

756

The Madras Journal of Co-operation

756
2/57

2/57



HONY. EDITOR :

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

ASSOCIATE EDITOR :

VISWANATHAN TEKUMALLA,

M. A., B.Ed., F.R. ECON. S. (LONDON)

[Vol. XLII]

JUNE, 1951

[No. 12.]

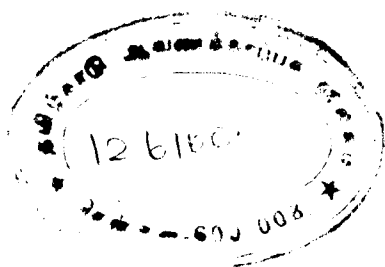
ANNUAL SUBSCRIPTION :

INLAND RS. 6. :: FOREIGN RS. 7.

SINGLE COPY AS. 10.

Index No. 55267

Regd. No. 1284



CONTENTS

	PAGE
I THOUGHT FOR THE MONTH	... 627
II EDITORIAL NOTES	... 628
III DEVELOPMENT OF COTTAGE INDUSTRIES— HON. SRI B. PARAMESWARAN	... 635
IV IMPROVING CO-OPERATIVE MOVEMENT— SRI J. M. LOBO PRABHU, I.C.S.	... 640
V PROGRESS OF CO-OPERATION IN THE MADRAS STATE	... 644
VI CO-OPERATIVE IDEOLOGY—SRI O. R. KRISHNA- SWAMY, B. COM.	... 648
VII ECONOMIC RESEARCH SECTION—CO-OPERATIVE MOVEMENT IN VEERAPANDI FIRKA — (SALEM DT.)	... 651
VIII A NOTE ON THE RAMNAD JAGGERY MANU- FACTURERS' CO-OPERATIVE SOCIETY	... 663
IX MULTIPURPOSE CO-OPERATIVE ACTIVITY IN MADRAS	... 664
X G.O.'S AND CIRCULARS	... 669
XI MONTHLY NEWS PAGE	... 674
XII P.C.U. EXAMINATION RESULTS—MARCH 1951.	675

THE

Madras Journal of Co-operation

EACH FOR ALL AND ALL FOR EACH

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

JUNE 1951

No. 12, Vol. XLII

PRICE AS. 10 N

The Editorial Committee do not hold themselves responsible for views expressed by contributors. Contributors are requested to write legibly and on one side of the paper. Manuscripts will not be returned unless stamps are sent to cover postage. Matter intended for the issue of any particular month should reach the Committee before the 15th of the previous month. Reproduction of the articles or other matter of this journal in other journals, etc., either in English or translated into other languages is permitted, provided the source is acknowledged.

Thought for the Month

What is Thrift?

Thrift is nothing more than reasonable and purposeful saving and investment. A thrifty person saves wisely and purposefully. He denies himself little indulgences and extravagances so that, eventually, his money may buy him something really worth while.

Most of us, if we examine our spending carefully, will find that in the course of a month we fritter away a good many nickels and dimes, perhaps even a few dollars, on things that we could easily do without. If we deny ourselves these things—which probably do us no good—and put the money into a Credit Union we would, before long, find ourselves in a position to buy something that would really be an improvement to our home, would make our work easier or increase our earnings.

Is it possible to establish a Credit Union in a district where everyone seems to be short of money? The answer is: yes, definitely. As a matter of fact, it is in just such places that a Credit Union is needed. It is in such districts, too, that many of the most successful Credit Unions in Canada have been established. Largely through Credit Unions, conditions in those districts have been changed so that money is now available to all worthy people for worthy purposes.

Editorial Notes

The Proposed Tariff Commission and the Small Producer :

The Tariff Commission Bill recently received general support from the members of Parliament and has been referred to a Select Committee. Moving for its reference to the Select Committee the Hon'ble Sri H. K. Mehatab, India's Commerce and Industries Minister, said the Government would be committed to a policy of permanent protection. The object of the Bill is to create a permanent statutory Tariff Commission for the examination of all cases of protection to industries as recommended by the Fiscal Commission. The Commission will be a quasi-judicial body and its functions will be recommendatory in character. It will replace the Tariff Board which is a temporary body.

Explaining the scope of the work of the Tariff Commission, the Minister said that at no stage would any industry in India be allowed to suffer on account of competition from industries abroad. The Commission would have power to examine on its own initiative any industry which might not be referred to it by the Government. Moreover, it would give protection not only to existing and nascent industries, but even advance protection to proposed industries. At the same time, it would keep a continuous watch over any protected industry to see that it did not abuse the protection given it.

The appointment of a permanent Tariff Commission was recommended by the Fiscal Commission as early as 1921. The then Government did not accept the recommendation; but they, however, appointed a Tariff Board in 1923 as a temporary measure. The Board functioned till 1939; and during the sixteen years of its life, it examined 37 industries for protection, the conditions for granting protection being the existence of abundant raw material and cheap labour supply and a good home market.

During the recent war some changes took place such as the stoppage of imports from abroad and the rise of new industries at home. In consequence, a need for reviving the Tariff Board was felt and in 1945 the Board was set up again. But this time the condition of natural advantages was dropped and importance was given to the possibility of promotion on sound business lines and national interest in granting protection.

India's Industries Minister has stated, "Indian Industries had had to pass two stages : In the initial stage, there was hostility on

the part of the then Government. In the second stage there was hesitancy on the part of the then Government. *To-day* the question of hostility did not arise at all and instead of a hesitant policy, Government sought to lay down a *definite* policy."

Though the setting up of a permanent Tariff Commission is long overdue, it gives, however, some satisfaction to note that it will shortly be constituted. We appreciate the two fundamental principles on which the proposed Commission would work, namely, helping our industries against foreign competition and protecting the interests of the consumer.

While appreciating the move of the Government in the matter of protecting our industries, we feel obliged to plead for a considerable expansion of the scope of the Commission in its work. The Commission might deal with large industries as was done by the Tariff Board for years. Large industries received the best and greatest attention during by-gone decades due to the existence of an alien Government and the neglect in which small industries were left in those years. Much water has since flowed under the bridge : We have a National Government under which small industries have risen to a position of consequence in national development. The two principles of the working of the Commission mentioned above apply well to the small industries : For these small industries cater directly to the needs of the consumer; and at the same time are threatened by foreign competition. It is high time these small industries also were given protection in view of their importance and their present handicaps.

In this connection, we deeply appreciate the stand taken by Sri T. A. Ramalingam Chettiar in the Parliament during the course of discussion on the motion of the Hon'ble the Minister for Commerce and Industries. Sri Ramalingam Chettiar, while welcoming the Bill, regretted the omission in the Bill of reference to the protection of cottage and small scale industries. He said, "We have been talking loudly of decentralised economy and strengthening of the cottage and small scale industries; but very little attention is paid by the Administration to giving help to these industries. Handloom products, soap and matches, for instance, require protection and the attention these have been receiving has not been much. No provision is made whereby the Tariff Board or Commission or any body else could go into the needs of various small scale and cottage industries or render help for the stabilization of these industries."

The Member also urged that the Tariff Commission must deal with all cases with one main principle of finding employment for everybody who was prepared to work. He also suggested that a provision should be made for the restriction and banning of imports of the goods that were being produced by cottage and small scale industries at home and demarcation of products of small scale and cottage industries on the one hand and big industries on the other.

Considering that the Government have time and again declared in favour of developing cottage and small scale industries as part of their industrial policy, the suggestions made by Sri Ramalingam Chettiar deserve careful consideration. We feel disappointed that the Deputy Minister for Commerce and Industry, Sri D. P. Karmarkar, should think that the protection of cottage industries was beyond the scope of the Bill. The Deputy Ministry observed that the question of discriminatory treatment as between cottage and small scale industries on the one hand and large indigenous industries on the other was something different from discriminatory treatment as between indigenous and foreign industries.

We wish to point out that cottage and small scale industries are not merely engaged in a dual with indigenous large industries but are involved in a triangular contest with indigenous large industries on the one hand and foreign industries on the other. The handloom cotton and silk textile industry and the toy industry are two specific examples of small industries where foreign competition also is severe. It may be mentioned here that India's Industry Minister himself stated during a debate on Tariff Board (Amendment) Bill in March 1951 that the silk industry was a cottage industry and that it would require protection for many years, even for all time to come. Why then eliminate the cottage and small scale industries from the scope of the Tariff Commission? The indigenous large scale industries are not helpful to the small industries against foreign competition. It is therefore a *sine qua non* of sound industrial policy to bring the cottage and small industries also under the beneficent scope of the proposed Tariff Commission. We earnestly hope that the Government will reconsider their decision and facilitate protection to the small industries also as has been suggested by Sri T. A. Ramalingam Chettiar.

A Danger to Panchayats!

Speaking at the Ramnad District Panchayat Conference last month, the Honourable the Chief Minister of Madras has been

reported to have said, "I want Panchayats to promote the formation of Co-operative Societies in villages so that villagers could buy their requisites such as agricultural implements and manures through them at reasonable prices. These societies could also be utilised to sell the surpluses of the products of cottage industries in the villages.

Commenting in its Editorial columns on this appeal by the Chief Minister, *the Mail* (Madras) observed as follows :

"The Chief Minister seemed to over-look the possibility, nay probability, that such activities would cause Panchayats to rob their citizens of their freedom and subject them to authoritarian rule.....Politicians coveting power are even more likely to seek control over co-operative societies worked by Village Panchayats and attempt to tyrannise over their constituents. Panchayats are vested with wide powers, affecting every side of rural life, including administration of civil and criminal justice.....Panchayat-controlled co-operative societies will be an obstacle to such independent work as they will be co-operative only in name and will in reality be branches of the Government to whose supervision such societies are subject, and vehicles of the authority of the Party in power.....Co-operation, which means self-help and mutual help, is possible only if people organise it of their own accord and free will. Panchayats, elected for administrative purposes have no business to form village co-operative societies. If they be so, they thwart the will, and suppress the initiative of true Co-operators."

The Mail has evidently not done justice to the Co-operative Movement, the Panchayat Movement and the Government of the State. It has, we strongly feel, presented an incorrect picture of the programme and prospects of rural development in the State. Co-operators could easily see in the comments prejudice against the workers in the field of Co-operation and Panchayat Government.

India is a land of villages and the primary endeavour of the State and the Government is to develop the countryside and bring it in the wake of prosperity. Panchayat Movement and Co-operation are the twin courses for rural prosperity. The one is concerned with rural administration and the other with rural economy. The

one is meant to train the villager in self government and the other in self-help and mutual help. As such it is difficult to see how there could be no intimate connection between both in the countryside. A proper programme of rural development must needs provide for the co-ordination of the activities of the Panchayats and the co-operatives. In fact, in a Memorandum submitted to the Government of Madras in 1949 by the Madras Provincial Union of Panchayat Boards, it was stated the activities of the Panchayats and the local co-operatives should be co-ordinated in an effective programme of rural development. Within the small area of a village it is difficult at present to find a fairly large number of rural leaders who could guide separately the Panchayat and co-operative activities. The members of the Panchayat Board may also be leaders of the Co-operative Movement. What is therefore necessary is not the separation of the Panchayat from the Co-operative in the rural programme but the promotion of good rural leadership so that the activities of the Panchayats and the co-operatives may be co-ordinated in the best interests of the villagers. A danger to the Panchayats is as much a danger to the local co-operatives; and therefore there is no possibility of a Panchayat working alright while a co-operative is dominated by the Panchayat members. Self government and self-help and mutual help must progress or decline together.

It therefore behoves the Government of any State in India to exhort the Panchayats and Co-operatives to work hand and glove so that the countryside may prosper. To disparage such an exhortation as ill-advised is obviously to look at it through coloured glasses.

Announcement.

The Byelaws of the Madras Provincial Co-operative Union having been amended now in view of the new Constitutional position of the Madras State, the Madras Provincial Co-operative Union will in future be Known as **The Madras State Co-operative Union.**



THE MADRAS HANDLOOM WEAVERS' PROVINCIAL CO-OPERATIVE SOCIETY LTD.

EGMORE

::

MADRAS

*For Life Insurance and to plan
for your future
Let your choice be*

**The South India Co-operative
Insurance Society, Ltd.,**

82-B, Mount Road, Teynampet P.O., Madras 18

An Ideal Co-operative Institution
which enjoys several Unique
Features in its Constitution
and Management

A Purely Policy-holders' Concern
with

SERVICE AS ITS MOTTO.

Stability, Soundness and Economy
are the guiding factors of its
Administration and Management

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

In Memoriam

With a deep feeling of sorrow we inform our numerous readers of the demise of Prof. S. K. Yegnanarayana Iyer in Madras on 24-6-1951 at 68. Few there are in the State who have not heard of him. He was one of the oldest Co-operators in Madras, having entered the field as early as 1917 as the Founder and President of the Municipal Employees Co-operative Society, Salem. The three score and odd years that followed were a period of intense Co-operative activity for him. He was one of the active directors of the Triplicane Urban Co-operative Society, and South India Co-operative Insurance Society in Madras and was on the Directorate of several other co-operatives in the City of Madras. A keen educationist and journalist, he was the Honorary Secretary of the Madras Provincial Co-operative Union and the Editor of the Madras Journal of Co-operation for many years. He was active in the field of Education also and was connected for many years with the Madras University and the South Indian Teachers Guild Union. Sri S. K. Yegnanarayana Iyer was an ardent worker even in his ripe age.

By his rich experience in the Co-operative Field he could draw the attention even of co-operative circles in many parts of South India outside the Madras State.

His death has removed yet another veteran from the Co-operative field.

Co-operators in Madras feel deeply for the loss of the Veteran and remember him for years to come as one of the makers of Co-operative Movement in the State.

We, on behalf of the Madras Provincial Co-operative Union and our vast reading public offer our deepest sympathies to the bereaved family.

Requiescat in Peace!

S. K. Y., THE TEACHER CO-OPERATOR*

SRI K. C. RAMAKRISHNAN, M.A.

I have always thought that in this country the teacher could play an important part in the organisation and administration of co-operative societies. But I could never imagine how any individual with fifteen hours of teaching work per week in a college could manage to spare time and energy, as Prof. S. K. Yegnanarayana Iyer has done, to work in one co-operative institution or another, often in more than one at a time. They say law is a jealous mistress; but so is education and even more so is co-operation.

Mr. Yegnanarayana Iyer drew his inspiration from one of our earliest and staunchest of co-operators—the late Mr. C. N. Krishnaswamy Ayyer, who was his teacher. He (Mr. S. K. Y.) was one of the original members of the Trivandrum Co-operative Stores which claims to be the second biggest consumers' society in India, the first being the T.U.C.S. on whose board of management he has served with distinction for over ten years.

He acquired while at Salem ample experience, as President of the Municipal Employees' Society and the local Supervising Union, and represented the latter on the District Co-operative Bank. He was for some time a representative of this bank on the Board of Management of the Madras Central Urban Bank, now the Madras Provincial Co-operative Bank.

After Prof. Yegnanarayana Iyer went over to Madras twenty years back, his contact with the co-operative movement became more intimate in one sense and more comprehensive in another. He was practically the founder, and for a long time the guiding hand, of the Madras Teachers' Guild Co-operative Society, which has continued to be in the "A class" among societies. This involves not a little intensive internal control—by no means easy to exercise over one's friends and colleagues.

He took up the Editorship of the *Madras Journal of Co-operation*, and during the ten years of his editorship it maintained a high level, not comparable perhaps to some foreign journals on co-operation, but by no means inferior to any in India. He rendered signal service to the South Indian Co-operative Insurance Society, as he took upon himself the first hand study of the working of such an insurance society in Bombay and another in Calcutta. He served on its board of management as a representative of the original signatories to the registration of the society. He has been connected with the management of an important building society in the City and he is the President of the Madras Provincial Co-operative Stationery Stores, which has unfortunately been hibernating since last year (1942), not for any fault of his or others on the management, but on account of paper scarcity and the prevailing black market in paper.

