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259

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EACH FOR ALL AND ALL FOR EACH

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Thought for the Month

CO-OPERATIVE MOVEMENT, A HALF-WAY HOUSE:

If in Western countries Co-operative Movement has made rapid progress, it is entirely due to the fact that they had sovereign political independence for a very long time and they could formulate measures which are suited to the genius of their race. Further, their success is due fact that they have built up a national character and discipline which help them greatly to consolidate anything that is for the good of the nation. In India, if we similarly build up our national character, discipline and love of social service, these alone will guarantee the bringing into existence of a Co-operative Movement which will serve fully and effectively the economic needs of the people. Co-operative Movement is a half-way house between capitalism and socialism and the sooner we build a Co-operative Commonwealth for India, the sooner will the economic ills of the nation disappear.

—*The Hon'ble Sri V.V. Giri,*
Minister for Labour, Govt. of India.

Editorial Notes

Consumer Co-operatives in a Tight Corner :

Consumers in the Madras State have had a pleasant surprise in the recent decontrol of food grains by the Government of Madras. Consequent on this change in the State food policy which came into effect on the 7th of June, rice, wheat, milo and other controlled food materials have become available to the consumer without any restriction. The prices of the free market goods are, however, higher than those which prevailed under controls. But along side of the free market, there are fair price shops and consumers' co-operatives where food grains continue to be supplied at controlled prices but only to the ration card holders and in accordance with the ration formula.

This situation, howsoever welcome and agreeable to the common man, is rather distressing to the consumers co-operatives; for, at a time when most of the co-operative stores were hoping that they could maintain their normal working conditions and business and serve the consumers, they found themselves caught up in a quandary which is likely to give a severe set-back to the consumer movement in the State. The stores had been procuring food grains both on outright purchase basis and agency basis and dealing in them and as a measure of expansion of business they had stocked huge quantities. Thus on the eve of decontrol they had stocks to the tune of Rs. 2.5 crores purchased outright and Rs. 1.9 crores held on agency basis. The stock of wheat and milo which was as much as Rs. 27 lakhs' worth of outright purchase goods and Rs. 1.85 crores' worth of agency goods should be considered particularly heavy in as much as the demand for them in this rice-eating State is rather small.

Food materials, if over stocked, naturally deteriorate and hence the stores are faced with the urgent problem of quick disposal of the goods. The Madras State Co-operative Union, we understand, planned to convene a Stores Conference with a view to enable the Stores to discuss their great problems and decide on the best course of action early enough, but later dropped the idea since the Co-operative Department proposed to convene the Conference. Thanks to the prompt action of the Registrar of Co-operative Societies, a Conference of the Wholesale Stores and

important primary stores was held in Madras on the 15th of this month. No less than 200 delegates, co-operative and other officials and local co-operators attended. The Hon'ble Sri D. Sanjeevayya Minister for Co-operation inaugurated the Conference. The Hon'ble Sri C. Subramanian, Minister for Food also attended and in his Address to the Conference, he explained the attitude of the Government towards the new problems of the co-operative stores. A report on the proceedings of the Conference is published elsewhere in this issue.

This Conference may probably be considered unique for more reasons than one ; For one thing it was held at a time when there was a real need for it. Also it was not a formal annual gathering but a purposeful one. Secondly it was a fairly large gathering inclusive of representatives of not only Wholesale Stores but of some important primaries. Thirdly its discussions and resolutions covered a very wide range of stores' problems—problems of immediate importance like the disposal of the heavy food stocks and those of long range planning like the future lines of development of the stores. One of the important questions discussed was the relationship between the Wholesale and primary stores.

But by far the greatest value of the Conference consists in the "revelations" which the occasion gave keen observers about the policy, outlook, management, and obligations of the Stores. Not only during the course of the regular discussions but also during the informal group discussions and talks over a cup of tea, a number of interesting points which give an inkling into the actual working of the Stores Movement could be gathered by us:

First may be mentioned the monopolistic tendency which seems to have crept into the Consumers' Movement during recent years The very heavy stocks of some wholesale stores have been attributed largely to this unhealthy development. It has been felt that some of the stores desired to pool stocks of controlled goods so that they might clear very large profits and build up huge reserves.

Secondly, the large part which personal influence and importance played in the matter of procuring stocks for the stores. It has been felt that in most of the stores where the stocks have been the largest, the personal influence of the chief men was mainly instrumental in procuring them. In some cases the stocks were piled up by the office bearers or the Secretaries of the Stores by their constantly contacting the Collectors or Supply Officers of the District.

Thirdly a lack of proper estimate of the requirements of the institution concerned. Many of the stores went on procuring and stocking goods with a view to supply freely not only to their members but to the non-members, unmindful of the fact that the custom of the non-member could not be safely relied on for any length of time.

Fourthly an unduly large dependence on the business in controlled goods. Most of the stores obviously presumed that the controls would continue for some years and consequently made little effort to build up their business in non-controlled goods.

Lastly a strange lack of proper appreciation of the stores' obligations to their share-holders on the one hand and to the State on the other. It was stated by some of the delegates at the Conference that the Collectors and Civil Supplies authorities often dumped goods on the stores and that the stores were obliged to take them though they were not wanted. This indulgent attitude of the Directorate is apt to jeopardise the interests of the shareholders of the institution.

Thanks to the new food policy of the State these flaws in the Consumers' Movement in this State have become noticeable to some extent. These defects as revealed, are rather serious and must needs be removed if the consumers' movement should be really successful.

The immediate concern of the stores is the quick disposal of the heavy stocks held by them. In this matter the Co operative Stores should strive to help themselves and the Government also should give their best support. The stores with relatively small food stocks should draw their requirements from those with heavy stocks and should try to dispose of them. The price may be reduced reasonably if necessary. The Government should facilitate quick transport and should also offer to bear a part of the loss caused by deterioration or price reduction.

Equally important in the larger interests of the consumers' co-operation is the long range plan for the Stores Movement. A radical change in the policy and outlook of the stores, big and small, is very essential. The larger Wholesale Stores should shed their monopolistic tendency which is essentially contrary to co-operative principle. Secondly as the Registrar aptly expressed at the Conference. the office-bearers of the stores should view the larger interests of the Movement and then press for their rights, at the same time not ignoring their responsibilities. Thirdly, service. but not business and profits should be the guiding principle of the stores. Fourthly the co-operative stores, as the Registrar reminded them, must remember that their primary object is to serve their members first and then only try to supply the needs of the outsiders. Fifthly they should not try to grow as State fostered institutions and depending on controlled goods but should develop other distributive lines as well. Sixthly they should realise that in the very nature of their constitution and working they are entirely different from private concerns where the management are prepared to take risks and to meet any contingency by suddenly putting up or reducing prices. Lastly the co-operative stores should realise that they have a double allegiance—loyalty to the shareholder on the one hand and loyalty to the Government on the other for the concessions and privileges given them. They must regulate their policy with caution and foresight so that they may not sacrifice the interests ot the shareholders or jeopardise the administrative policy of the Government.

It is earnestly hoped that the co-operative stores will strive their best to meet the situation and will also revise their policy in the light of the new experience so that they may not only withstand the threatened set-back but may progress further under healthier conditions.

Let not the Weaver Starve :

Barring agriculture, there is no other industry which is a national asset than handloom weaving. In our Madras State we have as many as 8 lakhs of handlooms feeding a twelfth of the population. But unfortunately the occupational balance in this important industry is frequently disturbed by a textile famine or slump which seem to be coming alternately in the textile trade cycle. Either way the handloom weaver suffers : for in a famine he starves for want of yarn and in a slump he starves for want of ready sale of cloth and regular employment.

The causes of this sudden upsetting of the balance are rather obscure to the layman. But those who keenly observe can find that the same factors account for this change: They are the defective spinning machinery, defective labour supply, defective supply of raw material and defective transport and distribution. The textile productive and distributive machinery works by fits and starts bringing with it a disequillibrium in the textile industry.

The handloom weaver is affected severelly by these sudden changes in productive and distributive activity. Another important disturbing factor to the weaving industry is the supply position of mill cloth. A considerable increase in the supply of mill cloth affects the position of the handloom cloth adversely.

Thanks to the strong traditions which the weaving industry has built up during past ages, the weaver has been able to hold his own in spite of adverse circumstances. However, he has not the strength or resources to withstand a severe set-back like the one in which he is caught up to day.

There has been during recent months a noticeable increase in the production of yarn and cloth in the mills and therefore a plentiful supply of both in the market. The handloom weaver is therefore unable to dispose of his product quickly and keep himselt employed regularly.

The weaver is now unemployed as during the slump which prevailed in 1948–49. Thanks to the prompt action of the Registrar and the Government of Madras, the relief scheme has been introduced again in the State. Wherever there are no weavers' co-operative societies the Government asked the Registrar to organise the societies on certain conditions. They have not placed any restriction on the number of weavers that would be admitted into a society. Three lakhs out of the eight lakhs of weavers are now in the co-operative fold and under the scheme three more lakhs will be brought into the co-operative fold. The scheme has already come into operation in 15 districts and it is proposed to introduce it in the other districts as well. Under the scheme, which would work for three months, the weavers would be given subsistence

wage and a special organisation would purchase Rs. 2 crores worth of handloom cloth during the period of the scheme.

The co-operative weaving industry should be thankful to the Government tor the liberal scheme introduced to give immediate relief. But this purchase of production by Government applies only to the future production. There is however a large accumulated stock of handloom cloth already produced. The societies are of course disposing of the stock at some price but the clearance is slow. It is very essential that the marketing organisation of the weavers' societies particularly that of the State Society should be reorganised and expanded to meet this contingency so that a considerable part of the stock may be cleared without heavy price reduction. Government help may be sought in this matter.

We dare say that the Government of Madras at present are evincing a helpful attitude towards the handloom industry. We have in this issue a talk on the handloom industry broadcast by the Hon'ble the Chief Minister. The talk is an earnest appeal to the people of this State to save the handloom industry from decay and annihilation. In the course of the talk the Chief Minister said that the handloom industry is a national asset and that *we should not allow it to be destroyed by neglect*. We may also mention here that the same sympathetic attitude is seen in the Budget Speech of the Hon'ble Minister for Finance. He said that the Government have been to trying to organise weavers into co-operative societies and that the Government of Madras have addressed the Centre in the matter of affording facilities for exporting the accumulated cloths to the external market and the supply of handloom cloth to Government departments.

There is thus a favourable atmosphere consisting in the sympathy and readiness of the Government to act in the best interests of the handloom weavers. We appreciate this attitude of the Government. We however feel that this policy of the Government must be followed up by the execution of the policy through expert personnel—personnel who are not merely administrative heads but those who have specialised in the field. We earnestly hope that the Government will do so in the best interests of the weavers.

Announcement

The XXVIII Madras State Co-operative Conference.

We have pleasure to announce that the XXVIII Madras State Co-operative Conference will be held in Madras during Christmas this year. The actual place, date and time for the Conference as well as the names of the inaugurator and President will be announced shortly.

We gratefully acknowledge the co-operation shown by our members and sympathisers on the occasion of our last Conference held in 1949-50. It is very nearly three years since the last Conference met and in the meanwhile some important problems have cropped up for the consideration of Co-operators in various aspects of the Co-operative Movement. It is our earnest desire and endeavour to make the coming Conference an event of greater value and usefulness than the previous one. We therefore earnestly solicit the co-operation and support of our numerous members and other enthusiasts.

The First Circular in the Matter is now under Issue.

We hope our appeal will receive ready response

P. NATESAN, M.B., B.S.,
General Secretary.
Madras State Co-operative Union,
379, Netaji Road, Madras-1.

Handloom Industry, Our National Asset*

THE HON'BLE SRI C. RAJAGOPALACHARIAR,
Chief Minister, Madras

I have taken up a few minutes of All-India Radio in order to make an appeal on behalf of the lakhs of families who are still engaged in what made India famous throughout the world in the old days, *viz.*, the noble craft of weaving. The cottage handloom industry flourishes to-day as well as it did in ancient times and the fingers of the weavers are as deft to-day as ever they were. There are more looms to-day than there were in the old days. There was no competition whatsoever in ancient days, but to-day there is a giant competitor in the shape of mill-manufactured cloth which has copied the handloom and like an ungrateful child seeks to kill the mother.

The handloom weavers of our State are some of the best craftsmen in the world. Is it not a great pity that they are suffering and and their families are starving on account of want of purchasers of their cloth? Should men go and buy mill cloth leaving the handloom weavers in distress? I have no hesitation in assuring everyone that the cloth produced on the handloom in our State is as good cloth as any textile of that class produced by machinery. If it is a question as to whether one should buy mill cloth or handloom cloth, I have no hesitation in making my most earnest appeal that you should prefer the handloom cloth and feed the families of the handloom weavers who follow an honest and noble occupation.

Handlooms have Survived

In spite of many decades of competition handlooms have survived. The mill industry with plentiful capital and a strong organisation for production and distribution and for propaganda, has not been able to kill the handloom, thanks to the fly-shuttle and to the traditional skill of our weaver families. The handloom has maintained its own against the mill and is not only not dead, but is quite able to supply plenty of cloth, and very good cloth and cloth which is attractive enough to suit the tastes of consumers of real good taste, both men and women. I am sorry the dyers by using cheap dyes have brought the reputation of handloom cloth down. Our people are very fastidious and particular about colour and it was criminal to let cheap dyes ruin the weavers' market.

*Talk broadcast by the Hon'ble Chief Minister, at A.I.R., Madras, on June 11, 1952.

No mathematical calculations or economic doctrines can be a substitute for human happiness where numerous families are concerned, who follow a traditional occupation based on family apprenticeship. The States provide no workshops, no training centres and no educational facilities. Everything is provided in the little cottage of the weaver and in his family life. No call is made on the State for land or capital or training institutes or supervision. This national asset we should not lose or allow to be destroyed by neglect.

No letting down of Khadi

My appeal on behalf of the handloom should not be understood to be a letting down of *Khadi*. A social welfare movement should not deteriorate into an obscurantist denominational doctrine or metaphysics. The weaver prefers to use mill yarn. Let him do it for it enables him to produce enough to maintain himself against the competition of the weaving mills. *Khadi* is also handloom cloth. The appeal on behalf of the handloom is automatically an appeal of *Khadi* also.

Let any weaver buy any hand-spun yarn that might be offered for disposal and made available to the weaver. If it is good cheap yarn, he will buy and use it up. Let him mix it as he likes with such mill yarn as he finds it necessary to use. Let us leave the matter entirely to the skilful weaver who knows his business. Let him adjust his materials and his requirements, Only, let us insist that he should not call his product by the name of '*Khadi*' if he has used mill yarn or mixed mill yarn with hand spun. If he does not tell people that his cloth is pure hand spun, we need not put obstructions in the way of his normal weaving business. Both hand spun yarn and mill spun yarn may be woven on the handloom and the cloth is handloom cloth, though not *Khadi* or called by that name.

We must Save Handloom Weavers

I earnestly appeal to everyone to patronise handloom cloth wherever it may be available and for every purpose for which it can be used, in preference to mill-cloth, We should help the weak. We should save the handloom weavers and their families from starvation. We can make everything we wish out of handloom cloth, provided we pay a little attention.

No subsidies and other help can come up to the help that the public can give. Ultimately any subsidy can help only if the public will buy. If the people decide to help the handloom weaver and

buy his cloth which is both durable and decent, our handloom weavers used not be unhappy. One out of every twelve families in our State is a weaving family that desires to maintain itself on honest labour and seeks to clothe the people for a very moderate wage. The children are brought up in the family craft without any assistance from the general public or the State. A part of the house is the workshop and family life is not broken up or endangered as in the case of factory work. A self-respecting and self-supporting section of the population of the order of six million appeals to you, and the appeal cannot be rejected. Buy handloom cloth whenever you want cloth. Do not let mill-cloth printed and made up to appear like handloom cloth attract you. Do not be deceived by such imitations. It would be a crime—deliberately to prefer the imitation to the real handwoven cloth.

Freedom and political rights must rest on occupational balance. Political freedom cannot but break down if we neglect the foundations of national life. Every twelfth person in our State is a weaver. Do not let him starve.

Enriching Village Life*

THE HON'BLE SRI S. B. P. PATTABHIRAMA RAO,
Minister for Rural Welfare

"If the inertia of centuries has to be over-come, it is essential that all the resources at the disposal of the State should be brought to bear on the problem of rural welfare. What is required is an organised and sustained effort by all those departments whose activities touch the lives and the surroundings of the rural population." This is what the Royal Commission on Agriculture has said and what the Rural Welfare Scheme of our Government aims at doing.

