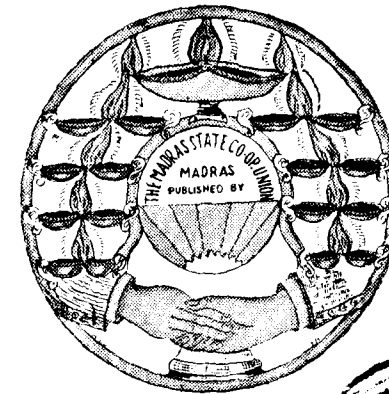


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The Madras Journal of Co-operation



HONY. EDITOR :
P. NATESAN, M.B., B.S.

ASSOCIATE EDITOR :
VISWANATHAN TEKUMALLA,
M. A., B.Ed., F.R. ECON. S. (LONDON)

VOL. XLV]

AUGUST, 1953

[No. 2.

ANNUAL SUBSCRIPTION :

INLAND RS. 8. :: FOREIGN RS. 9.

SINGLE COPY AS. 12.

Phone No. 55267

Regd No. 1284

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THE Madras Journal of Co-operation

EACH FOR ALL AND ALL FOR EACH

Journal of the Madras State Co-operative Union, Esplanade, Madras I

AUGUST 1953

No. 2, VOL. XLV

PRICE Rs. 12 NET.

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

Thought for the Month

Should Co-operatives Advertise?

There is no unanimity among co-operators regarding advertising. One section of them is absolutely opposed to it, maintaining that it is nonsense to spend money to induce members to purchase their goods in their co-operative shop. Others assert, however, that it is necessary to organise themselves to be able to fight with weapons equal to those of their competitors. And as these latter make use of all the means of publicity they can, and very often succeed in causing the less convinced members of the co-operatives to succumb to temptation, co operators would be wrong not to seek to defend and even to consolidate their own positions by using the same publicity methods which contribute to their competitor's successes.

In view of these two opposing opinions it can easily be understood that the problem confronting the co-operative institutions as to whether or not to use publicity media is not easy to solve. It needs serious and attentive study. It should also be remembered that publicity in itself is a morally neutral thing. That which renders it good or bad, worthy of praise or otherwise, is the aim pursued by it and the means used. One should not, therefore, reject publicity for the simple reason that its use would identify one with the detestable practices exploited to the utmost by capitalist enterprises solely for the aim of increasing profits. It is possible to carry on a much more honest type of publicity devoted to serving the best interests of the consumers, and it seems that the co-operatives can play an important role in this sphere by treading the paths of a new kind of publicity in which useful and correct information will replace the thousand and one leg pulls.

—From the Digest of the Co-operative Press—I.C.A.

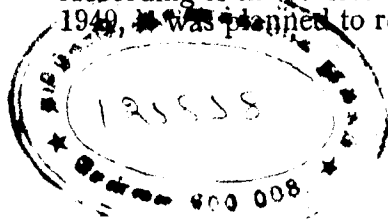
Editorial Notes

Land Reclamation in Madras State :

Although before the War India was an importer of rice, mostly from Burma, the food problem actually came to the fore-front when imports suddenly stopped with the Japanese occupation of Burma. The acuteness of the problem became more apparent during the Bengal famine in 1943. With a view to meet the situation, the Government of India launched in the same year "the Grow More Food Campaign." In the early stages, however, the campaign consisted of a number of *Adhoc* schemes designed to increase food production by intensive cultivation and diversion of acreage from cash crops to food crops. It was only in 1947 that the campaign was placed on a planned footing and definite targets were fixed for additional food production in each province and the States as a whole. The total targets for the five-year plan were three million tons for the Provinces and one million tons for the States. The five-year plan was expected to be completed by the end of 1951-52.

The partition of the country upset the plan and brought in graver problems: The country's food imports had to be increased, this involving a huge drain of the country's foreign resources. The Government of India, therefore, found it expedient to prevent this economic ruin of the country by declaring in 1949 that food grain imports must be stopped by the end of 1951 and that self-sufficiency must be achieved by that date. A revised plan of food production was accordingly prepared by the Central Government in consultation with the Provincial and State Governments. Calculating on the basis of 1947-48, it was estimated that the deficit by March 1952 would be 4.8 million tons or roughly 10 per cent of the country's total production. It was proposed to bridge the gap by increasing production by systematic efforts in two directions. First by permanent land improvements and secondly by recurring application of better equipment, manure, seed and the like.

Besides intensive cultivation plans, the reclamation and cultivation of waste lands is another aspect of the food production programme. Of the 417 million acres of cultivable land available in the Indian Union, 88 million acres is cultivable waste land. "By cultivable waste land is meant all types of land which are capable of producing food but are not doing so at present." A substantial acreage of such land exists in small parcels in village holdings and as Government land. A sure method of increasing the food supply of the country is to bring under the plough as much of the cultivable waste land as possible within a given period. According to the revised scheme for food production launched in 1949, it was planned to reclaim no less than three million acres



EDITORIAL NOTES

and thus add a million tons of food grains to the food resources of the country in seven years.

It is against this economic background that we present to our readers an interesting and comprehensive article on the land reclamation co-operatives in the Tanjore District. It is the outcome of our Associate Editor's visit to the Pattukottai area in the Tanjore district and a first hand study of the land reclamation work in the area. There is a large acreage of reclaimable land in the district. Two factors have favoured the reclamation of the area: First the advent of the Cauvery-Mettur Project area, and secondly the vigorous endeavour of the Government to provide the necessary facilities for reclaiming the land. One important point to be noted is that the reclamation work in the area did not commence with the Grow More Food Campaign of the Government of India. Thanks to the Co-operative Movement in the State, there was some reclamation activity on co-operative lines even before the campaign was started. Some reclamation societies were working with considerable assistance from the Government of Madras. But more systematic work and further expansion of the activity were noticeable only from the time the Government of India began to take active interest out of necessity in this line of food production activity. It can be seen from the article how the various stages of rapid development in the area coincided with the schemes of rapid development formulated by the Government of India from time to time in accordance with their food policy. Now we have as much as over 4,000 acres of land reclaimed. The Government have lent about Rs. 1.5 lakhs for reclamation work and the Tanjore Central Bank about Rs. 3 lakhs for current cultivation expenses. Godowns have been provided for some eight societies for storing the produce of the members. A special scheme covering work on 470 acres of land has also been taken up and is rapidly progressing. It has been estimated that the reclaimed acreage is adding no less than 40,000 bags of paddy every year on an average to the State's food resources.

This is of course no mean achievement; but there is, however, much ground yet to be covered. The area reclaimed has not by far exceeded 4,000 acres since 1950. There appear to be some factors which tend to slow down the pace of progress. One of them is the need to reclaim considerable areas of land which demand the employment of a tractor. For instance an area of about 98 acres is said to have been in need of tractor operations at Nambivoyal where the Special Scheme is in operation. Even the Government seem to feel that experience has shown that mechanized land reclamation can pay for itself and the expenses can be recovered in reasonable time. Another important factor is the inadequacy of the initial Government loan for the reclamation work in view of the high cost of labour involved. A third important factor is said to be the lack of co-ordination between the

Government Special Supervisory staff and the Tanjore Central Bank both of which have their own financial interests to safeguard. It is necessary to avoid duplication or overlapping of administrative or collection work; it is desirable that the two financial interests should endeavour to evolve a method whereby this duplication and clash of interests could be avoided.

Land reclamation is not an end in itself. The land has to be cultivated and a crop grown on it. It has been reported that in the United Kingdom where the problem of self-sufficiency in food has always been keen, over the past three centuries, pioneers have been draining and reclaiming the moss lands of Lancashire and that as a result, much of the 30,000 acres of low-lying moss within the area has now been brought into profitable cultivation. It is therefore of the utmost importance that the reclaimable land is not left unreclaimed and that the reclaimed land is not left uncultivated in national interests. It is hoped that the Government and the Co-operative Movement would take necessary steps to remove the snags and to quicken the pace of progress so that the societies may confer a large and lasting benefit on the State.

Co-operatives and Advertising and Publicity :

Advertising, together with its associated technique of Public Relations is a force whose importance can hardly be exaggerated in modern society. The present century has witnessed the development of many new media and techniques in advertising and publicity. Many private business men and business institutions have not been slow to take advantage of them and to attract custom from the credulous members of the community. It has been felt by the International Co-operative Alliance that the attitude of co-operators towards this new trend of advertising and publicity has not always been consistent or clear-cut; and that therefore it is clearly the duty of co-operative leaders to study these developments with thoroughness and apply the results to the furtherance of the Movement's chief aim—the protection of the consumers. With this object in view the International Co-operative Alliance sought to gather current opinion on the question from the co-operative press. Here are a few of the opinions expressed by prominent sections of the co-operative press and eminent co-operators.

Mr. J. W. Viergever of Holland said that till recently, advertising was regarded with a certain amount of contempt within the co-operative movement, since it was believed that "advertising does not keep strictly to truth." In consequence, he said, that for many years co-operatives put their emphasis on propaganda rather than advertising. During the past ten years, however, a shift of emphasis has taken place with the movement. Propaganda has moved into the background and advertising has been adapted to

the whole of business life and co-operatives have seen themselves compelled to make use of it like other lines of business. He also added that "though advertisement may cost money, a well-thought-out plan can manage with the money available."

An article in the *Co-operative News* of Manchester sharply criticised the "niggardly" attitude of the Movement. It called advertising as a "Sales-building medium." It added that "it is first of all necessary to get customers into the shops; and this should be the task of co-operative advertising."

In his lecture delivered at Hamburg, Mr. Willy Lesser, Secretary of the Publicity Department of the Central Union of German Consumers' Societies, said that we must look for new forms and methods of bringing home to consumers the unchangeable principles of the Rochdale Pioneers. Publicity cannot be successfully dealt with as a side line. Genuine work is the province of experts. The results of publicity cannot immediately be measured in business increase, etc; but those who carry on this work must learn to wait and watch.

Director Otto Sagmeister of Austria stated that "publicity is no luxury. It is an indispensable part of our economic life and therefore of co-operative activity as well." He pointed out an essential difference between private and co-operative publicity. While private publicity has an exclusively "profit motive," co-operative publicity has for its main object the promotion of human relations. Not money but man is the centre of the Movement.

Mr. Andrew Jensen wrote in the *Midland Co-operator* in U.S.A. that "good public relations" is "good business." He added that it is too much to expect that members need not be reminded of what their co-operative can offer them.

An article on the question published in the "*Bulletin D'Information Et. Documentation*" recently gives a balanced view. It says that there is no unanimity among co-operators regarding advertising. One section considers it is "non-sense to spend money on advertising" while the other section considers that it is necessary to organise ourselves to fight equally with our competitors. The article under reference states that the problem is not easy to solve without serious and attentive study. But, the article adds "publicity in itself is a morally neutral thing." One should not therefore reject publicity. "It is possible to carry on a much more honest type of publicity devoted to serving the best interests of the consumers, and it seems that the co-operatives can play an important role in this sphere by treading the paths of a new kind of publicity in which useful and correct information will replace the thousand and one leg pulls."

To Co-operators in India, the large co-operatives of the West appear as colossal institutions reaching even the overseas and publicity consumer through their enormous public relations organ

and publicity department. It is clear from the views expressed in the informed sections of the co-operative press that the co-operatives are "niggardly" in regard to spending money on advertising. It has been stated that the private trade spends on publicity and advertising increasingly larger sums than the co-operatives. "Capitalism spends around £200 million a year. The Movement spends less than £1 million." It is now argued that when guns, tanks and bombs are the weapons of war, one should not seek to fight them with bows and arrows. This unequal fight is said to be the policy of the co-operative movement even in the West.

Few, there will be, who cannot imagine how our co-operatives stand in contrast even with the co-operatives of the West—not to speak of the capitalistic publicity and advertising machinery. Our co-operatives are labouring under three handicaps. For one thing our institutions do not believe in human relations and with it their business could be promoted by employing publicity, and propaganda and advertising. Every co-operative honestly believes that its products need no advertisement like good wine. Secondly we feel that we do not have the necessary financial resources to *indulge* in such pursuits. Thirdly we do not have the necessary knowledge and equipment needed to carry on effective publicity even in a small measure.

The experience of the West in these matters have been: firstly that it is wrong to believe that even the members need not be reminded of their society's wares; secondly that every co-operative or group of co-operatives must try to evolve a well-thought-out plan within its own or their own means; and thirdly that publicity and advertising should not be sought to be promoted as a side line. Co-operatives in our country will do well to take these tips from the West.

Advertising, Publicity and Propaganda are activities which though they cannot be clearly demarcated from one another, have specific purposes to fulfil. It is not at times possible to state where one ends and the other begins. All the same they come within the purview of "public relations." Mr. Orisini, General Secretary of the French Consumers' Wholesale Society said: "public relations proceed from two main ideas which are in fact our own: service to the community and democratisation of economic enterprises." We are trying to render co-operative democracy a living reality. It is therefore necessary that co-operatives should take part in all the activities and meet all the needs of their members. This will be possible only if they learn to promote their public relations activity.

Various methods have been in vogue to promote public relations—sight and sound equipment, meetings, pamphlet-distribution, personal contacts and the like. Co-operatives must learn to feel the need for such an activity in the larger interests of the Movement. It may not be possible for most of the institutions to

have public relations sections or propaganda and publicity wings independently. It is therefore desirable to have a central publicity and propaganda and advertising Institution which can undertake under expert guidance collective publicity and advertising, so that this may be effective and economical. The Institution may have regional and district officers for effective contacts with member institutions. But pending the organisation of such an institution, the co-operatives may take greater advantage of the State Co-operative Union, which though essentially a propaganda and educational institution may with profit be pressed into service as a public relations office until a separate institution is brought into being.

In view of the vital importance of this aspect of our co-operative activity, we invite the opinions of co-operators and co-operative institutions on this question of promoting public relations; and we hope our numerous members and readers will not fail to respond.

An Appeal : Unprecedented Godavari Floods and the Enormous Damage.