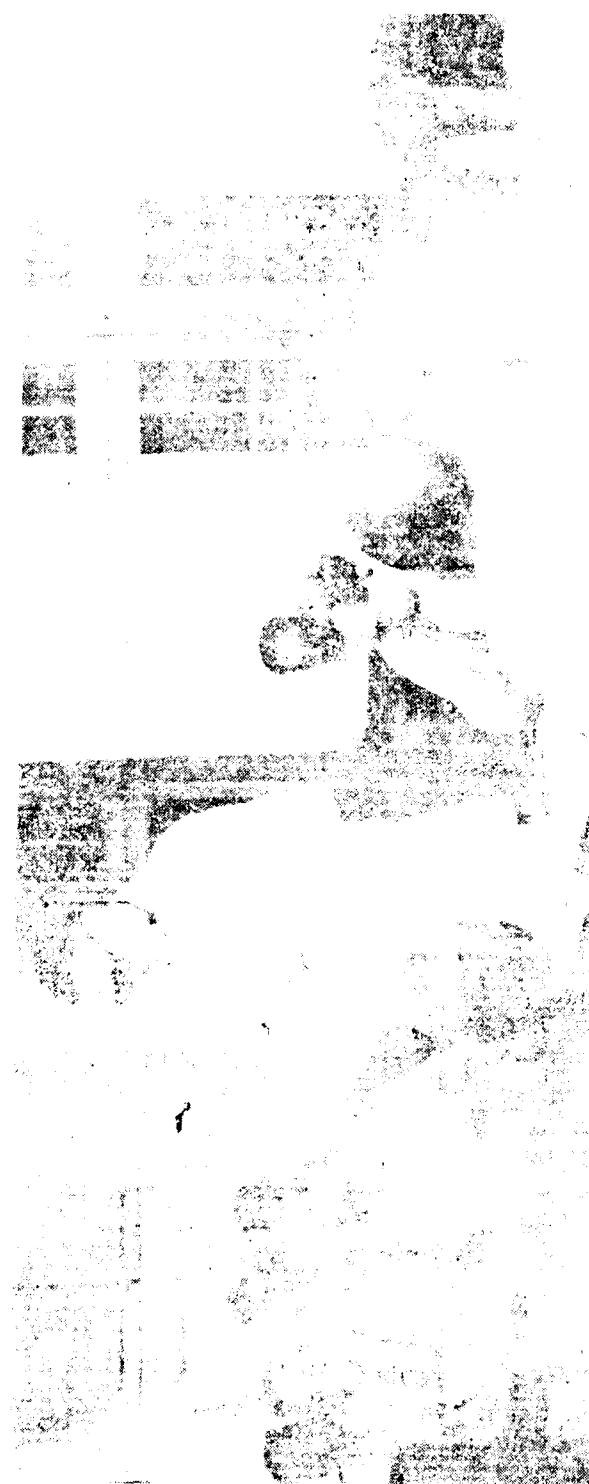
There are in fact few phases of co-operation with which Mr. Yegnanarayana Iyer is not acquainted and on which he could not shed some light of his own, born more of intimate practical experience than of barren academic studies. He is an eloquent speaker and writer not only in English, which is to be expected, but in Tamil too where his appeal went home to a much wider audience. Members of the T. U. C. S. cannot forget his sallies of wit while answering criticisms at many a general body meeting or branch-day celebrations.

* From *The South Indian Teacher*, March 1943.



PROF. S. K. YEGNANARAYANA IYER, M.A.,
(Born 23rd. Feb. 1883—Died 24th June 1951)

Founder—President, Municipal Employees' Co-op. Sty. Salem 1917-22;
President, Salem Co-operative Union 1919-21; Director, Salem Cent.
Bank, 1919-21; President and Director, Madras Teachers' Guild
Co-op. Sty. 1922-31; Secretary, Madras Prov. Co-op. Union
1923-26; Editor, *Madras Journal of Co-op.* 1925-34;
Managing Director, T.U.C.S.; Founder & Director,
S. I. Co-op. Insurance Sty.; Director, C. C. P.
Works; President, Mylapore Bldg. Co-op.
Sty; Member, M.P.C. Bank; Prof. of
Eng., Pachaiyappa's College, 1922-41,
Honorary Member, M. P. C. Union,
President, S. I. Teachers' Union,
1926-40; Member, Madras
University Senate,
1926-38.



The Hon. Sri P. S. Sivasubramanian, Minister, Madras, is declaring the Conference open.
Seated from left to right:

Dr. P. V. Narayana Siva, M.L.A., Union, Sri P. A. Raghunathan Chettiar, President, M. P. C. Bank,
Sri B. Venkataratnam, President, M. P. C. Union, Sri J. C. Ryan, Registrar of Co-op. Societies, Madras.

Development of Cottage Industries*

HON. SRI B. PARAMESWARAN,
Minister for Rural Development, Madras

India is a land of villages and her cottage industries are as ancient as her civilization. In the past when the village was a self-sufficient unit, the handicrafts occupied an important place in the social economy of the country, while the art crafts displayed the country's cultural civilization. But gradually, on account of various influences and the impact of modern civilization, the villages became more and more urban in their outlook. The advent of the British rule and the import of machine-made goods from abroad caused the decline of many of these industries. In spite of such adverse conditions, some of these cottage industries have been able to survive the onslaught of machines. For example, the handloom industry is not a decaying industry, though at present it is facing a great many difficulties. The survival of these industries is mainly due to the fact that they have adjusted themselves to the changed circumstances.

The large-scale industries which have been established so far only in towns and cities have been able, no doubt, to attract large numbers of workers from the villages and have provided them with comparatively better wages and amenities. The factory owners have also become very rich. The factories have brought prosperity to the towns and the people therein seem to be comparatively happier. It is, therefore, urged by some that the industrialization of the country on these lines is the only right path to be pursued.

Draining of the Countryside

But this is only partially true. Let us examine whether it will ever be possible or desirable in India to attract the 80 per cent of her population living in the numerous villages scattered throughout the length and breadth of the country into a few large cities and towns. The establishment of large factories has not been an unmixed blessing, however great the need of the hour may be for increased production. The installation of these factories in cities and towns has resulted in the continuous drain of not only the wealth but also of the more intelligent and enterprising of the men from the villages to the towns, leaving the villages very much the poorer, both economically and intellectually. Unless this enormous drain of wealth and intellect to the towns from the villages is arrested, it will not be possible for us to bring to the villagers a fuller, happier and more prosperous life.

*A Talk broadcast over the A.I.R., Madras. Reproduced from the Madras Information, June 1961.

Rapid industrialization and urbanization on the lines pursued hitherto will shatter our village economy and destroy our village tradition. The installation of large factories in towns has led to the inevitable migration of lakhs of village workmen who have had to leave their cottage homes and their village occupations in search of employment in these new factories, and live a cramped and somewhat unnatural life in congested and insanitary slums. The factory workers and their families uprooted from their villages and herded with other workers in tiny tenements in unhealthy slums are cut off from congenial society and cannot therefore lead a happy and contented life, unlike the village craftsman plying his trade in the peaceful rural atmosphere.

If the vast majority of the rural population are uprooted in this way, it will create an endless variety of baffling problems which it will be beyond our power to solve. For, have we not seen in recent years, the tragic and disastrous consequences of the uprooting of even a small fraction of the people from their traditional background? In a vast country like India which is mainly dependent on agriculture and which has more than 80 per cent of its population living in villages, there can be no conceivable plan under which the majority of the villagers can be brought into the cities. For a long time to come and as far as one can foresee, India must remain a land of villages and the majority of her people must continue to live in the villages.

Foreign to our Genius

Whatever may be the situation in other countries, I am convinced that in India industrialization and urbanization of the pattern hitherto followed are foreign to our genius and culture. Cottage industries have a special place in the economic rehabilitation of India because they provide subsidiary employment to the vast rural population who are unemployed or agriculturists and they form the mainstay of the villagers. If these collapse, it will inevitably result in the impoverishment of a large section of the population.

I should not be understood as arguing that we have no use at all for factories and large-scale industrial units. They have their own place in our economy. In certain spheres as in the manufacture of locomotives, motor cars and ships, and in the manufacture of steel, aluminium, etc., cottage industries are obviously unsuitable. In these cases mass production in large factories is the only feasible solution. Leaving aside these large-scale industries, which do not lend themselves to development on the cottage basis, the vast majority of the other industries should, for the reasons explained by me already, be developed in decentralized cottage units by utilising wherever possible power to lighten the labour of the worker and to accelerate the speed of production.

The Case for Cottage Units

Realising how important a place cottage industries occupy in our economic structure, the popular Government, ever since they assumed office, have been doing their best in all possible ways to revive cottage industries. In this State a real effort to revive and develop cottage industries and particularly those which meet the basic needs of the villagers, was first made in 1946, when an elaborate scheme for the development of cottage industries was introduced in 25 firkas then selected for intensive rural reconstruction work. The primary object of the scheme was to train rapidly local workers in up-to-date methods of manufacture of articles of daily use. Experience of the working of the scheme for over one year revealed the need for laying greater emphasis on the production side of utility articles of improved quality rather than on the mere training of artisans.

Revised Scheme for Villages

The scheme was therefore revised during the middle of 1948. The modified scheme contemplated the starting of a number of production-cum-training units by private agencies, the Government fulfilling their legitimate role of encouraging and assisting production and marketing. The demonstration and training units formed under the Scheme of 1946 were ordered to be transferred to non-official agencies like co-operative societies, limited companies and partnership concerns for being run as production-cum-training centres. As some old village industries like hand-pounding of rice, flour grinding, oil pressing, which are indispensable for village economy, are decaying, the Government of Madras decided to undertake their immediate revival.

A scheme designed to ensure speedy revival of the dying village industries was therefore drawn up and put into execution in April 1950s. This scheme aims at helping the villagers to produce their daily requirements for consumption in their own villages, thus making the village self-sufficient economic units. Improved labour saving tools and implements up to Rs. 6 lakhs in value are being distributed free of cost to enterprising village artisans engaged in any of the village industries in the selected area; and the Government have appointed 13 Technical Instructors to impart instruction to the village artisans in the use of the tools and implements supplied to them. So far tools have been distributed to about 700 artisans. Raw materials to the value of Rs. 12 lakhs required for these industries will also be stored and supplied to the village artisans at cost price through co-operative agencies specially formed for the purpose.

Rural Industrialization

The Madras Government have also sanctioned a scheme for Rural Industrialization. It aims at bringing about intensive development of

small-scale or rural industries in every village in the State in order to increase production and income from them, besides encouraging the growth of the spirit of self-help, initiative and ambition in the rural population by affording them an opportunity to acquire higher operative knowledge, skill and practice in industries. Village Group Units for every 15 to 20 villages with a population ranging between 10,000 to 20,000 will be formed. Group Committees composed of the local competent businessmen and leaders will also be formed. These Committees will be responsible working agencies which will make every endeavour in their power to induce the residents of the areas concerned to start new industries and increase the production of the existing industries. These Committees will be advised and guided by Government agents. It is proposed to work out this scheme as an experiment first in two districts by selecting two taluks in each of them, the scheme being extended to other taluks in those districts, if it produces satisfactory results, the entire district being covered in the course of two or three years. A sum of about Rs. 1,10,000 has been sanctioned by Government for expenditure on this account.

Besides these village and rural industries, certain other cottage industries, which have developed firm local traditions, have been selected for intensive development, and they are :

- (1) Match industry in Sivakasi and Sattur areas in Ramanathapuram District.
- (2) Palmyra fibre and leaf products in Tuticorin and Tiruchendur areas in Tirunelveli District.
- (3) Leather goods manufacture in Dindigul area in Madurai District.
- (4) Woollen cumby and blanket weaving in Kudligi, Kudatani and Bishalli areas in Bellary District.
- (5) Pile carpets in Eluru in West Godavari District.
- (6) Handmade cotton lace in Narasapur in West Godavari District.
- (7) Coir in Malabar District.

Advisory Boards Constituted

To stimulate the development of these industries, Special Advisory Boards have been constituted with a view to enlist the services of the people experienced in the industry and the local non-official intelligentsia. The Government have also constituted a State Cottage Industries Board which advises the Government on the ways and means of developing cottage industries in the State.

The Government have also constituted a Joint Drugget Advisory Board for Madras and Mysore, which State also is interested in the development of the drugget industry. This is a dollar earning industry.

The Board has met a number of times and fixed standards for druggets to be exported to the United States of America, so that the market for druggets in that country may not suffer. With a view to help the drugget manufacturers to secure tannery wool easily and at reasonable cost, the Government of India have, at the request of the Drugget Board, restricted the movement of tannery wool to places other than Wallajah, Salem and Bangalore, except on permits issued by the Directors of industries and Commerce concerned.

Training and Research

Training and research have always been recognised as the chief necessity in the campaign for the development of cottage industry. Accordingly, training has been arranged in respect of certain industries like coir-making, leather goods manufacture and glass bangles and lead manufacture. Artisans are trained in the Glass Bangle and Bead Industry Centre at Kalahasti and in the technique of bangle-making. A block glass plant has also been established at Gudur to supply raw materials required for the industry. This scheme has been in operation for the last three years and many students have been trained in the industry. Another centre has also been opened at Kasaragod and one more centre is likely to be opened in a suitable place in Tamilnad.

Four demonstration parties have been formed in respect of leather-making and tanning industry, one for the Ceded Districts, one for the Northern Circars, another for the Tamil Districts and the fourth for the remaining areas. These demonstration parties tour the various places and give training for the candidates in the leather-making and tanning industry. For the development of the wool textile industry in Rayalaseema, an Honorary Special Officer has been appointed to investigate and report on the various measures that should be taken to improve the industry there. Besides organising training in several cottage industries, arrangements have also been made to get some artisans or village workers trained outside the State. Three Rural Welfare Officers and six Grama Sevaks have been trained in village industries at the All-India Village Industries Association, Wardha.

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

Improving the Co-operative Movement*

By SRI J. M. LOBO PRABHU, I.C.S.,

Secretary, Development Department, Madras

The Co-operative movement in the Madras State is a highlight for India. The size and variety of its activities are evidence that its principles have taken root in climate congenial to it. Every year the capital invested and the area covered have grown, the more so during the last four years. In the circumstances, it may appear inappropriate to raise the question if the movement is capable of improvement.

Yet this question must be raised, for at least three reasons: first, that a vast organization which touches intimately the life of nearly one-third of the total number of villages in the State, has to be perfect in every detail because even small margins of error reckon up considerably in the aggregate; second, that all our organizations have been built on bureaucratic principles and have to be adapted to democracy, and third that we are at a moment of history when the foundations of the future have to be well and truly laid. The proper mood for the country therefore is not one of complacency but of relentless search and endeavour. Everything has to be looked in, under and around, as everything has to be done with inaugural intensity and thoroughness.

I have been connected with the Co-operative movement for the last 28 years. In Uttar Pradesh I have contributed something to it by introducing grain and cane marketing. In the same Province my study of the pathology of the movement, particularly the brief span of prosperity of newly formed societies, led to the evolution of the multipurpose society. My thesis then and now is that provision of credit is the means and not the end of co-operation, that unless there is fuller production and wiser consumption, cheap and easy credit is in the nature of only an anaesthetic. The question we may ask ourselves is, whether co-operative credit has made visible changes in the working and living conditions of co-operators? Can we, without being told, distinguish the house holding or person of a co-operator? If not, what can be done, even now, to use the leverage which credit provides to impose a new spirit and scope in the movement?

Fundamental Weakness

The fundamental weakness of our economic structure is inefficiency in production. The Fiscal Commission found that in agriculture, there was work in unirrigated holdings for about three months in the year and in irrigated holdings for a slightly longer period. Even in this short period of employment, the work is characterized by haphazard method, like broadcast sowing, dry ploughing which reduce yields even by 30 per cent, overcrowding in nurseries, inefficient seed, wasteful storage of manure,

*Address delivered on the T.U.C.S. Day in Madras on 9th April 1951.

IMPROVING THE CO-OPERATIVE MOVEMENT

insufficient or defective irrigation and other habits of unmethodical and indifferent work, which reduce the production even to the limit of 50 per cent. Is it impossible for co operators to accept the proper discipline, when it demands only time and attention they can well spare? If credit is made dependent on such discipline, the resulting success could lead to larger measures of co-operation like consolidation of holdings, contour bunding, deepening of ponds and digging of wells.

A proposal is before Government that remission of revenue may be given to progressive villages which collectively accept and enforce the proper economic discipline. This is an opportunity for villages commanded by the Co-operative movement to show a lead and set an example. A proposal has also been made to Government that Land Armies may be organized out of the labour which is constantly drifting to towns. In colonization schemes to absorb this labour co-operation can play its part.

