societies Madras should be addressed to him by name.

V. GOVINDAN NAIR,
For Registrar.

Memorandum of the Registrar of Co-operative Societies, Madras

SRI J. C. RYAN, M.A., Registrar.

R.C. No. 81278/50 Q.

Dated, 13-5-51.

Sub: Bifurcation—Bifurcation of South Arcot District into two co-operative circles.

Ref: G. O. Ms. No. 1981, Development, dated 27-4-51.

A copy of the G. O. cited bifurcating the district into two Deputy Registrars' Circles with headquarters at Cuddalore and Tirukkottur and absorbing the ameliorative staff in the regular line is communicated to the Deputy Registrar and Special Development Officer respectively. The two circles will have their jurisdictions as below:

Cuddalore: Area covered by the taluks of Cuddalore, Villupuram, Chidambaram and Vridhachalam.

Tirukkottur: Area covered by the taluks of Tirukkottur, Kallakurichi, Gingee and Tindivanam.

The bifurcation should be given effect to from 1-6-51.

J. C. RYAN,
Registrar.

R. C. No. 110795/49 Q.

Dated, 13-5-51

Sub: Bifurcation—Bifurcation of Chingleput District into two Co-operative Circles.

Ref: G. O. Ms. No. 1985, Development, dated 27-4-51.

A copy of the G. O. bifurcating the district into 2 Deputy Registrars' Circles with headquarters at Chingleput and Tiruvallur and absorbing the ameliorative staff in the regular line is communicated to the Deputy Registrar and the Special Development Officer, Chingleput. The two circles will have their jurisdictions as below:—

Chingleput: Area covered by the taluks of Chingleput, Madurantakam, Kancheepuram and Sriperumbudur.

Tiruvallur: Area covered by the taluks of Tiruvallur, Saidapet and Ponneri.

The Central Bank will be in charge of the Deputy Registrar, Chingleput and the Central Stores in charge of the Deputy Registrar, Tiruvallur. The bifurcation should be given effect to from 1-6-51.

J. C. RYAN,
Registrar.

R. C. No. 49871/50-Q.

Dated, 13-5-51.

Sub: Bifurcation—Bifurcation of North Arcot District into 2 Co-operative Circles.

Ref: G. O. Ms. No. 1950, Development dated 28-4-51.

A copy of the G. O. bifurcating the North Arcot District into 2 Deputy Registrars' Circles with headquarters at Vellore and Tiruvannamalai respectively and absorbing the ameliorative staff in the regular line is

communicated to the Deputy Registrar and Special Development Officer respectively. The two circles will have their jurisdictions as below:—

Vellore: Area covered by the taluks of Vellore, Walajah, Arkonam, Gudiyatham and Arni.

Tiruvannamalai: Area covered by the taluks of Tiruvannamalai, Polur, Chengam, Cheyyar, Wandiwash and Tirupattur.

The Central Bank and the Central Stores will be in charge of the Deputy Registrar, Vellore. The bifurcation should be given effect to from 1-6-'51.

J. C. RYAN,
Registrar.

R. C. No. 54218/50 Q.

Dated, 14-5-'51.

Sub: Bifurcation—Bifurcation of Malabar District into 2 Co-operative Circles.

Ref: G. O. Ms. No. 2049, Development dated 7-5-'51.

A copy of the G. O. cited bifurcating the Malabar District into 2 Deputy Registrars' Circles with headquarters for both at Kozhikode and absorbing the ameliorative staff in the regular line is communicated to the Deputy Registrar and Special Development Officer respectively. The two circles will have their jurisdictions as below:

Malabar South Circle: Area covered by taluks of Palghat, Walluvanad, Ponnani, Ernad and Fort Cochin.

Malabar North Circle: Area covered by the taluks of Chirakkal, Kottayam, Kurumbarnad, Wynad and Kozhikode.

The Central Bank will be in charge of the Deputy Registrar, Malabar (South) and the Central Stores in charge of the Deputy Registrar, Malabar (North). The Motor Transport Society and the co-operative workshop will be in charge of the Deputy Registrar, Malabar (South) and the Labour Contract Society and the Printing Society will be in charge of the Deputy Registrar Malabar North. The bifurcation should be given effect to from 1-6-'51.

J. C. RYAN,
Registrar.

R. C. No. 11809/50 Q.

Dated, 14-5-51.

Sub: Bifurcation—Bifurcation of Salem District into two co-operative circles.

Ref: G. O. Ms. No. 2048, development dated 7-5-51.