What is rural welfare? Where exactly should we begin and what should we tackle first? These are questions which naturally arise in the minds of all those who are interested in the welfare of the villages. Rural welfare consists, in general, of everything necessary for or conducive to the safety, health, convenience and education of the rural population. Any programme for rural welfare should, therefore, naturally include provision of water-supply, communications, sanitation, medical relief, agriculture, cottage industries and education. The remedy for the present deterioration in village life lies in (i) increasing production both of the soil and of cottage industries, (ii) reduction of waste, (iii) improvement of health and (iv) putting the home right—that is to say, educating and training the women so that they can run their homes and bring up their children as they should. The first two go together. It is no use trying to increase the wealth of the people if they still go on wasting their wealth in litigation and expensive social ceremonies. Where the people are well off, we need not bother about the first part of the remedy but concentrate immediately on the other three; where the people are poor, it is no use trying to teach better things unless we can also help them to increase the food supply by better farming and subsidiary occupations.

New Life in the Villages

Health is wealth. Cleanliness is the beginning of health. Cleanliness of persons, of home and of village means a conscious desire to rise to better things. No less important than cleanliness is the education of the girls in all the domestic duties. Village uplift means work for all. The best educative propaganda is done by those who themselves live the new life in the village.

*Talk broadcast over the A.I.R. Madras.

Like all experiments, the Rural Welfare Scheme may involve the making of mistakes and mistakes must naturally be paid for, but without experiments and mistakes no progress can ever be made. The attempt itself will provide the stimulus and the opportunity for study and, through them, for progressive improvement in the technique to be used. We can travel along the road to rural uplift at a speed with which the people themselves can keep pace and not faster. The pace of movement has to be set by the villagers themselves. It is useless to plan ahead of men and money. Once a policy is worked out and a programme of rural reconstruction suitable to a place is drawn up, the actual task must be carried out by representatives of the people themselves. What could be achieved by the people themselves has been strikingly demonstrated in several places. The programme must be simple and practical and must not be beyond the people's ideas to command respect.

Scope and Objectives of the Scheme

The Rural Welfare Scheme provides the necessary leadership and technical knowledge and tries to persuade villagers to give free labour for works of common interest to the village. The scheme was first started in 34 selected areas in 1946 and was later extended to 50 more firkas in 1950. The scheme is implemented by the Collectors of the districts with the assistance of Rural Welfare Officers. Two or three firkas in each district are put in charge of a Rural Welfare Officer who is of the grade of a Deputy Tahsildar. He is assisted by about ten Grama Sevaks of the status of a Revenue Inspector. Each Grama Sevak is in charge of a group of five to ten villages into which each firka has been divided. To assist them in the actual execution of works, Government have sanctioned technical staff such as P. W. D. Supervisors, Minor Irrigation Over-seers, Agricultural fieldmen, Junior Inspectors of Co-operative Societies and the like.

If the scheme is not to become abortive, the first task is to ensure that the nucleus of administration is sound. The main administrative requirements of planning are—right recruitment, right training, right allocation. The Government have kept these requirements in view in organising the administrative machinery. Substantial work has been done in these villages during the last five years with the assistance of the villagers, the departments of the Government and the special staff appointed for the purpose. It will not be possible for me, in this short talk, to catalogue the various works done under the Rural Welfare Scheme, but I shall attempt to refer briefly to the principal items of work done till now.

Principal Items of Work Undertaken

Under this scheme, provision of drinking water-supply in the villages receives the highest priority and the proposals consist of repairing and renovating existing and old sources of supply and sinking of new wells: 658 new wells were sunk and 654 old wells were repaired.

Special attention has been paid to the improvement of village communications: 568 miles of roads have so far been constructed and 116 miles of roads were improved, while cart-tracks, village *rasthas* and footpaths were formed to a length of 111 miles. In order to make these roads passable, 329 culverts and 120 road dams and foot-bridges had to be constructed. Side by side, the post-war road development programme of the Highways Department, in so far as it relates to the selected areas, is being pushed through vigorously.

Under agriculture, the main object is to increase the productivity of lands by such means as supply of better seeds and manure, protection of crops against pests and diseases, use of better implements and better livestock and by the utilization of waste lands. Seeds and implements are supplied at half the cost price. Farmers are encouraged to manufacture compost and farmyard manure on correct lines. In order to give them practical lessons, 71 model agricultural farms and 794 demonstration plots were started.

To improve the cattle wealth of the village, the village livestock improvement scheme has been introduced in select centres, and stud bulls and rams have been supplied to the villagers.

Irrigation and Education

Execution of repairs and improvements to irrigation sources receive high priority. Minor irrigation sources, namely, tanks and ponds were repaired; supply channels were excavated, sluices were improved, dams were constructed where necessary, silt clearance was carried on on a large scale; three irrigation schemes at a cost of a little over Rs. 1,13,000 were completed. Supply of electricity for helping lift irrigation received special attention. Electrification schemes costing about Rs. 87 lakhs have so far been sanctioned in order to supply power for agricultural, irrigation and domestic purposes. Supply of power has been extended actually to 155 villages in the selected firkas and other schemes are still in progress.

In no other field has rural welfare work shown so much progress as in education. The extraordinary impetus given to village education by rural welfare work can be gauged from the fact that up to the end of 1951, 347 elementary schools, 530 night schools, 408 adult centres, 40 Basic education schools and 16 Basic educational training schools were started; 161 school buildings were constructed, each costing three or four times the grant given by the Department; 25 central libraries, 270 reading rooms and 6.3 branch libraries were newly started and 150 old reading rooms were revived; 243 radio sets were installed and 53 radio houses were built.

Under this scheme, co-operative societies made considerable progress. Out of 2,337 villages in selected firkas, as many as 2,103 villages are served by co-operative societies. Seventy full-fledged multipurpose co-operative societies were also organized in three firkas to start with, as an experiment.

Sanitation: Industries

If there is one aspect of village life on which too much emphasis can never be laid, it is the sanitation of a village. A definite programme of work for the systematic improvement of sanitation in villages has been drawn up and is being implemented. The programme aims at developing the civic consciousness of the villagers who are encouraged to form sanitation squads. Sanitary latrines, urinals, dust-bins, soakpits and drainage are provided and cheap disinfectants are also supplied. The villagers are not only given useful information but also are trained in the actual use of these amenities. As prevention is better than cure, the preventive aspect of health is better emphasized and health education is given a definite place in the Rural Welfare Scheme. As many as 100 dispensaries, maternity and child welfare centres have been opened for the benefit of the sick, nursing mothers and children.

As part of rural welfare, the Government have sanctioned the Village Industries Scheme. It is designed to revive speedily all dying village industries. Small scale or cottage industry managed and worked up by the craftsmen himself with his own tools, technique and labour in his own home has a definite place in our welfare Scheme. Under this Scheme, important labour saving tools and implements to the value of Rs. 6·0 lakhs have been supplied to the artisans and raw materials costing Rs. 12·0 lakhs have been sold to them through co-operative societies at cost price and model centres for village industries have been established. More than 2,000 artisans have been supplied with free tools and implements at a cost of over Rs. 2·0 lakhs. The artisans have been trained in the use of these tools by village industries demonstrators appointed for this purpose.

In the dry tracts where cotton is grown, spinning has been the traditional home industry providing work for the peasantry during the off-season. *Khadi* development forms an integral part of the Rural Welfare programme. There are eight intensive *Khadi* centres and 40,000 families are benefited by the scheme.

Social work among Women and Children

In order to do social work among women and children and look after their welfare, Government have created the Womens' Welfare Department. The Women's Welfare Officer who is the head of the department is assisted by assistant officers and organisers in the districts. They are running 279 centres which are intended primarily to promote civic consciousness, community life by means of contacts and social education programmes. Their work comprises the educative, preventive and rehabilitation aspects of social service. Child care, hygiene, sanitation and medical aid receive special attention.

Under the Rural Welfare Scheme. Government encourage the acquisition of suitable lands for development of poor people's housing. There is a danger in any class of people living in seclusion from others. It is suggested that a cross-section of the population which does not suffer from the sameness of everything in life should live in each colony. Combined living will help better social contact, remove prejudices and secure the benefits of mutual association of different classes of people. Government have therefore been experimenting, on a limited scale, on the development of such colonies in selected areas.

Substantial Progress

The work so far done under the Rural Welfare Scheme is encouraging. Although there are still vast possibilities of the villagers giving better co-operation than at present, yet what they have done so far is substantial. In 22 districts, Government have spent Rs. 33 91,953 on works, such as roads, wells, latrines, drains, agriculture, education, etc., while the total contribution made by the villagers either in cash or in labour came to Rs. 33,41,890. The various departments which had hitherto been functioning independent of each other have been brought together to work out a common plan in which the interest of the villager is the only factor reckoned with.

If the vast number of villages should develop, decentralization of work and execution with the co-operation of the villager are more essential. Of course, dissipation of purpose or deterioration of efficiency should be guarded against. The Rural Welfare Scheme has immense potentialities for the welfare of the masses living in the villages, and there is every reason to hope that with the extension of the scheme to other firkas in the State and with the willing co operation of the rural population, our object will be achieved. The Rural Welfare Scheme depends for its success on the co-operation of the people. The educated youth and elders in the village should as soon as possible be made to realise that each one should play his or her part and put their shoulders to the wheel of progress. Government can achieve their aims only with the help of the intelligentsia among the people.

Refugee Rehabilitation through Co-operatives

SHRI P. C. SEKHRI, B.A. (PB.), F.R. ECON. S. (LONDON),
Organiser, Indian Co-operative Union. Ltd., New Delhi

The Indian Co-operative Union Ltd., was inaugurated on 15th April, 1948, by a small band of workers with faith in the co-operative way of life and inspired by a desire to expand and strengthen the co-operative movement, particularly by breaking new ground through pioneering experimental projects and introducing the co-operative technique in fresh fields of activity. It works through a Board of Management, elected by its members and in which, the representatives of the member societies form not less than two-thirds.

It was at the time when the country was being shaken by the upheavals that followed the partition that the Union came into being. Hundreds of thousands had trekked across the weary miles in to India, uprooted from the soil which had nourished them and their fore-fathers, over countless generations and centuries. The task of rehabilitating this drifting humanity was what faced the Union immediately. The co-operative way and the co-operative institution seemed the answer to this holocaust. As the composition of these refugees varied, the type of aid and the new structures into which they were to be settled had also to be varied. The peasants were hungry for land, to turn the soil and garner in the harvest. The craftsmen wanted tools, raw meterials and premises for working. The shopkeepers asked for stores, and funds to buy goods. All these tasks and many more the Union took on, under the pressing urgency of the situation.

Its first experiment was with a collective farm at Chattarpur, near Delhi, where 35 families were settled on 400 acres of land, in the summer of 1948. From there, it has moved forward a fair way and now has affiliated to it 25 farms of varying sizes ranging from 25 to 3000 acres. They all do joint farming, treating each farm as a single unit, and where the allotment had been on individual basis, cultivation is co-operatively done, except in the Delhi Peasants Society where everything else, except the actual cultivation, is co-operatively done. It is hoped that here too joint farming will be adopted in the near future. The Union helps the cultivators in procuring land, *taccavi* loans for purchasing animals, implements, seed, manure and such facilities as are essential for farming operations. The peasants are also supplied better seed and improved implements. A brave effort is made in overall development to step up production through small irrigation schemes, bunding, installation of pumps, reclamation through heavy tractors. Boring of new wells, tube and surface, and repairing of old disused ones has helped to increase production. More tubewells, two bunds and a sewage water canal are in immediate plan. Special attention is paid to manures. Green manure is grown and ploughed in. Compost pits form an inevitable part of every farm. Grain granaries for storage are under plan. The ICU has so far succeeded in brining 400 acres of new land under cultivation at Jaitpur and Jhangola and has ambitions of gaining more. But it has run into many impediments. The two bunds which would mean two good crops annually over an area of 6,500 acres have still to materialise. The ICU has been promoting a special vegetable scheme with the help of the Ministry of Agriculture, under which small loans are made available to the societies for specially cultivating vegetables to be sold to the public a little cheaper than the market rate. A jeep with a trailer has been secured as a gift from friends from abroad. Another gift, a Ferguson Tractor, is now with one of the farming societies and is loaned out to others as and when required.

Three of the rural societies run dairies. The most enterprising of them in Rohtak District, Punjab (1), started with a very small capital but with great diligence and industry, was able to organise the milk supply from 14 villages and runs two trucks with cooling plants to bring the milk into Delhi for sale. Some of these agricultural societies also run small cottage industries such as weaving (handloom), ginning, oil crushing, grain grinding, bakery, and soap making. The most interesting and recent one is a society started at Kherakhurd, a village not far from Delhi. The dominant population there is of Harijans, the most depressed section of the village society, mostly unemployed and struggling for their existence. The society was organisad to offer these people relief in the form of permanent employment. To begin with, they had to be trained for the two industries which were decided upon, manufacture of handloom cloth and of shoes. Two experts were appointed to train the society members for these industries. Both the venturers have proved successful and a good number of members have acquired sufficient technique to man these industries. Only 5 handlooms are being worked at the present moment. The Union has, however,

been able to secure yarn quota from the Government for the Society. To house these industries, a factory was constructed at a cost of Rs. 3,500 donated by a Mission Society. Recently, about 300 distinguished visitors including some Ambassadors of foreign countries visited the society industries and were considerable impressing by the progress already made, and by the quality of the work, and placed orders with the Shoe Department for over Rs. 1,000. Another Department has been started for the manufacture of soap.

As some of the areas where these refugees were settled were only partially cultivated before or were a mere jungle as in Jhangola, there was absolutely no habitation at all for these forlorn families, and they had to camp literally under the skies. The ICU has, however, been able to secure some assistance from a special building fund to construct two rural colonies, one at Jaitpur and the other at Jhangola, each planned as a complete unit to include, besides the houses, a Community Centre, a dispensary, a school, a granary and a cattle shed. The houses were built by the very people who were going to live in them. The bricks, wood work and some of the construction material they secured from other co-operatives which made them. In fact, exchanged of goods and materials amongst the societies is encouraged and is on the increase, so that as far as possible, the profits are retained in the co-operative communities themselves. Where the members of the village are concerned, the disputes go to the Panchayat; for it is being realised that the co-operative may avoid force, and conflicts are meant to be resolved by reasoning and persuasion rather than by compulsion, so that co-operation becomes an experience in harmonious living. A recent innovation by the ICU for mobilishing popular support, especially in rural development schemes with special emphasis on agricultural improvement, is the creation of the land army. This is composed of the members of the societies and other villagers. The Chief object is to improve and develop the entire villages through such projects as road making, village sanitation, tree planting, clearing the land for cultivation etc.

The largest number of industrial co-operative societies affiliated to the ICU are in the Delhi and Faridabad in Punjab (1). Unlike the usual type of carfts societies organised out of the traditional craftsmen, these are formed of refugees, many of whom star.ed handling the tools for the first time. Nevertheless, they have show keen interest and considerable enterprise as is evident from the large variety of goods they produce from steel, wood, nuts and yarn such as steel boxes, furniture, doors and windows, buttons, socks etc. and the business success, however modest, they have been able to achieve. With the education in co-operation, the ICU was able to impart to these workers, by which, the workers are growing more and aware of their rights and privileges and have begun to assert themselves. The refugee women's societies from a special feature of the ICU work. They mostly specialise in embroidery, tailoring, knitting and massala. Their quality of work in embroidery has brought them distinction and plays a significat, though small part in the export trade of this country. The other type of co-operatives is the consumers' stores. These stores are serving the members and non-members (approximately 8,000 families) and taking the members of an Indian family as five these stores serve about 40,000 persons with consumer goods.

Amongst the urban projects, the biggest and most spectacular is the township of Faridabad, 16 miles from Delhi, where some 50,000 refugees, mostly Pathans from the Frontier are being settled. These refugees were practically all traders, contractors and shop-keepers who had never done any manual work, nor produced anything with their hands, nor had been trained for any profession. It seemed almost impossible to have a township with a community given to a single calling. Construction was done by the refugees who are going to live there and co-operatively, eliminating the contractors and all types of middlemen, with the minimum of outside aid, confined to experts and instructors. All types of earthwork, even stone-breaking, woodwork, smitny and a host of other big and small tasks was done by themselves. Training classes were started to teach them crafts and small industries, mostly connected with the construction work. The people responded marvellously. No work was too menial, too harsh. At the start, as they could not earn a living wage, being slow and uncertain with their hands, their earnings had to be subsidised by the Board. The subsidy has now been stopped which is a fine tribute to their earnestness and industry. To avoid the middleman, the people were divided into labour corps and each took a piece of job work directly and got directly paid, avoiding all the middleman's profits. This also made the entire project cheaper. Soon the refugees were making their own constructional materials like bricks, woodwork, metalwork, running their own transport, dairy, catering to their own services,

running their own consumers stores, and last but not the least, learning to run their own factories. On the constructional side, about 3,000 to 3,5000 workers on the job for 18 months have been able to build 4,500 houses and in addition public buildings such as schools, a hospital, health centres, factories, a power house, 100 shops, etc. as well as 10 miles of road. The co-operative principle is now sought to be extended to almost every walk of life so that it may become a living experience in their every day life. The results of this venture are important and valuable. For not only has this large-scale action in self-help by nearly 4,000 families been a significant factor in transforming them from the speculative, grabbing middlemen, into honest clean producers, it has served to also dispel the despair that had gripped them and thereby restored their self-confidence and self-respect; it has in addition given them the exciting experience of building their own township, making each little article with their own hands, with care and pride, so that they are able to say today to the Prime Minister "if your Government has any more such townships to build, we shall be glad to do the job for you." The hard sustained work has given them stamina to face the future with strength and courage. It is, therefore, proposed to extend the co-operative activities to some 216 villages around and integrate the economy of the two into a single integrated whole on a reciprocal basis. That is: the village to supply to the township some of its needs such as food, vegetables, milk, raw materials, while the town provide cheap electric power for tubewells cottage industries, etc. as also train the village youths at the Faridabad Technical Institute to become mechanics, industrial producers and the like. As a first step in this extended co-operative set up, a multi-purpose society is to be started in each village.