Scope for Collective Action

In urban co-operative societies, particularly consumers societies, the scope for collective action may be small. At the same time, a proper consciousness of being a co-operator could help to create better standards of efficiency. In the United States of America such a consciousness would be created first by giving an identity to each member, which others could recognize; second, by enabling the members to meet each other socially; thirdly, by a code of behaviour in which the members can take pride. Can this be done here? Can the Triplicane Urban Co-operative Society, the largest Society in India, organize a club, the members of which could bind themselves to have a proper pride in their houses, work and department? Could they also bind themselves in the spirit of freemasonry to help each other? And to recognize each other the more easily could they wear small button badges like the Rotarians? These ideas may appear trite, farfetched, but they have worked in practice abroad. As men are made, small outward things can bind them to great deep purposes. The Co-operative movement has to be proud of itself, before the many resistance factors, which reduce its scope, can be eliminated.

There are several resistance factors. Both the Andhra and Tamilnad Conferences have suggested that a seminar may be organized to examine these precisely and to devise schemes, even of an experimental nature. Government are considering the proposal, but in the meanwhile, individual co-operators should be able to make their own research and propose schemes, which the Government will be glad to examine. In the first place, there is resistance to the idea of full co-operation. While the members may be committed to unlimited liability in respect of the debts of each other, they cannot be persuaded to share their means to liquidate the cause of indebtedness. Even in designedly co-operative schemes, cultivators cannot be persuaded to collective ownership of implements,

THE MADRAS JOURNAL OF CO-OPERATION

carts, animals, though they may require them only in part. This is quite contrary to the collective consciousness on which our village life is based. It is the result of the money economy and the administrative changes introduced by the British rulers.

Deep down collective consciousness still exists, which it should be the first aim of the Co-operative movement to revive and re-establish as a vital force in our economy. A careful strategy is required for this, as time and usage have fortified distrust, and self-sufficiency. The first steep may be for all co-operative societies to take a census of all surpluses of labour, land and materials, then to fix a rent payable for their service required by members of the society. If any member fails to accept the plan for such services, the society may withdraw its unlimited liability for his future loans. If all members accept the plan, the society as a whole may receive loans at preferential rates.

Targets and Categorical Progress

In order to expedite the conversion of societies to the collectivization of their surpluses, some expedients can be employed. The first, which was more successful in Russia than blood and iron, is the award of the services of modern agricultural machinery. Each Central Bank may acquire tractors, bulldozers, boring drills by purchase or by loan from Government to be given to societies, which fully capitalized their human and natural resources. In the existing competition for such services, this conditional grant will lever changes which are now not considered possible. In this connection, it will be useful if targets for specified items are set for all societies, in respect of which the progress may be precisely recorded. It should be possible to consider this progress in categorising societies as A, B, C, D. The same system of categorization should also be applied to the officials in charge.

Nearly all officials now lack interest in their work, because it is not precisely estimated and favourably considered in making their promotions. There is a proposal pending with Government that the practice in the army of categorising annually the work of all officials as A, B, C, D should be introduced. The Co-operative Department could benefit from such categorization, as the incentive offered by it has a large scope in the potential of the Co-operative movement.

Great Potentialities

I regard the Triplicane Urban Co-operative Society as the finest expression of the Co-operative movement in this State. With its membership of 16,950, its monthly turn-over of Rs. 18 lakhs, its 32 branches and 39 depots, the T.U.C.S. stands as a monument of co-operative activity. Its organisers have rendered a great service to the movement and to the country. Much of what I have said may be in advance. Much of what

IMPROVING THE CO-OPERATIVE MOVEMENT

I have said may have appeared critical, but it is impossible to be constructive today, without taking to pieces what was built for other times and purposes.

The Co-operative movement has great potentialities, the Government have faith in it and have been very generous to it. Its hour has now struck to play a new and dynamic part, in which it cannot fail so long as it can retain the interest of the Chief Minister of the State. I may let you into the secret that while all schemes for development interest him, the Co-operative movement appears to be his first love. At least to commemorate a Chief Minister, himself a co-operator, the Co-operative movement must now begin a new and glorious chapter so that the dream for which he works relentlessly, may be realized that Madras becomes the richest, happiest, the first State in India.

The T. U. C. S. Ltd.

with its 32 branches and
41 depots is the most famous
the biggest and the most
successful working

PRIMARY STORE

In the Dominions of India and Pakistan.

Its Annual Sales come to over
A Crore and a Half of Rupees.

Its Reserve Fund Exceeds Rs. 2,05,000

Citizens of Madras!

join this Society in still larger
numbers.

K. GOVINDA WARRIER,
Secretary.

Progress of Co-operation in the Madras State*

The Co-operative movement in the Madras State is now over forty years old. It is not that the principle of Co-operation is new to India. It is as old as our ancient civilisation. Our ancient rural economy was based on this principle and a spirit of helpful fellowship and mutual aid ruled the social and economic life of our villages in the olden days. But Co-operation, as now understood, as a method of doing business is comparatively of recent growth in India. For a long time, the movement remained predominantly a credit movement. The conditions created by the war and the various economic and social problems that the country had to face in the post war years gave ample opportunities for the many sided development of the Co-operative movement. In the Madras State it has made great strides of progress in recent years. Not only has the movement expanded considerably but it has also extended its spheres of activities in diverse ways so as to cater to the various needs of the people. Madras is the first State in India which has demonstrated the immense possibilities of the Co-operative method and it is today a shining example of what Co-operation can contribute to the solution of various problems in the sphere of production, procurement and distribution of food, supply of yarn to weavers, relieving housing shortage, resettlement of ex-servicemen rehabilitation of ex tappers, development of village industries, etc. In my talk tonight I shall refer to the progress made by Co-operation in some of the more important spheres of activities.

The village Co-operative credit societies which constitute the backbone of the movement have received great attention and stimulus to their activities. As a result of the working of the scheme of reorganisation and expansion of rural credit societies sanctioned by Government, the village Co-operatives have come to occupy a prominent position in the agricultural economy of the State. The idea of the scheme is that more than 50 per cent of the villages should be covered by Co-operative Societies and 1/3 of the rural population brought within the Co-operative fold and that all the existing societies should be converted into multipurpose societies and they should actively cater to all the economic needs of their members besides supply of credit. There are at present 13,193 village societies covering 64.6 per cent of the villages and with 11.53 lakhs members and a paid-up share capital of Rs. 136.99 lakhs. The percentage of population served by the societies is 17.28. The societies issued loans to members to the extent of Rs. 7 crores during 1949-50 and the amount involved in the multipurpose activities undertaken by them such as distribution of domestic agricultural and industrial requirements of members was Rs. 3 crores.

*English version of a talk broadcast over the A.I.R., Madras on 25-4-1951 by Sri K. Subrahmanyam Naidu, M.A., and Sri A. Palaniappa Mudaliar, M.A., Joint Registrars of Co-op. Societies, Madras.

The societies have also encouraged thrift as part of a drive to stimulate savings in the wake of Prohibition and during the year 1949-50, a sum of Rs. 4.99 lakhs was saved through hundi boxes and home safe deposits, etc. The village societies also undertake general uplift work such as running of reading rooms and libraries, conduct of night schools and games, provision of first aid, etc. Funds for these purposes are raised by donations. The societies contribute from their Common Good Fund for purposes such as education and sanitation. Village societies have undertaken the construction of godowns with the aid of Government subsidy and loan. During the year 1949-50, 78 societies were sanctioned free grants amounting to Rs. 4.16 lakhs and 16 societies constructed godowns. Of late, there is an increasing tendency to look to these multipurpose rural credit societies to undertake a variety of activities. It is no doubt an encouraging sign and if a society is able to cater to all the needs of the villagers or at least to their essential needs, they are sure to attract great attention and function as live centres of economic progress in the countryside. It should not however be forgotten that the success of these societies in the last analysis depends upon the availability of suitable leaders imbued with necessary enthusiasm and having the necessary leisure. In proportion as the societies can secure the services of efficient, honest and enthusiastic workers who will undertake the work, they can be expected to flourish.

Co operative Societies have been taking an increasing part in schemes of food production. The distribution of chemical fertilisers like ammonium sulphate super phosphate, iron and steel is now in the hands of co-operative organisations. The village co-operative societies are being harnessed for the purpose of food production. Government have sanctioned a scheme of intensive food production through village co-operative societies in 7 select districts and it is proposed to extend it to 6 more districts. Under the scheme, the village co-operatives undertake the distribution of seed, manure, agricultural implements and encourage the manufacture of rural compost. They also advance special loans to members for purchase of irrigation pumpsets. They take fallow lands for cultivation wherever it is possible. Till now 378.17 acres of fallow lands have been brought under cultivation by some of the societies in the Districts of Nellore, Coimbatore and Tinnevely. Chemical fertilisers have been distributed by 1040 societies to the extent of Rs. 1.55 lakhs and iron and steel for agricultural purposes to the extent of Rs. 19.06 lakhs by 540 societies selected for the purpose. Increased tempo is given for rural compost manufacture by these societies. 12,971 manure pits have been dug by 854 societies which would give 4810 tons of rural compost. The village societies provide the necessary non-official agency to promote and carry out the food production measures launched by Government. It is expected that with the co-operation of the Central Banks and the non-official agencies, village co-operatives will function as potent agencies for the

promotion of agricultural progress and further the food production measures of the Government, thus helping in the solution of one of the major economic problems of the State, (*i.e.*) food shortage.

In the present days of food shortage, proper and equitable distribution of food grains is as important as production of food grains. And in this task of distribution of food grains and other essential commodities, co-operative wholesale stores and primary stores have played a notable part. There were on 31-12-1950, 1792 primary stores with 5.4 lakhs members and a paid up share capital of Rs. 92.36 lakhs. They sold goods to the value of Rs. 2559.16 lakhs during 1949-50. The existence of the organisations has served to check black-marketing, hoarding and profiteering and have exercised a salutary influence on the methods and practices of private trade.

Co-operatives in Madras are playing an important part in fostering rural and cottage industries. The handloom industry in the State is organised on a co-operative basis much more successfully and on a larger scale than in any other State in India. The Madras Handloom Weavers' Provincial Co-operative Society with its 964 affiliated weavers' societies command 1,49,802 looms which represent nearly one third of the total looms in the State. The annual production of handloom goods is Rs. 329.16 lakhs and the total sales Rs. 421.3 lakhs. Distribution of yarn through co-operative societies has helped the weavers to get yarn in reasonable quantities. Besides societies for handloom weavers, other cottage industries societies are also functioning in the State to help the artisans in a variety of directions. There are societies for metal-workers, blacksmiths, pottery-makers, basket-makers, etc. Over 270 cottage industries societies for various industries with 26,900 members are working at present and they produced and sold goods worth Rs. 81 lakhs and Rs. 44.87 lakhs respectively. The societies are very essential for supplying the ordinary needs of the ryots and should function as production units for the supply of the requirements of the villagers. With a view to revive and develop village industries in the select firkas in the State, Government have recently sanctioned a scheme for the distribution of implements and supply of raw materials to the artisans through co-operative agencies. Under this scheme improved labour-saving tools and implements will be distributed to the artisans free of cost and raw materials supplied to them at cost price. Firka cottage industries co-operative federations will be organised in 12 firkas to work the scheme and in the other firkas the central wholesale co-operative stores, the marketing societies or the multipurpose societies will undertake the work. To begin with, the scheme will be worked in one firka in each district. Government have placed a sum of Rs. 12 lakhs at the disposal of the Registrar, to be advanced to the co-operative agencies under the scheme for the procurement and supply of raw materials.

One important industry that has received a stimulus in recent years consequent on the introduction of Prohibition in the State is the Palm Gur Industry. This industry also is organised on a co-operative basis. There are at present 1939 co-operative societies for jaggery manufacture with 1.58 lakhs members and paid up share capital of Rs. 5.4 lakhs. They produced jaggery worth Rs. 27.45 lakhs during the last year. These societies have provided employment to 78 per cent of ex-tappers thrown out of work and given a fillip to the palm gur industry. The ex-tappers are trained in the manufacture of improved variety of jaggery by Palm Gur Instructors appointed for the purpose. Free sets of equipment have been distributed to about 1000 tappers in the Madras State. Production centres have been organised at Tisayanvilai in the Tirunelveli District and Doddaghatta in the Anantapur District for production of palmyrah and date jaggery respectively in order to examine the commercial possibilities of this industry. Palm jaggery being an article of food, there is scope for the development of the industry on co-operative lines.

Co-operatives play a notable part in the matter of provision of houses. In the initial years, the housing schemes aimed at providing houses for the middle-class people. Recently, Government sanctioned a scheme of rural housing and under this scheme one society is to be formed in each district during the first year. 24 rural housing societies have been registered. It is proposed to select a second village in each district for introducing the scheme. Government give loans upto a limit of Rs. 5,000 for each member and on the basis of 8 times his share capital. This is a new enterprise and its working is watched with interest.

Gentlemen, I have done. I have referred to a few directions in which co-operatives have been extending their activities in recent years. The scope of the co-operative movement is vast and varied. There are in fact few spheres of human activity where the principle of co-operation cannot be usefully applied. There is a growing realisation of the advantages of the co-operative method by the people, and with the attainment of political independence and establishment of popular Governments in the States the co-operative movement is bound to penetrate into the remotest corners of the country and lay the foundations of a new economic order. The success of the co-operative movement in the State is in no small measure due to the encouragement given to it by Government. A voluntary movement like co-operation should not however always look to spoon-feeding by the State. It should rely on its own resources and stabilise itself on solid foundations. If this objective should be achieved, there ought to be an increasing interest in the movement on the part of the people at large. Much depends on the number of workers available and even more on their efficiency, integrity and steadfastness. If the past is any guide to the future, I have every hope that the country will produce a large number of workers imbued with the right spirit and we can expect the movement to play its part in the economic regeneration of our villagers.

Co-operative Ideology

SRI O. R. KRISHNASWAMY, B.COM.,

Lecturer, Hood Co-operative Institute, Tanjore

As far as the geological structure of our earth is concerned, the North Pole and the South Pole are two extremities. The climatic conditions of the antipodes are never the same at any time. But between these two poles there is the region of moderate climatic conditions, both sides of the Equator. A happy midland for the human race.

Similarly with our world of economic thoughts. Today, we are in a world of two conflicting ideologies. Capitalism on the one side and State Socialism on the other. Capitalism and State Socialism are two rival theories; they, like the Poles, are two extremities. How to reconcile these two antagonistic ideals is the problem of the day:

Capitalism said to be an economic system in which private persons are permitted to undertake enterprises, providing or borrowing the necessary capital and taking the profits, if any, for themselves. Its essentials are private ownership of the means of production, private enterprise and private profit. There is full scope for an individual to develop his resources to any extent, if he possesses the will and the capacity to tap them through his enterprise. Capitalism goes on in conformity with natural law in one respect, i.e. it provides incentive and initiative to work hard. But evil sets in, when such an incentive results in absolute selfishness which is against the interest of the society. Experience has shown that Capitalism has several defects. Since it is based on individualism, it results in *inequality* of wealth, income and opportunity. It also results in *insecurity* which is a direct consequence of the wage system, implicit in Capitalism. According to G. D. H. Cole, the wage system abstracts labour from the labourer so that the former can be bought and sold like any other commodity, without the latter. As a result of this, wages are paid to the worker only when it is profitable to the capitalist to employ his labour. The end is the periodical collapse of the economic system with its terrible consequences of unemployment and widespread misery and poverty. Again, the price system in a capitalistic economy answers not the real needs of the community but the demands of persons possessing money to spend. In Capitalism, production is not for use but for profit. Finally, it creates a class war between the employers and the employed. The labour and capital which ought to be the partners in production tend to become antagonists.

Regarding the conception of Socialism, it is the direct opposite of that of Capitalism. The former is based on common ownership and control. It is a theory as well as a movement aiming at the collective organisation

CO-OPERATIVE IDEOLOGY

of the community in the interests of the mass of the people through the common ownership and collective control of the means of production and exchange. Its essentials are the common ownership of all great industries and land and the conduct of them for the common good instead of for private benefit. The contention of the Socialists is that all defects of social organisation originate from one root cause, viz., the private ownership of the means of production and the desire for private profit. Therefore, they would abolish all forms of private property. In the place of private ownership of properties, they would substitute common ownership and the state management. The end and aim of Socialism is to achieve the greatest happiness of the largest number.