A copy of the G. O. cited bifurcating the Salem District into two Deputy Registrars' circles with headquarters at Salem and Dharmapuri and absorbing the ameliorative staff in the regular line is communicated to the Deputy Registrar and Special Development Officer respectively. The two circles will have their jurisdictions as below:

Salem: Area covered by the taluks of Namakkal, Rasipuram, Tiruchengode, Attur and Salem.

Dharmapuri: Area covered by the taluks of Omalur, Dharmapuri, Harur, Krishnagiri and Hosur.

The Central Bank and the Central Stores will be in charge of the Deputy Registrar Salem. The bifurcation should be given effect to from 1-6-'51.

J. C. RYAN,
Registrar.

Books in Brief

An outline of the Co-operative Movement in India by Sri T. Sankaran Pillai, M.A., (His.) M.A. (Econs.), M.A., (Politics), L.T., Dip. in Geo.; with a foreward by Sri T. A. Ramalingam Chettiar, B.A., B.L., Member, Indian Parliament—published in January 1951 by the Little Flower Co., Madras 17—antique paper. Pp. 252 with a neat jacket—price Rs. 3-7-0.

This book has been written by the author for a specific purpose, namely, providing a text book which in a small compass satisfies the need of the public and the students preparing for examinations. Himself a member of the Education Department the author has understood correctly the requirements of the student population and the general public on a subject of universal importance, namely the Co-operative Movement.

The book is divided into 20 chapters, treating of topics like the definition of co-operation, the various types of co-operative societies, co-operative supervision and administration and the part the State could play in promoting the Movement. The development of each topic indicates a patient study of the available material bearing on it.

The author has also dealt with the progress of the Movement in other countries; in a manner that would enable the reader to compare the progress obtaining in our country in the various aspects of the Movement. Numerous statistical details are furnished in the pages of the book. A list of references is appended so as to enable the reader to pursue further study.

The author has added here and there numerous quotations from eminent men on Co-operation.

Sri T. A. Ramalingam Chettiar has written a foreward to the book. Sri Chettiar is one of the few veteran co-operators of our country. His foreword shows the wealth of experience which he has in the co-operative field. He has indicated in a few pages how the Co-operative Movement has grown and how it should progress if it is to be really democratic. Students will find the foreward very enlightening.

There is no doubt that this will provide an excellent text book for students of Co-operative Institutions and the Universities.

V. N. T.

The Hyderabad Co-operative Journal—Volume I. No. 1—January 1951—Quarterly published by the Central Co-operative Union, Ltd, Hyderabad (Dn.) pp. 44.—annual subscription Rs. 4.—single copy Rs. 1.

This is the first Co-operative Journal published in English from Hyderabad State. The publication of Co-operative Journals in all the

THE MADRAS JOURNAL OF CO-OPERATION

States for the purpose of furnishing information regarding the progress of the Co-operative Movement from time to time has enthused the Co-operators of the Hyderabad State also to undertake the publication of a Journal.

The Hyderabad State is now showing commendable progress in Co-operative field and therefore a Journal like the one issued will be of immense value both to the people of the State and the country at large. For Hyderabad is one of the Constituent States of the Indian Union and it is quite essential that its Co-operative Movement should progress in such a manner as would enable it to fit into an All India Co-operative edifice. A periodical like the present one will keep the country informed of the progress achieved from time to time. The present issue has numerous valuable articles written by leading Co-operators and Economists such as Shri Madhavarao Anvari, Dr. R. V. Rao, Shri K. I. Vidyasagar Sri T. Ramachari and Sri K. Vaidyanathan. The subjects dealt with cover a wide range such as rural credit, marketing, handspinning and weaving. One very interesting feature of the issue is an article on the growth of land mortgage Banks in Madras written by Dr. B. Natarajan, Economic Adviser Government of Madras. This article, based on statistical data, is very interesting and instructive.

The Editorial Board is to be congratulated on the elegant manner in which the first issue has been brought up. It is hoped that the subsequent issues too will be made very informative and useful and that in a short period the Journal will be able to find a large circle of contributors and subscribers so that eventually it may be converted into a monthly.

The Theory and Practice of Co-operation—a treatment of the subject by F.W. Ransom and R.D. Chase—published by the Study Group Committee, Co-operative Services Branch, Legislative Building, Winnipeg Canada March 1951—pp. 80 ;—no price.