A small project but of a specialised character undertaken in collaboration with the Rehabilitation Ministry, is that of the Kamala Co-operative Society at Gandhinagar. This society was started originally with 25 widows and destitute women living in the Refugee Camp, to run a dairy to provide them a means of livelihood on the promise that grazing land and living quarters would be provided for the members. This co-operative society has now been enlarged by raising its membership to 100, for whom houses have been provided in the newly constructed colony. The plan is to start them on other vocational pursuits, specialising in the food line, such as making pickles, preserves, papad, sweets and later take orders for catering.

Educational and cultural programmes such as general lectures on economics, history, geography, health, current events and above all co-operation, illustrated by lantern slides are also given to the refugees. These have proved immensely popular in the villages and are attended by 500 to 1,000 villagers. The films have been very kindly loaned by the British and the United States Information Services and the Films Division of the Government of India. Community activities through Community Centres are encouraged among the society members and such Centres have been specially constucted for the rural population of Chattarpur, Jaipur and Jhangola and serve the families in the round-about villages *e. g.* a library, reading room, pictures, a few simple musical instruments and a radio. Adult education classes, games, sports, community singing, staging of folk dances and dramas are encouraged. Plans are to Health Co-operative in some of the rural societies. Medical service will thus be provided to the members of the society, in return for a small regular membership fee they pay to the society. The aim is to encourage the villagers to care for their health through their own efforts mostly preventive through Health Centres.

GENERAL:

Co-operative Movement in Malabar*

SRI M. M. KUNHIRAMA MENON,

Chairman, Reception Committee

Brother Co-operators and Friends,

On behalf of the Reception Committee of the 11th Malabar District Co-operative Conference, I offer you a hearty and cordial welcome. The last conference was held at Badagara on 29-4 1950. Since then there has been steady expansion of the co-operative movement in this district. Still, it cannot be said that, we, Co-operators, have achieved much, or have progressed sufficiently to the goal of self-sufficiency in food, clothing and housing, the three important items of necessity to the common man in his daily life. Ever since our country attained political freedom, we have been striving to improve our economic position. Still we are far off from the goal. It is now acknowledged by all that Co-operative method is the one fitted to face the problems of shortage of food clothing and housing. There is no short cut to improve the lot of the poor illiterate masses of the people except by hard and honest work on the part of the people, joining together sinking their small differences and making a joint effort to make the country prosperous and improve the standard of living of the people. Though we have made some progress in this line, yet much remains to be achieved. Even now we are faced with controls of food and clothing, though nearly seven years have passed since the termination of the last war and five years after the attainment of our freedom.

This year the Co-operators of Walluvanad Taluk headed by Sri P. G. Menon, the Union representative, invited us to hold the Conference here at Cherpalchery and we availed of this opportunity to meet in a rural agricultural village, away from towns and industrial centres. This taluk is mainly a paddy producing area and people are increasing the paddy output considerably by co-operative effort. There are tanks to be dug, canals to be constructed and rivers to be dammed to extend paddy cultivation and by adopting modern methods of improved cultivation, yield per acre has considerably to be increased In fact Palghat and Walluvanad are the only surplus Taluks of Malabar, where we have to intensify our effort to grow more food.

*Welcome Address delivered at the 11th Malabar Dt. Co.op. Conference on 11-5-52

In these days of food scarcity, it is proper, we the Co-operators of the District meet in a quiet agricultural area and take stock of the work we have done and discuss and adopt a programme of future work to meet the shortage of food and clothing. Our leaders have proclaimed with emphasis that the prosperity of the nation depends upon the extent to which the people of the country join together and work out their deliverence from poverty and want. It is no wonder that in this transition period some of our youthful enthusiasts lose faith in progressive methods of evolution and advocate violent methods for levelling the inequalities of wealth and opportunities. Co-operation is the one method of people joining together sinking their differences and working jointly for the uplift of the individuals and the community as a whole. The movement places much importance on the individual uplift and if that is worked out, the uplift of the nation is brought about and so in co operation each stands for all and all stand for each. It is now accepted that the prosperity of our country lies in the improvement of the villages and the co operative movement is capable of contributing much towards that end.

The movement started with the object of providing funds at reasonable rates of interest to cultivators to meet the expenses of cultivation. It has succeeded to some extent in discharging this function though still large vistas for improvements remain During the War, common necessities of the people became difficult to be satisfied and co operators had to direct their attention to methods of distribution and consumption and a number of stores came to be organised to meet this demand and to co-ordinate their work and usefulness wholesale stores in each district were also established. After the cessation of the War some of these stores have not been able to withstand competition of traders but with loyalty and steadiness on the part of the consumers these stores can be revived and put on a firm basis to meet the needs of urban and semi-urban areas

To facilitate sale of agricultural produce to the best advantage of the producers, marketing societies haave been formed and they are doing good to the cultivators. It was found that to improve the lot of the average villager all his activities and needs should be met by co-operative methods. Most of the old village societies have been converted into multipurpose units helping the villager to produce, collect the produce, market it and to meet all his day

to day needs. Some of these societies are working very well as centres of production. distribution and consumption, and with sustained effort and guidance I am sure they have a bright future.

To improve the lot of the villager, it is necessary to provide him with remunerative occupations. Cottage industries have to be organised and the products of such industries should be marketed advantageously. The important cotton industry in this district is no doubt handloom weaving and there are about 38 Weavers' Co-operative Societies working in the District. Soon after the war their trouble had been to get sufficient yarn to keep them engaged. In this matter the societies have been able to distribute equitably the available quantity of yarn. At present the difficulty of weavers' societies is to market their products and ways have to be devised to facilitate the sale of handloom products. No doubt, the Madras State Handloom Weavers' Co operative Society is doing something to meet the situation, but other ways also have to be found to sell the large stock of handloom products lying idle in these societies. The four coir workers' societies are not thriving well. There is a great hope for improvement in this industry. Pottery and ceramics is another industry which could be organised on the co-operative basis. In our District attempt was made to entrust procurement and distribution of food grains through co-operative organisations. With this object in view 107 producer-cum-consumers societies have been organised and they were entrusted with the work of procuring locally grown food grains and distributing imported food grains throughout the District. Though there have been numerous complaints about the short comings and defects of these societies, yet on the whole they have achieved the object of equitable distribution of controlled commodities, much better than private traders could do. No doubt in a vast organisation like this sometimes dishonest and self-seeking persons get to places of trust and abuse their powers. Ways have to be devised to minimise such draw-backs. In this connection it may be noted that these societies are working under two masters and are not proper co-operative concerns. The Supply Department of the Government has been entrusted with the supervision of these societies and it cannot be said that such officers have got the technical knowledge to direct these societies on proper lines. The Co-operative Department is made responsible only for the audit of these societies and large and heavy defalcations could not be found out and checked immediately on account of the dual management of these societies. The Co-operators have been pressing that the whole management of these societies should be transferred to the Co-operative Department. But the Government has not found its way to adopt it. Most of these societies have in recent years adopted amendments to their by-laws, converting them to multipurpose co-operative societies or marketing societies or urban banks to be brought into effect after controls are removed. With the withdrawal of the controls it it hoped that these societies would work to bring about the material welfare of its members and the district as a whole. As a result of the introduction of prohibition, tappers were thrown out of employment, and they have been induced to form co operative societies for drawing sweet toddy and making jaggery. These are 60 such societies in this district and they are providing work to the ex-tappers.

Most of the educational institutions, secondary schools and colleges in this district have, attached to them, co-operative stores to provide the students with books and stationery. Though the work of these societies is not so large in volume, they are very important as affording facilities of training in co-operation to the student population. Societies organised for the benefit of Harijans and fishermen are showing improvement in their respective spheres of work. More attention has to be paid to these Harijan societies as they are the only way for the economic uplift of that community. Besides 363 village societies functioning in all the villages of the district, there are about 35 urban banks providing credit for agricultural operations and small trade and village industries.

Under the scheme for bringing under the co-operative movement 50 per cent of the villages and 30 per cent of the population, the Government had a subsidy for 3 years and that scheme is still working. Though we have not been able to bring 30 per cent of the population within the movement, we have been able to bring more than 50 per cent of the villages under the movement. Since we met last in 1950, concerted action is being taken to extend the movement by enlisting new members and also establishing new societies in villages where no such institutions existed. At the end of the year 1951 there were 913 co operative institutions working in this district, of which 673 were affiliated to the Central

Bank and they are financed by the Central Bank. The large number of co-operative institutions in this district do require technically trained staff and with this object in view the District Bank conducted a training course for 6 months in 1948–49. In the last conference, we adopted a resolution requesting the Registrar to organise a Co-operative Institute in Malabar and the Registrar was good enough to recommended the same, but the Government deferred it for the time being. We hope the Government will find its way to sanction an Institute from the year 1952–53. Besides the Central Co operative Institute at Madras, there are 2 Co-operative Institutes in Andhra Districts and 2 in the Tamil Districts. It is only fair and equitable that the Government sanctions a Co-operative Institute for Malabar and Canara, which have got their own language difficulties.

The last conference requested the Government to divide the District into 2 divisions under a Deputy Registrar in each division and that has been fulfilled now. But in spite of the division we find the staff is inadequate and audit certificates of societies are inordinately delayed. It is hoped that the audit certificates of societies will be made available at least within 6 months after the end of the co-operative year.

The three Land Mortgage Banks in the district are not improving and expanding their business as expected, the main difficulty being non appreciation of the Malabar Land Tenure by the Central Land Mortgage Bank. Unlike other Districts every occupant of a tenement in Malabar has the right to make improvement and claim payment of the value thereof on eviction. So the Bank can safely advance money on the security of such holdings even though such tenants are liable to be evicted before the loan is fully repaid. It is hoped that with the passing of the Malabar Tenancy Amendment Act minimising evictions the authorities of the Central Land Mortgage Bank will find their way to sanction more loans to the primaries in Malabar.

The scheme for house building has not found favour in Malabar. The old building societies financed by the Government still drag on without much improvement. Malabar, with its large population, both urban and rural, requires more houses and both urban and rural house construction schemes should be introduced and worked.

There are two District Societies, *viz.*. The Malabar District Co-operative Timber Workers' Society and the Metal Workers' Society organised mainly to provide work for Ex-Servicemen. Both are worked on Government subsidy. There is also Ex Servicemen's Motor Transport Society organised for the same purpose and worked under Government auspices. Milk Supply Societies were organised at Calicut, Cannanore, Palghat, Shoranur and Badagara, which are slowly getting on to work. The improvement of our cattle and production of more milk are problems closely connected with the improvement of agriculturists and more attention has to be paid for the development of cattle breeding in societies in the district. Co-operative Farming has to be tried in the district with a view to advance the campaign for growing more food. Nothing has so far been done in this line. The Wynad Colonisation Scheme has not been a success from the point of view of Grow More Food, for the colonists could not produce more than that was required for their consumption. The scheme should be re organised on a co operative basis and made to yield more food. In this connection the State Government was pleased for a time to appoint a co operative Deputy Registrar to be in charge of the scheme, but subsequently withdrew him leaving the whole scheme to be worked by the Government Administrator. Co-operative Farming can be tried in Palghat, Walluvanad and Ernad Taluks, where there are arable waste lands.

This assembly of the Co-operators of the district will be reviewing the work already done and would chalk out a programme of work for the future so that the goal of our Constitution, namely, the establishment of a Co-operative Commonwealth, may be achieved in as short a time as possible.

Co-operators of the district are fortunate in having obtained Sri V. Parthasarathi, President of the Co-operative Life Insurance Society to preside over the deliberations to-day and I accord him a hearty welcome. The distinguished gathering of Co-operators and prominent citizens and sympathisers of the movement who have kindly responded to our invitation are requested to make themselves at home. I also extend a hearty welcome to the Officers of the Co-operative and Supply Departments who found time to attend this conference.

Some Problems of the Co-operative Movement*

SRI V. VENKATACHALAM,

Secretary, South India Co-operative Insurance Society Limited

Nearly 50 years working of the co operative Movement in this country has vividly brought to the forefront and confirmed our conviction that Co-operation is the panacea for economic evils. Co-operative Commonwealth is acclaimed as our goal. The co-operative movement which started with finding cheap credit for our agriculturists has grown into large dimensions and most of the phases of our socio-economic life are covered by it today. Not only cheap credit is being afforded to the agriculturists, but the other needs such as seeds, manure, agricultural implements etc., are being found through the medium of Co-operative societies. The Co-operative banking in the State was developed in a very large measure. Our State leads the others in Co-operative land mortgage banks, consumers co-operation and handloom co-operative industry. The co-operative store movement, which received an impetus during the war period has developed considerably. The primary and Co operative wholesale stores are functioning today on sound lines and catering to our needs at a cheap cost. Co-operative handloom industry has developed to such an extent that we are in a position today to organise a co operative spinning mill. The housing problem is being tackled by the co-operative house construction societies and a number of houses have been constructed already and a bright future is envisaged. The problem of milk supply is also being effectively tackled and marketing has also advanced considerably. A great impetus is given to cottage industries through Co-operative effort. We have also other types of societies, like co operative insurance societies, printing societies and societies for ex servicemen and toddy tappers, functioning soundly.

The habits of thrift and saving are being promoted and recently an effective rural savings drive was made by the Registrar to mobilise funds from rural areas. The result, I understand, has been very encouraging. Co operative effort is rightly being directed towards solving the problems of food, clothing and housing, the primary needs of the masses. And

* Presidential Address delivered at the 11th Malabar Dt. Co-op., Conference on 11-5-'52. Owing to the unavoidable absence of Sri V. Parthasarathy, Sri V. Venkatachalam had to preside over the Conference.

though some tangible results have been achieved, much more remains to be done.

All this activity, I am sure you will agree with me, is due to the realisation of the fact that for village uplift and eradication of poverty, an increase in the prosperity of the nation, collective effort through the medium of co-operation is the only method.

That Madras State leads the Co-operative movement in this country in all its several aspects is known to you all. If we are to keep up the tradition and develop the movement still further, and steer clear of the several pitfalls that show up in the way there should be proper leadership and a large number of non-official workers who can be expected to be the future leaders of the movement, to guide and run it on sound and proper lines, should be trained. Younger men should be brought into the movement, proper training should be given to them by the leaders in the several districts and opportunities should be afforded to them.

The right type of persons should be selected for the Boards of Management of the societies and every one of them should be made to take a live interest in the affairs of the society. If they merely come and attend meetings and go away, it does not do any good to anybody. One cannot also expect full time attention from an honorary worker. Even within the limitations in which an honorary worker is placed, there is scope to do his best for the movement. In this effort, he should be ably supported and assisted by the paid staff of the society. Here again a serious problem crops up. Unless, the services of efficient and honest persons are secured for employment, the societies are doomed to failure. The paid staff should be given a living wage and security of their service should be assured as well.

The problem with a large number of societies is that they have not sufficient resources to employ efficient and adequate paid staff and the meagre staff that they have are underpaid due to their slender resources. If co-operative movement in its diverse phases has to thrive and grow, it should be strong and sound at the bottom. On weak foundation, if we attempt to construct a big edifice, we can easily imagine the result. There can only be a crash. The primary societies which are the foundation of the Co-operative structure should be strong and self supporting and

should be manned by non-official workers who take a live interest in the societies, assisted by an efficient and honest well-paid staff. There seems to be a feeling of despondency and depression that a large number of societies are not working properly. The situation should receive the serious consideration of the non-official co-operators and the Co-operative Department. Moribund societies should be weeded out and the rest should be strengthened and worked on sound lines. While it is our aim to bring 50 per cent of the villages and 30 per cent of the rural population into the movement, I feel that the necessary urge in this behalf should be forthcoming from the villagers themselves and only then can the societies started for their benefit, thrive and function on sound lines. It is the quality that counts and not the quantity.

