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EACH FOR ALL AND ALL FOR EACH

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Thought for the Month

In the days of yore there was co-operation in the family, there was co-operation in the villages—nay the village administration was carried on co-operative lines where co-operative methods were followed. There was co operation in the society and country. The joint family system, the village panchayats, Barwa-yaris etc. were based on co-operation. It may be pointed out that the Varnashram dharma was also based on co-operation in order to avoid morbid competition and to kill the spirit of antagonism. The Brahmins used to co-operate with others, viz. Kshatriyas, Vaisyas and Sudras by working for their spiritual welfare and for their moral and intellectual development; the Kshatriyas in their turn co-operated with the Brahmins Vaisyas and Sudras by protecting their lives and properties; the Vaisyas on their part by marketing and distributing their produce and in supplying their financial needs for production etc. and the Sudras as producers co-operated with the other three by producing wealth of the counrty upon which they all lived and prospered. With this co-operation amongst all the communities the country progressed and prospered, And no one looked down upon others but treated all as co-operators and fellow workers for the common benefit of all.

—From the Presidential Address of Shree Tara Prasanna Ghose at the Twenty Seventh Session of the Bihar Co-operative Federation Congress

the world. This construction programme of Gandhiji which was based on a clear appreciation of the economic, social and cultural needs of the people has, so to say been re-iterated by all the principal speakers in its several aspects at the conference. Theother recommendations of the Conference consisted in the need for State aid to social service institutions, the institution of social surveys, the publication of bulletins and other literature for social work, the starting of schools of social work and study groups, the encouragement of International Fellowships, observation visits and holding of seminars and the organisation of a regional office for promoting the work of social service institutions.

The Social Work Conference has a special significance for co-operators, for it indicates an appreciation of the co-operative principle in Social Service, on the part of every country, represented at the Conference. In fact the Conference itself was described as a " mass co-operative endeavour" ; and social work was considered an ideal platform for international co-operation. But these apart, the Co-operative Movement as a socio-economic activity showed itself pre-eminently suited for the socio-economic regeneration of South-East Asia as well as the other countries of the world.

The vital role which the Co-operative Movement with its principles of self-help and mutual-help could play in a programme of human up-lift was clearly recognised; for instance in the field of agriculture which is still the greatest single employer of mankind engaging sixty to ninety per cent of people in various countries, agricultural co-operation is still considered an effective means of social progress. At one of the group discussions, Sri A. Palaniappa Mudaliar, Joint Registrar of Co-operative Societies, Madras and a few others who participated in the discussions explained clearly the role of co-operation in the field of agriculture, specially consisting in multipurpose activities which aim primarily at economic gain and then at social and cultural progress of the villages.

The principle of self-help which is essentially the basic principle of co-operation received emphasis in respect of technical assistance schemes when it was expressed that this principle should be applied both at national and local levels.

Above all the importance of co-operation in the field of social work schemes consists in its special applicability where the social worker cannot interfere. The "Commission on the Application of Social work Schemes and Techniques to the problem of Under

Developed Areas" agreed that social workers should not try to effect changes in the people's ways of living but should respect the individuality of every person and should start from where the individual or the community might be and help them to discover their own needs and to work out their own methods of improvement.

Surely this forbidden ground of the social worker is the proper place for the co-operative movement to work in. It is for the co-operative movement to effect necessary changes in the people's ways of living, in keeping with their economic, social, and cultural requirements, so that a community with full life may emerge. The Co-operatives will thus be giving immense help to the social worker. While the role of the social work has been clearly shown, the greater value of the Co-operative Movement to the social worker has been brought out in bold relief by the Social Work Conference.

SPECIAL ARTICLES

Indian Traditions in Co-operation

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It is generally felt in our country that co-operative thought is new to our country and that our ancient traditions are against this thought. Such a feeling is natural as long as we look to the co-operative movement from a superficial angle of vision. The present day co-operative societies with their detailed by-laws based on complicated legisalations on co-operation cannot trace their history back to any similar institution in this country. The theory of limited liability can be stated to be unknown in our country but when we look at the fundamental concepts of co operation we are forced to the conclusion that India has a great and glorious heritage in co-operation. 'Each for all and all for each' is a dictum which is repeated in one form or an other in the books of ancient times of this country. An Indian in his daily prayers has been repeating the slogan of "Talk together, walk together and move by knowing each other's mind. Year in and year out the repetition has continued but the person chanting these incantations has never tried to realise that here was a teaching which exhorted on him a particular mode of life in society. The *shruti* went even further and said that all the wealth in this Universe belongs to the Almighty and that the man should use it after renouncing the sense of individual ownership. The Indian Seers declared that the greatest good of all is the *Yajna* and that every man should enjoy after performing *Yajna*, the idea being that all enjoyment of the individual should be consequent on the performance of his duty of attaining the ideal of greatest good of all and not for his personal enjoyment. A country with such teachings cannot be believed for a moment to be bereft of co operative traditions; and to say that India has no such traditions exhibits only a lack of study of the true Indian history. In ancient India even the Raja or even the richest man never considered any permanent individual right over his property and he felt himself simply rewarded when he found that the fruits of his labour had been of some use to the society as a whole. How could he so believe when *Srimad Bhagawad* defines the individual rights of man as below :—

"The individual rights of a man extend to the extent of his necessities to fill his belly. Any body who considers his rights extending to a greater extent is a thief and earns nothing but sin.'

When these quotations are repeated to the modern day economist he atonce blurts out that these are the teachings of religion which had only been repeated at the time of prayer but that they were never put into action. One can very easily make such a remark as long as he does not care to go through the ages of history. If we study the ancient Indian institutions we find that every institution was run on such co-operative lines which were a more realistic translation of the co operative fundementals into action. The remnants of those noble institutions are still

found on a smaller scale in some remote villages of the country where into the influences of the modern civilization and Law have not been able to penetrate. The big joint families, the common forests and grazing grounds, tne combined managment of the village ceremonies,—all go to show that there was in some remote past a system where the society of each village functioned as one organic whole and where the ideal of 'Each for all and all each' was a living reality. Today we cry for co-operative farming and basic eduction but in ancient India it was the rule. If we closely study the working of old *Rishi Ashram* we find in them the best model of such an institution. The *Rishi Ashram* was a land-revenue-free grant of land in the name of a particular *Rishi* for the purpose of maintaining an *ashrama*. The *Ashrama* was a seat of education. Thousands of students would come to get education in the *ashrama*. Once they entered the *ashrama* they ceased to be any burden on their parents. Their board, their lodging, their clothing, their bodily well being was the concern of the *Ashrama*. They would get every thing there in addition to the education. The teacher did not get any pay: the pupil did not pay any fees. The whole land of the *ashrama* was jointly cultivated. A huge dairy was also maintained on the *ashrama* by the physical labour of the *Rishi* and his pupils The yields of all this enterprise were utilised for the maintenance of the pupils and their perceptor. Century after century rolled on but the institution went on when any ruler like Ravana wanted to interfere with it then well nigh the whole society revolted against it and great souls like Shri Rama came to rehabilitate it. It is true that there were no shares sold, there were no by-laws, there were no audits, and there were no official inspections by the inspectors of the co operative department, It is also true that there was no calculation of the profits and no statutory funds were created, but does it mean that without these formalities the fundemental concept of co-operation cannot exist? It in fact exists more there because there the whole working is for the benefit of the society as a whole and the capitalistic methods of calculation of all values in terms of money and with ideas of gain to each individual in terms of money are not allowed to take birth. Not only in the *ashramas* but also in the village economy and land administration even in the times, when Kautilya's Arth shastra was written, we find that land was considered the property of the society and was distributed to those who would cultivate it. A person who did not cultivate the land was considered disentitled to hold it and it was confiscated from him and handed over to the other who would cultivate it well. If we then pass on to the joint family system of ancient India we find another institution where the principles of co operation were applied to the society after studying the psychology of human beings and principles of eugenics. Today we consider joint family system as a curse. It is no doubt a curse today because it is moth-eaten and half-paralysed by the various legislations passed by the foreign Government from time to time. The ancient Indian joint family system in effect meant a co-operative society of blood relations upto three generations. One might be a minister of a King and earning huge income and the other brother might be an ordinary farmer in the home; yet both had equal share in the property and the progeny of both would get same type of educational and other facilities. An organic family in an organised village was a great danger to the foreign dominator and he made various attempts to break that fortress of national strength. There came the 'gains of learning act' and with that the fundamental concept of the joint family was irreparably injured. The joint family of today thus has remained only a house of unrest and litigation, but we cannot deny the truth that the joint family of ancient India was perhaps a more natural and scientific multi-purpose co-operative society than the one which we are now attempting to bring into being.