Few there may be among our members and readers who have not heard or read in the public press about the never-before-heard-of havoc and untold misery of the people of the Godavari districts caused by the unprecedented floods of the Godavari. The loss has not yet been correctly estimated but it has been definitely felt that it would run to several crores. Various philanthropic institutions and individuals of charitable disposition have been endeavouring to donate liberally or collect donations for the suffering families in the flooded area, some of whom may be the members of our co-operative brotherhood.

We appeal to the generous co-operators and their institutions to rise to the occasion and signify their great sympathy by contributing generously for the relief of the sufferers.

The Madras State Co-operative Union.

CO-OP. SUPERVISORS EXAMINATION RESULTS—MARCH 1953.
Erratum to March 1953; examination results published at pages 33 to 43 of July 1953 issue of the Madras Journal of Co-operation.

ERRATUM

PASSED IN PART II :

Rajahmundry Centre:

<i>Read for</i>			<i>Read as</i>		
S. No.	Name of the Candidate.	Regd. No.	S. No.	Name of the Candidate	Regd. No.
14	Appa Rao, M. V.	*5515	14	Appa Rao, M. V.	*5511
Add the following under Rajahmundry Centre as Passed under Part II.					
S. No.	Name of the Candidate.		Regd. No.		
21	Nageswara Rao D.		*5515		

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

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

P. B. 1459

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SRI V. PARTHASARATHY, B.A., B.L.,

Chairman.

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Some facts about our progress :

	1949	1950	1951
	(In lacs)	(In lacs)	(In lacs)
	Rs.	Rs.	Rs.
New Business ...	86	89	92
Life Fund ...	64	77	83
Business in force ...	361	386	429
Renewal Expense Ratio ...	16.19%	15.59%	14.75%

Latest Valuation as on 31-12-1950.

**Bonus declared continuously since 1940 in all
the three valuations which very few
Insurance Concerns have done.**

V. VENKATACHALAM, M.A., B.L.,
Secretary.

SPECIAL ARTICLES

Land Reclamation Societies in Madras State

VISWANATHAN TEKUMALLA

In July 1924 heavy floods came down the river Cauvery and large areas of valuable wetlands in the Tanjore and Tiruchirappalli districts were covered with heavy deposits of sand. The problems involved in the removal of the sand were considered suitable for solution by co-operative methods and accordingly some land reclamation societies were formed. Government provided funds in the form of *Takkavi* advances to the societies at concessional rate and also supplied nearly six miles of tram lines and over 400 trucks for removing the sand. With the assistance provided by Government, a good part of the lands covered by the operations of the societies was cleared.

The Pattukottai taluk of the Tanjore district was still dry and sandy. But fortunately for it the Cauvery-Mettur Project came into existence in 1932 in this area and some activity was in evidence by about 1935. But real earnestness and active effort could be seen only since 1943, when, in pursuance of the Grow More Food campaign, the Government of Madras desired to step up food production by reclaiming these drylands. A scheme was prepared and submitted to Government in 1943 for the formation of co-operative societies to reclaim and bring under cultivation *Patta* lands in the project area in the Pattukottai taluk. It received Government sanction and came into operation in 1944. But as a number of societies were to be formed in the area for the purpose of reclamation, they were to borrow from the Co-operative Central Bank, Tanjore, for their short term credit needs and from the Government for their long term credit needs towards reclaiming the lands at an average rate of Rs. 50 per acre. The Government loans were to be repayable in fifteen annual instalments. The period of loans might in special cases, exceed 15 but not 20 years on the recommendation of the Registrar. The Government loans were to carry no interest during the first year but were to bear interest at 3 per cent per annum thereafter. The loans were to be given to societies and not to the individuals direct, the societies being responsible for the collection and repayment of the loans to the Government. The societies were to collect interest from the members at one per cent above the rate charged by Government. The loans were to be sanctioned and disbursed by

the Deputy Registrar, Tanjore, on the security of the lands to be reclaimed and the security provided by the general assets of the societies. Government also exempted the societies and their members from the payment of registration fees payable for registering the deeds executed by them for the loans taken under the scheme. Government also undertook to waive assessment on the lands for the first three years if they were reclaimed and paddy was raised on the lands.

The original scheme contemplated the reclamation of 1,500 acres only in 16 villages at the first instance. Accordingly in 1944 some 16 villages were selected and 13 societies were started so as to cover an acreage of about 3,600 acres as detailed below, out of which about 1,500 acres were to be reclaimed first :

Name of Village	Acreage	Name of Village	Acreage
1. Muthakurichi	312	8. Periakottai	163
2. Nambivayal	980	9. Thittagudy	50
3. Vecrakurichi	81	10. Melanatham	193
4. Annekkadu	292	11. Pulavangadu	324
5. Nadivikkottai	535	12. Telungungudikadu	220
6. Mandalakkadu	151	13. Koilur	309
7. Alathur	76		
	(2,327)	Total	3,596

Special staff consisting of a Co-operative Sub-Registrar and an Inspector were appointed by Government to assist and supervise the work. The new scheme had a novelty about it as well as an urgency. It was therefore taken up with considerable enthusiasm particularly in view of the adequate water supply that was available at the beginning in the Cauvery-Mettur Project area. Fairly rapid progress was noticeable during the first years of the scheme. There was an increase in the number of societies as well as in their membership and their share capital. The extent of land under the societies and the area reclaimed also showed an increase. In 1944-45 seven societies were formed in Government villages and three in *inam* villages to aid reclamation by issue of loans. One labour co-operative society was organised to encourage labourers to undertake reclamation work. Further six old societies amended their by-laws to enable them to issue loans to their members for undertaking reclamation work. Brisk activity was noticeable during 1945-46 and as much as very nearly 1,000 acres

of land was reclaimed during the year. By 1946-47 the scheme was found to have become so popular that more persons wanted to join the scheme and benefit by it. Therefore the Government began to consider during the year a proposal to extend the scheme to sixteen more villages. The Government's sanction of this extension, however, took considerable time and did not come off until 1949-50. But meanwhile work on the area already taken up progressed. The acreage reclaimed between 1946-47 and 1948-49 rapidly increased from 1,583 to 3,360; and the loans issued by Government and the Tanjore Co-operative Central Bank stood round about Rs. 3.5 lakhs. Loans were liberally issued not only for reclamation work but also for cultivation expenses and purchase of cattle. In 1948-49, for instance, the societies issued to their members Rs. 87,635 for cultivation expenses and Rs. 99,494 for purchase of cattle. In 1949-50, the Government having sanctioned the extension of the scheme to sixteen more villages, the number of societies increased from 21 in 1948-49 to 34 in 1949-50. The membership and share capital rose to Rs. 7,060 and Rs. 70,824 respectively. Out of a total acreage of 6,388 taken up for reclamation, an area of 3,541 was reclaimed and made fit for cultivation and an area of 2,841 acres was actually under cultivation. The loans outstanding against the members to their societies was Rs. 4.51 lakhs.

Even as early as 1945-46, the members felt the need to have godown accommodation for storing their produce and marketing it to their advantage. A proposal to provide a godown for every society at a cost of Rs. 3,000 each, half to be given as free grant and the balance as loan at 4½ per cent interest was considered and approved by the Government. It was estimated that the yield would be worth Rs. 100 per acre and that the godowns approved would suffice for every society. In 1946-47, a free grant of Rs. 12,000 was given and in the next year a loan of Rs. 11,300 was granted to 8 societies for the purpose. Accordingly godowns were built for the societies at Melanatham, Periakottai, Muthakurichi, Koilur, Pulavangadu, Thittagudi, Nambivayal, and Alathur. But on account of the Government food procurement and rationing and other food control measures, the godowns were not fully and properly made use of for some years.

Along side of the reclamation activity in the Tanjore district, some activity was in evidence in the Tiruchierappalli district also which was another part of the Cauvery-Mettur Project area. A society was formed at Kuhoor in 1945 and it did good work in 1945-46. The membership and share capital of this Kuhoor Land Reclamation Society were 75 and Rs. 1,979 respectively and an area of 7,058 acres was reclaimed. But in the next year no reclamation was done.

The following table shows the progress of the land reclamation societies in the Tanjore District over a period of half a decade :

Progress and working of the Land Reclamation Societies—1944-45 to 1949-50.

Year	No. of societies	No. of Villages covered	Membership	Paid up Share capital	Land taken by year end	Land reclaimed by year end	Long term Govt. loan during the year.	Godown loan from Govt	Central Bank loan for seasonal work	Loan for Cattle Purchase	Loans outstanding to Cent. Bank (year end)	Loans outstanding to Govt. (year end)
				Rs.	acres	acres	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1944-45	14	16	1,154	6,438	2,885	—	—	—	—	—	—	—
1945-46	14	16	2,170	21,439	3,202	979	25,285	—	1,46,182	23,540	1,65,309	25,285
1946-47	19	22	3,661	38,341	...	1,583	49,700	11,300	2,39,275	27,615	2,56,759	84,006
1947-48	20	...	3,352	...	4,569	2,841	25,000	—	2,30,000	—	2,48,000	92,897
1948-49	21	...	...	...	4,801	3,300	—	—	1,94,000	—	2,30,000	86,318
1949-50	34	36	7,060	70,824	6,358	3,541	1,19,980	—	2,68,000	—	2,98,000	99,014

... Indicates that particulars are not available.

— Indicates that there were no transactions under the item mentioned.

In February 1950, a special scheme of reclamation was sanctioned for Nambivayal and started in June 1950. There was a large plot of Government land of 469.70 acres near the Nambivayal village. It was unreclaimed, consisting of shrubby, saline and jungle tract for the most part, only about a hundred acres having been in a way brought under the plough by some sort of private endeavour. The scheme was to reclaim this area with special attention and care. By the scheme, the land was to be allotted to the members of a society formed for the purpose in such a manner that each member's original holdings and the new allotment should not together exceed 5 acres. Though in the original proposal of the scheme different rates of Government loans ranging from Rs. 100 to Rs. 300 in accordance with the degree of inferiority of the soil were suggested, yet the Government finally sanctioned a flat rate of Rs. 100 per acre. The distribution of the plots was to be made by the society so that it might so allocate the plots that every member got as far as possible a plot of land which would go to enlarge his original holding into a compact one. But the Government loan was to be disbursed not through the Central Bank at Tanjore but through the local Deputy Registrar.

Some concessions, however, were available to the members under the special scheme :

i. The land value was to be paid at Rs. 100 per acre in twenty equal annual instalments ;

ii. The society was to be given loans for reclamation at Rs. 100 per acre repayable in 15 years. The first instalment of

repayment was to be made in the fourth year. The loan would be interest-free for three years, whereafter it was to be paid at 3 per cent per annum ;

iii. Every member would be given an interest-free loan of Rs. 150 for purchase of bulls, the loan being repayable in five annual instalments ;

iv. Loans under the scheme were exempt from registration fees ;

v. Paddy should be grown on all lands in which case no water cess or assessment would be levied during the first three *fastis*.

vi. The society would be given for constructing a godown enough capital as subsidy and as loan on fifty : fifty basis.

In pursuance of this special scheme some of the land was distributed among members in June 1950 and further allotments were made in August 1950 and November 1951. Farmers joined this new scheme enthusiastically to reclaim their dry and high level lands with Government loans and bring them under channel irrigation.

The progress of the reclamation societies in general and of the special scheme for the years 1950-51 and 1951-52 was as given hereunder :

I. General Reclamation Societies

Year.	No. of societies	Membership	Paid up share capital	Land taken	Land reclaimed	Total Government loan	Loan repaid	Loan outstanding at the end of the year	Godown loan re-paid	Godown loan outstanding at the end of the year
			Rs.	Acres.	Acres.	Rs.	Rs.		Rs.	Rs.
1950-51	35	7,463	78,055	6,414.41	4,066.32	1,52,980	28,492	1,24,488	...	11,300
1951-52	35	7,578	79,822	6884.11	4,116.3	1,63,665	36,519	1,27,146	...	11,300

II. Nambivayal Land Reclamation Society

Year	Membership	Extent assigned by Government	Area allotted	Area reclaimed	Government loan so far	Amount disbursed
			Acres	Acres	Rs.	Rs.
1950-51	..	469.70	448.56(?)	199.87	32,000	32,000
1951-52	165	469.70	448.56*	288.56	10,685	9,282†

* The remaining area of 21.14 acres has been proposed to be reclaimed by the Society itself since owing to the excessively saline or clay soil the members were not willing to take up the area.

† The balance of Rs. 1,403 was not disbursed as the progress of the work of members was not upto the expectations.

It will be seen from table I relating to the progress of the general reclamation societies that out of an acreage of nearly 6,900 about 4,100 acres only which works out to no more than 70 per cent of the acreage under the scheme had been reclaimed. This was very largely due to two factors. First the supply of water in the project canals were inadequate. Secondly, due to a rise in the cost of labour the cost of reclamation tended to become heavy and prohibitive.

Thanks to the courtesy of the Tanjore Co-operative Central Bank, I had an opportunity to visit Pattukottai in April this year and acquaint myself with the working of the land reclamation societies in the taluk. As on 31-3-53, there were 35 societies but their membership stood at 7,715 and paid up share capital at Rs. 81,205. The area reclaimed was only 4,116.32 acres. All the reclaimed acreage was brought under regular cultivation. Loans were taken for operations on an acreage of 2,533.84, the total amount of Government loan being Rs. 1,67,665 out of which the repayments were about Rs. 45,893, leaving a balance of about Rs. 1,21,772 as on 31-3-53. The borrowings from the Central Bank amounted to Rs. 2,96,800. The overdues were not heavy, the amount overdue under principal and interest being no more than Rs. 1,516.

A detailed statement showing the progress of the societies upto March 1953 is appended.