To my mind a go-slow policy should be adopted. Instead of registering more and more societies and finding them stagnate on account of inadequate resources and inefficient staff, it is better to concentrate our attention on the rectification of the existing societies and make them work on sound and proper lines. Co-op-operative societies are now being registered for all kinds of activities. Unfortunately, in several cases, it is found that the members of the societies do not take the necessary interest. Such societies naturally create a problem for the financing bank and the Co-operative Department in particular and for the Co-operative movement in general. Such a situation should be avoided and there should be better planning in the registration of new societies. I do not think I will be wrong when I say that the persons for whose benefits such societies are registered should be first educated about the co-operative principles and should be made to realise that the ultimate responsibility for the sound working of the societies rests with them alone. Co-operative education and propaganda are of permanent importance and sufficient attention should be devoted in this aspect. Education on Co-operative principles should be imparted to children in schools by means of short stories and this should be gradually developed by specialised study in co-operation and economics in colleges. The future leadership of the Co-operative movement rests on them.

If the movement is to work on sound lines, politics should not creep into it. It is not healthy for the movement. The movement is intended for persons holding divergent political views and of different castes, creeds and communities. It is cosmopolitan in character and open to all persons, to whatever party they may belong. It is the one movement where such a sort of atmosphere can possibly prevail and it should be the endeavour of every one in the movement to keep it up. If not, the movement is bound to deteriorate.

We are passing through a critical period, with the slump in prices, the increase in bank rate, the scarcity of food, cloth and housing, famine in several of our Districts. All kinds of economic activities are faced with these problems. Activities of Co-operative societies are no exception. A bold and proper direction from the non-official leaders of the movement and the department is called for now to meet the situation.

This District is fortunate in having veteran Co operators to properly guide and nurse the growth of the movement. I hope and trust that they will train young men of character and integrity for future leadership.

The President of your Reception Committee has dealt in detail in his Address, the present position of the Co-operative movement in this district and has also pointed out the need for resuscitating many of these dormant societies. The demand that the P.C.C.s should come into the Co-operative fold and should be worked as multipurpose societies seems to be genuine. These societies with large share capital are only functioning as procurement aad distribution agents of food grains. They can, with the large sums at their command, efficiently undertake other types of activities, for which new societies are now sought to be started. The Chairman has pointed out that the P.C.C.s, are now working under dual control over them except in the sphere of audit. This is an anomoly which has to be removed. The Administration of the Co-operative department is in the very able hands of Mr. J. C. Ryan, Registrar of Co-operative societies. The Movement can confidently expect his help and valuable guidance for its further expansion.

The 11th Malabar District Co-operative Conference

Cherpalchery, 11th May, 1952.

SUMMARY OF THE PROCEEDINGS

The 11th Malabar District Co-operative Conference was held at Cherpalcherry Board High School. There was a large gathering including several delegates from societies and the public.

After prayer the National Flag was hoisted by Rao Bahadur Sri V. K. Eradi. He pointed out how co-operation has become a dominant factor in the present day life of mankind. He appealed to those assembled to extend their hearty co-operation to make the conference a grand success.

Owing to the unavoidable absence of Sri V. Parthasarathy, the President of the South India Co-operative Insurance Society, who had promised to preside over the conference, Sri V. Venkatachalam, the Secretary of the said society was proposed to the Chair. The Chairman of the Reception Committee, Sri M. M. Kunhirama Menon, President of the Malabar District Co-operative Bank then delivered his Welcome Address. (His Address is published elsewhere in this issue.)

After Welcome Address, Sri K. Prasad, I.C.S, the Collector of Malabar inaugurated the conference. After thanking the organisers of the Conference for having given him the opportunity to associate himself with the function, he briefly touched on the working of the P.C.C. Societies and also on the general principles of the movement. After this the President addressed the meeting. (His Address is published elsewhere in this issue.)

Sri P. Vasu Menon of Palghat, a veteran co-operator in his brief speech pointed out the necessity to start a co-operative institute and a Central Land Mortgage Bank in Malabar with the help of the various institutions in the District.

The Industrial cum-Agricultural Exhibition organised by the conference was duly opened by Sri M. M. Kunhirama Menon who appealed to the Co-operators to make it a success. The weavers' societies of Kodumba, Kollengode, Panthalayani, Ramanattukara and Elappulli, coir workers, metal industries, women's cottage industries, jaggery societies and the Agricultural and Veterinary Departments participated in the Exhibition.

Sri M. M. Kunhirama Menon read messages from Ministers like the Hon. K. Venkataswamy Naidu, K P. Kuttikrishnan Nair. Pattabi Rama Rao, C. Subramaniam and D. Sanjeeviah, and Sri J. C. Ryan, Registrar of Co-operative societies and other gentlemen wishing success for the Conference.

The first sitting of the Conference concluded at 12 a.m. After a sumptuous feast and a short recess the convention resumed its sitting at 2-30 p.m. The President, on behalf of the Malabar District Co-operative Bank, Calicut, awarded two shields to Vettom Multipurpose Co-operative Society and Kottakal Co operative Urban Bank, who excelled others in raising maximum amount of deposit money out of 3½ lakhs of rupees collected on the whole as per the 'Rural Savings Drive' proposal promulgated by the Registrar of Co-operative societies, last year. About 20 resolutions were passed at the conference. Sri P. Appunni Menon, President of the Ottapalam Union and Sri V. K. Kumaran proposed a hearty vote of thanks. The entertainment portion of the day's programme included 'Sword and Plate Dance' (Palisamuttu Kali) after evening tea and 'Kathakali' after Dinner.

•Resolutions of the 11th Malabar District Co-operative Conference, Cherpalcherry

11th May, 1952

Condolence Resolution :—

This Conference places on record its grief on the demise of Sri S. K. Yegna Narayana Aiyar, Managing Director of the Triplicane Urban Co-operative Society and the President of our last Conference, of Sri T.A. Ramalingam Chettiar, B. A. B. L., a veteran Co-operator of the State, of Sri V. K. Raman Menon, President of the Badagara Co-operative Urban Bank Ltd., and one of the leading Co-operators of the District and Sri M. C. Kelu Nambiar, who was an active Co-operator, and conveys its condolences to the respective bereaved families.

Resolution 1.

This conference appreciates the efforts taken by the Malabar District Co-operative Bank in organising a separate society to impart co-operative training, requests the various Co-operative institutions in Malabar to extend all their help and assistance in this matter, and also reminds the organisers concerned to attend to the providing of a class for the benefit of students who have passed either E. S. L. C. or III from.

2. This conference regrets to note that no action has so far been taken either by the Government or by the Department to bring into force the resolution passed by the 9th District Conference held at Calicut, to the effect that the liability of village societies should be made limited The conference requests the Government and the Department to take up the matter for their consideration and to bring in immediately the necessary amendments to the Co-operative Act.

3. This conference requests the Department to allow the necessary amendment to the bylaws providing authority to the unions for organising frequent conferences of co-operators in their respective areas of operation as these have been found very necessary in giving due publicity and propaganda for the co-operative movement.

4. The handloom industry in this District, affecting about half of the population in Malabar, who earn their livelihood by manual labour and engaging, next to cultivation, the majority of the people, is now in a state of crisis, owing to the lack of enough market and the consequent accumulation of stock, and the people connected with the industry find themselves in utter poverty. In order to save these people from their hardships, this conference invites the urgent attention in this matter of the responsible persons concerned and request the Government to find immediate alleviation through temporary means, and also bring the following matters to the Government's attention, so that the industry may be well protected and not meet with any more repetition of this experience :—

1. To bring independent weavers of this State together into an association founded on Co-operative lines; to register and organise weavers' societies in places, where there are no existing ones.

2. To adopt methods for the unhampered export of Indian handloom cloth; to abolish all kinds of taxes and licence fees.

3. To include export of handloom cloth also in foreign trade agreements; to take steps in giving due publicity to Indian handloom cloth through Indian Trade Commissioners and India Offices in foreign lands; to conduct exhibition of handloom cloth connected with Indian Embassies.

4. To find ways and means of reducing production cost by reducing the cost of yarn.

5. This conference requests the Government to establish the co-operative Spinning Mill, intended for South India in Malabar and the Provincial society to take the necessary steps in bringing the above into effect.

6. This conference is of opinion that the form and standard of security fixed by the Registrar in the case of employees of the central banks and other societies are too high and should be revised in consultation with the representatives of the State Co-operative Union, the State Bank and the Central Banks and further resolves that in any view the rule should not be made applicable to the emyloyees already in service, who have furnished securities orignally fixed.

7. This conference requests the Madras Government not onlyto put a stop to the present practice of debarring the employees of Co-operative institutions, including the District Co-operative Bank from promotion in service, taking into consideration only their educational qualification, but also to allow them all the privileges that are being given to the Government employees of similar other Departments.

8. This conference regrets to note that the Government has not yet adopted the institution of 'Levy system' – a necessity which has not met with any opposition from Malabar and requests the Government to bring the same into force immediately.

9. This conference requests the Madras Government to entrust the entire administration of the P. C. C. Societies with the co-operative Department, in order to conduct their working in a more proper and practical way.

10. This conference resolves to request the Government to take steps to organise Co-operative farms in Malabar District.

11. This conference resolves to request the Government to expedite the completion of the work on the Malampuzha project and to take up the work on Kanjirapizha, Walayar, Ummanchira and other river projects in the District so as to make up the deficit in the production of food grains.

12. This conference resolves to request the Government to continue the granting of supervision subsidy for another term of three years.

13. This conference resolves to request the Government to subsidise Co-operative societies for the procurement and distribution of manure, seed, agricultural implements, cement and iron for agricultural purposes through co-operative societies.

14. This conference resolves to appeal to all cultivators, small traders artisans and workmen to join the co-operative societies and get all their requirements supplied at minimum cost by joint efforts and collective action.

15. This conference is of opinion that each village should have a multipurpose co-operative society consisting of all the working and earning members of that village, catering to all their needs, working with a capital of Rs 25,000 and above and with a well trained and paid whole time employees to look after and take care of its activities, properties and accounts.

16. This conference is of opinion that well organised Urban Banks with a fair amount of share capital and working capital of Rupees one lakh or over, be set up in all Urban and semi Urban areas to facilitate banking habit and teach people the advantage of rural banking and to nurture thrift and saving habit in them.

17. This conference resolves to request the Registrar of Co-operative societies to organise a Co-operative Institute for Malabar in Calicut and to request the State Government to sanction the necessary staff from 1st July 1952 onwards and the State Union to allow the subsidy as is being granted to other similar institutes.

18. This conference requests the Government of India and the Madras State Government to sanction an annual subsidy for Co-operative propaganda in the villages.

19. This conference resolves to request the Government to exempt co-operative societies from the operations of the Shops and Establishments Assistant Act in as much as they are working under the rules and by-laws framed under another enactment providing all reasonable terms and condition for the security and welfare of the employees.

20. This conference is of opinion that food stuffs should be exempted from the operations of the sale tax or to reduce the sale tax to 50 percent.

Government's Action on Resolutions of the Madras State Co-op. Union

[The following is the action taken by the Registrar on some of the resolutions passed by the various Committees of the Union at their meetings held on 30-3-52. The resolutions in original have been published in the April 1952 issue of this journal—*Editors*.]

MARKETING COMMITTEE.

True Copy of Rc. No 43592-52-C1 dated 10-5-1952 of the Registrar of Co-operative Societies, Madras addressed to the General Secretary of the Madras State Co operative Union.

Sub: International Co op. trade marketing of commodities by Co-operatives.

Ref: Your letter R. C. 52/51-52. dated 8-4-52.

The Co-op. Societies which desire to export commodities like pepper, copra, oil seeds will be given necessary help in the same way as the societies that export chillies, onions etc. are being helped now to obtain export permits. It is not necessary to approach government until the societies come forward with specific applications for export permits.

G. VISWANATHAM,
For Registrar.

PRODUCERS' COMMITTEE

True copy of letter L. 43992/52 K2, dated 22-4-52 of the Registrar of Co-operative Societies, Madras addressed to the General Secretary of the Madras State Co-op Union.

Sub: Co-op. Societies—Weavers societies payment of bonus to members out of net profits—increase in net percentage from 25 to 40 percent—proposals—negatived.

Ref: Your letter R.C. 53/51-52 dated 8-4-52.

The ups and downs of handloom trade require weavers' co-operative societies to build up strong resources. Further, allocation of profits towards bonus equalisation fund, will not be in the best interests of the society. It is not therefore considered necessary to take action to implement the suggestions contained in your letter cited.

J. C. RYAN,
Registrar.

EDUCATION COMMITTEE

True copy of the Memorandum R.C. 178264-50N. dated 11-5-52 of the Registrar of Co-op. Societies, Madras with regard to short term course for the employees of non-credit Co.op Institutions. (Education Committee Resolution No. 4 of the Madras State Co-operative Union, dated 30-3-52)

Sub: Training—Co op. Training and Education—Short term course for the employees of non-credit co-op. institutions.

Ref: Registrar's Memo Rc. 178264/50N dated 21-3-52.

In continuation of the Registrar's Memo cited the Deputy Registrars are informed that permanent employees of non credit co-op. societies who have not undergone co-op. training should also be sent for co-op. training compulsorily. The cost of training of their employees may preferably be borne by the societies concerned wherever their financial position will admit The Deputy Registrars are requested to issue necessary instructions to all the societies in this regard.

V. GOVINDA NAIR,
For Registrar.

CREDIT COMMITTEE

i

True copy of letter R. C. No. 59395/52 BI dated 26-5-52 of the Registrar of Co.op. Societies, Madras addressed to the General Secretary of the Madras State Co-op. Union with reference to Resolution No. 1 of the Credit Committee of 30-3-52.

Sub: Co-op. Societies—Securities Prescribed for paid employees—application of new scales of securities.

Ref: Your letter R. C. No. 49/51-52 dated 10-4-52.

The resolution of the Credit Sub-Committee requests the exemption to the existing employees from payment of additional securities and to accept cash in lieu of fidelity bond or immovable property. Rule XXVII-B was introduced to enable the societies to recover at least a portion of the loss caused to them through the dishonesty of their employees. Securities were prescribed for the different classes of employees in the different types of societies after deep consideration. The standard and form of securities were prescribed after consultation with the Co-op. Wholesale Stores at a Conference held in Madras in the case of Store Societies, the Madras Provincial Co-op. Bank in the case of Central Banks and the State Co-op. Union in the case of Urban Banks and credit societies. I invite a reference to your letter dated 18-9-50 on the subject. I regret that having regard to the purpose of the rule, no general exemption can be given to the existing employees from the purview of the rule as recommended by the Credit Sub-committee.

As regards the acceptance of cash in lieu of fidelity bonds and immovable property, there is no objection provided the quantum of security is adequate:

J. C. RYAN,
Registrar.

ii

True copy of letter Rc. No. 59405/52 BI dated 14-5-52 of the Registrar of Co-op. Societies, Madras addressed to the General Secretary of the Madras State Co-op. Union with reference to resolution No. 2 of the Credit committee of 30-3-52 meeting

Sub: Co op. Urban Banks—permission to receive deposits from Local Bodies.

Ref: Your letter Rc. No. 49/51-52—dated 10-4-52.

The present policy regarding the investment of the funds of local bodies in Co operative Institutions is that only the financing banks (Central Co-operative Banks and State Co-operative Bank) should receive such deposits. This policy is based on the principle that Urban Banks should find their own funds in the shape of share capital and deposits to finance their members. Rural credit societies will not be able to do so, but would look to financing banks for their funds. Hence the financing banks should be facilitated by Government to find funds adequate to meet the demands of rural credit societies. Therefore they have permitted Local Bodies to invest funds in co-operative financing banks and not urban banks. The funds of local bodies are made available to financing banks in the interests of rural areas where money is scarce and not in the interests of urban areas.

I notice that you do not press the case of the urban banks for the deposits of local bodies in the interests of the members of the Urban Banks but you press it in the interests of Local Bodies themselves. Your point is that some local bodies find it difficult to carry their funds to financing banks whose headquarters are far away from them and would prefer to have their deposits in a local urban bank. In such cases the request should come from the local body concerned and not from the Co-operative Urban Bank. When requests are received in this manner from local bodies I am agreeable to consider them on the merits of each case.

J. C. RYAN,
Registrar.

GENERAL BODY

i

True copy of letter Rc. 64538/52-S3 dated 10-6-52 of the Registrar of Co-op. Societies, Madras addressed to the General Secretary of the Madras State Co operative Union with reference to Resolution No. 9 of the General Body of 30-3-52 meeting.

Sub: Insolvency—Request to exempt debts due to Co-op. Societies from Insolvency-proceedings.

Ref: Your letter Rc. No. 7/51-52 dated 15-4-52.