Those of the readers who have travelled in the hilly tracts of this country will find that in Pangi area of Himachal Pradesh there still exists a system known as *Praja System* where the villagers of one village or a group of villages are united and do all their work jointly. Their water mills are joint, they till the lands by joint labour, they remove the cow dung from each house jointly and their fairs and ceremonies etc. are managed jointly. Such systems are seen in well nigh all the hill tracts of the country. We may say that the circumstances in which Nature has placed them have compelled them to so combine. It may be partly true but it is not the whole truth because even in the early years of British occupation of this country such institutions existed in the plains. The Bhayachari villages of Hoshiarpur are an instance in point and the first co-operative society of India was formed in village Panjaur of Hoshiarpur District in a Bhayachari village group. This was formed when the First Indian Co-operative Societies Act had not yet been passed and when the British master had not even attempted to bring the co-operative thought of the West in this country. Thus India has a very old and glorious heritage in co operation but this has to be admitted that the Indian heritage of co-operation is not based upon wealth or money. There we had no subscribed capital. We did not sell shares. We did not calculate dividends. In that scheme of things human labour used to be the basic capital and mutual love used to be the most precious dividend. Shri J. C. Kumarappa, with reference to the Indian heritage in co-operation has very aptly remarked:—

"The culture of my country is not based on lust, but on co-operation. It is not based on individual work but on collective work. It is unfortunate that we have got confounded. The West has presented a method of co-operation where by it is aimed to help the individual enterprise Such a method may be successful in a society which is based on Lust. But where co-operation is considered as the very soul of human life, there it cannot but fail."

Indigenous Arts: Carpets and Druggets*

VISWANATHAN TEKUMALLA

India has been famous even from time immemorial for her woollen industry though in a lesser degree than for her cotton industry.

Her Woollen Industry is of two kinds: The first is shawl and cumbly manufacture and the second carpet-weaving. Kashmir was famous even in ancient times for her shawls otherwise known as *chaddars*. Carpet-weaving is comparatively of recent origin. It may also be mentioned that its growth in our country had not been spontaneous, but brought in by artificial encouragement. The original home of the industry is Turkey, Caucasian region and Persia, where carpets were used as prayer mats and floor covering. This industry was probably introduced into our country by the Saracens, but carpets of elaborate design and workmanship came to be made only during the time of Akbar, the Great Mogul, who imported Persian weavers. Thanks to his patronage and encouragement and those of his successors, the pile carpets of our country could rival those of Persia. The industry flourished well for a century, but began to decline after the death of Emperor Shah Jahan. Though much of the former glory of Northern Indian carpets is lost, yet carpet weaving is done at present at Kashmir, Multan, Mirzapur, Agra, Amristar and Allahadad. The industry is said to have been introduced in South India by the Arab merchants about 1550 A.D. Its development was probably mainly due to the patronage extended by the Governors and Subahdars of the Mogul Emperors in the South as was done by their overlords in the North.

It is said that even about 1620, the pile carpets of Masulipatam in Krishna district attracted the attention of the East India Company. Ellore in the Godavari district was another important centre of production. The trade in pile carpets of Masulipatam or Ellore was however not very large. Even about the end of the 18th century (1784) the beautiful woollen carpets of Ellore were considered by the East India Company to be rather objects of curiosity, meriting encouragement than goods available in considerable quantity for trade purposes.

The International Exhibition of 1851 held in London brought the carpets of South India into close contact with the consumers

*Radio talk broadcast over the A.I.R. on 17-1-52.

in the West and won their admiration. The carpets of Masulipatam were considered to be among the finest produced in India. In 1851, Dr. Forbes Royle wrote that the rugs from Ellore were universally admired for their general characteristic of oriental pattern and colouring and that they seemed well adopted for sale in Europe. The rugs of Malabar were the only woollen pile carpets made from pure Hindu designs and free altogether from European and Saracenic influence. Of them Sir George Birdwood wrote that no other manufacturers of carpets known could hold a pattern together with such a scheme of colouring and skill of design and that they satisfied the feeling of breadth and space in furnishing, as if made for Palaces of Kings.

The industry however seemed to have rapidly declined during the latter part of the 19th century. Even about 1879, Sir George Birdwood who had a great admiration for the carpets of Masulipatam felt that the glorious carpets of Masulipatam had sunk to a mockery and travestie of their former selves. The industry probably had not completely declined till the close of the century; for about 1886 E. B. Havell, Superintendent of the Government School of Arts, Madras, stated in a Report that there was still an export trade in superior carpets and that the native demand was confined to small mats and drugs. He added that the patterns were hold in character, of a floral type generally on a white ground with colour border and that the dyes used were all vegetable ones, prepared by the weavers themselves, except probably in Tanjore district, where aniline dyes came to be used for inferior stuffs.

The decline in the industry was clearly noticeable by the beginning of this century. The carpet industry in Malabar coast was practically dead while the carpets of Ellore were found to be poor in conception, weave and colour.

Several causes contributed to this decline. For one thing, the fall of the Ruling Houses removed the royal patronage enjoyed by the weavers Secondly, with the growth of the power of the East India Company, many of the ancient master-pieces found their way to the Western countries, chiefly England. A rich source of inspiration was thus lost. Thirdly, the English indenters supplied their own designs of European origin to be mechanically copied by our weavers and thus killed the individuality of of our indigenous designs. Fourthly, the International Exhibition of 1851 gave an impetus to the mechanised carpet industry of the

West. Fifthly, the supply of cheap aniline dyes gradually displaced the traditional vegetable dues of our artisans, with the result that the scheme of colouring deteriorated. Sixthly, carpet weaving was found by our Government to be a useful occupation for the Jails. The prisoners had no idea of the scheme of colouring and design and consequently their products were very poor. Their pursuit of the industry after their release hastened the decline in the prestige of this great artcraft.

In spite of unfavourable conditions, the carpet-weavers ploded on, striving to cater to the needs of the markets abroad and at home. But the Great War of 1914–18 prevented exports and caused hardship to the industry.

The industry slightly revived after the War; and about 1925, it was estimated that at Masulipatam and Ellore in the Andhra Desa, there were about 120 Karkhanas (factories) with about 250 looms, employing some 5,000 workers. Their annual production was about 30,000 square yards, the quality consisting in 5 to 7 threads per inch.

The industry had again a hard time during the great Depression of 1930–35. The purchasing power of several countries fell due to the Depression and hence the export of our carpets declined, consequently wages fell. The price per square yard fell from Rs. 5–8–0 to Rs. 4, while the wage fell from annas 8 to 6. During the period of rehabilitation following 1935–36, signs of improvement appeared. Production for export increased, but the prices and wages declined slightly. The saving feature was that the weavers had some work even at reduced wages. Before the weavers could hope for better conditions, the Global War broke and with it all hope of the carpet-weavers. They had to reduce their wage from 6 annas per day to 5 annas. In consequence some carpet weavers had changed their occupation. At Ellore, I knew a carpet weaver of 15 years' experience, who was a carpet-weaver before he married. As soon as he married he became a tinker. His explanation was that while his art craft gave him not more than 6 annas a day, his new occupation enabled him to earn upto Rs. 1–4–0 per day for himself and his newly wed wife. Who would not feel for this sad plight of these art-crafts-men, who have had to give up their traditional calling, so that they may live?