Out of the 35 societies, no less than 31 are working well. All the societies borrow from the Tanjore Co-operative Central Bank for providing the short and medium term credit requirements of their members such as for meeting cultivating expenses, purchase of bulls, etc., and also for advancing additional funds to the members for reclamation of their land in cases where the loans granted by Government are not enough for the purpose. Besides providing credit, the societies also help their members to market their produce. Under the by laws it is obligatory on the part of the members to deliver to their societies for sale the produce raised by them on the lands reclaimed and cultivated with the help of loans taken from the societies. Government loans and free grants to meet the cost of constructing godowns are available to societies which may need them. The societies also buy and sell the milk produced by their members. The Government of Madras have extended to the reclamation societies also eligibility for State loans offered under a scheme sanctioned by Government for the grant of loans to milk supply societies and unions for development of milk supply. These societies also are encouraged by Government to promote dairying as a subsidiary occupation. Distribution of agricultural requisites such as seed, manure and agricultural implements and controlled commodities such as mill cloth, development of cottage industries and running of libraries are

other activities undertaken by some of the societies. These multi-purpose activities were fairly brisk for some years particularly during the period of controls; but of late, following the lifting of the controls there has been a marked decline in such activities. There are at present no subsidiary occupations in any of the societies.

The lifting of controls has now shown the need for using the godowns for storing the produce of the members. But it has been generally felt that of the seven godowns, only two—those at Pulavangadu and Thittagudi—are still in a good condition while the others have become leaky and insecure due to utter neglect by the societies. Yet an annual instalment of Rs. 700 is to be paid towards repayment of the godown loan by the seven godown-owning societies.

Marked progress is, however, noticeable in the special development scheme of Nambivayal. As on 31-3-53, as much as 355 acres as against 288 acres of 30-6-52 was reclaimed. Of the balance of 114 acres, 16 acres were considered to be unreclaimable. An area of 98 acres only had therefore to be reclaimed yet. The annual instalments of collections to be made from members under the scheme were about Rs. 7,000 as follows:

i Land issued for buying bills	...	Rs. 3,570
ii Special Reclamation Loan	...	" 900
iii Loan value repayment	...	" 2,300
iv Godown loan.....	since cleared.	

The Government have sanctioned a Co-operative Sub-Registrar and some subordinate staff for the management and administration of the office of the societies at Pattukottai. A Co-operative Sub-Registrar is the special officer in charge of the Societies. Two Junior Co-operative Inspectors attend to the supervision, collection and remission of dues into the local sub-treas. Besides, there are a clerk and three peons. The salaries amount to Rs. 600 while the travelling allowance for the executive staff averages at Rs. 120 per month. A monthly rent of Rs. 15 is paid for the office premises. The establishment charges alone amount to about Rs. 9,000, exclusively of other items like office equipment which may together account for about Rs. 2000 to 3000.

The Special Staff have to do monthly inspection and checking of the accounts of societies and the annual revaluation of the land to ensure that the lands have not changed hands, that there are no further encumbrances on them and that they are being cultivated.

The scheme has definitely conferred a huge benefit on the farmers of the taluk. Manures and improved seed supplied by the Tanjore Co-operative Marketing Federation's Branch at Pattukottai and Arantangi are liberally used on many of the

lands. The reclaimed lands have been found to be on a par with the normal lands of the delta both in yield of crop and value of the land. Food production of the Taluk is said to have definitely increased by the addition of no less than 80,000 railway maunds of paddy annually from the 4,000 acres of reclaimed land.

Further reclamation activity is said to have tended to become slow now. This change is attributed to four causes: First a large acreage under the general reclamation scheme and about 98 acres under the Nambivayal scheme have been found to be hard to reclaim without using a tractor for the purpose. Secondly, farmers are not eager to obtain reclamation loans of Rs. 50 per acre, since the loan amount is hardly sufficient for the work. They are obliged to find additional money from other sources which may put them to much hardship and expense, due to the tight condition of the money market. Thirdly, the inadequate supply of water in Cauvery-Mettur Canals for some years which has been the cause of much litigation has prevented farmers from further reclamation work. Fourthly, a large acreage is in the hands of persons who are fairly well-to-do; and they are keen on growing casuarina and other commercial crops on them instead of reclaiming them for growing paddy. There are large blocks of Government land close to some of these reclamation society areas—for instance Vettuvakottai—which can be worked as special reclamation schemes on the Nambivayal model. It has been reported that a proposal to give these lands on lease has not been favourably received by the prospective farmers, since they prefer outright purchase of land to taking land on lease.

The question of further reclamation apart, it is said that even in the normal working of the reclamation societies, a few problems of importance have cropped up: The first and the most important problem arises out of the dual control of the Government Special Staff and the Central Bank. Both the Government and the Bank have financed the Scheme. But the Special Staff feel that in the matter of recoveries, the societies show a greater eagerness to repay the bank loans than the Government loans. They also complain that in some cases the societies have made collections to meet the instalments due to Government but have actually utilised the amounts to pay the Bank. On the other hand the Bank feels that some Rs. 11,000 to Rs. 12,000 in being spent on the Special Staff and their office annually for collecting annual instalments of no more than Rs. 7,000 from the societies, and that this expenditure is unnecessary. The Bank suggests that since it has a large executive staff the Government should entrust to it the collection of Government loan instalments also at a small fee for collection and thus save the unduly large establishment charges. There is therefore a clash of interests in both the financing agencies and consequently unpleasantness on both sides.

Another problem consists in the guarding against the violation of the rules governing the grant of lands and loans. In spite of a careful watch some lands are sold and transferred by the original members to some others. The lands are cultivated by the buyer, while the instalments are paid to the Government by the original assignee! The Special Staff are finding it a problem to detect these cases of violation of the rules.

The future expansion and development of the reclamation societies seems to lie in reorganising the scheme in the following three directions: First the provision of larger loans than Rs. 50 per acre, in view of the high cost involved in reclamation work; secondly the provision of a tractor and other mechanical equipment for clearing jungle and improving the soil and better water supply; and thirdly the coordination of the work of the Government and the Bank so as to effect greater economy in working expenses and at the same time keep a better watch over the members and their actions. The institution of a special investigation by the Government into the working of these societies will be the first right step in the further development of these productive co-operatives which have amply proved their usefulness.

S. No	Name of the Society.	Date of Registration	Date of Starting	No. of members	Amount of share capital	Borrowing from Central Bank	Extent to be reclaimed.		Balance to be reclaimed	Extent cultivated.		Extent of which loan received.	Loan amount issued.	Loan amount outstanding.		Godown loan outstanding
							A.	C.		A.	C.		Rs.	A.	P.	
1	Alathur L.R.C.S.	21 10 10	7 10 11	332	3611	1134	76	00	18	64	57	20.76	990	592	0	1500
2	Periakottai L.R.C.S.	4 8 39	27 8 39	344	4369	4731	163	00	18	00	145	26.53	6160	3833	5	1500
3	Thittagudi L.R.C.S.	3 3 19	27 4 39	283	2033	8400	50	00	18	00	50	...	...	...	...	1500
4	Melanatham L.R.C.S.	12 5 23	18 6 23	302	3570	8036	224	76	1	53	223	195.82	8986	5805	14	1500
5	Mandalakottai "	20 11 23	6 10 24	120	1177	127	151	00	35	51	115	53.59	2640	1413	14	10
6	Kanniyakurichi "	10 6 45	26 6 45	182	1633	40	143	00	29	18	115	60.56	2334	1821	8	8
7	Muthakurichi "	21 6 44	29 7 44	256	4309	4230	312	34	29	42	232	24.43	12360	7743	10	4
8	Nambiyaval "	17 10 44	13 12 44	612	11292	27030	980	70	20	33	560	113.83	47696	40282	5	8
9	Vettuvakottai "	24 8 39	18 4 40	270	2606	11832	293	00	82	83	210	148.45	8197	6124	6	6
10	Neiveli "	24 5 46	5 6 46	387	2606	1110	259	00	84	31	175	171.48	8201	5433	12	8
11	Unjivuduthi "	3 10 46	10 10 46	256	2616	482	260	00	6	94	235	235.06	11473	3790	0	0
12	Saruvaiduthi "	14 6 46	19 6 46	175	2473	2276	235	00	35	42	509	...	8820	5538	10	8
13	Naduvikottai A.D.C.S.	19 12 43	30 1 45	127	1342	...	41	00	41	44	00	44.60	2165	1574	5	9
14	Naduvikottai A.D.C.S.	9 1 47	21 1 47	56	1147	3000	112	00	64	06	47	27.94	1350	940	0	0
15	Vattagudi "	17 11 44	27 2 45	135	1320	6200	81	00	32	27	48	73	1215	853	11	0
16	Veerakurichi L.R.C.S.	17 12 44	21 12 45	86	850	5670	232	00	189	05	102	62.01	2615	1573	5	4
17	Anaikadu "	17 12 44	21 12 45	86	850	5670	232	00	189	05	102	62.01	2615	1573	5	4
18	Kollur "	21 12 18	7 12 19	167	1372	9423	09	00	76	87	232	88.13	3740	2456	0	0
19	Thelungudigadu L.R.C.S.	12 12 18	7 12 19	349	7734	22658	220	00	26	43	193	108.74	5323	4035	4	0
20	Pulavangadu L.R.C.S.	26 12 18	28 1 19	223	3026	22700	329	00	172	68	156	103.23	6940	5158	11	6
21	Thondarampattu "	9 6 47	26 6 49	396	2266	16216	107	00	84	89	22	72.11	1070	856	0	0
22	Thirumangalakottai L.R.C.S.	14 8 23	15 9 28	220	1551	14551	245	00	107	64	128	107.64	5455	4727	10	8
23	Do. West "	18 2 22	16 8 22	218	2450	26974	194	81	71	48	123	33	71.48	2740	0	0
24	Arumulai "	22 3 47	18 4 47	149	1186	11210	78	05	15	05	63	15.00	750	650	0	0
25	Palambuthur "	25 12 19	8 1 20	120	1239	4705	167	50	40	26	127	42.37	2050	1785	5	4
26	Peikkarambankaottai L.R.C.S.	28 12 18	18 12 19	192	996	9986	63	75	16	73	47	02	...	...	...	...
27	Okkanadu East "	10 12 19	3 1 20	489	2470	7662	143	00	143	00	...	15.55	1300	933	5	4
28	Poovathur "	8 12 19	9 1 20	188	1685	11420	159	13	159	13	...	...	...	300	0	0
29	Veppankulam "	30 10 45	16 11 45	96	1512	7934	22	50	7	66	14	89	7.61	...	...	...
30	Pinnavasal "	6 4 49	11 6 49	88	920	7934	22	50	7	66	14	89	7.61	...	...	...
31	Thennangudi "	31 7 45	19 8 45	81	875	20192	97	28	45	73	...	...	...	...	...	...
32	Kannugudi West "	10 4 13	9 5 13	219	2462	9291	105	76	77	74	31	02	86.92	165	10	8
33	Do. East "	24 9 19	16 11 19	96	1035	10639	120	00	32	11	87	39	1745	1452	5	4
34	Kudikadu "	10 12 19	8 1 20	157	1327	10639	120	00	32	11	87	39	1745	1452	5	4
35	Pannikundu Viduthi L.R.C.S.	21 6 50	28 8 50	82	776	4544	26	75	12	73	14	02	...	...	...	...
				7715	84205	296802	6384	11	4116	32	2767	79	167665	121771	13	7
																9300

Central Institution for Housing Societies

SRI S. RAMASWAMI,

Secretary, Karaikudi Co-operative Urban Bank, Ltd.

It is gratifying to note from the report of the Registrar of Co-operative Societies, Madras that vast improvement has been made during the year 1951-52 in Co-operative Housing, in spite of adverse conditions in the State. As on 30-6-52 the total number of housing societies of all types were 294, i. e., Building Societies, House Building Societies and House Construction Societies, and the House Mortgage Bank, etc., Construction of new houses was only one aspect of the problem and the State's responsibility will not cease with that.

Like most of the agriculturists, middle class people in town areas who own houses are suffering from indebtedness. They require long term credit either for clearing debts or for improvement of their houses which were constructed a good number of years ago and which require repairs or improvement. There are at present Land Mortgage Banks functioning in the various taluks to cater to the needs of agriculturists such as loans for digging wells, erection of pumpsets, discharge of debts and improvement of lands and the like. To finance these institutions, a Central Land Mortgage Bank is functioning and it is authorised to float debentures which are gilt-edged securities since the State Government have guaranteed repayments. Similarly there is a need for starting house Mortgage Banks in towns with a population of at least 40,000. The area of operations may even be extended to the neighbouring small towns with in a radius of 5 to 10 miles if necessary to cater to the long-term loan needs of the middle classes who are in real need of help. At present the Urban Co-operatives are prevented under the Co-operative Societies Act and the Rules from issuing long term loans for over three years, and that too is allowed according to the proportion of the time Deposits (Fixed) received by the Banks. Most of the Urban Banks do not get Fixed Deposits for periods of 2 or 3 years even granting that rules permitted long term loans. Hence the need for co-operative House Mortgage Banks.

The Registrar of Co-operative Societies is requested to encourage the starting of House Mortgage Banks and re-dress the difficulties of the house-owning middle class people in the towns. The question arises as to how and where to get long term credit. The Government, ofcourse cannot be approached for this purpose since they have got huge commitments to meet. But at the same time it is impossible for co-operatives to under take such a scheme by collecting large funds for long term purposes without the State aid.

During the year 1951-52, 294 housing societies have completed construction of 1168 houses (this includes all classes i. e., A. B. C. and D Types). That is to say each society has completed in one year only four houses on an average. It is seen from the annual report of some of the Societies that instalments due to the Government had fallen due and the members have been forced to remit the

interest and the first instalment of Principal towards Government loans, drawn, even when the house is half complete, the date of payment of the first instalment is fixed 15 months from the drawel of the Government loans or completion of the house building whichever is earlier. It is clear from this that the progress of house construction is delayed for more than 15 months from the date of starting of work. The delay is due to various reasons viz., non-availability of timber, cement, and iron, lack of strict control over the contractor and non-payment of money to contractors in time to enable them to pay wages to labourers on account of want of funds with the society. Further the Government have recently refused to issue loans to the new housing societies started and restricted the issue of loans to the old societies for construction of A.B and even Classes. Though it is reasonable for argument's sake that only the houseless poor class should be helped for construction of houses the Government cannot forget the plight of an average middle class person living in towns with 4 or 5 children who cannot accommodate his family in a D type house constructed at a cost of 3,000. one can imagine the size and strength of a house to be constructed at a cost of Rs. 3,000 with the Government now sanction to these societies.