Is Socialism practicable? How far can it remove the defects and evils of the existing social order? These and other questions are higher controversial. However, it can be definitely said that it is still theoretical. It is strong in its critical rather than in its constructive aspect. It brings into light the fallacies of uncurbed individualism and points out the evils of Capitalism. But its practicability is doubtful. It seems to be going contrary to well established facts of human nature. Man, in general, puts forth his best effort only when he has the full confidence and hope that the fruits of his toil can be enjoyed by himself and his family. He may not work with the same enthusiasm, if he is to work for society.

Now the question arises: Is there no other alternative which would avoid the defects of these two conflicting ideals providing at the same time the best practicable means of achieving the commonweal of society? Indeed! there is "CO-OPERATION". Co-operation is considered to be a *via media* policy between Capitalism and State Socialism "a half-way house" as Sri J. C. Ryan described it. It is an happy land of Equator between the two Poles.

Co operation will reconcile private enterprise to planned economy and subordinate the profit motive to the ideals of common good. In it, the greed for profit which the soul of Capitalism is subordinated to the desire for mutual well-being which is the spirit of Socialism. Co-operation provides a means of conferring the highest good upon the largest number without, course, sacrificing the incentive for individual gain which is the spur of economic progress.

Co-operation is by no means inferior to Socialism. Ofcourse it has no Christ like Marx nor Bible like "Capital". The humble folk are its Marx and the heart of the poor is its Bible. It has a distinct ideology of its own; Both absolute selfishness and complete unselfishness are undesirable since the former is an evil from the point of view of society and the latter cannot endure for a long time. A man is born not to live for himself alone, but to live for others also. Therefore, a midway between selfishness and unselfishness is desirable and it is provided for in Co-operation. A member

of a Co-operative Society is helping himself, while helping others. Thus Co-operation aims at the well being of the community as also that of individuals constituting the community.

Co-operation is new mode of life deliberately designed to save the people from the twin perils of Capitalism and Communism. It is a golden mean between these two "isms". In Co-operation, the evils and defects of Capitalism and Socialism are eliminated. Co-operation is an embodiment of perfect principles. In it, there is no place for an element of compulsion of competition and no scope for profit motive. Service is its motto. The achievement of greatest happiness of the largest member is its noble ideal. It does not aim at the abolition of private property and hence there is scope for incentive and initiative on the part of individuals to work hard. However, individuals cannot be allowed to enrich themselves at the cost of others. Everyone is allowed to improve his lot, while helping others to improve their lot also. "Self-help through mutual help" is the watch word of Co-operation. Self-help and joint action are the two shoulders of co-operation. Thus Co-operation has adopted only the good principles of Capitalism and socialism the individual freedom of Capitalism and the joint action of Socialism.

The superiority of Co-operation over the other two economic theories, viz., Capitalism and Socialism lies in the fact that it is based on human values such as truth, honesty, goodwill, mutual aid, mutual trust and comradeship. "It is based not upon selfishness but on collective endeavour, not on exploitation but on equity, not on class hatred but on economic justice not on regimentation but on democratic freedom". It is based not upon competition but on fairness, not exploitation but on mutuality, not on class war but on social security.

"Co-operation touches no man's fortune; seeks no plunder, causes no disturbance in society, gives no trouble to statesman; it enters into no secret association; it needs no trade unions to protect its interests it contemplates no violence; it subverts no order; it envies no dignity; it accepts no gift, nor asks any favour; it keeps no terms with the idle, and it will break no faith with the industrious".

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.

Economic Research Section

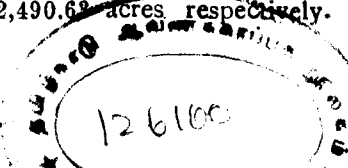
Co-operative Movement in the Veerapandi Firka—Salem District

[The Indian Society of Agricultural Economics, Bombay, has been conducting a special survey of the Kodinar Taluka where the Co-operative societies have been working for a long time in order to ascertain the extent of their influence in the economic life of the people and their part in raising the standard of life of their members. Sir Manilal B. Nanavati, its President, suggested that an enquiry might be arranged in Salem District on the lines of that conducted by the Indian Society of Agricultural Economics. The Special Development Officer, Salem, was asked to conduct an enquiry in respect of the Virapandi Firka. Six rural credit societies viz. Neikarapatti, Virapandi, Chinnaseeragapadi, S. Papparpatti, Chenagiri and Elampillai were taken up for the enquiry. The financial condition of 15 members in each society was investigated according to the sampling method. The results of this study are given below. They show that the societies have acquired a firm footing in the area and that the members have been benefited as a result of their joining them.—Editors.]

I. General Information

The Co-operative movement in the Firka had its beginnings in the year, 1909, five years after the introduction of the co-operative movement in India. The earliest Co operative Society to be formed in the Firka was at Poolaveri on 28-11-1909. As in other places Co-operative Credit Societies were the first to be formed. Societies of the non credit type were organised subsequently. The primary need in the early stage of the introduction of the movement was the satisfaction of credit for the discharge of prior debts and to secure the necessary credit at a cheap rate of interest. There is no Banking union in the Firka of the type of the Kodinar Banking Union. Each society, whether credit or non-credit is a separate entity by itself and caters to a circumscribed area without overlapping of jurisdiction or functions. In the recent years, the Co-operative Societies in the Firka have made satisfactory progress both in the matter of business as well as the variety of functions taken up, besides supply of credit.

The physical condition of the Firka which consists of 28 Revenue villages, is mostly dry with meagre sources of irrigation. The 61 sources of irrigation including small tanks, that are available, are mostly dry throughout the year, or even if there is rain, the tanks are not in good repair to retain adequate supply of water. There is no river in the area or even any perennial stream. The rainfall according to statistics is hardly 12 inches in the year. Patta lands classified as wet and dry according to revenue records consist of 2,046.57 and 22,490.62 acres respectively.



Assessed waste lands consist of 0.92 (wet) and 266.81 (dry). Under Inam lands, there are 15.91 acres (wet) and 1,898.08 (dry). Unassessed waste lands consist of 782.3 acres (dry). Poramboke lands consist of 3,887.95 acres (dry). Sinking of wells has not also improved the conditions, because the water table in the majority of cases is nothing less than 40 to 50 feet. The new well-subsidy scheme could not also give adequate fillip to the sinking of wells, mainly for this reason. The maximum permissible under the Subsidy Scheme is only Rs. 750, while the actual cost for sinking a well is nowhere less than Rs. 1,500. With these draw-backs, the conditions prevailing in the firka leave much to be desired. The means of communications available to the various villages are not also satisfactory. The introduction of the Firka Development Scheme has to some extent improved the conditions but it remains to be seen how far they will be permanent. Though the villagers have the desire to provide the necessary help themselves, the contributions necessary for fulfilling the sanction of grants are rather heavy for them and they are unable to fulfil such conditions. Also, the continuous failure of monsoon has disabled many of the well-to-do ryots and has also damped their enthusiasm for putting forth the necessary efforts and contributing the required funds etc., for the promotion of the common welfare of the villages. Consequently, the collection of donations in villages for the promotion of rural uplift activities has become a very difficult job. This general unhappy background has had also its repercussions on the working and development of the Co-operative movement in the Firka. It cannot therefore be said that the growth of the movement has been quite appreciable both in the matter of funds for the working capital, membership in society, and also their business.

The population of this Firka according to the statistical information available with the Village Officers is 94,198. The adult male population is classified below according to occupation :

(a) Land-owners, tenants and labourers	..	28,269
(b) Artisans	...	13,497
(c) Businessmen	..	3,504
(d) Servicemen	..	678
(e) Unemployed	..	653

According to the latest statistics available with village Officers, there were 1,953 births and 737 deaths, in the Firka during the last year. Generally there has been an increase in the birthrate and in the population as a whole which again accounts for greater pressure of population on land.

The agricultural practices are not in any way different from those obtaining in the District generally. No improved methods have been introduced except the use of improved seed, manures and the maintenance of manure pits. There is no model agricultural farm in the area which the ryots may see and copy. The condition of the livestock is not also quite

upto the mark. Animal husbandry has not been improved to any appreciable degree. The number of stud-bulls maintained by private farmers is only 3 which is too little or negligible for the entire cattle population in the Firka. There are also no scientific dairies or poultry farms to make more milk and eggs available to the public.

The standard of education of the people is also very low. According to statistics gathered, hardly 7 per cent of the adults can be said to be literate, *i.e.* those who know the 3 R's. Education of children has not yet yielded appreciable results and this may take some time. Education of adults has been taken up only quite recently, and the results have got to be watched. As a result of the introduction of the Firka Development Scheme a central library has been formed at Kondalampatti, the Headquarters of the Firka, with 23 branch libraries in the different villages. Reading rooms on the 50 per cent Government Subsidy basis have been built up in 6 villages of the Firka to enable the adults to meet at common place, hold meetings and discuss matters of common interest. In order to provide elementary education in the three R's, the formation of Night Schools has been attempted in 23 villages in the Firka. The position of women in the matter of education, economic status and social amenities is no better. They are as usual shy to come forward and participate in public activities. Except that a few women have joined as members in some of the credit and non-credit Co-operatives, no separate Societies could be formed for them. Of late, the newly formed Department of Women's Welfare Organisation has been doing intensive work among the families of the villagers in selected areas, so as to wean them from their old orthodox methods, educate them not only in the 3 R's, but also in the proper and scientific mode of domestic life, inculcate habits of thrift and providence among them and teach and train them up in useful cottage industries. A Women's Welfare Centre has been established at the Kondalampatti village with a Woman Organiser and a Conductress and it was opened on 9-8-49. The centre has opened also branches at Nattamangalam and Parantamangalam and they are visited twice a week by the Woman Organiser for intensive work. It is proposed to form a Women's Cottage Industries Co-operative Society in the Firka in due course.

The medical facilities provided by the Local Bodies have, to some extent, been strengthened by the working of the Firka Development Scheme. Still many of the villages in the remote corners are devoid of free medical aid in the hour of need.

Village Panchayats have been formed in all the villages of the Firka. The Village Uplift Sanghams, the Grama Sevaks and the Village Co-operatives have, to some extent, played the part of the Village Panchayats, but for want of adequate funds, which the Panchayats alone are authorised to collect, no appreciable progress could be made. By far, the most

important service that the Village Panchayats could do is the promotion of village sanitation, street lighting and water supply. There are still a number of villages where these primary requirements have not been satisfied.

Cottage industries except handloom weaving have not made any appreciable progress in the Firka. The number of handlooms functioning is established at 12,000. A number of looms are also idle for want of supply of yarn and credit facilities. Other minor cottage industries are basket-making, mat weaving, smithy, coir-manufacture, leather goods manufacture and jaggery manufacture. These cottage industries have not yet been fully organised except in the case of basket-making, mat-weaving, palm jaggery manufacture and production of iron articles in certain select villages in the Firka in Co-operative basis, in view of the fact that the workmen engaged in these cottage industries are scattered far and wide which makes organisation into Co-operatives difficult.

Except for the periodical or weekly shandies, there are no organised markets in this Firka. Salem is the principal market to which all the produce, both agricultural and Industrial will have to be moved to secure better marketing facilities.

On the economic side, the population is found to be heavily indebted to private money-lenders, middlemen, and businessmen. It is not only the agriculturists who have fallen prey to the moneylenders but also the other people who are engaged in Cottage Industries, the artisans, and other craftsmen. Social conditions arising out of indebtedness need no emphasis. The present high cost of living and soaring prices have also dwindled down the savings with the people, with which they could redeem the prior debts or improve their social status. Despite the passing of the Agriculturists' Debt Relief Act which Statute prescribes the maximum rate of interest to be charged on loans to agriculturists, it is found that money-lenders are charging exorbitant rates ranging from 15 per cent to 25 per cent even. It is interesting to note that in view of the generous and speedy accommodation given by the money-lenders, the people do not raise any objections into such unhealthy rates of interest and easily concede to the terms put forth by them.

The physical and the socio-economic conditions obtaining in the Firka as given above in brief outline, have not provided a congenial ground for the rapid growth of the Co-operative movement. However, the efforts taken so far in establishing the Co-operative movement, as a means to social and economic improvement of the villagers, have yielded some beneficial results, and it can be said that the movement has brought about a certain amount of regeneration in the life of the people.

II. Growth of the Movement in the Firka :

Out of the 28 revenue villages in the Firka, 27 villages have been brought into the Co-operative fold with 15 Rural Credit Societies. The total number of members in these societies is 3,217 and the paid-up Share Capital, Rs. 34,006. The growth and progress of these Credit Societies is indicated in the statement given below. From the year 1941, organisation of Non-Credit Societies was also commenced to help the producers as well as the consumers. There are 8 Societies for the benefit of the producers. No Societies have been formed for the consumers. The former have a membership of 1,196 with a paid-up Share Capital of Rs. 48,770. The growth and progress of these Non-Credit Societies is indicated in the statement appended herewith.

The urge for the formation of Credit Societies was primarily to liquidate prior debts; but it cannot be said that all those persons who have joined the Credit Societies, have got their past debts liquidated through the Societies. Only such of the members who could satisfy the terms and conditions laid down by the Societies have been helped through the Societies upto certain limits as laid down in the Bylaws. It follows that these Co-operative agencies have tackled only a certain percentage of the problem. Likewise, in the matter of supply of credit for other purposes, it cannot also be said that the members draw their requirements solely from the Co-operatives. The enquiry reveals that the members of Credit Societies though indebted to a certain extent to these Societies are also resorting to money-lenders in case of urgency. The reason seems to be that the Societies have not been able to provide the necessary credit at short notice and secondly the terms put forth by the money-lenders appear to be easier to them than those offered by the Co-operatives. Out of the 15 Credit Societies working in the Firka, only 3 Societies have been given overdraft facilities so as to enable them to satisfy the requirements of the members as quickly as possible. But even in these cases no individual cash credits have been sanctioned so that the members may draw up to that limit without any restriction. The process of sanctioning loans in the usual manner also accounts for the delay in the dispensation of credit. The post-sanction system does not appear to work to the full extent in this area. Secondly, the private money-lenders are not too much tied down with regard to the period of repayment of the loans taken, as it is in the case of the Co-operatives, though the latter system is good in so far as it enables the members to be more punctual and businesslike in their habits. At present, the Credit Societies in the Firka allow only Short term loans for want of Medium Term or Long-Term resources with the District Bank, while the credit available with the money-lender does not postulate or delimit any specific period of repayment. It is necessary that a period of repayment convenient and suitable to the needs of the members will have to be

allowed to them so as to enable them to take larger loans to effect improvements to lands or carry out any other form of larger-scale enterprise and repay such amounts, in periods spread over 3 to 5 years. In other words, medium term and long-term credit will have to be allowed to the members through the usual Co-operative channel, besides making credit available at call, so as to detract the attention of the members from the money-lenders. The statistics gathered about the selected Societies and members go to show that members who are able to secure credit from the Societies are mostly from the middle class and those who earn a reasonable margin of income. The small man is not often helped. Since Co-operation is astute business, this cannot be helped. If these sections of the people could not be helped with co-operative credit, according to the prescribed standards, their needs and requirements of life, both domestic and other requirements of business, may at least be arranged to be met through co-operative institutions. The Reorganisation Scheme for Rural Credit Societies, which has recently been introduced in the Madras State in pursuance of the recommendations of the All-India Planning Committee, aims at providing all the necessary conditions and facilities for the economic and social development of the members in all aspects. The credit societies will then be converted into multipurpose co-operatives doing extra-credit work and satisfying the requirements of all, with reference to their social and economic life. It is also the object of the scheme to bring into its fold 30 per cent of the population so that as many villagers as possible reap the benefits of the societies. This new scheme is of recent introduction and the benefits accruing to the members will have to be watched for some time. Among the new activities introduced, a few deserve special mention.