While the War closed the foreign markets, it helped to enlarge the home markets to some extent, for during the War period there were large numbers of British and American soldiers in our country. Our carpets attracted them. And it is interesting to note that almost every foreign soldier who left India after the War took with him at least one carpet of decent size.

Now the present position : Carpet-weaving is now pursued in South India at Ellore, Masulipatam, Salem, Wallajah, Warangal, Hyderabad and Bangalore. Of them the most important are probably Ellore and Masulipatam.

The raw-materials used are wool and cotton or jute-yarn and dye-stuffs. The wool is obtained mostly in and around the various centres. A class of shepherds known as *Kurubas*, tend sheep and goats and clip their wool twice in a year—in June and December. This wool is supplied to the local wool spinners and weavers. This raw material is not of the same good quality as the Cawnpore wool. Its staple is about 2 to 3 inches. Wool of all colours is mixed up. Some weavers use the wool of tanneries which gives only inferior carpets.

Wool is specially cleaned and spun on a wooden spindle by the shepherd's family and occasionally by the weaver's family. The spinner who is a woman can ordinarily spin about 6 lbs. of yarn in a day of 8 hours.

Colour has always been the secret of the Orient and also its glory. The quality and merit of our ancient master-pieces consisted in the use of vegetable dyes, but now chemical-dye-stuffs are freely used. At the National College, Masulipatam, however the use of vegetable-dyes could be seen.

It has been said that rugs are written pages. This indicates the great importance of design in carpet-manufacture. The superiority of our master-pieces consisted in their excellent colour scheme and design. Each design was expressive of a religious meaning. It could present the exalted picture of the mental and spiritual life of the rug-making people of the Orient. It has been said that every colour used had its significance and the design, whether mythological or natural, human, bestial or floral had its hidden meaning. Some designs have distinct names, for instance Farsikhani.

The pile carpet loom is vertical unlike the cotton loom. The warp consists of vertical threads of cotton of about 4s to 14s according to the quality of the carpet. There may be 200 to 450 pairs

of threads per yard depending on the fineness of the texture. The weaver has the design marked in a squared paper. In accordance with the design he puts tiny knots on each pair of threads in colour. After the tying up of a row of knots the weft thread is passed across the warp between the threads. The row is beaten down to position by an iron batten. The pile is then carefully trimmed by means of a pair of scissors. The work done is so quick that it is a pleasure to see a weaver work at his loom. The turnover per day depends on the fineness of the texture. For a quality carpet of one yard the turnover may not be more than 6 inches per day.

Two main types of carpets are produced now. The first is a carpet of the traditional floral and other designs used as art-product. The second is the drugget which is of a coarser variety and whose main purpose is to make a floor covering. There is a fairly large demand for both carpets and druggets abroad. America, Australia, and England are the chief markets for our carpets. Marketing is generally done through the Victoria Technical Institute and the Industrial Museum, Madras. The prices of carpets and druggets have risen considerably due to the high cost of wool and dye-stuffs, and high wages. The carpet of $4\frac{1}{2}$ threads which cost about Rs. 4-8-0 per sq. yd. before the war and 14 rupees in 1946, now costs about 23 rupees. But the market is not very brisk and the demand high and regular.

It is therefore necessary that the industry should be placed in better conditions so that it may thrive. What should then be done to develop the carpet and drugget manufacture of South India? The industry must be developed in three directions :

First is Co-operative organisation. The spinners and carpet-weavers are extremely poor. They are in the clutches of men who clear large margins of profit at their expense. Co operative organisation among the artisans will go a long way towards placing them on a better economic and social footing There is at present a pile carpet-weavers' Co operative at Ellore in the West Godavari. Though its progress has not been spectacular for several reasons, it is gratifying to note that it had as on 30th June 1951, 119 members with a share capital of Rs. 3,415. Their production during 1950-51 was about Rs. 26,000 and sale about Rs. 65,000. About Rs. 17,000 was distributed as wages during the year. It is necessary that similar societies should be organised at the various carpet-weaving centres in South India.

Secondly the State should take greater interest in the industry than heretofore. It was a pity that the Government had for several years considered the industry as worthy of development only in the Jails, in spite of the emphatic protests of great art-lovers like Sir George Birdwood and Mr. Havell. The industry would certainly have made greater progress, if the Government had considered it as an art-craft worthy of development. It is however gratifying to note that conditions have now changed for the better and our Government are bestowing considerable interest on the matter. Thanks to the earnest endeavours of the Government pile carpet-weaving of Ellore has become one of the cottage industries selected for the intensive development. In pursuance of a policy of cottage industrial development, the Government have constituted a Joint Drugget Advisory Board for Madras and Mysore, which State also is interested in the development of the drugget industry. The carpet and drugget industry is now a dollar-earning industry. The Board has met a number of times and fixed standards for druggets exported to the United States, so that the market there may not suffer. With a view to help the drugget manufacturers to acquire tannery-wool easily and at reasonable prices, the Government of India have at the request of the Drugget Board, restricted the movement of tannery-wool to places other than Wallajah, Salem, Bangalore and Ellore, except on permits issued by the Directors of Industries and Commerce concerned. It is also learnt that a wool processing centre would be located at Virnamangalam near Jalarpet. This is indeed the good sign of State interest and it is hoped that in due course the Government would give further help for the industry by offering technical assistance and financial aid in a larger measure.

Thirdly, the marketing side should be improved. Our chief markets are abroad and several efforts should be done to obtain large orders from there. One important point to be remembered is that unlike the foreign consumers of the past, the present day consumer abroad desires to have Indian products of indegenous patterns and not dull imitations of foreign designs. This is a helpful feature and therefore efforts should be made to develop indigenous designs, which give an individuality and local character to the products. While the foreign markets should be tapped by

all means, the home markets should not be neglected. Carpets and druggets can well be used for home furnishing, and religious purposes in our country as well. Efforts should be made to popularise these products and at the same time care should be taken to regulate the price-level of the home market, so that the products may be in the reach of many consumers.

It has been said that in spite of the rapid strides of machine manufacture of carpets in the West, the dusky weavers of the chief rug-weaving countries are still knotting before their rude frames, the most splendid fabrics on the globe and the Occident, coin in hand, waits upon their weaving. Carpet-weaving as an art-craft and cottage industry still holds the field.

It therefore behoves us to endeavour more vigorously, so that our carpets and druggets may adorn millions of homes in India and abroad, and thereby give a decent living for our artisans.

Co-operation

SRI T. NARASIMHACHARI, TADPATRI

In 1910 our Vice-President, Dr. Radhakrishnan (then Professor of Philosophy) wrote an illuminating article showing how the co-operative movement was sponsored in Denmark. The watch-word of the co-operative-minded Danes was "individual sacrifice for collective happiness."

Co-operation is as wide as human activity and is needed in all spheres of work. The popular notion is limited to co-operative societies for cloth, stores, milk, etc. True co-operation is something more than co-operative societies. It is a living and vitalising factor in individual, social and national life. Man is the primary unit of social life and its utility. It is necessary to stress on the psychology of man. Man is a gregarious animal. Co-operation has therefore a fine nurse in human nature. But man is also prone to laziness. It is to overcome this inertia that co-operation has to be harnessed to human activity.

The key-note of co-operation is to give more and take less. It is in human nature to take more and give less, ordinarily speaking. That is why we find people non-co-operating in giving to others and shouting lustily for co-operation when something has to be given to them. In other words, there is a struggle going on in the human mind between self and service. This war between 'give and take' continues along with human evolution. Our progress is marked by the changing ratio between giving and taking. The more we give than take the more real our advance in co-operation. The real test of a co-operator is this: how much does he non-co-operate with selfishness and how much does he work for common good.