The resolution passed by the General Body of the Union to move Government to enact necessary legislation exempting debts due to co-op. societies from proceedings in insolvency is not likely to be accepted by Government. The proposed legislation would give undue preference to co-operative societies in the collection of debts at the expense of the other creditors and amounts to cheating the public. I am not therefore taking up the question with Government.

K. MUTHUKRISHNAN,
For Registrar.

ii

True copy of letter No R.C. 64551/51-J dated 12-6-52 of the Registrar of Co.op. Societies, Madras addressed to the General Secretary of the Madras State Co-op. Union with reference to General Body Resolution No. 12 of this Union dated 30-3-52.

Sub: Land Mortgage Banks—Encumbrance certificate—tracing of title to be limited to the period of 24 years covered by encumbrance certificate—resolution of General Body.

Ref: i. Your letter R C. 7/51-52 dated 15-4-52.
ii. Letter No. 58107/51-52 dated 6-5-52 from the Secretary Central Land Mortgage Bank.

I am not in favour of revising the existing practice in respect of the period for tracing the title. In this connection, an extract from the letter cited of the Central Land Mortgage Bank is enclosed.

M. PUBALARAYAN,
For Registrar.

An extract from the letter No. 58107/51-53 dated 6th May 1952 from the Madras Co-operative Central Land Mortgage Bank Limited, Madras addressed to the Registrar of Co-operative Societies, Madras.

Sub: Primary Land Mortgage Banks—Tracing title of applicants to resettlement pattadars.

Land Mortgage Banks issue long-term loans, the duration of the loan being twenty years It is, therefore necessary that the utmost care should be taken to see that the applicant's title to the properties offered as security to land mortgage banks should be free from dispute and not questioned during this long period of twenty years. With this end in view, encumbrance certificate is obtained not for twelve or thirteen years as in the case of co-operative societies but for 23 years. It will be seen therefore, that at least for 23 years title should be continuous without any break As to the exact mode in which title has to be examined, no cut and dry rules can be enunciated. It may be in some cases be necessary to go even earlier than 1910, the date referred to in the resolution, as for instance when the perusal of a document shows a limited owner as a prior owner of the property.

Questions such as these are legitimately a matter for discussion in a conference of representatives of land mortgage banks or of supervisors of land mortgage banks. In fact this subject has been discussed more than once and it has been explained how in general it is advisable to re-examine title with reference to the entries in the settlement registers. It may also be pointed out that loan applications have not been rejected for the sole reason that title is not examined from 1910.

As stated already no hard and fast rule can be laid down in a matter of this sort. It is essentially a matter of detail in the actual working.

(True Extract)

iii

True copy of letter No. R.C. 88419/52J, dated 11-6-52 of the Registrar of Co-op. Societies, Madras addressed to the General Secretary of the Madras State Co op. Union.

Sub: The Madras State Co-op. Union—Resolutions passed at the annual general body meeting held in April 52.

With reference to resolution No. 13 of the resolutions passed at the general body meeting of the Madras State Co-op. Union held in April 1952, the question of affording relief to the borrowers of Land Mortgage Banks in Rayalaseema and other famine-affected areas in respect of the loan instalments payable by them to the primary Land Mortgage Bank was considered by the Registrar and Government. As a result, the Government have sanctioned a loan of Rs 5 lakhs to the Central Land Mortgage Bank to meet the loan instalments in the case of deserving borrowers of certain Land Mortgage Banks in the Rayalaseema and other famine-affected areas.

2. * * *
3. * * *

M. PUBALARAYAN,
For Registrar.

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6

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 Kalavar Multipurpose Rural Credit Co-operative Society. (South Kanara District.)

Kalavar is a small village with a population of about 1,400 persons. The majority of these people, eke out their livilihood as agriculturists. Paddy and sugarcane are the principal crops grown here on an area of approximately 514 acres. Fruits like mangoes, saffodillas, cashew-nuts are also grown here. The cultivators in this village are generally poor and were utterly lacking credit facilities until the year 1947 when Sri K. Sanjiva Shetty, an enthusiastic and public spirited social worker who went and settled in the village as a fruit cultivator organised the villagers and forwarded an application for registration of a rural co-operative credit society in Kalavar village. Due to the efforts of this Gentleman, the Kalavar Rural Credit Co-operative Society was registered on 21-3-1947 and it was started on work 5 days later, with a membership of 52 and a share capital of Rs. 810. Sri K. Sanjiva Shetty was elected as the first President of this society. He is still continuing as its President and under his wise administration and energetic guidance, this rural credit co operative society rapidly developed and expanded in all directions. It started with credit dispensation to ryots for agricultural operations, went on to sell controlled commodities, distribution of seeds and manures crushing of sugarcane for members, and took active interest in the planting, compost manufacture and grow more food schemes sponsored by the Government. Each of these activities of this society has been briefly described below :—

Credit—Before the society commenced business, the ryots of Kalavar had no other option but to secure money at high rate of interest, ranging from 10 to 10 per cent. Besides they had to render service to the creditors. The society started lending at 6½ per cent interest to the members. So the membership, share capital and loan transactions of the society went on steadily developing as per figures given below :—

Year.	Members.	Paid up share capital. Rs.	Loans issued to members. Rs.
1946-47	52	810	...
1947-48	75	1,250	3,480
1948-49	83	1,790	4,840
1949-50	86	1,980	5,020
1950-51	90	1,980	6,200

Very soon after the society had commenced its business, it took over sale of controlled commodities in Kalavar village. This business too had developed in a steady way.

Year.	Sale proceeds of controlled commodities. Rs.	A.	P.
1947-48	6,054	6	0
1948-49	9,097	4	0
1949-50	7,497	1	0
1950-51	16,275	7	0

Most of the villagers in Kalavar are, as already stated above very poor people. They lacked facilities for crushing their sugarcane. It was beyond their capacity to own sugarcane crusher. The sugarcane crush owners were charging a high rate of Rs. 3-8-0 per day for service rendered. With the object of bringing down this rate, as well as for providing convenience and facilities for primarily the members and for others too the society purchased in 1950 a sugarcane crusher and pan etc., at a total cost Rs. 750 and rented it out to members and non-members at Rs. 2-8-0 per day *i.e.*, 30 per cent less than the prevailing rate. In 1950-51 the society crushed sugarcane yielding 1368 maunds of jaggery and earned a rent of Rs. 200. Besides, the action of the society resulted in lowering the crushing rate from Rs. 3-8-0 to Rs 3-0-0 and even 2-8-0 per day and brought much benefit to the sugarcane growers in Kalavar village.

The grow more food campaign sponsored by Government was enthusiastically supported by the Kalavar Multipurpose Rural Credit Co-operative Society. From November 1950 to December 1951, the society distributed to agriculturists 62 bags of ammonium sulphate and 10 bags of super phosphate. Considering the fact that the agriculturists in Kalavar village are uneducated and steeped-in deep prejudice about all types of chemical manures, the distribution of such a large quantity of chemical manure in the village speaks much to the credit of the society and demonstrates the tireless efforts of its President Sri K. Sanjiva Shetty and the depth of the confidence the villagers have in him.

When the grow more food scheme was purposed to be worked through the rural credit societies, the Kalavar rural credit co-operative society was inevitably selected as one for the purpose. On 20-9-50 the society passed resolutions for lease of 20 acres of land. 6 acres of land have so far been assigned to it and the 14 acres are expected to be assigned shortly. Brisk work is going on to reclaim the 6 acres so far assigned to bring it under the plough during the ensuing rainy season commencing in June 1952.

The Kalavar Co-operative Society has also been selected as a Government agent for distribution of improved strains of seeds to ryots. It has been allotted 20 muras of improved strains of PtB 9 and 11 for distribution to farmers and it is being distributed to the ryots.

During 1950-51, the society and its members joined in the celebration of the tree planting week and the compost week. The President of the Society himself gave the lead and set a note-worthy example to all the members and non-members in Kalavar village. He was awarded the 1st prize in Coondapur Taluk for having planted the highest number of trees that year. He planted about 7500 casurina, mango and saffodilla plants, during that week. The compost week too was celebrated equally successfully by the members of the society 17 compost pits were dug by the President and members of the society in their respective lands.

Considering the fact that this society was born so lately, its achievements and its activities are very credit worthy. It proves satisfactorily that the poor farmers duly assisted by public spirited men, like the President of the Kalavar Co-operative Society, can ameliorate their condition and improve their lot substantially with self help by the application of the principles of Co-operation.

2. The Sircar Valapadi Multipurpose Co-operative Society, (Salem District)

The Society was registered on 26-3-1918 and started on its working on 17-4-1918. The Postal address is Valappadi P.O., Salem Taluk. The authorised Capital of the Society is Rs. 5,000 made up of 5000 shares of Re. 1 each. The Society has a membership of 272 with Rs. 4045 as its share capital. The Reserve Fund of the Society is Rs. 2,016-3-0 out of which it has invested Rs. 1949-4-3 in the Salem Co-operative Central Bank, Ltd., and there is a balance of Rs. 66-13-9 yet to be invested. The Society has invested Rs. 300 in the Central Bank Rs. 200 in Co-operative Wholesale Stores and Rs. 100 in the Sale Society as shares. The maximum credit limit of the society is Rs. 50 000 out of which it has borrowed Rs. 25,035 under Short term, Rs. 530 under medium term, Rs. 440 under long term. The Society has borrowed Rs. 5,000 under groundnut cash credit scheme and has repaid Rs. 2,151-1-10 and there is a balance of Rs. 2,548-14-2. The Society has also borrowed Rs. 324-2-8 under special overdraft sanctioned for dealing in chemical manures. The individual maximum borrowing power is Rs. 1,500. 120 members have taken 166 loans and the amount outstanding against them is Rs. 22,567. There are only three overdue cases amounting to Rs. 340. Three members are involved in these loans and the amount is overdue below 3 months. The Society has undertaken distribution of chemical manures under the multipurpose scheme from 1-1-51 and it has purchased 32,767 lbs. of Ammonium Sulphate and 3,688 lbs. of Super Phosphate worth about is Rs. 5,520-12-5, and distributed the same to members and non-members and the sale proceeds amounted to Rs. 5,887. The society is getting 'Dinamani' a Tamil daily for the use of its members out of its Common Good Fund. The society has also issued hundi boxes to its members. It has collected Rs. 856-9-8 and has repaid Rs. 693-0-8. There is a balance of Rs. 163-9-0.

3. The Kunnathur Multipurpose Co-operative Society (Madura District).

A. 397 T. Kunnathur Multipurpose Co-operative Society was registered as a credit society on 29-3-1919 and started on its work on 14-6-19. It was converted into a full fledged multipurpose Co-operative Society during the year 49-50.

There are 201 members in the society with a paid up share capital of Rs. 5,190. It has invested Rs. 2,500 and Rs. 100 as shares in the District Bank and the Co-operative Sale Society at Tirumangalam. A reserve fund of Rs. 620 has been earned out of which Rs. 561 14-0 has been invested in the District Bank. The Society has worked at a profit of Rs. 485-13-0 during the year 50-51.

Its Maximum Borrowing Power limit is Rs. 50,000 and the Individual Borrowing Power is Rs. 1,000. The Individual Maximum Borrowing Power has also been relaxed to Rs. 3,500 for purposes of loans for the purchase of pumpset.

Loan transactions. During 51-52 the society has borrowed Rs. 27,988 and repaid 27,746 to the District Bank and a sum of Rs. 30,552 is outstanding as Bank loan. Rs. 22,002 was disbursed as loans to members and Rs. 27,414 collected from them. Rs. 33,356 is outstanding as loan against members. The society has been repaying its dues in full to the Bank every year.

Multipurpose activities. The society has been running a ration shop from 1950. For the year 50-51 the purchase and sales were Rs. 24,708 and Rs. 25,152 respectively. During 51-52 the purchases and sales were Rs. 22,657 and Rs 25,252 respectively Due to the dorationing and the availability of foodgrains locally, the ration shop is not working at present. There are 640 card holders and a ration shop has worked satisfactorily without complaints either from the public or from the Department.

Dairy section. During 1950 the society commenced to work a Dairy Section. Loans at the rate of Rs. 200 per head were issued to 20 persons, Nhese members purchased one buffalo each. The milch animals were brought to a common milking yard and the milk gathered daily. Milk is being purchased at 12 annas per Madras measure and sold at Rs. 0-14-0. The members are advised to retain a portion of the milk daily for their house-hold consumption and the balance only is purchased. This activity is working well and the members are now owners of 2 or 3 buffaloes. The detail of transactions for 50-51 and 51-52 are as follows :—

	Purchases. Rs.	Sales. Rs.
1950-51	7,244	8,451
1951-52	8,206	9,574

At present 32 members are being benefitted by this activity.

Loans for purchase of Pumpsets. The Society obtained a long term loan of Rs. 9,500 from the Bank and disbursed the same to 5 members for purchase of electrict pumpsets. The sets have been purchased and necessary pipes were also secured and purchased on the recommendation of the Deputy Registrar. All the sets are now working

Sale of Cattle feed. The Society purchased ran and sold the same to the members for Rs. 260-0-0 as cattle.

Social and Recreational activities. The Society is taking interest in reviving rural games and sports. During 50-51 a tournament was conducted and the society was granted a subsidy of Rs. 50 out of the District Amelioration Fund which was utilised for prizes

Grow more food schemes. The Society has applied to the Collector for the lease of 8 acres of dry lands for bringing them under cultivation A sustained propaganda is being made to induce each land owning member to dig and maintain one compost manure pit. Now 15 members are having manure pits.

The Society has been selected for the Safe of improved seeds purchased from the Agricultural Department.

The Society is managed by a Panchayat of 7 members. They are taking keen interest in the affairs of the society and proposals are being made to issue controlled credit loans to members for cotton this year.

4. The Anniyur Multipurpose Co-operative Society (South Arcot District).

This Society was registered on 12-12-1919 and started on its work on 7-1-1920. The society is affiliated to Villupuram Co-operative Supervising Unicn and the South Arcot Co-operative Central Bank Ltd. Cuddalore.

There are 271 members on its rolls with a paid-up share capital of Rs 3,809. The maximum credit limit of the society is Rs. 40,000 and the individual maximum borrowing limit is Rs. 1,000.

The society borrowed Rs. 31,679 from the Central Bank during the period from 1-7-51 up till now and there are no overdues under Central Bank lones on date. To carry on its non-credit activities the society obtained a cash credit of Rs 1,000 from the Central Bank. A sum of Rs. 24,713 is outstanding against men bers. The following are the investments made by the society :—

		Rs.
1.	Shares in the South Arcot Co-operative Central Bank, Ltd. ...	1,579
2.	Share in the South Arcot District Co-operative Central Stores, Ltd. ...	25
3.	Shares in Villupuram Sale Society ...	25
4.	Reserve Fund invested in the South Arcot Co-operative Central Bank, Ltd. ...	314

The society has taken up multipurpose activities. This society is selected for the distribution of iron and steel, chemical manures, etc. During the year 50-51, the society distributed ammonium sulphate to the value of Rs. 1,908 and iron implements worth Rs. 535,

The society has done much to inculcate the habit of thrift among its members. The savings effected by members through Hundi Boxes amounted to Rs. 94-8 6.

The society has employed one clerk and one peon. The panchayatdars are enthusiastic and take keen intereet in the working of the society.

Conference of Wholesale Stores and Primary Stores, Madras

Tuesday, 15th July 1952

SUMMARY OF PROCEEDINGS

With a view to discuss the various problems which have cropped up in the field of Consumers' Co-operation, owing to the policy of decontrol of food grains, given effect to the Government of Madras by a G.O. dated 7th June 1952, a Conference of the Co-operative Wholesale Stores and important Primary Stores in the State was convened by the Registrar of Co-operative Societies, Madras on 15th July 1952 at Rajaji Hall, Madras. As many as 200 persons including the delegates of Wholesale and Primary Stores, some Secretaries of the Wholesale Stores, some Officers of the Co-operative and Civil Supplies Departments and some other local co-operators and public men attended the Conference. The Hon'ble Sri D. Sanjeevayya, Minister of Co-operation, inaugurated the Conference.

The Agenda before the Conference related to the disposal of the existing stocks, especially wheat, milo and sugar, running of fair price shops ; settlement of accounts with the Civil Supplies authorities ; co-ordination of activities between primaries and wholesales ; lines of business that might be taken up ; and distribution of chemical manure, iron and steel, cloth etc.

Sri J. C. Ryan, Registrar of Co-operative Societies, welcomed the gathering. He pointed out how the decontrol of food grains has affected the position of the co-operative societies in the State. Most of the Stores in the district have been left with large stocks of wheat and milo in particular, the demand for which has fallen. He stated that on the eve of decontrol the societies which had taken up procurement and distribution had with them stocks worth : (a) *purchased outright*—paddy Rs. 14,95,000 ; rice Rs. 2,10,30,000 ; wheat Rs. 13,10,000 ; milo Rs. 13,66,000. (b) *Held on agency* terms—paddy Rs. 4,54,000; rice Rs. 26,000; wheat Rs. 71,02,000; milo Rs. 1,14,62,000.