To help these societies the Government without direct commitment, may direct the Registrar to start an Apex Bank for all the Housing Societies in the State of Madras and the House Mortgage Banks which number about 300 and permit the Apex Institution so started do float Debentures for 10 to 20 years for which the Government may give their help by guaranteeing payment of these debentures just as they have done for Central Land Mortgage Banks. This will not only relieve the Government from the burden of directly financing the housing societies but also hasten construction of more houses, since there would be no delay in making payments to these societies. Further, construction of all types of houses by societies in growing big towns be proceeded with to the taste and status of the low, middle and rich class also. Till a Central institution is started and amounts collected under the debentures, Insurance companies (both co-operative and the others) must be directed to finance the House Mortgage Banks. Further all insurance companies must be compelled to invest 1/8 th of their life fund collections in the debentures of the Central Housing society to be started. All the Co-op. Institutions in the State may be permitted to invest 50 percent of their Reserve Fund that might be earned in future years with the House Mortgage Banks as Fixed Deposits for a period of 10 years.

By doing so, not only the Government can drive these housing societies to construct more houses in each year and help the house owning middle class people in towns either to get their houses repaired or remodelled and liquidate the debts raised on the security of their houses but also can solve a portion of problem of unemployment of the educated and the labour class in the town area.

FISHERMENS' CO-OPS:

Fishermen's Co-operative Societies in the Malabar district

To safeguard the interests of the Fishermen against unscrupulous middlemen, to provide them with cheap credit, to meet their immediate requirements of food and yarn and with the object of enabling the members to advantageously market their fish, the fishermen's co-operative societies are organised in this district. As on 28-2-53, there were 65 fishermen's co-operative societies with 9426 members and commanding a working capital of Rs. 12,26,331. The following progress statement will show that remarkable progress has been achieved in all directions. It has to be said also that the progress has been impressive not merely in numbers. Its quality has also attained some improvement.

Progress statement of fishermen co-operative societies as on 28-2-53.

Particulars	Total.
No. of societies	65
No. of members	9,426
Paid up share capital	1,71,542
Working capital	12,26,331
Loans issued to members	2,23,965
Loans outstanding against members	1,80,992
Borrowings from co-op. bank	44,747
Amounts outstanding to Central Bank	56,719
Thrift deposit collected	22,228
Thrift deposit outstanding	20,381
Purchase of food grains	9,78,408
Purchase of yarn	25,317
Sale of food grains	10,07,118
Sale of yarn	30,863
Reserve fund	33,810
Net profit	20,959

As on 28-2-53, there were 65 Fishermen's co-operative societies, and of these societies, 61 are ordinary credit societies on limited liability basis doing multipurpose activities while 4 are net makers' societies which are cottage industries societies.

The Malabar District co-operative bank finances these societies. The Bank allows ordinary loans repayable within a period of one year. The societies in turn advance loans to its members during the slack season of May, June and July. During the period from 1-7-52 to 28-2-53, the societies lent to members Rs. 2,23,965 leaving an outstanding balance of Rs. 1,80,992. In some societies, there are overdues from members, but it is negligible.

The borrowings of the societies consist of ordinary loans from the Malabar District Co-operative Bank. During the period, the borrowings from the District Co-operative Bank amounted to Rs. 44,747. At the end of the period, an amount of Rs. 56,719 was outstanding to the financing bank. There were no overdues to the District Bank.

The thrift scheme through hundi boxes is popularised in these societies. 62 societies are carrying on the scheme. The savings effected through the scheme amount to Rs. 20,381.

Among the extra-credit activities, 17 societies are running fair price shops through which food grains are being distributed. Food stuffs were purchased during the period for an amount of Rs. 9,78,408 and sold for Rs. 10,07,118. Since decontrol of food grains, the transactions under this business are seriously affected.

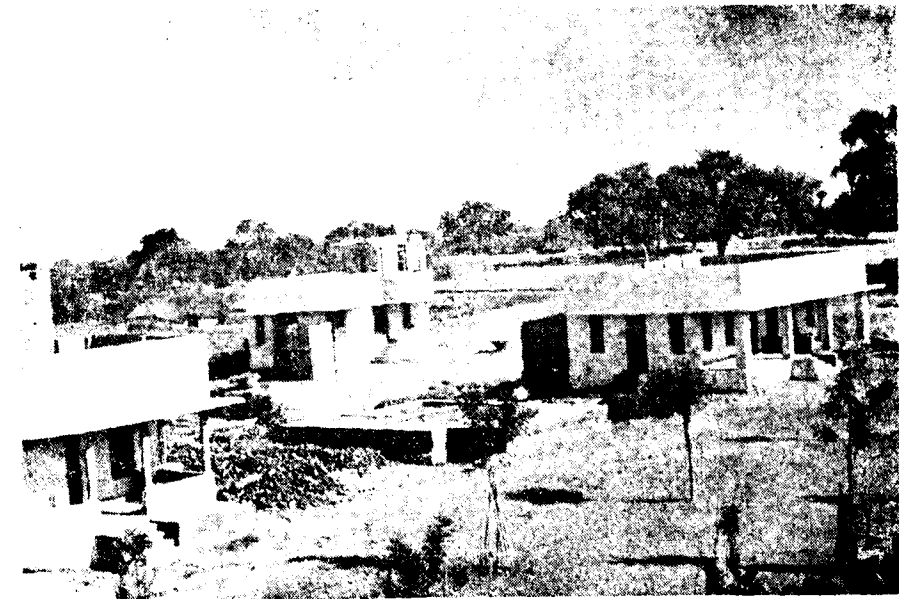
However all the societies are taking earnest endeavours to ensure a fair turn over and they are managing at present without incurring loss.

Besides distribution of food grains, these societies have undertaken the distribution of yarn to members to make nets and to repair nets. Fifty eight societies possess yarn licences. This distributive system helps the members of the society, and non members also to obtain, their yarn requirements locally at reasonable prices. The net makers' societies issue yarn to the members, who make nets, and return the same to the societies, and the members receive wages for their labour. This arrangement provides the members a subsidiary occupation, besides getting nets at reasonable prices.

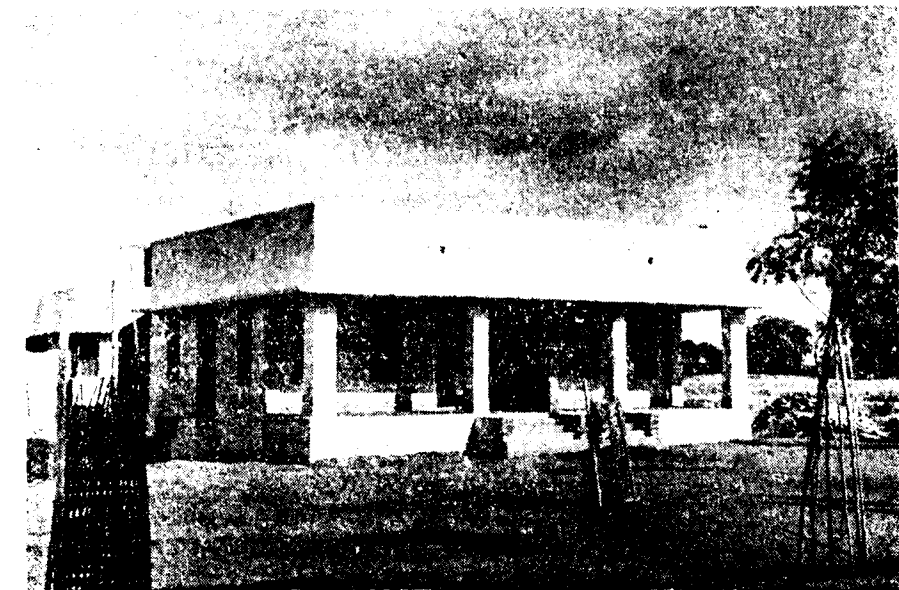
The Yard officers of the Fisheries Department are actively assisting the Fishermen's societies by serving on the Board of management as *Ex-officio* Secretaries or Presidents. Fishermen require education on the nature and working of societies. These officers also help them to market their cured fish through the society.

On the whole, the co-operative movement among the fishermen community is progressing on right lines, emulating the sound principles of self help and mutual help and service. They are bound to grow into greater popularity and they are on the look out for "fresh fields and pastures new".

Bapujinagar Rural Housing Society. Ltd.,
Amaravathi, Guntur Dt.



A view of some houses of the Colony.



A close view of one of the houses of the Colony.

HOUSING :

A Note on the Bapujinagar Rural Housing Society

Amaravathi—Guntur District.

“The Bapujinagar Rural Housing Society, Amaravathi” in the Guntur district is a typical society formed under the Rural Housing Scheme. Twenty miles north of the Guntur town, lies Amaravathi, a rural picturesque place, resting on the banks of the majestic Krishna river, with Budhistic relics of antiquity.

A band of twenty seven villagers who were living in none-too-happy abodes, conceived the idea of constructing better dwelling places for themselves on a co-operative basis and the result was the formation of the “Bapujinagar Rural Housing Society” in that village.

Registered on 1-8-50, for the benefit of the villagers, the Bapujinagar Rural Housing Society was started on its work on 19-8-50 with 27 members on its rolls with a paid up share capital of Rs. 2,250. This is the third year of its working. The affairs of the society are attended to by an executive body of five members nominated by the Registrar. The promoters of the society purchased an extent of Ac. 9-5 cents of land from the Zamindar of Amaravathi and divided it into 23 sites forming a colony. The housing scheme consisted of two type-design houses: Design I consists of a house of 5 rooms with a plinth area of 562 sq ft. costing about Rs. 7,200 and design II consisting of 4 bigger rooms with plinth area of 1,080 sq. ft. costing about Rs. 8,500. 18 members have begun construction of houses in the colony, of which 12 have been completed and 6 are in progress. Of the 12 completed houses, 7 have already been occupied by the members. The society has been given a Government loan of Rs. 79,800 to enable the members to build the houses. Each member is given Rs. 5,000 as a loan for construction of the house. All the houses are expected to be completed and occupied before the end of September 1953 and complete formation of the colony would become an accomplished fact ere long. Away from the buzz and din of urban life, nestling along the banks of the river Krishna and set in the rural landscape, the neat little house of the Bapujinagar Rural Housing Society, presents a picturesque view and sublimity of touch, a blessing to the dwellers of the house and beautyspot of the village centre. It demonstrates at the same time the efficacy of co-operative enterprise in this direction.

A touch of patriotic reverence is added by the society being named after the Father of the Nation as “Bapujinagar Rural Housing Society”.

MARKETING :

The Loan, Sale and Marketing Societies in the N.A. Dt.

SRI M. S. SESHACHALAM IYER

Introduction.

By the Commercial Marketing Act for groundnut in North Arcot, nobody can purchase or sell groundnuts without a licence; so the present practice of a number of brokers or *vasakkattu* going about villages with big *marakals* having $4\frac{1}{2}$ Madras Measures and exploiting the small producers will stop. Such of them who want to purchase groundnut in the villages must now have licenced place of Office, tested measures, should issue bills and report such purchases or sales to the Marketing yard daily. This is not possible for many of our temporary seasonal hawkers. So the producers are driven to the necessity of bringing it to the Marketing yard to effect sales, where competitive prices are gathered and sold to the highest price offered, correctly weighed by the yard officials and payments made without delay. The advantages to the producer are manifold and there is real benefit. But what about the co-operative organisations lending large amounts for cultivation expenses and of marketing societies to effect advantageous sales for the members' produce. So far as North Arcot is concerned, there is not much business in this line except that we have given loans on the pledge of produce to those who wanted to keep the produce unsold waiting for an opportunity of enhanced price. The Marketing Board will not give advances to ryots on the pledge of produce to be disposed of when fair price is offered. Hence this function may be under taken by the co-operative Loan and Sale societies or Marketing societies. Besides, bulking of the produce of members, decorticating them and there, selling through Marketing yard is a very useful function that can be discharged by a Marketing society. For this purpose every society should obtain a licence to purchase, sell, stock and pledge groundnut as also a Loan and Sale or a Marketing Society. The village society should help the producers to bulk their produce either by giving advances or for immediate sale and transport the same easily to nearest Marketing centre where there is a Marketing society and hand it over to the same either for the purpose of processing into oil or decorticating into kernels and sell for an advantageous price or for stocking the same for future sale at the option of the producer, and advancing suitable amounts on the same as loans. The village society may retain sufficient quantities in the society itself for giving work to the *chekkus* in the village throughout the year and may dispose of the oil locally or send the same to the nearest Marketing society for sale. The oil cakes may be retained in a village for distribution as manure for those who sold the groundnut to the society; as the sugarcane seedlings are distributed by sugarmills only to those who sent their sugarcane produce to the mills. The following advantages can be obtained in adopting the above method :—

1. The small producer who could not get a cart load sells it away to the local licensee at low price and he is denied the competitive price obtained in a market yard nor the enhanced price of kernels by decorticating. By pooling the small produce in villages by the Marketing Panchayatdars of the society and attending to the decortication by the Marketing society the small producer also gets all the advantages obtained by a chain of middlemen over his produce.

THE LOAN, SALE AND MARKETING SOCIETIES IN THE N. A. DIST.

2. The village oil monger who is now out of his profession and has taken to cultivation will regain his profession and supply oil to the villages pure, unadulterated and cheap and fresh. The villagers will also get oil cakes for manure at their doors and the society may stock the same for distribution during the season. The society must be able to purchase the necessary quantity of groundnut required for these *chekkus* for one year during the season and it should be drawn as a loan not exceeding the Reserve Fund at its credit. This will prevent small societies from taking up the venture and will give incentive to societies to build up Reserves. But a society that may require large amounts for purchase of groundnuts for this purpose may draw loans from the Marketing society to the extent of 60% of produce by pledging the same in their own godowns and giving them effective custody.

3. The Marketing society as agent of the producers will receive the stock from members, pay advances, decorticate or process them in expellers as may be required by the producers and sell them on their behalf. For labours the marketing society may charge a small labour charges and the entire balance will go to the producers. Even in the case of immediate outright sales the decorticated kernels fetch a higher price than the sale of pods. The damp stuff sells at a lower rate than the well dried stuff. So the Marketing society will arrange for drying and cleaning their produce and obtain a better price for its members.