This is the philosophy of true co-operation. Our co-operators must be judged in the light of their unswerving loyalty to this philosophy. The success of a co-operative society, say a milk society, should not always be measured in statistics, such as the drive and push in sales. A hard-headed business man is not necessarily a successful co-operator. He may be a successful business man. But he has got to have an animated heart for fellow service. The best auditor for anything run on co-operative basis is the man-in-the street to whom the business caters. Directors of co-operative societies who are elsewhere successful business men of an unsavoury type have to be scrupulously weeded out.

Our ancient hero Hanuman was a genuine co-operator. He *gave* his unbounded and unknowable prowess to his master, Shri Rama, and *took* in return an humble space at the feet of his master. Hazarat Osman *gave* his palace pomp and paraphernalia to the people and *took* his abode in the precincts of a dilapidated mosque. Mahatma Gandhi *gave* his all and made us men out of ashes and *took* a loin cloth and a cup of goat's milk. Lord Jesus *gave* his life and *took* the cross.

Co operation has a big throbbing heart. But to force co-operation on unwilling minds is to kill co operation. However good the thing may be, co-operation may be canvassed but never enforced. In certain categories of human relations it is better to rely more on spontaneous reaction than on enforced legislation. This has to be borne in mind especially in socio political effort.

Co operation is essential for religion and politics The need of the hour is broad-based co-operation. Peace in the world is uncertain without it. Let us pledge ourselves to shed self and work for service.

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Palm Gur Industry and Co-operative Societies

SRI D.G. CHELLASAMY,

Hony. Secy., Jaggery Producers Co-op. Society, Paramankurichi,

Manufacture of palmyra jaggery is an important cottage industry in the District of Tirunelveli. In order to improve the quality of this product and to manufacture the same more economically, improved equipments and firewood saving furnaces are introduced: The equipments at the first instance are given free to members of co-operative societies. In addition, trained Palm Gur Inspectors are sent out by the Co-operative Department to educate the tappers and to induce them to take up to the new methods of manufacturing jaggery.

With all the above facilities and encouragements, the desired benefit is not derived Poor tappers are not able to avail themselves of this benign help. It is the land-lords who now enjoy. The members who use these free equipments are not prepared to sell their produce to the co-operative society, because they can afford to stock and sell at their choice. Thereby, neither the society nor the member is benefited, but a middleman (broker). When I say poor tappers, I mean tappers who do not own palmyra trees themselves, but work for others on *Nilavaram* system or by taking a palmyra grove on lease. Nilavaram means enjoying the produce every alternate day. Therefore a tapper has to maintain himself and his family for two days with one day's earnings. Naturally he is deprived of any saving. Similarly, a tapper who takes up trees on lease basis has to keep aside one day's produce to meet the payment of lease amount. The lease amount varies from two to five rupees a tree, for a year. The lease amount is to be settled compulsorily during the month of June and July, when the price of jaggery is at its lowest. Here also the tapper is exploited and he is not allowed to sell his produce at later months when the price reaches nearly treble the June-July price.

If jaggery co-operative societies should develop and benefit the toilers, an order similar to that passed on the recommendation of the Provincial Housing Committee regarding house-sites and which is quoted by Sri C. S. Ratnasabhapathy Mudaliar in his Presidential Address, delivered at the First Madras State Co-operative Housing Societies Conference in Madras, on 1–6–52, should be passed. *i. e.* "Whenever a department of Government, a Municipality/or an Improvement Trust or other public body have at their disposal palmyrah trees for sale or on long-term lease for the enjoyment of the produce, they should be given to jaggery co-operative societies in preference to others, at reasonable rates without public auction.'

In every Revenue Village in this District, there are palmyra trees by hundreds and thousands at the disposal of the Revenue

The increased cost of living has made serious inroads into the reserves of many a middle class family and had seriously upset the economic equilibrium of the middle class which constitutes the backbone of the Society and the bulk of our population. The strain on the middle classes is beginning to tell and had already manifested itself in several forms in insurance business. Lapses are mounting up, surrenders are on the increase and the tide of new business is receding. It is therefore a matter for urgent and earnest consideration on the part of insurers to devise ways and means to reduce the cost of insurance. I strongly feel that the pursuit for higher and yet higher bonus declarations should give place to an attempt to lower the rates of premia. A comparative study of the premium tables of insurance would show that since 1940 there had been an increase of about 25 per cent in the rates of premia. Conditions in regard to incidence of mortality had improved to a considerable extent. Further improvements are also possible in this direction. Another reason that would justify the introduction of cheaper premium tables is the distinct improvement in the interest yield. The cheap money policy of the Government – at the Centre and the States—had now become a matter of the past. This major change in the economy of the country warrants the revision of the premium tables of the insurers so as to make insurance definitely cheaper. This is a matter in which either a concerted action on the part of the leading Insurers or a general direction of the Insurance Department is unmistakably indicated.

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Co-ops. at Work

1. The South India Co-operative Insurance Society, Ltd., Madras.

Membership: The Society had 53 995 members as on 31st December 1951. The corresponding figure for the year ending with 31st December 1950 was 48,374.

New Business: It is gratifying to note that there was a distince improvement in the volume of new business secured in the year under review. The business introduced amounted to Rs. 1,16,11,910 as against Rs. 1,08,01,650 for the previous year. The number of proposals received was 8,208 and the number of Policies issued during the year was 6,430 assuring a sum of Rs 91,81,435. The corresponding figure for the year 1950 was Rs. 88,98,830. The total sum assured covered by the policies in force was Rs. 4,23,28,976-4-8.

It is expected that the improvement will be maintained in spite of the conditions of slump and famine that are noticeable everywhere in the country.

One noticeable feature in the organisation of the work outside the State of Madras was the headway made by the Society in Bihar and Uttar Pradesh. It is hoped that the presant year will witness a further improvement in the above States.

The Fifth Valuation of the Society conducted by Prof. K. B. Madhava has again resulted in a substantial surplus and this result has been achieved notwithstanding the maintenance of rigorous standards of valuation. The Bonus declaration as a result of the valuation is very satisfactory and is Rs. 10 and Rs. 7-8 per thousand sum assured per annum in the case of whole Life and Endowment Policies respecttvely as against Rs. 8 and Rs. 6 declared in the in the previous valuation.

The bonus position of this Society is unique in so far as it had been possible to declare bonus ever since 1940. On a modest appraisement of the position the Directors feel that the bonus position at the next valuation will be even brighter taking into account the increase in the interest yield and the comparatively lighter incidence of mortality.

Claims: During the year under report claims by death amounted to Rs 1,66,949-15-0 and by Maturity to Rs 1,25,698-10-8. The death claims in 1950 were of the order of Rs. 1,74,815-14-0. It is therefore apparent that there was considerable improvement in regard to the incidence of mortality in respect of our business. The total amount of claims paid during the year 1951 is Rs. 3,34,210 inclusive of outstanding claims at the end of the previous year. The claims pending settlement at the end of the year amounted to Rs. 2,35,460-12-8 out of which a sum of Rs. 44,511-14-0 has since been paid.

Income and Life Fund: After meeting all expenses of management and providing for claims and setting apart Rs. 430,138-15-0 towards Investment Depreciation Fund, the Life Fund of the Society at the end of the year stood at Rs. 89,36,335-12-6 as against Rs. 77,27,778-9-11 at the beginning of the year. The addition to the Fund is substantial as in the previous years. The addition taken along with the provision made for the Investment Depreciation Fund constitutes more than 80 per cent of the renewal premium income. The renewal expense ratio is 14·75 per cent

EXTRACTS

Some Suggestions for Handloom Weavers*

SRI M. SOMAPPA

President, Madras State Handloom Weavers' Co-op. Society, Ltd.

RESULTS ACHIEVED IN MADRAS STATE THROUGH CO-OP. ORGANISATIONS.