Out of these 15 credit societies, 8 have actually introduced multipurpose activities of one form or other. The Neikarapatti Co-operative Society has undertaken the construction of a godown at a cost of Rs. 14,850 to enable the villagers to stock their agricultural produce and sell in a favourable market. The godown is nearing completion. It has also arranged for the supply of iron agricultural implements to its members and opened a Free Public Reading Room. The Elampillai Co-operative Society has installed a public radio, has distributed hundi boxes to members so as to promote habits of thrift among the villagers, and got distributed iron agricultural implements to the agricultural members of the Society. Distribution of these articles was done by 8 Credit Societies in the Firka in this manner. The value of articles sold in this manner was Rs. 220-9-0 and 82 members of Societies were benefited. Supply of mill goods was done in one Society to the value of Rs. 383-12-7. Supply of handloom goods was done in 2 Jaggery Societies to the value of Rs. 98-6-9. There are 3 Jaggery Manufacturing Co-operative Societies in the Firka with a membership of 263 and Paid-up Share Capital of Rs. 344. They did marketing of the Jaggery produced by the members to the extent of Rs. 1,516 during 1949-50. Of

CO-OPERATION IN VEERAPANDI FIRKA

these, 2 Jaggery Societies arranged for the supply of handloom goods to the members on joint purchase basis to 25 members to the extent of Rs. 98-6-9. 6 Credit Societies have opened Free Public Reading Rooms to promote Adult Education.

The growth of the Credit Societies in the Firka in the matter of membership, share capital, borrowings, loans, and creation of Reserves is given below:

Year.	No. of Societies.	No. of members.	Paid up share capital.	Borrowings.	Loans to members.	Reserved created.
			Rs.	Rs.	Rs.	Rs.
1933-34	...	6	352	3,347	3,840	7,015
1936-37	...	11	942	8,341	31,276	7,751
1939-40	...	14	1,796	13,750	90,503	5,335
1942-43	...	14	2,175	16,369	1,32,692	12,836
1945-46	...	14	2,558	16,353	83,619	15,967
1946-47	...	14	2,807	20,799	1,22,890	14,965
1947-48	...	14	2,885	26,700	1,20,730	22,543
1948-49	...	14	3,029	30,078	1,22,929	25,819
1949-50	...	15	3,217	34,006	1,29,966	26,826
					99,354	41,827

There has thus been a steady increase in the membership and Share Capital position of the Credit Societies in the Firka. Their Reserves have also improved appreciably. The slight fall in the borrowings and loan business of the Societies is attributed to the fact that the Salem District Bank which is the principal financing agency for these societies is not in a position to secure adequate medium term or long-term financial resources so as to satisfy the requirements of the members in respect of medium-term and long-term loans which are in great demand at present. Action is being pursued by the District Bank to canvass long-term deposits as far as possible.

Besides loan business, 6 of these Societies have been purchasing and supplying the domestic requirements of the members and also dealing in rationed articles. The business done by those Societies was as indicated below:

	Purchases.	Sales.
	Rs.	Rs.
1945-46	7,880	7,118
1946-47	27,708	28,413
1947-48	4,093	5,720
1948-49	7,872	6,904
1949-50	62,636	70,513

On the non-credit side, there are at present 4 weavers' co-operative societies, one milk supply society, one basket-makers' co-operative society, one mat-weaving co-operative society and one iron-workers' co-operative society working in the Firka. The following figures indicate the progress of these Societies, during the past 3 years.

Weavers' Co-operative Societies.

Year.	No. of Societies.	No. of Members.	Paid-up Share Capital.	Borrowings.	Loans to Members.	Purchases.	Sales.	Reserves created.
			Rs.	Rs.		Rs.	Rs.	Rs.
1947-48 ...	3	735	36,050	8,725	...	1,93,028	33,72,82	13,750
1948-49 ...	4	1,660	53,883	70,283	...	10,48,103	10,15,381	60,350
1949-50 ...	4	996	47,740	23,374	...	4,05,733	6,67,925	32,374

Cottage Industries Societies.

1947-48 ...	3	78	775	650	...	7,364	7,490	115
1948-49 ...	3	87	820	2,510	...	17,402	22,274	115
1949-50 ...	3	181	830	369	...	11,719	13,921	115

The progress of these societies has been steady, except for the fact that the handloom weaving industry has generally been subjected to various vicissitudes which have had their unhealthy effects on the industry. The business of the other cottage industries societies has also been affected for want of the necessary raw materials in adequate quantities and at reasonable prices. Particularly, the society for iron workers has not been given the quota of iron materials required by it for its business. Action is being pursued in the matter. One milk supply society formed at Murungapatti in the year 1947-48, has a membership of 19 and paid-up share capital of Rs. 200. It has been defunct for a long time for the reason that the rate at which milk supply could be offered by the society is not acceptable to the Salem Milk Supply Union and the matter has not yet been settled. Recently, another milk supply society intended primarily for the benefit of the ex-tappers has been formed at Uthamasholapuram and it will soon start functioning after the purchase of milch animals by the members for which an interest-free Government loan of Rs. 3,000 has been applied for.

III. The Co-operative Movement as it exists.

It may be seen from the above particulars that the credit movement has been in vogue in the Firka for the past about 40 years and the non-credit movement for about 9 years. The existing organisation of primary credit societies, with the local supervising union to supervise and regulate their working and the District Central Bank to finance the credit requirements of the primaries is quite sound and efficient, and has been functioning quite well. As seen from the particulars gathered about the 6 select credit societies, the societies have brought into their fold all the strata of Society, except those who are not at all credit worthy and who cannot be helped through a business institution. The percentage of membership in credit societies to the total population (assuming that each family consists of 5 persons) works out to about 15 per cent on the average. According to the recommendations of the All-India Planning Committee, this percentage

has got to be brought upto 30 per cent. Efforts are being made in this direction.

As regards the question that is usually asked as to how far the members have been benefited by the movement with regard to their economic condition, the enquiry conducted in respect of the 15 selected members at each of the 6 societies, reveals that the formation of credit societies has, no doubt, to a certain extent done them economic benefit by way of reducing the burden of high rates of interest; but the need to borrow from private moneylenders has not been totally overcome. From the enquiries made in 87 cases of members in 6 different societies, it is found that in 20 cases, the members of societies have taken loans from private money-lenders at rates ranging from 10 to 25 per cent. No doubt, some of the members have discharged their prior debts much easily after the formation of credit societies and have also of late acquired immovable property out of the savings so effected, which is an indication of their improved economic status. Such cases, however, are rather few and far between. The main object of the movement, i.e. to redeem the ryots from the clutches of money-lending has not yet been fully gained, inasmuch as the members are still resorting to loans from the money-lenders. Greater promptness in the disbursement of loans through societies and also the supply of the particular type of credit that is needed most of the members should be provided. Out of the 15 credit societies working in the Firka, only 3 societies have been sanctioned overdraft facilities to the maximum limit of Rs. 2,000, so as to enable the members to obtain loans at short notice. With this inadequate provision, the members cannot be prevented from going to moneylender. Secondly, the type of credit that is required most will have to be arranged for. As at present, the District Central Bank is suffering from paucity of funds of the medium and long-term type. As the majority of the members happen to be agriculturists, not traders, the need for medium and long term credit facilities for their use requires no emphasis. There are many cases where the members require loans for effecting permanent improvements to lands by way of sinking wells, providing pump-sets, or reclaiming of lands in other ways, etc. But the required medium and long-term credit is not available to them at present, through the co-operative channels. Immediate steps have got to be taken to remedy this position, if the economic conditions of the members is to be effectively improved.

As pointed out already, in the preliminary paras of this report, the technique of agriculture has not improved appreciably in the Firka. There is no regular agricultural farm run by the Agricultural Department on model demonstration basis. Except for the propaganda done by the Officers of the Agricultural Department and the advice tendered by them to suitable ryots, no marked change of agriculture has been brought about. Of late, the greater importance given to agriculture in the interest of

increased food production, the ryots are being persuaded to use better seeds, apply both organic and chemical manures to improve the fertility of the land and the yield of crops, and also bring more and more of waste lands under scientific cultivation. Irrigation facilities available are being tapped by the provision of wells and pumpsets. It cannot be said that all the ryots are taking to these several ways of improving agricultural technique. The well-to-do ryots are, however, introducing these improved methods by slow degrees. The recent orders of the Government transferring the distribution of chemical fertilisers and iron agricultural implements through the Co-operative Societies (including the good Rural Credit Societies), will have a salutary effect on the members of the Societies, and the ryots in general, and make them more loyal to the Societies and look up to them for the satisfaction of all their requirements for the improvement of agriculture. The results achieved in this direction have got to be watched. Again, by a Circular of the Registrar of Co-operative Societies, Madras, Credit Societies have been permitted to enhance their individual lending limits in respect of members upto the maximum of Rs. 3,500 so as to enable the members to obtain loans for purchase and installation of pumpsets. But in effect, this suggestion has not yet been taken up by the societies and implemented. The reason again is that members require such loans for periods ranging from 3 to 5 years, which the Central Bank is not in a position to comply with. Hence, it appears, that the main thing to be tackled at present is the provision of medium term and long-term credit facilities through the Co-operative channels and also the prompt satisfaction of the credit requirements of the members at short notice. Granting these facilities, the Co-operative movement in the Firka would have a full and free scope for expansion.

The 15 Co-operative Credit Societies in the Firka have recently converted themselves into Multipurpose Co-operative Credit Societies by amending their Bylaws suitably. This is in pursuance of the Reorganisation Scheme of Rural Credit Societies. According to this Scheme, the Societies are no longer institutions merely for the supply of credit. They are designed to cater to the needs of the members in all aspects of their life. Extra credit activities and social and recreational activities have now been taken up in one form or other by 8 out of these 15 Credit Societies. To name a few instances, free public reading rooms have been opened in Neikarapatti Co-operative Society, Chinnaseergapadi Co-operative Society, Kalparapatti Co-operative Society, Elampillai Co-operative Society, S. Papparapatti Co-operative Society and the Veerapandi Co-operative Society. The Elampillai Co-operative Society and the Veerapandi Co-operative Society have also installed public radios. A free Medicine Chest to serve as first-aid to the members and the villagers in general has been taken up by the Uthamasholapuram Jaggery Manufacturing Co-operative

Society. It is expected that these activities would be further improved and developed in due course.

On the credit side, these 15 Societies can be said to have stabilised their position. They have created reserves to that extent of Rs. 41,715 which could serve as a safeguard against any possible unforeseen losses. The prompt recovery of loans without resulting in any bad assets has infused confidence in the movement and which in due course will also make for its popularity. There has been no large-scale withdrawal of member from the Societies. In fact, of late, more members are joining the Co-operative Societies, to satisfy one need or other through the Societies. The recent transfer of the distribution work in respect of chemical manures and iron implements under the orders of Government is attracting more members to the Societies. With these various novel methods, almost all the families in each village could be brought into the Co-operative fold and thereby the Co-operative movement could be developed on right lines.

As at present, all the villagers are living in an atmosphere of Prohibition. Their savings and earnings are not now being frittered away on Drink habits. The money previously spent in that direction would now be a saving which could be utilised for the common welfare—welfare of their own families and of the village as a whole. Under this atmosphere, the Societies could do much to rationalise customs and habits in the village and thereby reform and eschew bad customs which have caused heavy expenditure to the families and eventual indebtedness. It is hoped that the introduction of the Reorganisation Scheme would bring about a decided improvement in the social life of the members in these various directions and attain the aim of "better living."

Uplift of women is another important matter which has to be tackled through the Co-operative method. As pointed out in the report, the recent formation of Welfare Centres by the Departments of Women's Welfare at the villages of Kondalampatti, Nattamangalam and Paranattamangalam in the Firka, has brought about some awakening among the women-folk of these places. Apart from education in domestic life, training of the women-folk in cottage industries and promotion of thrift will have to be attempted through the Co-operative method. Cottage Industries Societies will have to be formed for them with provision to introduce compulsory forms of thrift, so that a definite proportion out of their earnings may be carried over to their Thrift Deposit account. Where such Societies could not be formed, reasonable groups of women may be got admitted into the existing Rural Credit Societies and suitable cottage Industries provided for them. The extension of the existing Women's Welfare Centres to more villages could also prepare the ground suitably for the formation of such Societies.

While the men and women could thus be helped through Co-operation, the children of the school-going age and the boys might also be educated in the Co-operative methods even in their tender age by the formation of Co-operative Stores in Schools with a view to enabling them to obtain the supply of stationery, pencils, pens, books, etc., at reasonable rates. No society of this type exists at present in the Firka. This has got to be introduced as early as possible.

On the whole, it is observed that the Co-operative Movement in the Firka has progressed on right lines and has emulated the sound principles of self-help and mutual help, and service, not profit. The Societies have a paramount place in the economy of the villages and have grown in into great popularity. The Societies have also gained a firm footing and acquired financial stability. In conclusion, it must be observed that there is a correct realisation on the part of the villagers that the best hope of the rural folk lies in "Co-operation."

**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
fast colours and attractive designs,
Towels, Dhoties & Gada pieces
in counts 20s to 30s.

*Attractive terms to Co-operative Institutions
and Exporters.*

M. P. NACHIMUTHU, B.A., B.L.
President.

**A Note on the Ramnad Jaggery Manufacturers'
Co-operative Society.**

The Ramnad Jaggery Manufacturers Co-operative Society No. Q. 355 in Ramnad District was registered on 11-12-48 and started on its work on 26-12-48. On the date of starting 15 persons joined the society and paid a share capital of Rs. 19. At the end of the co-operative year 1948-49 its membership had risen to 105 and the paid up share capital to Rs. 109.

The object of the society is mainly to give employment to the ex-tappers of Ramnad who were thrown out of employment, their hereditary profession of tapping sweet toddy and selling it as such to the public. Subsequent on the introduction of Prohibition in the District with effect from 2nd October, 1948, many of the ex-tappers of the locality having left it for finding some other employment elsewhere in the first year of the society's working it was able to secure employment to a few of the ex-tappers only —by getting licences issued to 28 persons to tap sweet toddy and permits issued to 46 persons to sell the sweet toddy as a beverage. The sweet toddy tapped by these ex-tappers during the first year came to 42,000 Madras measures and the entire quantity was sold to the public for consumption.

During the second year of the Society's working namely, 1949-50, more ex-tappers joined it and contributed Rs. 120 towards its share capital. At the end of the 2nd year there were 142 members with a paid up share capital of Rs. 229. Licences were issued to 56 of them and permits to 90. The sweet toddy handled by them in this year amounted to 98,000 M.M. valued at Rs. 24,500.

During the current year that is, as on 11-5-51 the membership of the society increased to 194 and the paid up share capital to Rs. 377 62 licences and 83 permits have been issued in the current year. Owing to the failure of timely rains the tapping season commenced late and the yield of sweet juice is also far below the normal. The season has actually commenced only late in January '51 and during the past 4½ months, 55,800 Madras measures only have been tapped and sold to the public for Rs. 13,950. As the entire quantity tapped is being sold away as beverage the Society has not so far undertaken the manufacture of Palm Jaggery.

The tapper members have strictly followed the conditions governing the grant of licences and permits and no case of abuse has been noticed all these 3 years of its working. The President of the Society Sri Kulandai-velu Nadar himself a tapper is responsible for the good working of the society.

The society has opened a stall in a busy place opposite to the Ramnad Railway Station and by the side of the Ramnad Bus stand on 11-5-51 for selling the sweet juice in a hygienic condition.

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. Visalur Singara Co-operative Multipurpose Rural credit society (Tanjore District.)

The society was registered as a co-operative credit society on 30.8.1925. Thus this is the 26th year of working of the society. This village is situated 5 miles south of Nannilam on the main road from Mayavaram to Tiruvarur. The area of the operations of the society extends over five revenue vattams comprising of 10 hamlets in the Nannilam Taluk. The society has 204 members on rolls with a paid up share capital of Rs. 2,870 on 30-12-50.

The society is affiliated to the Co-operative Central Bank, Ltd., Kumbakonam.

The society has issued loans to its members as under for purposes such as cultivation, family expenses, discharge of prior debts, improvements to the lands etc.

Details of loans issued to Members.