To take only one district, namely Salem, it had food grains worth Rs. 47½ lakhs, the disposal of which in the light of the present de-control would take at least 2½ years. The position with regard to Cuddapah was similar and the food grains there, unless special steps for quick disposal were taken would take about 3 years for clearance. It was imperative for stocks to be cleared quickly or otherwise they would get deteriorated and the societies would be put to immense loss. He warned that unless effective steps are taken the repercussions on the co-operative movement would be terrific. Most of the delegates were probably aware of the position only in their own stores. However he would tell them that if a number of stores in a district are put to loss then the District Central Co-operative Bank would suffer and if four or five District Central Banks sustained loss the State Co-operative Bank's finances would suffer and ultimately it will have repercussions on the whole Co-operative Movement in the State. He also pointed out how the annual business in the State through wholesale stores amounted to Rs. 22 crores and through primary stores to Rs. 24 crores. He added that while the position regarding the stocks of wheat and milo purchased outright was different legally, the wholesale stores had a right to be protected in respect of stocks held by them on Agency terms. They should therefore exercise the right conferred on them by the Agency agreement.

The Hon'ble Sri Sanjeevayya, during the course of his Inaugural Address, appreciated the services rendered by the co-operative stores to the general public and said that the Government recognised the Co-operative Movement as a popular one rendering yeoman service to the people. He assured that the Government would not put the co-operative societies to unnecessary loss.

The resolutions were taken up for consideration in order of their importance. The most important resolutions related to the early disposal of the stocks of food grains, the relations between the primaries and the wholesale stores, the need for dealing in the free market rice, the supply and the price of sugar. In respect of the food grains purchased on outright basis it was resolved to request the Government to take early steps for quick disposal of stocks. Priority should be given to the stocks purchased by co-operatives on outright purchase basis in the matter of release. It was also resolved that in the case of stocks held on Agency basis the stores might give notice to the Collector under clause 10 of Agreement signed with him for Agency business and request him to take back the stocks and save the stores from loss. It was also decided that no further allotments should be accepted by the co-operatives on any account till the existing stocks are cleared.

Explaining the stock position of wheat and milo in the State Sri Kondala Rao, Joint Secretary, Civil Supplies pointed out that the off take of milo from January to June each year was different from what it was from July to December, probably due to abundance of rice. The consumption figures for July to December for the last five years were 1947 – 1,06 519 tons; 1948—1,01,805 tons; 1949—1,05,233 tons; 1950 1,60,702 tons and 1951—1,81,480 tons. The average off milo, therefore, came to 1,31,048 tons where as the stock position at present was 1,20 000 tons only which would be about a month's supply.

The wheat position also was much the same. The off take figures for the past five years from July to December were: 1947 – 36,932 tons; 1948 – 40,538 tons; 1949 – 84,291 tons; 1950 – 1,74,902 tons and 1951 – 1,67,455 tons. The average came to about 1,00,823 tons where as the present stock position was only 70,000 tons to-day.

He contended, therefore, that it could not be said that there was a surplus stock of milo or wheat in the State.

It was however felt by the delegates that the free availability of rice would considerably reduce the demand for wheat and milo and that therefore the argument of the Civil Supplies could not be maintained.

Other important resolutions related to the welcoming of the bold policy of the Madras Government regarding the decontrol of food grains, the dealing in open market rice by co-operatives under certain conditions, the supply of goods from one district to another through local wholesale stores or primary stores the procurement and price of sugar, and so on.

Among those who took part in the discussions may be mentioned Sri V. Satyanarayana of Cuddapah, Sri A. V. Subrahmanyam Iyer of Tinnevelly, Sri A.P.C. Veerabahu Pillai of Tinnevelly and the Presidents of the Wholesale Stores of Madura, Coimbatore, Tenali, and Eluru and Sri C. S. Ramachandran (Chandrasekharapuram Co-op. Stores of Tanjore District.)

In the afternoon the Hon'ble Sri C. Subramanyam, Minister for Food attended the Conference. The Registrar acquainted him with the problems that had cropped up and the gist of the discussions which had taken place. The Minister in the course of his speech appreciated the difficulties of co-operative institutions and deprecated that there should be any loss of stocks on account of deterioration. He said that steps would be taken for quick releases wherever feasible. He appealed to the co-operatives to bear with the authorities until they were able to ease the situation. The co-operatives had received considerable benefits at the hands of the Government in the past and should now give their unstinted support in their present policy of decontrol which in its initial stages was likely to give rise to the difficulties they had indicated.

Answering questions from some delegates, the Minister said "whatever will be just and reasonable, Government will be prepared to do".

With a vote of thanks by Sri Ramanayya the conference concluded.

Extracts

Co-operators' Societies

Financial Control

The Welsh Land Settlement Society granted leases for 25 years to the Co-operators' Societies on their registration and each Society paid rent calculated at the rate of 3 per cent on the cost of acquisition of the land and capital development of the property, including houses, sewers, roads, glass-houses, and other buildings.

On its formation, each Society was granted loans which are repayable half-yearly on an annuity basis spread over the period of the leases, as follows:

(*a*) The Capital Equipment (4 per cent) Loan representing the cost of implements, lorries, tractors, etc.

(*b*) The Farming Operations (2 per cent) Loan representing the valuation of tillages, crops, cultivations, seeds, plants, etc., taken over by the Co-operators' Society on its formation.

From time to time during a period of three years after the leases were granted, advances for the necessary working capital (wages, seeds, manures, etc.) were made by the Settlement Society and added to the 2 per cent loans. The interest portion of the annuities became an annual charge against the Profit and Loss Account of the Co-operators' Societies and the principal portion was treated as a loan repayment. A condition of the loans was that each Society was required to execute a debenture securing payment to the Settlement Society of a sum equal to the amount of the advances made.

The leases granted to the Societies on their registration, besides containing provisions for the repayment of loans, reserved the right of the Settlement Society to wind up the Co-operators' Societies if their accounts showed a working loss in three successive years. The full repairing leases granted also contained convenants for the painting by the Societies of all cottages, glass-houses and buildings every third year. The performance of this obligation during 1948 involved the five Societies in a total expenditure of £8,056.

The following is a brief outline of the nature of the relationship between The Welsh Land Settlement Society and the Co-operators' Societies:

The Societies are separate legal entitles and do not stand in the relationship of subsidiaries in the full and accepted legal interpretation of that term. The office staff on the settlements consists of one clerk on the small farms and two on the larger farms, which also have a Marketing Officer. The main duties of the clerical staffs on the farms are the preparation of wages sheets, the payment of wages, issuing of purchase orders and sales invoices and advices. Apart from a system of periodic internal auditing and check conducted by The Welsh Land Settlement Society on the farms, rigid control of all purchases and requisitions of goods and of the sales of produce is exercised. Requisitions for goods are submitted for approval and

signature to the Head Office at Cardiff and all sales and commission notes in respect of produce are checked weekly by the Head Office staff. The buying of seeds, manures, and packing materials for all settlements is centralized and is performed by the Settlement Society. The banking accounts, with the exception of local accounts for wages which are drawn on the signature of the Manager and counter signature of the Secretary, are kept in Cardiff and there is, therefore, a daily control of payments and receipts.

The Co-operators' Societies contribute agreed sums to the Welsh Land Settlement Society towards meeting the cost of administrative services performed for them. The existing basis of contribution is "6 per cent of the profit or £600, whichever is the less, subject to the amount being not less than the existing rate of contribution." The "existing rate" varies according to the size of the settlement from £100 in the case of the smaller to £300 for the larger farms.

Management

The Co-operators' Societies are managed by a Committee of Management consisting of the Chairman, Technical Officer and the Secretary of the Welsh Land Settlement Society, who are permanent members, and three of the settlers, who are elected by ballot to serve for one year at the Annual General Meeting of the Co operators' Society. The powers and duties of Committees of Management are laid down in the Registered Rules and whenever possible, the Committees meet at monthly intervals on the settlement.

Results

The Co-operative Farms, with the exception of the development period at Sealand and the post war period at Rosemarket, have been markedly successful, their aggregate net profits to January 31,1950 being as detailed below:

	Date of Commencement	Aggregate Net-profit to 30-1-50	Bonuses paid to 30-1-50	Approximate Bonus per original Settler	Sales to 30-1-50
		£	£	£	£
Boverton	1—4—37	1,34,195	1,04,820	1,750	5,84,380
Sealand	1—5—38	93,495	76,310	1,270	6,21,830
Court House	1—2—39	78,730	61,550	1,810	3,20,020
Rosemarket	1—4—39	19,235	17,010	470	2,00,260
Fferm Goch	1—4—41	36,660	32,145	1,190	1.80,630
		3,62,305	2,91,835		19,07,120

Conclusions

The Co-operative Farm Schemes as distinct from Smallholdings Schemes immediately provide weekly wages. There is a great economy in layout as the houses are built up in the form of a Garden Village and the land is, therefore, not split up and it has a greater surrender value. Experience has shown that employment is available for the settlers'

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children and seasonal work for the wives in the gathering of crops. Labour is mobile and the losses on a crop planted in say, two days, may be 5 per cent as against 50 per cent or more if planting had to be spread over three to four weeks. Industrial workers, such as were employed on the Society's schemes, prefer to work in gangs under expert direction and they do not adapt themselves readily to isolation and independence, which are conditions inseparable from the management of a smallholding.

A Co-operative Farm Scheme is the cheapest, most efficient and easiest method of using the untrained worker with the best advantage to himself. Labour saving machinery can be employed to the fullest advantage and considerable economy affected by bulk purchases.

Marketing of co-operative farm produce is easily organized. Large consignments of graded produce can be marketed daily and wholesale merchants are assured of continuity of supplies. It is possible to grow a large variety of crops and risks are spread.

The receipt of a regular weekly wage and the free issue of vegetables weekly, based on the size of the family, have a special appeal to the wives of the settlers.

The marketing of the produce of Co-operative Farms has presented no difficulty in practice and with the exception of small quantities sold locally through retail stores on the farms, the bulk of the produce is marketed through Wholesale Commission Agents in the industrial valleys of South Wales and, in the case of Sealand, in the North Wales and Manchester areas.

(*From Co-operative farms and Small Holdings with centralized Services in Wales*)

G.Os. and Circulars

Copy of G. O. No. 900, Local Administration, dated 5-5-1952.

Rules—Madras Village Panchayats Act 1950—Section 112 (2) (vi)—Lodging and investment of panchayat funds—Draft amendment—confirmed.

Read the following paper:—

G. O. Ms. No. 228 L.A. dated 19-2-52.

ORDER—No. 900 L.A. dated 5-5-52.

The draft of an amendment to the rules relating to lodging and investment of, and manners of drawing upon panchayat funds, was published in the Rules Supplement to Part I-A of the Fort St. George Gazette, dated the 4th March 1952. No suggestion or objection having been received, the amehdment is hereby confirmed.

2. The appended notification will be published in the Fort St. George Gazette.

3. The Inspector of Municipal Councils and Local Boards is requested to make the contents of this order known to all Class II Panchayats.

(True Copy)

APPENDIX.

NOTIFICATION.

In exercise of the powers conferred by section 112 (2) (vi) of the Madras Village Panchayats Act, 1950 (Madras Act X of 1950), His Excellency the Governor of Madras hereby makes the following amendment to the rules relating to lodging and investment of and manner of drawing upon, panchayat funds, published with Local Administration Department Notification XXXVII dated the 24th March 1951, at pages 72-73 of the Rules Supplement to Part I-A of the Fort St. George Gazette, dated the 27th March 1951:—

AMENDMENT.

In sub-rule (2) of rule 2 of the said rules, after the words "In National Savings Certificates" the words 'or in debentures of the Madras Co-operative Central Land Mortgage Bank, Limited" shall be inserted.

(True Copy)

OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES, MADRAS.
Endt. R.C. 117873/51-J.
Dated 19-6-1952

Copy communicated.

J. C. RYAN,
Registrar.

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

SRI J. C. RYAN, M.A., I.A.S., *Registrar.*

R.C. No. 188775/51-J. *Dated: 17-6-1952.*

Sub: Co-operative Societies—Land Mortgage Banks—Provident Fund of Employees—Approval under Section 34 (2) (i) of the Madras Shops and Establishments Act 1947—Amendments to rules governing Provident Fund of employees of primary land mortgage banks—instructions issued.

Ref: 1. Registrar's Circular Rc. 129547/50-A dated 16-12-51.
2. Government Memorandum No. 18259/P. III/52-5 dated 13-5-1952.

In G. O. No. 3519 Development dated 30-7-51 Goverment had permitted the investment of the Provident Fund of Employees of Co-operative Societies in trustee securities or in Co-operative Central Banks. In the Government Memorandum cited above, Government have been pleased to direct that they shall be invested in trustee securities, in Co-operative Central Banks, the State Co-operative Bank or the Madras Co-operative Central Land Mortgage Bank. A copy of the Government Memorandum is enclosed. In view of this modification, the Registrar suggests that the *Primary Land Mortgage Banks* may adopt the following model amendment to Rule 17 in lieu of that suggested in the Circular cited.

" *Re-cast the existing rule as follows:—*

" The fund shall be managed by the Board of Directors. Its finances shall be invested in Trustee Securities, in Co-operative Central Banks, in the State Co-operative Bank or in the Madras Co-operative Central Land Mortgage Bank".

J. C. RYAN,
Registrar.

Copy of Memorandum No. 18259 P III/52-5 dated 13-5-52 (Developmunt Department) Government of Madras.

Sub: Acts—The Madras Shops and Establishments Act 1947—Provident Fund of Employees in Co-operative Societies Act. 1932—Approval under Section 34 (2) (1) Conditions—Modified.

Ref: G O. Ms. No. 3519, development dated 30-7-51.
From the Registrar of Co-operative Societies letter No. R: C. No. 188775/51-J dated 16-2-52.
From the Registrar of Co-operative Societies Letter No. R. C. No. 188775/51-J dated 5-4-52.
From the Commissioner of Labour letter No. F-1, 18480/52 dated 9-3-52.

In G. O. No. 3519 Development dated 30-7-52 for condition 2 the following condition be substituted namely :—

" 2 The investments of the fund should be restricted to Trustee Securities or to the Co-operative Central Banks. the State Co-operative Bank or the Madras Co-operative Central Land Mortgage Bank".

(True Copy)

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

SRI J. C. RYAN, M.A., I.A S., *Registrar.*

L. 94623/52-D1. *Dated 20-6-52.*

Sub: Correspondence—Covers addressed to the Registrar of Co-operative Societies P. B. 158 to be quoted.

All the Officers under the control of Registrar are informed that communications addressed to the Registrar of Co-operative Societies should be to the following address.

" The Registrar of Co-operative Societies,
P. B. No. 158,
Chepauk, Madras-5.

G. VISWANATHAN,
For Registrar.

Copy of Registrar's Circular

R. C. 35936/52-B.I. *Dated 20-5-52.*

Sub: Co-operative Societies—Meetings of the Committee or the Board—held and adjourned for want of quorum-Reckening for purposes of disqualification of directors.

Ref: Registrar's letter D. 16513/47-A dated 2-12-1947 addressed to the Deputy Registrar. Cuddalore and communicated to all Deputy Registrars.

In the reference cited, Deputy Registrars were informed that for the purpose of disqualifying directors under the by-laws (No. 22 of Urban Banks and the corresponding by-laws of other types of Societies) for not attending 3 consecutive meetings, quorumless meetings should also be reckened as meetings, " Government have now stated that one of the requisites of a valid meeting is that it should have a quorum and they have held in one case that the directors should not be deemed to have forfeited their membership in committee for failure to attend meetings which were adjourned for want of quorum" Deputy Registrars are requested to note these instructions and advise societies accordingly.

(True Copy)

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

SRI J. C. RYAN, M.A., I.A.S., *Registrar.*

D. 72860/52 B. 1 *Dated 7-6-1952,*

Sub: Rural Credit Societies—Purchase of pumping sets—Individual maximum credit limit and taking of shares by members—Amendment to bylaws.

Ref: Registrar's Circular No. 168063/49 B, dated 24-6-50.

In the Registrar's Circular cited, the Deputy Registrars were informed that the transitory bylaw suggested for adoption by societies which issued loans for the purchase of pump sets, would not dispense with the requirement to put in shares to the value prescribed in model bylaw No. 42 of credit societies. In this connection a question has been raised whether it would not be sufficient for members to take only the shares to the maximum extent prescribed in by-law No. 7 and 13. The Registrar's Circular dated 24-6-50 is clear on this point. The limits fixed in bylaw No. 7 and 13 are intended to apply to all members including those who do not require special loans. This need not therefore be changed. Consequential amendments are, however, necessary to bylaw No. 7 and 13 of rural credit societies and Urban Banks, to carry out the purpose of provision to issue special loans for purchase of pump sets, and to collect the requisite share capital. The following amendment is therefore suggested for this purpose.