I may state that in Madras State where the weavers co-operative movement has been well organised with over 2 lakhs of weavers in its fold, the handloom weavers are in a position to represent their grievances to their State Government and get them redressed as far as possible. Whenever there is distress in the handloom industry the State Government has been ready to start relief schemes and afford considerable help to the handloom weavers. State Government has worked these relief schemes through co-operative societies. They have secured the necessary finances and even guaranteed losses under certain conditions. No doubt these relief measures are temporary but that is all which the State Government could do because the problem of the handloom industry when it gets into conflict with the mill industry, is a National one and it is the Central Government that has to think and provide permanent relief measures to the handloom industry. If only the weavers in this State can organise themselves into co-operative societies on the Model of Madras, I assure you that you will be in a position to get over a good many of the difficulties you are having now. To illustrate what you could do through an organised effort and a clear cut long range policy, I reproduce a para of the speech which I gave in 1944 at the time of the conference of the weavers co-operative societies of Rayalaseema comprising 5 districts.

This is what I said then :—" It is said cotton now grown in our districts will spin up to 20s and for spinning finer counts only Karunganni or Cambodia will have to be imported. It is hoped even the varieties of cotton required to spin finer counts will soon be available when the Tungabhadhra and other projects become accomplished facts. When even the cotton already produced is capable of spinning up to 20s which, I said, is generally required by handloom weavers, in our districts, it is distressing that we have to depend on uncertain supplies, even for these lower counts of yarn from outside. Therefore, we the handloom weavers of Rayalaseema feel it is high time that at least one spinning mill is started in our districts to satisfy our requirements of yarn. If private enterprise is not forthcoming to start a spinning mill, we feel the Government should come forward to sponsor the project or provide sufficient inducement to private capitalists to undertake this task. I am tempted to exclaim why not a co-operative spinning mill."

* * *

SUGGESTIONS FOR DEVELOPMENT OF WEAVERS CO-OPERATIVE SOCIETIES IN BOMBAY STATE.

As far as I understand, the weavers co-operative societies in Bombay State concentrate their attention on the distribution of yarn only. Recently I learn a few societies have taken to production of cloth and marketing. I am glad that this is a move in the right direction. I am not sure whether there is any apex society in the State to which all the weavers' co-operative societies are affiliated to coordinate their activities. In Madras, the weavers' co-operative societies are not mere yarn distributing agencies. They are essentially producing and marketing societies. There are now about 1100 such societies having within their fold, about 2,20,000 looms. All these societies are affiliated to the Madras State Handloom Weavers' Co-operative Society which procures yarn from mills and distributes to all its affiliated societies. In addition, the State Society has opened emporia throughout the State in almost all municipal towns and major panchayats and also a few emporia outside the State like Culcutta, Berhampur, Bangalore, Bombay, Hyderabad and Colombo to market the cloth produced by the primary weavers co-operative societies. It has employed a number of technical designers, marketing officers and supervisory staff for technical guidance, marketing and checking. These institutions are the result of 15 years of labour and effort. We had a number of difficulties. We had to organise and reorganise to get over these difficulties and we now feel that these institutions are on a sound basis. It should therefore be very convenient for any other state to take the model of Madras and organise. I would therefore suggest to you that you might send some of your people to study the Co-operative organisations of weavers in Madras and start your own, more or less on similar lines with any variations which you might find necessary to suit your local conditions.

*Extracts from Presidential Address delivered by Sri M. Somappa at the Karnatak Handloom Weavers' Conference, Hubli on 29-9-'52.

It may be of interest to know something of the progress made by the weavers co-operative societies in Madras. For the year 1949-50 (*e.i.* till the end of June 50) there were in the Co-operative fold 1,43,000 looms with a paid up share capital of Rs. 72 lakhs and reserve fund amounting to Rs. 79 lakhs. They produced Rs. 4 crores worth of cloth and sold to the tune of 5 crores. I may state that for the year 1950-51 the figures particularly in production and sales will be almost double.

Need for reservation of Sarees and Dhoties.

I see from your notice that one of the important subjects which you are going to consider at this conference is reservation of certain varieties of cloth exclusively for handloom industry. As you are aware there has been recently a good deal of publicity on this question. In Madras, this question has been considered more than once, by the State Handloom Weavers Co-operative Society. They have reiterated their demand from time to time for the reservation of certain varieties of cloth with a view to protect the handloom industry.

Shri C. Rajagopalachari, the Chief Minister of Madras who has a thorough understanding of the problems of the handloom industry, its capacity and potentialities, has rightly stated that all dhoties and sarees should be reserved for the handloom industry. The handloom weavers in Madras and I am sure the weavers throughout the country are grateful to this elderly statesman who has taken up the cause of the long neglected weavers. The handloom weavers throughout the country are also indebted to leaders like Vinobha Bhave, the late Lamented Mashruvala and Jaya Prakash Narayan who have come forward expressing their sympathy and support for the stand taken by Rajaji in regard to reservation. I often feel why the Central Government should be hesitant in acceding to this modest request when it is nothing new to afford protection to various industries in the country, when they are in need. Did not the Textile Industry get protection when necessary at the expense of the handloom weavers and consumers as well? I have stated publicly in other places that the handloom industry is not only capable of producing the entire saree and dhoty requirements of the country but double that quantity, if only the weavers are supplied with required yarn. I have also stated elsewhere that the prosperity of the handloom weavers depends upon the patronage and sympathy of the consumers. They cannot therefore afford to alienate their sympathy. It is quite possible to supply the requirements of sarees and dhoties at fair prices. I therefore consider that the Government of India who have the interests of this ancient cottage industry at heart should act quickly before it is late and protect millions of handloom weavers who are struggling hard for existence. Even under most adverse conditions, this industry is still the biggest cottage industry employing the largest number of people barring only agriculture, which is the main stay of the country. Is it not therefore in the economic interest of the country that Government should encourage this cottage industry spread throughout rural India with vast economic potentialities? This was what Mahatmaji wanted and I feel confident that our patriotic leaders who are to-day at the helm of administration and who have been always anxious to help this industry will not delay any further in providing the most urgently required protection to the handloom industry by reserving at-least what was recommended by Madras State. I am glad your conference is considering this question and I am sure you will reiterate the demand of Madras because the problems of the handloom weavers throughout the country are one and the same. I am happy that weavers throughout the country have atleast now waken up and are ventilating their feelings in respect of reservation. Such a cry by millions of people will not I am sure, go unheeded. Here I wish to tender a note of caution to you: there is a feeling in certain quarters that once the reservation is made the weavers will exploit the consumers and charge exhorbitant prices for sarees and dhoties. I know that this feeling is ill founded because the handloom weavers can never thrive without the patronage of the consumers. However it is up to you weavers to be fair in your dealings and see that the reservation is retained and consumers get absolute satisfaction.

Re-establishment of export markets.

The long established export market of the handloom industry suffered during the war for want of transport facilities and after war on account of export restriction with in the country. Again the import restrictions by the importing countries such as Pakistan, Burma and Indonesia with a view to protect their own handloom industry worked as hardship on the handloom industry here, Inspite of all this it is gratifying to note that from Madras alone the exports of Lungies, Sarongs, Madras Hand Kerchiefs and other special varieties amounted to 37 crores of rupees for the year 51-52 thus playing an important role in earning foreign exchange for the country. I therefore suggest that an industry which has such potentialities even under restricted conditions should be encouraged by affording facilities to this export trade in sending trade delegations, good will missions etc. to re-establish the lost market:

Milk Co-operatives and State Hospital Supplies

SRI K. KALIMUTHU, M.A. B.L.,

Hony. Secy. The Velipalayam Co-operative Milk Supply Society, Ltd., Nagapattinam.

Some Lay Questions and Expert's Answers

Further to my article on this subject, I desire to present the expert opinion of the Director of Indian Dairy Research Institute, in regard to certain problems adverted to by me in paragraph 13 of the Article (Please vide pages 196 to 198, in the issue of the Jornal for October, 1952). I addressed him a few questions and in setting out his valuable answers thereto I take this opportunity to thank the learned Director for favour of the same, which, I believe, have much significance in this context.