4. The Marketing society may also purchase groundnut in the Marketing yard as a licensee and supply to other co-operative institutions in other districts as their agents. They can also undertake to deal in groundnut oil got by its own processing or got from village societies.

But to conform ourselves to the provisions of the Commercial Marketing Act our institution will have to pay a number of licence fees for societies and measurers and should also pay a commission of 0-2-6 per bag of groundnut sold and send daily returns which means additional establishment. All these are newly taxed. But for these small amounts paid the advantages are very great.

(a) No seasonal wandering brokers can purchase groundnut in villages.

(b) The road side evening exploiter with his big drum (as) *marakals* cannot purchase from the poor labourers for a very low price,

(c) No *vasakkattu* purchases can be made hereafter.

(d) Measures and weights will be very accurate on pain of prosecution.

(e) All sales will be by competition in the marketing yard and ready cash will be paid.

(f) The system of giving advances for crops by merchants on the promise to hand it over them will stop.

(g) The perpetual slavery and monopoly of their produce to their customers will be removed.

(h) There will be an army of inspectors, supervisors and checkers for the enforcement of the provision of the act and rules and there will be prosecution for deviation and disobedience.

Hence the introduction of the act and rules will not affect the co-operative activities; on the other hand it will pave the way for seeking the help of co-operation if societies genuinely take up their work on the lines stated above.

COTTAGE INDUSTRIES:

A Note on the Vellarivalli Harijan Carpet Weavers' Co-operative Society, Salem District.

Under the Prohibition-Amelioration scheme a carpet weavers co-operative society was organised for the benefit of the Harijans at Vellarivalli in the Salem district. The society was registered on 27-2-1951 and it started work on 4-3-1951 with 40 members on its rolls and a paid up share capital of Rs. 400. Each of the members has been provided with a loom and training in carpet weaving was also given to them. The members were taken on study tours to adjoining carpet weaving centres like Bhavani and other places. The society has employed a weaving maistry to impart training to the members of the society who are new to the industry. The society is engaged in the manufacture of carpets and easy-chair canvasses. It purchased raw materials for Rs. 3,712 upto the end of April '53 and converted them into finished goods worth Rs. 5,683. The sales effected amounted to Rs 3,951. At the end of the April 1953 the society had a stock of finished goods worth Rs. 1,732. The society is making a steady progress. Government sanctioned to the society a subsidy of Rs. 1,000 and a loan of Rs. 1,000 repayable in 5 years to meet the cost of the looms and also the free services of a Junior Inspector to work as the Secretary of the society. They also sanctioned a subsidy of Rs. 480 to meet the cost of the weaving maistry employed by the society, for a period of one year. The formation of carpet weavers co-operative society has contributed in a large measure to improve the economic condition of the Harijans of Vellarivalli.

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Single Copy Price : Rs. 2.

Published by
The Madras State Co-operative Union.

Copies can be had :
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Postage extra

MULTIPURPOSE CO-OP. ACTIVITY

Multipurpose Co-op. Activity in Madras State

[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 Hagalur Hosahalli Multipurpose Co-op. Society, Siruguppa Taluq (Bellary Dt.)

The Village of Hagalur Hosahalli is about 3½ miles from the main road between Siruguppa and Bellary near east of Tekkalakota. It contains a population of nearly a thousand people. The Hagalur Hosahalli Multipurpose Co-operative Society was registered for this village on 11-9-1948 and started on work the same day. It has on rolls 125 members with a paid up share capital of Rs. 2,745 as on date. It has covered more than 30 per cent of the population of the village and its ameliorative activities benefit all the people of the village.

Credit Activities : The loan outstandings against the members of this society as on 30-6-1952 were Rs. 22,207 while its dues to the local financing Bank, viz, the Hospet Co-operative Central Bank were Rs. 20,125. The society has collected so far from its members Rs. 3,489 towards principal and Rs. 1,348-2-0 towards interest while it has repaid to the financing institution Rs. 4,200. The society expects to collect a major portion of its overdues due from its members before the end of the co-operative year and clear the Central Bank dues to a considerable extent in spite of the fact that there has been a failure of crops in this area. The society has an enthusiastic band of co-operators as its Panchayatdars and the Village Munsiff and the Karnam of the village happen to be its President and Secretary respectively.

The society has a maximum borrowing power of Rs. 30,000 while it has a individual maximum borrowing power to the extent of Rs. 1,000.

The society has an investment of Rs. 1,450 in the shares of the financing Bank and Rs. 153-14-0 under Reserve Fund invested in the same Bank. It has also invested Rs. 10 in the Siruguppa Marketing Society under shares.

This is one of the Societies selected for trying the experiment of entrusting on contract the work relating to excavation of minor distributories of the Thungabhadra Project as suggested by the Planning Commission. During the year the society as one of its multipurpose objects, has undertaken the digging of minor channels under the distributories viz. Direct Pipes 21 and 22. The estimated value of the work about Rs. 13,000 covering about 600 units of earth work. By the end of the April 53 it had completed nearly 400 units of work and hoped to complete the balance of work by the end of the co-operative year. A majority of the members of Co-operative Societies are agriculturist labourers. The society has entrusted the execution of the work to two of its members who are carrying on the work employing the agricultural labourers who are mostly members of

the society. It is really a gratifying feature to find that the society is carrying on this work successfully without approaching the Central Bank or any other out-side agency for financing assistance. The society gets a commission of $6\frac{1}{4}$ per cent on the outturn of this contract and does not take the risk of loss on behalf of the members who execute the work. The society is collecting subscriptions towards amenity fund from its members and has invested this amount separately in the Central Bank under Savings Bank account which amounted to Rs. 455. It is subscribing for Papers such as Andhra Patrika, Ryota, Karmaveera and Samyukta Karnataka.

The society is running a library for which it got grants for Rs. 105 for the years 1949-50, 50-51 and 52-53.

The Library consists of 274 books of both Kannada and Telugu and the library is very popular among the villagers and made use of extensively. This is one of the biggest good working societies of Siruguppa Taluq which has a promising future.

2. The Melapatti Multipurpose Co-op. Credit Society, (Madura Dt.)

A. 2268 Melapatti Multipurpose Co-operative Credit Society was registered on 8-7-50 and started on 17-8-'50, with area of operations restricted to the Melapatti hamlet of K. Vellakulam Revenue Village of the Kalligudi Firka of the Rural Welfare area of Tirumangalam Taluk. Subsequently the area of operations was extended to the Odipatti Revenue Village also.

There are 340 families in the area and 108 members have formed the society with a share capital of Rs. 3,330. The population served comes to 30 per cent.

The society earned a net profit of Rs. 132-15-0 and Rs. 258-6-0 for the year 1950-51 and 1951-52 and has set apart a Reserve Fund of Rs. 195-11-0. The society has invested Rs. 3,330 Rs. 50 and Rs. 50 as shares in the Madurai District Co-operative Bank, Tirumangalam Co-operative Sale Society and the Madura-Ramnad Co-operative Wholesale Stores respectively.

The following are the details for Bank loans and members' loans:—

	As on 30-6-52 Issued. Recovered. As on 1-4-53.			
1. Members' Loans	17,500	28,100	14,390	31,210
2. Bank Loans	18,450	28,100	15,230	31,300

The society was sanctioned a cash credit loan of Rs. 2,000 for issue of produce loans and such loans were issued upto Rs. 1955.

The society has also interested itself in purchase and distribution of, to the members their requirements such as coffee seeds, cotton seeds and groundnut oil. The transactions under this head are as follows:—

Year.	Purchases.	Sales.
1951-52	...	1,756 1,842
1952-53 (upto 1-4-53)	...	2,527 2,629

There is electricity in the village and the society has sanctioned and issued 2 loans of Rs. 2,000 each for the purchase of two pump sets. A 50 per cent grant of Rs. 325 was disbursed to the society during the month of March 1953 for the purchase of a Radio set.

A local donation of Rs. 328 was raised from 79 persons and a Radio set has been purchased at a cost of Rs. 653 and installed for the benefit of the villages.

EXTRACTS :

Technical Meeting on Co-ops. in the Caribbean Area— (Continued)

Welfare Co-operatives :

There is no sharp distinction between economic co-operatives and so-called welfare co-operatives. This term is often used, however, for societies set up to provide health, housing, education, village amenities, and the like.

In the Caribbean area, welfare activities have been undertaken through informal co-operative effort among rural communities and have frequently preceded and laid the foundation for formal co-operative societies. Indeed, the rapid development of co-operatives in some of the territories within the Caribbean area, particularly during the last decade, has been due to programs of co-operative education and organization in which social and economic factors have been closely interrelated. However, the development of formal registered welfare co-operatives is more likely to succeed after experience has been gained in co-operatives established for more specifically economic functions. Informal community projects with welfare objectives often strengthen the basic social structure and reveal and train leaders for larger economic co-operatives.

In the development of co-operatives it is important to create participation by the entire family, including women and young people, who should therefore be encouraged to participate in the activities.

Co-operatives of all kinds should recognize their responsibility to promote the social betterment of the community in which they function, and, if possible, contribute a part of their funds for education and social welfare. Co-operative organizations should take an active interest in friendly societies and other social organizations, and through them spread the co-operative idea.

An important requirement in the development of welfare co-operatives is the willingness and ability of the various agencies of government to assist by providing advice and other technical services. For operations in the field, rural community organizations and local government boards provide convenient focal points for many welfare activities and the machinery through which the collaboration of co-operatives with other agencies of government may be stimulated and welfare objectives reached.

The Meeting recommends :

28. That attention be given by government agencies and the co-operative movement to the greater use of rural community organizations and local government boards (where they exist) in achieving welfare objectives through co-operative methods.
29. That existing co-operative societies be encouraged to assist other groups or associations in promoting welfare services. Governments should provide for the close collaboration of co-operative departments with those engaged in welfare activities in order to encourage the co-operative approach.

The Meeting considered the desirability of promoting co-operatives for specific welfare objectives, including the following :

Housing :—Under proper conditions, co-operative housing societies of various types might greatly assist in relieving the acute housing shortage

which exists in some parts of the Caribbean, particularly in rural areas. The development of such societies is, however, hampered by the lack of adequate finance, difficulties in obtaining supplies at reasonable rates, and the problem of obtaining the necessary technical services.

The Meeting therefore recommends :

30. That Governments give sympathetic consideration to providing finance, supplies, and technical services for co-operative housing societies under the same terms as those that are given to municipalities or other public authorities which undertake housing schemes.
31. That, where practicable, governments should promote the collective use of labor and other resources of co-operative societies and their members, particularly in rural areas and with special reference to land settlement schemes.

Women and Co-operatives :—Women have an important role to play in all types of co-operative societies, and particularly in thrift and credit societies, consumer societies, and health societies. In addition, there are certain types of economic activity such as village industries and handicrafts with which women are especially concerned, and which might be organized by co-operative methods.

The Meeting recommends :

32. That Government, co-operative unions, and other agencies concerned should encourage the development of co-operatives among women, particularly in relation to handicrafts and home industries.

Village Home Co-operatives ;—The promotion of informal co-operatives should be encouraged to meet specific needs of communities, particularly in underdeveloped areas. Organizations formed to avoid unnecessary display and economic waste in weddings and funerals are commended for further study. Village improvement activities are recommended as part of the educational program of every co-operative.

School Co-operatives :—In many countries school co-operatives have demonstrated their value, not only as a means of general education, but also in providing training in co-operative principles and methods.

The Meeting recommends :

33. The co-operatives among students be encouraged for such purposes as the promotion of thrift, the purchase of books and other supplies, and to undertake school projects. Special attention should be paid to co-operatives and agricultural education in teacher training.

Libraries :—The Meeting recommends:

34. That co-operatives initiate or assist in the development of library facilities in every community.

Co-operative Health Association :—The Meeting recommends.

35. That health associations be formed to provide, through pre-payment medical care plans, for securing services of doctors in areas which would otherwise not receive regular medical service.

Co-operative Insurance :—The Meeting recommends :

36. That a study be made of the possibility of developing co-operative insurance societies, either independently within the separate territory or territories, or in collaboration with co-operative insurance organizations outside the territories.

VI. Services for Co-operatives :

The establishment and successful continuance of co-operative societies require the provision of certain general services. On occasion, co-operatives arise through local leadership, but it is usually necessary to have a co-operative program in which the promotion of new co-operatives is an essential part. Extension advisory services, and other forms of education are necessary both to encourage the establishment of co-operatives and help them function effectively. Governments and co-operative societies require competent and qualified officers, and the training of these officers is a necessary condition of continued success. Information on current situations and research into problems and methods reveal opportunities for co-operative endeavour and facilitate the evaluation of problems and achievements. These closely related activities must be associated with satisfactory conditions for registration, audit, and supervision, provision of finance, and other services. They must be undertaken within the framework of a body of co-operative law which is flexible enough to enable co-operatives to adjust themselves to changing circumstances but which at the same time defines the rights and responsibilities of societies and their members. There must also be proper provision for the enforcement of the law.

The Meeting considered these matters and the proper role of government and voluntary agencies in the performance of the necessary services. The Meeting considered that the provision of satisfactory services and the proper formulation of the respective roles of Governments and voluntary organisations are of special importance in underdeveloped areas. It gave general endorsement to the statement relating to such conditions as they affect the Caribbean area in the report on 'Co-operatives in the Caribbean' (pages 1-3,) and draws special attention to the following statement in that report as being of special significance ;

"The low standard of living resulting from pressure of population on resources is indicated by poor and inadequate diet, poor housing, illiteracy and low educational status. It tends to be associated with improvidence, indebtedness, low credit-worthiness, and to increase the difficulty in obtaining initial capital for co-operative enterprises. These conditions are associated also with lack of knowledge of co-operative principles and business methods, the opposition of vested interests, and difficulties in finding personnel with the necessary qualifications for managing the affairs of primary societies. Under such conditions the shortage of trained government officials to provide extension services, guidance, and supervision may create an impediment to the development of a sound co-operative movement."