Add at the end of the by-law No. 7 and 13,

" The number of shares that can be held by a member may, however, be increased to the extent necessary in order to enable him to obtain special loans for the purchase and installation of pump sets under bylaw No. 42".

Deputy Registrars are requested to take necessary action in the matter.

J. C. RYAN,
Registrar.

Co-operative News

The 25th Co-operative Central Banks' Conference was held in the premises of the Madras State Co-operative Bank Ltd. G. T. Madras on 19-7 1952. Sri B. Venkataratnam, President of the Bank welcomed the delegates and visitors. Sri B. Venkatappiah, I.C.S., Executive Director of the Reserve Bank of India inaugurated the Conference; and Sri N. R. Samiappa Mudaiiar, one of the Directors of the Bank presided. The representatives of all the Central Banks, Sri J. C. Ryan (Registrar), Joint Registrars and other Officers of the Co-operative Department, Sri Bhogaraju Venkataratnam, President Central Land Mort. Bank, Sri T. S. Rao Regional Controller of the Reserve Bank Rural Credit Survey, other local Officers of the Reserve Bank of India were among those who were present. A number of resolutions were discussed and passed.

* * *

Government Prohibition propaganda films, gramophone records, slides, a costly camera, furniture and old records of the Co-operative Department were destroyed by a fire that broke out on the morning of 5-7-1952 in the ground floor of the Registrar's office at Chepauk Madras. It is said that in one of the rooms about 100 reels of Prohibition propaganda films were stored in a fire proof steel bureau. Although the cause of the fire is not known, a clerk said he believed the sound of explosion came from the room in which the films were stored. Thanks to the efforts of the fire Brigade and the staff of the Co-operative Department some of the records were removed from the rooms and thus saved.

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Addressing a meeting in New Delhi, Pandit Jawaharlal Nehru, Prime Minister of India declared that the method of Co-operation alone could provide a lasting solution to the problems in India. He said, "I am of firm conviction that only through the adoption of the Co-operative method can agricultural production increase. I feel we should propagate the Co-operative method to achieve quick progress. We have to bring this method in all spheres of life and trade and industry".

* * •

A Confereuce of Supervisors and Co-operative Sub-Registrars of land mortgage banks was held at Rajahmundry on 19-6-52. Sri A Palaniappa Mudaliar, Joint Registrar of Co-operative Societies inaugurated the Conference, Sri N. Satyanarayana, M.L.C., presided.

Inaugurating the Conference, Sri Palaniappa Mudaliar suggested that the C.L M. Bank should float debentures in small denominations to suit the needs of small investors and bring them prominently to the notice of the rural people. He stressed the need for exploring new avenues to extend the usefulness of the Banks to the agriculturists by issuing loans for land improvement, and for sinking wells, as an aid to growing more food.

Co-operative Notes

In a Valedictory Address to the Ex-Servicemen trainees at the Y.M.C.A. College of Physical Education, in Madras, Sri K. Subrahmanyam Naidu, Joint Registrar of Co-operative Societies, explained the Co-operative Schemes undertaken by the Co-operative Department for the benefit of the Ex-Servicemen. He said that in addition to the land settlement scheme in Thiruthuraipundi Taluq (Tanjore Dt) where 18000 acres of land had been allotted to ex servicemen, the Government had set apart 750 acres in Bhimavaram Tq. (West Godavari) for the benefit of the Andhra ex-servicemen and a large extent of land in Wynaad for Malayali ex-servicemen who had a bias for agricultural work. They proposed to settle ex-servicemen in 11 colonies, he added.

He also said that the Post war Reconstruction Committee had granted for the resettlement of ex-servicemen about Rs. 1.8 crores. With a part of this amount the Co-operative Department started Land Colonisation Schemes aud so far 1,200 families have been settled in these colonies. The Department also had 4 other schemes to settle another 600 families.

The Department also started 13 Motor Transport Societies for Ex-Servicemen and some Co-operative Workshop Schemes for which the Committee paid about 60 per cent of the capital cost for supplying modern machinery etc. For the training ef Ex-Servicemen as physical instructors, they have set apart Rs. 15,000. In the resettlement of the Ex-servicemen Madras State is far ahead of other States in India.

• • *

A comprehensive scheme for developing the fishing industries along the Andhra Coast, and for improving the social and economic conditions of Andhra fishermen was presented to the Union and Madras Governments by the Andhra Provincial Fishermen's Congress, Srikakulam in a memorandum on 10-6-52. The proposals included the setting up of organisations for fishermen along the lines of the present ameliorative measures for handloom weavers, such as District Fishery Development Boards, Fishermen's Co-operatives, and District Co-operative Society Unions, inspected and supervised by a corps of officials headed by the Special Deputy Registrar of Co-operatives attached to the Director of Fisheries.

A system of licensing and taxation of back-water fish resources and leasing exclusively to fishermen co-operatives and such bodies was suggested. Cash doles for the unemployed and interest free loans for fishermen willing to join or form Co-operatives were also suggested.

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SUPPLEMENT

The Madras State Co-operative Union.

M. S. C. U. EXAMINATION RESULTS—MARCH 1952.

The following is the list of Candidates with their register numbers who have come out successful at the Co-operative Training Institutes Examination, in **Theory**, held in the month of March 1952 at Coimbatore, Tanjore, Rajahmundry, Anantapur and Madras Centres and in the **Practical Examination** held in June 1952 by various Co-operative Central Banks.

(*Denotes Supplementary Candidates.)

(†Denotes Supplementary Candidates who having passed the parts, completed the Examination.)

First Class

Coimbatore Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Duraiswami, S.	4296	3	Muhammed, M.	4331
2	Ganesan, P. K.	4297			

Tanjore Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
4	Chockalingam, P. S.	4423	18	Pakkir Mohamed M.	4513
5	Duraipandian, P.	4435	19	Palanichamy, S.	4515
6	Doraiswamy, A.	4437	20	Paramalai, K.	4520
7	Dass, A. R.	4438	21	Ramakrishna Rao, S.	4544
8	Gnanagurusamy, A.	4443	22	Rengaramanujam, S.	4563
9	Govindarajulu, T.	4447	23	Sadasivam, M.	4566
10	Jayaraman. K.	4459	24	Somasundaram, M.	4592
11	Kathirvelu, C.	4463	25	Sonachalam, A.	4594
12	Kanagasabapathy, S.	4468	26	Srinivasan, R. V.	4600
13	Karuppiah, K.	4471	27	Subramaniam, A.	4607
14	Krishnaswamy. S.	4481	28	Subramanian, K.	4608
15	Lakshmanaperumal, P.	4486	29	Thirumeni. V. M.	4630
16	Madanagopalan, M.	4488	30	Vairavan, S.	4638
17	Mamundi, B.	4492			

Rajahmundry Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
31	Narayana Rao, D.	4675	32	Narayana Rao, K. R	4676

Second Class.

Coimbatore Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Albert, R.	4277	8	Chandrasekhara Menon, M. C.	4293
2	Arthanari, M.	4279	9	Chandrasekharan Nair, P.	4294
3	Arthanari. P. K.	4280	10	Dhavamoney Rajan, S.	4295
4	Arumugam. A.	4281	11	Gangadharan Unni Vellody, K. C.	4298
5	Ayyavoo, P. S.	4285	12	Gopalan Nair, K. P.	4302
6	Balakrishnan Nair, C.	4288			
7	Bala Marar, P.	4289			

Coimbatore Centre—(*Contd*).

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate	Regd No.
13	Guruswamy, S.	4305	39	Rajagopal S. V.	4351
14	Halan, B. M.	4306	40	Raja Rao. N. S.	4352
15	Isidore De Cunha,	4307	41	Ramachandra Bhoopathy N.	4353
16	Jayaraman, U.	4308	42	Ramadas, V.	4356
17	Kandaswami, A. S.	4309	43	Ramaiah, T. K.	4257
18	Kandasamy, T.	4310	44	Ramakrishnan, S. V,	4358
19	Kanniappan, A.	4313	45	Ramamurthy, K.	4359
20	Kari, E. B.	4314	46	Ramaswamy, P.	4363
21	Kesavan Nambiar, K. K.	4315	47	Ranganathan, G.	4366
22	Krishna Menon, R.	4318	48	Ranganathan, V. R,	4367
23	Krishnan, R. K.	4320	49	Rangaramanujam	4368
24	Madhavan Unni, T.	4324	50	Sahasranamam, A. R.	4371
25	Malayappan, S.	4325	51	Sambasivan, K.	4372
26	Mariadoss, A.	4328	52	Sengottaiya,N,	4373
27	Mukundan, P. K.	4332	53	Sethuraman, V.	4375
28	Muthuswamy, N. A.	4333	54	Sivagiri, P.	4377
29	Nachimuthu, A.	4334	55	Sivagurunahan, K. S.	4374
30	Nagiah, E.	4335	56	Sreenivasn, C.	4380
31	Nanjappan, S. C.	4336	57	Srinivasan, K.	4383
32	Nanjunda Swamy, S.	4337	58	Subramaniam, M. R,	4385
33	Narasimhalu, G.	4338	59	Subramanian, S. P.	4386
34	Narayanan, C. K.	4339	60	Sundaram, E. R.	4387
35	Perumal, Y. P.	4344	61	Syed Rafiuddin, S. M.	4388
36	Ponnuswami, Arumugham	4345	62	Vaidyanathan. K. S,	4390
37	Ponnuswamy, R.	4346	63	Kandaswamy, K.	†4797
38	Raghavan Nair, K. V.	4348			

Tanjore Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
64	Abdul Azeez, G.	4398	84	David, G.	4426
65	Abdul Khadar, U.I.	4399	85	Dheenadayalan, P.M.	4427
66	Abdul Mazeed, M.	4400	86	Dhakshinamoorthi, T.S.	4428
67	Abdul Sathar, R.	4402	87	Dakshinamoorthy, V,	4429
68	Ahmed Hussain, A.	4403	88	Dharmarajan, G.	4433
69	Ahamad Hussain, S.	4404	89	Dharmaraj, B.	4434
70	Andiappan, R.	4405	90	Esakki, P.	4439
71	Arockiasamy, T.A.	4408	91	Ganapathy, K.T.	4440
72	Arumugham, T.	4409	92	Ganesan, D.	4441
73	Arumugaperumal, V.	4410	93	Ganesan, V.	4442
74	Arunachalam, N.	4411	94	Gopalakrishnan, N.	4444
75	Ayyasami, A.S.	4414	95	Gopalan, C.	4445
76	Balakrishnan, V.	4415	96	Gopalan, T.P.	4446
77	Balasubramanian, M.	4416	97	Govindarajan, R.	4448
78	Chakrapani, M.	4418	98	Govindarajan, C.M.	4449
79	Chendrasekharan, T.S.	4420	99	Govindaraj, G.	4450
80	Chockalingam, C.S.	4421	100	Govindaswamy, M.	4451
81	Chokkalingam, K.S.	4422	101	Henry, S.	4452
82	Chelliah, T.	4424	102	Irudayam, A.	4453
83	Chinnadurai, P.	4425	103	Iyappan, R.	4454

Tanjore Centre—(*Contd.*)

S. No.	Name of the Candidate.	Regd. No.
104	Jagadeesan, P.	4455
105	Jagannathan, K.	4456
106	Janarthanam, T.	4457
107	Jayaraj, A.S.	4458
108	Joseph C.	4460
109	Joseph Jesudoss, L.	4461
110	Kathirvel Murugan, C.	4462
111	Kailasam, N.	4464
112	Kalidass, L.G.	4465
113	Kalyanasundaram, T.A.	4466
114	Kalyanasundaram, V.	4467
115	Kandasamy, T.	4469
116	Kanniah, S.	4470
117	Karuppiah, P.	4472
118	Kasi, P.	4473
119	Kathaperumal, R.	4474
120	Krishnamurthi, K.	4476
121	Krishnamoorthy, K.S.	4477
122	Krishnamoorthy, P.	4479
123	Krishnan, S.	4480
124	Kumaraswamy, A.	4482
125	Kunjithapatham, M.	4483
126	Kuppuswamy, G.	4484
127	Lakshmanan, A.	4485
128	Lakshminarayanan, S.	4487
129	Mahalingam, R.	4490
130	Mahalingam, V.	4491
131	Mariappan, T.	4493
132	Maruthamuthu, K.R.	4494
133	Mahamad Mathar, M.K.S.	4496
134	Muruganantham, C.	4497
135	Muthukrishnan, B.	4498
136	Muthukumarappa, K.R.	4499
137	Muthumanickam, S.	4500
138	Nagalingam, C.	4503
139	Narayanasamy, G.	4505
140	Narayanaswamy, S.	4506
141	Natarajan, K.	4507
142	Natarajan, N.	4509
143	Natarajan, S.	4510
144	Navaneethakrishnan, C.R.	4511
145	Palaniandavan, P.	4514
146	Palanikkumar, R.V.	4516
147	Palanivelu, S.	4518
148	Panchapakesan, V.	4519
149	Paramasivam, G.	4521
150	Paramasivan, K.	4522
151	Peer Mohamed, S.K.	4523

S. No.	Name of the Candidate	Regd. No.
152	Periamuthu, S.	4525
153	Ponnusamy, R.	4527
154	Rajagopalan, K.	4529
155	Rajagopalan, N.	4530
156	Rajagopal, P.	4532
157	Rajamanickam, T.S.	4533
158	Rajam, N.	4534
159	Rajan, K.M.	4535
160	Rajaram, N.	4537
161	Raju, N.	4538
162	Raju, M.P.	4539
163	Ramachandran, A.	4540
164	Ramachandran, K.	4541
165	Ramachandran, N.P.	4542
166	Ramadas, V.	4543
167	Ramalingam, C.S.	4545
168	Ramalingam, K. (Kottur)	4546
169	Ramalingam, K. (Mannargudi)	4547
170	Ramalingam, K. (N. Kottai)	4548
171	Ramamurthy, G.	4549
172	Ramamoorthy, S.N.	4550
173	Ramamurthy, T.K.	4551
174	Ramanathan, S.S.	4552
175	Ramaswamy, N.	4553
176	Ramasamy, N.V.	4554
177	Ramasamy, P.	4555
178	Ramaswamy, P.R.	4556
179	Ramaswami, P.S.	4557
180	Ramasubramanian, N.	4558
181	Ranganathan, E.	4559
182	Ranganathan, M.	4560
183	Rengarajan, S.	4561
184	Rengaraj, L.	4562
185	Sabapathi, K.	4565
186	Sambandam, N.	4567
187	Samiappa, A.	4568
188	Sankaranarayanan, K.	4570
189	Sankaranarayanan, M.	4571
190	Sankaranarayanan, P.	4572
191	Santhanam, R.	4573
192	Satagopan, V.	4574
193	Selvarajan, T.V.	4576
194	Seshadri, K.S.	4578
195	Sethuramalingam, T.V.	4979
196	Sethuramalingam, V.	4580
197	Seturaman, M.K.	4581
198	Sethuvaikuntaraman, R.	4583
199	Shanmugavadivelu, G.	4584
200	Sivagaminathan, M.	4585
201	Sivanesan, S.	4586

Tanjore Centre—(*Contd.*)

S. No.	Name of the Candidate.	Regd. No.
202	Sivaraman, M.	4588
203	Sivasubramanian, A.	4589
204	Sivasubramanyam, J.	4590
205	Sivasubramanian, V.	4591
206	Sowrirajalu, G.	4595
207	Srinivasan, A.C.	4596
208	Srinivasan, P.	4599
209	Srinivasan, R.	4601
210	Srinivasan, T.R.	4602
211	Srinivasan, T.	4603
212	Subbanaidu, E.	4004
213	Subbiah, K.G.	4605
214	Subbiah, P.	4606
215	Subramanian, K.	4609
216	Subramanian, P.	4610
217	Subramanian, R. (Sirkali)	4611
218	Subramanian, R. (T. Nilakudi)	4612
219	Subramanian, S.	4613
220	Subramaniam S.	4614
221	Sultan Sheriff, M.	4615
222	Sundara Babu, K.	4616
223	Sundaralingam, S.	4617
224	Sundararajan, G.	4618
225	Swaminathan, C.	4619

S. No.	Name of the Candidate	Regd. No.
226	Swaminathan, M.	4620
227	Swarnalingam, M.	4622
228	Syed Abdul Samad, K.	4623
229	Syed Ahmed Ibrahim, G.	4624
230	Syed Ameenudeen, H.	4625
231	Syed Sickender Ali, A.	4626
232	Thandavarayan, C.G.	4627
233	Thangam, V.	4628
234	Thillaichittambalam, T.A.	4629
235	Thiruvarangam, K.V.	4632
236	Thiagarajan, K.	4633
237	Ulaganathan, S.	4635
238	Vaidyalingam, V.	4636
239	Vaidhyanathan, A.	4637
240	Vallinayagam, K.	4639
241	Veerapandian, P.	4641
242	Venkatachalam, R.	4642
243	Venkatanarayanan, N.S.	4643
244	Venkataraman, G.	4644
245	Venkatraman, R.	4645
246	Venu, M.	4647
247	Viswanathan, A.S.	4648
248	Kolandai Aloysius, G.	†4814

Rajahmundry Centre.