Q.—1. What are the various constituent parts of (South Indian country breed) cow's and buffalo's milk and their respective average percentage of occurence?

Ans.—We have no specific information regarding the average values for as well as range of variation in the composition of the milk of South Indian country breeds of cows and buffaloes. Perhaps the Public Analyst, Guindy, Madras; The Superintendent, Cattle Farm, Hosur, may be able to provide you with some information. However, if you need some information on the composition of the milk of some typical Indian breeds like Sindhi and Gir cows and Murrah buffaloes maintained at our Farm, we may be able to give some idea.

Q.—2a. Is it practicable as a matter of daily routine, to detect if any given supplies are or are not of mixed milk (cows and buffaloes)?

Ans.—No simple tests are as yet available to detect whether the milk is from the cow or the buffalo or a mixture of the two. However, if you have any source of ultra violet light and a dark room, you may be able to differentiate cow and buffalo milk, the former milk gives a yellow fluorescence, while the latter will exhibit no fluorescence and appear white like milk in ordinary light.

Q.—2b. Is it practicable again to determine the age of the milk supplied—fresh or otherwise? Will it be rendered difficult if the milk is treated to some sort of pasteurisation before the test?

Ans.—Determination of acidity, and methylene blue or Resazurine test may give some idea about the age of the milk. Acidity values are not generally affected by the pasteurisation, whereas the dye reduction tests may fail to indicate the correct age of milk, if the milk is processed prior to the test.

Q.—3a. Does a unit of buffalo milk consumed in fluid state make for any clinical or pathological differences or react in a manner quite different from a comparable unit of cow's milk, when administered to a patient? If so, to what extent or detail?

Ans.—Because of its higher fat content, the calorific value of a unit of buffalo milk is much more than that of the same unit of cow milk. This means more energy may be obtained by drinking a unit of buffalo milk than a unit of cow milk No information on clinical or pathological differences caused by the two milks is available. Rat experiments carried out by us show that cow and buffalo milk is equally effective in balancing the poor rice diet. Rats kept on buffalo milk alone develop no pathological symtoms.

Q.—3b. How does a child patient fare under this condition?

Ans.—If cow or buffalo milk is diluted to such an extent with water and some sugar (preferably milk sugar, if available), it is then added so that the total solid contents of the diluted milk is the same as that of human milk, then on identical feeding practice, no differences may be expected.

Q.—4. Would you be pleased to tell me if a patient is likely to be worse off, medically or clinically speaking, when he is given coffee and/ or curd prepared with or out of buffalo milk than if they are done in cow's milk?

Ans.—No difference can be visualised on this point, However, no published information with regard to experiments on human beings is available; results of rat experiments have been already mentioned.

Q.—5. What, if any, are the medical or clinical reasons for Doctors' prescribing or advising as a rule only cow's milk to patients, as an article of diet?

Ans.—This can be best explained only by medical people.

Q.—6a. Buffaloes, so commonplace in India, are said to be unknown in countries of the west. Could it be said to be plausible ground for men of the allopathic system of medicine to prefer cow's milk?

Ans.—This may be one of the reasons and besides, considerable amount of information is available on cow's milk and relatively little information on the milk of other species of animals. Presumably it is a question of practice and allopathic practitioners advocate the same.

Q.—6b. Or, is the discrimination against buffalo milk one of studied exclusion? If so, how will you seek to explain the fact that the Indian systems of medicine do not appear to reject buffalo milk altogether as an article of diet?

Ans.—The discrimination is not one of studied exclusion. It is possible that men practicising Indian system of medicine are correct in not rejecting buffalo milk altogether. So far as we are aware there is nothing that we can say against the use of buffalo milk.

Q.—7. Is there any scientific support for the belief that buffaloe milk is apt to dullen one's wits and intelligence?

Ans.—No scientific information is available. There is no basis for such a belief.

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 reorganisation of rural credit societies as multipurpose co-operatives. Fairly brisk work is seen in this direction in all the districts. With a view to acquaint the public with the progress of the work in this direction, we propose to publish periodically in these pages notes on the working of some rural credit societies which have taken up multipurpose activities. The first note was published in our September 1949 issue.—*Editors*.]

1. The Vanudurru Sri Ramalingeswara Multipurpose Co-operative Society No. H. 1078. (Krishna District)

The Vanudurru Sri Ramalingeswara Multipurpose Co-operative Society was registered on 5-11-1938 and started on its work on 10-3-39. The area of operations of the Society is confined to Vanudurru and Vadavalli villages. Vadavalli village which is nearby, has been included in the area of operations of the society on 5-11-48 after the cancellation of registration of the society in that village. The society is affiliated to the Kaikalur Supervising Union and the Krishna Co-operative Central Bank Ltd. Masulipatam.

There are 201 members on rolls in the society as against 15 members at the time of starting of the society. The paid up share capital of the society is Rs. 2016. The Maximum Credit Limit of the society is Rs. 20,000 as against Rs. 2,000 at the time of registration of the society.

The society was converted into a multipurpose co-operative society on 22-2-51. Even prior to the society adopting Bye laws of multipurpose co-operatives, it has been serving the needs of villagers during war time and later too to a large extent by its non-credit activities *viz.* by running Rice Ration Depot, by undertaking distribution of Textiles, Sugar, Coffee seeds *etc.* under the provisions in its transitory Bye-laws. After de-control of food grains the society is running a Fair Price Shop of Rice. The following are the figures during several years of the non-credit work done by the society.

Year	Mill Cloth	Hand-loom Cloth	Rice	Bengal-gram	Sugar	Wheat	Coffee Seeds	Simolina	Match Boxes
	Rs.								
1946-47	9,349	6,491	—	—	—	—	—	—	—
47-48	8,669	1,674	—	—	—	—	—	—	—
48-49	3,560	—	—	—	—	—	—	—	—
49-50	3,070	—	3,667	3,055	317	220	160	80	6
50-51	2,860	—	940	134	410	—	—	—	—
51-52	—	—	21,500	—	—	—	—	—	—

It can therefore be seen that the society under the management of its energetic and enthusiastic President, Sri V. Lakshmana Rao Pantulu, who also happens to be the Director of the Supervising Union, has shown commendable pro-gress in the devolopement of its activities. The society desires to devolope its activities further, by undertaking distribution of chemical fertilizers, Iron implements and improved seeds and requests that the Government be pleased to afford necessary facilities in this behalf and help the society to render service to the agriculturists residing in the area of operations of the society, which in its turn results in assisting the "grow more food" scheme of the Government which is the need of the hour.

2. Vijayanagara Multipurpose Rural Credit Society, Kamalapuram, (Bellary District)

The Society was registered and started on work on 1-11-1916. Its area of operations comprises of the Revenue villages of Kamalapuram, Hampi and Kade Ramapuram. The Head quarters of the society is at Kamalapuram which is 6 miles from Hospet. It is a major panchayat with a population of 6,000. This was the centre of activities of the famous Vijayanagara Empire which is now in ruins; and still attracts a large number of tourists from all over the world.

Membership and share capital:—The society had on the date of starting 40 members on rolls with a paid up share capital of Rs. 273. After a slight set back during the depression period it started working with enthusiasm in 1946; so much so the society has at present in the 37th year of its working 206 members with a paid up share capital of Rs, 11,251. It serves 17 per cent of the population and efforts are not spared to enlist more members.

Credit business:—During the year the Maximum Borrowing Power of the society was raised to Rs. 10,000 and the Individual Maximum Borrowing Power to Rs. 2,500. On date a sum of Rs. 53,803-14-0 is outstanding against members of which 53 loans are surety loans amounting to Rs. 5818-13-0 and 52 loans are mortgage loans amounting to Rs. 47,985-1-0 only a paltry sum of Rs. 458-13-0 is overdue under surety loans.