In addition, the Meeting draws attention to the need for greater marketing facilities, including those for processing, the importance of the promotion of greater loyalty among members and officials, and the necessity for overcoming the distrust and suspicion among members of co-operatives, particularly as a result of differences in language, culture and race.

Adult and Community Education.

The greatest asset of any country is its human resources. Modern civilization demands not only the maintenance of moral and spiritual values as the basis for human relationships but also cultural education and the spread of scientific knowledge.

Building a better country depends first and foremost on the desire of its people for self-improvement and community development. In the Caribbean area the programs of many educational and social welfare agencies are directed towards stimulating this desire and meeting the resultant demands for services.

The Meeting considers that the co-ordination and extension of educational programs based on these principles are vital to the growth of co-operatives on sound lines and to the general development of territories in the Caribbean area. Indeed, the development of co-operatives in any area cannot move faster than the area's general educational advance. At the same time, co-operatives can and should participate fully in popular education and help to supply motives and incentives for social and economical progress.

The solution of the problem of adult illiteracy requires special study and experimentation. Great benefit would ensue from discussions among educational and social service leaders in the territories within the area, and consultation with specialists who have conducted successful literacy campaigns elsewhere.

Considering the importance of these considerations in relation to co-operative development, the Meeting recommends:

37. That the Governments of the territories be invited to consider any practical method by which it might be possible to achieve further co-ordination and expansion of programmes and services covering all forms of popular education, community development, and extension work directed to self improvement and community welfare.
38. That there be an investigation into the problem of adult illiteracy and discussions initiated among educational and social leaders, within and among the territories in the area, in order to consider what methods should be taken to improve literacy.
39. That the Governments of the territories be invited to consider making requests for technical assistance in investigating the problem of illiteracy and in planning campaigns to eradicate it, and in making available increased services in community education and extension.

Extension:—The Meeting attaches special importance to the provision of effective extension services. These should be interpreted widely as covering not simply agricultural extension, but also extension of other types, as in home economics and health. To achieve the best results it is necessary to provide for close collaboration between the agencies concerned. The Meeting therefore recommends that:

40. Co-operative departments collaborate with and make use of existing education extension services in the work of co-operative development. Practical demonstration should be arranged as an essential aspect of extension education.

Promotion:—In the promotion of co-operative societies, care must be taken to ensure that there are reasonable prospects of successful continuance on a sound basis. In addition, all possible efforts should be made, either by the movement itself, or by Governments, to anticipate and provide the services required for successful continued operation. Otherwise there is a danger of many failures among people inexperienced in co-operative principles and business practices, and failures result in serious setbacks.

Promotion should be in response to a definite need. First, the need should be discovered and people should then be persuaded to meet the need by co-operative methods. They will need advice on how to begin. The meeting therefore recommends:

41. That in territories where no co-operative movement exists or where the movement is weak, Governments (where practicable through co-operative departments) should take the lead in promoting co-operatives.
42. That in territories where voluntary or semi-voluntary organizations are engaged in promotion of co-operatives, Governments should collaborate with them.
43. That steps should be taken to encourage the formation of appropriate central organizations of primary societies to which should be progressively delegated such responsibilities for promotion as they are able to assume.
44. That, to facilitate the discovery of needs which can be met by co-operative methods, close relationship should be established by co-operative departments (or, where they do not exist, by those responsible for co-operative promotion) with other departments or agencies of government, such as departments of agriculture and education, so that the services of these may be fully utilized.

Registration of Co-operative Societies.

The Meeting considered the registration of co-operative societies as one of the proper and necessary functions of Government. While the process of registration should not be so tedious as to discourage the formation of societies, certain safeguards are necessary; some societies may formally conform to the co-operative law without properly satisfying its intentions. The Meeting therefore considers:

45. That, subject to appropriate provisions for appeal, provision should be made in the law to empower the registrar or the officer charged with the function of registration, to refuse registration when, in his opinion, groups concerned do not appear likely to conform to co-operative principles or do not seem capable of successfully carrying out the operations contemplated in their application.

Audit and Supervision.

Particularly in underdeveloped countries, some supervision must be exercised over the operation of co-operative societies, especially in the early stages of their growth. Effective systems of audit are not only an important means of facilitating regular supervision but also of ensuring the keeping of proper records by societies, thereby safeguarding the interest of

members. While auditors should have proper qualifications, the cost of employing "qualified" auditors sometimes imposes too heavy a burden on small societies. Accordingly the Meeting recommends:

46. That central co-operative organizations should consider the possibility either of appointing competent auditors, or of establishing an audit and supervision fund to provide their members with adequate audit service at low cost,
47. That the attention of government, co-operative agencies and of central organizations should be drawn to the value of employing, as far as possible, uniform systems of book-keeping for societies as a means of reducing the cost of audit; and to the value of the preparation of simplified guides for this purpose. Uniform systems also facilitate the comparison of operating results among co-operative societies.

Training of Co-operative Personnel.

A soundly based co-operative movement requires a loyal membership which understands co-operative principles, and it also requires well-trained and efficient officers.

The provision of services by Governments is important, but it is equally necessary that Government personnel in co-operative departments be well trained and have the required personal qualifications. The Meeting, therefore, considers:

48. That adequate provision should be made for the training of officers of co-operative societies and co-operative officers of Government.
- (a) Government should provide for the training of their own personnel in co-operative principles and techniques, co-operative law, finance, accountancy, and related subjects, up to and including the university level.
- (b) Officers of societies and voluntary leaders should be given an opportunity for training in co-operative principles, secretarial practice, and the specialized business techniques required for the type of society in which they are engaged. The responsibility for providing training facilities should be jointly shared by Government, co-operative unions, and other co-operative organizations.
- (c) Members of societies should receive general training in co-operative principles through the distribution of literature, meetings, study groups, audio-visual aids, and other extension techniques. These should be undertaken by co-operative central bodies and other agencies concerned with extension, whether governmental or non-governmental.
- (d) Officers engaged in agricultural and other forms of extension, and technicians in government departments responsible for advisory services, should be trained in co-operative principles and methods in order that there may be a basis of mutual understanding between them and officers of co-operative departments. This will facilitate the use of the co-operative approach in problems facing rural communities. The necessity for some training in co-operative principles and

methods is especially important in smaller territories, where an officer may be required to exercise a variety of functions.

- (e) The importance of providing co-operative education in schools, colleges, and universities should be brought to the attention of Governments and educational institutions.

Considering the desirability of providing adequate extension and training facilities, the Meeting recommends:

49. That Territories of the Caribbean area give sympathetic consideration to making annual appropriations which are sufficient to provide the educational extension and training facilities required for the promotion and development of co-operatives within their boundaries.

Research and Information.

The regular dissemination of information on co-operative societies can help in making judgments on the progress of the movement, may often draw attention to matters requiring further investigation, and may indicate weaknesses or suggest opportunities for further development. Information should cover not only statistical data but also new developments of interest to societies. Research into local problems or reports on developments and methods elsewhere may both educate and stimulate. While the personnel and finance available in the smaller territories may be insufficient to provide these services, their importance should be recognized.

The Meeting therefore recommends:

50. That, within the resources available, each territory should systematically collect and disseminate statistical and other information on co-operatives, on matters of concern to their operations.
51. That annual government reports on co-operatives should be made and should include an evaluation of co-operative experience in the territory.
52. That research on co-operative problems and methods should be undertaken by government departments.
53. That universities, central co-operative organizations, and other institutions should be stimulated and assisted to conduct their own investigations.

Role of Government and Voluntary Agencies in the Development of Co-operatives.

The Meeting recognizes that many of the functions to which reference has been made in previous paragraphs must be exercised by Governments in the early stages of co-operative development. On the other hand, it also recognizes that a continuing and vigorous co-operative movement must be self-reliant and not dependent on government tutelage. A primary objective of government policy should, therefore, be to transfer many functions to co-operatives themselves as they gain the capacity to exercise them. At all stages there should be the closest collaboration between government agencies and the co-operative movement and other voluntary bodies interested in co-operative development. These observations are made in the recognition that certain functions will remain which it is necessary or

desirable for Government to exercise. These functions include the enactment and enforcement of co-operative laws, research, extension education, certain technical assistance, and supervision.

Having in mind these principles, the Meeting makes the following further observations and recommendations:

Co-operative Laws should be framed with due regard to the economic, social, and political conditions in separate territories. The Meeting has noted that in British Caribbean territories a model co-operative ordinance has been circulated by the Secretary of State. This Ordinance, based on experience and practice in other under-developed areas, provides an excellent model for British territories within the Caribbean area. Nevertheless, differences in local conditions suggest the desirability of appropriate amendments. Moreover, in all territories, changes in conditions and opportunities will require occasional modification in co-operative laws.

The Meeting recommends:

54. That, in territories where no co-operative law exists, Government should introduce the necessary legislation as soon as practicable. Such legislation should be comprehensive, and Governments should recognize the importance of reviewing co-operative law from time to time in order to meet changing needs and practices.

Co-operative Agencies of Government:—From the proper enforcement of laws relating to co-operatives, and the effective performance of the other functions to which reference has been made, a separate department of co-operatives is needed. In view of the importance of co-operatives in promoting economic development and social betterment such a department and its officers should have adequate status comparable with that of other departments and their officers. The qualifications of the officers recruited and the training required should be consistent with this status and the responsibilities undertaken.

The efficient execution of the functions required of co-operative officers necessitates that policy be directed to promoting harmonious relations and mutual assistance between the co-operative and other departments of Government, and that the necessary administrative arrangements be made to give effect to such a policy. The Meeting recognizes, however, that the small size and inadequate resources of finance and personnel raise practical difficulties in attaining to these ideals in a number of territories.

In view of these considerations, the Meeting recommends:

55. That where the resources of a territory permit, the functions exercised by Governments in relation to co-operatives should be the responsibility of a separate department of co-operatives, staffed by trained officers with a status comparable with that of officers of other departments of government.
56. That there should be close collaboration at all levels between the co-operative and all other departments, including the development and welfare agencies.
57. That, in territories where the limited resources require that functions in relation to co-operatives be exercised by officers of other departments, such officers be given training in co-operative principles and methods; and the possibility of a

federal approach by such territories to co-operative development be explored.

Relations between Co-operative Agencies of Government and Co-operative Unions or other Voluntary Organizations.

The Meeting recommends:

58. That in the exercise of its responsibility in preparing the co-operative movement to play an increasingly important role, a co-operative department should pay special attention to encouraging and assisting in the development of co-operative federations, unions, or other central organizations, based on soundly organized and managed primary societies.
59. That as a means of assisting in the development of such Unions or central organizations, special attention should be paid to training the personnel necessary to guide and administer them; and to providing advice and other forms of assistance in relation to administrative, managerial, and technical problems.
60. That care should be taken to ensure that co-operative unions and other central organizations are competent to exercise functions before they are transferred to them.
61. That in carrying out its functions (for example, in extension and training), Government should, wherever possible, collaborate with and use the facilities of co-operative and other voluntary organizations.
62. That equally, close collaboration and mutual assistance should be encouraged among central co-operative organizations and educational, welfare, religious, and other voluntary organizations.
63. That co-operatives should take full advantage of the facilities and advisory and technical services made available by Government and other public agencies.
64. That in territories which are too small to warrant a central co-operative organization, consideration should be given to the establishment of such an organization to serve several territories.

Technical Co-operation in the Development of Co-operatives.

Technical Co-operation within the Caribbean Area.

Training facilities. for certain types of training already exist in the area, for example:

- (a) Courses in co-operation at the University of Puerto Rico;
- (b) Extension courses at St. John's College, Belize, British Honduras;
- (c) Extension courses at St. George's College, Jamaica;
- (d) Training by the University College of the West Indies, including extra-mural classes and resident summer courses such as that to be held in 1951 in collaboration with the Jamaica Co-operative Department Council;
- (e) Courses in Trinidad on rural leadership and extension work by the Extra-Mural Development of the University College of the West Indies.

Detailed information, including syllabuses and costs involved, on these and other existing or projected training courses should be made available to all territories in the Caribbean area in order that all can be given an opportunity of making the fullest possible use of existing facilities.

In general, the training of junior personnel of government co-operative departments and co-operative societies should be a local responsibility. The training of senior officers, on the other hand, would best be undertaken jointly by means of regional training centres; the territories concerned might be prepared to make available their specialist officers. Encouragement should be given to an exchange of visits by officers and co-operative leaders within the area.

The necessary collection, collation, and dissemination of information on existing training facilities and the formulation of proposals for the most effective pooling of resources in the area for training purposes at various levels could best be undertaken by a central co-ordinating agency.

Technical Meetings :—The Meeting places on record its appreciation of the valuable service rendered to the co-operative movement in the Caribbean by the Food and Agriculture Organization of the United Nations and the Caribbean Commission, joint sponsors of the present technical meetings, and of the comprehensive and able report, "Co-operatives in the Caribbean," jointly undertaken by the Commission and FAO.

It considers that regular technical meetings of this type are indispensable for stimulating the growth of the movement, since they provide opportunities for a review of current developments and the discussion of specific problems of common interest. In organizing meetings, the following considerations should be borne in mind :

- (a) The need to encourage central organizations to participate actively in promoting and organizing such meetings ;
- (b) The desirability of inviting the assistance of the Caribbean Commission, FAO, and other competent international agencies in promoting and organizing the meetings and in conducting requisite preparatory studies.
- (c) The desirability of rotating the locale of the meetings among the various territories of the area ; and
- (d) The desirability of exploring the possibilities of a territorial Government, university, and/or co-operative central organization acting as host to a meeting in its territory and providing the necessary secretarial assistance and physical facilities.

The Meeting therefore recommends :

65. That periodic technical meetings be held and that the task of promoting and organizing the next technical meeting should be undertaken by a central agency proposed later in this report. In the event that a central agency be not established, FAO should be invited to convene this meeting in 1953.

Research :—The meeting draws attention to the paucity of research in the co-operative field in the Caribbean area and emphasizes the need for adequate research to provide a basis for the solution of problems confronting

TECHNICAL MEETINGS OF CO-OPS. IN THE CARIBBEAN AREA

the movement in the Caribbean. The financing of such research, however, presents difficulties and a central agency is needed to initiate and carry it out.