	From 1-7-49 to 30-6-50.		From 1-7-50 to 31-12-50	
	No. of loans.	Amount.	No. of loans.	Amount
Short Term	...	...	14	1,650
Long Term	...	58	16	3,850
Total	...	58	30	5,500

The maximum borrowing limit of the society is Rs. 25,000 and that of the individual member is Rs. 1,000

The amount of the loans due to the society and that due by the society is as follows:—

Date.	Loans due to the society.		Loans due by the Society
	No. of loans.	Amount.	
30-6-50	94	16,780	14,805
31-12-50	110	20,814	17,918

MULTIPURPOSE CO-OPERATIVE ACTIVITY IN MADRAS

Investments made by the society.

(1) Reserve fund invested in the co-operative Central Bank, Ltd., Kumbakonam	...	215	4	0
(2) Shares " "	...	290	0	0
(3) Shares in Tanjore Central Co-op. Stores	...	100	0	0

Uninvested reserve fund of the society is Rs. 415-7-0 as on 30-6-50.

Under the scheme of reorganisation of rural credit societies, the society has opened a non-credit section. It has undertaken the retail distribution of the controlled commodities such as mill cloth, handloom cloth, coffee seeds, sugar, groundnut cakes, cotton seeds etc. It has also distributed hundi boxes to its members.

The transactions under multipurpose activities undertaken by the society in the various commodities are as follows:

Name of commodities.	Sales from 14-9-49 to 30-6-50.			Sales from 1-7-50 to 31-12-50.		
	Rs.	A.	P.	Rs.	A.	P.
1. Mill cloth	4,719	5	0	695	7	0
2. Handloom cloth	1,273	4	0	1,486	4	0
3. Sugar	958	12	0	1,902	5	0
4. Groundnut cakes	195	7	0	135	11	0
5. Coffee seeds	1,001	7	0	782	0	0
6. Bengal gram	...	...	...	86	5	0
7. Bengal gram Dholi	...	...	...	69	14	0
8. Cotton seeds	...	...	...	33	3	0
9. Others	124	11	0	63	15	0
Total	8,266	14	0	5,255	0	0

The gross profit of the society for 1949-50 was Rs. 466-7-0.

The Bank has sanctioned cash credit accommodation of Rs. 2,000 for disbursement of short term loans to members and Rs. 2,000 for non-credit activities.

Due to controls and short supply of essential commodities, the society is not in a position to supply the villagers with all their normal requirements. But the society is supplying the requirements of the villagers at least to a small extent equitably and so all the villagers are satisfied with the equitable distribution of the controlled articles made by the society to the best of its capacity.

2. Belur Co-operative Credit Society (Salem Dt.)

This Society was registered on 14-10-24 and started on its work on 7-2-1925. The area of operations of the Society extends over 34, Kurichi, and 37, Belur and their hamlets.

THE MADRAS JOURNAL OF CO-OPERATION

The total population coming into the area of the Society is estimated at 10,200. There are at present 311 members on its rolls with a paid-up Share Capital of Rs. 6,054. According to the Reorganisation Scheme of Rural Credit Societies, based on 30 per cent of the population and assuming that each family consists of 5 persons, the Society will have to bring into its fold 612 members. The society has been endeavouring its best to increase its membership and reach the required minimum. The property Statement of the members of the Society revised for 1950-51 shows the net Assets of the members at Rs. 9,96,359. The Society's maximum credit limit is fixed at Rs. 8000 and that of the—individual at Rs. 2,000. Loans from the Central Bank as on date amount to Rs. 18,648, as detailed hereunder.

		Rs.
Short-term	..	1,401
Medium-term	..	10,767
Long-term	..	6,480
Total	..	18,648

Besides the Central Bank loan, the Society has received Savings Deposit from members and the amount outstanding is Rs. 584. 142 loans amounting to Rs. 25,904 are outstanding against members, of these 40 loans amounting to Rs. 10,500 are overdue. Steps are being taken for the collection of the overdue loans from members.

The following are the Society's investments :

		Rs.
Reserve Fund invested in Central Bank	..	5,583
Share Capital in Central Bank	..	650
Share Capital in Co-op. Wholesale Stores	..	500
Share capital in Salem Sale Society	..	300
Reserve Fund in National Savings Certificates	..	250

It had deposited a sum of Rs. 50 in the Salem Sub-Treasury for running 2 Ration Shops at Belur and Kurichi villages while Rationing was in force. The Society has also created a business reserve of Rs. 3,034-10-0.

Under the Scheme of Reorganisation of Rural Credit Societies the society has taken steps for introducing multipurpose activities. The Model Bylaws have been got adopted by the Society. The Society was dealing in mill-cloth during 1947-48, 1948-49, 1949-50. The business done under mill-cloth during 1949-50 amounted to Rs. 20,704-8-0 and during 1950-51 also, the Society has sold mill-cloth to the value of Rs. 192-13-0 upto 31-1-51. The Society also handled procurement work in the year 1947-48. The Society is running a Reading Room and it gets the Swadesamithran and Kootturavu. The Society is placed under "B" class in audit, continuously from the year 1946-47. The profit earned in mill-cloth business during 1949-50 amounted to Rs. 390-13-0. The net profit earned by the Society

MULTIPURPOSE CO-OPERATIVE ACTIVITY IN MADRAS

for 49-50 as per audit report was Rs. 208-4-0. With regard to the promotion of them, 20 handi boxes were distributed among the members and non-members. Efforts are being made to cultivate the habit of regular savings among the villagers.

3. The Kodanagar Multipurpose Co-operative Credit Society (North Arcot Dt.)

This society was registered on 18-4-1916 and started on its work on 30th May 1916. Consequent on the introduction of the reorganisation scheme the society has suitably amended its bylaws converting its name into multipurpose co-operative society to enable the society to undertake various kinds of multipurpose activities. The necessary amendments to by-laws 2, 65, 2 B and 54 have also been registered on 15-5-50 to enable the society to undertake various kinds of social and other recreational activities consequent on the introduction of Prohibition in the State. This is one of the oldest societies in the District and this is affiliated to the Cheyyar co-operative union. The village is situated just a mile from taluk headquarters of the Cheyyar taluk. There are at present 81 members with a paid up share capital of Rs. 682. It has built a Reserve Fund of Rs. 4,270-7-0 and a Common Good fund of Rs. 56-12-0. The society besides affording credit facilities to the ryots of the village, has also undertaken other multipurpose activities such as construction of godown at a cost of Rs. 5,000 for storing the produce of the members for a better market under the 50 per cent subsidy scheme sanctioned by Government under one of the ameliorative schemes consequent on the introduction of Prohibition. The Registrar was kind enough to permit the society to utilise for this purpose a sum of Rs. 2,500 from its Reserve Fund and an other sum of Rs. 2,500 was sanctioned as a free grant by Government in their orders Ms. No. 3591 Development dated 9-9-50. The society with a view to derive the maximum benefit of the subsidy and to render the maximum help to the members has itself undertaken the construction of the building without engaging any contractor for the purpose. The construction is expected to be completed in the course of a month.

Besides this, the Society has also undertaken the running of a relief shop from 4th March 1951 consequent on the abolition of rural rationing in the District. To meet the necessary funds for the purpose, a short term loan of Rs. 2,000 was obtained from the Central Bank. The details of the sales effected from the date of starting of the relief shop are furnished below :—

	Measure.	Value.
		Rs. A. P.
1.	Paddy	631 236 10 0
2.	Rice	5,385 4,038 12 0
3.	Milo	1,582 964 0 6
4.	Wheat	890 639 11 0
5.	Sugar	210 Visses 324 0 0
	Total sales	6,203 1 6

The Society is also making necessary arrangements for the purchase of library books from the Common Good Fund and to open a library shortly. The panchayatdars are taking a keen interest in the affairs of the society and there is a large scope for developing the multipurpose activities of the society further by introducing the sale of iron implements and chemical manures.

4. The Veerapandi Multipurpose Co-operative Society in South Arcot Dt.

This Society was registered on an unlimited liability basis on 15-12-1922. It commenced work on 28-1-1923 with 23 members on its rolls with a paid up share capital of Rs. 96. There are at present 105 members on its rolls with a paid up share capital of Rs. 871-4-0. The net assets of members amount to Rs. 2,88,272 and the borrowing power of the society is Rs. 12,000. The society proposes to increase it to Rs. 20,000, as there is a demand for loans from members. The individual maximum borrowing power is Rs. 500.

Though the society was registered as early as 1922, its growth was not rapid till 1948, when the society came under the scheme of intensive supervision and reorganisation of credit societies. The scheme was taken up enthusiastically by the society. The membership of the society which stood at 25 with a paid up share capital of Rs. 66-4-0 rose to 105 and the share capital to Rs. 871-4-0. During 1949-50 alone 80 persons with a paid up share capital of Rs. 805 were admitted. Similarly the loan transactions have recorded an increase. Loans due from members amounted to Rs. 143-7-0 before the introduction of the scheme. A sum of Rs. 8,000 was borrowed from the District Central Bank during the year 1949-50 and the Central Bank dues amounted at the end of the year to Rs. 7,788-10-0. There were no overdues either under principal or interest due from the Society to the S. Arcot District Co-op. Central Bank. A sum of Rs. 7,928-7-0 was outstanding under principal against the members out of which Rs. 113-7-0 under principal and Rs. 269-14-0 under interest alone were overdue.

Messrs. Narayanaswami Naidu Pavadi Pillai and Chinnaraju the President and Secretary of the society from 1923 are evincing interest in the affairs of the society. The society has built up a reserve of Rs. 2122-2-0 of which Rs. 1383-13-0 has been invested in the District Central Bank, S. Arcot and Rs. 738-5-0 remains to be invested.

Introduction of Multipurpose activities.

The society introduced multipurpose activities in October 1950. From that time, it has been dealing regularly in handloom and millcloth and in chemical manures, viz., ammonium sulphate and ammonium super phosphate. These activities are very popular and there is a steady and growing demand for these commodities from the members. During the brief period from 26-10-50 to 31-3-51 the society purchased textiles to the value of Rs. 4,574-8-6 and ammonia for Rs. 2581-8-8 and sold textiles to the value of Rs. 3924-4-11 and ammonia to the value of Rs. 2,302-4-2.

The society is anxious to construct a godown to enable its members to stock their produce for a better market. It has succeeded in getting a site from the Zamindar of Vatiavalam to whom the village belongs. It has sent up proposals for the construction of godown at an estimated cost of Rs. 6,000, of which a Government subsidy of Rs. 3,000 has been applied for and for the balance it proposes to utilise its general funds and the reserve fund. The application of the society is under scrutiny.

G.O.'s and Circulars

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

SRI J. C. RYAN, M.A., Registrar, Dated 18-5-1951.
No. 104464/50-A.

Sub:—Bylaws—Special Bylaws relating to service conditions of employees of co-operative societies—Deduction of war service from age at entry and general relaxation of age of entry and retirement.—Amendment to special bylaw No. 5 suggested.

According to the existing special bylaw No. 5 governing the service conditions of employees of co-operative institutions including Central Banks, no person shall be appointed to the service of these institutions if he has on the date on which he assumes charge of the post, attained the age of 30 years, unless he has already been in the service of any other co-operative institution. With a view to providing greater facilities to Co-operative trained ex-army men for appointment in co-operative institutions, it has been suggested that a proviso may be added to the above special bylaw for deducting the period of war service from the age limit as in the case of appointments to Government Service. It has also been suggested that provision is necessary in the same special bylaw for relaxing the age limit for entry into and for retirement from the service of co-operative institutions in special cases, with the permission of the Registrar. The Madras Provincial Co-operative Union which has been consulted regarding these suggestions, agreed with them in full. The Registrar, therefore, suggests the enclosed amendment to the special bylaw. The Deputy Registrars are requested to advise the societies and Central Banks to adopt the amendment.

J. C. RYAN,
Registrar.

SPECIAL BY-LAW

As Existing.

No. 5. No person shall be appointed to the service of the Bank if he has, on the date on which he assumes charge of the post, attained the age of thirty years provided that in the case of a person who is already employed in another co-operative institution and had joined its service before he attained his thirtieth year, the restriction as regards the age at entry in the service shall not apply. No employee shall be continued in the service of the

As Amended.

No. 5. No person shall be appointed to the service of the Bank/Society if he has, on the date on which he assumes charge of the post, attained the age of thirty years. Provided that in the case of a person who is already employed in another co-operative institution and had joined its service before he attained his thirtieth year, the restriction as regards the age at entry in the service shall not apply. *Provided also that in the case of an ex-army*

As Existing.

Bank if he has attained the age of 55 years.

As Amended.

Bank if he has attained the age of 55 years and possessing the qualifications prescribed, the period of war service shall be deducted in computing the maximum age of entry. Provided further that in special cases it shall be competent to the Board of Management of the society to relax the maximum age at entry prescribed above with the permission of the Registrar. No employee shall be continued in the service of the society bank if he has attained the age of 55 years. The Board of Management of the society bank shall, however, have the power to continue an employee beyond the age of 55 years in special cases with the permission of the Registrar provided that no extension shall be given for more than one year at a time and for more than five years in the aggregate.

Note: For purposes of special bylaws 5 and 18 "War Service" means service rendered in connection with the war of 1939-1946, as defined in rule 2 of Madras Civil Services (War Services Personnel) Recruitment Rules 1941.)

(True Copy)

Memorandum of the Registrar of Co-operative Societies, Madras.

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

R.C. No. 47247/50-S.I

Dated, 18.5.1951.

Sub:—Co-operative Societies—Stamp duties and Surchage duties—Leviable by local bodies—Exemption.

- Ref:—**1. G.O. 1243 Development dated 11-10-1933.
2. G.O. 4234 Development dated 4-11-1946.
3. G.O. 1922 Development dated 26-4-1951.

Sub-Section 2 of section 30 of the Madras Co-operative Societies Act, empowers the State Government to remit by notification in the official Gazette in the case of registered societies the stamp duty chargeable on instruments executed by or on behalf of the societies or by officers or members of the societies, and relating to business of the society. The Adaptation of Indian Laws Order of 1937 introduced a modification to this section providing that the word 'Government' in this section would, in

G.O.'S AND CIRCULARS

relation to stamp duties, mean the collecting Government for the purposes of the Indian Stamp Act, 1899, and save as aforesaid the Provincial Government. "Collecting Government" has been defined in Section 2 (12) (A) of the Stamp Act to mean in relation to stamp duty in respect of bills of exchange, cheques, promissory notes, bills of lading, letters of credit etc., proxies, and receipts and in relation to any other stamp duty, the Central Government and save as aforesaid the Provincial Government. The Adaptation of Indian Laws Order of 1950, lays down that the word Government in this section has the same meaning assigned to it in sub-section 2 of the Section 6 of the Indian Stamp Act of 1899. Power to remit stamp duties in respect of instruments referred in Section 2 (12) (A) of the Indian Stamp Act have thus passed on to central Government. No exemption from the Government of India is found however necessary for the reasons stated below:

2. In exercise of the powers conferred on them by Sub-Section 2 of Section 30 of the Madras Co-operative Societies Act, the Madras Government issued a notification in G.O. 1243 Development dated, 11-10-1933, remitting in the case of all registered societies the duty chargeable under the Indian Stamp Act of 1899 in respect of instruments executed by or on behalf of any such society or by an officer or member thereof, and relating to the business of the society. The Government of India raised the question of modification of the notification issued under Madras Co-operative Societies Act in view of the Adaptation of Indian Laws order of 1937. The Madras Government replied that the notification issued by them in G.O. 1243 Development dated, 11-10-1933, would continue to be in force in virtue of paragraph 9 of the order in Council introducing the Adaptation of Indian Laws Order 1937, and that when any change was made thereafter it would have to be effected in the notification of the Government of Madras issued in 1933 by the Government of India if it fell within the scope of item 57 or item 59 of the Federal Legislative list of the Government of India Act 1933 (Now entry 91 of the Union List), and by the Madras Government if it did not relate to either of these items. With a view to exempt co-operative societies from the surcharge duty, leviable under Section 135 of the Madras City Municipal Act and the cognate provisions of the District Municipalities Act and the Madras Local Boards Act, and to be in conformity with the Government of India's (Finance Department) Notification 2781-F dated, 23-10-1919 (page 245 of the Stamp Manual, 4th Edition) the Madras Government amplified in G.O. 4234-Development, dated 14-11-1946 the notification issued in G.O. 1243 Development dated, 11-10-1933, remitting the stamp duty under any law for the time being in force. They have now stated that this notification should be regarded as null and void, and inoperative as the Madras Government have no exclusive power to issue it in view of the Adaptation of Indian Laws Order of 1937 and have observed that G.O. 1243

Development dated, 11-10-33 shall be deemed not to have been amended in 1946. They have therefore cancelled G.O. 4234 Development dated, 14-11-46 in G.O. 1922 Development dated, 26-4-1951 and notified remitting with effect from 20-11-1946 in the case of all registered societies the surcharge duty leviable under Section 135 of the Madras City Municipal Act, section 116-A of the Madras District Municipalities Act and Section 110-A of the Madras Local Boards Act in respect of :—

- (1) instruments executed by or on behalf of any such society or by any officer or member thereof, and relating to the business of such society ; and
- (2) decisions, awards or orders of the Registrar or arbitrators under the Madras Co-operative Societies Act, 1932 (Madras Act VI of 1932) A copy of the G.O. is enclosed.
- (3) The effect of these orders is that the notification issued in G.O. 1243 Development dated, 11-10-1933 will be in force in respect of stamp duties under the Indian Stamp Act of 1899, and that Co-operative Societies will be exempt from the surcharge duty leviable under the above local board enactments under the G.O. cited as item 3 above. Deputy Registrars and Special Development Officers are requested to bring these facts to the notice of the Central Banks and the societies in their jurisdiction.