Non-credit activities:—In addition to credit transactions the society has undertaken various multipurpose activities and is dealing in iron and steel, chemical fertilisers, oil cakes and agricultural implements. The volume of business transacted since three years is given below.

Year	Purchases Rs.	Sales Rs	Gross Profit Rs.	Net profit, Rs.
50-51	1,14,493	1,01,867	1,101	2,287
51-52	22,190	29,154	338	756
52-53	4,520	8,302	—	—

During 1950-51 the society financed cultivation of sugar cane crop to enable regular supply of cane to the sugar factory at Hospet. Under the scheme 220 acres of land was brought under sugarcane cultivation and a sum of Rs. 50 000 was advanced on the pledge of sugarcane mostly in kind and in the shape of manures and iron implements to the ryots. The following particulars reveal the value of such non-credit work done during the last two years.

Year.	Groundnut cake Rs.	Manures Rs.	Iron implements Rs.	Total Rs.
50-51	28,130	70,176	6,561	1,01,867
51-52	—	24,459	4,695	29,154

The society supplied 6,000 tone of sugarcane valued at Rs. 2,85,812-8-0 of its members to the India Sugar Refineries and Factories Ltd. at Hospet on collective basis. It received the bills from the factory on behalf of the members and settled the accounts of the individual members

Borrowings and Investments:—The following are the latest position of the society regarding borrowings and investments of the society.

Borrowings	Rs.	A.	P.	Investments.	Rs.	A.	P.
Thrift Deposit ...	11	8	0	Reserve Fund invested. ...	4,749	0	0
Recurring Deposit ..	259	0	0	Shares in Central Bank ...	5,500	0	0
Loans from Central Bank ...	53,177	1	0	Shares in Hospet Loan and Sale society ...	5	0	0
Government loan for Godown ...	4,500	0	0	Bad debt invested in Central Bank ...	100	8	0
				Loans due from members ...	5,803	14	0
				Buildings ...	10,000	0	0

Ameliorative activities:—The society has formed an ameliorative committee which is subscribing to two journals i.e., Madras Information and Journal of Co-operation.

Godown-cum-reading room:—With a view provide storage facilities to the members a godown has been constructed out of a Government loan of Rs. 4,500 and an equivalent subsidy from the Government. On the request of the society, the Deputy Commissioner of Prohibition (Amelioration) and Joint Registrar of Co-operative Societies was pleased to declare the godown-cum-reading room open for the use of the members on 25-10-52 before a huge gathering of the villagers at a pleasent function. The godown can hold at least 2,000 bags of paddy or jaggery out of 20,000 bags produced in the village. The Deputy Commissioner of Prohibition (Amelioration) while declaring open the building laid stress on the need to enlist more villagers as members, to cut down its financial obligations to the Hospet Co-operative Central Bank and raise at least 50 per cent of its requirements through deposits from members and non-members, and to appoint a clerk to write up the accounts of the society. The society has a good future being in rich paddy and sugarcane growing area.

3. Kollar Multipurpose Rural Credit Society (South Arcot District)

The Kollar Multipurpose Rural Credit Society in Tindivanam Taluk, South Arcot District, was registered on 11-4-1915 and started on its work on 2-5-1915. At present there are 218 members and the paid up share capital is Rs. 1,711. The society is affiliated to the Tindivanam Supervising Union. The maximum borrowing power of the society is Rs 28,000. During the year 1951-52, the society borrowed Rs. 8,230 from the South

Arcot Co-operative Central Bank and distributed its members. A sum of Rs. 10,405 was due to the Central Bank under loans. The society is also enjoying a cash credit of Rs. 700 accommodated by Central Bank. A sum of Rs. 695 was due to the Central Bank under cash credit on 30-6-52. Rs. 11,976 was due from members.

Besides the credit transaction, the society is also doing multipurpose activities for the benefit of the members, and others. During the year 1951-52, the society purchased and distributed chemical fertilisers to the extent of Rs. 10,570. The society has also introduced thrift schemes through hundi-box and the savings effected in hundi-boxes amounted to Rs. 6 Towards recreational activities, the society is conducting rural games at regular intervals.

The society has invested Rs. 1279 towards Reserve Fund, and it has invested Rs. 150 as share in the South Arcot Co-operative Central Stores. The profit earned by the society in the transactions amounted to a gross profit of Rs. 323-10-0.

4. The Hacholli Co operative Society, (Bellary District)

The Society was registered on 8-4-1927 and started on its work on 27-6-1927. It was dormant for a good number of years and only in 1947 it was revived and converted into a Multipurpose Society.

The village of Hacholli is the Head Quarters of a Revenue Firka in Adoni taluk of Bellary District. The village is at a distance of 27 miles from Adoni and 13 miles from Siruguppa which is the Head Quarters of the Bank Supervisor. The village is only a furlong the from Tungabhadra River having a typical rural appearance with costly irrigable lands. It is a minor panchayat with a population of about 2,000. One of the distributaries of the Tungabhadra Canal runs near the village, and the area of irrigated acreage will be increased by 2,000.

The Society has 162 members with a paid up share capital of Rs. 2,333 The loans due to the Central Bank amount to Rs. 14,620 Out of 120 loans due from members to the tune of Rs. 16,150 only a sum of Rs 100 is overdue. It has so far done non-credit business in food grains. The purchases and sales amounted to Rs. 4,853 and Rs. 4,891 respectively during the year 1951-52. Since the decontrol of food grains, it has suspended its non-credit activity due to surplus of food grains in the village. Even during the control period, the society was selling food grains only to the Police staff, school teachers and other officials. From the year 1950 it continues to get the "Madras Information" which is widely read and appreciated by the villagers. The net assets of the members amount to Rs. 67,000. The Maximum Borrowing Power of the society is Rs. 20,000. The Maximum Borrowing Power of the member is Rs. 500. This is one of the societies benefited by the intensive supervision scheme. The percentage of population benefited by this society is 40 as against a target of 30 per cent fixed. The working of the society is good and has a promising future.

G.Os. and Circulars

The South India Cooperative Insurance Society, Ltd., Madras.

CIRCULAR No. C, 19/Dev. Dated 5th September, 1952 of the Registrar of Co operative Societies, Uttar Pradesh, Lucknow.

The Secretary of The South India Co-operative Insurance Society, Ltd., Madras, has approached us to issue a Circular to all the Salary Earners Co-operative Societies, to encourage insurance on the lives of their members with the South India Co-operative Insurance Society.

The South India Co-operative Insurance Society is an Institution of long standing and has extended its scope to this province also. The main object in its working is to encourage the habit of thrift through investment in life insurance among the middle and rural classes according to co-operative principles. Unlike other insurance companies registered purely as joint-stock companies, it consists of policyholders as its share holders and is run and managed by their elected representatives. It is governed both by the Indian Insurance Act and the Madras Co-operative Societies Act. The Registrar of Co-operative Societies, Madras is responsible for the audit of its accounts. The general supervision and control of its investment policy is also exercised by him. The additional Government control tends to safeguard the interest of policyholders. As this Society is a co-operative concern, its profits are free from income tax and its policies and other documents are exempt also from stamp duty. The entire profits are thus distributed only among its policy-holders. The policy-holders again enjoy the additional benefit of settling claims by a reference to the Registrar without recourse to costly and civil litigation.

The management of the Society is conducted by a Board of Directors, seven of whom are the representatives of policy-holders. Out of the remaining four, two Directors are representatives of members of Co-operative Institutions, one is the nominee of the Registrar, and one is co-opted by the rest. It is thus clear that the policy-holders have a strong hand in the working of the Society. The premium rates of the Society are very favourable in comparison with the rates of other joint-stock companies. The benefits of the Society are many and varied. The earning member of an Indian family occupies a very important position and his life is very valuable for the maintenance of the family. It is necessary for him to keep his life insured as more often than not he has to work under hazardous conditions. An insurance policy not only provides for compulsory saving but also covers the element of risk.