Finance : While there is great need for the pooling of financial resources among various territories, the question is one of great complexity and presents difficult problems, including those arising from the interchange of government funds. It should therefore be referred for further detailed study and would be an appropriate subject for investigation by any technical experts made available under the Expanded Technical Assistance Programme.

Technical Advisory Body : In order to provide effective machinery for mutual aid of the types referred to above, the meeting recommends :

66. That the Caribbean Commission set up a technical advisory body, representative of the various specialist agencies, both governmental and voluntary, including central co-operative organizations and university institutions, concerned with the co-operative movement, to advise and assist it in all matters relating to the development and strengthening of the movement in the Caribbean area.

Technical collaboration from outside the area :—In many aspects of co-operative endeavour, the resources of finance and personnel in the separate territories and in the region as a whole are inadequate to fully utilize the potentialities of co-operative societies for the development of economic resources and for social betterment. There are, however, many such potentialities which could be developed by appropriate guidance, by the development of suitable organizations for this purpose, and by effective co-ordination of such organizations. As indicated in preceding paragraphs, the promotion of mutual aid among co-operative societies and Governments of the separate territories provides an important approach to the release of these potentialities and to the provision of assistance by larger or more advanced territories to others within the area.

In these circumstances, the meeting considers that the development of co-operatives as agencies of economic and social progress would be greatly helped by expert technical assistance from outside the area. The meeting has been advised of the facilities available under the Expanded Technical Assistance Programme of the United Nations and Specialised Agencies, and its attention has been drawn to a member Government's Statement issued on 20th July 1950, in which the interest of the Caribbean Commission in promoting technical assistance is set out, particularly in evaluating the technical needs of the Caribbean area as a whole and identifying the problems which might be more effectively and economically dealt with by joint rather than by individual action.

The Meeting therefore recommends :

67. That the Caribbean Commission give favourable consideration to arranging for the provision of technical assistance, with particular reference to promoting joint action and mutual assistance in the development of co-operatives in the Caribbean area.
68. That in the formulation of a technical assistance project or projects, the Caribbean Commission give special consideration to the following matters.

- (1) (a) The study of existing facilities and programmes of co-operative organizations within the separate territories and of inter-territorial programmes, and the evaluation of the extent to which these might be more fully utilized and developed to promote joint action and mutual assistance; and a similar study and evaluation of facilities and programmes of Governments, educational institutions, and similar bodies.
- (b) An examination of the extent of which arrangements might be made among smaller neighbouring territories for the joint provision of promotional, educational, and other services for co-operatives, finance for co-operatives and the development of federations, unions, or other central organisations of co-operative societies; and for assistance in similar matters by larger to smaller territories.
- (c) The study of the possibility of developing a bank for co-operatives to serve the Caribbean area or a group of territories within that area.
- (2) Organizing and conducting training courses for officers of co-operative societies and co-operative officials of Governments for separate territories or a number of territories.
- (3) The provision of fellowships for study, practical field training, and research within and without the Caribbean area.
- (4) Arranging for the systematic collection, dissemination, and interpretation of information on co-operative developments and problems.
- (5) The provision of facilities for such advisory services on co-operatives as may be requested by member Governments.

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

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

R. C. No. 80259/53-A.

Dated, 3rd August 1953.

Sub :- Co-operative Central Banks—Appointment of paid Secretary, Assistant Secretary, Manager or Executive Officer—Qualifications—Practical training—arrangements.

1. The Agricultural Credit Department of the Reserve Bank of India has suggested that the candidates for appointment as Secretary, Assistant Secretary, Manager or Executive Officer of Co-operative Central Banks or Urban Banks should have undergone practical training in co-operative banking for atleast three months. According to the model apelial bylaws relating to service conditions of the employees of Co-opetative Central Banks and other institutions, one of the qualifications prescribed for these posts is a course of training successfully undergone in the Government Institute of Commerce, Madras, or in the Central Co-operative Institute, Madras or a course of training undergone before 1938 in any of the mofussil institutes. As this training consists of both theoretical and practical training, there may be no need in the ordinary course, for a further practical training for a candidate appointed to any of the posts mentioned above. Nevertheless, a candidate who has been appointed by a society as its Secretary, Assistant Secretary, Manager, or Executive Officer may seek to learn the practical working of a Co-operative Urban Bank or a Co-operative Central Bank and to acquire more practical knowledge in Co-operative Banking. Similarly there may be a candidate who desires to acquire practical knowledge in Co-operative Banking before he becomes the Secretary or Assistant Secretary or Manager of a Co-operative Central Bank or Co-operative Urban Bank. The Registrar suggests that all the Co-operative Central Banks and the Co-operative Urban Banks in the State and the Madras State Co-operative Bank may entertain such candidates and provide them necessary facilities for their study of Co-operative Banking. The cost of maintenance during the period of study should, of course, be met by the society concerned if the candidate has been deputed by any Co-operative Society or by the candidate himself in case he has not been deputed by any Co-operative Society.

2. The Registrar hopes that the Madras State Co-operative Bank the Co-operative Central Banks and the Co-operative Urban Banks in this State will take necessary steps to implement the suggestion in paragraph 1 above at an early date.

J. C. RYAN,
Registrar.



By-laws of the Madras State Co-operative Union— Amendments Registered

R. C. 12908/52 L.

OFFICE OF THE DEPUTY
REGISTRAR OF CO-OPERATIVE SOCIETIES,
Madras, dated 8-8-53.

To
The President,
The Madras State Co operative Union, Madras.
Sir,
Sub: Amendments to By-laws —Certificate of Registration.

I hereby certify that I have registered under clause (2) of Section 12 of the Madras Co operative Societies Act VI of 1932 the amendments noted below in the by-laws of your society.

R. ADISESHA NAIDU,
Deputy Registrar.

As Existing :	As Amended :
i. By-law No. IV (a) (x)	<i>Add</i>
<i>Nil</i>	Affiliate Village Co operative Credit Societies to the Union which are working with a working capital Rs. 1 lakh and above
ii. By-law No. VI (1)	
Member societies shall pay annual subscriptions as provided below :	Member societies shall pay annual contributions as provided below :
iii. By-law No. VI (1)	
(a) Every Provincial Society shall pay Rs. 100.	Every State Society shall pay Rs. 200.
By-law No. VI (1)	
(d) Every Central Bank shall pay Rs. 50.	Every Central Bank shall pay Rs. 100.
(e) Every Central or Dt. Wholesale Stores shall pay Rs. 50.	Every Central or Dt. Wholesale Stores shall pay Rs. 100.
(h) Every Urban Bank, Primary Store, Loan and Sale Society shall pay Rs. 5 on its working capital, if below Rs. 1 lakh and Rs. 10 if working capital is below Rs. 2 lakhs and Rs. 15 if working capital is more than Rs. 2 lakhs as on the 30th June of the previous year.	Every Urban Bank, Primary Stores, Loan and Sale Society shall pay Rs. 5 on its working capital, if below Rs. 1 lakh and Rs. 10 if working capital is below Rs. 2 lakhs and Rs. 20 if working capital is more than Rs. 2 lakhs as on the 30th June of the previous year.

BY-LAWS OF THE M. S. C. U. AMENDMENTS REGISTERED

As Existing :	As Amended :
iv. By-law No. VI (4)	
The annual subscriptions from member societies shall fall due at the commencement of each co-op. year and be payable not later than the 31st October of the year. They shall be recoverable as debts due to the Union	The annual contribution from member societies shall fall due at the commencement of each co-op. year and be payable not later than the 31st October of the year. They shall be recoverable as debts due to the Union.
v. By-law No. VIII	
To carry on its work, the Union may raise loans, provided that the total amount of liability at any time shall not exceed half the amount annually falling due on account of subscriptions from member societies and contributions from non-member societies.	To carry on its work, the Union may raise loans, provided that the total amount of liability at any time shall not exceed half the amount annually falling due on account of contributions from member societies and subscriptions from non-member societies.
vi. By-law No. XIX (d)	<i>Add</i>
<i>Nil</i>	At least 15 clear days' notice shall be given to the members of the Board of Management before a meeting of the Board is convened.
vii. By-law No. XXII (8)	<i>Add</i>
<i>Nil</i>	At least 7 clear days' notice shall be given to the members before a meeting of the Executive Committee is convened

The following by-law was registered by the Deputy Registrar and communicated in his letter R.C. 12908/52L Dated, 13-8-53.

i. By-law No. V (a)	<i>Add</i>
<i>Nil</i>	Receipts shall be issued for all monies paid into the Union. For monies paid the receipts shall be signed by the Manager-cum-Associate Editor and in his absence by the General Secretary. In the absence of both the Manager-cum-Associate Editor and the General Secretary, the receipts shall be signed by the Treasurer. In the case of borrowings from non-members or from other societies, the receipt or bond shall be executed by at least two members of the Board of whom one shall be the General Secretary.

Resolutions of the XXVIII Madras State Co-op. Conference
—Action taken by Government and others.
The Madras State Co-operative Bank, Ltd., Madras

Resolution No. 12.

Madras-1, 29-4-53.

Dear Sir,

Drought conditions in dry areas—Need for grant of extension of time for repayment of loans.

Your letter No. Rc. 29/12/52-53 dated 8-4-53 on the above subject was placed before our Executive Committee for consideration at their meeting held on the 25th instant and they resolved that "no extensions can be granted" because the present resources of the State Bank do not permit such extensions.

Yours faithfully,
C. R. K. CHETTY,
Secretary.

Resolution No. 14.

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

Registrar of Co-operative Societies, Chempauk, Madras-5.

R.C. 65619/53-J

Dated: 4-5-1953.

Sir,

Sub: Land Mortgage Banks—Definition of the term "Systematically Rain fed dry Land"—Relaxation of.

Ref: Your letter No. R. C. 29-14/52-53 dated 8-4-1953.

The question referred to in your letter cited was examined already with reference to a representation from the Cuddapah Land Mortgage Bank. It is not possible to relax the definition that "A Systematically cultivated land" is one in which there has been cultivation for 5 consecutive years. The safety of the debenture-holders will be affected if any relaxation is made in this behalf.

M. PUBALARAYAN,
For Registrar.

Resolution No. 15.

R.C. 63864/53-J.

Dated: 5-5-1953.

Sir,

Sub: Land Mortgage Banks—Recovery of overdues—vesting of powers of execution with Co-operative Sub-Registrars, Land Mortgage Banks—Resolution of the 28th State Co-operative Conference.

Ref: Your letter No. R.C. 29-15/52-53 dated 8-4-1953.

In the letter cited you have communicated a copy of resolution of the 28th State Co-operative Conference requesting that the Co-operative Sub-Registrars, Land Mortgage Banks may be vested with powers of execution under the Madras Co-operative Societies Act. The proposal was examined by me in September 1952 and the Central Land Mortgage Bank was

RESOLUTIONS OF THE XXVIII M. S. C. CONFERENCE—GOVT. ACTION

informed that the present practice of execution work in land mortgage banks being attended to by Deputy Registrars (general duty) with their separate staff of sale officers might continue. In my memorandum No. R.C. 149152/52-J dated 6-11-52 the Deputy Registrars (general duty) were specially instructed to devote personal attention to the Execution petitions filed by primary land mortgage banks. I do not therefore feel any need for a change in the existing practice.

M. PUBALARAYAN,
For Registrar.

Resolutions Nos. 16 & 56.

R.C. 76958/53 F-2.

Dated: 6th June, 1953.

Sir,

Sub: Liquidation—Societies under cancellation—Realisation of dues and investments of funds—Resolutions passed at the XXVIII Madras State Co-operative Conference.

Ref: 1. Your letter R.C. 29-16/52-53 dated 8-4-53.

2. Your letter R.C. 29-56/52-53 dated 28-4-53.

(i) Resolution No. 16: The recommendation made in the resolution is being followed even now to the extent possible consistent with the liquidator's responsibility under the Statute.

(ii) Resolution No. 56: Government in their order Ms. No. 4816 Development dated 31-10-51, have already permitted the investment of the funds of the liquidated societies in co-operative central banks. In Registrar's circular R.C. 186415/52 F-2. dated 31-3-52 instructions were also issued to all the Deputy Registrars to see that the concession given by the Government is availed of. In most of the circles, this is being done now.

For the reasons stated above, no action seems necessary on resolutions No. 16 and 56 of the XXVIII Madras State Co-operative Conference held in December 52.

K. MUTHUKRISHNAN,
For Registrar.

Resolution No. 17.

R.C. 64098/53-J.

Dated: 5-5-1953.

Sir,

Sub: Land Mortgage Banks—Revenue registration,—Need for expediting.

Ref: Your letter No. R.C. 29-17/52-53 Dated 9-4 1953.

The suggestion of the State Co-operative Conference was examined once before when a similar subject was discussed at the conference of the representatives of Land Mortgage Banks held on 2-3-52. In G.O. 1196, Revenue dated 4-6-46 Government ordered that if a Karnam failed to comply with a requisition made to him by the Secretary of a Co-operative Society for chitta extracts and copies of sketches within a fortnight of the date of requisition, the latter should report the matter to the Tahsildars concerned who would see that the particulars or records required by the society were furnished at once and also take disciplinary action against the Karnam. In view of these orders there is no need to request Government again to issue instructions to Karnams in the matter. Specific instances of

delay, if any, in furnishing the necessary information to Land Mortgage Banks should be reported by the latter to the Deputy Registrars Land Mortgage Banks concerned who will take up the matter with the concerned Tahsildars.

M. PUBLARAYAN,
For Registrar.

Resolution No. 21.

R.C. 64101/53 S-II.

Dated, 7-5-53.

Sir,

Sub: XXVIII Madras State Co-operative Conference—Resolution—cancellation of Wholesalership—regulated procedure.

Ref: Your letter 29-21/52-53, dated 9-4-53.

The Board of Revenue has already instructed all collectors that whenever they propose to take any action against co-operative societies for violation of Rationing rules, they should first consult the local Deputy Registrars. The Societies are also free to appeal against the orders of the collector if they so desire. In view of relaxation of controls on almost all the commodities, Registrar does not consider it necessary to take up the matter with the Board of Revenue now.