This booklet is one of a series prepared under the direction of a Study Group Committee appointed by the Premier of Manitoba in 1940 under a number of headings such as: Why Organise?; Consumers' Co-operation; Co-operation in Theory and Practice; What is a credit Union?; and Credit Unions. The material, which consists in problems of interest and importance in every day life, is designed for the use of small groups of 5 to 10 persons meeting regularly for systematic study of the subject chosen. The booklets are also written in a form that makes them very acceptable for individual reading and study.

The Co-operative Movement touches the lives no less than a third of the population of the Manitoba. In bringing out this booklet, the Committee therefor felt that a clear statement of the aims and objects and present

BOOKS IN BRIEF

day operation of co-operatives should be published so that they might be thoroughly understood and appreciated by the people.

The booklet is divided into 8 chapters :

- I. The Philosophy of Mutual Aid — the value of joint effort for greater achievement.
- II. A Bit of History — history of pre-Rochdale England.
- III. Principles of Co-operation — principles of Rochdale Pioneers summarised.
- IV. Practice of Co-operation — working of Consumer coops. etc.
- V. A World Wide Movement — the movement in other countries.
- VI. Co-operation in Canada — the back ground.
- VII. Co operation in Manitoba — its operations in various fields.
- VIII. Conclusion — the importance of principle and vision.

The treatment of the topics under each heading is remarkably brief and yet lucid indicating a thorough study the subject chosen. At the end of each chapter there is a list of questions which helps the reader to recapitulate what he has studied. There is also a list of books recommended for study at the end of each chapter.

The statistical details given in every chapter indicate the authenticity of the material presented.

The booklet is thought-provoking and will from a good model for adoption by any study group that may take up such a line of study.

The booklet is supplied to all members of the study groups and to all individuals in Manitoba who are interested in the subject.

V. N. T.



Mr. C. Perumalswami Reddiar, Industries Minister, told a deputation of the Madras Provincial Handloom Weavers' Congress that the Government was considering a proposal to bring all handloom weavers in Krishna and E. and W. Godavaris, into weavers' co-operative societies, and thus eliminate the long chain of middlemen in yarn and handloom cloth trade.

He also stated, that the required share capital to be subscribed by handloom weavers, would be advanced in the form of interest-free loans, to be repaid in monthly instalments in one year, and the scheme, if found successful, would be extended to other districts.

The proposal to grant interest free loans towards share capital for all handloom weavers, throughout the State, intending to join weavers' co-operative societies was also under consideration and the Registrar of Co-operative Societies had been asked to prepare the scheme, he added.

Co-operative beedi factory to be started

Mr. S. Abdul Jabbar Saheb presiding at a meeting of the Salem Beedi Workers' Union 31-4-51, it was decided to start a co-operative beedi factory ; and a committee for the purpose was constituted.

It has been reported that regulations to set up international standards of Labour — management — Government Co-operation will be discussed when the International Labour Conference holds its 34th session in Geneva on June 6 this year.

A report published by the I.L.O. states that 8 countries, including India, expressed preference for an International Convention on Co-operation between public authorities and employers' and workers' organisations at the plant level. 19 countries including the U. K. favoured an official recommendation which would become a part of the Labour Code but without requiring formal ratifications.

The U.S.A. holds that International regulation in this matter can relate only to voluntary co-operation and that prescription of procedure is unwise

The I.L.O. has drafted proposals as a basis for discussion, including a recommendation on co-operation at the level of undertaking, at the industrial level and at the National level.

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Paid up Capital	...	Rs. 14,32,300.
Reserves	...	Rs. 25,82,845.

The Bank is the Apex Co-operative Bank for long-term agricultural credit and issues debentures on the security of first mortgages transferred to it by Primary Land Mortgage Banks and its assets.

The principal of and the interest on these debentures are guaranteed by the Government of Madras. They are TRUST SECURITIES and are also approved Securities under the Insurance Act, 1938. A REDEMPTION FUND (SINKING FUND) is constituted to pay off the debentures on maturity.

Summary of Balance Sheet as on 30-6-'50.

Liabilities.		Assets.	
	Rs.		Rs.
Paid up Share capital.	14,32,300	Cash on hand & balance with Banks.	17,251
Reserve and other Funds	... 25,82,845	Loans to Primary Banks	... 3,88,82,224
Debentures	... 4,39,81,700	Sinking Fund Investments	... 88,48,580
Deposits, Loans and Overdrafts	... 81,97,987	Other Investments	... 42,07,098
Sundry Liabilities	... 5,89,516	Sundry Assets	... 6,78,457
Profit	... 3,49,262		
Total Rs.	... 5,20,88,560	Total Rs.	... 5,20,88,560

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

Secretary