In the circumstances stated above, it is recommended that every member of a salary earners' society, employees of this Department and other Co-operative institutions in this State may take out an insurance policy either as provision for his family or for his own maintenance in old age. From the facts given above, it is quite clear that the South India Co-operative Insurance Society, Ltd., Madras, is a suitable Insurance Company for the purpose.

For detailed particulars, a reference may be made to the President or the Secretary of the Society direct.

(Sd.) G. D. SRIVASTAVA,
Education Officer for Registrar.

Co-operative News

Formation of "*Council of Co-operative Common wealth under The Indian Constitution*" is urged by the Association of the Non-Official employees of Co-operative Societies of Anakapalli in their meeting held on 6-11-52 to rule India instead of the present party system for the Social, Economical, and National progress of India and for attainment of World Peace.

The non-official employees working in the several Co-operative Institutions at Anakapalli formed into an association for purpose of improving their service conditions *etc*, on 6-11-52. The meeting was presided over by Sri K. Paparao Garu B.A., Secretary of the Co-operative Central Bank, Vizianagaram.

Messrs M. Venkobarao Garu B.A., Deputy Registrar of Co-operative Societies, Visakhapatnam, P. Madhavarama Garu President of the Co-operative Central Stores, Vizianagaram V. S. N. Patnaik Garu Vice-President of the Central Bank, S. R. Viziarameyya Setty Garu, Treasurer of the Co-operative Central Bank Vizianagaram, A. V. Subbarao Naidu Garu, Deputy Registrar and Business Manager and C. Sudarsana Raju Garu Secretary of the Etikoppaka Co-operative Sugar Factory have graced the occassion with their presence on invitation.

The Special Officer of the Anakapalli Co operative Marketing Society Mr. S. Subrahmanyam took keen interest in this occassion and received the guests. Mr. A. Annapurniah Manager of the said society presented welcome address.

The Association has passed the following resolutions in its meeting.

1. All the Co-operative institutions are requested to pay Dearness Allowance to their employees at the rates prescribed for Government servants.
2. To meet the cost of education of the children of the employees and to meet the medical charges of their families from a fund to be pooled in the District Co-operative Bank in a manner of supervision fund by setting apart 15 per cent of the net profits of each society in the District. The Registrar of Co-operative Societies Madras is requested to advise the societies to amend their by-laws for this purpose.
3. The societies are requested to pay from the dues of the societies the premiums due on the fidelity guarantee policies taken on behalf of the employees towards securities to be furnished by them.
4. Sri K. Paparao Garu, the Secretary of the Co-operative Central Bank Vizianagaram was requested to revive the District Association of the non-official employees and work for the economic progress of the employees in the District.

* * *

The XXVIII Madras State Co-operative Conference was held on the 20th and 21st December 1952 at the Pachaiyappa's College, Chetput Madras. The Hon'ble Sri D. Sanjeevayya, Minister

for Co-operation hoisted the Co-operative Flag. Sri D, Mahalingam Pillai, Vice-President of the Madras State Co-op. Union, welcomed the delegates on behalf of Sri B. Venkataratnam Choudary, Chairman of the Reception Committee who unfortunately could not be present on the occasion due to absence of transport facilities from the Andhra. The Hon'ble Sri C. Rajagopalachariar, Chief Minister of Madras inaugurated the Conference and Shri Syamnandan Sahaya, Chairman of the Bihar State Co-op. Bank presided.

The Hon'ble Sri C. Subramaniam, Minister for Finance unveiled the portrait of late Sri T. A. Ramalingam Chettiar; and Dr. A. Lakshmanaswami Mudaliar, Vice Chancellor of the Madras University opened the Cottage Industries Exhibition.

A number of resolutions were moved discussed and passed during the two day session. Dr. B. V. Narayanaswami Naidu, Member. Tariff Commission delivered the Valedictory Address. Dr. P. Natesan, General Secretary of the Madras State Co-operative Union, proposed a vote of Thanks.

(The entire proceedings of the Conference will come out in a special number of the Journal in January 1953.)

Co-operative Notes

PROTECTION FOR HANDLOOM INDUSTRY

Weavers' Appeal to Nehru.

Mr. Jawaharlal Nehru, Prime Minister, received a deputation of the Madras Provincial Handloom Weavers Congress, represented by Messrs. K. Basava Raju. President, Pragada Kotaiah, (M. L. A.), General Secretary, D. Ramakantha Rao, T. Ramakrishna, N. Gopalakrishnaiah, at the Chief Minister's Room, adjoining the Assembly Hall in Government Estate, Mount Road, Madras. Mr. C. Rajagopalachari was present throughtout.

At the outset, Rajaji introduced Mr. Kotaiah to Nehru and told tha Mr. Kotaiah was his tower of strength in his case on handloom industry.

"The Deputationists submitted a memorandum which among other things, said that Rajaji, Chief Minister of Madras, had suggested that coloured saris and bordered dhoties should be reserved for handlooms. On this, there was a lot of criticism from vested interests like textile mills, piece goods merchants and their associates. They were expressing concern for the consumer, but ironically enough the consumer was not bothered about this controversy for the problem of handloom industry was not simply a problem of figures of production or cost of cloth but was a problem of life and death to two crores of people depending on the handloom industry.

It said: "Though we agree with the suggestion of Rajaji to reserve coloured saris and bordered dhoties as an immediate measure of relief, we wish to bring to your notice the views expressed in the memorandum on 'Immediate Economic Programme' approved by the conference of the Chief Ministers of States and Presidents of Pradesh Congress Committees, who met in Dehli. It is high time to consider how best the two-thirds of the total capacity of the handloom industry can be protected from adverse competition of the textile mills by reservation. There is no use of appointing another highpower committee as suggested by the Union Commerce and Industries Minister. These highpower committees instead of solving the problem will only help to shelve it."

With regard to supply of yarn the memorandum stated while the textile mills were getting yarn at cost price for weaving their cloth, handlooms were getting yarn with more than 25 per cent profit added to the cost price. Further the handloom industry bore additional charges like (1) margin of profit allowed to the spinning mill of over 12-1/4 per cent of the cost price; (2) insurance and transport charges; (3) margin of profit allowed to distributing agences; (4) sales tax at different stages and (5) rewinding charges.

The handloom weaver should therefore be enabled "to get yarn at least at the same price as the composite mill is able to get yarn for its weaving purpose."

The memorandum said that the present supply of about 45,000 bales a month was quite inadequate and that handlooms required not less than 1,25,000 bales of yarn per month if all the looms were to be employed throughout the month.

Pointing out the large quantity of accumulated stock of handloom cloth and the resultant unemployment among weavers it appealed to the India Government to give immediate relief

The Madras State Co-operative Union

ESPLANADE, MADRAS.

MARCH 1952 CO-OPERATIVE SUPERVISOR EXAMINATION RESULTS.

Supplemental List:

ERRATUM:

(for the result published at page 64 of July 1952 Journal)

Tanjore Centre:

Passed in Parts II and III:

Read for S. No.	Name of the Candidate.	Regd. No.	Read as. S No.	Name of the Candidate	Regd. No.
8.	Rajaratnam, K.	4833	8.	Rajaratnam, M.	4833

Tanjore Centre:

Passed in Part IV:

S. No.	Name of the Candidate.	Regd. No.
1.	Devadoss, B.	... 4480
2.	Rajappa G.	... 4536
3.	Rathinam, A.	... 4564

(All the above three candidates have already passed Theory examination (Parts I, II & III) at March 1952 examination and their results were published to that effect at page 62 of July 1952 issue of the Madras Journal of Co-operation. Now that they have completed Part IV also they are eligible for certificates of pass.)

4.	Sampath, S.	... 4569

(This candidate has passed only Part III at March 1952 examination and his result was published at Page 65 of July 1952 issue of the Madras Journal of Co-operation. Since he has now completed his Part IV also he has yet to pass Parts I & II of the examination).