G. VISWANATHAM,
For Registrar.

Resolution No. 18(a) (b).

No. D. Dis. 64103/53-A.

Dated: 3-6-1953.

Sir,

Sub: Co-operative Central Banks—Investment of funds by Panchayats and local bodies.

Ref: Your letter No. 29-18(a) (b) 52-53, dated 9-4-1953.

I have examined the resolutions of the XXVIII State Co-operative Conference communicated with your letter cited. As regards the resolution regarding the investment of funds by panchayats in current or savings account with co-operative central banks, I feel that there is no case for recommending it to Government because the panchayats are likely to prefer the existing arrangements to continue and Government also are likely to consider that in the interests of these institutions they should lodge their monies with the nearest Government treasury or post office savings account. Your reference to the need felt by some panchayats may apply only to the panchayats about district head-quarters.

2. Regarding the second resolution, I have to inform you that on a previous occasion, I had taken up the question with Government and that the Government did not accept the proposal. It is, therefore, not proposed to address Government again, in the matter.

J. C. RYAN,
Registrar.

CO-OPERATIVE NEWS & NOTES

Co-operative News

Opening of the Ganapathinagar Colony, Guindy, Madras:

The Ganapathinagar Co-operative Colony, Guindy, Madras was opened on 12-7-1953 by the Hon'ble Sri D. Sanjivayya, Minister for Co-operation and Housing, Madras. Sri L. Venkatkrishna Iyer, President of the Madras Government Servants' Co-operative House Mortgage Bank Ltd., Gopalapuram, welcomed the Minister and other guests.

The President, in the course of his Welcome Address narrated the long history of the Madras Government Servants' Co-operative House Mortgage Bank and its service in the co-operative field. The Institution is probably the oldest housing institution in the State having been established thirty years ago and has a good record of work. For it has already sponsored and built up four Co-operative Colonies in several parts of the Madras City and this one at Guindy is the fifth. The Bank has a number of other activities as well. It has organised schools for children; it is supplying building materials at very fair prices to the members.

The Hon'ble Minister in the course of his Address mentioned various problems confronting those who build houses and also stated how the Government propose to meet the situation.

A note on the Bank and its activities will be published in the next number of this Journal.

Conference of Bank Inspectors and Union Representatives at Salem:

The half yearly Conference of Bank Inspectors and Union Representatives was held under the auspices of the Salem Dt. Co-operative Central Bank at Salem on the 16th & 17th August '53. Sri D. Krishna Murthy Gounder M. L. A., President of the Bank presided. Sri K. S. Subrahmaniam Gounder, President, Salem Co-operative Wholesale Stores, Deputy Registrars of the Salem and Dharmapuri Circles, and the representatives of 12 local Co-operative Unions and the Bank Inspectors attended. Sri T. N. Lakshminarayanan, I.A.S. Dt. Collector opened the Conference. In his Address the Collector exhorted the Co-operators to carry the principles of the Co-operative Movement to the minds of the common people. After the Deputy Registrars and the non-official Co-operators spoke the work of the previous half year was reviewed and targets were fixed for the next half year ending 31-12-'53.

Palm Gur Branch of the Co-operative Department at Exhibitions in the State:

The Palm Gur Branch of the Co-operative Department, Madras, participated and did good work at the Madurai Chitrali Exhibition from 13-4-'53 to 26-5-'53 and at the Sivakasi Swadeshi and Industrial Exhibition from 17-5-'53 to 31-5-'53. At both the Exhibitions, charts, posters, Palm gur, palm gur products, palm leaf products were exhibited and demonstration of the improved methods of jaggery making was carried out. Neera or sweet toddy was also sold. Samples of jaggery products were freely distributed. The improved method of manufacture was explained to the inquirers. Considerable quantities of palm gur, palm leaf articles and neera were sold. Special permission was given by Government to tap neera for popularisation at the Exhibition.

At Sivakasi the propaganda van exhibited films, played records. A good deal of interest was created in the public regarding palm *gur* as an item of food and an useful occupation.

Cuddappah House Building Society's Appeal for Aid :

On behalf of the Cuddappah Co-operative House Building Society, a memorandum was submitted to the Hon'ble Sri D. Sanjivayya, Minister for Co-operation and Housing Madras on 13.8.53 at Cuddappah. Sri T. M. Sheshadri, one of the Deputationists, told the Minister that the recent G. O. which restricted the advance of loans for the construction of new houses to an individual income limit of Rs. 200 per month and a maximum loan limit of Rs. 3000 per house caused great hardships to the members of the society.

Sri Sheshadri also said that the Society proposed to build 80 houses and collected one fifth of the estimated amount as share capital from the applicants on the understanding that the Government would loan four fifths of the amount. Out of the 78 applications sent to the Registrar, only 54 applications had been sanctioned and the remaining 24 were kept pending in view of the Government order. He appealed to the Minister to exempt from this Government order loan applications from housing societies of any type intended for construction of houses on sites selected before April 22, 1953, as also those received by housing societies before that date for construction of houses by members on sites owned by them individually.

It has been reported that the Hon'ble Minister replied that the matter was referred to the Legal Department for their opinion and that he assured the Deputation that their request would be given special consideration as the district was a backward area.

The Rajampet Town Bank Ltd. :

The General body meeting of the Rajampet Town Bank Ltd., was held on 25.7.53 at Rajampet, under the presidentship of Sri K. Narasa Reddy, President of the Bank. The meeting adopted the Audit Report for 1951-52 in which year the Bank earned a net profit of Rs. 8,694-12-0. A new board of Directors was elected, with Sri K. Narasa Reddy as President.

Independence Day Celebrations at Gobichettipalayam:

India's Independence Day was Celebrated on 15.8.53 by the Gobichettipalayam Co-operative Sale Society, Ltd. The Sale Society, the local land mortgage bank and local Co-operative Union and the local Co-operative Sub-Registrar and a number of local Gentlemen and Children participated in the functions. After flag-hoisting and speeches, some sweets were distributed among school children. Sri G. S. Lakshmana Iyer, Secretary of the Sale Society conducted the proceedings.

Co-operative Notes

The All-India Handloom Board's Recommendations :

The All India Handloom Board at its two-day meeting concluded on 12.8.53 is reported to have recommended to the Union Government that it should take immediate steps to mitigate the hardships of handloom weavers. Suggestions were made at the meeting that the State Governments should organise relief measures of all kinds, and that provision be made for credit facilities so as to enable the weavers to keep their looms in production.

The Board recommended that "Government should stimulate the consumption of handloom cloth in the country by authorising Co-operative Societies and State depots, grant rebates on sales made by them, and subsidising such rebates from the cess fund."

A Press Note issued by the Board said that fourteen State Governments, having within their areas over 80 per cent of the total number of handlooms in the Country, had submitted schemes for the development of the handloom industry at an estimated total cost of over Rs. 7 crores.

The schemes included the organisation of a large number of weavers into the Co-operative fold; the provision of share and working capital of Co-operative societies; arrangements for internal marketing by opening depots and emporia and through propagand vans, and the setting up of research centres, Co-operative spinning mills, finishing plants and the like.

The Board decided upon the broad principles, which should be applied in examining these schemes and 'for sanction' of grants. It approved of the expenditure of over Rs. 1,00,000 for the purchase of representative varieties of handloom cloth from various States for exhibition in Community Projects areas to enable weavers to take advantage of the improvements in the handloom industry.

Cattle Breeding Scheme for Madras State:

It has been reported that the Southern Regional Committee of the Indian Council of Agricultural Research has just approved some schemes for cattle breeding. One of the most important schemes approved related to cross breeding, recommended by the Animal Husbandry Wing. A regional scheme on cattle sterility was sanctioned for Madras State. In regard to the economics of poultry in India, a type scheme has been finalised and will be circulated to the States. A scheme was also approved for increasing milk yield of village cattle, by better feeding and management than is noticeable now in the countryside. In view of the great shortage of protein in the diet of Indian livestock, the scheme purports to utilise urea which is a by-product in the manufacture of

artificial fertilisers to be made available at a low cost. It has been found in other countries that such urea could replace 30 per cent of the protein in balanced rations.

R.B.I. Training for Bank Staff:

At the 26th annual meeting of the Indian Institute of Bankers held on 20-8-53, Sri B. Rama Rao, Governor of the Reserve Bank of India expressed his hope that a staff training college for the staff of Banks would shortly be set up in India on the lines of similar institutions found in U. K. and Australia. At this College, practical banking operations will be explained and suitably demonstrated to candidates drawn from the supervisory staff of Banks. A model "dummy bank" will be attached to the College. The R.B.I., the sponsoring institution of the scheme will bear all the expenditure of the College.

Useful Books for your Library

Agricultural Finance In India

(with special reference to Co-operative Movement)

By D. K. RANGNEKAR, M.Com.,

Former Professor of Commerce.

Foreword by Prof. D. R. GADGIL.,

Pages 245, Cloth Bound.

Price Rs. 15

Agricultural Marketing In India

(with special reference to Co-operative Marketing)

By Prof. K. R. KULKARNI, M.A.,

Professor of Co-operation, Co-op. Training College, Poona.

Introduction by Dr. V. K. R. V. RAO.

A Note of observations by Dr. T. G. Shirname, Agricultural Marketing Adviser to the Government of India. Foreword by Dewan Bahadur Prof.

H. L. Kaji, President, Indian Co-operative Union.

Pages 512, Cloth Bound.

Price Rs. 20

Commodity Exchanges In India

(with special reference to Bombay)

By P. G. SALVI, M.A.

Foreword by Dr. B. R. AMBEDKAR.

Pages 237, Cloth Bound.

Price Rs. 15

The Farmer, His Welfare & Wealth

By Dr. M. G. BHAGAT, M.A., Ph. D.

Foreword by Sir T. VIJAYARAGHAVACHARYA, K.B.E. Ex-Vice-Chairman, Imperial Council of Agricultural Research, New Delhi.

Pages 320, Cloth Bound.

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Sri K.P. Ramunni Menon, B.A.,
Deputy Registrar and Secretary.

R. Nagulusami Naidu,
President.

The Madras District Co-operative Central Bank, Ltd.

13/14, Mukkur Nallamuthu Chetty Street, Madras-1.

ESTD. 1930

TELEPHONE No. 2384.

Authorised Capital ... Rs. 10 lakhs.
Working Capital ... „ 35 „

All kinds of deposits accepted.

Rates of Interest:—

Current Deposits ½ % Savings Deposits 2 %
Fixed Deposits For—: 6 ms. 3½% For 1 yr. 3½%, For 2 yrs. 3½%.

Further particulars can be had from the undersigned:

B. S. VIJAYAGOPAL, B.A., B. COM.

Secretary

THE SALEM CO-OPERATIVE CENTRAL BANK, LIMITED.

No. 151

GRAM: COPCENBANK "

P. B. No. 8.

PHONE: No. 2.

(THE PREMIER CENTRAL BANK TO BE REGISTERED IN THE
STATE IN 1909.)

Rs.
Authorised Capital .. 15,00,000
Paid up Capital .. 6,67,530
Reserve Fund .. 5,28,679
Other Reserves .. 4,75,359
Working Capital .. 138,24,517
Loan Transactions .. 101,58,976
Overdraft Transactions .. 304,98,603

Deposits are accepted at the following rates:—

Fixed Deposits:—
6 months 3 % 4 years & above. 3½ %
1 year 2½ „ 5 years & above
2 years 2½ „ for deposits of
3 years 3½ „ Rs. 5,000 and above 4½ „

Savings Deposits and Thrift Deposits .. 1½ %
Current Deposits .. ½ „
Provident Deposits .. 3 „

An ideal Co-operative Bank for safe investments.
All Banking business transacted.

P. MANICKAM, B.A.,

D. KRISHNAMURTHY GOUNDER.

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

M.L.A.,
President.

The George Town Co-operative Bank, Ltd., No. 8512

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

(REGISTERED IN 1928.)

All Banking facilities are afforded to Members and Constituents of the
Bank. Fixed Deposits are accepted for one year at 5 per cent interest.

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

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

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

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

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

Popular House for fashionable Sarees in
fast colours and attractive designs,
Towels, Dhoties & Gada pieces
in counts 20s to 30s.

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

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

Telegrams.—'JILLABANK'

Telephone No. 203

**The Malabar District
Co-operative Bank, Limited.
KOZHIKODE-2.**

Share Capital:		Rs.
Authorised	...	15,00,000
Paid up	...	10,48,980
Reserve Funds:		
Statutory	...	4,25,000
Others	...	2,64,770

**ALL SORTS OF BANKING BUSINESS DONE
&**

**EVERY KIND OF DEPOSITS ACCEPTED
AT FAVOURABLE RATES OF INTEREST**

Telegrams "COOPFIRE"

Telephone : 4361

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

MADRAS-1.

President :

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

Transacts Fire Insurance of all
Descriptions and Motor
Vehicle Insurance

Insure with us and Banish Worry.

For particulars apply to :

P. SHANMUGAM, B.A.,
Secretary.

Post Box No. 1249.

Madras-1.

TELEGRAMS: "CENMORBANK"

TELEPHONE: 8230

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

LUZ. MYLAPORE, MADRAS.

President:

SRI BHOGARAJU VENKATARATNAM.

Authorised Capital	...	Rs. 50 Lakhs.
Paid up Capital	...	Rs. 24,03,000.
Reserves	...	Rs. 33,16,900.

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

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

Summary of Balance Sheet as on 30-6-'52.

Liabilities.		Assets.	
	Rs.		Rs.
Paid up Share capital.	20,47,600	Cash on hand & balance with Banks	48,564
Reserve and other Funds	...31,38,519	Loans to Primary Banks	...4,84,96,931
Debentures	...5,59,49,000	Sinking Fund Investments	...1,02,18,971
Deposits, Loans and Overdrafts	... 23,34,332	Other Investments	... 42,91,391
Sundry Liabilities	... 3,66,633	Sundry Assets	... 11,21,512
Profit	... 3,36,279		
Total Rs...	6,41,72,369	Total	... 6,41,72,369

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