J. C. RYAN,
Registrar.

GOVERNMENT OF MADRAS

ABSTRACT

Co-operative Societies—Co-operative Societies Act, 1932—Section 30 surcharge duty leviable by local bodies—Exemption—Notification—Issued

DEVELOPMENT DEPARTMENT

G.O. Ms. No. 1922

Dated the 26th April 1951.

Read the following :—

G.O. Ms. No. 1243, Development dated, 11-10-1933.

G.O. Ms. No. 4234, Development dated, 14-11-1946.

From the Registrar of Co-operative Societies,

R.C. No. 74279/0-S.I. dated, 9-5-1950.

do do dated, 22-1-1951.

From the Inspector General of Registration endorsement
No. 181-Genl. dated, 9-3-1951.

ORDER :

The following notification will be published in the Fort St. George Gazette :—

NOTIFICATION

In exercise of the powers conferred by Section 30 (2) (a) of the Madras Co-operative Societies Act, 1932, (Madras Act VI of 1932), His

Excellency the Governor of Madras hereby cancels Development Department Notification No. 742, dated the 14th November 1946, published at page 785 of Part I of the Fort St. George Gazette, dated the 26th November 1946 and remits, in the case of all registered societies, the surcharge duty leviable under Section 135 of the Madras City Municipal Act, 1919 (Madras Act IV of 1919), Section 116-A of the Madras District Municipalities Act, 1920 (Madras Act V of 1920) and Section 110-A of the Madras District Boards Act, 1920, (Madras Act XIV of 1920) in respect of

- (i) instruments executed by or on behalf of any such society or by an officer or member thereof and relating to the business of such society ; and
- (ii) decisions, awards or, orders of the Registrar or arbitrators under the Madras Co-operative Societies Act, 1932 (Madras Act VI of 1932).

The notification hereby made shall be deemed to have come into force on and from the 26th November 1946.

(True Copy)

Memorandum of the Registrar of Co-operative Societies, Madras

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

R.C. No. 110796/49-Q.

Dated, 23-5-1951.

Sub :—Bifurcation—Bifurcation of Tiruchirapalli District into 2 Co-operative circles.

Ref :—G.O. Ms. No. 1946 Development dated 26-4-1951.

A copy of the G.O. bifurcating the district into 2 Deputy Registrars' circles with Head-quarters for both at Tiruchirapalli and absorbing the ameliorative staff in the regular line, is communicated to the Deputy Registrar and the Special Development Officer, Tiruchirapalli. The two circles will have jurisdiction as below :

Tiruchirapalli North : Area covered by the taluks of Udayarpalayam Perambalur, Lalgudi, Musiri and Tiruchirapalli.

Tiruchirapalli South : Area covered by the taluks of Kulitalai, Karur, Kolathur, Alangudi and Thirumayam.

2. The Trichy Central Bank will be in the charge of the Deputy Registrar, Trichy North and the Pudukkottai Central Bank in charge of the Deputy Registrar, Trichy South. The Central Stores, Trichirapalli will be in charge of the Deputy Registrar, Trichy North and the Pudukkottai Central Stores and the Pudukkottai Central Cloth Depot will be in charge of the Deputy Registrar, Trichy South. The bifurcation should be given effect to from 1-6-1951.

J. C. RYAN,
Registrar.

Monthly News Page

The Head Office of the South India Co-operative Insurance Society Ltd., has been shifted to their newly purchased premises in Teynampet (82-B, Mount Road, Teynampet P.O. Madras 18) from Armenian Street and has begun to function in their new premises from 28-5-1951.

A report says that a scheme for developing a "satellite town" at Vandalur, 20 miles from Madras City, to relieve the housing shortage in the city, has been tentatively "approved for further examinations as to water supply resources" at an inter-departmental conference held at the Madras Secretariat on 11-6-51, the Hon'ble the Chief Minister presiding. The Conference after reviewing the whole position, decided to ascertain how for industrialists were willing to participate in the schemes sponsored by the Government of India.

A report states that at a conference held at the Madras Secretariat, it was considered whether the distress caused to handloom weavers by short supply of mill yarn may be partly alleviated by the supply of handspun yarn. It was suggested that the weavers and their families could take to spinning as the best alternative employment during periods of enforced idleness. Such yarn would provide work for some looms which are not able to get enough mill yarn. Plans are being prepared to implement the suggestion by providing facilities for handspinning and Khadi weaving in the existing handloom Co-operatives.

The XXIV Co-operative Central Banks Conference was held at the Madras Prov. Co-op. Bank premises on 23-6-51. The Conference was attended by the representatives of all the Central Banks, the Hon'ble the Chief Minister, Madras and the Registrar and Joint-Registrars of Co-op. Societies. Sri T. A. Kamalingam Chettiar, President of the Bank welcomed the Chief Minister and the delegates and visitors. The Hon'ble the Chief Minister opened the Conference and Sri Sitha Rama Reddiar (South Arcot Central Bank) presided and conducted the proceedings.

A farewell function was held on 11-6-51 at the Rajalaseema Co-operative Institute, Anantapur to bid farewell to the outgoing students of the short course for employees of non-credit societies. Sri P. Bayappa Reddy, President of the Institute presided. Sri S. V. Chalamiah Superintendent presented a report on the conduct of the classes, and Sri A. Venugopala Rao, Deputy Registrar Anantapur advised them to put into practice what they learnt at the Institute, especially to see that the accounts of societies are maintained perfectly and exhorted all of them to serve the Co-operative movement either as employees or as non-official leaders. 22 candidates completed their training of whom 18 were successful. 9 of those were deputed by societies.

Mrs. Culwick, Social Research Officer, Uganda (Africa) visited Madras recently with a view to study the psychological aspect of the Co-operative Movement in the Country. She visited several co-ops. during her stay.

The Madras Provincial Co-operative Union.

Esplanade, Madras.

P. C. U. EXAMINATION RESULTS—MARCH 1951.

The following is the list with their Registered Numbers of candidates who have come out successful at the Co-operative Training Institutes' Examination, in Theory, held in the month of March 1951 at Coimbatore, Tanjore, Rajahmundry, Anantapur and Madras Centres and at the Practical Examination held in June 1951 by various Co-operative Central Banks.

(* Denotes Supplementary Candidates)

First Class.

Tanjore Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Murugan, I.	3960	4	Paramasivan, A. S.	3980
2	Natarajan, R.	3972	5	Ramaswamy, K. R.	4016
3	Palaniappan, N.	3980			

Rajahmundry Centre.

6	Hanumantha Rao, D. S.	4089	9	Sambu Prasad, V.	4120
7	Jagannadha Rao, V.	4090	10	Suryanarayana Murty, Palepu,	4148
8	Ramadas, V.	4111			

Coimbatore Centre.

Second Class.

1	Angamuthu, C. N.	3811	27	Natarajan, K.	3848
2	Annamalai, R.	3812	28	Padmanabhan, M. S.	3849
3	Bakthavatchalam, S. G.	3813	29	Padmanabhan, P.	3850
4	Bellie Hiriyan	3814	30	Palaniappan, N. K.	3852
5	Bojan, B.	3815	31	Palanisamy, N.	3853
6	Chellappan Pillay, P.M.	3816	32	Palani Swamy, S.	3854
7	Chokkalingam, K.	3817	33	Parthasarathy, T.	3855
8	David Sundararaj, S.	3820	34	Rabindranath, T.N.	3857
9	Ellappan, N.	3821	35	Raman Kutty Variar, M.V.	3862
10	Hanumantha Rao, S.	3823	36	Ramanan, K.	3863
11	Hari Narayanan, M.	3824	37	Ramanujam, K. R.	3864
12	Kalimuthu, S. A.	3828	38	Ramaswamy, T. S.	3865
13	Kannaiyan, G.	3829	39	Sengottian, M.	3868
14	Karunakaran Nair, C.	3830	40	Seshadri, M.D.	3869
15	Karunakaran Nambiar, K.	3831	41	Sevanan, T.	3870
16	Krishnan Nambiar, T.	3833	42	Shahabuddin, S.	3871
17	Kumaraswamy, V. K.	3834	43	Shanmugam, N.	3872
18	Kunhiraman, C. M.	3836	44	Sitaraman, K. N.	3873
19	Lingan, N.	3838	45	Sivadasa Menon, K.	3874
20	Madhavan Nair, K.	3839	46	Srinivasan, V.	3875
21	Marimuthu, K.	3840	47	Subrahmanyam, P.	3878
22	Nagarajan, P. R.	3843	48	Vaidyanathan, V.	3879
23	Narayana Kurup, K.	3844	49	Venkatakrishnan, C. R.	3882
24	Narayana Menon, P. K.	3845	50	Venkataramanan, D. N.	3883
25	Narayanan, K.	3846	51	Venugopal, T. N.	3884
26	Narayanan Nair, K.	3847			

THE MADRAS JOURNAL OF CO-OPERATION

Coimbatore Centre—(Contd.)

PASSED IN THEORY ONLY:

(Parts I, II & III)

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Kunhanamed, P. K.	3835	3	Vasudevan	
2	Perumalswamy, S. P.	3856		Nambiar, K. E.	3880
			4	Santhanam, T. R.	*4211

PASSED IN PARTS I, III & IV.

1	Subba Rao, K.	3876
---	---------------	------

PASSED IN PARTS I & IV.

1	Jayanandan, E.	3826	3	Kuppusamy, N.	3837
2	Jayaraj, M.	3827			

PASSED IN PARTS II & IV.

1	Palaniappan, K. N.	3851	2	Ramadas, B.	3861
---	--------------------	------	---	-------------	------

PASSED IN PARTS III & IV.

1	Gopalan, R.	3822	3	Raghavan Nair, O. P.	3858
2	Sankunny Menon, V. K.	3867	4	Varieth, P. I.	3881

PASSED IN PART I.

1	Chokkalingam, M.	3818	2	Raghavendran, A.	*4212
---	------------------	------	---	------------------	-------

PASSED IN PART II.

1	Ramakrishnan, P. V.	*4216	4	Palanisamy, C. U.	*4221
2	Dandapani, S.	*4219	5	Raman, S.	*4222
3	Nanjappan, C.	*4220			

PASSED IN PART III.

1	Priyadatha, I. C.	*4215	3	Venkatachalam, N.	*4230
2	Ebenezer	*4224			

PASSED IN PART IV.

1	Abusaleh, S. M.	3808	7	Munusamy, S. N.	3841
2	Achutha Kurup, T.K.	3809	8	Muthuswami, K. R.	3842
3	Anantharaman, C. A.	3810	9	Raghavan Nambiar, M.K.	3859
4	Christopher, A.	3819	10	Ramachandran, C. S.	3860
5	Janardhana Menon, V.	3825	11	Sankaranarayanan, K.K.	3866
6	Kempian, A.	3832	12	Subramanian, G. S.	3877

P. C. U. EXAMINATION RESULTS

Tanjore Centre.

Second Class.

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Amirtaganesan, P. S.	3887	46	Rajagopal, T.	3996
2	Anandan, G.	3888	47	Rajanna, T. S.	3997
3	Ananthayan, I.	3889	48	Rajaram Bhut, T. S.	3998
4	Angamuthu, M.	3890	49	Rajendran, M.	3999
5	Arul Raj, D. L.	3891	50	Ramachandran, G.	4002
6	Athmanathan, S.	3893	51	Ramachandran, V.	4003
7	Dakshanamurthy, P.		52	Ramakrishnan, R.	4004
	(Woriur-Trichy)	3901	53	Ramamoorthy, R. S.	4007
8	Dhanushkodi, S.	3903	54	Ramanathan, R. S.	4008
9	Dharmarajan, N.	3904	55	Ramaswami, N.	4011
10	Ganapathy, S.	3907	56	Ramaswamy, P.	4012
11	Ganesan, A. M.	3908	57	Ramaswamy, S.	
12	Gopalan, K.	3911		(Manapparai)	4013
13	Gopalakrishnan, L.	3912	58	Ramasamy, S.	
14	Govindarajan, T.	3915		(Kallamanaicker Patty)	4014
15	Gurusamy, V.	3917	59	Rangarajan, T. S.	4017
16	Jeyagandhi, M. S.	3923	60	Renganathan, V.	4019
17	Jayaraman, M. S.	3925	61	Sakthivelu, R. A.	4022
18	John Nallathambi, A.	3927	62	Sankarachary, O. G.	4023
19	Kailas, M. B.	3928	63	Santhanam, T. C.	4025
20	Kalyanaraman, G.	3930	64	Santhakumaran, T. L.	4026
21	Kanthimathinathan, M.	3934	65	Sarangapany, R.	4027
22	Kathiresau, S.	3936	66	Satha, P.	4028
23	Krishnamoorthy, K.	3941	67	Seshachalam, W. T.	4030
24	Krishnamoorthy, R.		68	Seshadri, K.	4031
	(Mannargudi)	3944	69	Seshadri S.	4032
25	Kuppuswamy, S.	3948	70	Sheik Dawood, R.	4033
26	Lakshmanan, L. R.	3949	71	Shanmugham, K.	4034
27	Manian, K.	3951	72	Shunmugam, S.	4035
28	Manivaciakam, S.	3953	73	Simon, D.	4036
29	Meenakshi-Sundaram, A.	3957	74	Sivasubramanian, S.	4038
30	Muniswamy, M.	3959	75	Somasundaram, V.	4041
31	Murugesan, S.	3962	76	Somasundaram, R.	4042
32	Muthukannu, M.	3964	77	Srinivasan, L. N.	4043
33	Nagaraja Rao, G.	3965	78	Srinivasan, R.	4044
34	Nagarathinam, T.	3966	79	Srinivasan V.	4045
35	Narayana Rao, V.	3968	80	Subba Naidu, R.	4046
36	Narayanasamy, S.	3970	81	Subbiah, B.	4047
37	Natarajan, T. P.	3975	82	Subramanian, G.	4048
38	Oppilamani, R.	3979	83	Subramanian, K.	4049
39	Palanichamy, M.		84	Subramanian, O.	4051
	(Narayana thevan Patty)	3981	85	Sundaram, E.	4052
40	Palaniswamy, S. M.	3984	86	Sundara Rajan, T.	4054
41	Parasuraman, V. A.	3989	87	Swaminatham, P. S.	4056
42	Periaswamy, V.	3991	88	Swetharanyam, T.	4058
43	Ponnambalam, S.	3992	89	Thangarajan, L.	4060
44	Purushothaman, T.	3993	90	Varadhan, S.	4063
45	Rajagopalan, A.	3995	91	Varadarajan, R.	6064

Tanjore Centre—(Contd.)