S. No.	Name of the Candidate	Regd. No.
249	Balaji Singh, T.R.	4651
250	Chalapati Sarma, P.V.	4652
251	Chinnappa, M.	4653
252	Gopalarao, I.	4654
253	Gopalarao, P.V.	4655
254	Govindarajulu, A.	4656
255	Gurulingachary, N.	4657
256	Hanumachsastry, Ch.	4658
257	Jagapathy, N.V.R.	4660
258	Kamaraju, S.	4662
259	Kameswara Rao, P.	4663
260	Koteswararao, K.	4664
261	Krishnamurty, B.V.	4665
262	Krishnamurty, D.	4666
263	Leelakrishna Choudari K.	4669
264	Mallikarjan Rao, I.	4670
265	Mamillaiah, N.V.	4671
266	Nageswara Rao, S.	4674
267	Narayana Rao, V. (Vadapalli)	4677
268	Narayana Rao, V. (Veligatla)	4678

S. No.	Name of the Candidate	Regd. No.
269	Narayana Rao, Y.	4679
270	Narasinga Rao, M.	4681
271	Peraiah, M.	4683
272	Ramachandramurty, R.S.	4687
273	Ramachandra Rao, M.	4688
274	Ramakrishna, T.	4689
275	Ramamurty, K.	4690
276	Ramamoorthy, M.	4691
277	Ramanujam, K.	4692
278	Rama Raju, D.	4693
279	Rama Rao, K.	4694
280	Ramasarma, P.V.	4695
281	Sambasiva Rao, D.	4697
282	Sambasiva Rao, G.	4698
283	Sankara Rao, P.	4699
284	Satyanarayanamurty, S.	4701
285	Satyanarayana, B.	4702
286	Satyanarayana, V.	4703
287	Somayajulu, V.A.	4704
288	Someswara Rao, N.	4705
289	Someswara Sastry, P.	4706
290	Subba Rao, D.V.	4711

Rajahmundry Centre (*contd.*)

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
291	Subba Rao, I.	4712	302	Venkata Ramana, B.	4727
292	Subba Rao, M.	4713	303	Venkataramana, P.	4728
293	Subrahmanyam, A. (Adari)	4715	304	Venkata Rama Rao, U.	4729
294	Subrahmanyam, A. (Asapu)	4716	305	Venkataramayya, P.	4730
295	Sundararamayya, M.	4717	306	Venkataratnam, S.	4733
296	Suryanarayana, N.	4718	307	Venkataswamy, D	4734
297	Suryaprakasa Rao, N.	4719	308	Venkateswara Rao, J.	4735
298	Veerabhadra Rao, K.	4721	309	Venkateswara Rao, K.	4736
299	Veeraswamy, K.	4723	310	Venkateswara Row, Y.	4737
300	Venkatanarayana, Ch.	4724	311	Venkateswara Rao Patnaik, P.S.	4738
301	Venkatappayya, Y.	4726	312	Viswanatha Raju. G.K.	4740
			313	Somayajulu, M.S.	4887

Anantapur Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
314	Anjaneyulu, G.V.S.	4743	331	Ramakrishnaiah, A.	4776
315	Adenna, C.	4744	332	Ramakrishnaiah, V.	4777
316	Basanna, M.	4745	333	Ramalingam, S.	4778
317	Basheerkhan, P.	4746	334	Ramamoorthi, D.	4779
318	Chinna Sheshappa, G.	4747	335	Rangappa, V.B.	4780
319	Gurusanthiah, P.M.	4749	336	Rangappa, V. C.	4781
320	Kanniah, B.	4754	337	Sampangiramaiah, J.	4782
321	Krishnamurthy, K.	4756	338	Sathyanarayana Sastry, K.P.	4783
322	Mahammad Ali, M.	4758	339	Sreeramulu, G.D.	4784
323	Mary Jessica, U.	4760	340	Subramanyam, B.	4789
324	Narasimhamurthy, B,	4764	341	Subramanyam Reddy, Y.	4790
325	Obilesu, P.	4767	342	Thirunarayanacharlu, N.K.	4791
326	Pakeerswamy Naidu, P.	4768	343	Vedachalam, S.	4792
327	Palanna, B.	4769	344	Venkatarama Sarma, E.	4795
328	Penchalaiah, G.	4772			
329	Prakasha Rao, G.S.S.	4773			
330	Rajagopalacharlu, K.	4775			

Passed in Parts I, II & III (Theory only).

Coimbatore Centre.

1	Manthrasalam, K.	4827	2	Viswanathan, V.	†4897

Tanjore Centre.

3	Devadoss, B.	4430	11	Rathinam, A.	4564
4	Devaraj, K.	4431	12	Savarimuthu, A.	4575
5	Mathanagopal, R.	4489	13	Sethuraman, R.M.	4582
6	Mathrubhootham, V.	4495	14	Srinivasan, P.R.	4598
7	Muthuswamy, V.	4501	15	Swaminathan, S.	4621
8	Radhakrishnan, S.	4528	16	Thirunavukkarasu, R.	4631
9	Rajagopalan, N.	4531	17	Vamanaraj, R.	4640
10	Rajappa, G.	4536			

Rajahmundry Centre.

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate.	Regd. No.
18	Narasimha Rao, A.V.L.	4680			

Anantapur Centre.

19	Guruva Reddy, M.	4748	21	Narayana, C.	4765
20	Kariyappa, D.R.	4753			

Passed in Parts I, III, & IV.

Coimbatore Centre.

1	Arumugam, P,	4282	3	Krishnamoorthy, G.	4317
2	Arunachalam, D.	4284			

Tanjore Centre.

4	Apathsahayan, S.	4407	6	Srinivasan, R.	4597
5	Ayyaswamy, A.	4418			

Rajahmundry Centre.

7	Jagannadharao, M.V.	4659	8	Sreeramamurty, K.	4708

Passed in Parts II, III & IV.

Coimbatore Centre.

1 Chokkalingam, M. †4804

Tanjore Centre.

2	Dhanabalan, K,	4432	3	Selvaraj, S.	4577

Rajahmundry Centre.

4 Suryanarayanamurty, T. 4720

Passed in Parts I & II.

Coimbatore Centre.

1 Varieth, P.I. †4801

Tanjore Centre.

2 Jayaraman, M. †4816

Passed in Parts I & III.

Coimbatore Centre

1 Chinna Raju, P. †4802

Tanjore Centre.

2	Adaikalasami, M.	†4818	3	Ramaswamy, S.V.	*4819

Passed in Parts I & IV.

Coimbatore Centre.

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Abdul Ghani, S.K.	4276	5	Ramaswamy, T. P.	4364
2	Balakrishna Menon, M.	4286	6	Subramaniam Vaidyanathan, K.	4384
3	Gopalakrishnan, K.	4301			
4	Maruthachalam, M.	4329			

Tanjore Centre.

7	Chandrasekharan, K.	4419	9	Perumal, M.	4526
8	Packirisamy, T.S.	4512			

Rajahmundry Centre.

10	Venkataratnam, R.	4732			

Anantapur Centre.

11	John Prasad, Ch. K.	4752	12	Pullaiah, E.	4774

Passed in Parts II & III.

Tanjore Centre.

1	Bashyam, T.	†4820	6	Muthaiyan, K.	†4829
2	Doraiswamy, R.	†4821	7	Muthukumaraswamy, S.	†4830
3	Krishnamoorthy, R.	†4824	8	Rajaratnam, K.	†4833
4	Mahalingam, C.S.	†4826	9	Rengaswami R.	†4835
5	Mani, S.	†4827	10	Sankaran, P.	†4836

Rajahmundry Centre.

11	Sivaramakrishnamurty, Ch. V.	*4860			

Anantapur Centre.

12	Buden Saheb, K.	†4881			

Passed in Parts II & IV.

Coimbatore Centre.

1	Govindaswamy, P.	4303	3	Paulose Koothoor	4343
2	Kaliaperumal, A.	†4840			

Passed in Parts III & IV.

Coimbatore Centre.

1	Appachi, N.	4278	6	Ramaswamy, A. K.	4360
2	Kochunni Nair, A.	4316	7	Sabapathy, K.	4370
3	Moideen, K.	4330	8	Vasudevan, P. B.	4391
4	Palaniswamy, G. A.	4342	9	Venkatadasari, B.	4393
5	Raghavendran, R.	4349	10	Venkataswamy, N. R.	4395

Tanjore Centre.

11	Annamalai, O. M.	4406	14	Palanivelu, N.	4517
12	Muthuvelu, S.	4502	15	Sivaramakrishnan, N.	4587
13	Natarajan, K. P.	4508			

Passed in Parts III & IV.—(*Contd*).

Rajahmundry Centre.

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate.	Regd. No.
16	Appala Naidu, A.	4650	22	Panduranga Vittal, P.	4682
17	Joseph, V. P.	4661	23	Rajagopala Rao, S.	4684
18	Krishna Rao, P. V.	4667	24	Sadasivarao, U.	4696
19	Lakshminarayana, P.	4668	25	Sreeramulu, V.	4709
20	Manoharam, G.	4672	26	Subba Rao, V. V. S.	4714
21	Nageswara Rao, D.	4673	27	Venkatapparao, M.	4725

Anantapur Centre.

28	Subramanyam, G.	4788			

Passed in Part I.

Coimbatore Centre.

1	Kannan, K.	4311	3	Subramanian, G. S.	*4799
2	Sreenivasan, R. K.	4381			

Anantapur Centre.

4	Khasimpeeran, S.	4755			

Passed in Part II.

Tanjore Centre.

1	Subramanian, A.	*4817	5	Ramaswamy, S. V.	†4845
2	Govindarajan, G.	*4823	6	Sebastian, R.	†4846
3	Maruthavanan, R.	*4825	7	Vedapuri, G.	†4848
4	Natarajan, G.	†4848			

Rajahmundry Centre.

9	Gopalakrishna, S.	*4858			

Anantapur Centre.

10	Ibrahim, A.M.	*4875	11	Rudrappa, P.	*4876

Passed in Part III.

Coimbatore Centre.

1	Arumugham, V. V.	4283	2	Kannan, M.	4312

Tanjore Centre.

3	Sampath, S.	4569	8	Kannappan M. R.	†4851
4	Thyagarajan, P. R.	4634	9	Manian, R.	†4852
5	Ganesan, M.	*4822	10	Shanmugasundaram, M.	*4855
6	Ekambaram, M.	†4849	11	Vasantha Madhavan, T. P.	†4857
7	Kalyanasubramanian, T. R.	†4850			

S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate.	Regd. No.

Rajahmundry Centre.

12	Krishnamurty, D.	†4873

Passed in Part IV.

Coimbatore Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
1	Balakrishnan, T.	4287	14	Raghupathy, P.	4350
2	Balasubramanian, N.	4290	15	Ramachandran, C.	4354
3	Bheeman, Y. K.	4291	16	Ramachandran, P.	4355
4	Gopal, U.R.	4300	17	Ramaswamy, A.M.	4361
5	Govindaswamy, P.A.	4304	18	Ramaswamy, K P.	4362
6	Krishnan. C.K.	4319	19	Rangadoss, V.A.	4365
7	Krishnan Kutty Nayanar, V.	4321	20	Rangasami, R.	4369
			21	Sengottian, V.K.	4374
8	Krishna Rao. N.V.	4322	22	Somasundaram, D.	4379
9	Kutty Sankaran Nair, K.	4323	23	Sree Ramar, N.	4382
10	Manthiri, C.	4326	24	Thangavelu, M.	4389
11	Natarajan, G.	4340	25	Velayudha Menon, A.V.	4392
12	Natarajan, R.	4341	26	Venkatasamy, D.	4394
13	Prabhakaran Nair, P.	4347	27	Viswanathan, T.	4396

Tanjore Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
28	Athi Sethu Ramalingam, G.	4412	33	Nagarajan, N.	4504
29	Bhimarao, S.	4417	34	Periya Mayan, P.	4524
30	Durai Raj, M.S	4436	35	Somasundaram. N.	4593
31	Kesava Rao, T.N.	4475	36	Venkataraman. S.	4646
32	Krishnamurthi. L.	4478	37	Natanasabesan, T.	*4853

Rajahmundry Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
38	Anjaneya Sarma, M.	4649	43	Subba Rao, Ch.	4710
39	Raja Rao, K.	4685	44	Veeraraju, B.	4722
40	Raju, O.	4686	45	Venkataratnam, L.	4731
41	Sathiraju, M.	4700	46	Venkateswarlu,	4739
42	Sreeramakrishnamurty, H.V.	4707			

Anantapur Centre.

S. No.	Name of the Candidate	Regd. No.	S. No.	Name of the Candidate	Regd. No.
47	Abdul Khader, S.	4741	53	Peeran Sab, E.	4771
48	Krishnamurthy Rao, P.R.	4757	54	Sreenivasacharlu, A.	4785
49	Majeed, M.A.	4759	55	Subbanna. G	4786
50	Narasanna, N.	4762	56	Venkataiah, V.	4793
51	Obaiah, G.	4766	57	Virupakshappa, G.	4796
52	Pandurangappa, K.	4770			

SUPPLEMENTAL LIST

Coimbatore Centre.

Passed in Part IV.

1. Perumalswamy, S.P. †3856

(This candidate was a student of the Coimbatore Co-op. Institute during 1950-51 and came out successful at the Theory examination conducted by this Union in March 1951. Since he did not undergo Practical Training during that period, subsequently he underwent Practical Training and came out successful in the Practical Training as per the letter No. A/2.-126/51—52 dated 6-6-52 of the Coimbatore Co-op. Central Bank. Thus he completely passed the examination in full.)

Passed in Part IV.

Rajahmundry Centre.

2 Ramachandramurty, M.S. †3640

(This candidate was a student of the Ramadas Co-op. Institute, Rajahmundry during 1949-50 and came out successful in Theory examination conducted by this Union. Since he did not take his oral test during that period he subsequently took his oral test and came out successful in the Practical Training also as per the letter dated 28-6-52 of the Rajahmundry Co-op. Central Bank. Thus he completely passed the examination in full.)

List of Candidates who obtained Distinction.

The following candidates have obtained distinction at the State Co-operative Union Examination, March 1952 in the subjects noted against their names: (Distinction is awarded to those who have obtained at least 60 per cent in any subject and also First Class)

Coimbatore Centre.

S. No.	Name of the Candidate	Regd. No.	Subject or subjects.
1	Duraiswami, S.	4296	Co-op. Law,
2	Ganesan, P.K.	4297	Co-op. Law, Rural Economics.
	Tanjore Centre.		
3	Dass, R.	4438	Co-op. Law,
4	Govindarajulu, T.	4447	Co-op. Law,
5	Jayaraman, K.	4459	Co-op. Law.
6	Kathirvelu, C.	4463	Co-op. Law.
7	Kanagasabapathy, S.	4468	Co-op. Law.
8	Karuppiah, K.	4471	Auditing, Rural Economics.
9	Krishnasamy, S.	4481	Co-op. Law, Banking, Rural Economics.
10	Lakshmanaperumal, P.	4486	Auditing
11	Madanagopalan, M.	4488	Co-op. Law
12	Mamundi, B.	4492	Auditing
13	Pakkir Mohamed, M.	4513	Co-op. Law
14	Palanichamy, S.	4515	Co-op. Law
15	Paramalai, K.	4520	Co-op. Law
16	Rengaramanujam, S.	4563	Co-op. Law
17	Sadasivam, M.	4566	Co-op. Law, Rural Economics.
18	Somasundaram, M.	4592	Co-op. Law, Practical Training.
19	Sonachalam, A.	4594	Co-op. Law, Auditing
20	Srinivasan, R. V.	4600	Co-op. Law, Practical Training
21	Subramaniam, A.	46[illegible]7	Co-op. Law, Rural Economics..
22	Subramanian, K.	4608	Banking
23	Vairavan, S.	4628	Co-op. Law, Auditing, Practical Training
	Rajahmundry Centre.		
24	Narayana Rao, D.	4675	Co-op. Law, Practical Training.
25	Narayana Rao, K. R.	4676	Co-op. Law.