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate	Regd. No.
92	Veerabadrar, G.	4066	96	Venkatapathy, R.	4072
93	Veeramani, K.	4067	97	Venkataramanan, S. S.	4075
94	Venkatachalam, P.	4069	98	Venugopalan, V. D.	4076
95	Venkatachalam, V.	4070			

PASSED IN THEORY ONLY (PARTS I, II & III)

1	Govindarajan, M.	3914	6	Sundaram, R.	4053
2	Jambukumaran, S.	3921	7	Venkataraman, A.	4073
3	Natarajan, V.	3976	8	Venkataraman, S.	4074
4	Raghothaman, T. V.	3994	9	Thirugana Samban-	
5	Ramachandra Sarma, S.	4001		dam, S.	*4234

PASSED IN PARTS I, II & IV.

1	Ekambaram, M.	3906	4	Natarajan, S. M.	3974
2	Kannappan, M. R.	3933	5	Swaminathan, S.	4057
3	Mannan, R.	3952	6	Vasanthi Madhavan, T. P.	4065

PASSED IN PARTS I, III & IV.

1	Arunachalam, T.	3892	5	Ramaswamy, S. V.	
2	Harikaran, R. A.	3919		(Seelaipillairputhur, P.O.)	4016
3	Krishnasamy, C. R.	3947	6	Sebastian, R.	4029
4	Natarajan, G.	3971			

PASSED IN PARTS I & II.

1	Subramanian, N.	4050
---	-----------------	------

PASSED IN PARTS I & III.

1	Kaliaperumal, A.	3929	2	Vaithinathan, S.	*4238
---	------------------	------	---	------------------	-------

PASSED IN PARTS I & IV.

1	Balakrishnan, A.	3894	18	Maruthavanan, R.	3954
2	Balasubramanian, V. S.	3895	19	Muthaiyan, K.	3963
3	Bashyam, T.	3897	20	Natarajan, V. S.	3977
4	Dakshinamurthy, P. (West Nadukkaveri)	3900	21	Palanichamy, M. (Madurai)	3982
5	Doraiswamy, R.	3905	22	Palanichamy, P.	3983
6	Ganesan, C.	3909	23	Paramaraj, V. S.	3985
7	Ganesan, M.	3910	24	Paramasivam, V.	3988
8	Govindarajan, G.	3913	25	Ramalingam, A.	4005
9	Hanifa, R.	3918	26	Ranganathan, S.	4018
10	Ibrahim Khan, A.	3920	27	Rengaswamy, R.	4020
11	Jayaraman, N.	3926	28	Sankaran, P.	4024
12	Kandasamy, K.	3932	29	Swaminathan, N.	4055
13	Krishnamoorthy, A.	3940	30	Syed Ambul Jaleel, M.	4059
14	Krishnamurthy, K. A.	3942	31	Thiagarajan, S.	4061
15	Krishnamoorthy, R. (Golden Rock)	3943	32	Thillaisabapathy, A.	4062
16	Krishnamoorthy, S.	3945	33	Velayudham, S.	4068
17	Mani, S.	3950	34	Venkatachary, K. S.	4071

P. C. U. EXAMINATION RESULTS

Tanjore Centre—(Contd.)

PASSED IN PARTS II & IV.

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate.	Regd. No.
1	Adaikalasami, M.	3885			

PASSED IN PARTS III & IV.

1	Jayaraman, M.	3924	2	Periyasamy, N.	3990
---	---------------	------	---	----------------	------

PASSED IN PART I.

1	Chinnathambi, V.	3899	5	Purushothaman, J.	*4236
2	Krishnamoorthi, V. P.	3946	6	Rengachari, V. R.	*4237
3	Rajaratnam, M.	*4232	7	Sadanadam, T.	*4242
4	Chidambaram, K.	*4235			

PASSED IN PART II.

1	Krishnan, P.	*4244
---	--------------	-------

PASSED IN PART IV.

1	Baskara Sethupathi, M.	3896	12	Mohamed, P. A.	3958
2	Chidambaram, K.	3898	13	Murugan, V.	3961
3	David Sisupalan, A.	3902	14	Narayanasamy, R.	3969
4	Govindaswamy, G.	3916	15	Natesan, D.	3978
5	Janarthanan, R.	3922	16	Raju, N. S.	4000
6	Kalyanaraman, J.	3931	17	Ramaswamy, S. V. (Srivilliputtur)	4015
7	Kasiviswanathan, R.	3935	18	Sivaprakasam, N.	4037
8	Kolandai Aloysius, G.	3937	19	Somasundaram, S.	4039
9	Kothandaraman, M. K.	3938	20	Somasundaram, T.	4040
10	Mohammed Badruddin, K.	3955			
11	Mohammed Khamuruddin	3956			

Rajahmundry Centre.

Second Class.

1	Adinarayana, P.	4077	14	Lakshminarayana, K.	4094
2	Akshayalingam, B. A. A.	4078	15	Madeen Sheik	4095
3	Appa Rao, S.	4080	16	Manoharam, C.	4096
4	Avadhani, V. S. R. C.	4081	17	Nageswa Rao, G.	4097
5	Balaramakrishna Das, G.	4082	18	Nageswara Rao, H. D.	4098
6	Chandramouleswa Rao, D.	4083	19	Narasaiah, P. V.	4100
7	Durgaprasada Rao, M. V.	4085	20	Narasimha Murty, P. L.	4101
8	Ganapati Rao, K.	4086	21	Narasinga Rao, K.	4102
9	Ganeswara Sarma, M.	4087	22	Narayana Rao, V.	4103
10	Guruprasada Rao, P.	4088	23	Prasada Rao, S.	4105
11	Kamaraju, B.	4091	24	Radhakrishna Murty, K.	4107
12	Kameswara Rao, G.	4092	25	Radhakrishna Sarma, V.	4108
13	Krishna Murthi, K.	4093	26	Raghava Rao, V.	4109

Rajahmundry Centre—(Contd.)

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate.	Regd. No.
27	Ragbunadha Rao, H.	4110	42	Subbayya, P.	4135
28	Rupakrishna Rao, G. K.	4112	43	Subrahmanyam, A.V.V.R.	4136
29	Ramam, K.	4113	44	Sandara Rao, D. B.	4137
30	Ramayya, Ch.	4119	45	Satyanarayana, K.	4140
31	Satyanarayana, Bh.	4121	46	Suryanarayana, P.	4141
32	Satyanarayana, I.	4122	47	Suryanarayana Murty, Parupudi	4144
33	Satyanarayana Murty, M.	4123			
34	Sitarani, T.	4124	48	Suryanarayana Murty, Y.	4146
35	Seshachariar, C. A. P.	4126	49	Suryaprakasa Rao, D.	4147
36	Sivaji Rao, D.	4127	50	Suryaprakasa Rao, G.	4148
37	Sreeramulu, J.	4128	51	Tiraveengacharyulu, T.K.	4150
38	Sreeramulu, R.	4129	52	Venkateswar Rao, G.	4153
39	Subba Rao, I. V.	4132	53	Venkateswara Rao, P.	4154
40	Subba Rao, K.	4133	54	Venkateswarlu, K.	4155
41	Subba Rao, S.	4134	55	Viswanadham, V. V. N.	4156

PASSED IN THEORY ONLY (PARTS I, II & III).

1	Appala Naidu, S.	4079	3	Sitarani Rao, M.	4125
2	Rama Rao, S.	4118	4	Venkatapathi Raju, A.	4152

PASSED IN PARTS I, II & IV.

1	Sundara Siva Rao, A.	4138
---	----------------------	------

PASSED IN PARTS I & II.

1	Venkataramam, G.	*4254
---	------------------	-------

PASSED IN PARTS I & IV.

1	Pallam Raja, D.	4104	3	Suryaprakasa Rao, N.	4149
2	Srihari Rao, N.	4130			

PASSED IN PARTS II & IV.

1	Suryanarayana, G.	4139	2	Suryanarayana Murty, V.	4145
---	-------------------	------	---	-------------------------	------

PASSED IN PART I.

1	Chendrasekhar Rao, A.	4084	2	Krishnaiah, G. V.	*4255
---	-----------------------	------	---	-------------------	-------

PASSED IN PART II.

1	Krishnamoorthy, D.	*4257	3	Nageswa Rao, Y.	*4260
2	Sreerama Murty, S.	*4258	4	Ramasastri, N.	*4261

PASSED IN PART III.

1	Satyanarayana, P. V.	*4256	3	Sanyasi, N.	*4266
2	Bhanojirao Pantulu, P.	*4265			

Rajahmundry Centre—(Contd.)

PASSED IN PART IV.

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate.	Regd. No.
1	Narahari Rao, M.	4099	4	Ramarao, K.	4117
2	Ramana, K. V.	4115	5	Suryanarayana Murty, H.	4142
3	Ramanujacharyulu, G.	4116	6	Veerabhadra Rao, P.	4151

Anantapur Centre.

Second Class.

1	Abbas Ali, M.	4157	15	Sri Rama Rao, K.V.	4186
2	Abdul Rasool, C.	4158	16	Sreeramulu, V.	4187
3	Chakarapani, T. S.	4162	17	Sreesaila Rao, S.	4188
4	Chalapathy Rao, K. V.	4163	18	Srinivasamurthy, A.	4189
5	Gopalakrishnamurthy, K.	4164	19	Subba Rao, K.	4193
6	Hadi Hayath, Y.	4165	20	Suryanarayana, G.	4196
7	John Lawrence, P.	4167	21	Vasudevamurthy, A.	4199
8	Ramachandara Rao, V.	4175	22	Veerayya, G. M.	4200
9	Ramamoothy, B.	4176	23	Venkata Subbaiah, S.	4202
10	Satyanarayana, V.	4179	24	Venkataswamy, P.	4203
11	Seetharamaiah, N.	4180	25	Venkatesam Chetty, S.	4204
12	Seetharama Rao, K.	4182	26	Venkateswara Rao, G.	4205
13	Sreenivasa Rao, R.	4184	27	Venugopal, C.	4206
14	Sree Rama Rao, K. B.	4185	28	Vimala Devi, M.	4207

PASSED IN THEORY ONLY : (PARTS I, II & III).

1	Somasundar Rao, G. K.	4183
---	-----------------------	------

PASSED IN PARTS I, III & IV.

1	Purushothama Rao, I.	4174
---	----------------------	------

PASSED IN PARTS I & IV.

1	Mahaboob Sahib, G.	4168	2	Panchakshari Gowd, N.	4172
---	--------------------	------	---	-----------------------	------

PASSED IN PARTS II & IV.

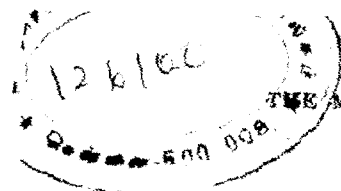
1	Seetapathy, B.	4181	2	Veeraiah, H. M.	4201
---	----------------	------	---	-----------------	------

PASSED IN PART I.

1	Buden Saheb, K.	4161	3	Naganna, M.	4170
2	John, P.	4166	4	Sreeramulu, P.	*4269

PASSED IN PART II.

1	Rahim, S. A.	*4268
---	--------------	-------



THE MADRAS JOURNAL OF CO-OPERATION

Anantapur Centre—(Contd.)

PASSED IN PART III.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Raghavendra Rao, D.	*4270	2	Ratnakara Rao, M.	*4271

PASSED IN PART IV.

1	Allappa, G.	4159	4	Sambamurthy, N. M.	4178
2	Narasimhachari, V.	4171	5	Srinivasa Murthy, M.	4190
3	Peddanna, D.	4173			

Madras Centre.

PASSED IN PARTS I & III.

1	Veeraraghavan, V.	*4272
---	-------------------	-------

PASSED IN PART II.

1	Somayajulu, G. V. B.	*4273
---	----------------------	-------

PASSED IN PART III.

1	Narayana Rao, C.	*4274
---	------------------	-------

The Madras Provincial Co-operative Union

SUPERVISORS' EXAMINATION APRIL 1950.

Supplemental List of Practical Training Examination Results.

Rajahmundry Centre.

S. No.	Name of the Candidate.	Regd. No.
1.	Ramachandra Rao, S.	...
2.	Ramamurthy Raju, M.	3644
3.	Rama Rao, E.	3651
		3652

(These candidates having passed the Theory examination in full at April 1950 examination have now completed their examination by passing their Practical examination.)

Tanjore Centre.

4.	Narayanan, P. S.	...	3499
5.	Krishnan, R.	...	3480

(These candidates having passed the Theory examination in April 1950 examination have completed the Practical Training examination in June 1951 and thus completely passed the examination).

NOTICE

Volume No. XLIII, Madras Journal of Co-operation (1951—52)

With this issue the **Madras Journal of Co-operation** completes Vol. XIII. Subscribers are requested to remit their subscription for the next **Volume**, i.e. **No. XLIII** commencing from July 1951 and ending with June 1952 **In Advance** so as to reach this office **Before the 22nd July 1951**. Is for any reason remittance is not received before the date, the July issue will be sent by V.P.P. which means an additional expense of annas five and a half to themselves and some unnecessary work to the office.

If subscriptions are remitted by cheques drawn on banks other than the Madras Clearing Banks, the minimum bank commission of **four annas** may kindly be added to the subscription.

P. NATESAN,
General Secretary
The Madras Provincial Co-operative Union
Esplanade, Madras.

Established in 1935

THE CO-OPERATORS' BOOK DEPOT

9, BAKEHOUSE LANE, FORT, BOMBAY.

SPECIALISING IN

Books on :

Economics, Sociology, Co-operation
Rural Development, Banking, Finance,
Accountancy & Auditing. Commercial and allied subjects

FAIR PRICES, LATEST EDITIONS, PROMPT SERVICE

Our Publications :—

(i) The Farmer, His Welfare & Wealth—
Dr. M. G. Bhagat, M.A., Ph.D. Rs. 10.

(ii) Commodity Exchanges in India — with special reference to
Bombay Province—
by P. G. Salvi, M.A. Rs. 15.

**S.I.Ry., Employees' Co-operative Credit Society,
Limited., Trichinopoly Jn.**

Working Capital nearly ... Rs. 1 crore.
Share Capital and Reserve Fund exceed ... Rs. 19 lacs.

Fixed deposits are accepted as under from members and non-members :—

For 6 months at 3% p.a.. 1 year at 3½% p.a.. 2 years at 3½% p.a.
Special Deposits of Rs. 5,000 and over for 6 months at 4% p.a.

A. MARAMA REDDY,
Secretary

Telephone : 34519

Telegram: SAHYOG.

**The Provincial Industrial Co-operative
Association, Ltd.**

9, Bakehouse Lane, Fort, BOMBAY 1.

For the Producer Societies arranges supplies of :—

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

Offers facilities for Marketing :—

Handloom Textiles (Cotton & Woollen), Metal
work, Sandalwood, Rosewood, Pure Honey, Ivory
and Horn Arts and Crafts, Silk, Jari, Leathers
and Leather goods, Edible-Oils, and Charcoal etc.

Telegrams :—'JILLABANK' CALICUT.

Telephone No. 208

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

(REGISTERED IN 1917.)

Branch :—PALGHAT

Pay Office.—CANNANORE

A BANK FOR ONE & ALL

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

Telegrams "COOPFIRE"

Telephone 4361.

**The Co-operative Fire & General
Insurance Society, Ltd.,**

MADRAS 1.

President :

SRI T. M. CHINNAYYA PILLAI, M.A., B.L.

**Transacts Fire Insurance of all
Descriptions and Motor
Vehicle Insurance**

Insure with us and Banish Worry.

For particulars apply to :

P. SHANMUGAM, B.A.,

Secretary.

Post Box No. 1249.

Madras 1.

TELEGRAMS: "CENMORBANK"

TELEPHONE: 8230

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

LUZ, MYLAPORE, MADRAS.

President:

SRI BHOGARAJU VENKATARATNAM,

Authorised Capital	...	Rs. 20 Lakhs.
Paid up Capital	...	Rs. 14,32,300.
Reserves	...	Rs. 25,82,845.

The Bank is the Apex Co-operative Bank long-term agricultural credit and issues debentures on the security of first mortgages transferred to it 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 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
Reserve and other Funds	25,82,845	Loans to Primary Banks	3,88,38
Debentures	4,39,31,700	Sinking Fund Investments	83,4
Deposits, Loans and Overdrafts	31,97,937	Other Investments	42,0
Sundry Liabilities	5,89,516	Sundry Assets	6,7
Profit	3,49,262		
Total Rs.	5,20,83,560	Total Rs.	5,20,83,560

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

Secretary.